



Home Improvement Year Preview

Round Table: trade-ins mean a great new market page 146

How to make old houses newer, small ones bigger page 128 One-stop Home Improvement: better service, more sales page 119 What to do to sell fix-up to your town page 164

use & home

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Here's a New Low Cost

Illustrated above are NuTone Solid Range Hoods with NuTone Model 831 fan Separate Splash Plate Available at Extra Cost

Saves Money

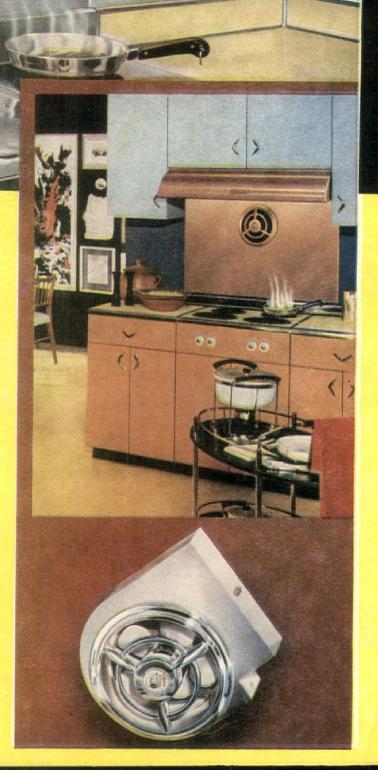
Now you can include Fresh, Clean Air in your kitchens with a beautiful NuTone Hood-Fan ... at lower cost than ever before. These new lower prices ... plus easier and faster installation mean extra savings for you.

Saves Space

The NuTone Solid Top Range Hood is designed to be attached to any wood or steel kitchen cabinet (or shelf) . . . with the NuTone Ventilating Fan mounted in WALL. Leaves more shelf space . . . no ducts inside the cabinet.



Door Chimes • Ceiling Heaters Ventilating Fans • Range Hoods



Idea for Your Kitchens...

...with NuTone Fan in Wall

Your choice of NuTone Solid Top Hood in four convenient sizes . . . and four smart finishes . . to add sparkling beauty to any kitchen.



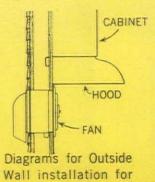
Your choice of eight powerful NuTone Ventilating Fans ... for inside wall or outside wall. Get rid of heat, grease & odors.

NEW COLORS . . . NuTone's 4 sparkling finishes harmonize with all the newest kitchen cabinets . . . in color, natural wood or white.

EASY TO INSTALL . . . for wood and steel cabinets 111/4" to 131/4" deep . . . or can be attached to wall shelf if desired.

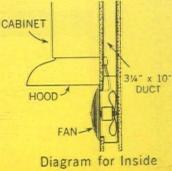
NEW MODERN DESIGN . . . Recessed "Curved Front" fits any cabinet or shelf. 24 inch - 30 inch - 36 inch - 42 inch sizes.

GREATER EFFICIENCY . . . The NuTone hood extends to front burners of range. Gets rid of all hot greasy cooking odors. BUILT-IN SWITCHES . . . Control fan and concealed "Non-Glare" light. NEW LOW PRICES . . . Mass production makes it possible to offer these deluxe range hoods at a cost even the lowest priced homes can afford.



NEW SOLID TOP RANGE HOOD ... WITH NUTONE FAN IN WALL

DUCTS IN WALL - HORIZONTAL OR VERTICAL DISCHARGE - USES NO CABINET SPACE



Write for Free installation data and catalogs. NUTONE, Inc., Dept. HH 11, Cincinnati 27, Ohio Wall Installation

THE WATER CLOSET THAT FLUSHES POLITELY

NATER CLOSE

WHISPERING

FLUSH

The

1853-1955



We invite you and the people you serve to become more closely acquainted with the water closet that flushes politely. It's the famous CASE Non-Overflow One-Piece* water closet with the WHISPERING FLUSH. Because it's the finest available, you'll build your profits and your reputation every time you install a CASE One-Piece.

You get customer-winning features like non-overflow bowl; safe-guarding antisyphon ballcock; pressurized cleansing rim flush; large water area; healthful seat height; streamlined, up-to-the-minute design, time tested, with the whispering flush already known throughout the Building and Plumbing industry.

Remember, you can offer the CASE One-Piece water closet in 32 pastel colors and sparkling black and white...the widest vitreous china color selection on the market. Check your Case distributor in the "Yellow Pages" or write:

> W. A. CASE & SON MFG. CO., 33 MAIN STREET BUFFALO 3, NEW YORK

CASE QUALITY VITREOUS CHINA PLUMBING FIXTURES



HOUSE & HOME, November 1955. Volume 8, Number 5. Published monthly by TIME INC., 9 Rockefeller Plaza, New York 20, N. Y. Entered as second-class matter at New York, N. Y. Subscription price \$6.00 a year.



RTHGATE Photos courtesy Preservative Paint Co., Seattle, Wash

Here's a big reason for specifying paints bearing this seal

This large shopping center is located in the State of Washington. The buildings are predominantly stucco. In 1953, they were finished with a masonry paint based on PLIOLITE S-5 - the synthetic rubber resin. At last report, the paint was still in excellent condition, despite its being applied to the relatively "green" stucco and despite the area's above-average rainfall.

This shopping center is another beautiful example of the big reason why architects and builders should specify paints made with PLIOLITE S-5 for all masonry. It's proved protection - not only for the surface involved, but also for the reputation and purse of all concerned.

Masonry is particularly difficult to keep painted and protected. Inherent alkalies and moisture, aided by normal weathering, can attack and destroy conventional paints in a few short months. However, paints made with PLIOLITE S-5 have fully proved they can last up to 20 times longer in almost ten years of successful use.



Why not protect your good name with another good name - with PLIOLITE S-5? You can learn more about this fully proved resin and the paints it makes possible by writing for the free booklet, "Paint Magic for Masonry," and a list of manufacturers to:

Goodyear, Chemical Division, Akron 16, Ohio

AT THE START, CONSIDER THE FINISH - and you prevent premature paint failures, such as those shown below, on all types of masonry with tailored finishes based on PLIOLITE S-5.

ON CONCRETE:

ON BLOCK:



GOOD YEAR

thatic Rubbon R

ON ASBESTOS-CEMENT SHINGLES: -T. M. The Goodyear Tire & Rubber Company, Akron, Ob

Jericho, Long Island, selects PreCast Shower Floors by Fiat.

Try the Modern PreCast Method

multi-layer, built-up floors that are both inefficient and unsanitary. FIAT FLOORS are designed for use with any type shower wall material—come in a range of sizes—made of permanent, sparkling PreCast Terrazzo which affords a smooth, joint free, casy to elean appearance with a warm foot-grip surface. And best of all, you can save up to 40% with FIAT FLOORS, according to leading builders who have installed them. Performance proved by thousands now in use! It will Performance proved by thousands now in use! It will

pay you to get all the facts, so write or wire today.

Маке this easy test. It won't cost you a penny n ore and will save you important money from now on! Install a FIAT FLOOR in the next shower you build. You'll find it's the modern, money-saving solution to proof that this is the right way to keep shower bath water where it belongs for the lifetime of the house. Now you can install guaranteed leakproof FIAT RECAST SHOWER FLOORS SO ECONOMICALLY there is PRECAST SHOWER FLOORS SO ECONOMICALLY there is

700

no reason to again risk your reputation on intricate,

FIAT METAL MFG. COMPANY, 9317 BELMOUT AVENUE, FRAUKLIN PARK, ILL. Other complete plants: Long Island City I, N.Y.; Los Angeles 63, Calif. Contact the plant nearest you.



"I'm sold on PreCast shower floors", says builder

"Our experience with the Fiat shower floors installed in all of the 2600 homes of our Birchwood Park development has been satisfactory. This gigantic operation proved to us that the PreCast floor provides a better and more attractive shower floor. Today's home huyers are quick to spot quality features such as Fiat floors. I'm sold on your PreCast shower floors." The Villege of Birchwood Park,

Fiat makes a complete line of "Packaged Showers" tanging from models suitable for low-priced housing, tanging from models styled for the fine thous

money-saving way to build a shower

C The modern PreCast floor provides perfect drainage permanently. Not fastened to framing or bonded to floor, the FIAT floor is never damaged by buildingsettlement. Shower walls are finished over tiling-in flange to complete an economical, attractive and absolutely leakproof shower.

The shower floor slides into place. It is a selfcontained monolithic unit with both metal tiling-in flonge and drain cast integral. Plumber makes calked drain connection quickly and easily while installing floor. No call-backs-no other trades required-ideal with any wall material.





TURN UPSIDE DOWN FOR THE ANSWER TO BETTER

The perplexed property owner, who recently came to first seeking a permanent solution to leaking, builton-the-job shower floors, said: "Since I can't stop the leaks for long, I've decided to hang mammoth the leaks for long, I've decided to hang mammoth the state seeking under each shower floor . . . at least

Fortunately for him, Fiat could prescribe a much easier method than the ordinary, old-fashioned shower floor construction. And, fortunately for builders, this method will give life-long insurance against complaints resulting from leaking, cracked shower floors in every house built today. It's the modern way, the Fiat PreCast Shower Floor way that has been enthusiastically used and approved by leading builders from New York to California. The most amazing thing about this new way to build showers is that it actually costs you less, and takes less time, than the old way.

it will hide the water-soaked ceiling and prevent damage to floors

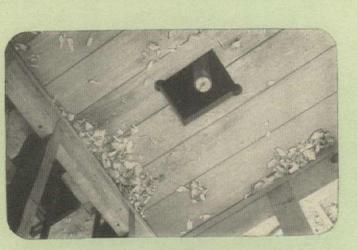
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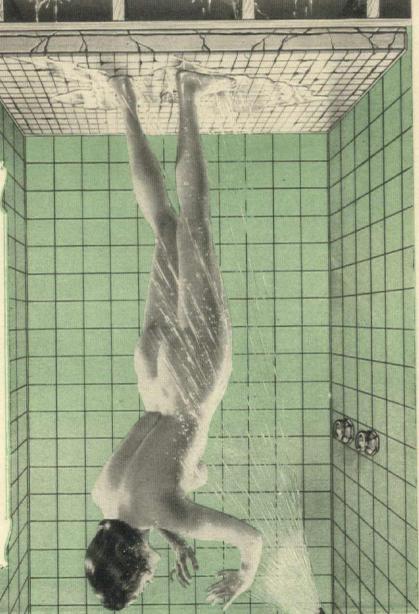
First in Showers . . . since 1922

here's the modern,

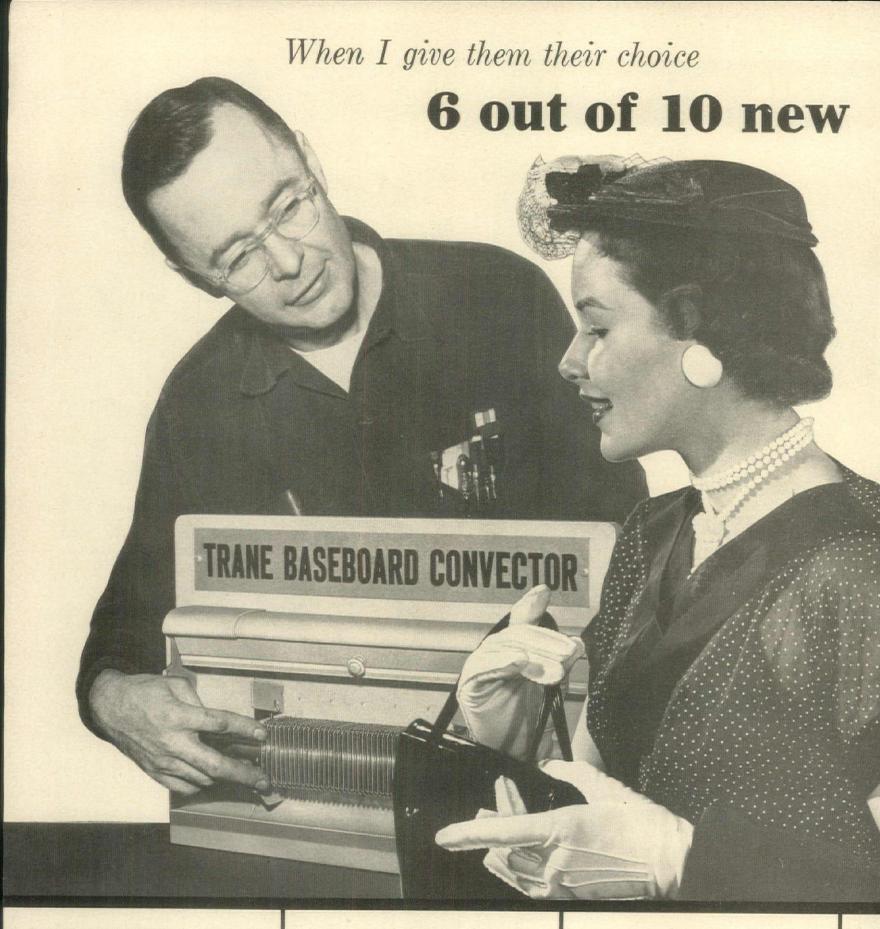
No special construction or added support needed. Sub-floor is laid in regular manner, cutting small hole for drain connection. No need for lead pan, sub-layers, mortar, etc. Savings of on-the-job labor makes installed cost substantially less than built-up floors.



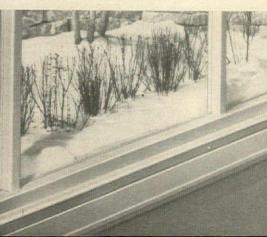
SHOWER CONSTRUCTION







HEAT UNDER WINDOWS, along walls—where the cold begins! TRANE Baseboard Heating surrounds you with warmth. Makes the whole house a comfort zone. There's a real selling story. And it's easy to show!



INSTANT HEAT RESPONSE from TRANE'S efficient aluminum-and-copper coil means there's no long, cold wait for heat ... no overheating, either. Think of the fuel that's saved ... the lifetime economy!

TRUE DRAFT-FREE HEATING is easy to explain. TRANE Convectors heat by *connection*. And convection heat is *gently rising* heat. There's *no forcing*... no off-again, on-again blasts. No drafts anywhere, at any time.



home buyers say: "Give me Baseboard Heating!"

-reports D. L. Emerson, plumbingheating contractor of Oxford, N.Y.

"I show them the features of Trane Baseboard Heating ... and they're convinced!"

Working with prominent builders in his area, contractor D. L. Emerson figures his heating jobs *both* ways hot water baseboard and warm air. And 6 out of 10 new home buyers, reports Mr. Emerson, choose *hot water baseboard heating!*

Installation costs down! Modern system design, smaller and more efficient heating elements, reports Mr. Emerson, now make baseboard heating surprisingly economical to install. And, of course, the fuel economies and longer life of a hot water system are added savings any prospective homeowner can appreciate. So it's no wonder the buyer demand is for baseboard heating. And no wonder why *builders* like it, too!

Sells houses faster! TRANE Baseboard Heating is quality that prospects can *see*. Builders can actually demonstrate how TRANE Baseboard Convectors heat where the cold begins—along *outer* walls, *under* windows. They can point out the unlimited decorating freedom, the easier cleaning—and more!

And quality that prospects can *see* sells houses faster . . . for more money . . . greater profit!

Whether you're building one house or hundreds, TRANE Baseboard Heating can help *you* sell houses, too. The way you want them to sell—*fast*!

See your nearest TRANE Sales Office or write TRANE, La Crosse, Wisconsin.

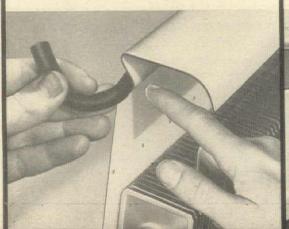


MANUFACTURING ENGINEERS

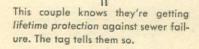
One source, one responsibility for: Air Conditioning Heating • Ventilating • Heat Transfer Equipment

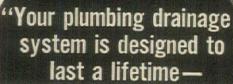
The Trane Company, La Crosse, Wis. • Eastern Mfg. Div., Scranton, Pa. • Trane Co. of Canada, Ltd., Toronto • 90 U. S. and 17 Canadian Offices

NO DIRT, NO STREAKS—not with TRANE Baseboard Convector heat! You point out the rubber wall seal and show how it prevents heat streaking on walls. Remember—it's *clean* heat that you are selling!



EASE OF CLEANING FLOORS is a snap to show. Just point out how the rounded bottom gives access for vacuum or dust mop. Run your hand over the smooth surface—no crevices there to catch dust and dirt. **DECORATING FREEDOM** with *this* system, you explain, means you hang drapes, place furniture *anywhere* you please. Even snug against walls . . . there's no excessive heat, nothing to get in the way.







it's Cast Iron Soil Pipe and Fittings"

Let hidden plumbing help sell today's "second home" buyer



Today's experienced home buyers know why Cast Iron Soil Pipe is their best buy. More than 20 million people have seen the cast iron story "Permanent Investment" on TV and in movie showings. Millions more have read it in their favorite magazines. They'll be quick to appreciate your cast iron story.



Today your average owner is buying his second home. He's experienced. He's more cautious about plumbing, wiring and other functional features he can't see.

So where you've given him a soil and waste system designed to last a lifetime – by using **Cast Iron Soil Pipe** – *tell him sol* It's evidence to him that you've used quality materials throughout – even where they can't be seen.

Don't Stop Quality at the Foundation

You wouldn't risk having to tear out walls or break up the cellar floor to get at a damaged pipe, so you use cast iron. Landscaping can be expensive, too. Don't take a chance under the lawn — any more than you would under a foundation or driveway.

Only cast iron is accepted by *all* municipalities for use from street to roof . . . it needs no elaborate trenching, . . . and it's *really* root-proof. Cast iron joints, oakum-caulked, lead-sealed offer *lifetime* protection against leakage and root invasion. Cast iron is so permanent that Government depreciation tables give it the highest possible rating — equal to the life of the structure.

And cast iron costs little or no more than other types. For when nonmetallic pipe is laid in accordance with manufacturers' precautions its total cost is on a par with cast iron's.

TO HELP YOU SELL . . . we'll give you tags and booklets that explain and dramatize the advantages of cast iron. Display the tag on cellar pipe to *show* your owners you've given them permanent protection. They'll also take home the colorful 16-page booklet which explains "What You Should Know About Plumbing Drainage." Samples of these valuable sales aids are yours for the asking . . . write for them today.

	CAST IRON SOIL PIPE INSTITUTE Dept. HH-11, 1627 K St., N. W., Washington 6, D. C.
THE MARK OF QUALITY AND PERMANENCE	Want proof for yourself? Ask for "Best in the Long Run," which contains photographic evidence of what can happen to nonmetallic pipes. Also send samples of your sales aids. No obligation, of course. Name Address
	CityZoneState

for the **LUXURY LOOK** ... at a budget price

Compare these Westinghouse Dishwasher Features

Temperature monitor guarantees perfect washing because it assures 140° water (far hotter than hands can stand) ... to dissolve stubborn grease, kill common disease germs.

Unmatched capacity. Meets the needs of large or small families—plenty of room for pots and pans.

Pump-operated drain and special Y-tail pipe assure easy, low cost installation, simple connection to sink drain line.

Proved quality. The Westinghouse name helps build sales, dramatizes over-all quality of your home.

Westinghouse "Custom-Panel" dishwasher matches any kitchen style!

Now you can specify built-in Westinghouse under-counter Dishwashers with these "Custom Panels" to match every Kitchen plan or color scheme:

ANTIQUE COPPER-richly burnished, for kitchens of period design.

BRUSHED CHROME-satin smooth, for kitchens with the modern look.

NATURAL WOGD—locally supplied, from template provided, to match color and grain of natural wood cabinets (or painted to match painted wood cabinets).

CUSTOM STEEL—prime-coated, to be painted locally to match exact color of steel cabinets.

For complete information on "Custom Panel" Westinghouse Dishwashers—and all the quality Westinghouse appliances that help sell homes faster—contact your Westinghouse distributor or write: WESTINGHOUSE ELECTRIC CORPORATION, Electric Appliance Division, Mansfield, Ohio.

YOU CAN BE SURE ... IF IT'S Westinghouse

THE NEW BEAUTY OF CONCRETE MASONRY



Basement for a Vibrapac concrete block home. Note standard 8" units can be used in center of basement as a bearing wall, instead of using conventional steel posts.

"Lower Living Room" replaces basement in modern home building

During the past few years, an overwhelming demand for housing influenced many builders to adopt home designs which could be erected quickly and economically. Such designs often eliminated the basement. Slabs and crawl space were substituted.

The importance of a good basement to sound planning for modern living continued



Corner nook in a modern basement recreation room.

to be apparent, however, as more and more homes were built. So much so that current building practice again emphasizes the basement as basic to a well designed home. The new concept of a basement's place in the home has much to do with this trend. No longer is the excavated area under a house regarded as a "cellar" . . . gloomy, poorly ventilated and usable only for furnace, water heater, laundry and odds and ends. The basement today is actually not a basement at all but a "lower living room." This change has come about through the use of modern scientific construction methods which keep the basement dry, cool and airy in summer and pleasantly temperate in the coldest weather. In consequence, living rooms, studios and even bedrooms are all on the below-ground level in many of the most attractive and comfortable homes being built today.

In the past, the economical construction of a dry, airy and cheerful basement was often a problem. With the increasing use of VIBRA-PAC concrete block, this problem has ceased to exist. Produced by automatic machines, VIBRAPAC block is dense and uniformly textured. It is naturally water resistant and



Vibrapac block constructed home. Note unusual effects created by using 4" and 8" high block.

effectively sound proofed. Available in a variety of colors, sizes, and finishes, as well as in split-block innovations, VIBRAPAC block is easily adaptable to any type of architectural design not only for basement construction but for the entire home, as well as commercial and industrial structures of all kinds.

The home built entirely of VIBRAPAC block has long been recognized as one of the best and most attractive examples of good construction practice. And where cost is a major factor, the use of such block is especially desirable. This material can be handled and laid with ease, speed and accuracy, thereby providing marked savings in time and labor. The story of VIBRAPAC block is an interesting and profitable one for builder and home owner alike. Complete literature on request. Write BESSER COMPANY, Box 175, Alpena, Michigan, U.S.A.

Here's the "no-scrub" floor that takes the "work" out of housework



Provide maximum floor beauty ... minimum floor care with Johns-Manville **TERRAFLEX** Vinyl-Asbestos Tile

inger Wear

Made of vinyl plastic and asbestos, Terraftex will far outwear other types of resilient flooring of equal thickness.

Vinimum (

Terraflex defies kitchen oils and greases . . . strong soaps will not dull its lustre.

Maximum Service

Terraflex has a nonporous surface that dirt can't penetrate. A swish of a damp mop will usually keep it shining bright.

5. Easier to Install

4. Iletime Beauty

Terraflex comes in 17 marbleized colors that go all the way through the tile—won't wear off or wash out. Inserts available for special decorating schemes.

Now Terraflex Tile is easier than ever to install with new Terraflex Adhesive (Brush-on type).

sumer appeal. For a free folder showing the full Terraflex color range, write to Johns-Manville, Box 158, New York 16, New York. In Canada, write 565 Lakeshore Road East, Port Credit, Ont. See "MEET THE PRESS" on NBC-TV,

it spick-and-span.

you build and sell.

sponsored on alternate Sundays by Johns-Manville

• Johns - Manville Terraflex[®], the original vinyl asbestos tile, offers important, new buyer appeal, because it has practically eliminated one of the

most unpleasant of chores . . . scrubbing the floor! Terraflex has a nonporous surface that dirt can't

penetrate, so a swish of a damp mop usually keeps

Terraflex is now available in 1/16" thickness for

residential use. This attractive flooring costs no

more than ordinary floor covering, yet its easy-care feature can add important *plus* value to the homes

Specify J-M Terraflex whenever your plans call

for resilient flooring. Its long-wearing beauty and

long-time economy provide a maximum of con-





LEVITTOWN STANDARDIZES ON CTA-11, NEW 3M CLAY TILE ADHESIVE

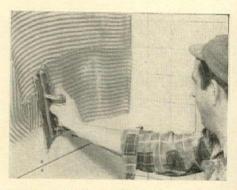
Levitt gives nod to the "new method" for all clay tile applications in giant project

MANUFACTURER CITES BENEFITS OF EASE, SPEED, ECONOMY, STRENGTH

The new adhesive method of installing clay tile has hit the "big time". Levitt and Sons have specified CTA-11, the clay tile adhesive made by Minnesota Mining & Manufacturing Company, for all clay tile installations in Levittown, Pennsylvania. The huge planned community, upon completion, will house a population of over 70,000 —forming a new city of 17,000 homes.

In Levittown, the tile on every bathroom wall will be put up with an easy-to-use adhesive, unlike anything most builders have ever seen before. For new CTA-11 can be spread right out of the can. No premixing is necessary and a trowel is the only tool needed. Almost any plumb surface will do plaster, plywood, metal, cement block, "dry wall". The operator spreads the adhesive, sets up the tiles and finishes the job by grouting in the usual manner. Rooms can be occupied inside of 24 hours.

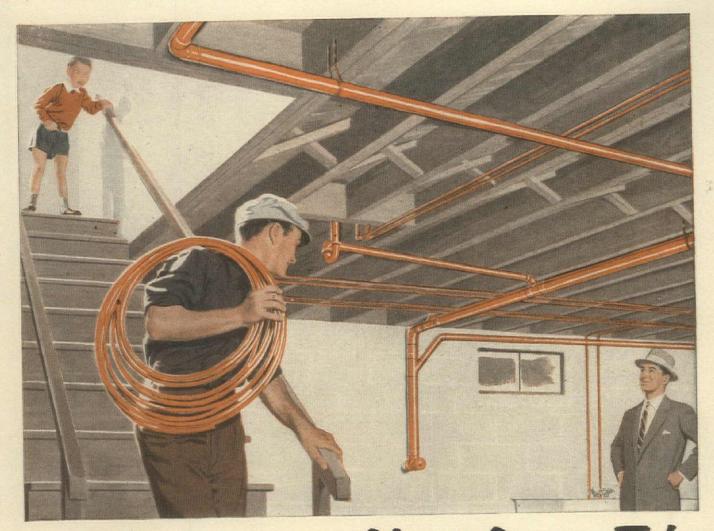
With CTA-11, the job is easier, faster and more economical. Savings in total installation costs run steadily around 20%. Superiorities in finished job quality are also claimed: 1) Tiles do not crack with settling . . . the adhesive "gives" enough to adjust to settling. 2) The adhesive has a shear strength of over a ton per tile. 3) Installation is moisture-proof.



For further details on CTA-11, interested architects, builders and tile contractors are advised to consult a building supply dealer or write to 3M, Department 1211, 417 Piquette, Detroit 2, Mich.



MINNESOTA MINING AND MANUFACTURING COMPANY ADHESIVES AND COATINGS DIVISION 417 PIQUETTE AVE., DETROIT 2, MICH. • GENERAL SALES OFFICES: ST. PAUL 6, MINN. • EXPORT: 99 PARK AVE., N.Y. 16, N.Y. • CANADA: P.O. BOX 757, LONDON, ONT.



The best cellars feature Chase Copper Tube

You add *extra-value* to the whole home with hot and cold water lines of Chase copper tube. *More years* of trouble-free service, *more efficient* water flow with little or no increase in cost!

That's because Chase copper tube *resists* corrosion—can't clog with rust! Diameter for diameter, this copper tube passes *higher water volume* than lines of rustable metal! Its smoother inside surface cuts friction to a minimum, assuring fast and efficient discharge of fixtures.

Chase copper tube is easier to handle. Can be *quickly* cut to the required length with ordinary tools. Rugged, leakproof solder joints are made *without* time-consuming threading. Long lengths are available; require *fewer* joints.

Specify Chase copper water tube for hot and cold water lines. Add extra quality at little or no extra cost!



Chase copper drainage lines, too, give superior service over the years...add extra-value to any home!



The Na	tion's He	adquarters fo	or Brass &	Copper	(†sales office only)
Albany†	Chicago	Detroit	Los Angeles	New Orleans	Rochester†
Atlanta	Cincinnati	Grand Rapids†	Louisville†	New York	St. Louis
Baltimore	Cleveland	Houston	Milwąukee	Philadelphia	San Francisco
Boston	Dallas	Indianapolis	Minneapolis	Pittsburgh	Sesttle
Charlotte†	Denver	Kansas City, Mo.	Newark	Providence	Waterbury



WHAT'S NEW

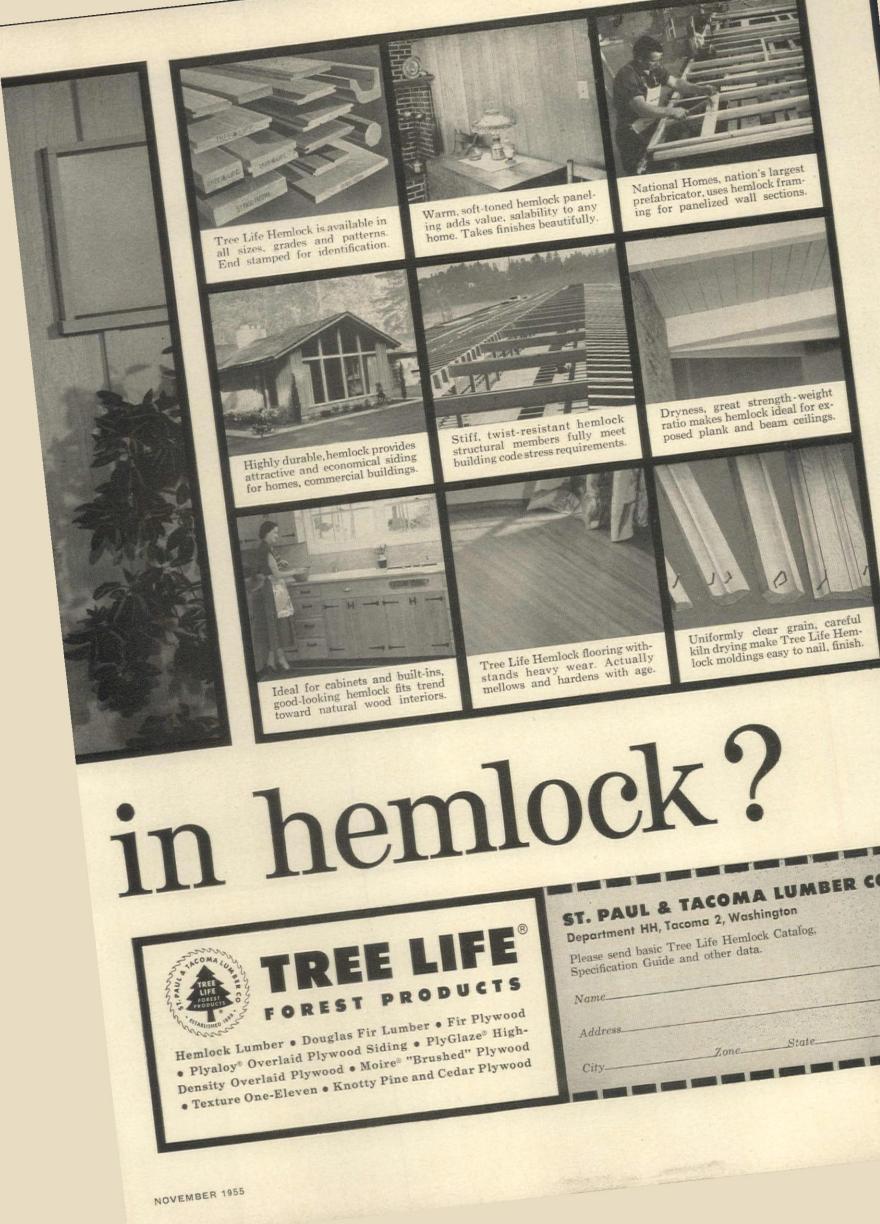
Grade for grade, Tree Life Hemlock* is the best buy on the market today!

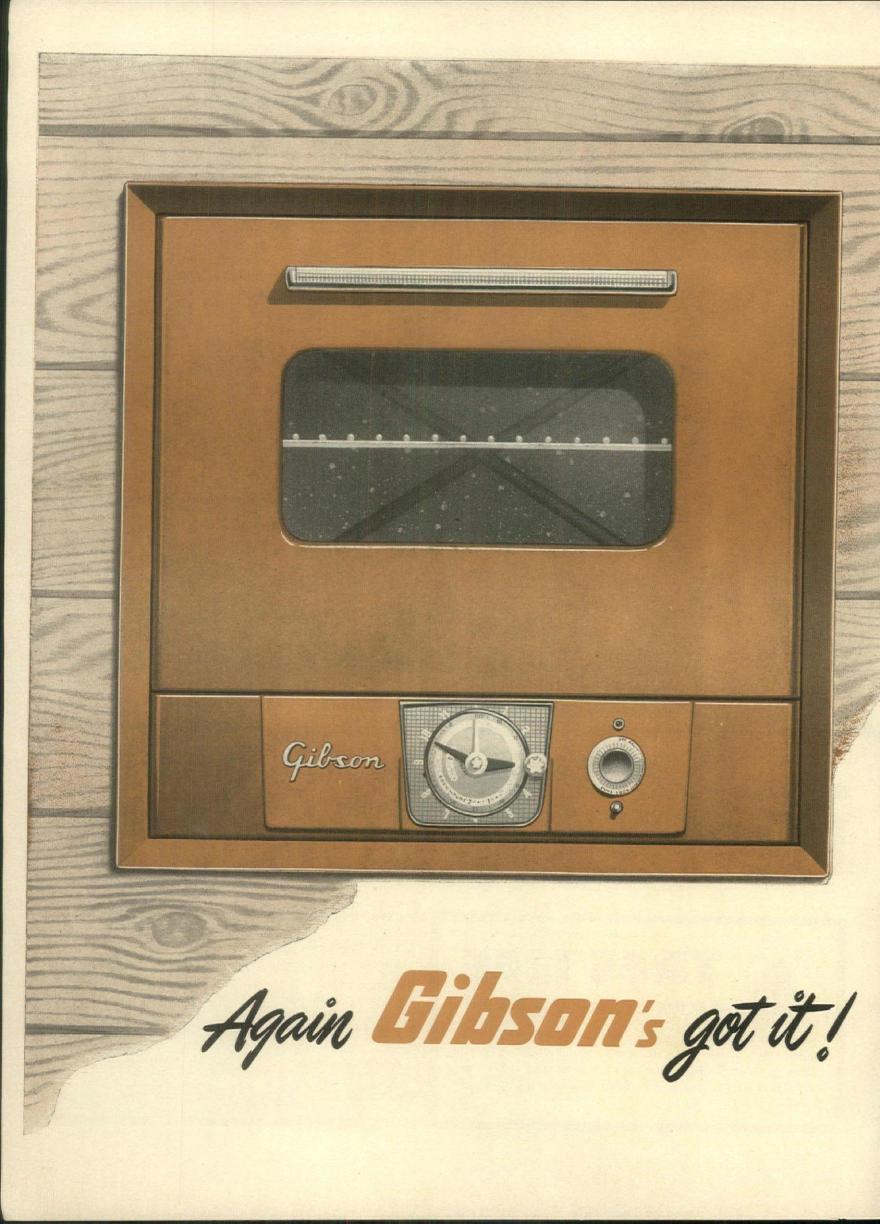
FROM California, where it's preferred for exposed plank and beam ceilings, to the Midwest where rough board and batten siding is rapidly taking hold, there is a marked swing to Tree Life Hemlock. Cost and quality-conscious prefabricators like National Homes specify it for framing. Several Northwest builders use it exclusively on luxury homes, schools and commercial jobs.

Actually, Tree Life Hemlock offers a combination of strength, appearance and low cost found in no other wood. It has greater strength-weight ratio than Douglas fir. Rivals redwood for appearance, easy finishing. Works as easily as choice white pine. Straight grain and proper drying give it freedom from warping and twisting.

Certainly no other wood product is more carefully made. At St. Paul mills, select old growth logs are manufactured with the accumulated knowledge, skill and experience of 66 years. Tree Life Hemlock is milled full size, very carefully kiln dried, conservatively graded, fairly priced. See your supplier for details, or use coupon.

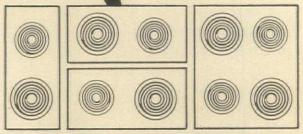
^{*}TREE LIFE WEST COAST UPLAND HEMLOCK is a different and distinctly superior species (Tsuga heterophylla) grown high on the western slope of the Cascade mountains. Straight grained, not brashy, it has fewer and smaller knots, NO pitch pockets.





this is the biggest built-in oven you ever saw. And frankly, we believe you'll agree its beauty matches its size

Stunning new Coppertan porcelain finish, set off with gleaming stainless steel and chrome



Three Gibson built-in range units (one 2-unit combination, and two 4-unit combinations) give an infinite choice of counter arrangements. All have 7-speed "Color Keyed" Push Button Controls, and pilot lights to indicate which cooking unit is operating. And Gibson even offers a Thermotic surface unit that gives thermostatically controlled heat. Set the temperature control, forget it ... foods will not burn or stick.

20" ovens, tool Beautiful new Coppertan porcelain finish or satin chrome, in models with or without Automatic Timerl This broad choice of built-in ovens is tailor-made to your requirements, whether you're building a luxury home or homes to meet competitive prices. And every one of these beautiful ovens is built with Gibson quality1



-new beauty that will make your kitchen the envy of everyone who sees it! And this big, 30-inch beauty brings new standards of performance to built-ins, too-it will bake a whole batch of cookies at once...or 8 pies... or a turkey to feed a family reunion. Naturally it has all the luxury cooking conveniences you expect from Gibson: Automatic Timer and Minute Timer...interior light...automatic preheat in oven...separate oven light switch...electric clock. By all means see it, plan your next kitchen with Gibson's modern built-in cooking equipment.

> GIBSON REFRIGERATOR COMPANY, Dept. H&H Greenville, Michigan

Please send complete data on the great new line of Gibson built-in electric ranges.

Name___

Firm Name_

Address____

City____

____State_



Frame is fastened directly to studs with lag screws.



3 Stainless steel trim and flexible fire screen are easily installed.



5 Interior chimney sections are extended through ceiling and roof.



2 Hearth & firebox are formed of interlocking ceramic sections.



4 Fireplace hood sets on hood support channel—fits tight to wall.



6 Attractive exterior chimney housing completes the installation.

Installs in 4 to 6 man-hours... Complete from hearth to chimney top

i-hi

PLACE

prefabricated

At last—a real wood-burning fireplace complete with chimney that semi-skilled workmen can install in 4 to 6 man-hours! No special tools needed! No masonry required! It's the new Uni-bilt Fireplace low in cost, high in the sales value it adds to your houses.

The Uni-bilt Fireplace is approved by Underwriters' Laboratories for installation directly against any wall, floor, ceiling or roof material. Can be installed in new or existing homes with complete safety. It blends in with any style of architecture and can be painted to harmonize with any room decoration.

Be among the first to offer the Uni-bilt Fireplace in your homes. Mail coupon below for full details.

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V				
		- Sel		

Vega Indus	tries Inc.,		
Uni-bilt Div	vision		
4211Glen	Ave., Syrac	use 5, N.	Υ.

Send complete information on the new Uni-Bilt Fireplace. Name. Company. Street. City.....Zone. I am a:....builder. architect. dealer

They **KNOW** this label!

They should know it. The famous L·O·F shield is being printed more than 234 million times in L·O·F advertising in 1955 alone—keeping alive an overwhelming preference for L·O·F Window Glass.

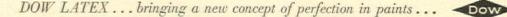
Among today's brand-conscious home buyers, that kind of preference means faster, easier sales for you. Just make sure *your* window glass bears the famous L·O·F label! Sold through leading independent distributors, listed under "Glass" in the yellow pages of phone books. Libbey Owens Ford Glass Co., 608 Madison Ave., Toledo 3, Ohio.

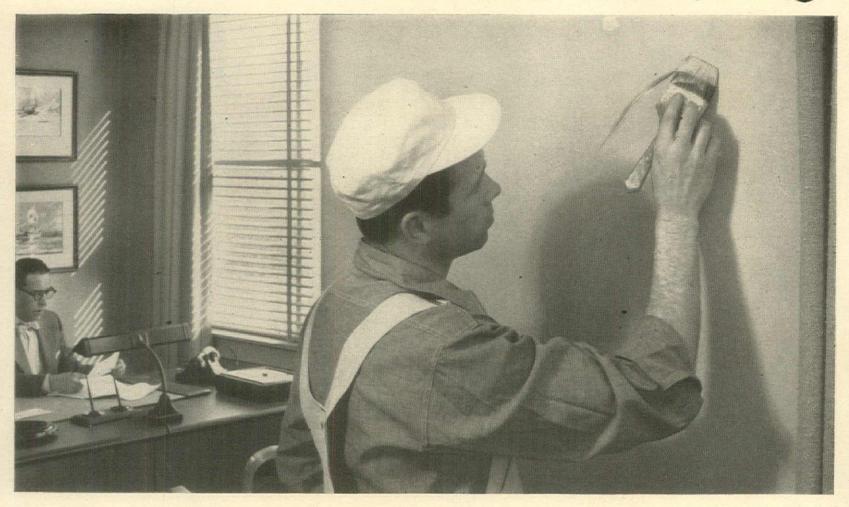


LIBBEY · OWENS · FORD

a Great Name in Glass







You can touch up LATEX painted surfaces with full assurance of a perfect match

Marred or scratched areas can be repainted quickly and easily to give an amazingly uniform appearance Now your clients can move into their new building without worrying about scratching or marring the paint surface. For with latex paints scratches and scuffs on recently painted surfaces can be touched up in a few minutes to give a beautiful, uniform finish.

Latex paints offer many other advantages, too. They're easily applied, dry so quickly they can be recoated the same day, dry to a tough, durable film that's unusually cleanable. Their lack of objectionable odor means your clients can move into a painted room right away. And because latex paints can be applied right over plaster hot spots, they can often cut days off your building schedule.

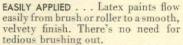
Leading paint manufacturers make latex paints in a wide range of colors and in texture and speciality paints. They will be glad to supply you with further information upon request. For a list of their names, write Plastics Sales Department PL-513J-1, THE DOW CHEMICAL COMPANY. Midland. Michigan.



EASY TO CLEAN . . . Latex paints are unusually cleanable, can be cleaned with soap and water without damage to surface appearance.



PUT ON SOON AFTER PLASTERING ... There's no long wait for plaster to cure completely. Latex paints can be applied right over fresh plaster.

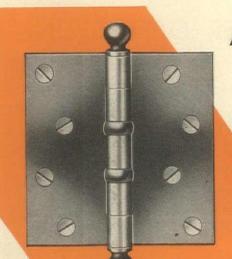


you can depend on DOW PLASTICS



FOR MANY SURFACES ... Latex paints seal excellently over cinder or concrete block, dry wall construction and many other surfaces.





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No. BB500 **Ball Tip Butt**



No. BB502 **Button Tip Butt**

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0

Use three Butts instead of two

Leading architects and builders recommend the use of three butts to 2 every door instead of two, thereby assuring even distribution of the weight of the doors which are thus held in perfect alignment; there is likewise less danger of doors **Button Tip Butt** warping in a three butt installation. Butt sizes are 31/2, 4 and 41/2 inch and can be furnished in the template-type of butt if desired.

Ambassadors of good will creating fine impressions everywhere!



These brass finished, precision-built butts have that quality look that gives the assurance of strength and service dependability. A generous assortment of styles and sizes are available to serve practically every door requirement. Butts are made in either the ball or button-tip styles and with square or round corners whichever 0 best fits the project at hand

> No. BB500RC **Ball Tip Butt**

> > 0

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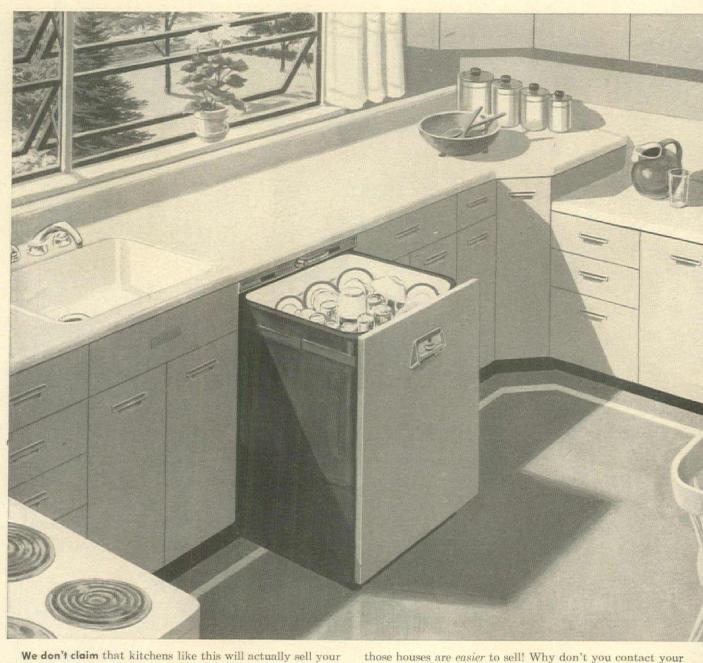
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ational MANUFACTURING COMPANY · Sterling, Illinois

No. BB502RC

Designed with the builder in mind ...

NEW G-E DISHWASHER OFFERS UNMATCHEI FOR QUICK



We don't claim that kitchens like this will actually sell your houses for you—but it is a well-known fact that when kitchens are equipped with G-E Dishwashers and Disposalls,[®]

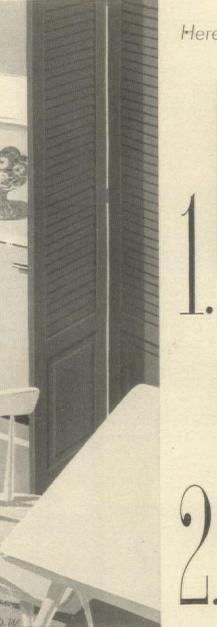
G-E Dishwashers are also available in this free-standing model with work surface of Textolite[®] or baked enamel. Front panels of free-standing and built-in models available in five Mix-or-Match colors or a choice of four natural woods.



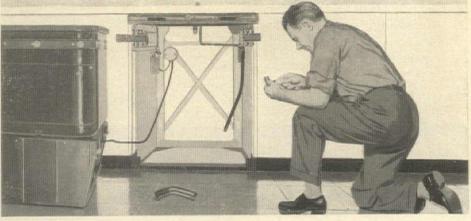
G-E distributor right away and ask about the new low, low

prices available to accredited builders?

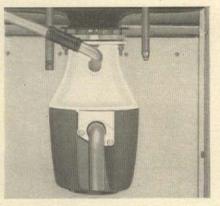
ACCESSIBILITY .OW-COST INSTALLATION!



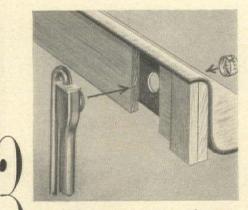
Here's why G-E Dishwashers are easier to install:



No reaching—no stretching around unit to install! The entire tub can be easily removed from the cabinet, thus providing ample working room to



Simplified internal plumbing makes possible quick installations in a number of different ways. A G-E Dishwasher may be connected to the drain directly, or through a waste air gap. It may also be connected to a disposer (as illustrated) or to the sink drain. make plumbing and electrical connections. Pre-stamped knockouts on each side of the cabinet permit easy installation of right or left drain.



New, low-cost waste air gap method of installation provides maximum sanitation, eliminates the need for prior roughing-in. One drain is used for both sink bowl and dishwasher, eliminating the cost of a second drain. An excellent installation for existing homes, too.

For a completely modern kitchen, install a G-E Disposall that flushes away food waste before it can become garbage! Illustrated are Models FA4 and FA45—exactly the same except that the FA45 is 2 inches shorter to accommodate installations with space problems.

Progress Is Our Most Important Product GENERAL ELECTRIC

AN INVITATION: USE RUSCO PRIME WINDOWS ONCE ! A CHALLENGE: TRY NOT TO USE THEM AGAIN !

Here's why The F.C. Russell Co. is sure you'll <u>want</u> to accept the invitation and <u>turn</u> down the challenge!

As a builder . . . and a businessman . . . you are naturally interested in two things . . . *cutting* costs and *adding more* "buy" appeal. With Rusco STEEL PRIME WINDOWS you can do both!

RUSCO is a fully-prefabricated, ready-to-install, prime window made of HOT-DIPPED, TUBULAR, GALVANIZED STEEL. It is a *complete* window unit, that can be installed on the job in a matter of minutes. Figure the price *you* pay for a conventional window. Add to this the following costs *you* must add—in part or in total—before the window becomes a finished part of the home you're building:

- the cost of glass
- the labor cost of glazing on-the-job
- the cost of paint
- the labor cost of painting on-the-job
- the cost of weatherstripping
- the cost of hardware
- the cost of springs and balances
- the labor cost to install these items
- the labor cost of fitting and later adjusting

Now you have the actual price of a conventional window *installed* in a new home.

COMPARE!

You will find that the installed cost of RUSCO PRIME WINDOWS is usually *less* than the finished cost of the cheapest windows on the market!

And Rusco adds to property salability! Nationally advertised . . . with universal consumer acceptance it's a needed, wanted and highly merchandisable unit. The *hottest* news in the field of building today. Get the facts on Rusco. Call your Rusco MAN or write for full information on Rusco Prime Windows, combination windows and doors, metal door canopies and jalousies.



The most advanced, ready-to-install window design on the market. Engineered to meet the demands of builders and architects engaged in the construction of ranch-type housing and other styles requiring relatively high window placement. Installs in minutes – on the job I



VERTICAL-SLIDE WINDOW This is the basic window in the Rusco line of Prime Windows. Vertical Slide units can be easily combined in twin or any other multiple combination. Tubular construction assures maximum strength and rigidity—while smooth, narrow frame members provide a clean, modern appearance.



MULTI-LITE VENTED PICTURE WINDOW A major step forward in the Prime Window field! Answers the demand from builders for a steel prime window that complements the long, low lines of the popular ranch-type home and gives light *plus* ventilation.



FULVUE PRIME WINDOWS This window—a basic vertical slide unit—is highly flexible when used where "walls of glass" or any large glass area is wanted. Available in a wide range of sizes in 2-panel, 3-panel and 4panel high units. Another example of the completeness of the line.



THE F. C. RUSSELL COMPANY

Dept. 7-HH-115, Cleveland 1, Ohio • In Canada: Toronto 13, Ontario

Crosley and Bendix Home Appliances... Your single source for custom-matched kitchens and laundries!

Save time and money on: 1. Planning 2. Delivery 3. Installing 4. Financing

No other appliance lines anywhere offer such a complete selection . . . *both* built-in and separate units! And no other lines are as perfectly co-ordinated for matching and installing!

Crosley has the finest in appliances, sinks, countertop ovens and ranges PLUS *all* the cabinets, counters and accessories you need for matched installations. Bendix provides the selling appeal of the world's greatest name and widest selection in home laundries. Only Bendix offers automatic washers and dryers with Formica tops in 7 decorator colors to help you further capitalize on the built-in boom!

-Bambini

Everything Crosley and Bendix make is custommatched, not only in "family resemblance" but in construction, finishes, styling and standardization between all units so they fit together with a minimum of planning and installation cost.

With just one order to one source you get the *complete* package you need, delivered promptly without waiting for missing pieces. Financing is minimized with just one transaction.

All these time and money saving advantages are yours simply by calling in your local independent Crosley and Bendix distributor.

CROSLEY • dishwashers • sinks • cabinets • counter-top ranges & ovens vent fans • food waste disposers • Shelvador refrigerators & freezers electric ranges • water heaters.

BENDIX • Formica-topped Power-Surge Washers & Super-Fast Dryers • gas & electric automatic washers • dryers • Duomatic Washer-Dryer.



Tri-level or eye-level

Genuine red cedar shingles and shakes make the quality difference that sells homes

Pick an architectural style you would like to build. Whatever you choose—traditional, contemporary or something in between cedar shingles and shakes will provide you a host of *exclusive* construction economies ... then help you sell the house *faster*.

That's because red cedar is the real article.

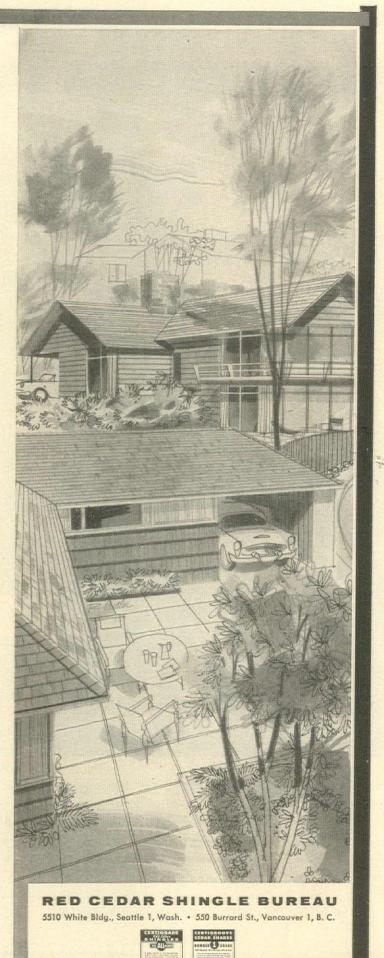
TAKE THE ROOF. It is the most important single unit in any house. It's got to be good. If you build with cedar shingles over economical spaced sheathing it will be good! It will have natural charm and beauty as well as superior function. That's why a cedar shingle roof is the accepted roof. And why many builders have discovered that cedar on the roof is like having another salesman on the ground!

> WALLS, TOO, benefit from the inherent quality of cedar. Beautifully striated, dimensionally square cedar shakes are being used on the most elaborate homes in our land...

yet they remain the lowest priced genuine sidewall material on the market! Doublecoursed over economy-grade shingles, cedar shakes create the thick layers and heavy bands of shadow that buyers favor. And, like a shingle roof, sidewalls of cedar are naturally insulated.

YES. Whether you're building split-levels or ramblers, colonials or contemporaries, cedar shingles and shakes will help create the architectural beauty -*the genuineness* - that sells houses. Plan to feature shingles and shakes on your next job. You'll agree

> YOUR BEST "OUTSIDE SALESMAN" IS CEDAR.



Waterbury heating systems help you sell homes!



OUT-DATED HEATING SYSTEMS give uneven heat. It's cold at the floor, warm in middle, hot at the ceiling.



WATERBURY COMFORTROL gives only one degree of temperature variation between floor and ceiling in homes tested.

Waterbury Comfortiol, gives constant temperature-No. 1 feature home buyers want

TEMPERATURE	VARIATION
69° CONVENTIONAL HEATING SYSTEMS	Waterbury Comfortrol

A national magazine recently asked its readers what they wanted most in a home. When it came to heating, the overwhelmining replied, "Constant terning, '

It's easier to sell by yers on something they alre ant. And since they want constant temperature, offer them the heating system that gives it to them—Waterbury COMFORTROL.

Waterbury COMFORTROL eliminates ups and downs in temperature because it *continuously* circulates a gentle flow of warm air throughout every room. There never is a feeling of hot and cold. In actual home tests over a lengthy period of time, the temperature between floor and ceiling varied only one degree. Because Waterbury COMFORTROL operates so efficiently, it uses up to 25% less fuel.

Waterbury COMFORTROL has other features home buyers want, too. It provides clean, filtered air. Because COMFORTROL provides continuous circulation, air never becomes stale and stagnant. It is an ideal system for combining summer cooling to give year 'round comfort.

SEND FOR FREE 32-PAGE ILLUSTRATED BOOK

"It Takes More Than Heat to be Comfortable." It's packed with ideas on how to use heating comfort to help sell homes. Don't miss sales that should be yours. Fill out coupon below and mail today.

WORLD-FAMOUS	THIS COUPON TODAY			ERBURY COMPANY MINNEAPOLIS, MINN.
Waterbury		Please send booklet "IT TAKES MORE THAN HEAT TO	NAME	
		BE COMFORT- ABLE"	CITY	ZONESTATE



One Set Packaged For Both 3/4" and 13/8" By-Passing Doors

Stanley Quality at a Competitive Price

HERE'S WHY:

- Low headroom needed only 13%". Jump-proof track - doors lift on or off
 - without removing hangers cannot be de-railed in vertical position. Steel track press formed for perfect straight-
 - ness, bonderized and aluminum finished for corrosion resistance.
 - V-shape track for smooth operation and dirt clearance.
- Nylon rollers permanently lubricated for silent operation.
- Heavy gauge steel hangers, electro zinc plated.
- 3%" vertical adjustment * with positive lockin-place feature.
- Adjustable nylon floor guide. Only 3 screws required.

***VERTICAL ADJUSTMENT**

Easy to Install

Specially designed hangers permit 3/8" vertical adjustment without loosening the three installation screws. Serrations, machine screw and lockwasher insure positive locking and minute adjustment. Unique design permits the use of the SAME hanger for both the $\frac{3}{4}$ " and $\frac{1}{8}$ " doors by reversing both the bracket and roller on the REAR $\frac{3}{4}$ " door.



STANLEY 2804 and 2808 2804 for 3/4" Doors 2808 for 13/8" Doors

See these new 2800 Series Sets at your hardware or building supplies dealer. Check the ease of installation . . . low headroom — only 13%" . . . doors lift on and off track without removing hangers ... hangers adjust without loosening screws in doors. This is Sliding Door Hardware that's Stanley made to sell, to install and to operate easier.

For complete details write Stanley Hardware, 52N Lake Street, New Britain, Conn. Ask for 2800 Cata-log No. G88:

Two More New Sets With Built-In Header Trim

Same hangers, same features as 2800 sets, with built-in header trim as integral part of extruded aluminum track. Saves labor and ex-pense of extra trim. Anodized alu-minum finish ready for paint, or suitable as is. Everything in one package . . . for 2 or 3 by-passing doors . . . 4', 5', 6' or 8' openings.



The Stanley Works . New Britain, Conn. HARDWARE . TOOLS . ELECTRIC TOOLS . STEEL . STEEL STRAPPING



"We use woods of the Western Pine region almost exclusively"

says builder FRANCIS H. UNDERWOOD, Rochester, Minn.

"The Western Pines and Associated Woods make the sturdy frames and friendly interiors of the houses we design and build. Douglas Fir for rigidity in joists and rafters, White Fir for flawless dry wall construction and, above all, the mellow Pines for interiors of appealing and lasting beauty."

Let the woods of the Western Pine region give the homes you build the sales appeal of handsome paneling and woodwork as well as strong, weather-resistant exteriors. Your local lumber man can supply you.



PONDEROSA PINE IDAHO WHITE PINE

LODGEPOLE PINE

DOUGLAS FIR WHITE FIR the Associated Woods LARCH ENGELMANN SPRUCE INCENSE CEDAR RED CEDAR

FROM THE WESTERN PINE REGION

For facts and ideas for the sales-minded, write for free illustrated booklets on woods of the Western Pine region to WESTERN PINE ASSOCIATION, Dept. 417-V, Yeon Bldg., Portland 4. Oregon.

TODAY'S WESTERN PINE TREE FARMING GUARANTEES LUMBER TOMORROW

You owe it to yourself. .

Investigate this Sensational New

Packaged Home Air Conditioner

...designed for the mass home market

TWO SIZES

for 2 or 3 bedroom homes

NOW, FOR THE FIRST TIME ... any home owner can afford central Air Conditioning

LOWER COST Self-contained, air-cooled unit, and exclusive new prefabricated duct drastically lowers unit and installation costs.

FAST INSTALLATION Can be easily added to heating duct work, or a complete ready-to-assemble duct kit of Fiberglas is provided where needed.

HIGH PERFORMANCE Twin systems with commercial compressors produce maximum cooling and constant humidity control.

FULLY GUARANTEED Factory warranty (backed by the experience of building over 7 million Vornado cooling appliances) assures satisfactory service.

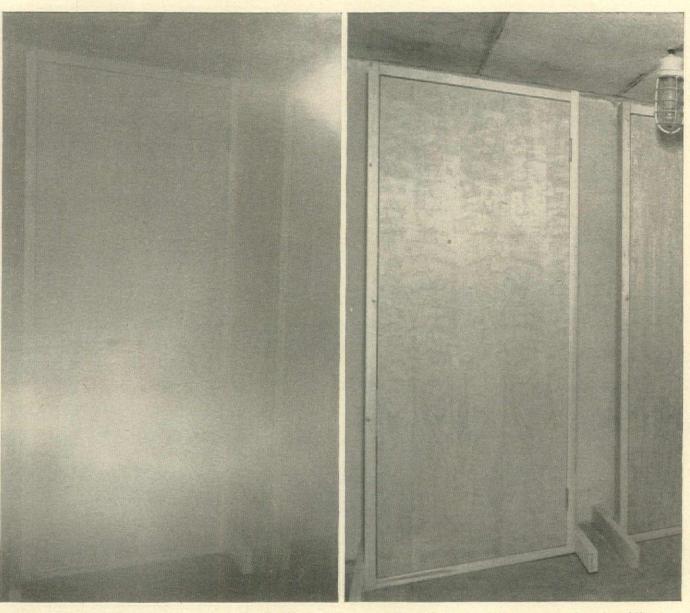
FHA Designed and manufactured for use in FHA mortgage-insured properties.

Act NOW...see how Vornado has removed complicated and expensive installation problems from central air conditioning with a low-cost, packaged unit. USE THE COUPON OR SEE YOUR VORNADO DISTRIBUTOR



•	THE O. A. SUTTON CORPORATION 1810 West Second Street Wichita, Kansas	•
• •	Please send full details and specifications on your new packaged home air conditioners.	•
•	Name	•
•	Address	•
	CityState	•
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Ninety-five per cent humidity in "torture chamber"

Doors in perfect alignment after long humidity test

3-month "Turkish bath" has no effect on Curtis New Londoner doors

What does extreme humidity — alternated with extreme dryness—do to Curtis New Londoner hollowcore flush doors? The photos here tell the story and the answer is "nothing."

After undergoing more than three months of humidity changes from highs of 90% to 95% to lows of 20% and 30%, the doors were still flat, still perfectly aligned in their frames. Face panels and core were still firmly glued.

Tests like this-and the experience gained in more

than 5,000,000 installations—show why Curtis New Londoner doors, with their all-wood, locked-in core construction, are a better choice for builder and architect and a better buy for the homeowner.

Curtis New Londoner doors, Silentite Windows and all Curtis Woodwork are sold by leading retail lumber and building material dealers everywhere. For complete information, write Curtis Companies Service Bureau, Clinton, Iowa.



Costs Less in the Long Run



TRIMLINE installed in 200home development at West Brightwaters, Long Island, by FERN HOMES.

Plumbing and Heating Contractor — NOR-FELD CO. Elmont, L. I.

Supplier — Hicksville Plumbing & Supply Co. Hicksville, L. I.

Architect — Herman York 90-04 161st St. Jamaica, L. I.

Left, Nat Siegel, Builder and president of FERN HOMES, with Harry Sherman of YOKUM & GOODE, VULCAN Representatives, New York area.

Successful Builder Chooses TRIMLINE 3 BIG Reasons!

1. COSTS LESS TO INSTALL

New TRIMLINE features save time, materials, money. Fewer joints necessary, less fittings. All parts mount on one-piece back and top. Front cover snaps on. Great savings with reduced installation time.

2. TRIMLINE HAS EYE-APPEAL

The beauty and design helps sell homes faster. Blends and harmonizes with any interior decor, modern or traditional. Preferred, too, by home owners.

Sensationally New! VULCAN Baseboard Air Conditioning The Most Spectacular Advance in Residential Heating and Cooling. Write for VULCAN Bulletin HC-201.

Originators of Fin-Tube and Baseboard Radiation in America

The VULCAN Radiator Company 775 CAPITOL AVENUE HARTFORD 6, CONN.

3. I-B-R RATED

Performance is important and TRIMLINE IS rated and listed for efficiency and output by I-B-R. Here is another vital selling feature, an important seal of approval!

LEARN HOW YOU CAN CUT YOUR COSTS WITH TRIMLINE

Write today for Vulcan's FREE Catalog 54 that tells you how you can cut your installation costs and increase heating efficiency.

775 C/	VULCAN RADIATOR CO. APITOL AVE. ORD 6, CONN.
your T	ESIGN CATALOG — please send me at no obligation RIMLINE Catalog 54, giving Dimensional Data, I-B-R , Heating System Design and Piping Design Chart.
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CITY	ZONE STATE

CERTAIN-TEED ASPHALT ROOFING

CERTAIN-TEED FIBERGLAS* INSULATION

CERTAIN-TEED GYPSUM WALLS

CERTAIN-TEED BESTWALL PAINTS

CERTAIN-TEED SIDINGS





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Beautiful new shingle colors that help sell reroofing jobs. Seven styles—including Woodtex,[®] the distinctive shingle with built-up graining—all weather resistant, fire resistant, long lasting.

Fireproof Fiberglas is moisture resistant, rotproof, will outlive the house. Cuts heating bills up to 40%. New Fiberglas foil-enclosed batts and blankets help cut airconditioning costs.

Recommend either strong, easy-todecorate Bestwall® Gypsum Wallboard or easy-working Certain-teed Plasters over Beaver® Gypsum Lath. Both give beautiful, firesafe walls and ceilings.

Put the perfect *finishing* touch to walls and ceilings with sparkling new Bestwall Paints. Decorator colors in alkyd flat, semi-gloss and interior gloss enamels, latex, casein and texture paints.

Asphalt and asbestos cement siding shingles . . . handsome, durable, economical. Colors include new pastels . . . never need painting or other maintenance. For best results use over Certain-teed Weather-Shield® Gypsum Sheathing.

ADD UP TO SUCCESSFUL, PROFITABLE HOME MODERNIZATION

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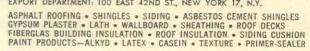
Quality made Certain ... Satisfaction Guaranteed



See your Certain-teed dealer for specific product information, or write direct now



CERTAIN-TEED PRODUCTS CORPORATION ARDMORE, PENNSYLVANIA EXPORT DEPARTMENT: 100 EAST 42ND ST., NEW YORK 17, N.Y.



ASBESTOS-CEMENT PRODUCTS ASSOCIATION · 509 MADISON AVENUE, NEW YORK 22, N.Y.

NEW HAVEN, CONNECTICUT MINNEAPOLIS, MINNESOTA WILMINGTON, DELAWARE PASADENA, CALIFORNIA MacKie and Kamrath Smith and Williams Samuel E. Homsey Thorshov & Cerny Paul Schweikher HOUSTON, TEXAS

> The complete set of six designs, with floor plans, and descriptive comments by each designer, is Modern Design by Thorshov & Cerny Features Asbestos Siding

One of a series of distinctive contemporary house the exceptional qualities and versatile beauty of designs by leading architects expressing their individual concepts of how to take full advantage of asbestos-cement siding shingles.

THORSHOV & CERNY, ARCHITECTS

reproduced in a full color booklet. Write today for your free copy of "Advanced Designing with Asbestos Siding."

Bianculli & Palm

ARCHITECTS PARTICIPATING IN THIS SERIES

CHATTANOOGA, TENNESSEE

Here's the only tool you need for all stud fastenings

REMINGTON STUD DRIVER Sets both 1/4" and 3/8" studs in steel or concrete – in seconds!

New Double-Duty

Light-, medium- or heavy-duty fastening, the new Model 455 Remington Stud Driver speeds the job. It sets *two* different size studs... up to 6 studs per minute, either size ... and offers new possibilities in anchoring conduit clips, steel frames, wood forms and many other fixtures.

Powerful 22 and 32 caliber cartridges drive ¼" and 3%" studs *solidly* into steel or concrete. For special medium-duty work, the smaller cartridge is used with the larger stud. Result: the greatest flexibility ever in a cartridge-powered tool! Just clip coupon for details.

R <u>emingto</u>) <i>П.</i> (POND	How to use th REMINGTO STUD DRIVE
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Please send me your f o use the cost-saving R			
to use the cost-saving R	emington Stu	d Driver fa	
to use the cost-saving R	emington Stu	d Driver fa	stening method
Please send me your f to use the cost-saving R Name Firm Address	emington Stu	d Driver fa	stening method

Only 90 seconds to change barrels Easy change from one stud size to the other right on the job!

THAN A

HIGGINS OAK BLOCK FLOORING MAKES ITSELF AT HOME ANYWHERE!

People are using Higgins Oak Block on walls and in many other decorative applications-when you see the unusual warm beauty of its graining and color you just can't help thinking of other ways to use it than as flooring.

It's still the most durable wood flooring you can buy, bonded under great pressure and intense heat, with a thicker, tougher, wax-treated wearing surface that can withstand many times the impact and abrasion it will ever receive in a home. On the floor, on the ceiling, on the wall, anywhere - it's easy to install over any structural base, and the factory prefinish means it's ready for use as soon as it's in place. (Also available unfinished for custom finishing after installation.) Easy to care for and sensibly priced, it will wear a lifetime.





Furniture-Orleans Town Associates

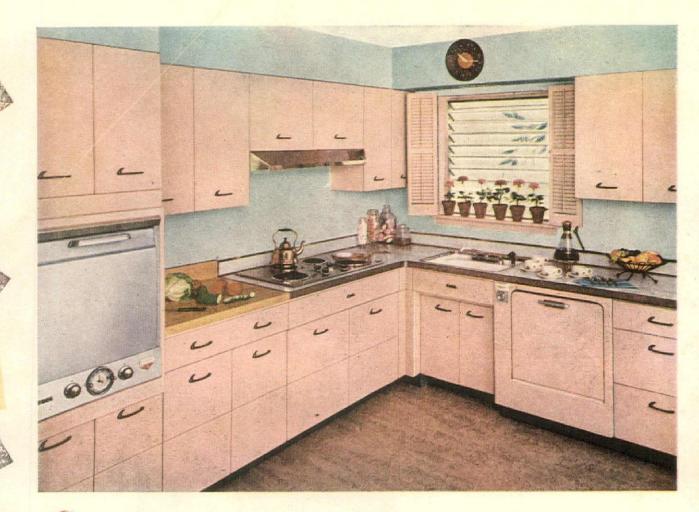
IN THIS modern room the cheery golden welcome of the Higgins Block floor has been carried up into wainscoting whose blocks are set diagonally for added textural interest. The upper part of the wall is Higgins Gnarled Oak paneling. AT LEFT a room whose apparent size has been greatly increased by walls done entirely in Higgins Block, harmonizing with a new product, Higgins Superfloor.

SEE THE HIGGINS EXHIBIT AT THE NATIONAL HOUSING CENTER, WASHINGTON, D. C.

SEE SWEETS: Architectural 12J Hi Light Construction 7d Hi Industrial Construction Hi

BONDED HARDWOOD BLOCK HIGGINS INDUSTRIES INC. — BOX 8169. — NEW ORLEANS 22. — PIONEERS AND WORLD'S LARGEST MANUFACTURERS OF LAMINATED HARDWOOD BLOCK FLOORING

The wood made world famous in Higgins hardwood-hulled fighting craft



CAPITOL GIVES YOU WIDEST CHOICE OF COLORS! 12 Exciting Colors Highlight a New Look in Kitchen Design

- **COLOR**... to please your every mood, adding warmth, charm, beauty to the most important room in your home. Only Capitol offers 12 wonderful colors or glittering white. Even the handles are available in a choice of chrome, burnished gold, burnished copper or special black to further enhance the beauty of Capitol Kitchens.
- **DESIGN**... that answers your every desire! Versatile cabinets with roto-shelves, pop-up mixer cabinets, corner and island cabinets, insulated drawers and door-fronts, nylon-roller drawers, self-aligning door-catches, never-binding drawers. Each unit is meticulously crafted to the highest point of perfection.
- **BUILT-INS**... specifically made to house the gas or electric ranges and ovens of America's best-known appliance makers.
- ECONOMICAL... you'll be amazed at how little a luxurious Capitol Color-Planned Kitchen costs. Capitol Kitchens are designed with your budget in mind.

CAPITOL CHOSEN

... for the Eastern Hotpoint-Living-Conditioned Homes. More and more architects and builders throughout America specify Capitol Kitchens, winner of the coveted "Trail Blazer" award, for their homes.

Send today for the brand new kitchen color planning guidebook by Lee Childress, well-known interior designer. Model kitchens with every type of floor plan and color scheme are included. Whether you prefer bright colors, subtle neutrals or conventional white, "U", "T", "L", Strip or Pullman plan . . . there's a Capitol Kitchen for your requirements.



614 EAST FIRST AVENUE, ROSELLE, NEW JERSEY

CABINETS OF STEEL FOR LASTING APPEAL

CAPITOL KITCHENS, 614 East First Avenue, Roselle, N.	J.
Please send complete information about new CAPIT Color-Planned Kitchens including a FREE copy of yo kitchen design manual.	
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My name	
Street and No	
City Zone State	





magnificent new residence built for his own use by CLIFF MAY, famed west coast designer and builder of homes, is the world's largest pre-fabricated house - 7,000 square feet, on one level.

PERMALITE insulating concrete in the floor slab assures maximum heating comfort and minimum heat loss into the ground. Radiantheated floor slab extends beyond the walls into the patios to provide the fullest enjoyment of its distinctive indoor-outdoor living areas.

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Permalite

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AIR CONDITIONING . HEATING FOR HOMES, BUSINESS, INDUSTRY

US acts to ease the mortgage squeeze

NY Fed says its controversial warehousing ban has been exaggerated. Home Loan Bank floats \$325 million bailout loan. But money is still so tight builders curtail plans

The government has taken two steps to ease the pinch on mortgage money caused by its anti-inflation policy of curbing credit:

1. The New York Federal Reserve Bank let it be known that its attitude toward mortgage warehousing is not as rigid as the housing industry thought.

2. The Home Loan Bank System, responding to outraged cries from its 11 district banks, tacitly admitted its September credit tightening moves (Oct., News) were too drastic. Backtracking, the HLB floated \$325 million of debentures—\$120 million for refinancing and \$205 million to bring in more funds to let local Home Loan Banks bail out savings and loan associations caught in a squeeze on outstanding commitments.

Toward stability. Together, the two moves should help stabilize the mortgage market at a crucial moment, although the amount of easing they will accomplish is small. The active restraint policy of the Federal Reserve had produced a genuine, if temporary, shortage of lendable money last month. As a result, mortgage (and other) interest rates were climbing, discounts on fixed-interest FHA and VA loans were increasing and home building seemed to be headed into a steeper-than-usual autumn decline. (F. W. Dodge Corp, reported that contract awards in September for homes yet to be started were 6% below a year ago; this was the first drop from year-earlier levels since 1953 and Dodge attributed it directly to "tightened housing credit.")

The critical question in the mortgage money pinch is how much it may cut next year's output of homes at a time when the administration will want a booming economy to help it win the presidential election. Home building requires a six to nine month lead time from financing arrangements to actual construction. So October's money shortage, argued builders, will be reflected in starts next spring unless money eases meantime.

Bigger culprits, to many, are the recently tightened FHA and VA terms on down payments and amortization. Big Builder William J. Levitt, for instance, told a House subcommittee investigating housing (see p. 43) that the country faces a "major depression" if the terms remain unchanged.

There is opinion on both sides of the question as to whether credit terms or mortgage money is the bigger villain. There was no doubt last month that many a builder was curtailing plans for 1956 output. A Washington mortgage man reported: "Some builders are just stopping." Denver's C. A. Bacon estimated builders there were trimming production plans about 20 to 25%. In Jacksonville, Fla. Mortgage Banker John D. Yates estimated "a 75% cutback in our area on anything that wasn't prior committed."

The reason was easy to see. Mortgage men were finding it harder and harder to sell a mortgage except at a bargain price which builders were reluctant to accept. Said Chicago's Maurice A. Pollack: "There's a reasonable amount of money around, but we're pretty limited on 25 year money for GI loans. Moreover, if we go above an \$18,000 loan we have a very limited market for anything with 10% down; we have to go as high as 20%. There's a terrific shortage for 5% equity." Reported an East Coast lender: "Nobody in his right mind would pay more than about 96 for a VA loan from the South and West right now."

Paralyzed warehousing. Even more irritating to many a builder was the fact that shortages of construction loan money were slowing building in some areas. Not a few experts seemed to feel that this unusual state of affairs stemmed in part from the New York Federal Reserve Bank's celebrated frown at warehousing (August, News). For the moment, NAHB's efforts were concentrated on untangling the warehousing knot. NAHB directors, meeting in Washington, adopted a resolution warning against such singling out of housing. President Thomas P. Coogan of New York's Housing Securities Inc. and a former (1950) NAHB president, described the picture this way: "The many actions taken by the Federal Reserve Board, FDIC and state banking authorities have practically paralyzed the normal interim financing by mortgagees and builders through their commercial banks. It is hoped the Federal Reserve will publicly recognize the varying forms of warehousing, properly used, as a normal function of commercial banking before the situation becomes chaotic."

Later, Coogan warned the same House subcommittee that heard from Levitt that the "absolute cutting off" of warehousing will produce "a serious drop in starts next year." And Vice President John Scully* of Chase-Manhattan Bank, the nation's second biggest, testified that there is "nothing wrong" with warehousing. Asked by a congressman if he thought the Federal Reserve's action was "ill-advised," Scully replied: "I wouldn't go that far but would say such action should be clarified."

What the Fed meant. It was only a few days after *that* when clarification was forthcoming. Washington officials disclosed the contents of a letter to the House investigating subcommittee from President Allan Sproul of the New York Federal Reserve Bank (only Fed bank so far to discourage warehousing). Wrote Sproul:

* Scully suffered a "light" heart attack a few days after his testimony, was recovering.

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"My cautionary talks with some of the commercial banks in this community related to possible abuses in the use of bank credit under the general caption of warehousing mortgages, not to the appropriate and customary uses of bank credit in financing home building. In view of the state of our economy then (and now), the possibility that inflationary pressures might be developing, and in view of the existing and prospective demands for commercial bank credit on the part of private business and the federal government, it seemed to me that it was not the time for an extraordinary diversion of bank credit into the mortgage market as a substitute for savings. . . . So far as individual situations are concerned, the banks I talked to presumably know the difference between the customary and proper short-term uses of commercial bank credit in helping to finance the home building industry and the possible abuses. . . ." From other sources, House & Home

From other sources, HOUSE & HOME learned that the New York Fed 1) had not, as widely reported, threatened to deny discount privileges to banks continuing warehousing, 2) had made no effort to prevent banks from invalidating the \$1.2 billion unused warehousing commitments reported in August and 3) had no desire to curtail construction loans, warehouse loans which are *really temporary* or loans to prevent disaster to over-committed mortgage firms.

It appeared, therefore, that the refusal of some banks to make new warehousing agreements stems more from lack of money than from the Fed's warning. The Fed's failure to make its policy publicly clear, however, had evidently led some banks to be more cautious than the money managers intended.

More money for S&Ls. Viewed in this new light, the Fed's policy dovetails with the Home Loan Bank Board's action in going to the market for \$325 million. When the HLBB told the nation's savings and loan associations in September that they should make new loans only out of mortgage repayments and increased savings, and backed that up by floating only \$75 million in debentures instead of \$300 million S&Ls wanted, many an S&L threw big blocks of its holdings on the market to raise cash to meet outstanding commitments. The \$325 million will ease this liquidity squeeze. But the HLB stressed it did not intend to give savings associations federal help to expand future mortgage lending beyond savings plus loan repayments.

How much savings and loan mortgage lending depends on borrowing from the Home Loan Banks? President Howard Edgerton of the US S&L League last month characterized it as a "very small" part. Statistically, such borrowing has accounted for about 3% of S&L mortgage loans this year. But that is twice as much as the year before. Outstanding HLB advances to members were nearly \$1.2 billion at the end of August, compared to \$659 million a year earlier. If you add that to the increase in bank loans to mortgage and insurance companies this year, you get a figure equal to about 41/2% of the nation's mortgage loans. That is enough to make-or break-the market.

It is noteworthy that the Home Loan Bank had to pay a whopping interest rate on its latest debentures—3% for some, $3\frac{1}{8}\%$ for others. That is so high it will be hard for local savings and loan associations to borrow it profitably from Home Loan Banks.

When will it ease? Informed opinion still varies on when the mortgage pinch will taper off. Says a San Francisco banker: "Things look tight for the next six months."



Vice President Nixon dedicates National Housing Center

NAHB's new \$2.5 million National Housing Center was unveiled—literally—last month. While a band played "Pomp and Circumstance," a two-story royal blue curtain parted over the dramatic entrance to housing's eight-story glass and granite showcase. Then Vice President Richard Nixon nudged open the electric-eye doors with a ceremonial gold key and moved inside to view some of the 129 permanent exhibits of building materials and products that pay for the building.

In his dedicatory talk—heard by several hundred NAHB directors and local Washingtonians standing in downtown L St.—Nixon said: "Through research and the exchange of ideas at this center, all of us will benefit by better housing in America and throughout the world." He called on the construction industry to "step up a dynamic program to eradicate slums and blighted areas." Says Ivor B. Clark, New York loan broker: "We will see a softening in interest rates within six to nine months."

Says Norman Strunk, executive vice president of the US Savings & Loan League: "Just as we had a shift from an easy to a hard money policy this year, so we may have a switch back to easier money by early next year." Since 1956 is an election year, Strunk thinks, the government will act promptly if housing shows signs of sinking under 1.2 million units.

Says HHFAdministrator Albert M. Cole: "It is our desire and purpose to do everything in our power to see to it that 1956 is a good housing year." More credit curbs? "I don't know. If you see prices rise, shortages of materials... then the administration may act. But we believe the action we have already taken will be sufficient."

Builders air mortgage woes before Treasury's Burgess

The most important event of NAHB's fall directors meeting last month in Washington was a luncheon addressed by Treasury Undersecretary Randolph Burgess.

What Burgess said (he discussed administration fiscal policies) was off the record. But the session was significant apart from Burgess' views, because it gave home builders a chance to get their case before one of the nation's top fiscal policy managers.

Burgess sat between former NAHB Presidents Tom Coogan and Dick Hughes. They had a chance to explain to him:

1. Why home builders feel warehousing is as important to homebuilding as crop loans are to farming.

2. Why home builders feel they have been hit much harder by the Fed's active restraint policy than any other sector of the economy.

3. Why the impact of the recent restraints is likely to be felt, not now, but next spring at a time when the administration will be anxious to have everything booming.

4. That when the Fed let the Home Loan Bank Board give savings and loan associations relief (see above), it did not constitute the relief needed by the entire building industry. (S&Ls write less than 40% of the nation's mortgages.)

These same points were subsequently emphasized in questions to Burgess at the end of his talk. There is reason to believe that the builders made a deep impression on Burgess. Later, an administration spokesman told HOUSE & HOME that top federal officials are now well aware that it takes at least six months before credit controls on real estate become effective, and that it is possible that their impact may come at a time when it might be necessary to loosen instead of tighten the flow of building money.

The directors also:

▶ Rejected proposals to urge Congress to expand FHA-type insurance to cover local bond issues for community facilities or private utility developments. Argued Baltimore Builder Robert Bready: "It doesn't seem proper for an association such as ours that believes in private enterprise to be running to

NEWS

the government every time we have a problem."

Applauded a statement sent by President Harlow H. Curtice of General Motors Corp. noting that "the housing industry occupies a key position in assuring our continuing prosperity [because] more homes mean more building materials, more furnishings, more appliances, new stores, new highways, new schools and often more automobiles." GM used the occasion of the unveiling of its new modular kitchen (Oct., New Products) in the Housing Center to throw a lavish dinner (filet mignon, blue-tasseled programs, Sammy Kaye's band) for most of the 863 NAHB directors and their wives. No less a personage than GM Vice President Roger Kyes, former deputy defense secretary, was on hand to welcome the guests.

Builders, savings and loan men end their long feud

Top builders and savings and loan men sat down together in Washington last month and agreed to substitute cooperation for feuding.

The rapprochement between NAHB and the US Savings & Loan League came at a meeting at the summit. Builder President Earl W. Smith and six aides talked with S&L President Howard Edgerton and four of *his* men. They met for two hours in the morning of Oct. 6, then lunched and talked another two hours in NAHB's just-dedicated National Housing Center.

Said Smith after the huddle: "We agreed that from here on in we would confer with one another to see if our legislative objectives coincide. And in areas where we can see eye-to-eye, we can work cooperatively."

The meeting ended with a communique issued by NAHB in behalf of both groups. It made these points:

1. "Recent credit actions have had an unduly harsh impact on home building as compared with other sectors of the economy. . . . It is much easier to 'turn off the credit faucet' in home building than it is to 'turn it back on.'"

2. The administration should consult with industry leaders before imposing "major changes" in credit policy.

3. "All concerned" (i.e. the Fed and Treasury—En.) must recognize that there is usually "a six to nine months' lag" between making initial financial arrangements and actual house building.

4. Home building's million-a-year-plus pace "can certainly be continued" from now until 1960. After that, a bigger volume of homes perhaps 2 million a year—will be essential.

The kiss-and-make-up meeting patched a rift that was years developing. Savings and loan executives have long looked askance at FHA which builders regard as their life blood. When NAHB went out of its way this year to urge Congress not to give the savings associations what they most wanted—independence for the Home Loan Bank Board—relations worsened greatly.

The reconciliation followed publication of an editorial in HOUSE & HOME (Sept. issue) urging the two groups to get together lest builders find they have too many of their eggs in FHA's basket, subject to political control.



OUTSIDE WASHINGTON, SOVIET BIGWIGS INSPECTED AN EDWARD CARR SUBDIVISION

Russian housers press for technical details; sniff at US amenities like kitchen radios

Ten Russian housing officials invited by NAHB to take a look at American construction methods spent a sober four weeks fingering shingles, stuffing briefcases with samples of insulation and metal stripping, making remarks about radios in the kitchen and repeatedly asserting that there actually was such a thing as an owner-occupied house in the USSR.

They were picketed in Boston, but by and large the trip was smooth. Tomato juice was served at lunch; cocktails and beer at other times of day.

The State Dept. had in fact slipped a quiet word to NAHB to keep the high entertainment to a minimum. This was fine by NAHB Public Relations Director Bob Loftus and President Earl Smith. They were piling up enough publicity on tomato juice.

Hamburger diet. One night that there was certainly no danger of over-indulgence was the night the Russians arrived. They were late -too late, in fact, to get to Washington for opening festivities at the National Housing Center. It was up to Executive Director John Dickerman and his administrative assistant, Peggy Raynor, to get the Big Ten to the Hotel Statler in Washington. By the time they got there, it was evening and Dickerman figured his first-day duties were over when he bade the group goodnight at the hotel. He and Mrs. Raynor stopped off for a hamburger at a nearby White Tower, one of the quick-andclean eateries that dot the capital. What then? They had barely tipped the catsup before the door opened and in came five hungry Russians intent on their first slice of toasted Americana.

"Why a radio in the kitchen?" asked Group Leader I. K. Kozuilia, minister of city and urban construction for the USSR, while touring exhibits at the Housing Center.

"American housewives like to listen to the radio in the kitchen," replied a hostess.

"Does it make the lunch taste better?" asked Kozuilia. "I should think you would burn the food while listening to the radio."

President Smith came in for some one-upmanship himself. Kozuilia wanted to know how he could keep in touch with the industry from his office, even working ten or 12 hours a day. Smith told him he used the telephone. "The telephone is all right," boomed Kozuilia, "but the eyes are better."

Free loans? The architect in the group— A. V. Vlasov—told the press during one of the chartered bus trips that Soviet citizens who want to build their own homes can get land assigned to them by the government and can borrow money at low terms for 10 years. And there are no qualifications for borrowing the money, he said.

"You mean you don't have to prove you are able to pay it back?" some one asked.

"Oh, we don't bother with things like that." said Vlasov. "Everybody can have the money."

(When NAREB's Herbert Helson wrote the Soviet Embassy last spring to find out what the housing picture was in Russia, he received a one-page answer informing him that the bulk of residential housing there is owned by the state; that monthly rents are fixed at 33ϵ per square meter (40 sq. ft.) of living space and that a person who wants to build his own house can apply for a loan of 5,000 to 10,000 rubles (\$1,250 to \$2,500) from the State Bank, repayable in five to ten years at 2% interest.)



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Retail lumber dealers warned to tap repair market or lose it

Conventioning lumber dealers were urged last month to tie into next year's nationwide home repair promotion and make the most of an "insatiable market."

"I think you folks have been much too complacent," said Cyrus B. Sweet, FHA's Title I repair chief and former lumberman himself. "You'd end up with a nicer profit if you stopped worrying about new construction. We can reach a saturation point on new construction, but we can never reach a saturation point in repair and remodeling."

Attendance at the National Retail Lumber Dealers' exposition (running concurrently with the convention) reached a profitable 6,871. One of the 179 exhibitors, a retail store planner, told NLRD he paid for his booth (rental: \$500) with contracts he signed during the first two hours. "It's a dream," said one out-of-towner, compared to last year's show in New York.

Still more competition. It was a question whether the jack-of-all-trades lumber dealer, handling out garden tools with one hand and designing houses with the other, would concentrate on the repair market. By now he was deep into a smattering of trades and making enough money at it to feel reluctant to specialize. "My competitor went into concrete, so I took up land planning," said one Pt. Huron, Mich. dealer. Likewise Robert Ebenreiter of Sheboygan, Wis. Ebenreiter had purchased a 21-acre golf course and was busy dividing it into 114 lots. "We now consider land as much a part of our inventory as lumber." he commented.

It was Cyrus ("Cy" to the lumber dealers)

SIDELIGHTS

7% realty commissions

Realtors say there is a trend toward 7% commissions on new homes instead of the longstanding 5%. In some East Coast areas, brokers are demanding and getting 7% on exclusive listings.

National Homes expands

National Homes Corp.'s \$1.5 million new plant at Tyler, Tex. which opened last month, boosts the prefab firm's capacity to 290 homes a day on a three-shift, five-day-week basis-150 in Lafayette, Ind., 50 at Horseheads, N. Y. and 90 at Tyler.

That adds up to a 75,000-house a year capacity. But as President James R. Price proudly showed his third factory and new models to nearly 100 newsmen, flown in for the occasion, his thoughts were on the future. Within 15 years, he predicted, National will be building 300,000 homes a year-40% of a total prefab output of 750,000. Said Price: "At least 50% of all private, nonfarm residential buildings will be done our way within the next 10 or 15 years. What was true in the automobile industry is coming in the building of homes."

Price says he expects the Tyler plant to wind up his biggest. It is more fully assemblylined than either of the older plants. Sample: Sweet who simultaneously warned and encouraged his audience about the boom to come. Items:

Colgate-Palmolive Co. will run a promotion program on home improvement, give away a \$100,000 prize and send 500 salesmen on a door-to-door campaign to boost the fix-up market and sell soap flakes.

Shelter books will devote a bulk of editorial material to the possibilities of home repair. "You know who they'll tell their readers to see," said Sweet. "The lumber dealers." There is increasing evidence that plumbers, heating contractors and electrical workers are being told to set themselves up as contractors and get in on the home repair market. "This means," said Sweet, "that if you don't watch it you're going to be selling your materials to the plumber-who will by then be a contractor-at his price."

Toward mechanization. One of the prime programs at the convention was a four-day "Equipment in Action" review of methods and problems of materials handling. "Get it loaded as a package instead of a piece," was the byword from John Moeling of Sterling Lumber & Supply Co., Chicago, who served as chairman of the planning committee. "It's something that's ABC to the automobile industry-not with us. We're still using Civil War methods."

The committees and subcommittees pitching in on materials handling had arranged for 21 freight car loads of lumber to be shunted into place at the Auditorium's outdoor platform for unloading demonstrations. Crowds as high as 800 attended on sunny days.

the machine that turns panels over is a drum that turns them 180° on the same line instead of flopping them into the next line. Production is planned for much unskilled labor. With rail shipment, Price expects Tyler to serve 16 states, from Florida to Montana.

Houses grow costlier

The average sales price of US homes rose some \$1,400 last year. Bureau of Labor Statistics discovered the jump in a new survey of housing characteristics, not yet published. In the year ended April 1954, homes sold for an average \$12,300. In the year ended April 1955, the average was \$13,700. This means that the typical house requires between 10 and 15% more mortgage money (assuming similar terms) than it did a year ago.

Legion on housing

The American Legion has decided to stay out of housing policy questions, except for the GI home loans. That is the significance of five innocuous resolutions on housing which were the Legion's only action on the subject at its annual convention last month in Miami Beach. Expectably, the Legion again opposed proposals to let anybody but Congress fix FHA or VA interest rates. Historically, the Legion has felt it could lobby a better deal

"There are no experts in this field," said Moeling. "It's too young. The forklift and straddle were invented in 1915 and still it's hard for the lumber men to understand their advantages. Most of them are in the primer stage. We're trying to help them graduate."

It takes two men 11/2 days to unload a boxcar of lumber by hand. It takes one man one hour to unload a flatcar of lumber with a lift truck. So lumber dealers want to persuate railroads to ship more lumber on flatcars (a boxcar cannot take full advantage of a forklift)-not ordinary flatcars, but cars with bulkheads at each end to keep loads in place. Some are coming through, but "not nearly enough," said one NRLD leader.

New president. R. A. Schaub of Northern Indiana Lumber & Coal Co., in Whiting. Ind., moved up to become president of NRLDA.



Paul R. Ely of North Platte, Neb., is first vice president. James C. O'Malley of Phoenix was elected second vice president.

Schaub was founder and first chairman of the Lumber Dealers Research Council ten years ago, worked closely with Cyrus Sweet when the latter was chairman of NRLDA's executive com-

mittee. Schaub said home improvement and modernization would be point No. 1 in lumber activity during the coming year, but otherwise had not yet made any policy decisions.

for veterans than they would get any other wav.

Reflecting the strong savings and loan influence on its economic commission which drafts Legion housing policy, the convention limited its stand on direct VA mortgage loans to asking that the maximum amount of such loans be upped from \$10,000 to \$20,000 in Alaska where building costs are higher.

Public housing priorities

The public Housing Administration has announced a priority system for allocating the 45,000 units it can put under contract this fiscal year.

First priority will go to families displaced by urban renewal and redevelopment and to housing needed to "correct racial inequities." PHA thinks this will account for only 3,000 units-a strong indication that total public housing might have been held to that level if Congress had retained provisions of the 1954 Housing Act limiting it to displacees in cities with workable programs for urban renewal. It is also a tacit admission, Washington observers say, that there is not going to be rapid racial integration in public housing, which is already 39.6% Negro.

Second priority will go to cities where PHA hopes to regain its investment in preliminary loan contracts. This may cover 30,000 units. Third priority: cities which have not yet wangled any public housing. They may get 12,000 units.

NEWS continued on p. 42

FHA flops in effort to blame scandals on ex-aides

FHA's 18-month campaign to put a legal squeeze on top-level ex-employees and windfallers alike was only half succeeding.

Personnel firings were backfiring. Shortly after Clyde L. Powell's conviction for contempt was reversed by a court of appeals, ex-General Counsel Burton C. Bovard, who was pushed out of FHA at the very start of last year's investigations, was ordered reinstated by the Civil Service Commission. About the same time, a federal appeals court reversed a sentence against Atty. Abraham Traub, who had appeared before the same grand jury investigating housing that Powell had.

FHA action against 608 sponsors was more successful. The agency's legal department had initiated proceedings against 15 corporations and FHA had taken control of three. On the blacklist front, builders could take some comfort from knowing the conditions under which one builder had been restored to FHA's good graces.

WHERE FHA STANDS IN ITS FIGHT TO RECAPTURE WINDFALLS

PROJECT	PRINCIPALS	Alleged Windfall*	DISPOSITION
Shirley-Duke Apts., Inc., Alexandria, Va.	E. J. Preston, Herman W. Hutman, Bryan Gor- don, Jr.	\$1.8 million	Decision expected this month on legality of the corporation's distribution of excess funds.
Beverley Manor, Inc. West Columbus, Ohio	Don A. Loftus, C. Porter	\$750,000	(same as above)
Donner Gardens, Inc., New York City	Charles J. Muss, Hyman Muss, Charles Donner, Samuel Donner, Aaron Bobrow	\$681,422	Initial stages.
Linwood Park, Inc., Ft. Lee, N. J.	Sidney Sarner	\$2.5 million	FHA in charge after fed- eral court ruling that cor- poration violated its char- ter. Case has been ap- pealed.
Farragut Gardens Corp., New York City	Alexander P. Hirsch, Henry Hirsch, Morris Kavy, Martin Benedek, Louis Benedek	\$3.1 million	FHA in control of board of directors after election of new officers.
Clifton Park Manor, Wilmington, Del.	Don A. Loftus, C. Porter Schutt, Thomas E. Brit- tingham, Jr., George T. Weymouth, Nicholas R. DuPont, Pierre S. Dupont III	\$549,375	Court has asked for briefs from both parties on whether case will be tried in federal court (moved by FHA) or state court (moved by plaintiffs).
Rego Park Apts., Inc., Long Island	David Tishman, Robert Tishman, Norman Tish- man, Reuben Tally	\$2 million	Preliminary conference set for Oct. 15.
Glen Oaks Village, Long Island	George Gross, Alfred Gross, Lawrence Morton,	\$4.6 million	Initial stages.
Shore Haven, Inc New York City	Fred C. Trump	\$1.6 million	Stockholders meeting ad- vertised for Oct. 12,
Hunter Gardens, Long Island	Alfred L. Kaskell Doris Kaskell David J. Barrie	\$354,800	Conference set for Oct. 31.
Woodbriar Manor, Long Island	Martin Fisher Larry Fisher Emily Fisher	\$950.000	Sept. stockholders meeting adjourned until Oct. 31.
Teaneck Gardens, Teaneck, N. J.	Sidney Sarner	\$25,800	FHA took over board of directors Sept. 13.
Bonhaven Apts., Richmond, Va.	Bertram F. and Corella A. Bonner, who sold stock to Louis Drucker and Emanuel E. Falk.	\$898,000	Initial stages.
District Heights Apt., District Heights, Md.	S. Dewey Gottlieb Sol A. Simmons Melvin Kraft Seymour Fain	Not available	Initial stages.
Bayou Park Apts., Houston	Carl C. Sharp W. Carloss Morris Stewart Morris	\$339,450	FHA postponed meeting to Oct. 31.

^{*} Source : FHA



TRAUS

BOVARD

Agency told to take back ousted general counsel

One of FHA's major efforts to blame its former executives for 608 windfalls boomeranged when the Civil Service Commission ordered reinstatement of former General Counsel Burton C. Bovard. Charges against Bovard contained "substantial defects," ruled CSC's board of appeals and review, and lacked "specificity and detail." The decision was retroactive and Bovard was therefore due about 14¹/₂ months back pay—close to \$17,000, according to his attorney, Clayton L. Burwell.

Bovard had been out of work for a long time. Two days after Commissioner Norman Mason took office on April 13, 1954, he placed Bovard on leave. Three weeks later he filed charges against him. On July 15, Bovard's service with FHA (he had been general counsel for 14 years) was "involuntarily terminated."

'Large responsibility.' In the 6½ pages of charges filed against him, Bovard was accused of "a large degree of responsibility" for "inadequacies and failures of FHA." He failed to move promptly to investigate Title 1 repair complaints, said Mason, failed to understand the necessity of investigating the case of Clyde L. Powell, failed in general to understand "the operations of the legal division of FHA..." Atty. Burwell called the charges "irresponsible and malicious."

By the time CSC's review and appeals board got the case, three of the nine complicated accusations against Bovard had been dropped by FHA. The board declared that two of the remaining six were procedurally defective, three were unsupported by the evidence and one was both procedurally defective and unsupported by the evidence.

Mason's charge that Bovard failed to refer Title I complaints to the FBI contained "no delineating dates and refers to no specific investigation which should have been made at a certain time but which was not made," said CSC. Did Boyard fail "to execute with reasonable diligence the duties of general counsel"? Said CSC: "It can only be stated that this is a bare conclusion without a single specific fact or detail with which the appellant could join issue." The appeals examining office had already ruled on Boyard's handling of a report concerning the personal activities of ex-Asst. Commissioner Clyde Powell. The board upheld it, with the statement: "The evidence concerning this matter indicates that Mr. Bovard brought all of the information available with respect to this assistant commissioner to the attention of the commissioner.'

More stumbling blocks. FHA's inability to make its house-cleaning charges stick was first noted when the US Court of Appeals reversed a conviction for contempt against Clyde Powell (Sept., News). This reversal—implying that even grand jury action could not deliver the goods that FHA was after—left the housing agencies with no pending charges at all against the man its investigators had repeatedly labeled the key figure in the 608 scandals. Powell himself was not quite out of the woods yet. A federal income tax lien for \$167,958 was filed against him covering 1945 through 1948.

Another appeals court reversal went against windfall prosecutors in the case of Abraham Traub, New York attorney and real estate operator who was sentenced to a year for contempt by the same federal judge who had sentenced Powell. In reversing Judge F. Dickinson Letts' decision-delivered after Traub had allegedly failed to produce some vouchers and bills for inspection by the grand jurythe court ruled: "It is not clear whether the court's direction to produce referred to all the documents or only those in appellant's possession and control when the subpoena was served. . . ." Meantime, Traub and three others were under indictment by a federal grand jury in Brooklyn on a charge of conspiring to conceal from bank examiners the true conditions surrounding loans for two housing projects.

How one builder got off FHA's windfall blacklist

While FHA moved to take over one "windfall" corporation after another (chart, p. 42), a blacklisted builder in Pennsylvania came to terms with the agency and regained the right to have his applications processed.

It took Harry K. Madway of Wayne, Pa. a little over a year to get squared away with FHA. His trouble began when the Senate banking committee estimated that he and his associates made \$400,000 profits-in-excess-ofmortgage on two 608 projects. Madway has always denied that this was so, but after the accusation FHA refused to process his applications.

Rebuff becomes victory. Madway brought the matter to a head this summer by seeking an injunction in US District Court in Washington to force FHA to resume business with his corporation. His plea was denied on the basis that Sec. 512 of the Housing Act of 1954 —which Madway thought entitled him to a hearing before FHA—was not intended to abrogate "the discretionary powers lodged in the [FHA] commissioner by Sec. 203." A few weeks after this setback, FHA suddenly agreed to talk things over with him. He was cleared.

"It's paradoxical," Madway told House & Home. "We always denied that we had made any windfall. We demanded a hearing. We didn't get a hearing. We took the case to court and lost our request for a preliminary injunction. And then things suddenly got straightened out." As a result, FHA last month was processing Madway's application for a Sec. 220 commitment on a \$10 million Philadelphia urban renewal project.

What were the terms of agreement?

"I want it made clear," said Madway, "that we are not paying a cent back on the mortgage and are not reducing rents." The terms: > FHA disapproved of the fact that the officers of one of Madway's 608 projects had borrowed about \$90,000 from the project. FHA wanted the sum paid back. Madway consented.

▶ FHA ruled that officers of a Madway project that was operating at a loss should not receive any salary. Madway said that these officers had not been taking any salary and that this policy would continue.

> FHA wanted one "weak" 608 to be supported by one of the "strong" projects. (Madway built 14 altogether.) Madway said that this was actually what was being done and he would continue to do it this way.

Case of prestige. Meantime, builders who had not successfully negotiated the painful and paradoxical process of getting off the list were feeling as acrimonious as ever about it. One of the wittier vice presidents of a New York firm summed up his blacklisted boss's attitude like this: "He's like a guy who's been barred from the Stork Club. He doesn't want to go there, but he doesn't want to be barred, either."

The subject of the blacklist came in for more serious mention at the Rains subcommittee hearings in New York (see below). Atty. Maxwell H. Tretter, former executive director and general counsel of the NYC Housing Authority, wondered if FHA's alleged blacklist was holding up building of cooperatives under Sec. 213. "Some of the most enterprising and efficient builders are engaged in the 608 program," Tretter testified. "If they are barred from the Sec. 213 program for that reason only, the cooperative consumer will suffer. With the safeguards and procedures under the revised Sec. 213 program. it may be that the FHA should take a new look. A blunderbuss blacklist, if it exists, may be comforting to administrative officials but a more discriminating approach to the problem may help to produce some good cooperative housing for the consumer."



RAINS SUBCOMMITTEE, OPENING TOUR IN NEW YORK, HEARS TOM COOGAN DEFEND WAREHOUSING

Housing probers in New York hear FHA role in urban renewal attacked, defended

"We're after the bugs in the law. With everything expiring next year, we need recommendations for a whole new housing act."

That was how Rep. Albert Rains (D, Ala.) was talking, as he and seven other members of a House subcommittee opened a six-city investigation of housing last month in New York. A procession of 18 witnesses obliged him with a gamut of recommendations covering everything how to cure the snail pace of urban renewal to the damage done by credit cutbacks.

Most of the brickbats were aimed at FHA. Said New York Housing Commissioner Joseph P. McMurray: "FHA is so fearful of being caught doing something that would be later criticized that, for all practical purposes, it did nothing so far as multifamily insurance is concerned. It made the program inflexible and inoperative." FHA's New York district office, he charged, is a "mere maildrop" serving "no useful purposes" because it "declines to make any decisions or accept responsibility for any decisions without checking and doublechecking with Washington." New York Construction Coordinator Robert Moses blamed FHA "indecision and timidity" for delays in getting mortgage commitments for many cleared slum sites. Some have lain fallow for $2\frac{1}{2}$ years.

FHA officials snorted right back. Republican William A. Schultz denied his New York office had "slavishly applied unrealistic regulations." He insisted Democrat McMurray's charges were "not based on fact." Regional HHFA Counsel Walter Fried asserted New York City had fumbled the slum clearance ball by not clearing land and relocating tenants as other cities do. "Moses has too many activities to know what is happening in each project," he said.

Former NAHB President Thomas P. Coogan, president of Housing Securities Inc., defended mortgage warehousing with a statement which Rep. Barratt O'Hara (D, III.) called one of the clearest he had heard while serving on the banking committee. Coogan also testified: "We're overbuilding in the areas where financing is available and the other areas are being neglected." Asked what places are overbuilt, Coogan drew a laugh with this reply: "My life wouldn't be worth living."

Cornell researchers shed new light on what people want in houses

HOUSES ARE FOR PEOPLE. A Study of Home Buyer Motivations. By Clenn H. Beyer, professor of housing and design and director, Housing Research Center; Thomas W. Mackesey, dean of the college of architecture; and James E. Montgomery, associate professor of housing and design, Cornell University, Ithaca, N. Y. \$1.75.

Basically, there are about four different kinds of US families. Each one wants a different kind of house—not just because their incomes differ but primarily because different values govern their lives.

Working with that theory, Cornell Uni-

versity's housing researchers have thrown a sharp new light on what kind of homes builders should be building for what kinds of people—and why. In the process, they tell a lot about why so many run-of-the-mine houses sell as well as they do, hint at dozens of ways builders could adapt their design to the kind of market they serve (and presumably sell more homes).

The authors also have some surprising general advice about designing small homes. Samples:

Enough space for meals should be provided

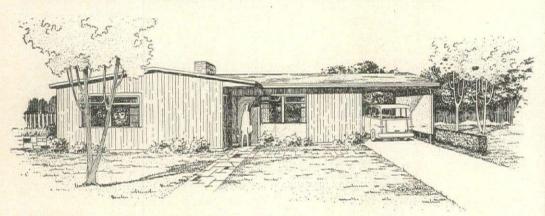
in the kitchen in almost every small house. Only 16% of the 1,000 families in Buffalo, N.Y. interviewed for the study * actually disliked eating in the kitchen. And 64% said they enjoyed it.

The public is more ready to accept open kitchens than many a builder, lender or archi-

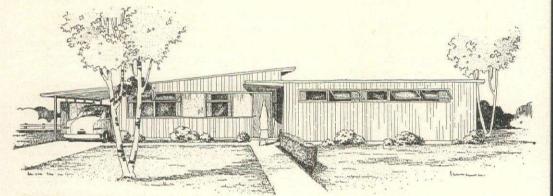
* The findings are based on a 1952 survey. Over 75% of the 1,000 families owned their homes. Their median income was \$5,320—close to the median for all FHA buyers that year. All 1,000 lived in housing less than three years old.



ECONOMY HOUSE skips frills, emphasizes space for families who must watch costs



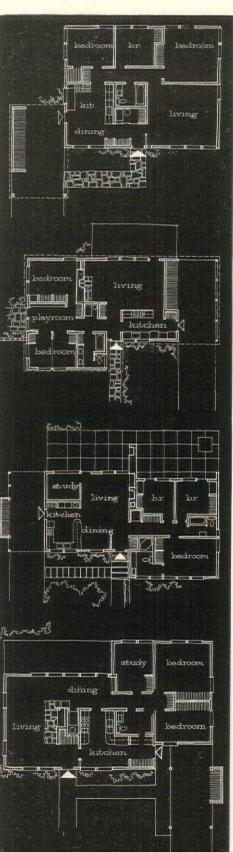
FAMILY HOUSE focuses on fireplace, big living room for families who do things together



PERSONAL HOUSE stresses privacy, smart design for families who value good taste



PRESTIGE HOUSE does things on a grandiose-if inconvenient-scale for social climbers



tect thinks. Over half the wives disliked, or were indifferent to, being cut off from the rest of the family while cooking. Caution: low middle-income families (i.e. the bottom of home owner ranks) apparently like open kitchens least; they are more conservative in taste, blindly traditional in habit.

▶ Bedrooms for young children do not always have to be close to mother's bedroom. Only half of the women interviewed wanted such a feature.

▶ Putting the laundry on the ground floor may well make a house more salable whether or not it has a basement. Almost half the women preferred to wash on the ground floor; yet nearly all of them had basements. Again, the tradition-bound lowest-income group most disliked ground-floor laundering.

Surprisingly few people object to carrying packages in the rain from the garage. Just over half the families expressed concern; the rest were indifferent.

Look-alike houses are not so unpopular as critics say. Fewer people disliked look-alike design than did not care or actually liked it.

Who wants what. Unfortunately, the authors offer no data on the relation between income and their four basic types of families. But the implication that there is one sticks out clearly, anyway, even though the study is aimed chiefly at how to design a small house to fit the sociological wants of people.

The authors blandly designate their family types as "economy," "family," "personal" and "prestige." When they get down to definitions, a lot of lowbrow, middlebrow and highbrow seeps in, too. For each family type, they designed a house (pictured on p. 44) aimed at the \$15,000 down market (at 1954 prices). How the houses reflect the needs of each type of family:

The Economy House—for families who have to watch every penny—and do. Such families are conservative in taste, conventional in habit, socially informal (usually eat in the kitchen), have many close friends but do little formal entertaining, are more concerned with "size and durability" of a house than with its "emotional appeal." Price and down payment are most important; so are taxes and resale values.

The prototype house is compact, rectangular, cheap to build, has a central utility core. Bedrooms (which can double as sewing rooms) reflect no special care for privacy. The kitchen omits storage or working space where it would add much to cost. Color is unimportant. The living room is planned for TV, the outdoors for a vegetable garden. There must be enough space for home laundering, but skimpy storage space will probably be enough. "Lots can be small because privacy between families is not as important" as to other types of families. Families are apt to have "close relationship" with neighbors, but are not too discriminating about what neighbors they will accept.

The Family House—for families who put the family and its welfare above all else. They are more devoted than average to in-laws, grandparents and aunts, more concerned than other family-types about good schools and good neighborhood environment for children.

The house has a notably large living room, focused on a fireplace. Part of the living room serves for dining. The kitchen—large enough to accommodate husband and other family members while mother cooks—opens to the living room so mother need not be cut off from family while cooking. Children's bedrooms are close to the owner's bedroom, and separated from each other only by a partition which can fold to make one large room. A play yard leads off the playroom, and both can be seen by mother from the kitchen. The lot must be medium-to-large to keep neighbors from being too close and provide play space.

The Personal House—for families who stress personal enjoyment, self-expression and esthetics. They value good taste, have more desire for freedom than other groups. They read more, "tend to be more formal" socially, have the highest percentage of *invited* guests. For such families, exterior design and interior decoration are "far more important" than to economy or personal-group families. "Tradition is of no importance if it interferes with self-expression." Colors other than conventional are "acceptable if in good taste."

The house stresses privacy for each member of the family. A fireplace opening into both divides the study and living room. Kitchen, dining and living room are essentially one, but a folding partition can shut off the dining space. More closet and storage space than usual is required to house family possessions. Furnishings are contemporary, window areas large, storage units built-in. The living room gives on a garden and terrace, equipped for outdoor cooking. It is "very important that the lot be large enough for outdoor leisure activities," even if front yard space must be sacrificed. Plans keep children out of the way. The Prestige House—for families who regard a house primarily as a gauge of social status—i.e. social climbers. They are style and taste conscious, strive hard to live "correctly," taking their cue from friends, neighbors, acquaintances, magazines. "There are many families of this type at all income levels," but all will want individuality, respectable location, and up-to-date style (Cape Cod yesterday, split-level today). They entertain a lot, usually formally.

Chiefly, the house is impressive. "Concessions can be made to efficiency and convenience." Floor plan is formal. The fireplace becomes a symbol rather than a center. Kitchen is enclosed, may include waist-level oven or other "different" novelties, hooks to display copperware, copper hooded range. Living room is large, imposing; dining room big enough for stylish formal dinners. Bedrooms are large, lean to "Hollywood" style. Open storage space permits display of valued possessions. Neighborhood is all important, because family is concerned with protection against "undesirables."

As is expectable in a new area of housing research, "Houses Are For People" has limitations. Biggest: the authors have no idea how many families of each type there are in the US. Their Buffalo-only sample is too small for such projection. In Buffalo, this was the breakdown:

77	3 OWNER	rs 259	RENTERS
Economy	30.3%		36.3%
Family	30.1%		37.1%
Personal	13.6%		8.5%
Not Classified	26%		18.1%
(The "prestige group			

cluded because sociologists accept it widely.)

What does lke's illness mean for housing? Prospects loom of policy fights next year

President Eisenhower's heart attack may lead housing into bitter political fights next year in Congress.

The pivotal question is whether Ike decides to run again or not. If he runs for re-election, Democratic strategists privately admit that their chances of winning the presidency would be almost nil; so they would make less than an all-out bid to use Congress to create campaign issues. If the President bows out of the picture—as most dopesters seem to feel he will—Democrats will feel the odds improve on their chances of winning the White House and Congress in 1956. Thus they will be inclined to wheel up their heaviest artillery during the Congressional session to develop issues. Housing is bound to be one of them.

Bare knuckles. If such a situation develops, a rough and tumble fracas looks likely. The whole gamut of housing problems may well come in for name-calling and loud debate—the FHA scandals of 1954, public housing, middle income housing, the effect of government fiscal policies on building, the influence of banking circles on the industry.

Neither political party relishes it, but the hornet's nest of race discrimination in housing is bound to get stirred up, too.

Republicans can be expected to intensify their so-far fruitless efforts to get some convictions for Sec. 608 skullduggery. Democrats seem sure to counter with charges that urban renewal has so far proved a flop and that housing needs of low-and middle-income families are being neglected. Look for Democratcontrolled Senate and House committees investigating housing to raise a real rumpus when they turn in their midwinter reports.

Breather for HHFA. Another result of Eisenhower's illness seen by most housing experts is that HHFAdministrator Albert M. Cole will find life easier. The theory is that the White House guard which has been sniping at him will have too many other problems on its hands. This "anonymous oligarchy" had Cole on the ropes last winter.

What effect will the President's illness have on the housing economy? Here, building soothsayers are divided. Some think it will lead to an immediate tapering off of plans for business and industrial plant expansion. This would reduce the demand for new capital, freeing money for mortgages. But it might touch off a deflationary psychology which would make both builders and lenders cautious about overextending themselves.

Other experts argue that leading industries have shown no signs of curtailing expansion plans yet—in fact, just the opposite.

On one item there is agreement: jitters in the stock market should release large sums of speculative money drawn into stocks during the last year or two. That may ease the overall squeeze on money that is hurting mortgages.



FHA DIRECTOR SCHULZ (R) HANDS 220 PAPERS TO BUILDER AXELROD (C) AND IRVING WHARTON

FHA signs its first Sec. 220 commitment; NAREB charges rehabilitation is 'smothered'

Fourteen frustrating months after the law went on the books, FHA issued its first commitments under Sec. 220.

The agency's history-making underwriting of private housing in a slum area came in Manhattan. FHA Director William A. Schulz signed three commitments totaling \$6,438,500 to cover construction of 768 new apartments in North Harlem. Vienna-born builder Charles Axelrod, who bought the site from the city in 1952, has demolition well under way. (No rehabilitation is involved.) Waiting so long cost him a lot of money, Axelrod admitted. So did an FHA decision to change size and arrangement of units and rooms after plans were drawn.

HHFAdministrator Albert Cole and New York Construction Coordinator Robert Moses, on hand for the ceremonies, traded both pleasantries and jabs over who was at fault for the delay. Moses forecast 220 will permit a \$1 billion program in New York City in five years. The North Harlem project is one of 35 in 21 US cities so far certified to FHA by Cole as qualifying for Sec. 220 renewal loans. Other

renewal and rehabilitation developments: NAREB charged that rehabilitation financed by long-term mortgages is being "smothered" because, among other things, it is the hardest instead of the easiest kind of urban renewal to qualify for federal aid. Chairman Walter S. Dayton of NAREB's Build America Better Council noted that FHA Sec. 220 was designed to put "more reliance on private enterprise" in the fight against blight. But, he complained, to get public housing (requiring the biggest outlay of federal money), a city need only ask for it "without obligation to do anything under its own power to attack the slum problem." To get a two-thirds federal subsidy for clearance, all a city need do is promise to take antislum action "sometime in the future." To qualify for Sec. 220 aid (which involves only a contingent federal liability) a city must "take substantial positive actions." Dayton also accused urban renewal planners "who are hostile to conservation" and FHA field offices of bottlenecking rehabilitation loans under Sec. 220.

Dollar volume of FHA Title I repair loans

plunged 31% (to \$288 million) during the first six months of 1955, compared to the first half of 1954, FHA disclosed. Best available data (it is not too reliable) indicates the nation's volume of fixup work was off 6%. Explanation: banks are steering loans into more profitable private financing setups. The Senate banking committee may call in bank officials, ask why they won't write more longterm mortgage loans instead of short-term loans yielding them up to 13% to finance home repairs.

Privately financed renewal project rises in Cleveland

While government-aided urban renewal floundered in federal red tape, privately financed renewal was building.

As slum conversion projects go, the pioneering effort in Cleveland was small size. Six acres in a railroad fringe area in the heart of a slum—long shunned by federal planners —are being converted into Y-shaped clusters of two-story brick, concrete and aluminum apartments.

Not only will these become Cleveland's first minority housing built with private investment but the 148 units will also mark the first time that savings and loan associations have financed renewal projects—a precedent-breaking step which Cleveland leaders hope may set a new pattern for the country.

Aid from HLBB. In sharp contrast to HHFA's and FHA's weeks and months of foot-dragging, the Home Loan Bank Board took only four days after a hearing to amend savings and loan regulations to make it possible for 19 Cuyahoga County savings and loan associations to share financing of the \$1.3 million project. One sticker: a HLBB rule that where more than 12 units were on a mortgage, amortization could not exceed 15 years. Fifteen-year payoffs would have killed the project by forcing rents up too high. The bank board, in a move which should help finance urban renewal projects across the nation, upped the amortization ceiling to 25 years provided the community writes a letter certifying the project is essential to urban renewal. A 66% loan-to-value limit remains.

The upshot: financing is shared by the savings and loans, the private developing corpo-



US housing chiefs warn New Orleans that its renewal plans are falling short

Only a few months ago, Urban Renewal Commissioner James Follin was hailing New Orleans as the "bellwether" of urban renewal. Last month, the government's tune had changed. For the first time since the Eisenhower administration took office, its four top housing men—HHFA's Albert Cole, FHA's Norman Mason, PHA's Charles Slusser, and URA's Follin went out together to see how a city was progressing with renewal.

What they found led them to register objections with Mayor de Lesseps Morrison (seated in white suit) that may stall renewal in New Orleans for some time. PHA questioned the need for 201 proposed public housing units in the St. Monica renewal project (56 blocks of Negro slums). HHFA objecs to lack of eminent domain law. FHA warned that the housing code is too loose to permit Sec. 220 loans (low plumbing, high density standards). Pictured (I to r): Mason, Cliff Favrot of New Orleans, Mayor Morrison, Slusser, Cole, Follin and Col. Shelton P. Hubbard, city slum department chief. ration, Community Development, Inc., and the Cleveland Development Foundation (which has a \$2 million fund subscribed by business and industry to finance Cleveland redevelopment). Says Chat Paterson, vice president of Community Development, Inc.: "We never could have done this if FHA had been in it."

Things moved so fast that Paterson confesses that he is still astonished. "We started negotiations in February from the germ of an idea. We started building in August." City officials hustled, too. The city planning commission and city council rezoned the six acres from industrial to residential. This permitted Community Development, Inc., to buy the grimy plot for a phenomenally low \$25,000. Planning Commission Chairman Ernest Bohn (who is also head of the Cleveland Housing Authority) figures that without rezoning the property might have cost \$10,000 an acre.

Even with rezoning, FHA declined to insure mortgages in the area. It was then that the savings and loan associations stepped in. The 19 members of the Cuyahoga County savings & loan league formed a joint lending pool. The pool took a 66% mortgage with \$891,400 they were able to collect on a basis of \$3,000 per million dollars of assets held by each member. Cost of the project was estimated at \$1,344,500. Community Development, Inc. put up \$268,900. A remaining \$184,200, enabling the savings and loan league to write an 80% mortgage, came from the Cleveland Development Foundation.

The foundation pro-rated its contribution among the 19 participating associations, signed an agreement with the associations that the latter were under no obligation to repay the \$184,200 until the project pays out. Community Development, Inc., meantime, is under obligation to take out the foundation, through the savings and loan league, within seven years after completion of the project. The mortgage runs 25 years at 41/2%. Title to the property, when completed, will be turned over to a trust (the Union Bank of Commerce will be trustee) administered by a committee of three to be chosen from the savings and loan league, the builders and the Foundation.

For rent or sale. Last month, more than 50 units were nearing completion. The project will include three two-story buildings ofering two- and three-bedroom apartments. Rents: \$79.50 for two bedrooms, \$95.75 for three. Community Developers, Inc. will encourage tenants to buy stock certificates at \$250 apiece toward ownership of the apartments. With seven certificates, a tenant will own a two-bedroom unit; with ten, he will own a three-bedroom unit.

Clarence Bryan, president of Cuyahoga Savings Assn., was chairman of the league committee that formed the mortgage pool. An major organizer of the project was H. Horton Hampton, a vice president of Bryan's association, a director of the Cleveland Development Foundation and a member of the city planning commission. Community Developers, Inc. is made up of Architect Max Ratner; Paterson, former president of the American Veterans Committee; Bronson Clark, formerly with the American Friends Service Committee in Philadelphia; and Oscar Steiner, an engineer who gave up his printing machinery business a few years ago to devote full time to projects for civic betterment.

Half of zoning rules are illegal, expert tells planners; NAHB asks help on facilities woes

NAHB President Earl W. Smith took his campaign for more "reasonable" community facilities requirements into hostile territory and came off about even.

He appeared as a panel speaker on suburban development problems at the biggest meeting of city planners ever held in North America (attendance: 1,300)—the combined convention of the American Society of Planning Officials and the Community Planning Assn. of Canada in Montreal.

How most planners feel was summed up by opposing Panelist Corwin Mocine, city planning engineer of Oakland, Calif .: "Zoning has proven a rather weak weapon to withstand the onslaught of the land developer armed with a fat checkbook. . . . The problem . . . is creating a complete and adequate environment for 20th century life. It only begins with the building of houses. Planning, government and private enterprise are failing to meet the challenge. It will only be met when the scope of government and planning are made more nearly equal to the task, when citizens wake up to the disastrous consequences of inaction, when private enterprise is willing to accept a larger responsibility for its actions instead of building the house and moving on."

Who pays for what? Replied Smith: "The standards for development have got to be brought within the ability to pay of the market the house is designed to serve. It's one thing to protect the public. It's another to eliminate them from the market. It's high time builders and planners stop arguing and say: "This has got too big for us; we need your help."

When Chairman Stewart Bates, president of Canada's Central Housing & Mortgage Corp. (the equivalent of HHFA and FNMA rolled together), asked for questions, Smith found himself swinging at a procession of sharp curves. Sample exchange:

Q-"What are 'excessive requirements'? I am mindful of efforts by NAHB to beat down standards during the past year."

SMITH—"Let me correct the impression we are trying to beat down standards. We are trying to relate standards to the job to be done. For instance, a 28' street makes considerable sense for a minor street—especially in a subdivision for lowincome families, where you have a density of four to five families per acre. Unfortunately, we've had a little bit of going into highway specifications for minor streets. As a practical matter, a subdivider can't put in a 36' to 40' street with curbs (with 16" of rock, 3" of plant mix and six-sack concrete over 4" of compacted rock and earth) and sell to people making \$3,500 a year." Panelist MOCINE: "If somebody's requiring 40'

paving like a state highway—that's ridiculous for a minor street."

Did Smith win many converts to the home builders' viewpoint? Comment around convention sessions the next two days made it seem doubtful. Smith's own appraisal: "I sure didn't lose any friends, and I probably got one or two of them thinking. That's all you can expect."

Collapse of zoning? On one aspect of builders' community - facilities problems, Smith got a lot of support from one of the nation's top planning theorists. Walter H.



NAHB'S SMITH, PLANNERS' MOCINE

Blucher, a consultant to ASPO and its former executive director, asserted zoning is so widely mishandled that it is actually invading civil rights and "endangering our democratic institutions."

The trouble, cried Blucher, is that zoning is becoming "the rule of man rather than the rule of law. Fewer and fewer uses of property are permitted as a matter or right subject to standards. They are subject only to the discretion of a zoning board or planning body. In most instances, no standards are set up governing this discretion."

As a result, Blucher charged, "50% of all rulings of zoning boards of appeal in the US are probably illegal usurpations of power."

Basic defects? ASPO Executive Director Dennis O'Harrow worried over zoning, too. Said he: "There is a serious question in my mind as to whether we are on the right track at all. We spend so much time administering a zoning ordinance. In spite of our best efforts the ordinance is illegally amended and shot full of holes beginning the day after it is adopted. All these facts indicate something is basically wrong with zoning."

City planning's other dilemma: not enough trained men to go around. The shortage is about ten years old and getting worse. The 24 universities and colleges in the US and Canada that teach planning graduate only about 120 students a year. A big percentage do not go into planning because of the draft and because starting salaries (about \$4,000-\$5,000 a year) compare unfavorably with what engineers can get. One session of the ASPO meeting was a "job market" where planning chiefs made short talks trying to recruit employes. Some 150-odd jobs were on the block, including the \$20,000 a year post of Los Angeles planning director. Attempts to fill the post at \$15,500 failed. Because of the manpower shortage, only about half the vacancies were filled.

Commented O'Harrow: "If we don't increase the supply of planners quickly and substantially, the entire field of planning is going to be in serious trouble. As it is now, there is more than enough incompentence, even quackery, being passed off as planning."

New ASPO president: Park H. Martin, 65, executive director for the last 11 years of Pittsburgh's Alleghany Conference on Community Development. continued from p. 47

HOUSING STATISTICS

Materials makers step up pace of plant expansion

Building materials manufacturers are responding to this year's shortages with major plant expansion programs.

The new capacity should go a long way toward ending chronic gaps between supply and demand for items like gypsum board and cement in rapidly growing parts of the nation. The new and expected plants should also help level off materials prices, which climbed to another all-time peak last month (see graph, col. 2). Items:

Gypsum—US Gypsum Co., the giant in its field, was building three new gypsum products plants and a paper plant. Expansion plans for its Plaster City, Calif. plant, the company announced, will make it the largest of its kind in the world next year. Increased production will provide enough gyp lath and board for interior walls and ceilings of 45,000 homes a year —enough, said Chairman C. H. Shaver, to substantially relieve shortages in California. National Gypsum was building three plants, had expanded three others.

Cement—Black market cement (as high at \$1.55 a bag) was still being peddled in Indiana—symptomatic of a nationwide summer shortage as bad as most construction men could remember. Although the US cement industry has broken production records for 10 straight years, the Bureau of Mines estimates it must boost its output 15% by next year and 40% by 1960 to meet growing demand, chiefly from highway and home builders.

The outlook for copper was improving. Balance between supply and demand for the fourth quarter of the year can be achieved, said the Commerce Dept., if copper scheduled for delivery to government stockpiles is diverted to industry. (NAHB directors last month joined copper men in urging that this be done.) With shortage-causing strikes ended, production rose and prices began to tumble from their 80 year peak. Outlook: enough copper for home building next year, after the immediate pinch ends. But the copper industry may have forged itself a long range future of trouble. When the price of the red metal soared to an 80 year peak (Oct., News) many an expert warned that copper customers would turn to substitutes. One was Western Electric Co., the nation's biggest consumer. The company announced plans for "definite engineering development looking to substitution of aluminum for copper in telephone cable." The price of copper, the company noted, has soared 258% since 1946, while aluminum has gained only 68%-with less violent price fluctuations.

MORTGAGE MARKET QUOTATIONS

(Originations quoted at net cost, secondary market sales quoted with servicing by seller) As reported to House & Home the week ending Oct 14

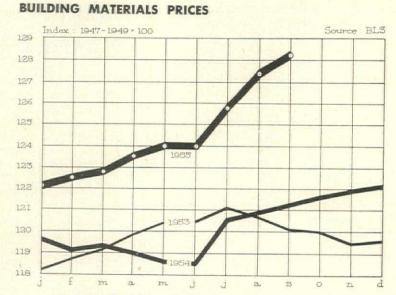
			5% equity	or more	VA 4	1/2'8
	FHA	41/2's	VA 4	1/2'8	Origi-	Second-
City	Origi- nations	Second- ary	Origi- nations	Second- ary	nations 2% down	ary no-down
Boston local	par-101	a	par-101	99-101	par-101	a
Out-of-state	ea	95-97	a	96-98	a	95-97
Chicago	96-971/2	98-99	96-961/2	98	a	a
Denver	98-par	98-par	98-99	98-99	961/2-99	961/2-99
Houston	971/2-par	971/2-par	98-981/2	98-981/2	96-971/2	95-961/2
Jacksonville	97-par	94-95 ^b	97-98	95 ^b	96-97	95-96
Kansas City	96-97	97-98	96-97	97-98	96-97	96-97
New York	99-991/2	99-991/2	99-991/2	99-991/2	99-par	99
Philadelphia	99-par	99-par	98-99†	98-99†	971/2-981/2	971/2-981/2
San Francisco	99-par	981/2-par	971/2-98*	971/2-98*	95-971/2	95-971/2
Washington, I	DC par	98-par	98-par	971/2-par	971/2-99	96-98

^a No market. ^b Standby warehouse
^a A few at par and 99

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollack, vice pres. & secy., Draper & Kramer, Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investment Co.; Houston, John F. Austin Jr., pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Kansas City.

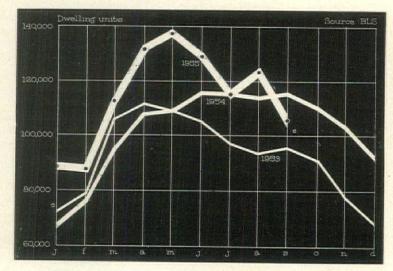
Byron T. Shutz, Sr., pres., Herbert V. Jones & Co.; New York, John Halperin, pres., J. Halperin Co.; Philadelphia, W. A. Clarke, pres., W. A. Clarke Mortgage Co.; San Francisco, William A. Marcus, senior vice ores., American Trust Co.; Washington, D. C., George W. DeFranceaux, pres., Frederick W. Berens, Inc.

+ 10% down bringing par



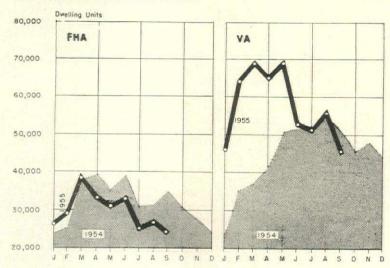
The price of building materials continued to climb faster than other nonfarm commodities. BLS' index reached 128.4 in September, another all-time high and up a full point from August.

NONFARM HOUSING STARTS

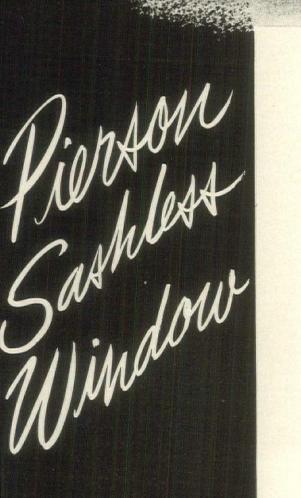


Housing starts fell in September to 113,000 units (111 700 private, 1,300 public). But that was still a seasonally adjusted rate of 1,230,000. A 1.3 million starts year was assured. All it will take is an average of 80,000 starts a month for the balance of 1955, More likely total: something close to 1.35 million.

FHA AND VA APPLICATIONS



VA applications fell to 45,063 in September—the lowest level since last December. The drop (from 55,974 in August) reflected the tight money market. VA was where this year's splurge of housing went, fueled by easy spring money. FHA, which did not share in the spring spurt, reported a more normal seasonal drop in applications—from 27,294 in August to 23 840 in September.



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PEOPLE: Walter Dreier nominated to head US S & L League; Kixmiller named FHA military housing aide

In keeping with custom, the US Savings & Loan League has nominated Vice President Walter H. Dreier to step up to the presidency this month. Dreier, president of the Union Federal Savings & Loan Assn. of Evansville, Ind. will succeed Howard Edgerton of Los Angeles. A past president of the S&L League of Indiana, Dreier has been in the S&L business since 1936 when he





MARR

DREIER

joined Union Federal as manager. He has served two terms as director of the Federal Home Loan Bank of Indianapolis, and a threeyear term on the US League's policy-making executive committee. In Evansville, Dreier is a former president of the Chamber of Commerce, Kiwanis Club and Evansville Country Club.

Nominated for league vice president was **Roy M. Marr**, president since 1944 of the Leader Federal S&L of Memphis. He is a former president of the Memphis Union Station Co.

Bruce C. Kixmiller, 37, Vincennes, Ind. businessman and Infantry reserve major, became FHA's first special assistant for armed services housing. Congress created the post this year in revising the Wherry Act to make FHA a virtual rubberstamp for any housing

the Pentagon wants (Sept., News). Kixmiller, a World War II battalion commander, has been president of an inter-city bus line, owner of an auto agency and an air conditioning distributor.

One of his first problems: an argument be-

tween FHA and military

brass who contend the De-

fense Dept. should not pay



KIXMILLER

the $\frac{1}{2}\%$ FHA insurance premium on the new breed of military mortgage where FHA requires (as it may) a re-guarantee from the Pentagon. Eliminating the $\frac{1}{2}\%$ premium will cut project costs and permit lower rents, military men say. They also want FHA to eliminate the usual allowances for maintenance and operation for projects on military posts. This also would permit lower rents. The Pentagon wants to pay for such work out of general maintenance funds. Chief objecion: the setup is not sound bookkeeping.

Other FHA appointments: Cyrus B. Sweet, former president of the Natl, Retail Lumber Dealers Assn. who has been director of FHA Title I home improvement loans since July, 1954, was upped to assistant commissioner; FHA Attorney Adolphus M. Prothro was named acting general counsel succeeding Frank J. Meistrell who moved up to become Deputy HHFAdministrator (Oct., News).

William L. "Larry" Mainland, 55, former vice president and general manager of Lumber Fabricators, Inc. in Alabama, bought Style-Rite Homes, Inc. and its affiliate, Home Fabricators, Inc. from Charles Prior for \$125,650. Mainland, who lately had been sales vice president for Modern Homes Corp. in Dearborn, Mich. promptly merged the prefab firms into Style-Rite Homes Corp. (headquarters: Columbus, Ohio) and floated a \$300,000 stock offering which was oversubscribed to \$650.000.

Chicago efforts to stem the spread of slums by enforcing its much-flouted building code took a surprising twist. Within a month after Mayor **Richard J. Daley** named Architect **George L**. **Ramsey**, veteran Cook County and Chicago job holder, as city building commissioner, building inspectors twice descended on the well kept home of **Julian Levi**, executive director of the South East Chicago Commission, in search of violations.

Levi, whose full-time business is fighting slums, has repeatedly criticized lax code enforcement in his area. The complaints: Levi's three-story, 12 room house (in which live Levi, Mrs. Levi and their son and daughter) is "overcrowded." "dangerous and dilapidated," needs tuckpointing and lacks plumbing and exits. Replied the Chicago *Tribune* (backing its views with six photos of his spotless home): "The building stands sturdily, well kept and attractive, a delight to the beholder. . . There are four hig bathrooms, two powder rooms . . . two separate systems of wide stairways." Said Levi: "Believing as I do in enforcement of the building code . . . I ought to stand muster myself."

CONSULTANTS: Yates Cook of Baltimore Plan fame opened an office in Washington, D.C. to advise cities on urban renewal. First client: Columbia, S.C. . . . Frank Cortright, former NAHB executive vice-president, signed a new contract to represent Youngstown Kitchens; it runs into 1957. . . . Former NAREB President Philip W. Kniskern of Philadelphia will review land disposition policies in renewal and redevelopment for HHFA.

Announced FHA Commissioner Norman Mason: "FHA is giving more attention to land planning. It's important that you [builders] and we do an increasingly good job in the ways we put homes on land."

Acting to carry out that idea, Mason last month called a new advisory committee of industry experts to a two-day meeting in Washington led by Alfred W. Jarchow, director of FHA's appraisal and mortgage risk division. Object: to help FHA set up standards and procedures to improve home sites. The 16 committeemen:

Walter Christianson of Fargo, N.D. and Dr. Richard P. White of Washington, D.C. from the American Assn. of Nurserymen; Architects Morgan Yost of Kenilworth, Ill. and Byron Bloomfield of Washington; Charles Mills of Marysville, Ohio and William Heckendorn of Chicago from the American Seed Trade Assn.; Engineers Albert E. Pohmer of Baltimore and Joe A. Ehlers of Washington from ASCE; Joe W. Langren of Philadelphia and Eugene R. Martini of Atlanta from the American Society of Landscape Architects; George Pardee of West Los Angeles and Ralph Johnson of Washington from NAHB; John Taylor of Kansas City and Max S. Wehrly of Washington from the Urban Land Institute; Charles I. Hopkins and Herbert Schmitt from VA.

Clark C. Heritage, 65, director of Weyerhaeuser Timber Co.'s development department for 14 years, retired last month to open a private consultant's office in Tacoma and to lead graduate seminars in forest products research at the Yale school of forestry. His successor is **Winton Patnode**, 51, a Ph.D. chemist at General Electric's Hanford, Wash, atomic works.

Heritage is best known for his pioneering work in developing whole-wood fibers in felts, soft and hard boards and contoured articles. "My philosophy," he says, "is that wood has three uses—wood as wood, wood as fiber, and wood as chemicals." He leaves Weyerhaeuser with best wishes all around. Said one foreman: "He's a scientist who can talk the language of the guys in the woods."

DIED: Hans Knoll, 41, German-born founder of New York's Knoll Associates, who in 17 trailblazing years built the design and manufacture of modern furniture and fabrics into a \$3½ million international busi-

LIFE : Leslie Gill



ness, Oct. 8 in an auto crash near Havana, Cuba, Before Knoll, contemporary furniture sold skimpily and chiefly in big cities. Knoll, whose father had been one of the pioneer makers of modern furniture in pre-Hitler Germany, decided to stick to contemporary even if he went broke at it. The operation was un-

orthodox from the start. His associates, mostly designers and architects who are paid royalties for each piece sold, include such famous names as Mies, Albini, Scarinen, Bertoia, Jeanneret, Sorensen and his wife and business partner, Florence. Knoll's firm has offices or affiliates in eight US cities and seven foreign nations. He was in Cuba conferring with officials of Knoll International Havana, Inc.

OTHER DEATHS: Frederick J. O'Brien, 79, founder and president of the paint company that bears his name, Sept. 5 in Los Angeles; Builder Earle A. Peterson, 65, former president of the San Diego Building Contractors' Assn., Sept. 20 in San Diego; Carroll F. Sweet, Sr., 78, whose idea of a "GI town" for World War II veterans resulted in the Chicago suburb of Park Forest, Sept. 26 in Dolton, Ill.; Builder Arthur E. Fossier, 56, former president of the Chicago Metropolitan Home Builders Assn., Sept. 27 in Chicago; Irving T. Bennett, 55, board chairman of General Cable Corp., and former vice president of Revere Copper & Brass Inc., Oct. 3 at his home in Irvington-on-Hudson, N.Y.; George T. Cameron, 82, publisher of The San Francisco Chronicle and, since 1908, head of the Santa Cruz Portland Cement Co., Oct. 3 in San Francisco; George Skakel Sr., 63, chairman of Great Lakes Carbon Corp. (perlite, diatomite, carbon products), Oct. 3 in an airplane crash at Union City, Okla.

NFWS continued on p. 54



CLUSTERED SQUARE—a beautiful pattern of traditional interest. This distinctive floor provides added luxury to any well appointed setting.



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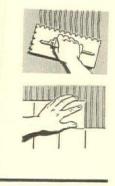
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Send for detailed sketch plan of this dining-kitchen area that combines a modern layout with the warm appeal of traditional features. List of furnishings included. Write Armstrong Cork Company, 111 Sixth Street, Lancaster, Pa.



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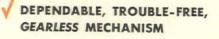
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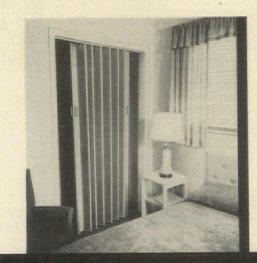
For Regular Fabrics and heavy loads
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UP TO 50% Soap and Water Savings With new FINE FABRIC CYCLE, washer uses approximately 9 gallons of hot water.

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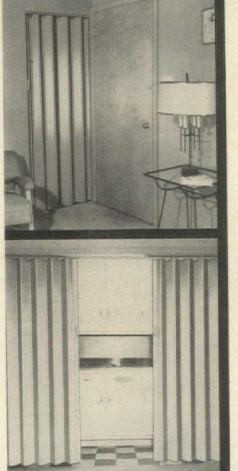
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NEWS

continued from p. 50

Builders, zoning, officials blamed for suburban slums

New York City Planning Commissioner Robert Moses last month turned his celebrated invective against builders and realtors who despoil suburbia.

In a keynote talk to a Long Island-wide



planning forum at Hofstra College, Moses declared "postage stamp" home sites are threatening to turn Nassau County into a suburban slum. He blamed getrich - quick promoters. feeble zoning and weakspined local officials.

President Emil Keen of the Long Island Home Builders Institute.

another forum partici-pant, rose quickly to the defense. Said he: "If you are negligent in your laws and in your planning and zoning, don't blame the builders. They will abide by zoning laws if you enforce them."

Public relations problem. The exchange pointed up a problem that home builders and land developers throughout the nation are likely to find more and more troublesome. Right or wrong, the public tends to blame the housing industry for bad land development that mars so many areas of postwar growth. Last month, there was a clearly rising chorus of protest in the nation's press against misuse of land. For example, the New York Herald-Tribune denounced "rapacity that compels tiny building lots and city shortsightedness that invites the evils of overcrowding," adding: "Surely something should have been learned by now-that the time to plan for controlled growth, to guard against density in the wrong places, to preserve reasonable amenities, to acquire parks. is before, not after. . . ." Said the Chicago Tribune: "Acres of residential crackerboxes . . . in the countryside [are actually] brand new rural slums."

Cesspools & congestion. Moses' remarks. delivered as president of the Long Island State Park Commission (he holds 10 state and municipal jobs), easily outsnorted the editorialists. Said he:

"If intelligent forethought had forced larger lots and higher restrictions in recent subdivisions, the future overpopulation would have been controlled and most of the evils which flew out of that Pandora box would have been kept tightly under cover. I mean the evils of shortages in schools, water supply, sewage and garbage disposal plants. highways, drainage, recreation, health, safety, hospitals, not to speak of a score of other devils hatched by congestion. Think of what it would have meant if, instead of 17,000 single-family homes with 15,000 or more cesspools accommodating 61.000 people in Levittown there had been half as many. And don't forget that drinking water today is drawn from the same ground, though at a lower level."

From greed: floods. "Let the builder boys fill up the natural swales, shave the contours, line the porous earth and sand with

continued on p. 58



head. Admiral's insistence on quality materials and expert workmanship protects your reputation. A cooperative advertising plan plus sales and financing help makes your selling job

When you build an Admiral Home,

your profits are assured through firm shell and trim prices, faster starts,

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easier. Write, phone or wire today and

find out how Admiral Homes can

increase your profits in '56.



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If you are a builder within 500 miles

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more houses yearly, plan to switch to

Admiral Homes in '56. Architect-

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Every sheet of Anaconda Roofing Copper is now marked in this way. The printing can withstand weathering for up to six months, but you can remove it easily when you are ready. The American Brass Co., Waterbury 20. Conn.

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in the gage and temper you want

for better sheet metal work use





the charm...from wood the strength... from steel

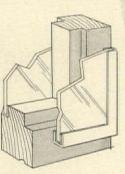
PELLA WOOD CASEMENT WINDOWS combine the charm and insulating qualities of wood with the strength of steel. For a 16-gauge steel frame reinforces the sturdy wood lining to provide maximum rigidity. This steel frame extends the full width of the jamb and is continuous around all four sides of the window. The hinge butt plate is anchored to the solid steel frame. That's why PELLA CASEMENTS always hang true and can be furnished with glass sizes up to 24" x 60"—the largest wood casement sash on the market.

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57

NEWS



L-M Perma-Line fibre pipe, used for house-to-street sewers at Lawrence Manor, Sunnyvale, Calif., by McClenahan Company, plumbing contractors who handled the entire installation.

Perma-Line[®] Saves 50 to 75% of Sewer Installation Cost

All house-to-street sewers in Lawrence Manor, near Sunnyvale, California, are fibre pipe. Jim McClenahan, president of McClenahan Company, the plumbing contractor, uses L-M Perma-Line pipe because of its ease of handling and speed of installation. At \$5 per hour normal man-hour cost, L-M Perma-Line saves \$10 to \$15 per house. Normal total labor cost of \$20 for laying a 40-foot sewer is cut to \$5 to \$10. Total saving on this 190-house tract will be between \$1900 and \$2800.

During the past four years the McClenahan Company has installed over 100,000 feet of fibre pipe without ever having to replace any installation because of failure of the pipe.

To make joints in Perma-Line pipe, you just drive it. Precision-tapered couplings on tapered pipe ends make a tight, leak-proof, long-lasting joint that isn't disturbed by ground heaving or swelling, and is root-proof. Perma-Line is light, tough, and strong. Comes in 5, 8, and 10-foot lengths. It needs no cementing or calking. It can't rust, doesn't shatter. Perforated Perma-Line is used for foundation drains, septic-tank beds, land drainage; solid Perma-Line for sewers. Full line of couplings, fittings, and adapters is available.

Get complete information. Mail the coupon

or ask your plumbing distributor to get in touch

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Perma-Line pipe being laid in houseto-sewer trench. This pipe saves \$10 to \$15 per house, according to Mr. McClenahan. Backfilling is done with the finely granulated earth dug from bottom of trench, to assure a smooth, firm bed for the pipe.



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of nearest distributor.

Architect Builder Dealer

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City & Zone_____

concrete and the rain water goes crazy. . . . On Long Island, greed with official connivance deliberately makes floods where they could easily be anticipated.

"It is just plain hokum to say that the additional cost of larger plots and more effective regulations would have raised the cost of homes above the income of prospective tenants. If that philosophy, so busily and persuasively peddled by realtors, is adopted, Nassau will go the way of old, overcrowded places, and the opportunity for controlled suburbs which retain their suburban character will grow dim.

"If lying or exaggerated real estate advertisements mean more to you than decent standards, if your surviving country squires continue to sell to developers for the most they can get and leave to jackals what they claimed to prize, if the small owner is so stupid that he permits cheap promoters to repeat the mistakes of the city, you are going to have suburban slums as sure as God made little apples. We may be thankful for one thing in Nassau subdivisions . . . the county planning commission, unlike the Suffolk officials, has insisted on permanent pavement of streets and Nassau will therefore not face staggering bills for street repairs. . . .

Realtors scored. "The North Shore town beaches are a joke in light of future demand and use. Real estate developers have got away with murder in ignoring playground and park needs. They have walked off leaving the problem to complacent officials and to new arrivals who never heard of such matters before and can't afford big assessments. It is high time demon suburban realtors are forced to pay in advance the cost of the basic municipal services which are an integral part of any honest development. The damage they have done is incalculable. .

"There has been too much chatter about over-all planning by a central commission of seagreen incorruptibles floating above ordinary government. . . ."

NLRB upholds joint board in key jurisdictional strike

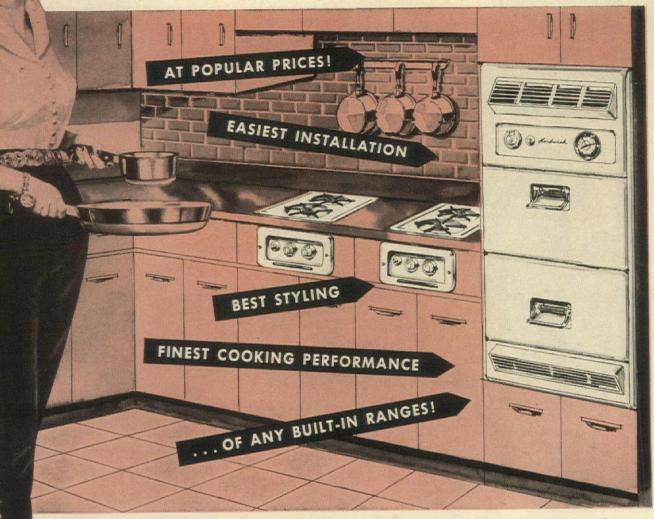
The National Labor Relations Board handed down a unanimous decision that promises to promote labor peace in construction jurisdictional disputes.

The board reaffirmed that the nine-man Natl. Joint Board for Settlement of Jurisdictional Disputes in the Building and Construction Industry, in action for the past seven years, was indeed the agency to handle such controversies, and that unions which ignore its voluntary procedures cannot run to NLRB for help.

The case at issue (July, News) involved the replacement of three lathers on a construction job in Virginia with three carpenters after the carpenter local won jurisdiction before the joint board. The lathers struck. NLRB decreed that the dispute was fairly in the province of the joint board (even though the lathers union was not a party to its proceedings) and that the lathers must abide by its findings. The decision laid to rest the fearful prospect of all jurisdictional disputes being channeled to NLRB, with a resultant avalanche of work stoppage.

NEWS continued on p. 62

Hardwick high-style built-in gas range units



NOW, at prices any prospect can afford, you can add the enormous sales appeal of built-in gas ranges to your homes — offer glamorous - looking, feature - studded Hardwick ovens and counter-top units.

Designed for easy, quick installation, engineered to

INSTALLS IN A JIFFY-All gas and electric connections

stallation screws clamp the range tight against

* NO HEAT BLAST IN FACE-"Cold Air Pump"

cools vented air scientifically by blending with room air. Louvers direct air discharge up, away

HEAVY INSULATION BLANKET-Insulation plus

cold-air bath keeps oven walls and surrounding

wall; no fumes can escape to discolor wall.

in front. Wall installation screws in front. Self-aligning-in-

from face.

construction cool.

stay cool, built to maintain the Hardwick reputation as the world's finest-performing range, these built-in units will help you sell and help you keep 'em sold.

See Hardwick Built-in Ranges, finished in Stainless, Coppertone or White Porcelain, today!

WHY HARDWICK IS YOUR BEST BUY

CLOCK-CONTROL (Optional)—Oven goes on, cooks, goes off, all automatically controlled when you pre-set clock.

STRIKING APPEARANCE Styled by America's top range designer.

* OVEN WINDOW AND LIGHT (Optional)

ROLL-OUT BROILER—Hinged door for easy accessibility. Smokeless broiler tray.

HIGH-STYLE BURNER UNITS FIT FLUSH WITH COUNTER TOP—Automatic-lighting top burner units can be arranged to provide 2, 4, or 6 burners. Easy-installing drop-in units fit flush with counter top and are wedged in with special flat T-moulding.



NOVEMBER 1955



Build Summer and Winter Comfort into Homes With This Reflective Sheet

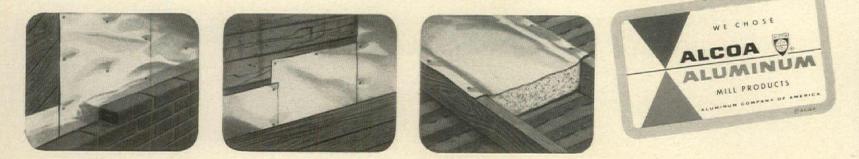
Reflective insulations surfaced with Alcoa[®] Aluminum help you build in added comfort for both summer and winter.

More and more builders are turning to the kind of reflective sheet that gets its insulating properties from millions of highly polished aluminum flakes applied to a high-strength backing. Each flake acts as a reflector—bounces back summer sun to make homes cool inside—bounces back furnace heat to make homes snug and warm in winter.

Versatility is another reason why builders like this reflective sheet. It is available as a moisture vapor barrier for frame and brick wall construction and for floors of buildings without basements. Another form, a natural breather sheet, permits moisture to go through, yet keeps its reflective property. This is used as a sheathing paper between old and new siding, for frame walls without sheathing and as an attic heat barrier in warm climates. Manufacturers of batt and blanket insulations also use this reflective sheet laminated to their own products to increase yearround insulating efficiency.

Alcoa does not make this strong, reflective sheet, but we will gladly supply any builder or architect with names of manufacturers that do. Simply write: Aluminum Company of America, 1970-L Alcoa Building, Pittsburgh 19, Pennsylvania.

Your Guide to Aluminum Value



heat (not light) reflection

that's what counts!

SILVE RCOTE®

has the heat reflective power of a million miniature mirrors

Don't rely on light reflection demonstrations for evaluating the effectiveness of a reflective insulation. It's *heat* (not light) reflective power that counts!

Silvercote is the original aluminum-coated reflective insulation. Multiple layers of millions of tiny Alcoa aluminum flakes, bonded to a heavyweight sheet, give it a surface with the heat reflective power of a million miniature mirrors that work in the darkest places.

HELPS PREVENT COLLECTION OF MOISTURE IN WINTER. Unlike solid metallic sheeting, Silvercote has a very low rate of lateral heat transfer, which helps to prevent formation of damaging moisture or frost along the edges of blanket insulation faced with a reflective surface.

ELECTRICALLY NON-CONDUCTIVE, FLAME-RESISTANT. Reports from independent test laboratories show that Silvercote is a non-conductor of electricity. It will not cause dangerous shorts if it comes in contact with metallic outlet boxes that are not properly wired and grounded. And it cannot interfere with radio or TV reception.

SILVERCOTE IS A NATURAL "BREATHER" SHEET. No perforations in its surface are necessary, because it's many times more permeable than required for classification as a "breather" sheet. Silvercote is also available as a vapor barrier when this type of reflective insulation is required.

SEE FOR YOURSELF how the reflective power of Silvercote keeps homes comfortable all year long by *bouncing back* sun-generated heat rays trying to enter in summer; fuel warmth trying to escape in winter. Write for a *free* sample, today!

SILVERCOTE PRODUCTS, INC., 161 E. Erie St., Chicago 11



SILVERCOTE is available in easy-to-handle rolls and as a facing on brand name blankets.

WHAT A... Wonderful New Idea!



REVOLUTIONARY NEW CONCEPT IN DOOR HARDWARE

Opens doors with the flick of a finger

 Available with or without locking mechanism for all interior doors



MECHANICAL AND DESIGN PATENTS PENDING

NEW MODERN DESIGN

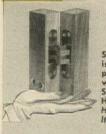
Now! For the very first time, here's a door latch with flush, smooth streamlined surfaces that are in keeping with modern architecture. It has no knobs to damage walls . . . eliminating the need for door stops.

NEW EASE OF INSTALLATION

To install a Soss Lev-R-Latch all that is necessary is to bore 2 holes and insert 4 screws. This can be done so easily and so quickly that labor costs are cut as much as 1/3.

NEW LOW COST, NEW HIGH QUALITY

This Soss Lev-R-Latch has fewer parts than any other latch set. Consequently, many of the operations that are necessary to produce ordinary latch sets have been eliminated. This is why the high quality Soss Lev-R-Latch is so low in cost.



Soss Lev-R-Latch is a fitting companion to the world-famous Soss Invisible Hinge, "The Hinge That Hides Itself."

The Soss Hinge has no protruding hinge butt. It's completely hidden from view when doors or lids are closed. Use it whenever you build or remodel.

SOSS Manufacturing Company
P.O. Box 38, Harper Station, Dept. 25
Detroit 13, Michigan
Please such me complete information and prices on-

- The startling new Soss Lev-R-Latch
- The world-famous Soss Invisible Hinge

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FIRM NAME	
ADDRESS	
CITY	ZONESTATE

NEWS

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Architects protest FHA processing, win new deal

New York architects of apartment houses are enjoying a small victory over the local FHA office.

For several years they have fumed over delays and "obscurity" in processing of multifamily projects. Not long ago, about 100 architects—long afraid to speak out individually—bravely signed a memorandum to Manhattan FHA Director William A. Schulz voicing their views on the "bogging down" of procedure.

They complained that FHA section chiefs had no real authority, that Chief Architect Charles Wansor and Assistant Chief Daniel Campbell stalled on decisions, and that

Walter Daran



FHA DIRECTOR SCHULZ Will new methods end trustration?

neither the section heads nor the architects could ever know what local rules would be introduced to frustrate them in the course of processing. They demanded a published set of all rules, delegation of power to section heads, and "both the chief architect and assistant chief architect [should] be licensed architects." (The complaint did not specifically name names.)

Director Schulz, so sympathetic he had himself suggested the memo be submitted, has put through a new procedure which, he says, is "working wonderfully." from FHA's point of view as well as the architects'. Now one man has authority to handle a case from start to finish, getting expert advice if necessary from specialists who used to keep applications shuttling from desk to desk. When the chief architect makes a ruling, all processors will get copies.

Says one architect: "They've only tried it a month. It's too soon to know."

Mortgage delinquency at two-year low, say bankers

Mortgage delinquencies have reached a twoyear low, says the Mortgage Bankers' Assn.

MBA's quarterly survey, made by questionnaire among its members, covered more than 2 million loans on 1- to 4-family residences, as of June 30. The figures:

Type	This Year	Last Year
VA	2.37	2.74
FHA	1.94	2.21
CONVENTIONAL	1.50	1.70
TOTAL	2.01	2.27

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TODAY'S OUTSTANDING HOLLOWFLUSHDOOR Now with TODAY'S STRONGEST GUARANTEE

We hereby GUARANTEE MORGAN TEE-COR doors UNCONDITIONALLY against all defects in material and workmanship. We agree to replace without charge any MORGAN TEE-COR door that proves defective — including the cost of hanging and/or finishing if the replacement occurs after a door has been installed and/or finished. MORGAN ompany

ompany · Oshkosh, Wisconsin

TEE-COR DIVISION

Seven low-cost ways to built-in "buyer appeal"

Preferred CRANE

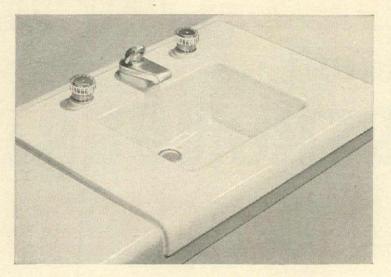
Whether you build project or custom houses your money never bought so much extra glamor

One of the best ways to add "buyer appeal" to new homes is the counter-top lavatory—the most popular and practical of all new bathroom ideas.

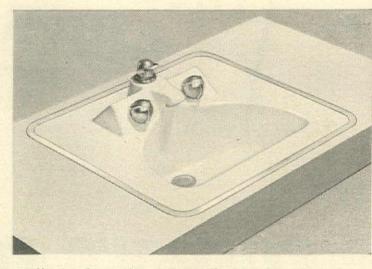
It's a deluxe dressing table with running water . . . combining the glamor of colorful materials with the efficiency of modern design . . . gives lavish space for toilet articles on top. With a cabinet underneath it provides ample extra storage space.

Naturally, Crane—the foremost name in plumbing offers the most complete and colorful line of quality counter-top lavatories on the market. Seven modern models are available in white and seven beautiful Crane colors. Best of all, there are glamorous Crane lavatories in *all* price ranges...so you can include them in plans for all your housing—from competitive to custom jobs.

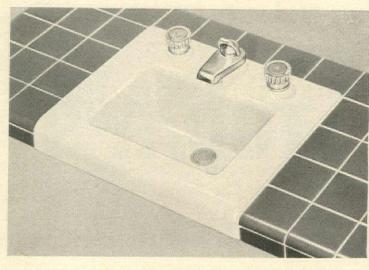
Look them over at your Crane Branch or Crane Wholesaler and you'll know why every prospect for a home has them on his wanted list.



Criterion. This fashion leader of Crane counter-top lavatories is a prize-winning design by famous designer Henry Dreyfuss. See how the smooth, wide, vitreous china top curves over in front to form its own counter edge. Also see the clear Lucite handles and brush-finish chromium trim. Dial-ese controls. Overall size $30\frac{1}{4}$ " x 22". Basin, $16\frac{1}{4}$ " x $12\frac{1}{2}$ ". Also available with legs of chromium plated metal and Lucite.



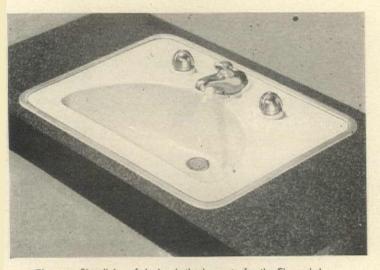
Marcia. Functional as an airplane's instrument board is the Marcia's beveled control panel. Has a large semi-oval basin. Made of finest vitreous china, including the integral spout. Metal trim is plated in sparkling chromium. Features Crane's exclusive easy-action Dial-ese controls and fast-draining Securo waste. Overall size $24^{\prime\prime} \times 21^{\prime\prime}$. Basin, $17^{\prime\prime} \times 10^{1/2}$ ".



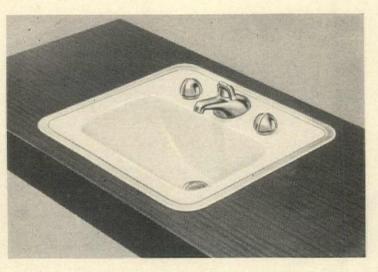
Criterion. The small Criterion has the same distinguished styling as the larger model: a dramatic rectangular basin with a rolled front that blends beautifully with counter-top tiling techniques. And it features the same fluted Lucite handles and brush-finish chromium plated spout, the same Dial-ese controls and Securo waste. Overall size: $21\frac{1}{2}$ " x $17\frac{3}{4}$ ". Basin, 14" x $9\frac{1}{2}$ ".



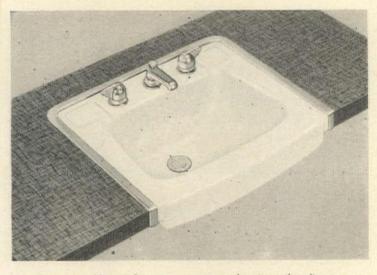
counter-top lavatories



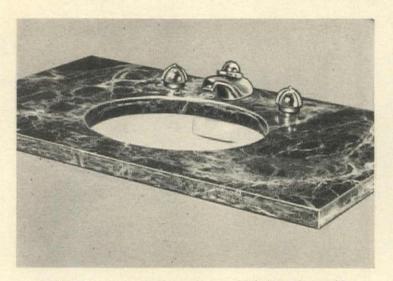
Elayne. Simplicity of design is the keynote for the Elayne's large semi-oval vitreous china basin—the largest basin of all Crane counter-top lavatories. Made of finest vitreous china in white or any of seven pastel shades, with Temple chromium plated trim, Dial-ese controls, lever action Securo waste for quick draining. Overall size: 27" x 20". Basin, 21" x 11".



Westland. Another Crane beauty for small space and small budgets. Features generous-size rectangular basin. Made of vitreous china, in your choice of Crane decorator colors. Has gleaming chromium plated fittings, Dial-ese controls and (illustrated) Securo waste for fast draining. Also available with other Crane guality trim. Overall size 20" x 19". Basin, 16" x 11".



Countess. Newest low-cost counter-top lavatory, the vitreouschina Countess combines small overall size with big-basin convenience. Basin is wider at front $(15\frac{1}{2}'')$ than at back (14''). Overall size is only 20'' x 17'', and lavatory can be installed (if desired) in a counter measuring only 16'' front to back. Bright chromium plated fittings, Dial-ese controls, indirect-lift waste. Basin has integral soap depressions.



1-980. For a revival of an elegant old fashion: the marble counter-top. Crane's oval basin, with hooded overflow, fits under an oval cut in the marble. Lavatory comes complete with gleaming chromium Temple Dial-ese controls and Securo waste (your order should indicate thickness of the marble you plan to use). Two models, with overall dimensions of 18" x 15" and 21" x 16".

CRANE CO.

General Offices: 836 S. Michigan Ave., Chicago 5, III. VALVES - FITTINGS - PIPE - KITCHENS - PLUMBING - HEATING CRANE STARTS ITS SECOND CENTURY OF QUALITY Founded July 4, 1855



DETAILS MAKE A BIG DIFFERENCE

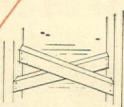
EXTERIOR WALL FINISH — Red cedar shakes and asphalted asbestos shingle backer applied over asphalted fell on a 1-inch nominal sheathing provides a warm, tight home. Vertical siding is used on some models to create special design effects.

ROOF TRUSSES—All Thyer hames with the exception of contemporary models have trussed roofs. The truss provides an even distribution of roof load over the entire roof area. Thus the load is carried only by the outside walls . . . and bearing partitions are eliminated.

FRAMING—Exterior walls and interior partitions are 2×4 on 16-inch center with double 2×4 top plate. To provide added rigidity for the frame, corner bracing is used in all outside corner panels.



'Thyer fabricated units have been awarded Parents' Magazine Commendation Seal.''



FLOOR SYSTEM—Floor framing is 2 x 8 on 16-inch centers. A double row of bridging providing additional strength: subfloor is nominal 1inch sheathing; finish floor ²⁵/₂₂—2¹/₄ inch face select hardwood in all principal rooms with ⁵/₆ inch plywood elsewhere.

INTERIOR WALL FINISH $-\frac{1}{2}$ inch gypsům board with invisible joints "welded" with tape and gypsum cement assure a wall that is virtually crack-proof and can be decorated with one of the modern wall treatments.

MAN TO MAN... Thyer details sell themselves

Sure it's the woman who buys . . . but it's the man in the family who puts his stamp of approval on construction details. He's the one who critically views the technical aspects of a new home and gives a silent nod pro or con.

Once you sell "Jones" on construction and what it means to his family, Mrs. Jones will take it from there. And, of course, when you're talking details you'll want Thyer construction in the homes you sell.

For further information on Thyer's unique construction details, mail the attached coupon today.

853 Wayne Street Toledo 9, Ohio	515 East Yazoo Street, Dept. 4 Jackson, Miss.
Gentlemen:	
Please have a Thyer fact	ory representative call.
the start of the start the start	
Name	
Name	

continued from p. 62

NEWS



SOME OF THE CROWD OF 350,000 WHO VISITED THE SACRAMENTO PARADE OF 25 HOMES, ONE OF THE BEST SHOWS IN THE WEST

Record 200 cities parade homes in biggest show

Parades of homes have become a major part of the nation's fall merchandising scene.

Builders held collaborative displays of new models in 200 cities last month (NAHB estimate). The association figured they involved 10,000 houses worth \$120 million.

The parades—now growing to overshadow National Home Week which forms the occasion for many of them—put the housing industry's product before uncounted millions of citizens much like the auto industry's annual unveiling of its new car crop. Most builder associations checked by House & Home reported "bigger than ever" crowds. Most of the shows seemed better, too.

One thing is certain: the average Parade of Homes is a lot better than it reads in the Sunday supplement of local newspapers. Only a few of the newspapers got off the ground this year (away from the usual pages of ads and canned copy on wallpapers). Television was playing a bigger and bigger part in publicizing home parades.

Packed parking space. In SPOKANE, builders counted an auto every five seconds entering the parade strip on opening day. Attendance was clocked at 30,000 for the first three days. There were 22 contemporary homes on exhibit in the strip (they had plenty of glass and all had basements). An-



POPULAR RANCH-TYPE IN SPOKANE

other 31 were on show at scattered locations in and near the city.

Top honors in popularity were shared by a 1,400 sq. ft. ranch home (photo, above) built by Bayard C. Merriman and designed by Spokane Architect Frank Torribara and the trilevel Hotpoint Golden Anniversary Home put up for the parade by Petek & Sandberg (Harmony Homes). They are priced at \$25,000 and \$22,500, respectively. The most expensive show home was a \$40,-000 trilevel designed and built by Grant-Hahn, Inc., opened by its owner—Furniture Dealer Ken Moore—in time for the parade.

Every house in the parade strip had a basement, an oil-forced air furnace and a new electric heating device christened the Ready Comfort-Coil by its developer, Research Consultant A. B. Martin of the Washington Water Power Co. The coil, operating on a 240-volt line, is connected to the furnace

Wayne D. Sourbeer (below and right)



WICHITA'S STUDY HOUSE-AN ANSWER TO WHAT LAST YEAR'S PARADE VISITORS WANTED

thermostat, will furnish short-term heat when outside temperatures are above 40°. WWP thinks the device could supply one third of a normal year's house-heat needs in the Pacific Northwest, slice the owner's fuel oil bill and deliver WWP a bigger slice of the heating dollar. The utility has even persuaded some fuel dealers to sell the \$99.50 coil on the basis of losing 35% of their fuel business to WWP rather than 100% to a gas salesman.

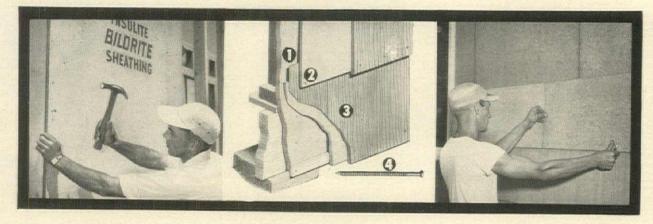
Big day in Wichita. Maintaining its reputation for turning out a quality parade (Nov. '54 issue), the WICHITA Assn. of Home Builders put up 56 contemporaries (see photo of the Study House, below) and added a new



PARADERS COLE, KESSLER AND KING

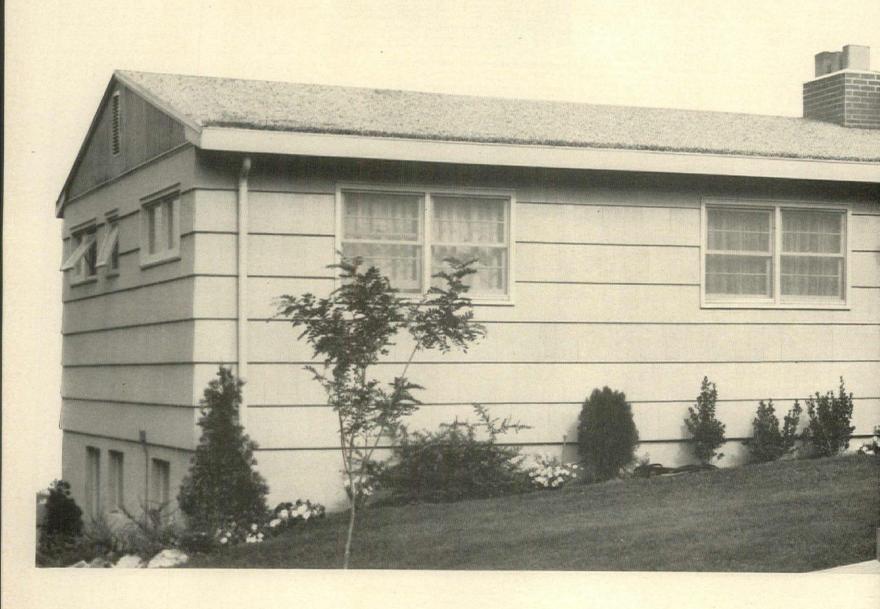
feature: a one-day tour for 108 invited representatives of materials manufacturing firms. The Wichita Assn. invited LIFE, sister publication of HOUSE & HOME, to handle the product merchandising end of the parade. The magazine sent a team to demonstrate the theory of LIFE advertising at work at the point of sale. HHFAdministrator Albert Cole spoke on the government's recent credit restrictions, later toured the parade with Frank M. Kessler, president of the local home builders association, and J. Edward King, a vice president of TIME, INC. Some 75,000 people

"We saved \$85...yet home...with Insulite's



Bildrite Sheathing goes up faster, easier. Cuts application time as much as 43%. 4-ft. sheets have twice the bracing strength of horizontal wood sheathing, thus save corner-bracing. Asphalt treated throughout for moisture protection —eliminates need for building paper. Can be used or stored anywhere in any weather. Eliminates costly waste. This system will save you money: (1) Bildrite Sheathing (2) Shingle-Backer (3) Outer-course Shingles (4) Grooved nail. Developed by Insulite, this combination makes a strong, tight exterior wall. Has more than twice the insulation value of wood sheathing, felt and double-course wood shingles combined. Withstands 250 M.P.H. winds.

Insulite Shingle-Backer speeds completions. Adds extra insulation value to sidewall. Developed by Insulite, the handy panels apply far faster and easier than wood undercourse shingles—cut application time in half. Produce deep, modern shadow lines. No matching waste. Protected throughout with asphalt. In easy-to-handle packages.



ac ded quality to this Shingle-Backer System"



B. Lue Bettilyon, co-president, Bettilyon's, Inc., Salt Lake City, Utah says, "We save \$85 and build a much better home with Insulite's Shingle-Backer System. Bildrite and Shingle-Backer cut our sheathing and undercoursing time almost in half. On top of that there's no more expensive waste. And our home buyers get a much stronger sidewall—better looking, better insulated. The savings and the top-notch materials sold me on Insulite's Shingle-Backer System." Pictures at left show how Insulite's Shingle-Backer System can help you build better for less.

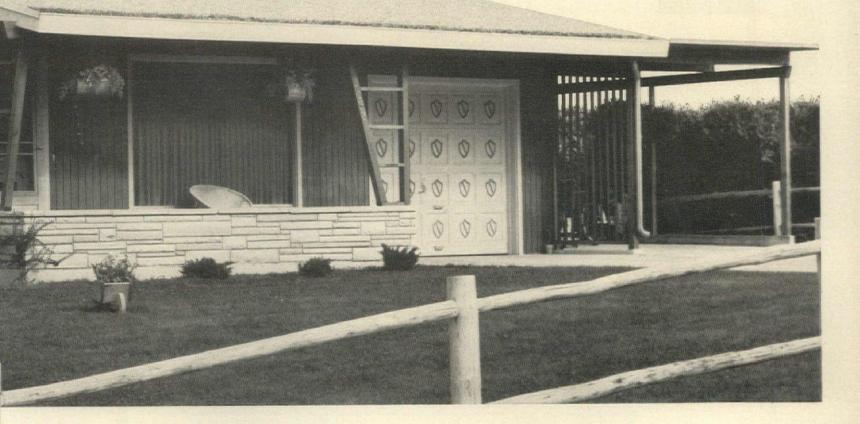
Send for free cost-comparison forms and literature-write Insulite, Minneapolis 2, Minnesota.

Build better and save with





INSULITE DIVISION, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota



NEWS

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Add sales appeal and glamour with Rittenhouse chimes

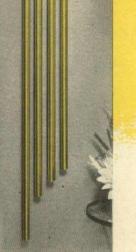
RECOGNIZED for QUALITY and STYLE LEADERSHIP



CRESTWOOD Styled for contemporary homes. Cover has rich walnut or modern limed oak finish against brushed brass tubes.

No other sales feature can be added to your new homes as economically as a door chime. Your prospective buyers recognize the quality and style leadership of Rittenhouse Door Chimes.

Nationally famous stylists have incorporated grace and charm in Rittenhouse Chimes for homes of any style or size. Select from 19 surface or flush-mounted models including new chime systems for larger homes. New non-electric models for small homes and apartments.



PRELUDE Automatically sounds

8-note entrance signal. Doubles as dinner

chime. Sound bars in polished brass. Base of natural walnut.

PRECEDENT Modern, functional simplicity in a new Westminster door chime. Felt mallet permits use as dinner chime.

Unite for illustrated catalog describing complete 1956 line.



Rittenhouse DOOR CHIMES

THE RITTENHOUSE CO., INC., 55 Allen St., Honeoye Falls, N.Y.

had seen the show when rain forced postponement of the final weekend. Robert G. Langenwalter, executive officer of the local association, figured the total would reach 120,000 if the weather turned fine.

Public reaction to the Study House, 1,920 sq. ft. home incorporating the preferences of thousands of visitors at last year's parade, was predominantly favorable and six firm offers to buy the house on a bid basis had been taken. The house was designed to sell for \$18,000.

Sales promotion. Television made a strong appearance in this year's parades. Publicity in general, reached an all-time high. As one parade official put it: "The entire SACRAMENTO and surrounding areas were saturated with TV, newspaper, radio, billboard and bumper strip advertising." (Twelve homes were sold there the first week.) In DETROIT, a tour of the 40 homes on show was televised and must have drawn at least part of the crowd of 125,000 who attended during nine days. Sales the first Sunday, builders figured, were up 50% over an ordinary weekend. Edward Rose & Sons and Slavik Bros., Inc. reported 35 closings each that first day.

SEATTLE devoted National Home Week to a display of 100 homes that drew 200,000 persons. A total 336 houses was sold at an average price of just over \$14,000. Some 85 were sold in the Lake Hills development alone, under sponsorship of Leonard Homes and Bell & Valdez. LUBBOCK, Tex. builders gave away a \$20,000 home as a door prize at their eight-day "cavalcade of homes." The show drew 70,000 spectators.

CHICAGO got added impetus for its observances with a showing of 91 homes during a festival sponsored by the Home and Home Furnishings Council of Chicagoland and the Chicago *Tribune*. The houses ran the gamut, including a modern slope-side home with long exterior balcony (see photo) built by Graeme Stewart Realty Corp. Reports from other areas:

▶ In DALLAS, builders put a 40' x 60' canvas tent at each of two parade areas (2 mi. apart). In the tents: movies for youngsters to let parents do more serious looking and to keep the kids from scuffing the houses. The celebrations drew more than 200,000 including a record 53,027 the final day.

KNOXVILLE: a crowd of 36,000 saw 19 houses; 43 sold.

▶ FLINT, MICH.: Crowd of 70,000; 27 homes on displays, 52 sold.

DENVER: A parade of 86 houses (attendance: 90.000) and 100 sales.

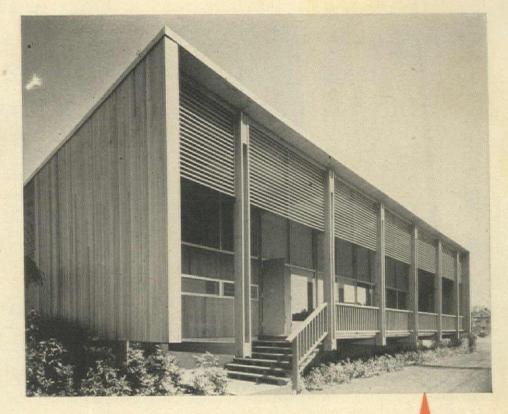
▶ LONG ISLAND: some 350 homes on view in various localities, under auspices of the Home Builders Institute, with attendance estimated at 100,000.



CHICAGOLAND BALCONY HOUSE

NEWS continued on p. 75

HOUSE & HOME



10

Western Red Cedar • Sitka Spruce

Tucker-Maxon Oral School designed by the office of Belluschi and Skidmore, Owings & Merrill, Another outstanding example of the use of wood in modern architectural designs produced by this firm.

THERE ARE ALWAYS NEW USES FOR WEST COAST LUMBER

Contrasts of vertical and horizontal patterns make this modern application of wood especially dramatic. The attractive and practical suspended porch takes advantage of cantilevered beams and joists. Louvres shield the building's interior from direct sun, and add to the open feeling of a covered access area.

For freedom of expression, build with lumber... the economical, ever-modern building material. You can depend on the West Coast lumber species... Douglas Fir, West Coast Hemlock, Western Red Cedar and Sitka Spruce.

WEST COAST LUMBER

Douglas Fir • West Coast Hemlock

Send for folder describing free literature available for your reference files. West Coast Lumbermen's Assn., 1410 S. W. Morrison St., Portland 5, Ore.



Quiet helps sell kitchens . . . and kitchens help sell houses. Tell prospects that Cushiontone soaks up the sounds of children, appliances, and TV before they can build up into disturbing racket. Then prove Cushiontone's efficiency by striking a ruler on a counter top. Prospects will be impressed by the way Cushiontone soaks up noise and provides a beautiful ceiling finish that won't crack.



In one application, Cushiontone provides a finished ceiling. A carpenter simply nails furring to joists, then fastens prepainted Armstrong Cushiontone to the furring with staples or nails, and the job is done.



National ads every month in leading "shelter" magazines help presell your prospects on ceilings of Armstrong Cushiontone . . . and give you another wellknown brand name to help you sell homes.



Promote sound-conditioned kitchens... take fullest advantage of the competitive edge the new comfort of quiet with Armstrong Cushiontone gives your homes. Cushiontone not only absorbs noise but also creates beautiful ceilings with its smart Full Random design. Your local Armstrong Building Products Dealer can supply you with promotional material.

Quiet kitchens add new sales appeal to your houses

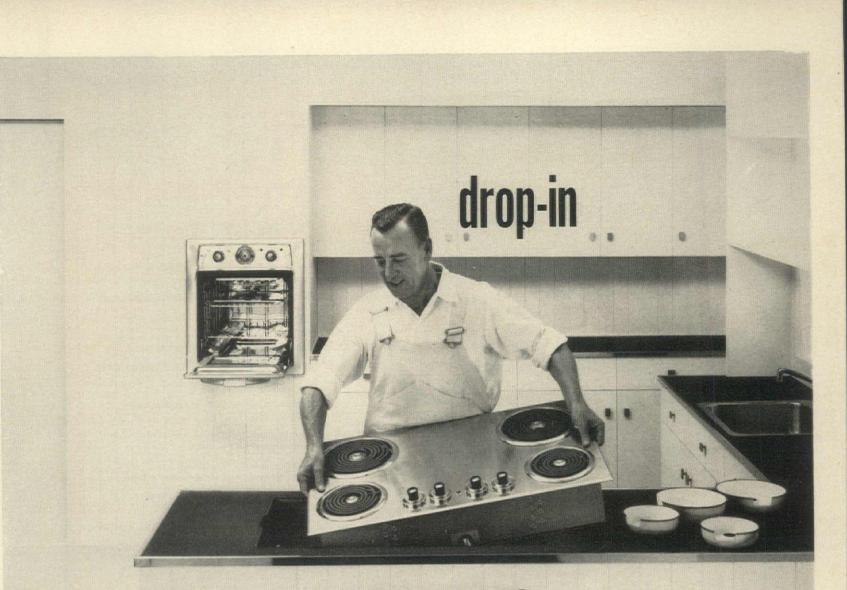
Homes are easier to sell when their noisiest area is sound conditioned with attractive Cushiontone ceilings



Cushiontone costs little extra yet it adds the new comfort of sound conditioning as a strong selling feature. Armstrong Cushiontone is a complete acoustical ceiling in itself, it replaces plaster and comes factory finished, ready to install. For full details, see your Armstrong Building Products Dealer or write Armstrong Cork Company, 4211 Sixth Street, Lancaster, Pennsylvania.



Cushiontone® Temlok® Tile ••• to quiet and beautify homes



TAPPAN

built-ins fit standard cabinets...cut your costs

Now—as easily and fast as you can complete an ordinary kitchen—you can put modern, beautiful, sales-building Tappan Built-In Ranges in your homes. New Tappan electric Built-In ovens drop into standard 24-inch oven cabinets.

The Tappan stainless steel cooking top shown above drops into standard 36-inch cabinets and requires only one rough opening. No front cut-out for switches. You install it in minutes. Electric cooking tops are also available in 2-element drop-in units and 4-element, 30-inch and 36-inch set-on units. There's even a matching griddle.

Oven and surface units for every plan and price ... loaded with sell-on-sight features

You can choose the units to fit your plan and price. Ovens in smart Lusterloy or Copperloy finishes with solid or Visualite-Window doors. Surface units to fit any kitchen plan. And all of them have the quality cooking features that have made Tappan the finest name in cooking.

> Special deal for builders! Call, wire or mail this coupon today

No other built-in has so many wanted features

- · Best-baking chrome-lined oven
- Convenient Visualite oven window
- Lift-off oven door for easy cleaning
- Eye-level automatic controls
- Versatile, smokeless broiling
- Super fast, 7-heat surface units

choose either electric or gas ... please every buyer

Reduce labor costs, simplify specifications. Let the top name, Tappan, help you cash in big on the built-in trend. Get complete information and price lists right away.

Dept. HHB-115, The Tap Mansfield, Ohio.	pan Stove Co.,
	information and prices on the ric built-in ranges.
NAME	TITLE
FIRM	
ADDRESS	
	STATE
CITY	

Here are



why these new 1956 AMF De Walt Power Saws

> speed your cutting... lower your costs

MODEL GW-I WITH 10" SAW. With 1½ hp directdrive motor, 120/240 voltage change switch. 10" saw blade cuts 3" deep, rips 26" wide, cross-cuts 16" wide on 1" stock. Steel base with welded carrying handles, carries through 30" door. Safety key switch, guard, anti-kickback device. Weighs only 183 lbs. \$382.50 complete delivered. Larger sizes available

Use your De Walt for framing, concrete forms, interior trim work, special built-ins ... for every cutting need. Join the thousands of builders who have found an AMF De Walt the one modern, cost-saving way to cut and finish lumber, in the shop or on the job.



The modern, versatile, job-proved De Walt Power Saw...

1 Does everything on the job, from framing to finishing.

2 Saves as much as 60% in power tool costs,

3 Instantly adjusts for any cut you want.

Gives machine-tool accuracy on all cutsmakes fitting easier, faster, finer.

5 Cuts lumber waste . . . salvages odd sizes,

O Gives far safer, easier top-side cutting.

7 Saves as much as 90% in layout and marking time.

Reduces worker fatigue—operators like De Walt's easy handling.

9 Has big capacity in either size . . . with powerful, compact, direct-drive motor.

Complete in every way . . . sets up instantly on the job.

Conveniently lightweight . . . easily carries to any spot on the job site.

Gives modern, straight-line materials

B Has quick-set stops for all popular angle cuts.

Makes possible production-line cutting on the job.

Does special millwork...without mill costs,

Cuts all popular building materials including aluminum.

Has Underwriters' Laboratories, Inc. and Canadian Standards Association Approval for your extra protection.

Makes work go faster, more efficiently ... one saw operator keeps a dozen or more carpenters busy nailing.

Custom-built, direct-drive motor minimizes maintenance.

> MODEL MB-F WITH 9" SAW. Portable, with new 34 hp direct-drive motor, 120 V. 9" allpurpose saw blade cuts 2½" deep, rips 24" wide, cross-cuts 15" wide on 1" stock. Safety key switch, safety guard, and anti-kickback device. Weighs only 140 lbs. \$239 complete delivered.

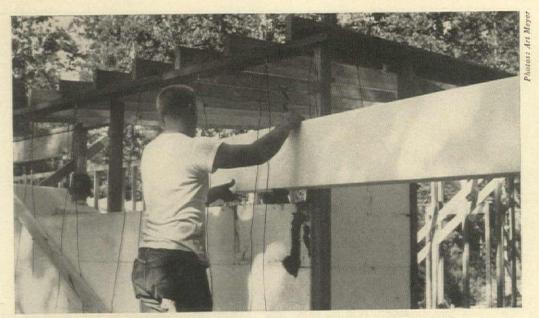
Send for valuable Free Booklet on Job-Tested Methods for Cutting Building Costs. MAIL THE COUPON TODAY.

AMF De Walt Inc., Dept. HH-55-11, Lancaster, Pa. In Canada: De Walt Canada Ltd., Guelph, Ontario Please send me valuable Free 16-page Booklet on Job-Tested Methods for Cutting Building Costs.

Please send handy Common Rafter Meter. I enclose 25c in coin. Name

Company	The second second
Address	
City	Zone State

and the second s



CARPENTER HANDLES A 9' PLANK OF STYROFOAM EASILY; IT WEIGHS ONLY 41/2 LBS.

Houston salesman experiments with foam plastic for walls, roof in his new home

A Houston plastics distributor figures he saved \$5,000 on a 2,800 sq. ft. house by using cement-coated slabs of Styrofoam for the walls and roof.

Dean Emerson is apparently the first person to use the hardened foam plastic as a pri-



mary building material. Dow Chemical Co. has produced it for 17 years, but up to now its building use has been largely curtain walls or nonload-bearing, self-supporting partitions. Dow considers it a space insulator. Emerson, who sells the plastic in six states at 14ϕ a board foot, made it the basic component of his four-

EMERSON

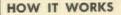
bedroom home by using it, with cement, as a semi-structural sandwich.

Build to last. The first thing he had to do was prove that the product could be coated to stand the gaff. (It is possible to push your thumb into Styrofoam but you cannot break a brick-sized bar of it.) Emerson and Consulting Engineer Francis J. Niven put up a small experimental house two years ago and gave it the works. Results: a Styrofoam board 9' long, 1' wide and 3" thick stood up well under a 3,000 lb. load when coated on both sides with 1" of cement. It withstood a wind load of 60 lbs. a sq. ft., three times what the hurricane code calls for.

Emerson's obvious purpose in building his house of Styrofoam was to add the material to the long list of plastics already used in home building. His technique of sandwiching the Styrofoam between layers of cement (a bare plank 9' long weighs only 4¹/₄ lbs. before it is coated) makes it structurally sound. And it saves money. Emerson figures he built his walls for 85¢ a sq. ft.—compared to a cost of about \$1.25 for a fully-insulated brick veneer job. Total cost of the house was \$30,000, but he thinks it would have cost him at least \$35,000 if he had used more conventional materials.

Out of the slump? Emerson sees increased use of the Styrofoam sandwich as a potential boon to the plaster industry. "They're in a big slump," he observes, "because plaster cracks. This offers, we believe, a better base than the old metal lath—a better bond, a more continuous bond with more cement on it. The plastering people are the ones that ought to love it."

Styrofoam also figures as a powerful insulating material. Emerson used it for the



During experiments with Styrofoam walls two years ago, Dean Emerson and Francis I. Niven found that wire mesh was not necessary except at points of stress and shock like doors and windows. They also discarded the idea of compressing the Styrofoam with rods and turnbuckles, finally settled on eyebolts on slab and plate, with 2' centers, staggered and connected by No. 10 wire. The latter is tightened by crosswires, creating a pattern similar to a series of capital A's. They put a 1" coat of sprayed cement on both sides of the 3" Styrofoam, creating a 5" wall. The wires brace the outside wall against the impact of the cement and also serve as a screed. Joints of the Styrofoam blocks are staggered and waterproof compound is smeared into the seams.

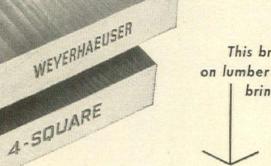
floor of one room-covered with a thin layer of marble it bore up under a grand piano on casters-and figures the floor will always be at room temperature because of its insulation. It is important to remember, from a cost standpoint, however, that Styrofoam's advantage lies in its structural strength. "In general, insulation has been a kind of stepchild of the construction business," says Emerson. "If you have studs already built, it will be cheaper to fill the spaces with glass wool or mineral wool. Conventional construction is cheaper than Styrofoam in that way. To use Styrofoam economically, you have to take advantage of its structural strength [i.e., build without studs." Cost of the plastic roof was about the same as for shingles.

More to come? Now Emerson wants to build a couple of Styrofoam homes for sale. He is still learning. "Actually, if I were going to build houses economically, and very well, I would build them post and beam," he says. "Then start at the bottom, nail Styrofoam blocks all up one side, right over the roof, and down the other side. I'd trowel the cement on (sprayed cement is economical only for big mass building operations) and trowel on a light Portland cement inside. ... We believe we can build a first-class wall, finished inside and out, for 85¢ to \$1 a sq. ft."



STYROFOAM IS SAWED OR CUT WITH A KNIFE, WEDGED INTO PLACE WITH WATERPROOFING AND GIVEN A 1" COAT OF SPRAYED CEMENT

NEWS continued on p. 78



MERICA HOM

This brand name on lumber | brings you

A line of quality and services to

The 4-Square Home Building Service portfolio illustrates 148 beautiful modern homes, each one professionally planned for extra value. The Farm Building Service portfolio illustrates over 200 ideal farm buildings and equipment items, plus 22 charming farm homes. Singly, or together, these Services are highly effective in stimulating building prospects and in helping to close actual sales.

Colorful full-page advertisements in the Saturday Evening Post, plus programs in Better Homes and Gardens, American Home, Small Homes Guide, Farm Journal, and Successful Farming, feature the 4-Square Services promoting public acceptance of Weyerhaeuser 4-Square products and services.

Colorful planning materials, including descriptive folders, catalogs, and farm and home building books, are available to builders through their local Weyerhaeuser 4-Square Lumber Dealers.

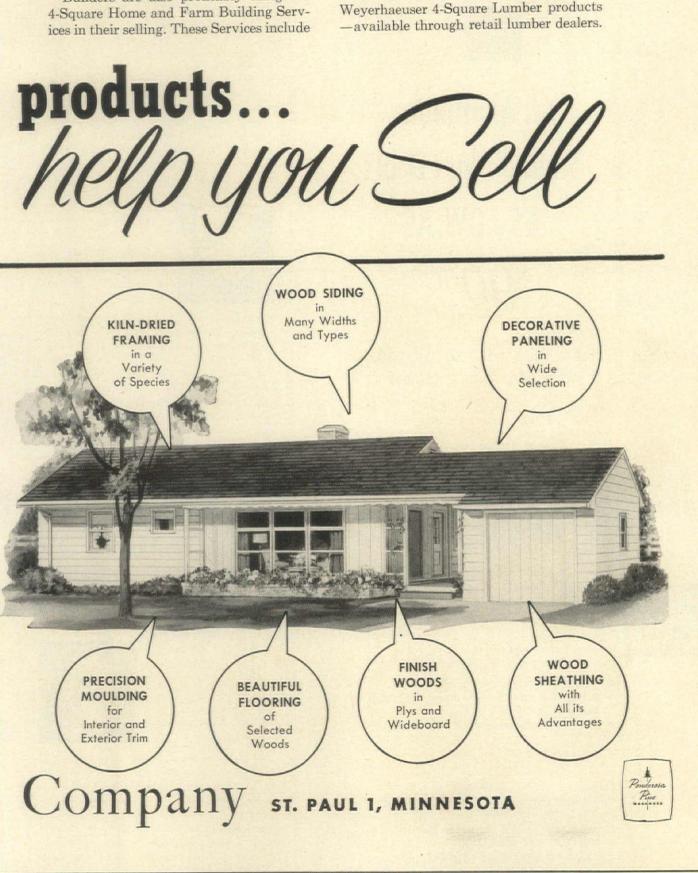
Weyerhaeuser Sales

Many builders are strengthening their position by featuring Weyerhaeuser 4-Square Lumber products . . . because these products have a reputation for uniformly high quality . . . and because many years of advertising have built up a remarkable consumer acceptance for the Weyerhaeuser 4-Square brand name.

Builders are also profitably using the 4-Square Home and Farm Building Serv-

scores of professionally designed homes and farm structures, complete with blueprints and material lists.

Both the Building Services and Weyerhaeuser 4-Square Lumber products are advertised nationally to the public every month. This produces building prospects who are favorably disposed toward builders who offer them the Services and who use Weyerhaeuser 4-Square Lumber products -available through retail lumber dealers.



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All Aluminum,

Sliding Glass Doors

AS LOW AS

Whether you are building 1 or 100 homes ... price

no longer restricts you from including aluminum sliding glass doors. Here is the ultimate in sliding

You can specify Sun Valley jr. without budget fears. It's priced especially for the economy budget minded. This is the door both builders and architects have been looking for. It's SLIM and TRIM ... rugged con-

struction with built-to-last quality. Check these list

prices ... see how easily Sun Valley jr. can be in-

 6'-0" (2 panel)
 \$ 90.00

 8'-0" (2 panel)
 102.00

 10'-0" (2 panel)
 114.00

 10'-0" (2 panel)
 126.00

· locking stiles may be reversed permitting sliding

units will accommodate glass of 3/16", 7/32"

BALANCED DESIGN ... ALUMINUM EXTRUSIONS ... FULLY WEATHERSTRIPPED ... EASY INSTALLATION NO MAINTENANCE

For added value for your homes, see your Sun Valley

Sun Valley SLIDING DOOR COMPANY, Dept. 104

8354 San Fernando Road, Sun Valley, Calif.

*for 6 ft. wide, 2-panel door without glazing. Features of Design and Construction.

usually found only in higher priced doors.

LOW COST combined with MAJOR FEATURES

LIST PRICE

LIST PRICE

Sur Valley "jr." Sliding Doors designed, built, priced

cluded in your building plans.

DOOR WIDTH OPENING

12'-0" (2 panel)..... All doors 6'-8¼" high

or 1/4" thickness.

plus features

unit to be right or left.

dealer now or write direct to:

· comes complete with full jamb.

Prices on Sun Valley jr. Door

especially for low budget and multiple housing installations

doors .

continued from p. 75

OPINIONS

These intellects shed the following light on matters of moment to housing:

Federation New.



Stephen M. Bailey, business manager of AFL Plumbers local 130 in Chicago, warning his 6.200 members against coffee breaks:

"When somebody hires a plumber, it's no cheap item. What with \$3.20 an hour plus 24¢ in welfare benefits paid the plumber, plus the contractor and other costs, it runs into money. Contractors are entitled to a full day's work. No provision has ever been made in the plumbing industry for 'coffee breaks,' and when a contractor voluntarily extends such privileges it is with the understanding that arrangement will be made so that only a minimum of the work time will be lost. . . . You can't get more money with less work."



President Wallace Moir of the Mortgage Bankers Assn., in The Mortgage Banker:

"How much more mortgage credit inflation is coming? As much inflation as is needed to keep business moving ahead. If the 100% residential loan is the limit in that area, where will credit inflation be applied to approach 20% per annum? In other areas of the economy. Pending legislation points to these: medical facilities, schools and colleges, trailer parks, housing for old people."



Architect Samuel Paul, chairman of the Long Island Home Builders' committee on research:

"A number of projects with contemporary design have been huge successes. The contemporary house is becoming more prevalent in spite of the lending institutions."

Realtor Arthur Rubloff of Chicago:



"We are already overstored, yet the race to build shopping centers goes on. It's reached the point where managements are planning to operate their own stores so close together they'll be competing with themselves. We have learned the lesson of wrong land use in the past and seen commercial property turn into slums. Unfortunately, we are not applying that lesson."

NEWS continued on p. 82

DISCOUNTS AVAILABLE

QUANTITY

now EVERY home you







WHY IS GOOD MORTAR IMPORTANT?

Because of their size and weight, concrete blocks require mortar with "body", plasticity and water-retaining capacity. Brixment meets all these requirements. It has the body necessary to support the weight of the unit and hold it up to the line. It has the *plasticity* necessary to prevent the mortar from falling off the long head joint, while the block is being placed in the wall. It has high *water-retaining capacity*, which gives the bricklayer more time to shift and adjust the block to its final position before the mortar stiffens.

It is the combination of these characteristics that makes Brixment the leading masonry cement for concrete block as well as for brick.

Louisville Cement Company . . . Louisville 2, Kentucky



"In this Hotpoint home

and also our projects . . .

we select Janitrol conditioning

(Con

as our best investment"





Both the air conditioning contractor, Joe Perry (left) and the builder, Don Decker, agree that this Janitrol year 'round conditioning' system was an outstanding sales feature of the Hotpoint home, and demand the same Janitrol quality equipment in their lower cost homes.

WRITE TODAY FOR THIS FREE BOOK

It graphically shows why Janitrol has more real, built-in dependability. Explains the differences be-



tween Janitrol and ordinary equipment. Ask for No. JS-212, "You Can Measure Heating Quality." Write Dept. HH511.



This Omaha model of the Hotpoint home, built by The Phoenix Development Company, drew over 8,000 visitors. Janitrol Win-Sum Twins provide all-year conditioning as one of the quality features in this model.

The Builder says:

"We use Janitrol in both our low-cost homes as well as our better homes, feeling that the best heating and cooling equipment is the lowest in cost in the long run."

> Don Decker, President Phoenix Development Co.

The Installing Contractor says:

"We wish to state that the range of applications of Janitrol equipment is best exemplified by our installation of the Win-Sum Twins combination heating and cooling system in the \$35,000 "Hotpoint House" and the Janitrol horizontal furnace installation in the 275 house project of \$9,000, 3-bedroom homes in the Karen Addition.

"In both instances the highest quality, most efficient equipment that could be obtained at any price, is being used."

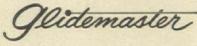
> Joseph Perry, General Manager Perry-Lewis Division Contractors & Engineers



Surface Combustion Corporation, Columbus 16, Ohio In Canada: Alvar Simpson Ltd., Toronto 15







ALUMINUM HORIZONTAL



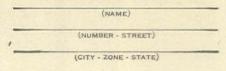
only window today that's designed and engineered with such features as these for tomorrow's modern living—

- New V-shape twin interlock for perfect weather seal
- needle roller-bearings on stainless steel pins for permanent feather-glide
- streamlined "invisible" handle with automatic tamper-proof bolt-lock
- double-glazed—no storm windows needed
- · built-in rust-proof aluminum screen
- lifetime wear due to heavy extrusions, double I-beam sill, integral jamb flanges and fin.





Mail Coupon for Brochure! GLIDEMASTER DIVISION FREE Brochure! 354 S. Sanford, Pontiac, Michigan Send BROCHURE on GLIDEMASTER Windows.



NEWS

continued from p. 78

Designer beats high rent with \$700 folding shelter

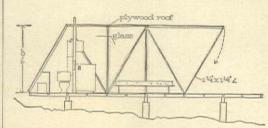
When Designer Peter Drake was working for the Army in Washington, he decided he had to do something about the rent he was paying. The answer: a composite, neat-as-a-pin home for



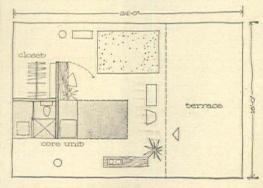


two (above) that he built in his living room, folded up like a tent, and moved to a friend's property near Alexandria, Va. Which is competition the housing industry can well ponder. Drake, his wife, their two toy collies and a cat lived in the collapsible shelter for a yearuntil July of this year-without inconvenience or damage from hurricanes. The entire house, including toilet, washbowl, refrigerator, plumbing, heating and wiring cost \$700. It took Drake three months to build it. The home weighs 3,000 lbs., can be folded into a trailer-like shape to which wheels are attached for easy mobility.

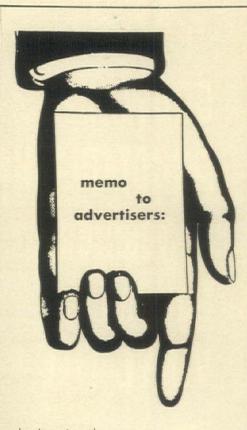
Drake recently put the wheels on and took his house home to Providence, R. I., where it will be stored until he gets a chance to move it to Cape Cod as a semi-permanent summer home.



CROSS SECTION SHOWS TRIANGLES



FLOOR PLAN OF HOUSE



don't miss the

January Home Show Issue

of

house & home

It's a "convention in print" out in time for the NAHB show

> 100,000 of your best customers will be searching this January issue for ideas on the top new products, equipment, designs, plans and services for '56—in their own first choice magazine.

house & home

P.S.

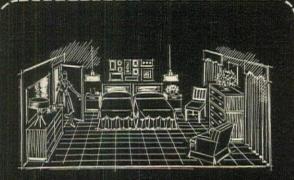
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Closing	Date	

multi color Nov. 11 B & W, 2 color Nov. 18 multi color Nov. 18 B & W, 2 color Nov. 25

CROWNING ACCOMPLISHMENT in resilient flooring... VINYL TILE by



LIVING ROOM



BEDROOM



See, feel, flex a square of WRIGHT Vinyl Tile-you'll agree there's no flooring material to compare with it, either for elegance or practicality. End product of long research and unique manufacture, WRIGHT Vinyl Tile is fully homogeneous. That's why it never wears unevenly...why its high lustre and elegant color patterns gleam uniformly over the whole flooring for the entire life of the tile.

But more than that--WRIGHT Vinyl Tile is a supremely practical flooring. It will not buckle under temperature changes. It will not warp or crack. And it is highly resistant to grease, acids, alkali, light and flame. Moreover, it is water-proof, non-slip, and easier to keep clean than any other type of resilient tile flooring.

Discover for yourself how remarkable WRIGHT Vinyl Tile really is -- how perfectly suitable for every type of installation. Fill out and mail the coupon for full information and free samples -- before you select flooring for your current projects.

WRIGHT MANUFACTURING COMPANY Division of Mastic Tile Corporation of America Houston. Texas



WRIGHT MANUFACTURING COMPANY Div. of Mastic Tile Corporation of America Dept. W14-11 P. O. Box 986, Newburgh, N. Y.

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Rubber Tile

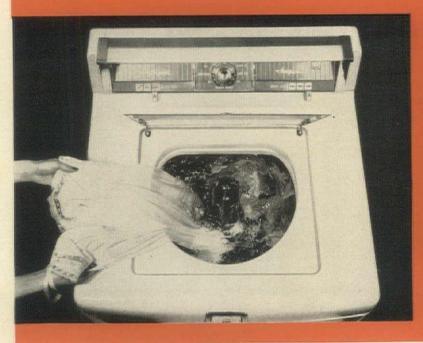
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City____Zone___

Prove it to yourself – NEW 2-SPEED WHIRLPOOL HELPS SELL HOMES FASTER





SLOW SPEED: For all her delicate fabrics, washing and spindry action are slowed by $\frac{1}{3}$ to a hand gentleness. Everything can be washed automatically in a new Whirlpool. **NORMAL SPEED:** For soiled dungarees and all regular clothes, Whirlpool's separate, normal-speed cycle loosens and removes all soil for the cleanest washes anywhere.

Install Whirlpool in your display homes — and see the difference

Try a new Whirlpool fully-automatic washer in your display homes. Then watch the next woman prospect who stops in. When she discovers Whirlpool in the laundry area, her face will light up. She's thinking ahead to the happiness your Whirlpoolequipped home will bring. Her pride of possession has been aroused — and you know how important that is to any sale.

But that's just part of the story. She knows, too, that Whirlpool with 2 separate washing speeds – one for delicate fabrics and one for regular fabrics – means her hand-laundering days have come to an end. Your prospect knows and wants the Whirlpool exclusives. For example, there's the fully-automatic Suds-Miser that saves her over half of what she's now spending for soap and hot water. There's 7 Rinses, the feature that gives the most thorough rinsing known, yet uses less water than other washers. There are more — and she knows them.

Install the new Whirlpool in your homes and see the difference it makes. Your Whirlpool distributor will be happy to help you. Be sure to ask him about the Whirlpool builder plan - it will save you money.

SEE YOUR WHIRLPOOL DISTRIBUTOR FOR THE FULL STORY

Builder Division, WHIRLPOOL-SEEGER CORPORATION, St. Joseph, Michigan

IN CANADA: John Inglis Co., Limited, Toronto, Ontario

See the Milton Berle and Martha Raye shows on Tuesday nights, NBC-TV.

MORE THAN EVER . . . IT'S EASIER TO SELL WHIRLPOOL-EQUIPPED HOMES!

HARDWOOD PLYWOOD DREAM CABINETS

Idea:

In the kitchen, no material is more exquisite -none is more appreciated by women-than incomparable, natural hardwood plywood. Here, kitchen cabinets can match the door -repeat the warm color and lovely grain patterns of hardwood plywood paneling in the dining area-or provide a new note of contrast.



Here are "deluxe feature" ideas that Close the Sale!

HARDWOOD PLYWOOD "ACCENT" WALL

In the living area, a luxurious accent wall and matching built-in sideboard of eyecatching hardwood plywood with its soft tones and lovely grain, matches your sellingfeature hardwood door and adds a glamorous custom-built look to the room. Or, for an even more dramatic effect, plan the entire room with attractive, lifetime hardwood plywood.



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Idea:

Idea:

In that den or study for the man-of-thehouse, panel the walls in natural hardwood plywood. Divider desk and built-in matching hardwood plywood bookshelves add a salesstimulating extra touch, too.

Watch prospect's eyes light up as they enter hardwood plywood paneled rooms. Watch them warm up to your selling story as you point out the maintenance-free advantages of hardwood plywood. What's more, with the many species available, you can achieve "deluxefeature" effects which can be varied from one house to the next for sales-building individuality. Whether you choose birch, mahogany, walnut, oak, maple or gum... wherever you use it in your plan...hardwood plywood is convincing proof of quality construction to every prospect—definitely helps close the sale.



The HPI seal, advertised nationally to your prospects in top-circulation consumer magazines, identifies American mills operating under a rigid quality control program. It is your assurance of consistent quality, uniform grading, sales-appealing beauty.

HARDWOOD PLYWOOD INSTITUTE 600 SOUTH MICHIGAN AVENUE, CHICAGO 5, ILLINOIS



Gentlemen: Please send, free of charge, your builder's guide to selection and use of Hardwood Plywood, ''A Treasury of Hardwood Plywood':

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in the wake of a junior tornado!

Havoc reigns when Junior takes a bath! But, as informed architects and builders know, Pomona's "Space-Rite" Perma-glaze deck tile is impervious not only to Junior's hard, scratchy toys and the dirt and grime of his day's foraging—but also to soapy water and even corrosive chemicals, harmful to ordinary surfaces! That's because only Pomona's exclusive fusing process produces this beautiful pebbled finish of flint-rock hardness. Uniform joints are assured through Pomona's "Space-Rite" feature. Shown here, exquisite new Mercedes Blue in Perma-glaze 6" x 6" deck tile. Write for free catalog with actual tile samples of full line of colors.

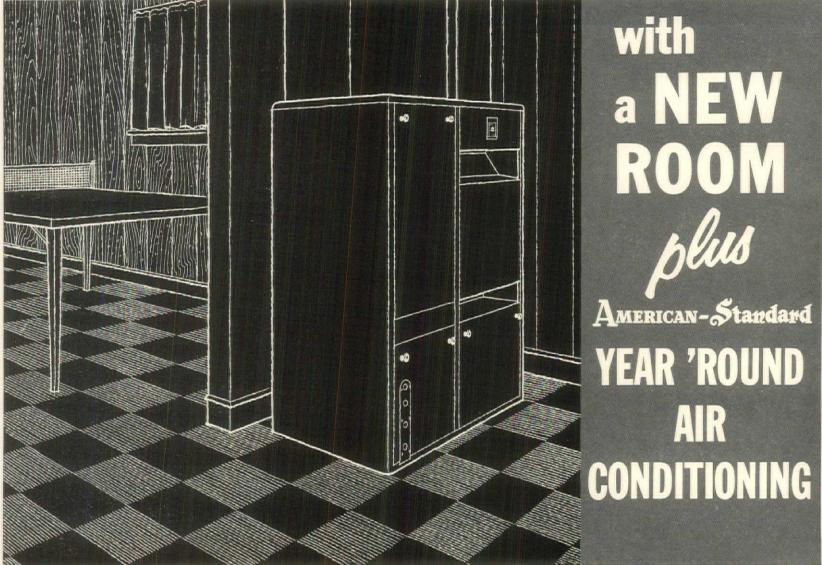
POMONA TILE MANUFACTURING CO.

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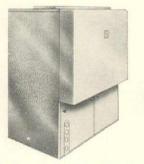
POMONA TILE



REPLACE THAT OLD FURNACE



Year 'round unit equipped for gas-fired heating; 100% hermetically sealed, water cooled refrigerant circuit covered by 5-Year Protection Plan.



Year 'round unit equipped for oilfired heating; 100% hermetically sealed, water cooled refrigerant circuit covered by 5-Year Protection Plan.

That's right—a whole new *extra room* can be built in the space occupied by the average old style furnace and its bulky pipes. Rip it out and put in one of the new American-Standard Year 'Round Air Conditioners... give the owner more comfort as well as more house.

These amazingly compact units provide the best of heating and the best of cooling, for ideal indoor weather 365 days of the year. What's more they're a decorative asset with all components housed neatly and completely under a single jacket, in handsome Cooltan finish. Units are available in a wide range of heating capacities, gas-fired or oil-fired, with either 2 hp or 3 hp cooling; also *less cooling circuit* for the owner who wants to add summer air conditioning at a later date. Easy-slide-out design permits quick addition or removal of the entire

refrigerant circuit without dismantling the jacket of the unit. For full details see your American-Standard dealer or distributor.



EVERYTHING for air conditioned comfort

Warm Air Heating Summer Cooling Year 'round Units Electrostatic Air Filters





ELYRIA, OHIO American Radiator & Standard Sanitary Corporation



VINYLFLOR—gives almost scamless sweep of flooring. 21 handsome inlaid patterns. By the yard, 6' wide. Install over suspended sub-floors, wood or concrete.



VINYLTILE—makes an ideal kitchen floor for any housewife. Resists ordinary grease, acids, alkalis. Install above or on-grade, even over radiant heating. 27 patterns.



VINYLBEST TILE—the all-purpose tile that goes on above or below grade, even over radiant heating. Highly stain-resistant. 17 patterns in 1/16" and 1/8" gauges.



VINYLTOP—the quiet, flexible, modern material for one-piece counter and back-splash. Cuts and coves easily for economical installations, 17 patterns 30''-36''-42''.



Floor: GOLD SEAL VINYLFLOR (CHARCOAL & PINK NO. 2024 AND CLOUD PINK NO. 2021) Counter: VINYLTOP NO. 3021

More and more home buyers are sold on GOLD SEAL VINYL INLAIDS

Gold Seal Vinyls may well give *your* homes that *extra* sales appeal that turns "For Sale" into "Sold." For these modern products combine color-rich beauty with easy upkeep, long wear and versatility.

Imagine the extra sales appeal you can give your homes with Gold Seal Vinyls for floors, counters, walls . . . even cabinet facings. And decorating has never been easier, for the entire line is color-coordinated.

What's more, Gold Seal Vinyls are easy to care for. Their super-smooth surfaces shrug off dirt and grime. Everything from grease and jam to finger-paints and crayons cleans in a jiffy.

Naturally, every foot of Gold Seal Vinyl Inlaids is covered by the famous Gold Seal guarantee of satisfaction or your money back.

With all these features . . . plus mass preselling in Life and Better Homes and Gardens

... it's easy to see why more and more home buyers are sold on Gold Seal Vinyl Inlaids. Use their sales features in your homes for that *extra* sales appeal!



FOR HOME OR BUSINESS YOU GET THE FINEST CHOICE OF ALL IN ...

Inlaid Linoleum · Ranchtile ® Linoleum · Resilient Tiles · Congoleum ® & Congowall® Enamel-Surface Coverings · VinylFlor · VinylTop



Year-round Electronic Comfort

Honeywell Moduflow glamorizes heating-cooling systems, provides "wonderful selling point

HOWARD C. GRUBB of Tulsa has built thousands of homes. He knows, as well as any man, what *sells* them to his fellow Oklahomans. That's why his new starts in Lortondale Addition are equipped with Honeywell Electronic Moduflow Temperature Control.

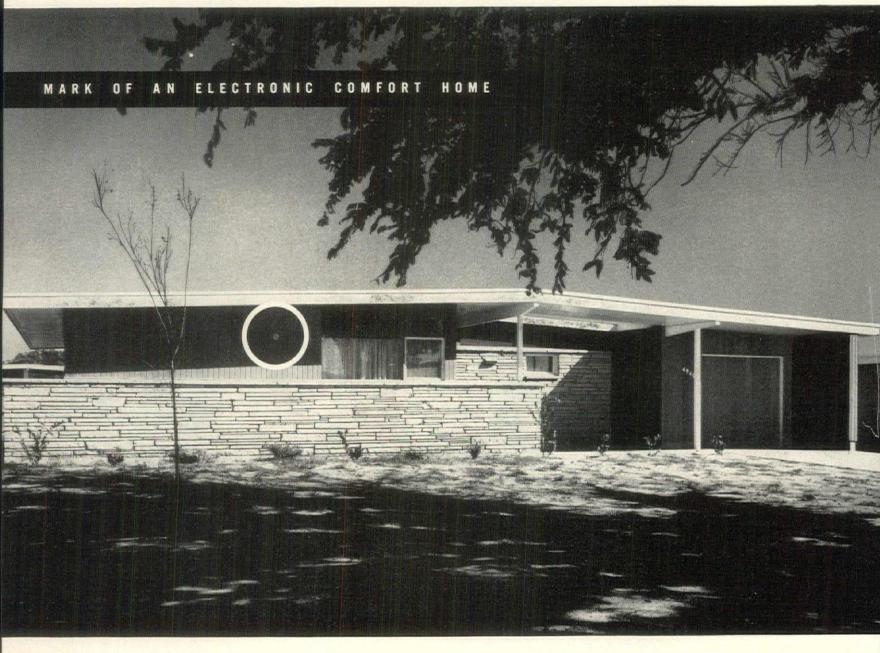
"It's a wonderful selling point," says Builder Grubb. "Our houses are completely air conditioned, so Moduflow means more comfort winter and summer, plus savings on power and fuel. We're especially pleased to have Moduflow."

The "Golden Circle" indoor thermostat and the handsome wall clock, specially designed for the living area, are distinctive Moduflow features which highlight the heating-cooling system of your homes; they give your salesman comfort to sell that's clearly upgraded.

This new, advanced control *system*—most sensitive ever known—also has an *outdoor thermostat* that keeps the heating plant in tune with the weather; does it with speed, simplicity and accuracy possible only through electronics. The result is the absolute ultimate in comfort for your homes. Because Electronic Moduflow's exclusive features make all other control systems obsolete, in heating *and* cooling.

heating and cooling. Let Honeywell Electronic Moduflow start helping you sell houses. Get complete information from your heating contractor or local Honeywell office. Or write to Honeywell, Dept. HH-11-143, Minneapolis 8, Minnesota.

Three-bedroom, air-conditioned Electronic Comfort home in Lortondale Addition, Tulsa, Okla., built by Howard C. Grubb. Price in Tulsa, \$15,200. Architect: Donald H. Honn. Electronic Moduflow installed by Temperature Control Co., Tulsa.



helps Oklahoma builder's sales

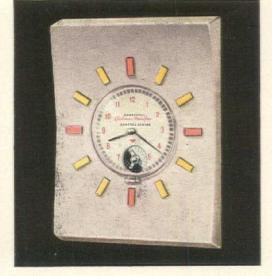
for Howard C. Grubb's contemporary homes.

Actual Size

chiftmic Weetlesser

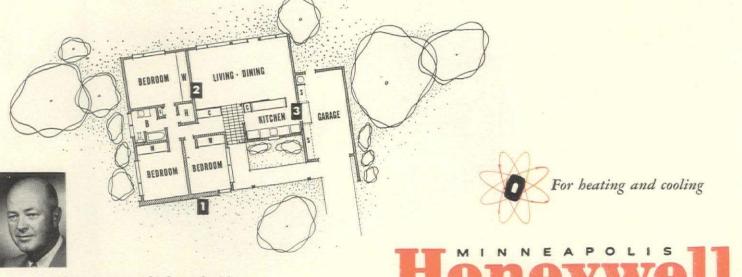
1 Electronics. New Outdoor Weathercaster is an electronic super-sensor, *eight times* more sensitive than ordinary thermostats. Mounted outside the house right where the weather is, it continually adjusts the indoor thermostat by telling it what the outdoor temperature is. Designed by Henry Dreyfuss in a new all-weather material. INITE CE DAY

2 **Temperature.** Inside temperatures are guarded by this beautiful Golden Circle thermostat, designed for the most modern living room. Ends thermostat "jiggling"; you simply dial the daytime and nighttime temperatures you want. Just set them once. Thereafter, the outside thermostat raises or lowers settings *automatically*.



1/5 Actual Size

3 **Time.** Never before a wall clock like this! Handsome, functional, modern a real prospect-stopper. Face is luxurious satinfinished aluminum. Hour markers come in red, yellow, copper or gold. Clock and its recessed "electronic brain" work together, automatically lower nighttime temperatures for comfortable sleeping, fuel savings.



H. C. Grubb, prominent Oklahoma builder

More than 3,000 homes in the Tulsa area have been built and sold by Howard C. Grubb, head of the building firm that bears his name. His new Electronic Comfort homes comfort systems have received national recognition, including awards for design and livability from the National Association of Home Builders. Actual Size





112 OFFICES ACROSS THE NATION

Electronic Moduflow



Tile, Plus Imagination, Sells Homes!

The charm of this Early American room is combined with up-to-date efficiency and easy living. The attractive effects you gain by using tile go far toward demonstrating the care and thought you put into a home. Yes, tile, used with imagination helps you sell.

The self-spacing feature of American-Olean cushion edge tile is further assurance of an installation which will be a tribute to the careful planning which went into the home. Specify American-Olean-its beauty is permanent because it is ceramic tile!

American-Olean Tile Co.

Executive Offices: 1071 Cannon Ave., Lansdale, Pa. Factories: Lansdale, Pennsylvania • Olean, New York Member, Tile Council of America

THE CHARM OF EARLY AMERICAN-IN A-O TILE

1. Tiled floor is puddle-proof, needs no waxing or polishing, wipes clean with a map, won't fade or indent.

2. Walls tiled from floor to ceiling may cost no more than half-tiled walls, yet are far more practical.

3. Decorated tiles make an orna-

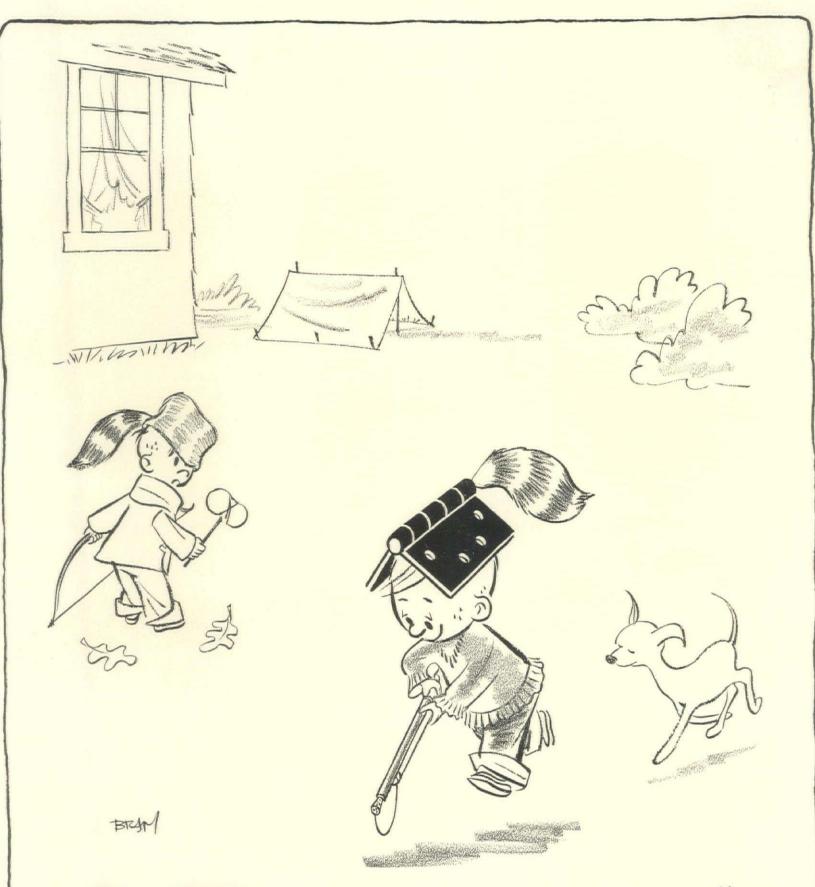
TILE SPECIFICATIONS: Color Plate 50. Walls: 57 Forest Green. Decorative Tiles: H53-C305 Blossom in all-over pattern, Countertop: 52 Daffodil. Floor: CB645 Random, ruddy range.

AMERICAN-OLEAN TILE CC 1071 Cannon Ave., Lansdale Please send me the following "New Ideas in Tile" Booklet 300, Industrial W Name	, Pa. 9 free literature
Title	
irm Name	
ddress	
City	Zone State

mental feature of the vanity, and heighten the Colonial spirit of the room.

4. Tiled vanity top can't be harmed by spilled nail polish or polish

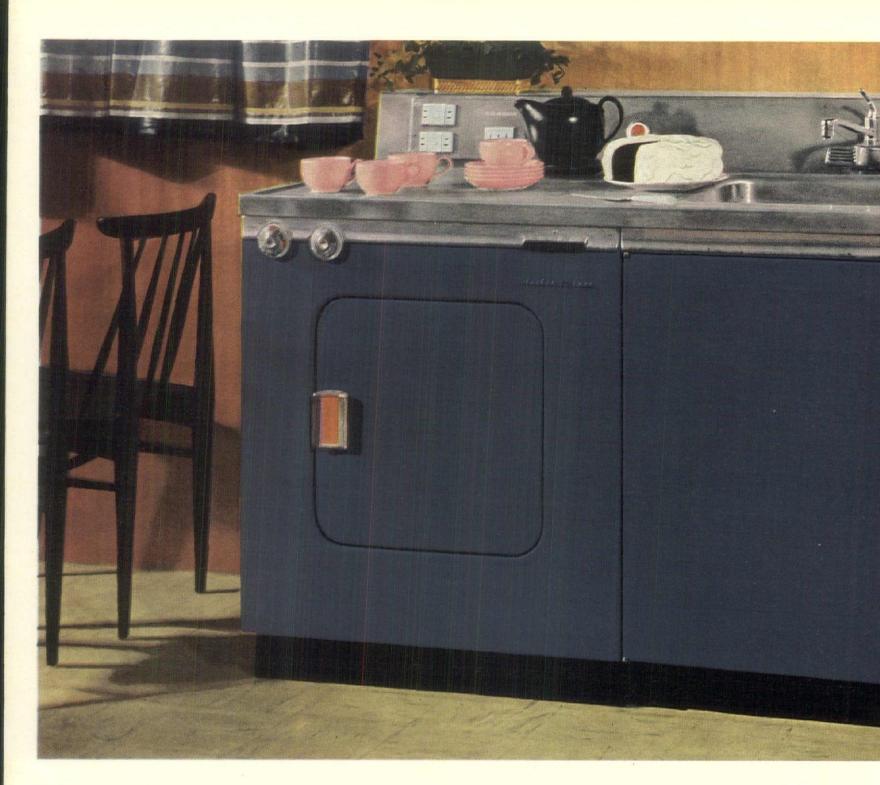
remover, is easy to keep spotlessly bright.



"EUERYTHING HINGES ON HAGER !"

C. Hager & Sons Hinge Mfg. Co. • 139 Victor Street • St. Louis 4, Mo. Founded 1849—Every Hager Hinge Swings on 100 Years of Experience





DRAMATIC General Electric "Kitcher

Exclusive 4-in-1 unit comes internally plumbed and wired...in

IMAGINE THIS VERSATILE "built-in" in your homes. What a powerful selling asset for you over other houses in your price range.

An internally plumbed and wired G-E "Kitchen Center" combining an automatic dishwasher, range, Disposall[®]-equipped sink, and a washer-dryer.

All mounted under one stainless steel counter. ALL WITH A SINGLE INSTALLA-TION IN ANY TYPE KITCHEN! Not only is the G-E "Kitchen Center" beautiful, compact and appealing . . . but its simplicity and versatility permit just about any kitchen design you want. AND WITH ONE INSTALLATION IN ANY TYPE KITCHEN.

Why not see your nearest G-E distributor about this great new "Kitchen Center," or write direct to: General Electric Company, Kitchen Unit Section, Appliance Park, Louisville 1, Kentucky.



All "Kitchen Centers" are available in 5 C Mix-or-Match colors: Canary Yellow, T quoise Green, Petal Pink, Cadet Blue, a Woodtone Brown . . . Only G.E. has "Kitchen Center."



Center" for your homes!

GENERAL

lix-or-Match colors for every kitchen ... even homes as low as \$12,000

NLY G.E. CAN OFFER YOU a complete selling rogram like this:

Here is a complete plan to help you sell our G-E-equipped houses faster and easier.

General Electric will help you design and lan your kitchens . . . help you determine ust where your G-E "Kitchen Center" and appliances should be installed and displayed for greatest appeal.

Furthermore, G.E. will provide you with a complete and *tested* merchandising program to help you promote and display this exclusive appliance in your model homes.

All this, plus a certificate that indicates

Progress Is Our Most Important Product

ELECTRIC

to your customers that the kitchen design has been certified by the General Electric Company.

When you consider that 55 out of every 100 women think G.E. makes the best home appliances, you know what a powerful sales weapon this certificate can be.

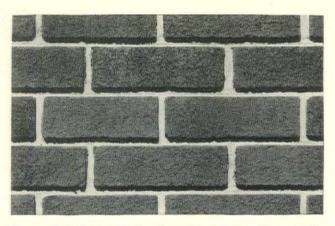
as a Fingerprint!

Experts say every fingerprint is different-and we say Medusa StoneseT Mortar Cement is as distinctive as fingerprints! It's the only white masonry cement made from world-famed Medusa White Portland Cement. As a result of this difference . . . this whiteness . . . wonderful things happen to masonry when you specify Medusa StoneseT White Masonry Cement. The unstained, uniformly white mortar joints give your masonry units a far more beautiful appearance. And Medusa StoneseT properly tinted makes mortar that harmonizes perfectly with the exact color of the face brick, stone, marble or glass block units you are using.

As Distinctive...

But the best part is, you can absolutely depend upon Medusa StoneseT . . . Thousands of homes-some twenty to twenty-five years old - stand as living testimony of its dependability. For mortar work that is different, insist upon StoneseT.

MEDUSA STONESET White Masonry Cement



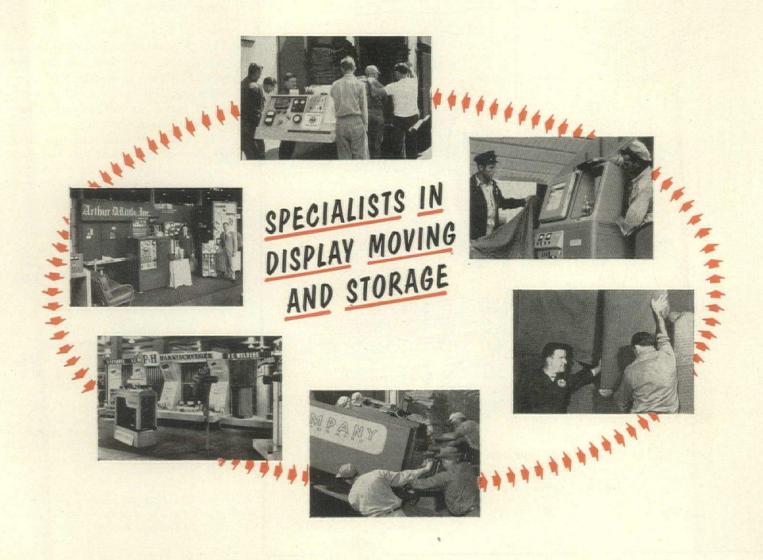
Unretouched photograph of a StoneseT wall over 23 years old.



Will Inc.

This advertisement appears in House & Home, November, 1955

Let North American Handle Your BUILDERS SHOW Exhibit



SHIP YOUR DISPLAY THE MODERN WAY

- Experienced Supervision
- Door-to-Door Service
- Minimum Crating
- Releases Your Personnel for Sales Work.

Look for this trade-mark under "Movers" in the yellow pages of your phone book.

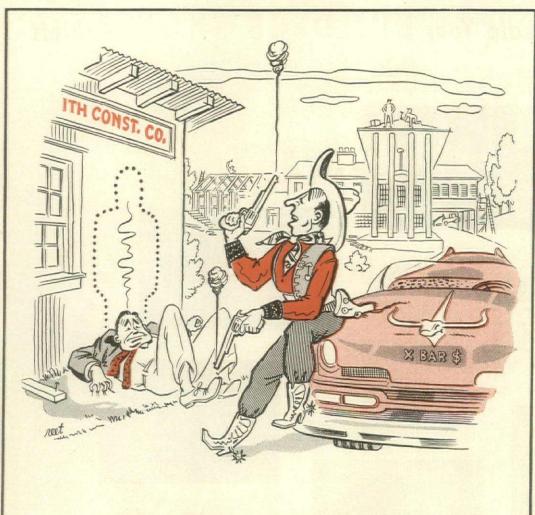


• If you are shipping a display to the Home Builders Show in Chicago, Jan. 22-26, do it the new easy way . . . call your local North American Van Lines agent. His door-to-door service in the same padded van eliminates drayage and minimizes costly crating. Supervision by NAVL's experienced display men at both origin and destination saves you time, reduces over-all exhibit costs. Only North American Van Lines offers this *special departmentalized* service!

Write Today for FREE Display Brochure— Use the Handy Coupon Below!

Display and Exhibit Dept. HH 115 North American Van Lines, Inc. Fort Wayne 1, Indiana	Date
Please send me your FREE Display Movie nearest North American Van Lines agent.	ng Service Brochure and name of my
Name	Title
Company	Product
Address	
City	State.

NOW SERVING THE UNITED STATES, ALASKA, CANADA, HAWAII AND PUERTO RICO



"Now looka here podnah, when I said I wanted White-Rodgers Controls in my house, I meant it, see!"

WHITE-RODGERS Controls

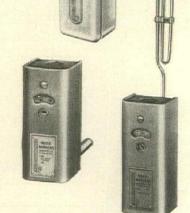
Your customers may not be as violent ... but they're just as particular about their new homes. They can be mighty bothersome if everything isn't perfect.

After all, when they have the best of everything else in their homes they naturally want the best in controls too... and that always means White-Rodgers.

We'll be glad to send you a complete catalog that includes specifications.

FOR HEATING . REFRIGERATION

AIR CONDITIONING



FOR OIL OR GAS... WARM AIR... HOT WATER or STEAM



MEN OF GOOD WILL

Sirs:

... A powerful piece and highly constructive (Savings and Loan editorial, Sept. issue). You have shown the way to a plan which can be very very useful to home owners as well as to builders and savings and loan associations.

We would appreciate receiving 25 copies for directors and staff and for local builders. A. D. THEOBALD, president

First Federal Savings & Loan Assn. Peoria, Ill.

Sirs:

. . . Very well written. I will be extremely interested in the industry's reaction. J. HOWARD EDGERTON, president

U. S. Savings & Loan League Chicago

Sirs:

We would appreciate receiving 15 copies. The differences between the two organizations will now be brought to a head; we'll have a different understanding of things and go ahead working together, which is as it

> GEORGE M. EASON, president Standard Federal Savings & Loan Assn. Los Angeles

Sirs:

should be.

... Well-done.

RAYMOND P. HAROLD, president Worcester Federal Savings & Loan Assn. Worcester, Mass.

Sirs:

. . . Interesting, informative and, I think, helpful to us.

Accordingly, I would appreciate 30 copies for distribution to our builders.

PAUL CLAIBORNE, president Placer Savings & Loan Assn. Auburn, Calif.

Sirs:

Few editors take the time to secure the detailed facts as you have done.

I agree wholeheartedly with everything in your editorial. I organized this association 36 years ago, so you know I have gone through all the things you mentioned.

Let me congratulate you.

E. E. LAKE, secretary

The Barber County Building & Loan Assn. Medicine Lodge, Kan

Sirs: ... Excellent.

CHAS. A. GORDON JR. Executive vice president Southern Federal Savings & Loan Assn. Pine Bluff, Ark.

Sirs:

. . . Timely and in good order. GEORGE L. BLISS, president Century Federal Savings & Loan Assn. New York City

continued on p. 94

profit now from convenient, new **BULLDOG** Electrostrip



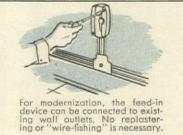
It provides movable outlets... eliminates outlet planning!

Here's the most advanced, most convenient electric outlet system ever devised—BullDog Electrostrip[®]. Receptacle plugs lock into the strip at any spot along its length—make it *every inch an outlet*. Electrostrip is neat, attractive . . . can be mounted easily on any surface . . . and is ideal both for new construction and for modernization.

SAVES INSTALLATION TIME, TOO!



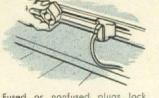
Electrostrip is installed easily and quickly . . . anywhere. Packaged in convenient roll form, it can be cut to any desired length.



Although rugged, it can be formed by hand to bend around corners and obstructions. Its ivory color blends with any color scheme.



End caps halt runs of Electrostrip wherever desired. Absolutely safe, the strip is rated at 20 amps, 125 volts. It is listed by Underwriters. The feed-in device can be used as either an end or a center feed. Electrostrip is perfect for homes, hotels, offices, stores, institutions.



Fused or nonfused plugs lock into the strip anywhere along its length . . . eliminate extension cords and over-loaded outlets.

Electrostrip is sold only by BullDog distributors, only to electrical contractors. See your BullDog field engineer, or write BullDog Electric Products Co., Detroit 32, Mich. Free promotion material available.

IF IT'S NEW . . . IF IT'S DIFFERENT



BULLDOG ELECTRIC PRODUCTS COMPANY A Division of 1-T-E Circuit Breaker Company

Export Division: 13 East 40th Street, New York 16, New York. In Canada: BullDog Electric Products Company (Canada), Ltd., 80 Clayson Road, Toronto 15, Ontario.

et la

CBEPCO

Texture One-Eleven is dependable DFPA industry quality grade-trademarked Exterior fir plywood (EXT-DFPA®), made with waterproof glue. Specify it by name because only Texture One-Eleven gives you all these features:

- Shiplap edges neatly conceal vertical joints.
- Deep, clean-cut grooves, interesting surface texture. ⁵/₈" panel thickness permits full ¹/₄"-deep grooves backed by ³/₈"-thick panel.
- Grooves either 2" or 4" o.c. Panels available in several stock sizes.
- EXT-DFPA® on panel means waterproof glue.

For full color idea folder and other data, write Douglas Fir Plywood Association, Tacoma 2, Washington. accent with

adds visible value to <u>any</u> home... equally effective outside or in

ture One-Eleven

Introduced only last year, Texture One-Eleven has already stirred the imagination of countless architects and builders. Here are a few of the ways it's being used—for accent or feature ... outdoors or in ... for residential or commercial buildings.



ACCENT flat plywood, masonry and other materials with Texture One-Eleven. Fits new panelized exterior treatments.



ACCENT residential or commercial interiors with Texture One-Eleven. Deep parallel grooves create striking shadowline pattern.



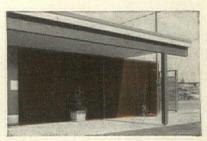
ACCENT your homes with Texture One-Eleven patio fences and outdoor storage units. Adds sales appeal at little extra cost.



ACCENT lines created by bold grooves add high style to strength, durability and economy of Exterior fir plywood.



ACCENT carport walls, add extra bracing strength with Texture One-Eleven. Panels weather well, made with waterproof glue.



ACCENT on savings. Builders report panels slash application time and labor costs. Can be applied without sheathing.

See your lumber dealer. He stocks Texture One-Eleven or can get it for you.



Practical Builder, September 1955 House & Home, November 1955

LETTERS continued from p. 90

Sirs:

We constantly tell builders this same story. I would like to have 25 copies.

JOHN D. PAGE

Maury County Federal Savings & Loan Assn. Mt. Pleasant, Tenn.

MODULAR

Sirs:

HOUSE & HOME should be given some sort of award for all that you have done to create an atmosphere of understanding for modular coordination. Actually, you have done far more than that—you have been the spark plug for standardization in home building, and all of us in the industry are grateful.

In reviewing the A-62 recommendations in your August issue, I find one statement which should be corrected for the record. The proposed 8' ceiling height dimensioned as $8'\cdot1^3$'s" or 8'-1" was my recommendation as chairman and not the recommendation of the entire A-62 study committee.

> LEONARD G. HAEGER, AIA Technical director Levitt & Sons, Inc. Levittown, Pa.

BIAS

Sirs:

... Those of us in the National Board of Realtors do not need your biased reporting on either the so-called integration subject or the Realtor Stand on Public Housing (which is simply the beginning to socialization). Nor do we need your untrue reporting on our national president's appearance before the Senate Banking and Currency Committee (July, News).

> HALLIE M. KENDALL, NAREB Charleston, W. Va.

We cannot help wondering whether Mr. Kendall actually read our story or whether he just read Herb Nelson's surprising attack on House & HOME in the NAREB newsletter, *Headlines*.

H&H has never supported public housing, as all our readers know very well,-ED.

GREEN COMMONS-NEED AND PROBLEMS

Sirs:

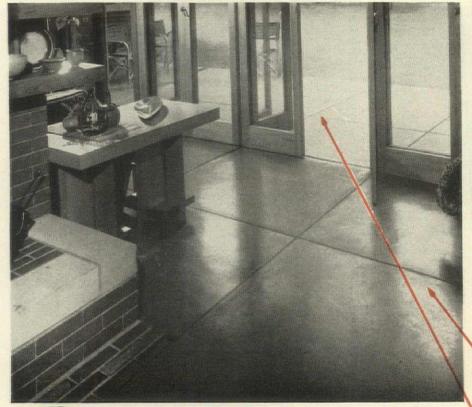
I am delighted that you are attacking the basic problem of housing-land use.

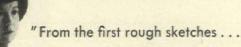
Here are just two problems that grow out of a strong point you make in your first article (July issue): that the equivalent of all the land saved by using row instead of free-standing houses be put together for communal use. The suggestion is fine—green commons of that kind dispersed through our cities and towns are a basic need.

But I fear this may not look practical to the builder who wants to get out quickly without any unusual problems to explain to purchasers. He will ask: will they pay for that land no individual will own? And by whom and how are the greens going to be continued on p. 98



Home of Mrs. I. Zimmerman, Manchester, N. H. Designed by Frank Lloyd Wright





Frank Lloyd Wright specified Colorundum floors for their warmth of color and beauty."

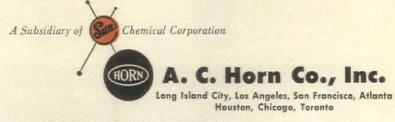
Mrs. I. Zimmerman, Manchester, N. H.

"Look at these photographs of our exciting new home and you can see why we just wouldn't consider drab, colorless concrete. From the first rough sketches," writes Mrs. Zimmerman, "we planned attractive, luxurious Colorundum for the patio and the service areas ... especially when we found out how little it cost!"

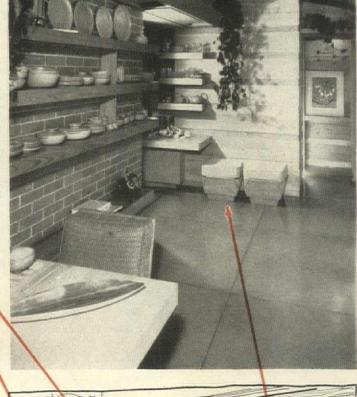
Colorundum is the ideal solution to the problem of exposed or uncarpeted areas of plain concrete. It provides colorful, wear-resistant floors at just a fraction of the cost of tile.

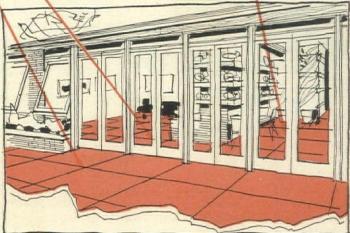
Colorundum is far more resistant to traffic than ordinary concrete floors. It is a balanced formulation of nonslip aggregate (next to the diamond in hardness), water-repellent compounds, and durable colors . . . contains no silica, quartz, metal or sand. It is easy to keep clean, and since it contains no metal, it will not rust or stain.

Colorundum is available in eleven decorator colors.



DIVISIONS OF SUN CHEMICAL CORPORATION





Fused color. Not a paint or coating! Colorundum is troweled into the concrete topping and becomes an integral part of the surface, producing beauty and durability.

A. C. Horn Co., Inc.

Dept. H12-1135, 10th Street & 44th Ave., Long Island City 1, N. Y. Please send me complete information on COLORUNDUM.

Name	Title
Firm Name	
Address	
City	State

HORN • HUDSON • WILLEY (paints, maintenance and construction materials, industrial coatings) • WARWICK (textile and industrial chemicals) • WARWICK WAX (refiners of specialty waxes) • RUTHERFORD (lithographic equipment) • SUN SUPPLY (lithographic supplies) • GENERAL PRINTING INK (Sigmund Ullman • Fuchs & Lang • Eagle • American • Kelly • Chemical Color & Supply Inks) • MORRILL (news inks) • and ELECTRO-TECHNICAL PRODUCTS (coatings and plastics)



say Surety Builders, Elmhurst, Ill.

COOK WITH THE GAS TURNED OFF



"Since incorporating your copper-finish units we sold out the last thirty units in our Elmhurst project in just a few weeks. You can be sure that every kitchen in our new 200 home project will feature a Chambers Built-In

Now in GAS OR

ELECTRIC

Models

10

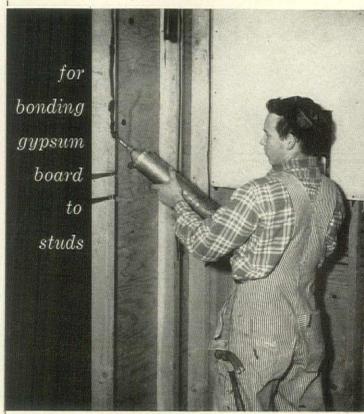
Oven and Range," reports Mr. Jack Kaufman, Vice President of Surety Builders.

Yes, it's a fact—Chambers Built-Ins make any home more attractive, more desirable, more saleable. They're years ahead in styling and craftsmanship—unmatched in cooking efficiency. So perfect is the oven's insulation you can even place it next to the refrigerator!

Chambers In-A-Wall Oven and Liftop have the same dimensions in gas or electric—and are interchangeable as the customer desires, *without cabinet alterations!* For name of your local Chambers distributor, see the Yellow Pages—or mail coupon.



Sensational new Dry Wall Adhesive



BUILDER ANDY PLACE, South Bend, Indiana, uses Miracle Dry Wall Adhesive and Miracle method to speed dry wall installation, substantially reduces his costs!

Eliminates nail popping! Uses 50% less nails! Lessens racking!



You speed dry wall installation, save substantially in time and costs. Taping and concealing are minimized, with so many less nail holes to fill! Racking, strain, and vibration are greatly reduced. Miracle Dry Wall Adhesive, formulated and developed specifically for installation of gypsum board to studs, does a better-than-ever dry wall job in every way!

Here's how: Before erecting gypsum board, Miracle Dry Wall Adhesive is applied to each stud full length, using a 2½ quart caulking gun with 3%" nozzle. Gypsum board is put up and nailed 18" o.c. with one or two nails on center of intermediate studs.

FREE: Colorful, illustrated brochure describes dry wall method, details time and cost saving. Write for your free copy without obligation today.

MIRACLE ADHESIVES CORP.

214 E. 53rd Street, New York 22, N. Y.





...we included the Lewyt Built-in Air Conditioner in all master bedrooms! It proved so successful that we are currently installing it in 1,000 apartments. Plans for all future home projects specify Lewyt! ¹⁷

... says Mr. George B. Rabinor, prominent East Coast builder

LEWYT BRINGS YOU A TOTALLY NEW IDEA OF BUILT-IN AIR CONDITIONING!

Only 15 inches deep—the Lewyt can be installed in any outside wall, with no unsightly "overhang" inside or out! There are no ducts to install... no "window problems"... and there's nothing to mar the beauty of your buildings! Best of all, the Lewyt is sold direct from factory to builder for less than the cost of a window unit!

The revolutionary Lewyt can be installed in one room or every room! It's a complete unit in itself with individual controls and thermostat built right in! *Plus* -2-speed motor! "Whisper-quiet" operation! Choice of cooling capacities—and more! For details, mail coupon today!

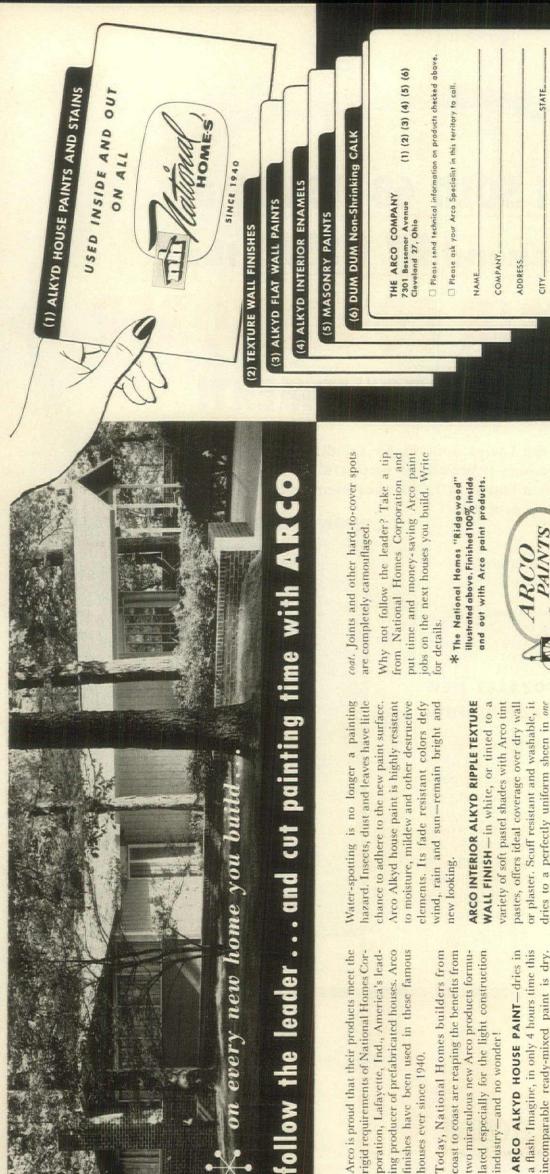
F.H.A. APPROVED





Lewyt pictured in master bedroom of \$12,790 Oakdale Green home - 750 home project built by Rabinor and Saper, Oakdale Green, Long Island, N.Y.

DEPT. H 57th Str	reet and 1st Avenue, Brooklyn 19, N.	Y.	
	Please send me complete information your revolutionary new LEWYT BUILT- WALL AIR CONDITIONER.		
COMPAN	Y	-Status-	
ADDRESS			
CITY	ZONESTATE		



10 dries ALKYD HOUSE PAINT-dries in Imagine, in only 4 hours time this dry. paint is incomparable ready-mixed industry-and no wonder!

ARCO a flash.

lated

houses ever since 1940.

Today, I



maintained? Has this idea sold house where else and how did it work out long run?

These questions suggest two article 1. Where to place the common land. 2. How to conserve and operate it to mum advantage and at least cost to concerned.

The locational advantages of the rather than the perimeter of blocks she easy to explain as Henry Wright did housing Urban America." Some adva 1. Cost is less because of savings i meter main highways and utilities. 2. Usefulness is greater as it is clo most homes, easier to reach and watched by mothers whose childre there.

3. Beauty of a natural green oasis more striking if it is where it can l and enjoyed. The rocky hill you sho the center of Easter Hill is an exam

The conservation and useful opera the central green is the basic proble it can and has been met again and in a practical way . . .

Your presentation of Easter Hill to out to see it. What a relief after the like monotony of most public housin Mars has a sense of adventure. He explorer.

> CLARENCE S. STEIN Beverly Hills, Calif.

GERIATRICS

Sirs:

Your coverage of Housing the Aged News) is indeed fine and should still some sorely needed interest in the pr

PAULA CO Smith & W Pasadena, (

Sirs:

Intelligent housing for retirees, alor adequate social activities and reas priced hospitalization insurance, has sadly neglected field for action by to executives. They have overlooked an tunity to establish a harmonious relation with their employees as well as a secu profitable investment for rapidly incl pension funds.

I should like to include reprints article with a retirees program I am ting to some large companies.

Louis U Los Ange

ENCORE

Sirs:

Your 12-page coverage of the H "Parade of Homes" (Sept. issue) is a n piece of efficient and informative rep and we have heard many fine commentit. The Houston newspapers noted that & HOME devoted 12 pages to this me continued on



A "PROJECT" PRICED "CUSTOM" QUALITY BATHTUB

CHECK THESE FEATURES



1

12

Acid-resisting, stainproof porcelain enamel finish. Medicines, soaps or bleaches will not effect this finish.

Accurate, die-formed steel eliminates expensive rough-ing-in changes or carpentry alterations.

Full 5 feet long recessed tub
 ... with sound deadener.
 Acid-resisting, stainproof

Straight bottom and ends eliminate special, costly cut-ting of floor and wall tile.

Light-weight of porcelain on steel means faster, easier, low cost installations.

It's here at last ... a bathtub designed specifically for low budget homes with all the fine quality advantages and appearance of high priced bathtubs. How has Ingersoll done it? With modern mass production methods using the latest techniques and materials. And, the Ingersoll way means economy without sacrificing quality. Here, at last, are bathroom selling features you can afford. Write or wire for details and prices.

has it !

INGERSOLL PRODUCTS DIVISION Borg-Warner Corporation CHICAGO 43, ILLINOIS



One of the 45 custom homes (\$25,000-\$75,000) built each year by W. C. Bauman.



W. C. BAUMAN, Portland, Oregon builder, who has built quality custom homes since 1928 with Western Red Cedar Siding.

"Western Red Cedar Siding is the best"

•••• says Mr. Bauman, and it's hard to argue with *success* ! He has built an outstanding reputation for quality homes, all finished with Western Red Cedar Siding.

"I long ago proved to my satisfaction that Western Red Cedar Siding cost no more to apply, and contributed importantly to the customer's respect for better homes—and their eagerness to buy them."

YOU'LL LIKE WESTERN RED CEDAR SIDING, too! Its natural beauty and genuine grown-in qualities are plus values—more insulation, resists termites and rot...it's dimensionally stable, resistant to splitting, pitch-free, and holds paint better. Write us for technical and other information regarding new uses.

YOU'RE INVITED—Visit our exhibit. NAHB Show, Chicago. Wood Products Group, Sherman Hotel, Booth No. 546, January 22 through 26, 1956.



Sunwarm Radiant Heat Speeds Construction, Reduces Building Costs, and offers new comfort, efficiency and economy

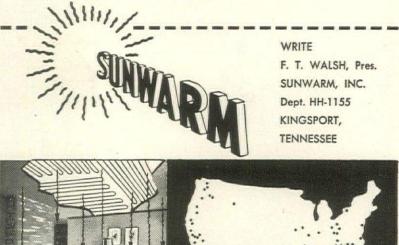
Equally adaptable to home, tourist court or commercial building, Sunwarm Radiant Cable Heating is the last word in comfort and economy. Quickly and easily installed with no maintenance, no upkeep. Endorsed by Underwriters Laboratories. Approved by FHA, GI Loans and all fire insurance companies.

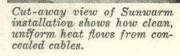
This remarkable, entirely automatic method of heating employs a principle long known to science that heat flows toward cold (rather than up, as many people believe). Sunwarm Electric Radiant Heat is actually a low-temperature heating surface spread out over a large area instead of being concentrated in one spot. It is an electric heating cable especially designed to make the entire ceiling an invisible radiant panel, forcing infra-red heat rays down over the entire area of a room; therefore, the air temperature is a gentle, even warmth.

Sunwarm carries a five-year guarantee and is absolutely maintenance free . . . the fuel supply is automatic and the only attention it requires is the setting of thermostats to the desired temperature.

Research studies show that installation costs of the Sunwarm system average less than one-half the cost of conventional systems. Operating costs are comparable, and in many instances lower. Other savings are made on building time and "living" area since Sunwarm requires no floor space.

A colorful booklet entitled "a new perspective in heating comfort" is available free from the Sunwarm company. Also available are case histories of installations, design manuals, installation instructions and many other helpful and factual aids. Write today for the information you want . . . a personal letter to Mr. F. T. Walsh, President, will do.





Qualified Sunwarm Distributors are located throughout the United States.

GOLD COAST CHERRY

Beautiful

any way you look at it!

OURE, it's beautiful to look at . . . in grain and figure, in warm, light, *modern* color. Glamorous rotary-cut Gold Coast Cherry is the *new* beauty star in flush doors.

. .

More good news! Gold Coast Cherry cuts finishing costs: its beautiful color makes stain unnecessary — its smooth, close texture requires no filler.

Price? Actually lower than many domestic hardwoods!

That's Mengel rotary-cut Gold Coast Cherry — eyeappeal, buy-appeal — any way you look at it.

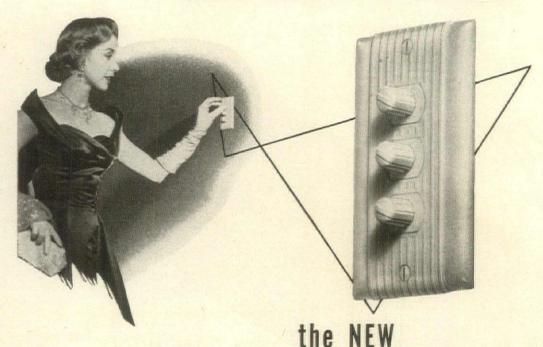
See for yourself: order an inspection lot from your distributor. Why not phone or write him . . . this very profitable minute?

Door Department, THE MENGEL CO., Louisville 1, Ky. World's Largest Manufacturer of Hardwood Products (Mengel Permanized Furniture, Doors, Kitchen Cabinets, Wall Closets) CUT FROM OUR OWN EXCLUSIVE TIMBERING CONCESSIONS



combining

technical advantages and modern design



Quiet Switch

Rating:

P&S Despard Type, 15A, 120V AC, 277V AC.

... because switches should be seen ... not heard

Here is a switch that combines advanced mechanical features with modern interior design.

ROTO-GLO is primarily a functional switch. Its all-enclosed plastic body and non-oxidizing silver alloy contacts assure years of trouble-free perform-

ance. Can be used to full current rating on incandescent and fluorescent lamp loads.

Your most discriminating clients will like ROTO-GLO's whisper-quiet operation . . . the luminous knob that pinpoints the switch in the dark . . . the modern "off-on" knob (turns like a radio or television knob). They'll also like ROTO-GLO's clean, functional design . . . visible evidence of a quality wiring system.

WRITE Dept. HH-3 for the complete ROTO-GLO story.

Available in P&S Despard Type for combination wiring, and conventional strap type.



LETTERS continued from p. 98

dising promotion, and a flurry of lookers has begun all over again at the parade site.

CONRAD "PAT" HARNESS Executive vice president Houston Home Builders Assn.

DEVELOPMENT LOANS

Sirs:

In your June issue, News, you write "state savings and loans in California, Missouri, and Michigan already have authority to make development loans . . ." Our association is interested in such loans but the only authority we can find is under Sec. 13a of our Building and Loan Act which provides:

"Any association organized to do business under this act shall have authority to purchase land for the purpose of building thereon residential units for rent or for sale . . ."

Our interpretation of this section is that we would be authorized to *purchase* land only for the purpose of building residential units for rent or for sale and that we would not have authority to make loans for the development of land.

> PHILMORE A. LEEMON, secretary Guardian Savings & Loan Assn. Detroit

• We relied on the US Savings & Loan in making our statement. The League, in testimony to Congress this spring, referred to Michigan as one of the several states where state-chartered associations have power to make loans for land development.

Delving again into the question, at our request, the League finds that while savings associations technically do not have authority to make loans to others to buy land for residential construction, the purpose may be accomplished by the association buying the land to be developed, under authority of Sec. 489.13a, and then selling it on contract or by mortgage to the builder under Sec. 389.13, where it is provided: "any such association may . . . sell, exchange, lease or mortgage [any real estate . . . in which it may have an interest] at pleasure to any person or persons,"—ED.

MODULAR BENDS

Sirs:

There is one kitchen module that you advocate with which I must thoroughly disagree—height! The module of 36'' for counters is fine for the perhaps $50{-}60\%$ of women who are 5'2'' tall to 5'6'' tall. But what about us odd heights? The little gals under 5'2''are going to do a lot of stretching, and we tall girls (I'm $5'{-}71/_2''$) get some powerful backaches, from the constant bending to reach into the bottom of our sinks. Perhaps there should be three standard cabinet heights—33'', 36'', and 39'' (would an add-on or removable 3'' base piece do this?) so that all women could have cabinets the right height for them.

> MRS. PETER W. SWANSON JR. Warwick, R. I.

• The real problem of 33", 36" and 39" cabinet heights would be the problem of plumbing connections.-ED.

BENDIX

ome Laundry Appliances



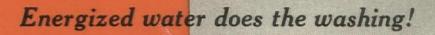
nost exciting laundries hat ever helped ell a home!

Another Bendix Exclusive! Genuine FORMICA Worktops

Now, a washer and a dryer with the custom "built-in" look . . . with no extra building-in cost to you!



Offering a choice of worktops, gleaming white or genuine Formica in 7 decorator colors





automatic washer

New Bendix

Not just "another" washer, but the newest, most modern you can put in a home! The Power-Surge washes with Energized Water, not thrashing agitator blades. Its compact size and Formica top make the Power-Surge ideal for kitchen or utility room installation.

Twice as fast as other dryers!



New Bendix *SUPER-FAST* automatic dryer

Gas and Electric

Pair the Power-Surge Washer with this Formica-topped Dryer . . . biggest, most exciting laundry package any home can offer! Here's a dryer that dries clothes as. fast as a washer can wash them! A wonderful new *Bendix* way of drying—Fullwidth Air-Flo—keeps temperatures balmy and safe even for the most delicate fabrics.

The ultimate in laundry convenience!



New Bendix DUOMATIC Washer-Dryer All-In-One

Just 36 inches of space installs the one single appliance every woman wants... the Duomatic that does her laundry from start to finish automatically! It's the most beautiful, quality appliance of them all... dries faster, operates quieter, and it's the only combination offered in both gas and electric.



3 reasons why it's good business to

INSTALL Columbia-matic TENSION SCREENS ON YOUR HOMES

2. Give your homes an extra selling feature . . . visible evidence of quality you can point to.

Look at these features: Patented automatic tension—spring-loaded bottom rail holds full-length mesh tight against blind stops at all times. Save time—easy to put up and take down from inside. Anyone can do it in seconds. Save work —no more struggling with clumsy rigid frames, ladders. Columbia-matics roll up for compact storage. Save money no painting, maintenance. No dripstains on house.

Start giving your homes the economy and salesplus of Columbia-matic Tension Screens. Send coupon for complete details today!

The Columbia Mills, Inc., Dept. H11. Syracuse 1, N.Y.

Please send me complete information on Columbiamatic Tension Screens.

Zone____State_

Name_

Company Name_

Street.

City_

Cost less—and cost less to install.

Columbia-matic all aluminum Tension Screens cost less than old-fashioned, carpenter-fitted, wooden screens. Easily installed by unskilled labor in minutes from inside. No fitting—Columbiamatics are delivered precut to your specifications. They arrive on the job site packed in cartons of convenient size ... easy to store until needed. No callbacks—Columbia-matics can't swell, stick, warp ... can't be removed from outside.

Nationally advertised to make them easily recognized.

More than 34,000,000 reader impressions this Spring in national magazines tell the Columbiamatic story to homeowners and prospective homeowners.

3.



THE KIRKWOOD SENIOR HIGH SCHOOL

is a typical example of the new campus type school. In all its buildings, sprawled over 40 acres, long banks of steel windows will permit maximum light and the beauty of the campus to be brought inside. The architects, William B. Ittner, Inc., specified steel windows extensively. In all there will be 342 steel windows in the large academic unit, 52 in the science unit, 62 in the cafeteria and 160 steel windows in the gymnasium. Windows are by Mesker Bros., St. Louis, Mo. Here two Rallo workmen are installing one steel window section in a continuous bank.

"I'd rather work with <u>steel</u> windows,"

7 5

-

-11--

says Mr. Leo Toomey, Rallo Contracting Co., St. Louis, Mo.



Mr. Toomey, job superintendent for the new Kirkwood, Mo., Senior High School, has worked continuously in the building industry since 1908. He has had a great deal of experience in handling all types of windows. That's why he speaks with conviction when he says:

"Sure I'd rather work with steel windows. There's not another window that can be installed as quickly and easily. They never mean delay on a job. We get them 'true' and they stay that way during installation. Once they're in, there's no other window that can take the beating students can dish out like steel. Whether it's workmen, students or weather, these windows stand up.

"Besides, there is nothing as good looking in this type of construction as a steel window. And they *stay* attractive. Another thing, the economical price of steel windows, plus on-the-job labor savings, is very important when it comes to making a bid."



Look for this label—it is your assurance that the windows are made from quality steel.

U

For more than forty years United States Steel has been supplying window manufacturers with special rolled sections of high-grade open-hearth steel.

S

UNITED STATES STEEL CORPORATION, PITTSBURGH TENNESSEE COAL & IRON DIVISION, FAIRFIELD, ALA. COLUMBIA-GENEVA STEEL DIVISION, SAN FRANCISCO UNITED STATES STEEL EXPORT COMPANY, NEW YORK

TEEL





G. E.'s new Custom Range-the easily installed "built-in" appliance that housewives want in their modern kitchen. Completely automatic with all Calrod units-no open coils-especially vented to prevent staining of wall cabinets.



G. E.'s Washer-Dryer Combination with *under-counter installation*! Exclusively G-E . . . a versatile, fully automatic combination that frees over 5 square feet of kitchen floor space.

Dramatize your homes with

THESE DRAMATIC G-E APPLIANCES are available in G.E.'s 5 Mix-or-Match colors: Canary Yellow, Turquoise Green, Petal Pink, Cadet Blue, Woodtone Brown. Only G.E. offers you this exciting color choice throughout the entire line!



G.E. sells the kitchens that sell your houses! Here are dramati "wanted" appliances that give your houses *extra value* . . . solid selling edge over others in the same price range.

These G-E "built-ins" are versatile, and easily installed. They permit you the kitchen design you want, and the answer the prospect's demands for styling, convenienc beauty and efficiency.

Progress Is Our Most Important Product



G. E.'s new Wall Refrigerator-Freezer hangs on the wall like a picture-freeing floor space for base cabinet storage and additional work surface-adds unmatched glamour and sales appeal to kitchen. Capacity: 11 cubic feet.



G. E.'s Under-counter Dishwasher – king-size capacity. Eliminates hand pre-rinsing. Front panels available in natural wood (knotty pine, birch, oak, or mahogany) as well as G.E.'s Mix-or-Match Colors.

these wonderful G-E "Built-Ins"!

Best of all, these "built-ins" are financed through the Package Mortgage, making them available to home buyers at low monthly payments.

At the same time, you include the cost of these appealing appliances right in the cost of the house!

Furthermore, these dependable General Electric appliances are available in exciting G-E Mix-or-Match colors.

These are the dramatic appliances that open the way to more home sales for you. And why not . . . when 55 out of every 100 women think G.E. makes the best home appliances.

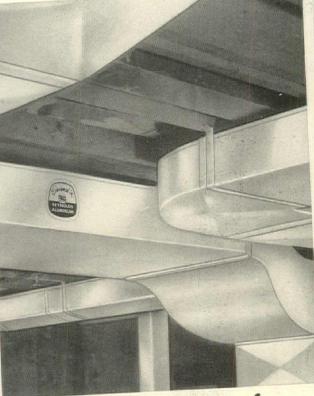
Contact your G-E distributor *right now*, and let him help you to the best sales season you ever had.

General Electric Company, Appliance Park, Louisville 1, Kentucky.





in the Home You Buy...



Rustproof Ducts of REYNOLDS ALUMINUM

More important than ever...because today's air conditioning means *moisture condensation* on ducts carrying cool air. That means the danger of rust! Make sure of rustproof ducts...look for this seal that identifies Reynolds Aluminum. Write for free folder that also tells how aluminum

Jesianes

540

speeds air flow, improves efficiency. **Reynolds Metals Company**, General Sales Office, Louisville 1, Ky.



REYNOLDS

makes this an IMPORTANT Sales Feature -Important for you to Promote!

This advertisement appearing in October BETTER HOMES & GARDENS and November SMALL HOMES GUIDE is one of a continuing campaign which also uses LIVING FOR YOUNG HOMEMAKERS and Reynolds national TV program.

It takes the story of aluminum ducts right to the homebuyer --builds consumer insistence on this feature --- makes it something you can promote immediately to your own advantage. Tie in with this advertising!

> WRITE FOR INFORMATION ON FREE CONSUMER FOLDERS AND ON THE "DESIGNED IN REYNOLDS ALUMINUM" SEAL

> > Reynolds Metals Company, Box 1800, Louisville 1, Ky.



See "FRONTIER," Reynolds new dramatic series, Sundays, NBC-TV Network.



Strong SOUTHERN PINE

Superior strength and greater nail-holding power make this "strongest of soft woods" the ideal choice for modern home architecture.



Adaptable SOUTHERN PINE

Serves with equal dependability and distinction for either interior or exterior use. This versatile lumber properly seasoned and graded — is uniform in size... conditioned for use in a wide variety of applications.



Beautiful SOUTHERN PINE

Created by nature ... perfected by man. The same inherent character that makes *quality* Southern Pine so strong and durable, also endows it with *lasting* beauty. The warmth and friendliness of this beautiful wood brings gracious living to any home.

Whether you build, enlarge, or remodel <u>Versatile</u> SOUTHERN PINE has a place in your plans!!!



See your Retail Lumber Dealer for information about grade-marked Southern Pine, or write to SOUTHERN PINE ASSOCIATION New Orleans, La.



The professional gift that says "prestige"

Christmas is closer than you think—and so is the answer to one of its biggest shopping problems. Right across this page is the self-mailing gift form that sends **house** + **home** to your clients, customers or employees: builders, architects, realtors, building supply men, mortgage lenders, contractors—everyone with a stake in better homebuilding.

Each will receive the handsome gift card pictured. Each will receive your good wishes every month with 12 big issues of house + home.

So take advantage of our Special Christmas Gift Rates—and avoid the holiday shopping rush in the bargain. Give your associates A GIFT THAT OPENS THE DOOR TO BETTER BUILDING RELATIONS.

house + home

the greatest influence in homebuilding: DESIGN . CONSTRUCTION . FINANCE . SALES . MODERNIZATION

SPECIAL house & home CHRISTMAS GIFT ORDER FORM

Do your Christmas shopping right on this page . . . Mail this cut-out order form and give your clients, customers and friends a gift that sends your good wishes every month of the year.

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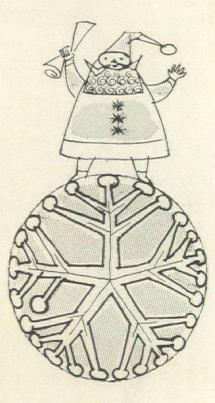
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Save with these Christmas Gift Rates:				
10 or more subscriptions	\$3.50 each			
3-9 subscriptions	\$4.00 each			
2 subscriptions	\$4.50 each			
1 subscription	\$6.00			

These are one-year subscriptions to building professionals in USA, Possessions or Canada. To take full advantage of these low group rates, you may *include your own subscription*, new or renewed, in your order.

> house & home 9 Rockefeller Plaza New York 20, N. Y.

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For each of these subscriptions, please send a special gift
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Send additional names and addresses on a separate sheet of paper.

Turn window beauty into home sales

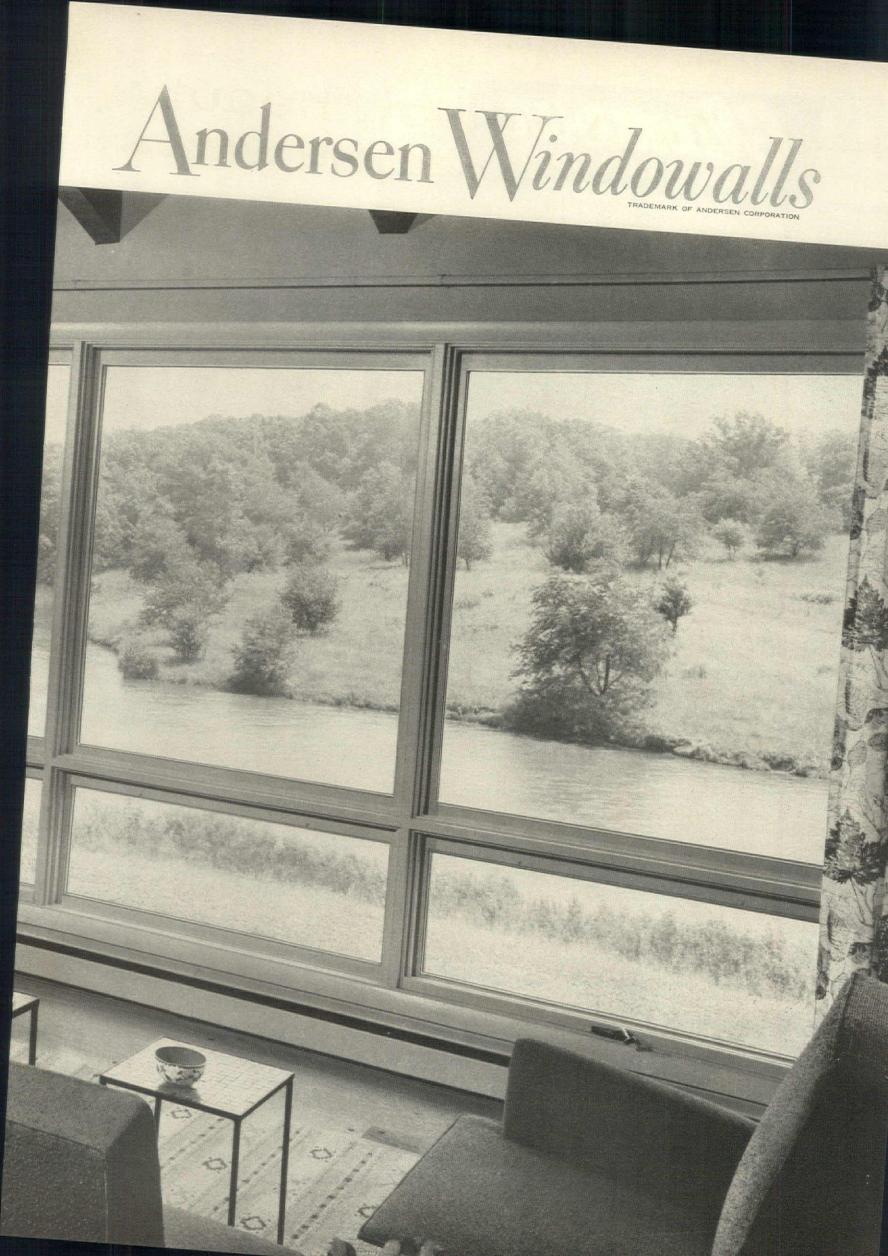
Residence in Barrington, Ill., Ralph Stoetzel, architect

See how windows can help boost home sales for you when you use Andersen WINDOWALLS. This low cost picture window installation combines versatile Andersen Flexivents below Andersen Flexiview Units. Like all Andersen WINDOWALLS they let in sunshine, fresh air, the view ... yet they close tight assuring weathertight protection for

year 'round comfort.

It's easy to get more data on the advantages of Andersen WINDOWALLS. See your lumber and millwork dealer, Sweet's Files, or write Andersen. WINDOWALLS are sold throughout the country including the Pacific Coast.

ANDERSEN CORPORATION . BAYPORT, MINNESOTA







Compare these features for the proof! · Fool-proof cadmium plated adjustable latch.

• GLAMOUR Sliding Glass Doors are available K.D. in multiples of 3 ft. (6-9-12, etc.) or 4 ft. (8-12-16, etc.). Overall opening height, 6'91/4". No extra mullions needed in any of our multiple

 GLAMOUR units are architecturally symmetrical, designed with separate frame and two separate door panels for simplified assembly and

· 6063-T5 Satin finish, thick aluminum-heat treated, rustproof-protected against moisture, abrasion and staining by our own "Glamourited" process.

• Square tube door frame sections for full strength and rigidity. Mitred corners assembled

with heavy wrought aluminum angles. · Sliding panel can be removed easily without

 Bottom mounted adjustable ball-bearing rollers. dismantling door. Rollers adjustable after installation without re-moving frames. Rollers replaceable without dis-

 Stainless steel roller track for lifetime wearmantling door. easily replaced if damaged.

SPECIAL PRICES TO BUILDERS AND ARCHITECTS! Exclusive ORGANIZED PACKING!	Ge (1) 472	
Exclusive ORGANIZED Exclusive ASSEMBLY CODE!	MAI	
You receive 3 individually wrapped packages within one master shipping carton. Package I contains satian- ary panel, package 2 con- tains outer frame and pack- age 3 contains satian- ary panel, package 2 con- tains outer frame and pack- age 3 contains satian- genel. Simply match the color coded corress placed on each park within each package.	A FEW E	

Cylinder lock available at extra cost. • Unique, stay-put wool pile weather-stripping,

adjustable to seal at all times regardless of the level of the door or sill. Twin-sealed at locking stile and jamb. Weather-stripping replaceable without dismantling door.

· No special tools required for assembly or in-

· Pitched sill can be installed after flooring is

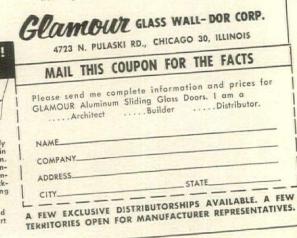
· Glass is installed from interior with easily removable aluminum bead — ideal for multiple

story structures. · Glass set in vinyl channels-ELIMINATES

• For single glazing (3/16", 7/32", 1/4"). Double glazing (1") units available for standard size double glazing (36" x 75" or 481/8" x 75"). PUTTY! · Assembly and installation screws are stainless

steel or aluminum.

· Top hung extruded aluminum framed screens (optional at extra cost), completely assembled with fly strip.



EVENTS

Mortgage Bankers' Assn., 42nd annual convention, Oct. 31-Nov. 3, Hotels Statler and Biltmore, Los Angeles.

National Assn. of Real Estate Boards, 48th annual convention, Nov. 4-11, Commodore Hotel. New York.

US Savings & Loan League, annual convention, Nov. 7-11, Miami Beach.

Small Homes Council of the University of Illinois, advanced school for home builders, Nov. 7-16, Urbana, Ill.

National Lumber Manufacturers Assn., annual directors' meeting, Nov. 14-16, Shoreham Hotel, Washington, D.C.

National Electrical Manufacturers Assn., annual meeting, Nov. 14-18, Traymore Hotel, Atlantic City, N.J.

Texas Assn. of Home Builders, annual convention and Houston Home Show, Nov. 18-27, Shamrock Hotel, Houston.

National Assn. of Mutual Savings Banks, fall bank meeting, Dec. 4-5, New York.

Small Homes Council of University of Illinois, 11th annual Short Course in Residential Construction, Jan. 18-19, Urbana, Ill.

National Assn. of Home Builders, annual convention and exposition, Jan. 22-26, Chicago Coliseum and Conrad Hilton and Sherman Hotels, Chicago.

American Bankers Assn., Regional Savings and Mortgage Conference, Jan. 30-31, Muchlebach Hotel, Kansas City, Mo.

Mason Contractors Assn. of America, convention and show, Feb. 5-8, Kentucky Hotel, Louisville, Ky.

NERSICA, 14th annual convention and exposition, Feb. 11-13, Ambassador and Ritz-Carlton Hotels, Atlantic City, N.J.

International Home Building Exposition, May 12-20, New York Coliseum, New York.

National Assn. of Home Builders, 3d annual model home contest, open to students in grades 7 through 12. Entries must be submitted through local NAHB chapters (which have details on rules) by Aug. 31, 1956. First prize: \$1,000 scholarship and all-expense trip to Chicago.

Building Materials Exhibitors Assn., 1956 Building Materials Caravan, scheduled stops at Retail Lumber Dealer Conventions: Jan. 9-11, Kentucky Retail Lumber Dealers, Louisville; Jan. 17-19, Northwestern Lumbermen's Assn., Minneapolis: Jan. 25-27, Southwestern Lumbermen's Assn., Kansas City, Mo.; Jan. 31-Feb. 2, Michigan Retail Lumber Dealers Assn., Grand Rapids; Feb. 7-9, Illinois Lumber & Material Dealers Assn., Chicago; Feb. 21-23, Wisconsin Retail Lumbermen's Assn., Milwankee; Feb. 28-Mar. 1, Indiana Lumber & Builders Supply Assn., Indianapolis; Mar. 6-8, Iowa Retail Lumbermen's Assn., Des Moines; Mar. 13-15, Louisiana Bldg. Materials Dealers Assn., New Orleans; Mar. 20-22, Independent Retail Lumber Dealers Assn., St Paul. Important news for all readers of House & Home:

General Electric proudly recommends the first authoritative book ever written combining GOOD LIGHTING AND INTERIOR DECORATION

Here's the new standard bandbook on how to use home lighting effectively. For architects, contractors and builders. 256 pages! More than 100 drawings! 28 full color sketches!

ABOUT THE AUTHORS: E. W. Commery (*left*), dean of American home lighting experts, Fellow of I.E.S., is in charge of residential lighting for General Electric. C. Eugene Stephenson (*right*) is a nationally-known decorator, twice president, American Institute of Decorators.

by E. W. Commery

C. Eugene Stephenson

DECORATE

HOME

 $T_{\rm tion}$ and home lighting—how to use lighting as an important and integral part of home design.

It's totally different from any previous work on this subject. Instead of concentrating on a series of pre-conceived rooms, it offers the reader the basic tools of lighting and decoration which can be adapted to any size or type of home. No other book of this type has ever attempted this.

When the well-known publishing house of Coward-McCann Inc., decided to bring out a book combining home lighting and decorating, General Electric was pleased and proud that its own E. W. Commery, was chosen as co-author to work with Mr. Stephenson. His 25 *years* as a residential lighting designer make him well qualified for this valuable contribution to the American home.

Subjects covered include: how to create color schemes; how to group furniture and make best use of walls, windows, ceilings and floors; how to select and arrange accessories; how to assemble finished rooms; how to make the most of patios and terraces.

Whether you're planning new homes or modernizing old ones, you'll find "How to Decorate and Light Your Home" full of valuable information. Take advantage of the pre-publication price of \$5.75, after November 23—\$6.75. Get yours today. Place an order at your local bookstore. Large Lamp Dept., General Electric Co., Nela Park, Cleveland 12, Ohio.



"Gold Bond LATH and PLASTER gives us Luxurious Interiors we can SELL!"



CUSTOM BUILDER Robert Hoag, President, Robert W. Hoag Realty Co., Milwaukee, Wisconsin, builder of bandsome \$35,000-\$70,000 homes. Plastering Contractor: Gordon Kloke.



DEVELOPMENT BUILDER Val Zimmermann, President, Zimmermann Homes, Inc., Milwaukee, Wisconsin. Mr. Zimmermann builds fine development homes following a family tradition of 107 years. Plastering Contractor. John Duerlinger



"Lath and Plaster gives us more flexibility with the interior design of expensive homes," says Mr. Robert Hoag, prominent Milwaukee custom-home builder. "Our luxury homes are built with the finest materials... the kind that show up even when the house is completed. We know

from experience that not only are the working qualities of Gold Bond Lath and Plaster excellent, but that the final result will be in keeping with our type of homes *every time.* When we specify Gold Bond construction, our salesmen have an easier time getting the prospect sold."



"To keep selling homes, I have to maintain a business reputation that took us a century to build," says Mr. Val Zimmermann. "We back our development homes with a quality workmanship guarantee. We demonstrate this workmanship by showing prospects cut-away wall construction details. Gold Bond Lath and Plaster gives us permanently sturdy, fire-

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house & home

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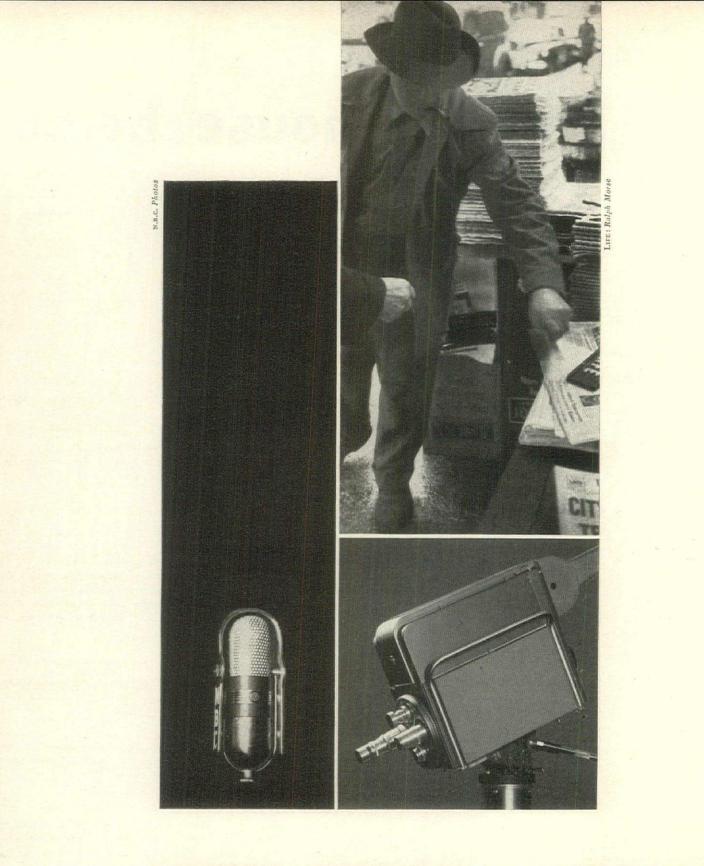
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HOME IMPROVEMENT YEA



1956 will be Home Improvement Year. This means millions of dollars and a series of great promotion campaigns—all devoted to arousing the people against the blight of their cities and the neglect of their homes.

For a hint of what to expect, see the opening of Operation Demonstrate in Cleveland (pages 164-171). Judging by this sample, Home Improvement Year seems sure to make most American families want to better their housing. It should add \$1 to \$2 billion to next year's normal quota of home improvement work.

Two billion dollars *more* in home improvement is a modest target for 1956. Sponsors of the drive figure Americans should be spending \$8 to \$12 billion *more* every year in fix-up and modernization, just to maintain our better housing and bring the worst up to standard. They believe this goal can be achieved within the next few years.

With objectives like these Home Improvement Year merits everybody's encouragement. But it deserves much more than that from members of our industry. We know that the do-it-yourself amateurs, for all their fine spirit, lack the ability to fix-up what's wrong with America's housing. We know, too, that even our industry must do more that it ever has, if it is to sell and serve so big a market for home improvement.

The groups backing Home Improvement Year—and the promotions they are sponsoring—can be counted on to uncover a big *potential* demand for fix-up, modernization and remodeling.

Will this potential demand materialize in actual work?

Will it result in improved housing?

Will it make home improvement an important market for our industry?

We believe the answer to all three questions is "yes". Here is why:

1. Our industry will do a selling job, instead of waiting for orders (pages 116-117).

2. Our industry will offer better service and better design in home improvement (pages 119-144).

3. Our industry will make greater use of new trade-in methods (pages 145-156).

4. Our industry will restore neighborhoods, block by block, community by community (pages 157-167).

You will find our reasons for these predictions set forth in the following pages of this preview of Home Improvement Year.

PREVIEW







Kansas City spends \$40,000 to learn

How to sell home improvement

A story out of Kansas City gives pause and a promise to building men who look for tangible results from 1956's year-long, nationwide promotion of home improvement:

- —A pause, because what nearly happened in Kansas City could indeed occur in many a US community. And occurring, could nullify the home improvement program's good work.
- —A promise, because Kansas City learned how to keep this from happening. And learning, converted a dead-stopped sales campaign into a last minute success.

The Kansas City story concerns only one item of home improvement: new wiring for old houses. But the tale might equally well be told of new kitchens for old, new roofs for old, new heating for old—or of any and all kinds of home improvement.

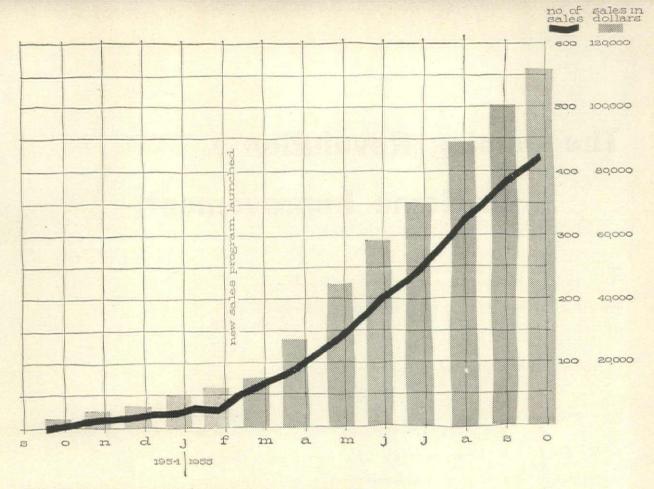
The beginning goes back to 1954 and to the fact that, like hundreds of other towns, Kansas City had a huge *potential* market for rewiring: an estimated 190,000 houses in the area in need of attention. But this market was barely being touched. Nobody was trying to sell even the few householders who seemed aware of their inadequate wiring. For Kansas City electricians were keeping busy on new construction, and rewiring an old house often looked more like nuisance than profit.

In this old house picture there was little to delight the local power company, except opportunity. But because there was opportunity, the power company, the Electric Association and the Greater Kansas City chapter of the National Electrical Contractors Association agreed to set up a joint program and \$40,000 to promote new writing for old homes. With newspaper, TV and radio advertisements urging home owners to modernize their wiring, it looked as if Kansas City would see a lot of rewiring.

That's the way it looked at the start of the campaign. Inquiries began to come in, a good steady flow of them, and were handed over to members of the Contractors Association to follow up and sell. As it turned out, that is where the program bogged down.



Personal selling put over Kansas City rewiring drive.



Sales chart shows how Kansas City rewiring program dragged along without results until new personal selling campaign started in February.

Only rarely, perhaps as rarely as the follow-up occurred, did a sale take place.

This all-foam-and-no-beer result was in a fair way to becoming the end of the Kansas City story when somebody got an idea. Investigation of the campaign's failure had produced the obvious fact that the public was far and away better sold on rewiring than was the trade. Too often contractors were too busy or too indifferent to bother selling and handling small rewiring jobs. All right then, get somebody else to do the selling and the paper shuffling, let the contractors concentrate on the electrical work.

The new idea led straight to a former electrical contractor and experienced specialty salesman, James K. Walker. He was hired to make the follow-up calls. He was to plan and estimate the job, arrange the financing and close the sale—all on one call if possible. The contractors agreed to accept and carry out the resulting contracts on a rotation basis.

By February of 1955 Walker was on the job. On his first 36 calls he sold 33 contracts. In less than five months he needed another salesman to work with him. By the end of September 418 jobs, totaling better than \$110,000, had been sold and the new team was still going strong.

If not the most important result of the new plan, perhaps the most interesting is the big change that has taken place in the typical contractor's attitude towards a rewiring job. Where before he had looked on it as a nuisance involving more fuss, bother and time than it was worth, today he is glad to have as many as he can get under the rotation scheme. The reason is not that new work has fallen off, nor that rewiring itself has been made easier or more profitable; it is simply that all the distracting, time-consuming side work has been eliminated and the contractor has little more to do than supply labor and materials.

The Kansas City formula is a five-step plan that can be adopted anywhere:

1. All inquiries that come in from advertising and publicity go to the Electric Association's headquarters where an administrator phones the prospect at once. He makes an appointment *only* when husband and wife will be present. Appointments are made for any time, day or evening, including week ends. Three hours are allowed for each appointment.

- Walker, or his salesman assistant, keeps the appointment, makes a work-sheet estimate, get contract and credit papers signed by both husband and wife. Most sales are closed in one call; 85% are financed.
- 3. Papers are turned in to the administrator who calls the bank and supplies credit information. When the bank approves the job the administration assigns it to the next contractor on his list. Contractors must start work within two days. The job is installed according to Walker's work-sheet plan.
- 4. When the contractor finishes he gets a completion slip signed by the customer, delivers it to the bank and collects his money. Then he pays a standard 10% sales commission.
- 5. A key man is the administrator who acts as a clearing house and coordinator between customers, contractors, the two salesmen and the banks. He makes an average of six phone calls per sale. He also handles misunderstandings which arise in about one out of every ten jobs.

Most observers agree that the Kansas City story is more significant than either the size of the promotion campaign or the sales to date might seem to indicate. With their \$40,000 promotion fund the electrical contractors and the power company taught themselves these three home improvement lessons which should be worth many times \$40,000 to the US building industry:

1. The latent demand for home improvement is much greater than you think.

2. This potential consumer demand can be activated by advertising, publicity and promotion campaigns, but it can be converted into sales only through personal selling effort.

3. Effective personal selling will not start until the campaign has first been sold to local industry leaders.

The Coming Revolution in Home Improvement

Ten years ago the new house offered the big new chance to make money in housing—the chance to bring business methods, business efficiencies, business economies to an ancient and chaotic handicraft.

Today the old house offers the big new chance to make money in housing -for it is high time to bring the same efficiency and economy to home improvement and home modernization.

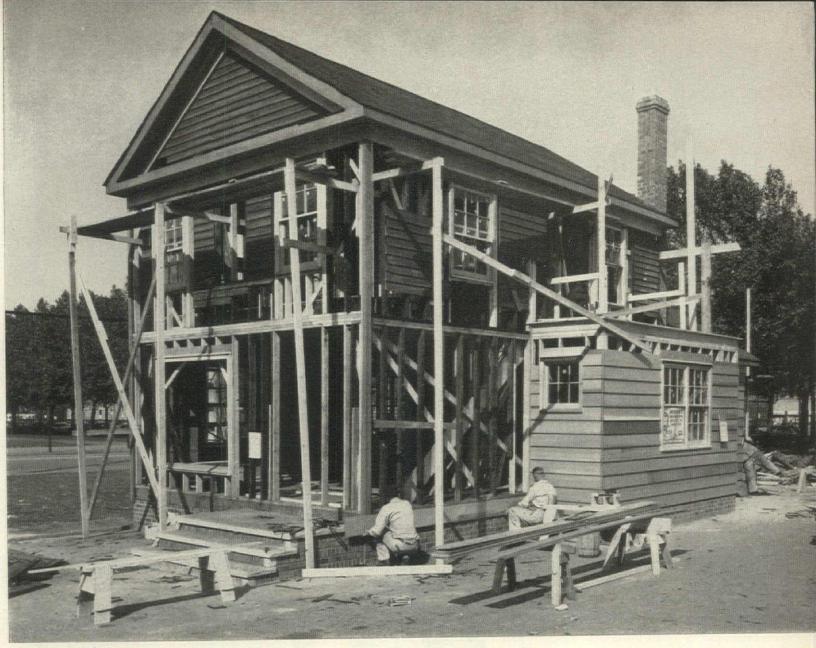
We made the new house big business first by making it easy to buy and easy to pay for. Second by offering home buyers more for their money, third by adding many new sales appeals. If we follow the same course we can make old house fix-up big business too.

Americans should be spending \$8 to \$12 billion more this year to maintain and improve their homes. So says the American Committee to Improve Our Neighborhoods. Because of this huge under-spending, America's biggest fixed asset, its \$250 billion housing investment, is decaying faster than we are building new houses to replace it.

For building professionals home improvement is still relatively small potatoes. Do-it-yourself gets more than half the \$7.2 billion home owners are paying to fix up their homes this year. So Census tells us. Of the building professional's \$3.4 billion share, nearly \$1 billion goes for repainting and redecorating, nearly \$1 billion goes for plumbing repairs and similar maintainance. This means home owners are paying building pros not much more than \$1 billion this year to make their houses bigger, better, or more modern. So here we have a tremendous need, a great business opportunity, and a \$12 billion stake. Such a combination makes it a safe bet that stronger hands will soon take over.

We are heading for a revolution in home improvement not unlike the revolution in home building. This revolution will make home improvement easier to buy, easier to finance. It will bring in better design, just as it has in home building. It will give the buyer a lot more for his money, just as it has in home building. It will push new men to the front, just as it has in home building.

Even now the first great change is becoming apparent in today's new standard of quality and service: One Stop Home Improvement.



Hastings-Willinger & Assoc.

"One-stop Home Improvement" means:

Specialized skill in modernization work

George T. Dickson



The one-stopper is an expert in *all phases* of home improvement. Like the merchant builder, the one-stopper must be well-rounded —must know construction, merchandising, financing, how to organize men and materials.

This specialist's business is to improve existing homes more efficiently than anyone else can, including the do-it-yourself addict. This means he must handle any kind of work—shine-up, fix-up, remodeling, modernization, additions—and do it in a way that saves home owners time, trouble and money.

To do this, the one-stop home improvement expert needs other experienced men on his staff, including specially trained mechanics. These skilled men are not narrowly specialized like most new-house craftsmen who do repetitive, production-line work. They are specialists in old-house know-how, resourceful men who can work their way out of the unforeseen problems that crop up on so many modernization and remodeling jobs. They frequently are competent in several crafts. "You need the kind of men," one home improvement contractor says, "who take pride in their work, who will stand back and look at a job they've done and be proud of it."



Photos: R. E. Leppart Jr.; Nac'l News & Illus. Service; OEM Defense Photo by Palmer; Lewis Studio.



Plumbing

Additions



Re-wiring



Attic expansion



Siding



Basement finishing



Roofing



Interior resurfacing

Heating

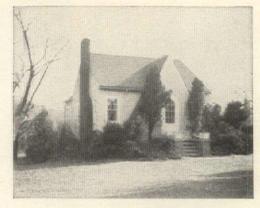
"One-stop Home Improvement" means:

One contract covering all work and all crafts

Today in many cities the home owner who wants his old-style kitchen modernized must first find, then bargain with, then wait for, a succession of plumbers, carpenters, electricians and cabinet makers, each of whose bills he must finally reckon with. If in some areas better service is available for kitchen jobs, it still may not be for bathrooms, family rooms, added bedrooms or other improvements. The one-stopper's one contract gives him his strongest sales tool.

The general contract covers all the work, whether done by employees or subcontractors. It can include heating, landscaping, insulations, patios, re-wiring, painting, flooring, air-conditioning, built-ins, garages and carports, added rooms, plumbing, attic expansion. The one-stop operator may also contract for extensive remodeling that requires the professional services of an architect.

before



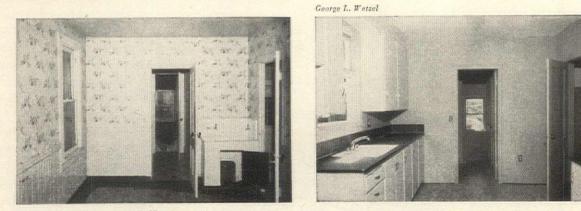
ARCHITECT: J. W. Everhard

after



To make old house seem lower, architect cut off front dormer, emphasized horizontal lines, brought in 100 cu. yards of fill to raise front grade

for small jobs or complete remodeling



This kitchen remodeling, unlike the major remodeling at top of page, is typical of many one-stop jobs



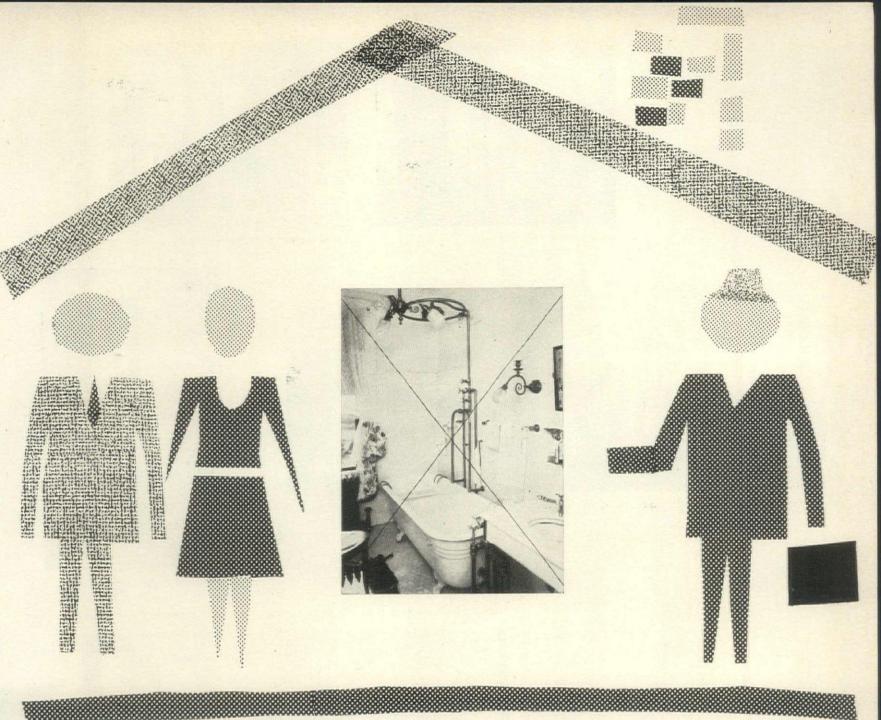
"One-stop Home Improvement" means:

Up-to-date merchandising methods

Home owners who like living where they are but want to improve their homes frequently do not know how to go about it. Sometimes they buy a how-to book and struggle along on their own. More often they just put off doing anything.

What these home owners need is a home improvement center on Main Street like the one illustrated above. Here they should be able to pick materials, get adequate design service, arrange sound financing and then sign a single contract for the job.

A Main Street location is as necessary for a one-stop home improvement firm as it is for a bank, a car dealer or any other important local business. That location carries prestige, implies stability. For some time to come the one-stopper will be handicapped by a distrust of modernizers that is an aftermath of the recent dynamiter exposé. That distrust can largely be dispelled by an attractive and serviceable place of business on Main Street.



and salesmen who are more than order takers

Many home improvement jobs must be *sold* and the successful one-stop operator needs outside salesmen as well as a Main Street location. Otherwise he is likely to miss a big part of his market. As New Jersey's Peter Johnson of Teaneck, points out, "A good salesman can sell several jobs to a home owner, jobs that need doing. He goes in to talk about roofing or re-wiring and comes out with an order to complete an unfinished attic."

Even a large one-stop center needs only two or three creative salesmen to build a thriving business. If they are to serve the public well, these men need enough training in design to give them a grasp of basic principles. And they need sufficient practical experience to enable them to give the home owner dependable advice on what needs doing and what is better left alone. Above all, these salesmen must be realistic estimators who know how to figure jobs in a field that is notoriously difficult.



Old kitchen is modernized . . .



and opened up to dining-living area

Photos: George L. Wetzel



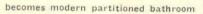
Old two-family dwelling in Rochester, N. Y. was remodeled into one-family home by Joseph Entress



Kitchen made over into . . .



new large living room







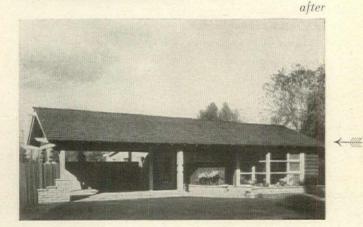


"One-stop Home Improvement" means:



There are thousands of jobs like those above available to one-stoppers in every city. Demand for home improvement promises to be great for so long that it can easily support one-stop service as a separate business, dependent on no other source of revenue.

Harold Hammerman, a remodeling contractor in Los Angeles for 17 years, does about 500 improvement jobs a year. His work covers all types of improvement. His remodeled house, shown at left, won NAREB's first prize for modernization a year ago. His Allied Builders Co. keeps 20 to 40 jobs going at one time. His own crews do the carpentry, masonry, plastering and cabinet work. The rest he subcontracts. He offers design assistance, arranges for financing and handles all the work on a single contract.



before

before



LOCATION: Ruxton, Md. COOPER WALKER, owner and contractor STEBBINS-ANDERSON CO., design



Photography by Patton

or one department of a broader business



Many lumber dealers, builders and others in the housing field already operate special departments that provide a one-stop home improvement service. Such service, as part of a broader business set-up, may prove to be the answer in many communities. In Towson, Md. the Stebbins-Anderson Co.'s sales volume gained 10% the first year it went into home improvement. Although this lumber company provides design service, as the pictures at top and left show, it has not yet developed this new department into a full-scale one-stop operation.

The National Retail Lumber Dealers Assn. counsels its members: "The further the dealer is willing to go in meeting the customer's full needs the more extra business he builds up. He should 1) arrange for details 2) handle any remodeling 3) assume responsibility for results.



"One-stop Home Improvement" means:

Well-designed "packages" to meet common needs

Houses like those above offer one-stoppers a special opportunity. For thousands of families the post-war house is now too small. Too often when garages or rooms are added they are neither good looking nor low in cost.

For these owners, the one-stopper can fill a real need with a package offer, planned to meet a common problem. He can provide a variety of designs worked out with an architect and engineered for substantial savings in cost. This kind of service is offered in Pennsylvania by Daniel O'Reilly's Levittown Home Improvement Center, two of whose popular units are shown below.



Additions to houses in Levittown must meet architectural standards of central committee, generally look well

"One-stop Home Improvement" needs:

Better finance

Home improvement is currently running 5% behind last year and the loss is concentrated in FHA Title 1 loans which are down 31%.

Total installment credit written this year for home improvement amounts to only \$1,245,000,-000, of which \$891,000,000 is Title 1 and \$5,000,-000 VA. The remaining \$349,000,000 was loaned without insurance.

News like this, coming on the eve of Home Improvement Year, emphasizes the problem that must be solved before fix-up reaches the volume its friends anticipate. The problem: how to draw on a small part of the nation's housing equity to protect the whole investment from obsolescence.

No better answer has yet appeared than the one given two years ago by House & Home's Housing Conservation Round Table:

"Home owners need something much better than the three-year, \$2,500 personal loan at 9.7% interest that FHA now offers under Title 1. The rate is too high, the term is too short and the limit is apt to prove too small to encourage all the maintenance and improvement that is needed.

"For home owners the ideal financing instrument is the open-end mortgage, which is now approved by the Veterans' Administration and available on conventional loans offered by almost all savings and loan associations and by many large institutional lenders. It is high time Congress amended the National Housing Act to let FHA work out procedures to extend its insurance to open-end mortgages too."

Congress acted promptly on that Round Table recommendation and approved the open-end plan for FHA. But so far FHA has open-ended only ten mortgages for a total re-advance of \$17,000.

One-stop home improvement *should* mean much better financing than is now commonly available. The spirit of the Round Table recommendations urgently needs realization. "One-stop Home Improvement" needs:

Better design

"The architect is now sadly missing on most modernization and rehabilitation work. As a result, most modernization is corny and contributes less than its cost to the value of the house or the improvement of the neighborhood."

So agreed all the home building industry leaders at House & Home's now famous rehabilitation Round Table (Oct. '55 issue).

Better design and better taste are just about our No. I needs if we are to profit by a bigger and better home improvement program. But here are some obvious truths we should face:

1. Few home owners can get the design help they need on a \$1,000 home improvement job from architects in private practice.

2. Few architects in private practice can offer their kind of design help for a fee even one family in 50 would be likely to pay.

Here is a big opportunity for the one-stop home improver

However much most home improvement needs better design, it seldom needs the kind of design service a new house requires. For example:

1. Detailed drawings are often worse than useless. What you need is a good carpenter who knows how to meet conditions as he finds them.

2. Modernization is mostly a cover-up job, which is just the reverse of most good architectural practice. Modernization means trying to make an old house look like what it is not—a new house. So perhaps the first rule of home improvement is "try to let the structure alone. Don't go into the walls. Just cover them up."

What home improvement needs is not accurate details and sound structure, but some good professional advice about good taste, about color selection, about how to avoid common mistakes, about what to tell the carpenter to do.

Every one-stop home improvement operator should have a smart young architect or designer on his staff. Every one-stop home improvement operator should have a consultation tie-up with a top flight architectural firm. And every one-stop modernizer should have his staff architect and his design consultant run a regular design training program for his salesmen, so they can avoid the worst design mistakes if they lay out and sell the whole job on the first call.

For the difference good design can make in home improvement, see the next 17 pages.



GOOD DESIGN

Remodeling: Architect Dan Kiley deepened overhangs, enlarged windows, cleaned facade

Lionel Freedman



FOR HOME IMPROVEMENT

What is home improvement?

Home improvement is not "first aid". It does not mean patching a leak in the roof, replacing a rotting stud, or propping up a sagging floor. Home improvement is the next step past this patch-up stage. It may be no more than a complete repaint job or it may involve turning the whole house upside down and inside out. It can even mean a major addition.

Any good journeyman knows how to give first aid treatment to an old house. But all except the simplest home improvement involves *some* understanding of basic design principles.

What are the problems?

A lot of houses built *after* 1930 are now too small for the bigger families and the more numerous possessions of 1956.

Most houses built *before* 1930 may be big enough, but chances are that they are too unwieldy for 1956 and need renewing.

There is give or take in the 1930 dateline. But most home improvement must solve one or *both* of these problems:

1. How to make big ones out of small ones (i.e. the problem of the house built, roughly, between 1930 and 1950) and

2. How to make new ones out of old ones (i.e. the problem of renewing the pre-1930 house).

How to make big ones out of small ones

The too-small house may be too small in its over-all cubage or in its individual features. Or it may be too small in both.

Over-all smallness calls for additions or expansion—and we will show ways of adding living rooms, bedrooms, carports, garages, porches, attics and the rest (pp. 130-144).

Smallness in features calls for more ingenious solutions. Sample problems: how to turn small windows into big glass walls (p. 136); how to turn two small rooms into one hig room (pp. 134-135); how to add to insufficient storage space (p. 132). All these are typical problems that arise again and again. All involve a knowledge of design.

How to make new ones out of old ones

Often a "shoe shine" will do wonders to renew a house. But sometimes a "shoe shine"—however bright—is not enough.

Here are some of the things that may be organically wrong with the too-old house:

• It may have a too-old kitchen (p. 140) or a too-old bath (p. 142).

It may be under-wired for the amount of electric equipment we will use in 1956.
Its lighting may be out of date (p. 143)

because, today, we light our rooms from base outlets rather than chandeliers.

• And it may need some fundamental renewal in its heating, plumbing, air conditioning.

These are some of the equipment problems that may arise in the too-old house. Here are some of the plan problems:

• Back-yard living is fast replacing the old front-porch living. Result: the kitchenporch and the rocking-chair front porch may need swapping around.

• For the same reasons, the front living room of yesterday may have to be turned around to face the new back-yard living areas.

• The family room is becoming almost as essential as the living room, and the basement is not the best place to put it. Solution: basic replanning or an addition.

Is all this worth the cost? Every case must be answered on its own merits. But at a time when new houses sell for \$15 a sq. ft. and more, even an old shell, in good condition, that costs a mere fraction of that may be worth renewing—and extensively.

What are the principles of better home improvement?

Basic principles of good design never change, and here are some of them, applied to home improvement:

If you want a small house to look bigger: • Simplify its facades (don't turn them into patchwork quilts).

• Line up its window and door openings (don't stagger them to look like the smile on a Halloween pumpkin).

• Stick to one or two facing materials (stay away from banana splits).

• Stretch the facade horizontally, particularly if the house is only 1 or 1½ stories high. In 1-story additions to 2-story houses, consider using a flat roof and line up its broad fascia with existing window and door heads.

In short, keep the house calm. Play down existing gimcrack; you'd be surprised how many mistakes (inside and out) you can just "paint out" with a single color.

If you add to a small house:

• Integrate the roof line—at least line up the fascia.

• Integrate facade materials, window and door heads, colors, baselines.

To refinish the house follow the additive principle

• Don't cut into existing walls, partitions, ceilings, floors. Fur out from the old wall, ceiling or floor surface and superimpose your new finish. That way you can cover up old trim (instead of stripping it off and then patching up the damage), and that way, too, you can conceal your new wiring, plumbing, heating, air conditioning. So-

If you want to re-equip your house: • Follow the same additive principle, and for the reasons stated above.

These are the generalizations. For specific problems and some "good design" solutions



... by adding a 300 sq. ft. living room

While new wing is entirely modern, similarity of roof pitches unifies old and new parts of this house (see below). Architects: Chiarelli & Kirk.

1. SMALL HOUSES

INTO BIG HOUSES





... by adding a porch



Old house, built in 1950, had simple shed roof, which made integration of new porch very easy. Screened porch is a good (and inexpensive) play room for half the year. Architect: H. T. Aspinwall.

Chas, R. Pearson





... by adding a family room



Because original house was $21/_2$ stories high, the architects had no chance to relate roof lines, chose a flat roof and lined its fascia up with existing window heads. Architects: Huson Jackson & F. Frederick Bruck.



Double carport is a post-and-beam structure with a flat roof. Note that roof fascias of original house and carport line up, thus minimizing break between old and new.

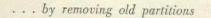
Bickel (Courtesy: Douglas Fir Plywood Assn.)





Photos: George Stille

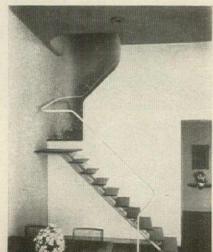
2. SMALL SPACE INTO BIG SPACE ...



Opening up the stairwell, Architect Carl A. Strauss gave this old house an entirely new sense of spaciousness. Space-divisions are light (free-standing closet, wire rail, etc.) rather than massive.







Ben Schnall



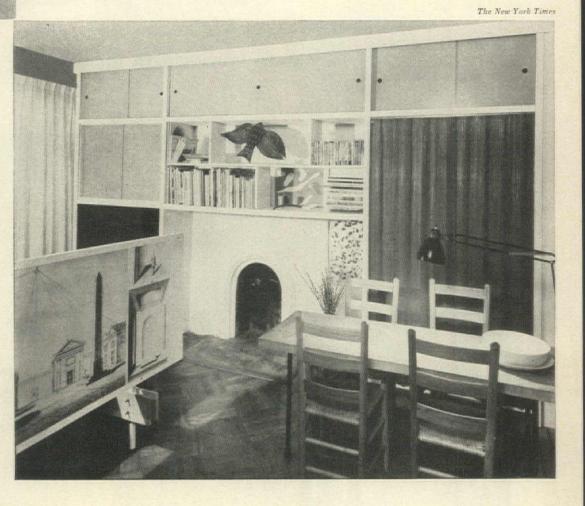
. . . by making stairs disappear

Stairs take up a lot of space, but need not look as if they do. These, by Joseph Aronson, and Barnes & Noyes, respectively, prove that where space is tight, stairs can be made to disappear.



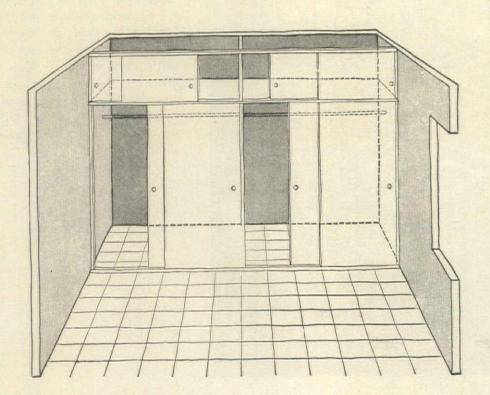
Ben Schnall

3. SMALL STORAGE INTO BIG STORAGE ...



... by filling in around a fireplace

Most fireplaces project 12" or more into a room—which is half the depth of a good closet. This built-in storage unit makes use of those useless recesses, includes built-in drawers, shelves, hanging space, and dead storage. Designer P. Blake.



... by slicing 2' off the end of a room

Several manufacturers now make ceilingheight, prefabricated storage wall fronts, complete with sliding doors, jambs, heads, and base. The easiest and cheapest way to get more storage space is to erect such prefabricated fronts 2' out from the end wall of any room that needs storage. Shelves, rods, etc., can be put up behind these fronts at will.

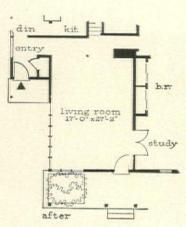


living room living room live xuiv? before

4. SMALL ROOMS INTO BIG ROOMS

Kertesz (Courtesy: House & Garden)





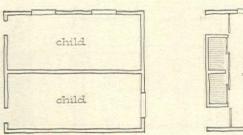
... by tearing out a few partitions

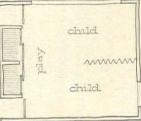
Commonest remodeling problem involves merging two or more rooms into one big living or family area. If this means removing nonstructural partitions, there's no problem. If it calls for structural changes, then cropped beams (wood, steel-reinforced, or steel) will generally do the trick—as in this case. Architect: Giorgio Cavaglieri.



... by using a folding partition

Children's small bedrooms are almost useless in daytime—but can be turned into a highly useful daytime play-area if you replace the partition between them with a folding or sliding wall. Architects: Fehr & Granger.

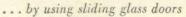




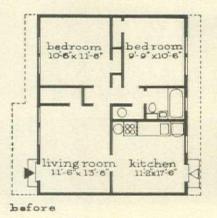


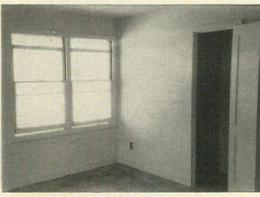
LL WINDOWS INTO BIG WINDOWS . . .



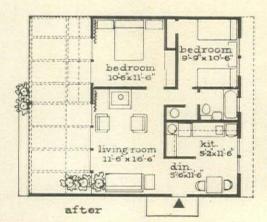


Three double-hung windows were replaced by a stock, 10' wide, sliding glass door. Because the glass wall needed sun protection, and it seemed best not to extend the roof, a sun-shade was added. Designer: P. Blake.





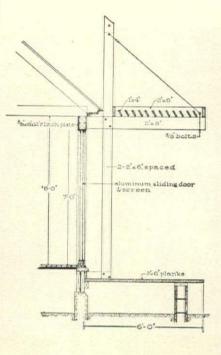
Morley Baer





.. by opening up the whole wall

Here the entire side wall of the old room was removed and replaced by a glass wall with glass doors, all under a continuous, new lintel. Existing overhangs provided sufficient sun protection. Note that the plan of the original is *the* typical American 2-bedroom house of the '30s and '40s. Designer: Peter Rocchia.





6. SMALL PORCH INTO BIG PORCH ...

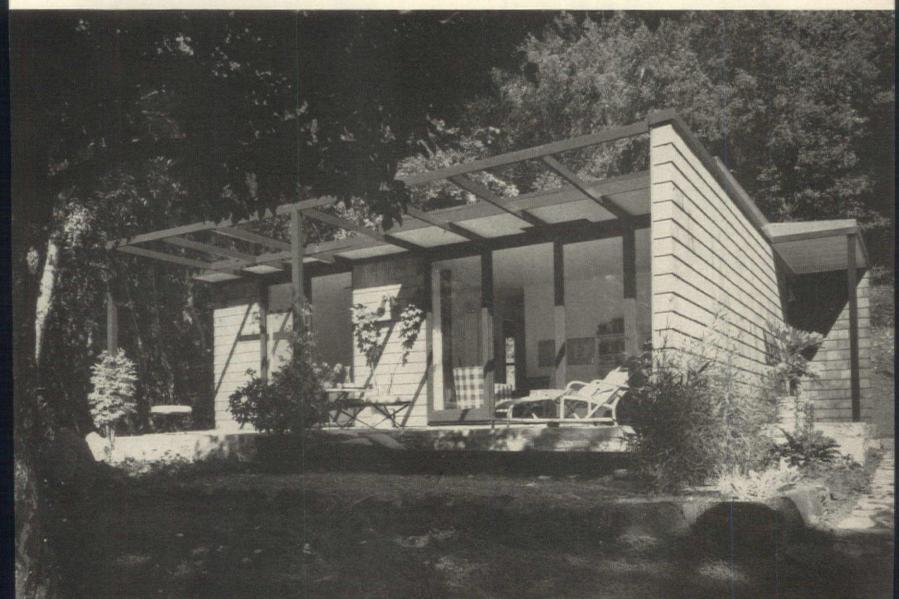
... by knocking out the railing

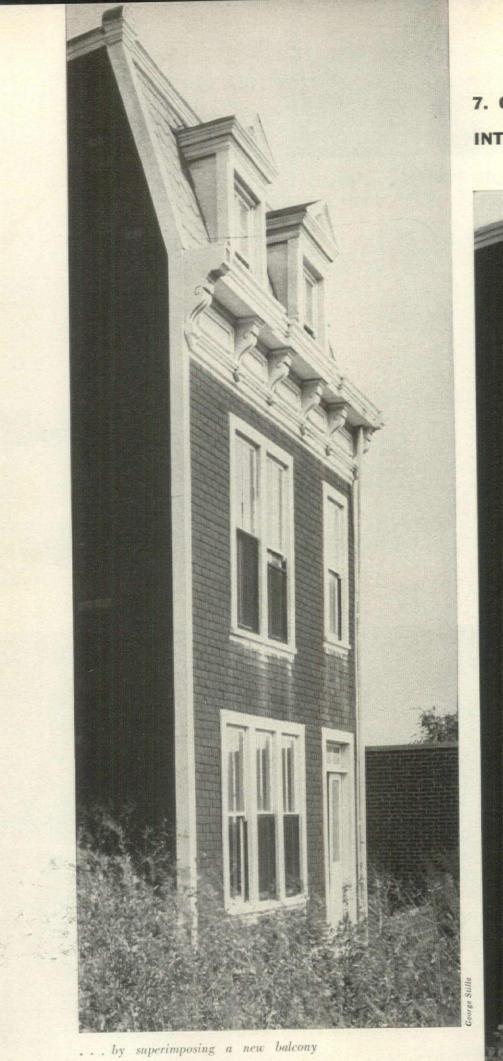
Posts and railings on porches often rot away before anything else goes. In this remodeling, Architect Carl A. Strauss removed everything except the floor, then suspended a new, translucent porch roof from the house wall. Result: a much wider (and brighter) porch.

... by extending side wall and roof

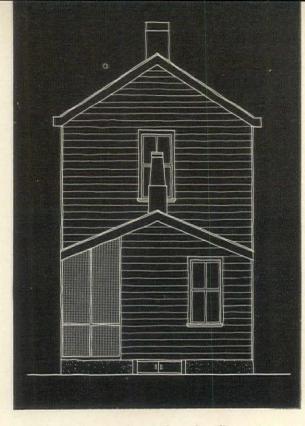
The elongated sidewall effectively ties together indoor and outdoor living areas, thus turns this new porch into a major asset. Incidentally, the original shell of this house, complete with major fixtures and appliances, was bought from the Government for \$425. Moving the shell and all remodeling costs brought the total up to a little over \$3,600—for which designer Peter Rocchia got the handsome "new" house shown below (and opposite).







Top floor dormers were eliminated, small windows were replaced by large glass walls, and spacious balconies were added to permit outdoor living on every floor. Architect: Carl A. Strauss. 7. OLD FACADES INTO NEW FACADES



Richard H. Wheeler

... by opening up the whole end wall

Replacing a whole gable-end wall with glass is not a new device, but the idea of giving the new glass wall some necessary protection is fresh—and handsomely demonstrated here by Designer John Garber in his own house.

OLD FACADES

INTO NEW FACADES . . .

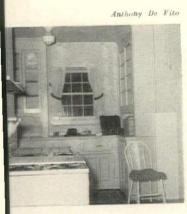
... by turning the attic into a full top floor

Dormers often complicate the appearance of a facade, so Designer John Van Koert expanded the whole attic floor, eliminated the dormers, and made the new top floor windows part of the over-all exterior. This required structural changes to alter the roof pitch, but in old houses with roofs in need of repair anyway this type of remodeling may be less expensive than expected.



Rodney McCay Morgan-Photolog



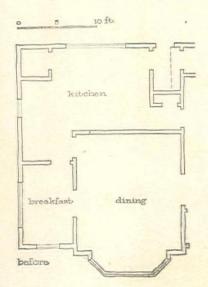


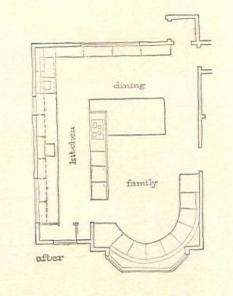
3. OLD KITCHEN INTO NEW KITCHEN ...





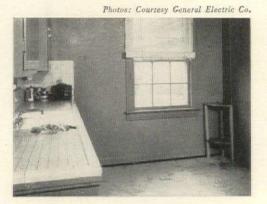
Ezra Stoller (Courtesy Holiday)





... by turning it into a family room

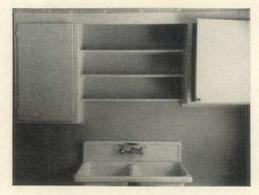
The biggest change in kitchens is from the single-purpose "cooking room" to the multipurpose "family room". And as the kitchen has moved into the living area, bright colors and warm textures have been added to make it look less mechanical. To renew an old kitchen, Architect George Nelson here not only replaced outmoded equipment; he also tore down several old partitions, merged the dining and breakfast rooms with the kitchen proper to form a single, spacious, multipurpose family room in which the new kitchen equipment is part and parcel of the furnishings.



... by adding snack bar, new equipment

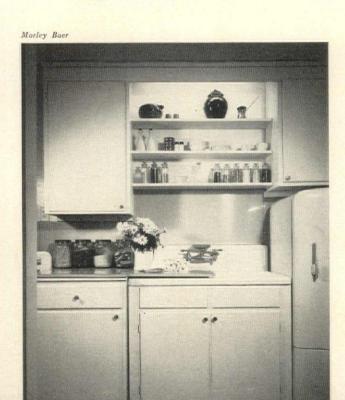
The "snack bar" counter has replaced the old breakfast nook, is now a very popular and useful feature of many new kitchens. It can be duplicated without trouble in an old house as well.



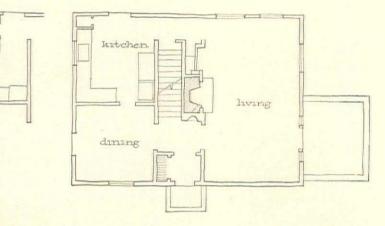


... by building-in existing fixtures

The simplest way to give an old kitchen a modern look is to make it appear "builtin." By building a new cabinet around the old sink, by adding built-in lighting, and by designing new cabinets to go along with existing units, Designer Peter Rocchia inexpensively brought this old kitchen up to date.



Hedrich-Bliesing



9. OLD CLOSETS INTO NEW BATHS

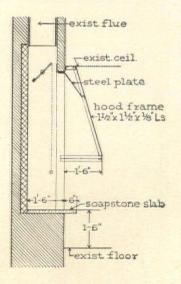
... to answer a common remodeling need Many old 2-story houses lack a downstairs bath (or half-bath). Often such houses were so tightly planned that it takes plenty of ingenuity to find the necessary space for one. Here is a typical oldhouse plan, showing how space can be found for a downstairs bath if you look hard enough. Any good-sized coat closet will accommodate a toilet and a small lavatory, and most walk-in closets will take a shower as well.



... by raising hearth,

adding damper and hood Many old fireplaces don't work properly and are inconvenient to clean. Here Architect Robert H. Rosenberg removed an old mantle, raised the hearth for easier cleaning, replaced the old smoke shelf with a new damper, and added a black iron hood. He also used the recess on one side of the chimney for a new storage closet.

10. OLD FIREPLACE INTO NEW FIREPLACE ...

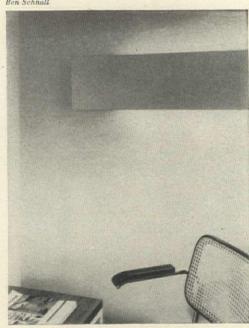




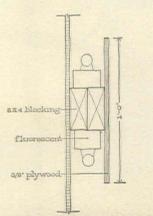


11. OLD LIGHTING INTO NEW LIGHTING ...

Ben Schnall

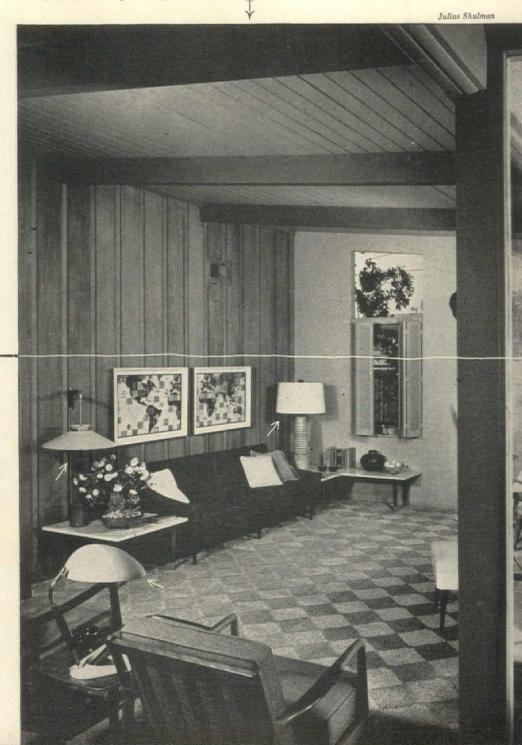


... by using built-in lighting devices Here is a simple built-in fixture that washes the wall with light, produces pleasant over-all illumination and makes the room seem bigger. This sort of fixture can be applied over most old partitions. A variation of the same detail can be used as a "lighting fascia" over curtain tracks. Architect: I. M. Pei.



... by bringing the fixtures closer to earth

Old-fashioned lighting consisted largely of chandeliers and other ceiling fixtures, high wall brackets, plus a few tall lamps. Modern lighting does away almost entirely with ceiling outlets, uses few (and low) wall brackets, and relies mainly on low lamps and base outlets. This lower lighting accents horizontality, makes small rooms look larger. For one example, see bottom of page. Architect (for modern room): Lucille Bryant Raport. 主



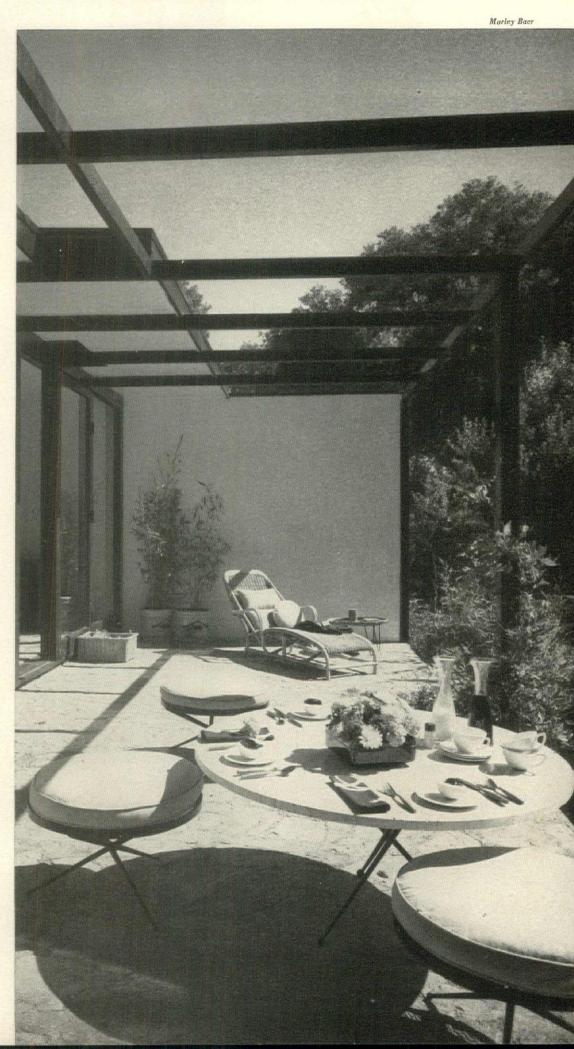
Morley Baer



. . . as demonstrated in this startling "before and after" comparison of Designer Peter Rocchia's government surplus house. While this is an admittedly extreme example of what home improvement can do, it does suggest the part that good design can play next year in revamping some of our more dilapitated structures.

To sum up:

GOOD DESIGN CAN DO WONDERS FOR ANY OLD HOUSE



Here is why Merchant Builders and Realtors will have to get in on home improvement

The big change that will plunge the merchant builders and realtors into home improvement on a one-stop basis is the growing use of trade-ins.

Ten years from now trade-ins on used houses will be almost as common as trade-ins on used cars. Many merchant builders will fight this change, but they fight it at their peril. Without trade-ins they will miss the big new market—a market bigger and richer than any we have known. They will find themselves stuck in the old market, selling (as now) mostly to three groups whose home buying power averages well below the national average —renters, newlyweds, and migrants from other states.

The new bonanza market is not among these families who find it hard to make down payments. It is not among families who find it hard to meet FHA income requirements. The new bonanza market is among the millions who are newly prosperous—the millions who could afford a much nicer way of life if they were not stuck with an old home bought when their income was much less. The low priced house market gets smaller every year as millions of families increase their earnings and move up into the higher priced market. By 1960 there will be 6,000,000 more families than now who can afford over \$12,500 for a better home, 2,500,000 more families than now who can afford over \$17,500 for a better home.

Not enough of them will buy these better homes unless we make it easy for them to free themselves of their old homes—as the auto dealer makes it easy to get rid of your old car.

Trade-ins are the key to the trading-up market, the better price market, the biggest market of all

Trade-ins can bring more money into the new house market than ever before, for they will let us tap America's \$100 billion housing equity for down payments on new homes.

Trade-ins, in brief, offer such a great new money-making opportunity that builders who don't get in on trade-ins soon will find someone else has gotten there first.

Trade-ins also offer a big new potential for home improvement, for everyone knows a used house, like a used car, will bring a better price if it is first shined up for re-sale and put in good working order. So as trade-ins speed up the turnover in used houses they will also:

1. Speed up home improvement.

2. Make the merchant builder lend his know-how to cut home improvement costs and so take a part in one-stop home improvement.

Because trade-ins give both the merchant builder and the realtor a more important role in home improvement, we are including in this home improvement preview the report of a trade-in Round Table which brought together the most successful trade-in operators among both the builders and the realtors. We believe their advice and suggestions deserve the most careful study.

With the Round Table we also present case studies of how trade-in works to build bigger profits from better houses for both builders and realtors.



Photos: Tames

Round Table offers trade-in advice



The panel

BUILDERS

ALAN BROCKBANK, Salt Lake City EDWARD CARR, Washington, D.C. ALLEN K. DAVIDHEISER, Pottstown, Pa. FLOYD KIMBROUGH, Jackson, Miss, LELAND G. LEE JR., Dallas IRVING ROSE JR., Detroit RUSSELL SHOWALTER, Oklahoma City JOHN R. WORTHMAN, Fort Wayne

REALTORS

JOHN G. CLARKE, Portland, Ore, LYN E. DAVIS, Dallas SIDNEY Z. MENSH. Washington, D.C. MAL SHERMAN, Baltimore

LENDERS

FRANK FLYNN, Lafayette, Ind. National Homes Acceptance Corp.

NATIONAL ASSOCIATION OF HOME BUILDERS HUGH ASKEW, director Mortgage Finance Committee

OBSERVERS

NEIL CONNOR, chief architect, FILA ALFRED W. JARCHOW, chief technical officer Underwriters Division, FHA ELDON FOX, Minneapolis Honeywell Regulator Co. GEORGE JOHNSON, New York Dime Savings Bank of Brooklyn

MODERATOR

P. I. PRENTICE, editor and publisher HOUSE & HOME

Trade-ins can open a great new market

If more builders knew more about trade-ins there would be:

- 1. a lot less foolish talk about how hard they are to handle, and
- 2. a lot more builders willing and eager to trade

Today most builders are afraid to trade. They are afraid of the unknown, afraid trading will booby trap them in many unknown problems. Again and again we hear builders say: "As long as we can sell houses without trade-ins we'd be crazy to take on such a headache."

The truth is that when you know how, trading is easy, and trading can make it easier 1) to sell your new houses, and 2) to finance your new houses.

Nine times out of ten you can get the benefits of trading without actually having to go through with the trade

And don't worry about the tenth time, when you do have to take the used house in. In proportion to the time, effort, and capital required you can usually make more money on a quick resale of the used house than on the new house you spent months planning, financing, and building.

We know whereof we speak; we speak from experience. We are pioneers of trade-ins. We have used trades to sell thousands of houses. We know most of the pitfalls and the booby traps; we have learned the hard way how to avoid them.

We also know the profits trade-in offers. We can tell you trade-in works from coast to coast—from Baltimore and Philadelphia to Portland and Seattle; from Dallas to Detroit. We can tell you trade-in makes your mortgage problem easier. We can tell you trade-in makes selling easier in every price class. It is most important—in fact, almost essential—in the over-\$15,000 market, where three prospects out of four already own a home.

The average renter family moves once every two or three years. We believe the average home-owning family would move and buy a new house about once every five years if trade-in were widely used to make it easy. This would tap a whole new market for the home builders, who now sell most of their houses to the minority who rent.

Before trade-ins become big business we need four things (also, p. 150)

1. It would be a great help if the commercial banks could make good "floor financing" available for trade-in houses as it now is for trade-in cars.

2. It would be a great help if FHA would speed up its used-house appraisals and modify its now costly requirements for trade-in financing.

3. It would be a great help if VA would stand by its valuations longer than the present 60 days.

4. It would be a great help if realtors could set up used house exchanges to give trade-in a broader base. But right now ...



KIMBROUGH We have to trade to stay in business.



You're just implementing doing what comes naturally.

CLARKE



LEE

We watch our stock just like a used-car dealer. If we get too many on hand, we unload them.

Round Table gives you 15 guides to show the way to trade-in profits

Trade-ins can help most builders sell more houses at better prices with easier financing if they will profit by our experience and follow our advice on these 15 points:

Advice No. 1

Don't try to go it alone. Don't try to handle trade-ins all by yourself. Team up first with a smart realtor and let him do most of the work (and make a good commission) on the used house re-sale.

Reselling old houses is most realtors' No. 1 business. It calls for a very different sales technique from the technique that sells new houses. And even if you have your own real estate department don't forget that the used house may be located miles away from where you are building, and you will need multiple listing to get every realtor in town working on all your re-sales for you.

Advice No. 2

Don't trade for the sake of trading. Trades can be profitable, but never forget that your real business is building and selling *new* houses; never forget that your real reason for trading is to sell your new houses easier and quicker.

Around most cities most of the better-house prospects already own a home and hesitate to buy a new and better one for fear they may find themselves stuck with two houses. Your purpose in trading is to open up a big new market among these owners.

Advice No. 3

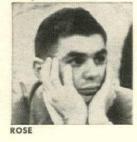
Don't try to make a fixed price deal to buy in the old house. That would make your new house sale harder for you instead of casier, for it would create a double price resistance in your prospect's mind: price resistance to your offer on the old house added to his inevitable price resistance to what you are asking for the new.

Advice No. 4

Offer an upset price instead. Suggest to your buyer you will do everything you know how to help him get the price he wants for the old house (often this is much more than it is worth, much more than he will eventually have to accept). Make your trade-in deal on a helping hand basis. Tell him you will stand back of him. Leave him free to sell his house for the best price he can get, but give him your guarantee that if he can't get his price within a stated period you will take the house off his hands at a fair predetermined figure. This will enable him to sign a firm contract to buy your new house without worrying about the danger of holding his old house when the time comes close to delivery on the new one.

Advice No. 5

Get an outside appraisal. Don't antagonize your prospect by



You can do an awful lot of business without any unreasonable danger and without going to the bankers to borrow a dime.

asking him to accept your estimate of what his home is worth. Suggest an upset price based on a valuation to be placed on his house by an appraiser in whose judgment he will have confidence. In many cases it will be best to suggest trading on the basis of an FHA or VA appraisal, for the re-sale financing will usually have to be based on the VA or FHA valuation, especially in the lower price market.

Advice No. 6

Set the upset price at 80% to 90% of the appraisal. Houses up to \$10,000 are usually such standard products that the 90% offer will probably be safe. On a higher-priced house you are likely to need a bigger margin.

The advantage of offering 90% is that the higher the upset price the more likely your prospect is to accept your guarantee and sign up to buy your new house. The disadvantage of offering 90% is that you are more likely to find the used house dumped on your hands to sell, for 90% is almost as much as the prospect would realize (after paying 5% real estate commission) if he sold the house himself at the appraisal price. Consequently he would not have much incentive—perhaps not enough incentive—to make a real effort to sell the house himself.

Advice No. 7

Be prepared to come through with your upset price in about one case in ten. If your valuation was right you should still be able to make close to \$200 profit on a \$10,000 house trade-in even if your upset price offer was 90% Of course this is less dollars than most builders expect to make on a new house sale, but it is a higher percentage on the time and money invested. Proportionately speaking, the re-sale of the trades you take can be the most profitable part of your business, at the same time that the trades are a major sales help on your new house volume. You make two profits instead of one.

Advice No. 8

Don't try to make money on every trade-in. If you do, you may get a reputation for not offering good value. You will find it more profitable in the long run to balance a few losses against your gains. A folder of documented trade-in losses will be well worth its cost in helping you make sales. Balance the losses against the profits.

Advice No. 9

Try to allow a full three or four months' lead time. You will usually need that long on the new house to build it from a model. You will almost always need that long on the old house to let



BROCKBANK I think it is time to make 1960 houses today. The new houses are not exciting enough.



After a purchaser has been in the market for 30 days looking at houses, he knows as much about values as we do ourselves.

time deflate the owner's exaggerated idea of what it is worth and then give him a month or two to find a buyer at a fair price.

Advice No. 10

Try never to take title to the trade-in house. That will involve you in many unnecessary transfer, legal and tax costs. If your new house buyer fails to sell his old house himself and holds you to your upset price, try to take a contract from him to sell the house to a third party, crediting the upset price against the new house purchase and allowing you to keep anything you net above the upset price as compensation for your part in first underwriting and then effecting the used house sale.

Advice No. 11

Study the tax angles carefully. The tax problem will differ from state to state, so we cannot offer any tax advice here that all traders would be safe in following. In many instances good tax advice from your tax counsel can save several hundred dollars on the deal.

Advice No. 12

Use the trade-in equity to cut your own financing costs. Most older houses in the lower price brackets have comparatively small mortgages, comparatively large equities. In a fair neighborhood, VA would guarantee a 98% mortgage on such a house (in practice, most lenders might not lend more than about 90%), or FHA would insure 88%. The cash provided by this refinancing should permit such a substantial down payment on the new house that you could finance the new house with no discount or at worst a small one; and the cost of high percentage financing on the trade-in house would be much less than the cost for high percentage financing on the new house because the mortgage would be much smaller.

For example: take the case of an old house appraised by VA at \$7,000 with a \$3,000 existing mortgage. VA would guarantee a new \$6,850 mortgage on such a property. After retiring the old mortgage and setting aside \$500 for the realtor's commission and other fees, this would leave \$3,350 for other fees and down payment toward the new house. This is more than double the cash FHA requires on a \$12,000 new house and more than FHA requires on a new \$18,000 house. It is enough to get conventional financing for a \$15,000 house. Mortgages with such a substantial down payment seldom cost a premium and go through much faster.

It is an old truism that "most of the money that goes into real estate comes out of real estate." Trade-in deals make that truism work directly instead of indirectly. They are the one best



I have lost money on a few houses. We show people this record if they doubt our offer. So it pays occasionally to lose money on a house.



The number one problem is to get people to be realistic about the value of their houses.

way we know to make the old house equity immediately available to help the new house sale. And don't forget the total equity in existing single family houses is well over \$100 billion. That is more equity money than all the mortgages made on builders' houses since the war.

Advice No. 13

Give the used house owner every help you can in fixing up his property for re-sale. This is a point for close builder-realtor collaboration. The realtor's experience has taught him what fix-up will be most helpful to a quick sale and what fix-up would be a waste of money. The builder's experience has taught him how to get that fix-up done economically. The combined help they can give the used house owner in fixing up his home in order to get the best price at the lowest cost is one of the biggest inducements they can offer a used house owner to buy a new house on the basis of an upset price trade-in deal.

The cost of this fix-up should be included in the old house appraisal, and no fix-up should be done which will not add more than its cost to the re-sale value. The cost of the advisable fix-up will range from very little to as much as 15% of the probable selling price. It should be paid by the used-house owner, but sometimes the builder will find it necessary to help arrange or furnish financing for the improvement as an integral part of the trade-in deal.

Advice No. 14

Tie up with a trade-in dealer if you can. In quite a few communities a new type of business is growing up that is willing to pay cash for used houses at a percentage of the VA appraisal. A standby tie-up with such a dealer would be very valuable to a small builder. It would enable even a fairly large builder to follow a more confident course on trades, knowing he could cut his losses if he found himself overloaded with old houses.

If the valuation is right, a builder offering an 85% to 90% upset price should not have to go through with the trade-in deal in more than one case out of ten, for within three months the home owner should be able to make the sale for himself at a slightly higher price. Even so we believe more builders would undertake trades if they had a standby deal to minimize their contingent liability.

Advice No. 15

Don't hang on to a trade-in house. Tax, interest, and vacancy costs pile up too fast. If you can't get your price quickly, take what you can get and get out from under.

Better finance and used house exchanges recommended



WORTHMAN

If we have to take in a trade house, the real estate man gets no commission. He made no sale.



SHOWALTER

It just comes down to financing. I could do a lot more trading but I don't know how to finance them.



SHERMAN

We represent 14 builders and I dare say there isn't one who could work trades without a realtor. Trade-ins are the best way we know to make the trading-up process work far better than it has ever worked before—to make it easy for home owners to move to better homes as their income increases. There are recorded instances where as many as six different houses have figured in the trade-in deal, with the building of one good new house enabling not one but six families to move to a nicer home.

Here are four changes in present practice that would make the trade-in trade-up process work better:

1. The commercial banks could be a great help if they were allowed to provide more adequate interim financing. They offer 100% financing for trade-in cars, but on short term financing for trade-in houses they are still limited to the same loan to value ratios that apply to long term mortgages for individual owners.

2. FHA could make "floor financing" available for trade-in deals if FHA could and would liberalize its interpretation of what a builder must do to qualify for a firm commitment on a used house.

Under the 1954 Housing Act, a builder who plans to fix up the old house can get interim financing for a trade-in deal up to 85% of the permanent mortgage FHA would be willing to insure on the improved property. For an 83% permanent mortgage, this would work out to 74.8%, which is a lot better than the short term financing most banks will offer without FHA. But up to now, this provision has proven unworkable because FHA has held it was the intent of Congress to authorize these advance commitments only when "a major improvement" is to be made. In practice we have found the local FHA offices often require for this financing an improvement so major that it would cost more than it would add to the re-sale value of the house.

We sympathize with the purpose of the 1954 Housing Act in seeking to encourage all practical improvements in the existing housing inventory. We agree that no old house should be given FHA insurance unless it is brought up to FHA minimum standards. We question only the wisdom of insisting on improvements that cost more than they increase market value.

3. VA could help by making its valuations good for six months. Present practice in some VA offices is to cut the VA valuation if the house is not sold within 60 days. This doubles the risk in trade-ins, for it often means the builder must accept the best price he can get within 60 days.

4. Realtors could help if they would set up used house exchanges in every community through which any home owner could use the equity in his present house as part payment for a new house from any builder (or for another used house). In Baltimore the Real Estate Board and the Home Builders Assn. are already working together on such a plan.

Eventually we hope this used house exchange can be put on a nationwide basis, so that even families moving from city to city or state to state can take advantage of the trade-in machinery too.



Taking old houses like this in trade



sells more new houses like this

Leland Lee built 15 houses a year in Dallas until he started trading in 1953. Now he builds 100. Nearly every new house he sells involves a trade-in. Furthermore, he trades the hard way: only 3% of his trades are on the guarantee basis. All the rest are straight trades.

Before Lee accidentally started trading, he was building speculatively and doing a \$250,000 annual volume. Now he can sell *before* construction and his sales of new and "traded-in" houses totals \$2,500,000 a year.

Bert France



Sale of this \$15,500 new house started chain of three trade-ins:



1. Buyers of new house traded this for \$11,500



2. Owners of this \$8,800 house bought Trade No. 1



 Buyers of No. 2 traded this house for \$5,200. It was resold without a further trade.

This series of trades typifies many handled by Lee Construction Co. Not every trade-in on a new house sale starts a chain, but Builder Lee says trade-in chains bring him more profit in proportion to time and effort spent than any other part of his business. He gets extra commissions, has more chance to make a straight profit.

Here is how trade-ins made Lee a big builder

When Lee started trading he made three important discoveries:

1. He had many more prospects for his new houses.

2. He no longer had to build on speculation.

3. He could stretch his working capital much further.

All three changes resulted directly from the switch to trades and all three together account for Lee's almost overnight growth from a 15- to 100-house builder. But without the stretch in capital this expansion would have been difficult. Lee explains it this way:

"I had to tie up so much more cash per house when I built speculatively.

"For example, let us say the new house costs \$10.000. I would need to borrow \$7.000 on a speculative job and put up \$3.000 of my own. But now, by selling houses before I build them, I can take the buyer's contract to the bank and borrow \$9,500. I need only \$500 to build a house. I can build six times as many houses."

Trading requires small outlay of cash

"Furthermore," Lee says, "we need less money than you would think to finance the trade-ins we have to take title to. Three times out of four we find a buyer for the old house before the new one is ready, and the deals close together. We find the average home we take in requires about \$2,000 equity money. We have at least \$1,000 profit on the new house to work with, so we need only \$1,000 capital to acquire title. Thus we can handle 40 trade-in deals with only \$10,000 capital because we have to take in only ten."

Lee stresses the importance of weeding out unqualified prospects early in the negotiations. Each home owner wanting to trade first fills out a fact sheet (see pp. 154-155 for details). If the prospect passes the factsheet test Lee suggests that he get an independent appraisal of his old house and arrive at his own estimate of his net equity. Meanwhile, Lee's appraiser inspects the house and brings back a Polaroid picture of it. A credit check is made. Then the prospect is asked to come back ("you lose them over the phone"). "We make an offer after deductions for re-financing and a percentage of brokerage. It comes to about 10%. Lee does not haggle; he makes an offer and sticks to it.

House is fixed up when the owner moves out and Lee has possession.



Wisconsin builder sells 70% of his big new houses



by accepting trade-in houses like this

In Milwaukee, builder-realtor Robert Hoag has been trading for 15 years. About 70% of the 25 to 30 houses he builds in exclusive Fox Point and Whitefish Bay suburbs are "strictly trade-in deals".

Hoag built the house shown at the top of the page on speculation. He allowed the owner of the two-story house \$30,000 to apply on the \$60,000 ranch house. The older house was resold within a month.

On a trade involving a custom-built house, Hoag does not take title to the old house until the new one is ready. He puts the old house on the market about 60 days before the new construction is completed and it usually takes 90 to 120 days to sell it. Hoag refrains from offering it sooner in order to spare the owner the nuisance of showing the house over a longer period. Most houses taken in are relatively new and require few repairs.

Hoag feels that trades are essential for any builder catering to the higher-price market, for almost all prospects, he says, must dispose of existing homes before they can seriously take steps to buy a new one.

How to start trading the guarantee way

A step-by-step guide based on other traders' experience

The guarantee, or upset price trading plan, the method most widely favored today by experienced traders, is generally considered the best one for beginners.

And if your first few trades grow naturally out of your regular sales effort instead of being sought out or promoted by you—you will be starting your trading career the way some of today's most successful traders began theirs. It is best not to advertise that you trade until you have some experience behind you. But old traders say it will pay to have your tradein plan well thought out and ready for use whenever the first opportunity occurs.

Some builders limit themselves to trading on built-to-order houses. Even if you do not stick to this rule, it is essential in early trading. The help three or four months' lead time can give you was stressed at HOUSE & HOME's Round Table and spelled out (Advice No. 9) in the report published on pp. 148-149. The Round Table members also urged you to establish a relationship with a local realtor (Advice No. 1) and you should do this before you make your first trade.

Trading off a mistake is no way to start

One of the quickest ways to fail at trading is to start by trying to unload an unsuccessful house. Realtor John Clarke of Portland, Ore, puts it this way: "Some people still think if you build a 'dog' and can't get rid of it any other way, you might try to trade it off. Our experience shows that to trade advantageously we must whet the customer's appetite by offering new houses with the very best architectural styling, professional decorating, landscaping and location."

Clarke's comment suggests another that can save wasted time and discouragement: always be sure the prospect is sold on buying your new house before you get serious about the old house he wants to give you in trade. Unless he is, chances are he will be unrealistic about the value of his present house and your negotiations will end nowhere. Long-time traders also counsel you to make sure early in your dealings with a trade-in prospect that he understands and accepts your trade-in plan.

John Worthman of Fort Wayne, with more than 30 years of trading experience, says: "Selling the guarantee to trade plan has always been the easiest part of the operation." Your prospect will generally be quick to see that you alone are taking the risk. You are giving him time to get the top market price for his house. Your guarantee is simply an extension of credit. Many established traders use handout booklets to explain these and other advantages of their plan.

When to start talking about the prospect's house

When the prospect wants to buy your new house and is ready to use your trading plan, it is time to find out about his house. But even veteran traders reach agreements with only a percentage of their prospects, so it will probably not yet pay you to make an on-the-site inspection, let alone an appraisal.

The best way to find out about the prospect's old house, his equity in it and his credit standing is to ask him to fill out a questionnaire.

Trader Leland G. Lee, Jr. of Dallas uses a blank form that provides for the following information:

> Name of home owner, his address and employer; business and residential phone numbers; how long employed and salary; the property he wants to buy and its price; his estimate of his home's value.

Description of property by owner: age of house; footage; lot size; utilities; streets; garage; windows; blinds; roof; drainboard; hot water heater; baths; fence: carpets; heating; doors; kitchen cabinets; clothes poles; washer connection; attic fan; breakfast area; major additions.

Financing data, lot number, block and addition; mortgage company and builder; original sales price and date; original loan, term; refinancing loan balance, date; repair loan, interest; insurance company.

Some prospects will give you a snapshot of their old house along with the completed questionnaire. You will then be in a good position to weed out those who do not meet your trading requirements and to approach a *tentative* trading agreement with those who do.

At this stage of your negotiations, Trader Clarke points out, "It is not the price you offer for the old house that is important, it is the difference between the value of the old and the cost of the new that counts."

You will find you get a better reaction the minute you talk to the prospect about the difference, instead of about down payments. This way trade-in psychology works heavily in your favor.

The Round Table report gives you explicit advice on appraisals and upset price (Advice Nos. 5, 6 and 7). Some traders like to arrive at a tentative agreement (subject to confirmation) before the property is professionally appraised. credit is checked and other necessary formalities are completed. Others prefer to wait until these steps have been taken before making a definite offer.

Trading-in is not a give-away program

Whenever you make your definite offer, let it be your final one, experienced traders warn. Some home owners are expert traders in their own right. Don't let *yourself* be traded-up.

"I might give away \$500 to sell a house," Trader Lee says, "and before I know it I might be induced to give away another \$500. When you start giving away your money, before you know it you have given away all your profit."

Two fairly simple documents are frequently used to implement the trade-in agreement. The first is a straight contract covering the purchase of the site and construction of the new house. The provisions of this contract credit the owner's equity in his old house as his cash payment on the new one. The second document is a supplementary contract, tied to the first, setting forth the terms of the trade-in agreement—the builder's guarantee to buy the old house at a specified price under specified conditions and the owner's agreement to sell under those conditions. The supplementary contract also provides for the possible sale of the house in the open market prior to the expiration of the guarantee period. In addition to these contracts, some traders require an escrow deed from the owner.

You have promised the owner to use your best efforts while the new house is building to help him sell his old house at a price higher than the guarantee (Round Table Advice No. 4). The fact that the owner continues to live in the house during the selling period is assurance that it will be kept in good condition for showing to prospective buyers. But many old houses need something done to make them more salable and the Round Table members are very definite on this point. They recommend that you "give the used house owner every help you can in fixing his property for re-sale" (Advice No. 13).

Two-thirds of trade-ins

need some fix-up

John Worthman reports that about a third of traded-in houses need fix-up work amounting from 5 to 15% of the equity value. Another third require an expenditure of only about 5% and the remaining third have been kept by their owners in such good shape that nothing needs to be done to make them readily salable.

Some traders set a \$100 or \$200 fix-up limit on a house and always leave the work up to the owner. On the other hand, Alan Brockbank of Salt Lake City finds that home improvement on his trades is never less than \$300 and ranges up to \$8,500. His crews do all the work.

Whatever the need, the amount to be done must be closely estimated at the time of appraisal and reflected in the guarantee. Worthman recommends that the home owner be advised what to do as precisely as possible when mere shine-up is involved, and a repair crew recommended if the owner is not adept at the job.

The nontrader's biggest worry is over being stuck with guarantees he has to take in. But experienced traders know that this is really not a problem, that you seldom have to take in a house and if you do, you rarely lose money on it.

"I am not worried," says Detroit's Irving Rose, "about the rare house I may have to take in and possibly lose money on, any more than I worry about the fact that I may build a model house in a subdivision where I have a lot of houses to sell and the model may cost me \$2,000 more than what I hope to sell it for. Because that model has helped move 99 other houses, I more than come out even. Some say, what if you have to take in a lot of houses? The thing is that it doesn't happen, and I see very little to worry about."

What to do if the old house doesn't sell

The long-time traders who took part in the Round Table have a lot of suggestions on what to do if your prospect's house hasn't sold before the new one is ready for him. If you follow their counsel (Advice Nos. 7, 8, 10 and 15, especially) you can be reasonably sure not to have any trading regrets.

The real reason for starting to trade on a small-scale is to get experience. If you start by using trading as a help with the prospects who come to you, in time you can use it to reach for people who otherwise would never dream of buying a new house.

"I believe 50% of home owners will consider trade-ins now," says trader Worthman. "If you doubt this, just run an ad about trade-ins or, better still, start a mail campaign or a door-to-door solicitation down any average street. The insurance and automobile people know how to create prospects. This is an art home builders should learn. It is time for us to try calling on potential prospects rather than waiting for them to come in."

Costly repairs are rare on trade-in houses. The examples shown here represent a moderately costly improvement and an average though ingenious job (right). Each adds considerably to market value.

Conway Industrial Co.

Asbestos siding modernized this house



Fix up helps sell trade-in houses



Adding 20" to length updates old garage



Third-party traders serve both the builder and the buyer

A new field is opening for the realtor

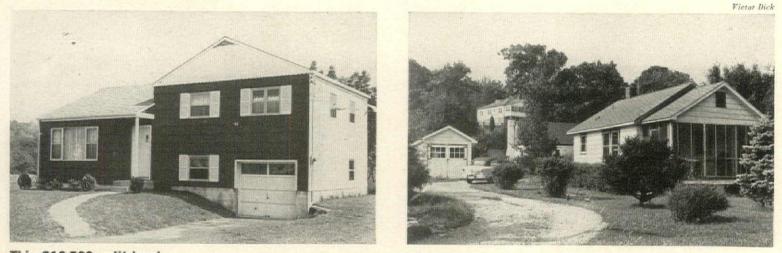
Third party trading, where a realty broker does the trading on his own account as a third party between the home owner and the builder, is reported increasingly popular in many parts of the country.

Third-party traders usually employ a form of the guarantee plan, serve prospective buyers of new houses by making their old house equity just as usable for the new purchase as it would be if the builder himself accepted trades. For the builder, third-party trading means more new house sales without the extra work or the opportunity for extra profit involved in trading on his own. This carefree aspect makes this type of trading especially attractive to those builders whose organizational and management resources are limited.

To the realty firm that goes into it, third-party trading promises more sales of both new and old houses. In the two years that the Gordon Williamson Co. has been trading houses in Detroit its dollar volume has climbed from \$5,000,000 to \$7,000,000. liamson said, "by arranging a line of credit with my bank for unsecured loans if needed." The salesmen syndicate has this extra advantage, he points out: it knits his sales team together so well he now has practically no turnover problem.

The Williamson syndicate plan has been adopted in Milwaukee by a group of brokers headed by Lou DeCoriolus. Each of 12 brokers has put in \$500 and agreed to add \$500 more when needed. During the syndicate's first six months of operation two houses were taken in under guarantees. Members say the plan has given them much more incentive to trade.

Frequently a third-party trader will arrange to work with a single builder or a selected group of builders. In Peekskill, N. Y. Brown-Solomon Co. recently set up a trade-in operation for half-a-dozen new-house builders. This firm offers 80% guarantees to home owners, based on estimated value after repairs. The company requires only two simple agreements from the home owners: 1) a contract covering purchase of the new house; 2) assignment

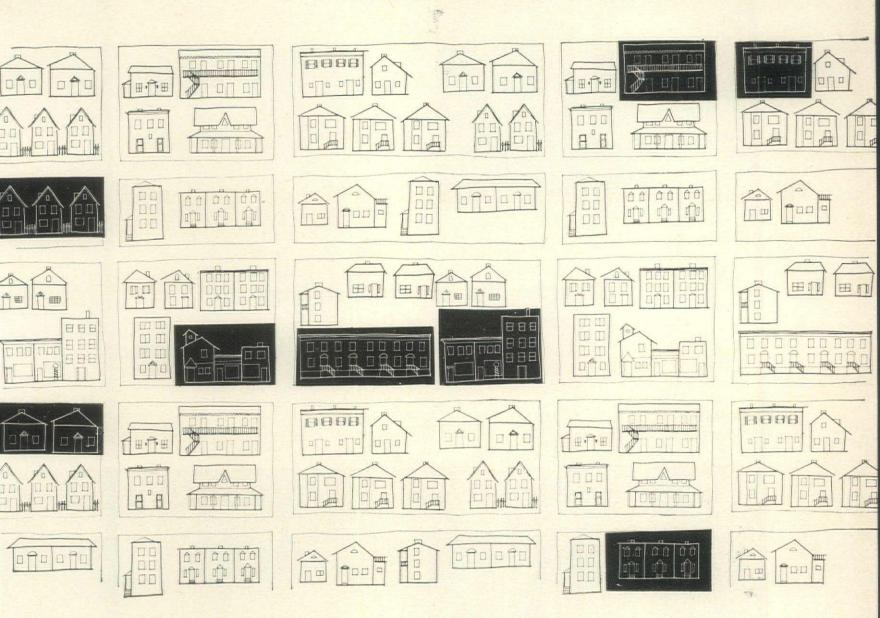


This \$16,500 split-level was sold by Brown-Solomon Co., Peekskill, N.Y. realtor, on a trade for this \$6,000 house

Realtor Williamson has worked out an ingenious solution to the problem of financing houses he actually takes title to. He formed a syndicate of 16 of his salesmen who pay \$100 into a special fund on every trade-in sale that earns a commission of more than \$500. The syndicate's fund has grown to \$75,000, and each salesman profits from the earnings of the fund as well as by getting more business through trade-ins. Last year, the syndicate made trades on 43 houses. They lost money on only two and each of these was the last house in a series of trades. The syndicate has had enough funds to finance about four or five take-outs under guarantee offers per month.

Once in a while Williamson's bank loans him extra funds. "I eliminated the worry of being over-committed on occasion." Wilas exclusive sales agent on the old house. Trades, reports Brown-Solomon, are as easy and profitable to handle as any other sale of a new or old house.

Third-party trading takes another form in Dallas where Realtor Lyn E. Davis has formed the Home Owners Exchange Corp. to serve as a third-party trader between builders and home owners. For a \$25 fee, a builder can get his new house prospect an appraisal and a quick cash offer for the old house. Davis points out that this third-party feature helps the builder convince the prospect that the offer is realistic. Results in the first three months show that most owners whose houses have been sold this way have bought new houses. In fact, "chain reactions" have enabled about 75 families to upgrade their housing standards through 33 deals.



Don't let home-improvement stop at home ...

it's got to spread all over the map

mproving one house in a block is a fine start; but it doesn't do the block much good, and it doesn't do the one house much good, either. Reason: as everybody knows, the value of real estate is greatly affected by location and character of neighborhood. If those two factors are negative, no amount of fix-up and polish is going to upgrade that one house to any great extent.

So home improvement needs to be a large-scale effort: just as one improved house doesn't do much to improve the whole block, so one solitary improved block won't improve the whole neighborhood.

Still, it *will* do this: it will start the ball rolling. Few urges are more powerful than the urge to keep up with the Joneses. If the Joneses improve their house, chances are that the Browns and the Smiths will follow suit. And once the ball starts rolling that way, it needs very little nudging to keep it going. Before long, if the effort is made properly, the whole neighborhood, and eventually the whole community can become part of the home improvement drive.

Pie in the sky? Not at all—it's already happened in some cities, and it will be happening all over the US next year. For the evidence, turn the page.



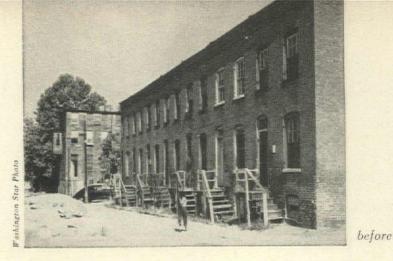
before

To start the snowball rolling

modernize by the block

ARCHITECT: Eldred Mowery CONTRACTOR: Russell Eldridge





Case history: Washington, D.C.

It all started with the small slum-block of seven houses shown here. Today, only two years later, almost 100 houses in the neighborhood have been improved or are about to be.

The place: only eight blocks from the White House, in an area that has been a blighted slum for the past half century. The name: Foggy Bottom, given new dignity when the State Department moved into the area and lifted its name to international prominence.

Snow's Court (shown here) was the core of the Foggy Bottom slum. Its far-sighted owners began rehabilitation two years ago, on an area-wide basis. The original houses were purchased for about \$3,000 each; cost of rehabilitation averaged \$10,000 per structure; and the remodeled units then sold to individual buyers at \$15,000 apiece.

Each improved three-story house now has a utility basement for heating and air conditioning equipment and laundry; a first floor with living room (including fireplace) and kitchen; and a top floor with two bedrooms and a bath. The dingy back yards of the past have been turned into pleasant walled-in gardens, and the rickety entrance steps have been replaced by handsome brick stoops. Total result: not just a row of handsome houses, but the start of a handsome community.



1

Robert C. Lautman



To take in a whole neighborhood



Case history: Chicago, Ill.

One of the best examples to show the way home improvement will snowball if given half a chance is this story of what happened in Chicago's Backof-the-Yards area.

When the Back-of-the-Yards Neighborhood Council (BYNC) began rehabilitating the area behind the stockyards, they expected big things. What they have achieved is dramatic.

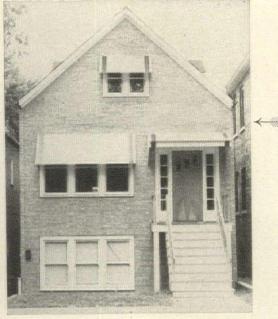
While most home improvement drives will gladly settle for two or three remodeling jobs out of every ten houses that need them, BYNC got almost nine out of ten.

BYNC has a permanent staff of ten members, whose duties range from housing rehabilitation to social work. The organization is supported entirely through the proceeds of an annual carnival (photo, left) and grants from the city of Chicago.



home improvement must be backed by organization



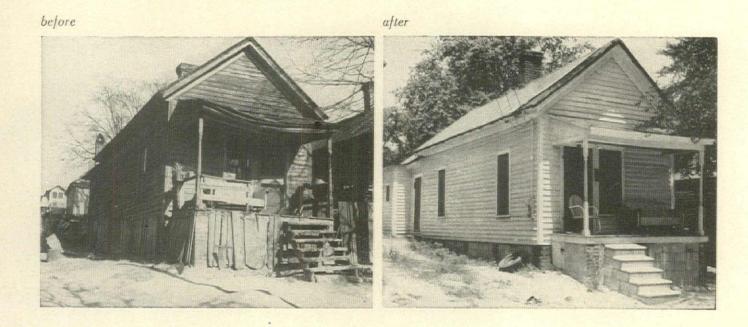


Suggestions and advice are always available to prospective modernizers at the BYNC office. The council refers the owners to private contractors. Advice is given on loans for home improvement.

A typical job involves covering the original wood siding with composition board or (occasionally) with masonry. Metal awnings are installed over windows. Stairs, outside and inside, are repaired or replaced. Electrical wiring is improved to handle modern loads. Up-do-date kitchen equipment and bathroom fixtures are installed.

Some jobs were done after BYNC survey showed 3,621 code violations in one area. Others were made possible by a survey that uncovered 570 allbut-forgotten parcels of tax-delinquent land, just waiting to be developed or turned into playgrounds.

Everyone seems to agree that BYNC is doing a magnificent job. But some feel that so far too little attention has been paid to better design.



To tackle a whole city effectively ...



Upgrading houses in Durham ranged all the way from replacing privies with indoor toilets. (left & below), to complete face-lifting jobs along an entire street (opposite). New ordinance started the ball rolling, desire to keep up appearances did the rest.

after



-



New siding, roofing, porches, steps, paint jobs, etc. turned dreary shacks (opposite) into rows of neat bungalows (above)

home improvement needs official support



Case history: Durham, N. C.

It's wonderful how persuasive the law can be: back in 1949, civic-minded Durhamites insisted that what their city needed to force home owners to meet minimum standards was a "Substandard Housing Ordinance."

Durham got its ordinance all right—and having got it, found that more than 5,000 property owners were ready "voluntarily" to spend \$5½ million to upgrade their houses. So Durham became one of the first US communities to tackle home improvement on a city-wide scale.

"Half the dwellings in Durham have been brought up to standard voluntarily," says Edison H. Johnson, administrator of the city's rehabilitation program. "We gained the cooperation of the property owners by getting all the local real estate people, the building and loan associations, the civic clubs, newspapers and radio to back us up."

Since the ordinance was passed, improvements have been made to the homes of 6.500 families. In addition, almost 500 substandard dwellings have been demolished.

All the ordinance did, Johnson suggests, was to get the drive started. After that, property owners modernized without action by the city: only 35 cases had to be taken up by the city council under the ordinance, and only one case reached the local recorder's court. Durhamites decided, evidently, that it was wiser to keep up with the Joneses.

Photos: George Grant



Cleveland's "Operation Demonstrate" got off to an impressive start on October 11th as National Association of Lumber Dealers helped inaugurate a Home Improvement Year preview. Old house (below) was moved to downtown mall and completely rebuilt, Important feature of program is the Information Center, directed by ACTION, where public can get details and help on remodeling. "Expan Homes" prefab (left) donated by Alex Bruscino.





How Cleveland launched Home Improvement Year

and what you can learn from it

Cleveland has just started the biggest home improvement program ever put on by an American city.

Everyone is behind it: builders, lumber dealers, realtors, labor unions, architects, newspapers, radio and TV stations, department stores, manufacturers and the municipal government. Begun first as an idea to interest lumber dealers at their annual convention held last month in Cleveland, the project has snowballed until it is now a continuing program for all of 1956 and probably for years to come.

Called "Operation Demonstrate," its purpose is to show every citizen how he can improve his home. Not only is it selling Clevelanders on home improvement but it is also selling the whole country. For the Cleveland story is being carried across the nation on TV programs and will be described in half a dozen national magazines.

Details of the project are presented in these eight pages. It consists largely in showing the transformation of old, dilapidated dwellings into glamorous, improved homes. The changes are so dramatic they may seem unbelievable. The full impact will not be apparent until next spring when all houses are finished and shown in the magazines.

What to do to sell fix-up to your town

For building industry people in other cities who want to start a home improvement program there is much to be learned from Cleveland. Here are some ABCs on how to run a program.

1. Start early. Months of work are necessary, especially in acquiring, financing and fixing up old houses.

2. A large, experienced steering committee is necessary and it should include builders, lumber and material dealers, realtors, labor representatives, architects, bankers, newspapers, radio and TV, manufacturers of building materials, paint firms, Chamber of Commerce, utilities, local government officials and advertising agency people or others who understand public relations. 3. Get the advice and help of ACTION (American Council to Improve Our Neighborhoods, (200 W. 46th St., New York City) and of Operation Home Improvement, (10 Rockefeller Plaza, New York City). (See Oct. '55 issue, pp. 49, 51.)

4. There must be a small paid staff unless someone is loaned full time to manage the project.

5. Set up a fund to buy and remodel one or more houses.

6. Decide who will finance the purchase and repair of other houses. Face the fact that few builders or realtors want to have their money tied up for six months and then take a loss on a house which has been over-improved for its neighborhood. Financing of houses is the major problem. The gift of free materials still requires labor for installation.

7. Decide if you can use federal funds under Program 314 of the Urban Redevelopment Administration which provides twothirds the cost of demonstration houses. This takes time and the plan must be a good one.

8. How to dramatize home improvement is a big problem. If a national magazine or a TV program shows "before" and "after" photographs the "after" pictures must be dramatic. A cheap fix-up is not enough. Yet if a house is improved too much it will have to be sold at a loss.

9. If you ask a national consumer magazine to work with you, make it easy for the editors. They are busy and cannot waste time. You must find the house, arrange for its purchase, be willing to pay for architectural service (in most cases) and work out the details.

10. National manufacturers who donate free equipment expect favorable publicity and hope for national as well as local publicity. Don't approach them with half-baked plans.

11. Line up architects and contractors who will take remodeling jobs after you have aroused public interest.

12. You need a downtown information center where the public can get ideas and facts about home improvement. (Ask ACTION for its suggestions.)

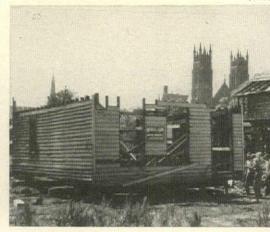
Rebman



Dramatic symbols of home improvement program, two old houses, shown above and below, were bought for \$1 each from the city and moved to downtown park.

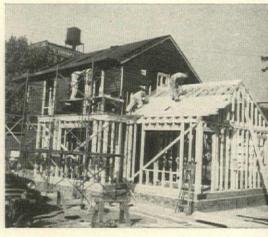


Home Builders Assn. prepared houses for moving and did all the work. Funds came from Cleveland Modernizations, Inc., a special organization supported by builders.



Houses had to be cut in half to get them through downtown streets. This added trouble, delay and much extra cost but was worthwhile for added publicity.

Rebman



New rear wing replaced similar addition on original house. Old house had five small rooms on first floor, outdated kitchen, small front hall and four small bedrooms.

Modernizing old houses in Cleveland park

A basic lesson from the Cleveland demonstration is the need for builder-architect teamwork. Architect Wilbur Riddell, Chairman of AIA Committee, asked architects Jack Alan Bialosky and Edward Crider to contribute design for the contemporary house and architects Junior Everhard, Chas. Colman and George Bartling for the other.

Architects' committee decided to make

this a traditional design to contrast with

other house on mall done in a more nearly

contemporary style.

Leading builders like Nicholas Molnar and Alex Treuhaft backed the Home Builders' activities, designated Executive Officer Bill Hanna to work on the project. Builder Jerry Squires provided supervision and crews. Because work was rushed to get ready for the National Lumber Dealers meeting, there was overtime and high costs.



Original plan was to remodel only one house on mall and let the other serve as a "before" house, but local electric and gas firms each wanted to do a remodeling.



Moving the cut-apart houses through downtown streets gave Operation Demonstrate a chance to show public what was going on, provided many newspaper photographs.



Rohn

Downtown mall in Cleveland is noncommercial. Construction there aroused curiosity. Something dramatic like this is necessary to capture interest of the public.

Hastings-Willinger & Assoc



Nearly finished house shows transformation. This is an all-electric house, with heat pump, luminous ceilings, complete kitchen, furnishings of a \$30,000 house.



Remodeled house gets better space use, combines hall and living room, has new family room, handsome all-gas kitchen, new heating, bathrooms, professional decorating.



Cost of modernizing after house was moved was \$7,700 plus kitchen equipment, furnishings and landscaping. "Before" photos will show visitors how old house looked.

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Handsome facade is architectural lesson in ways to make old house look lower and wider. New windows and doors are major factors in this face-lifting job.

dramatizes new home improvement plan

Jack Bialosky

Junior Everhard





N. F. Molnar



Johnson

Architect J. Trevor Guy designed the remodeling of all three houses shown here, worked closely with Builder-Realtor Michael M. Varady and building contractor Kenneth Mack. Houses are in neighborhoods where hundreds of similar buildings need improvement. Guy acts as technical consultant to the Home Builders Assn. and will work with builders who do remodeling. House on opposite page is the official realtor's project.





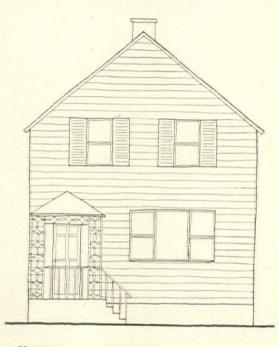


Trevor Guy

Kenneth Mack

Michael Varady

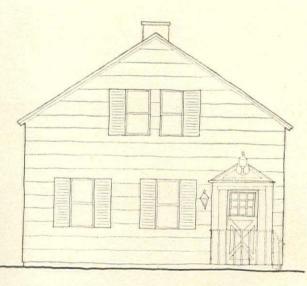




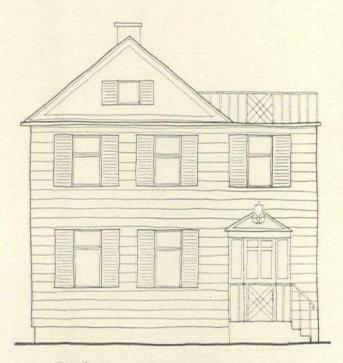
House cost \$7,075, will be reappraised and sold after six months of public showing.

Builders and realtors take home improvement plan

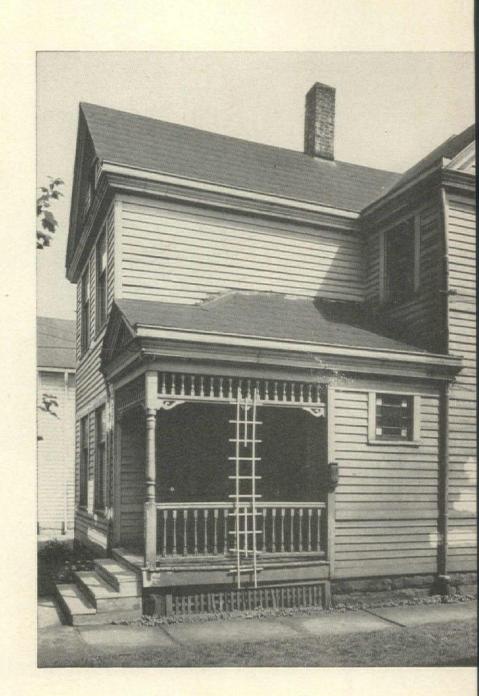




New stock windows and entrance, new baths and kitchen, gave this house a new sales appeal.



Porch was torn off this house, addition built to give entry to separate upstairs apartment.



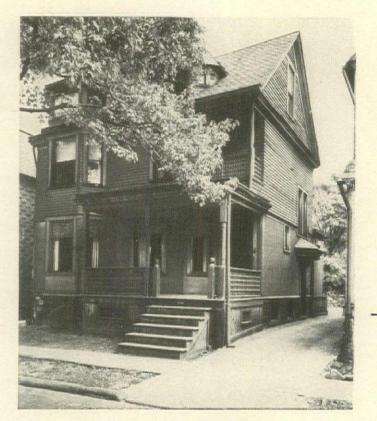
to neighborhoods where it is needed

While the modernized houses on the public mall are the glamour bait to catch public interest, Architect Trevor Guy knew that he had to keep these three houses within a practical budget. He wanted to avoid so much improvement that neighbors or visitors would think them unreasonable. So these houses have ideas which anyone might use.

He kept major structural changes to a minimum although he knocked out some partitions to make two small rooms into one large room. He added new forced warm air furnaces on the ground floor of the houses on the opposite page to replace old coal stoves. To run ducts (as well as wiring) he furred down the ceilings. Basements could not be used for furnaces without extensive changes to meet the city codes.

Perhaps one of the most important lessons to come out of this demonstration is that an architect who knows remodeling work can be a practical member of the home improvement team, helping to cut costs rather than adding to them. Mack and Trevor worked together on three houses. Each man grew to have great respect for the other.

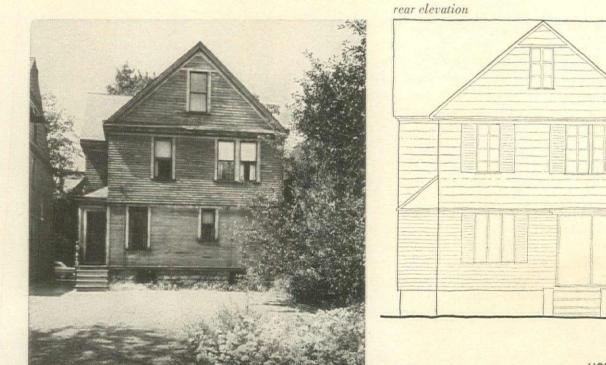




Front elevation

Bought by local lumber dealers, this house was modernized and then completely decorated by "Parents Magazine" and is first of half a dozen houses to be furnished and published by national magazines. Renderings show how living is oriented to the new terrace at back of house.

Magazines, lumber dealers and paint firms get together





"Paint Village" consists of ten houses in this block which were repainted. Materials and labor were given by national paint manufacturers

to make home improvement successful

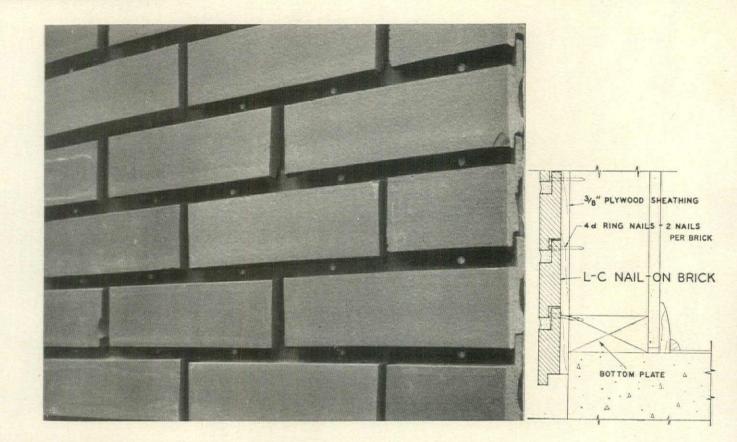
The street above will provide what is probably the best before-and-after contrast in the country to show how color can spruce up a neighborhood. This project will be published by *Woman's Home Companion*. Other magazines which will have houses in Cleveland include *American Home, Better Homes and Gardens, McCall's, Living for Young Homemakers*.

Houses at the right are among hundreds in the Garden Valley section some of which will be torn down, others modernized. It is the first project under Section 220 of the Urban Redevelopment act. Here both public and private agencies are working together to build public housing and new private housing. They are also improving existing dwellings. Leaders like Ernest Bohn, Director of Cleveland's Metropolitan Housing Authority, and Redevelopment Director James Yeilding hope honest contractors will take over the remodeling work, keep the fly-by-nights out.

Lumber dealers and a national magazine are combining forces to dramatize home improvement in the large house shown on the opposite page. Three floors are being furnished, with new kitchens, baths, new ideas to whet the home owners' appetites.



NEW PRODUCTS



Nailable brick for remodeling and new houses





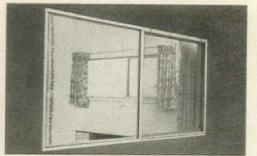
a. In many areas of the country, brick is the mark of the better house, and has a social cachet far out of proportion to its slightly higher first cost. Often subdivision zoning restrictions will specify "masonry construction." This "snob appeal" probably accounts for the wide use of imitation brick siding when frame houses are remodeled.

Now comes a real brick, real in appearance and texture, size and mortared joints, but one that can be nailed to any smooth surface. Nail-On-Brick is the product of one of the country's oldest roofing tile manufacturers, Ludowici-Celadon, and is a true clay product.

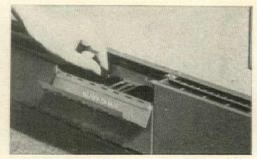
Two sizes are being made, $2\frac{1}{2}'' \ge 8''$ and $2\frac{1}{2}'' \ge 11\frac{1}{2}''$, to meet the consumer acceptance of regular and Roman brick sizes, and a larger brick, 71/2" x 157/8" (8" x 16" module), is being experimented with as a possibility for the prefabricated house market, and large volume users.

The material can be applied to plywood, wood siding, asbestos siding, stucco, and concrete block. Two nails per brick are required continued on p. 190

Other NEW PRODUCTS in this issue



Rolling horizontal windows......p. 200 infrared heaterp. 208 electric baseboard heaters....p. 214







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367 Hamburg St CLEVELAND, OHIO The Whitmer Jackson Co., Inc.			WACO, TEXAS Frank Stevens Sash & Door Co P O Box 1490		DOORS R
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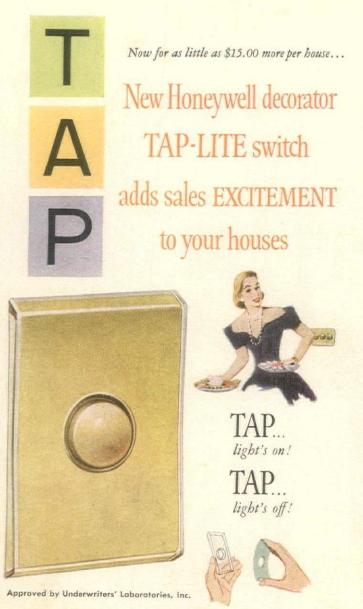
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who were the stars of National Home Week? . look inside

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America's leading home air condition



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What you are about to see on the following pages are the builders who played leading roles during National Home Week.

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*These builders featured Carrier Weathermakers during last year's National Home Week, too.



*These builders featured Carrier Weathermakers during last year's National Home Week, too.





Test houses show how to cut fuel costs 35%

Design-for-cooling shaves combined cooling and heating bills to \$132 a year at Air-conditioned Village, new figures reveal

New figures published here for the first time show that:

▶ It cost about 35% less to heat the 22 specially designed test houses in NAHB's Air-conditioned Village than it costs to heat conventional houses of similar (1,146 to 1,468 sq. ft.) size.

Annual operating costs for both heating and cooling the test houses average \$132 or \$11 a a month over 12 months.

These results from the Austin, Texas project indicate that properly-built \$15,000 to \$20,000 houses can be air-conditioned the year round in most US cities at comparable costs, i.e. no more than \$150—allowing for varying fuel, electric rates. This is as much as \$100 under what year-round heating and cooling usually runs.

What heating costs are. Total fuel bills paid for heating the Village houses last winter averaged \$22.71, less than \$23 per house. Nine houses were heated for under \$20, 15 (almost three-quarters of the group) were under \$25. These costs were for a six month heating season of 1,418 degree days (and a March cold wave "with the lowest temperatures ever known this late in spring," said the Weather Bureau).

The bills are low even for Texas. H&H found that conventional houses of the same size are heated in Austin for about \$35 (using the same natural gas at 60¢ per 1,000 cu. ft.). Similar houses in Dallas and Houston are being heated for \$35 to \$40 a winter, many for as much as \$50. Fuel costs at the test houses plainly average a good 35% lower. Costs were compiled by Southern Union Gas Company's Austin office.

How 1954-55 heating costs vary

	Approx.	insulatio	n thickne	SS	
	living area	in i	nches*	Heating	
	(sq. ft.)	walls	ceiling	cost	
1	1,250	2	4	\$ 9	
2	1,200**	2	4	12	
3	1,150	3	6	14	
4	1,200	3	5	14	
5	1,200	4	6	17	
6	1,150	2	4	17	
7	1,200	1	6	18	
8	1,200	3	6	19	
9	1,250	4	3	19	
10	1,350**	11/2	6	21	
11	1,250	1	6	22	
12	1,200	3	5	23	
13	1,250**	2	5	23	
14	1,250	4	6	24	
15	1,200	11/2	2	24	
16	1,200	1	31/2	28	
17	1,250	1/2	6	31	
18	1,350**	2	4	31	
19	1,468	3	4	33	
20	1,150	1	2	35	
21	1,200	11/2	2	43	

Average \$22.71

 Various types of insulation are used, all being converted to their equivalent in inches of bulk insulation.
 Houses with double-glass windows.

Note: costs are given for only 21 houses because of incomplete fuel bills for one house; year-round bills right are for 19 houses since total bills are incomplete for three houses. Why are costs low? Big reason for low bills in the test houses is the wide use of extra insulation—as much as 4" thick in walls and up to 6" over ceilings. Houses in the South commonly have no wall insulation and only 2" ceiling batts. The extra insulation cost about \$125 per house. (Although complete data is unavailable, the use of doubleglass in four of the test houses also appears to have greatly cut fuel bills, perhaps more than the insulation.)

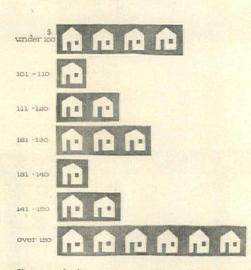
The extra insulation was specified widely through the test houses mainly because it means savings on summer air-conditioning costs. The winter fuel dividends are a surprise bonus even in the mild Texas climate. A 35% slice off total fuel bills in the cold North would run to real money every winter. This is an important point.

Year-round operating costs. The test houses were heated and cooled for an average of \$132 a year for actual fuel plus a \$109 average electrical cost for 1954 cooling (March issue). Future summers could hardly be hotter than 1954's so total annual bills will probably never top the bills that are already recorded.

Similar houses could also be air-conditioned the year round in most US cities for like costs, allowing for local fuel and electric rates. This is because, according to experts, heating and cooling bills in the South are usually just the opposite of bills in the North; i.e., southern families pay cooling bills proportionate to what northerners pay for heating, and vice versa.

Where several of the Austin houses had total annual bills higher than \$150 it was due chiefly to poor design. Most came in well under \$150. This underlines perhaps the biggest finding so far from Air-conditioned Village: Properly-built houses selling for \$15,-000 to \$20,000 can be heated and cooled almost anywhere in this country for no more than \$150 a year.

How year-round costs vary

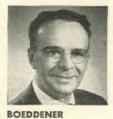


Clear majority of houses were heated, cooled for under \$150 a year, best 11 houses were under \$132. The one house with gas cooling had total annual bill of \$97 for the whole year.

Warm-air furnace output soars to new record

Sales of warm-air furnaces for central heating are booming. There are two big reasons: 1) more and more home buyers are rejecting space heaters, especially in the deep South and the far West; 2) rising demand for air conditioning puts a premium on using air ducts for heating too.

For the first six months of 1955 factory



shipments of furnaces show a "record-breaking 28% increase over sales for the first half of 1954," according to George Boeddener, managing director of the National Warm Air Heating & Air

Conditioning Association.

If sales continue at their present clip, Boeddener told H&H that 1955 furnace shipments will top 1.4 million—highest in the industry's history. Last year slightly over 1.1 million furnaces were shipped, 95% of them going into new or existing houses.

The new house market for furnaces is expanding fast since many builders who formerly used space heaters are swinging to central heat. Boeddener says many California builders, for example, are using central heat for the first time, advertise it as a big new sales feature.

The trend to air conditioning is also boosting sales even in new houses sold without airconditioning equipment. Boeddener explains that many buyers want an air system so they can easily add the cooling unit in the future.

National test program set to check builder houses

Can the average house be heated and cooled anywhere in the country for \$120 a year, or \$10 a month? Although Air-conditioned Village results show a \$150 figure is possible, not all of the Austin houses were well designed. Owens-Corning Fiberglas thinks uniformly good design may make the difference.

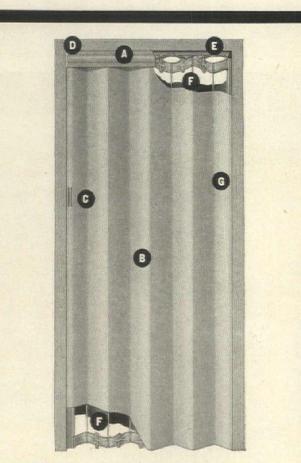
The company is launching a national test program to find out. Research will cover 100 to 125 houses in 20 US cities in various climate zones. Typical builder houses will be selected. Sizes will average 1,200 sq. ft. of air-conditioned area, range from 900 to 1,500 sq. ft. House prices will run from \$10,000 up to \$25,000.

The builder willing, specialists will move in to check each house for thermal efficiency, specify modifications if needed; e.g., "... the use of shading devices, correct insulation, correct equipment size." Builders selected will be expected to sell the houses to families who will permit their year-round operating costs to be metered, studied and publicized over a two-year period.

Builders who want to participate should write to Owens-Corning Fiberglas Corp., Toledo 1, Ohio. - new folding door makes <u>any</u> home sell easier, faster-for more!

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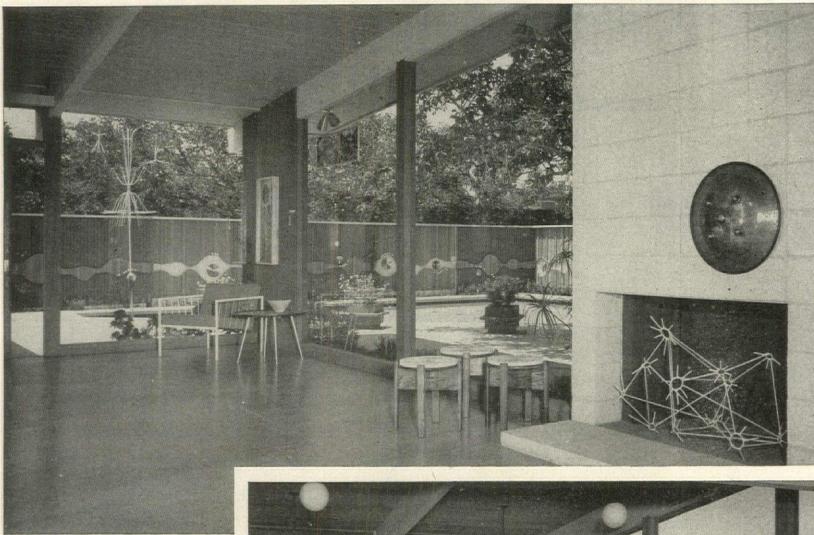
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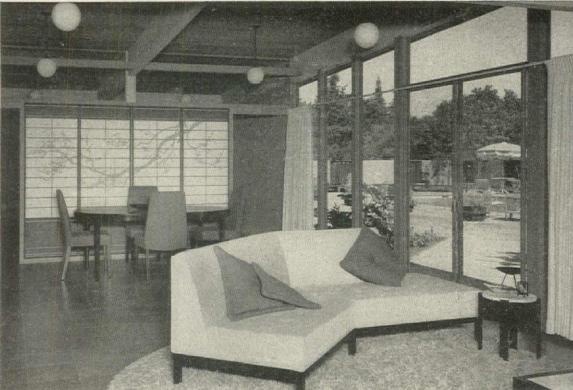
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CLEAR AND UNDISTORTED are the views through the big windows which are a feature of Eichler Homes. That is because these windows are glazed with Pittsburgh Plate Glass . . . famous for its clarity and high quality. All of the windows in these Eichler Homes were installed by W. P. Fuller & Co., San Francisco, Calif.

WHATEVER THE PRICE CLASS, Eichler Homes give paramount consideration to the idea of "design for better living." That is why these award-winning homes reflect in their construction the greatest enjoyment of the outdoors from indoors. Large window walls of Pittsburgh Plate Glass are utilized to make this possible, as well as to complement and enhance the architectural beauty and exceptional livability of these homes.



Build it better with Rittsburgh Glass

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says J. L. Eichler, President, J. L. Eichler & Sons, Palo Alto, Calif.





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EICHLER HOMES are distinguished for the recreational freedom they offer to home buyers. The construction of these homes is marked by experienced, intelligent use of today's best materials and the most advanced building methods. Pittsburgh Plate Glass is used in these homes to give them their open, "joy-of-living" feeling and to help emphasize their high quality.

IN THESE HOMES, as in the most modern and attractive homes all over the country, Pittsburgh Plate Glass helps to achieve that extra measure of comfort and pleasure which buyers demand today. Builders use large areas of Pittsburgh Polished Plate Glass, Solex[®] green-tinted heatabsorbing glass, or Twindow[®] or TwindoWeld[®]— Pittsburgh's windows with built-in insulation—to give home buyers the best possible values.

Every nickel you spend on glass shows. And the results far outweigh the cost.

COMPANY

See Sweet's Builders Catalog for detailed information on Pittsburgh Plate Glass Company products. PAINTS · GLASS · CHEMICALS · BRUSHES · PLASTICS · FIBER GLASS

LAS

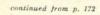
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IN CANADA: CANADIAN PITTSBURGH INDUSTRIES LIMITED

P

NEW PRODUCTS



For further details, check numbered coupon, p. 240



SAVE up to 50% on application costs using time-tested PLYSCORD sheathing. Walls sheathed with PLYSCORD are up to twice as strong. On roof decking, PLYSCORD won't shrink or swell; the finish roofing won't be damaged by buckling. PLYSCORD subfloors provide a smooth, level working platform —firm, cup-free, squeak-free. Remember: PLYSCORD!







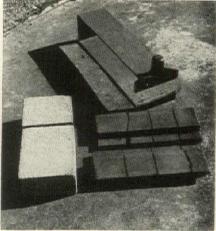




INSIST on DFPA grademarked fir plywood! EXT-DFPA and PLYSHIELD for outdoor use ... PLYPANEL for paneling, built-ins ... PLYSCORD for sheathing ... PLYBASE for underlayment ... PLYFORM for concrete form work. Other grades for other uses.



Level courses are nailed to plywood demonstration panel; two nails per brick.



"Guillotine" blade is used to cut individual bricks into part-sizes needed.



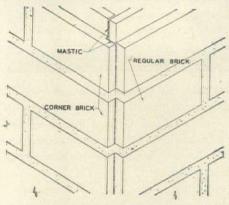
Mortar is slid off mason's hawk into horizontal joint, then finished with tool.



Calking gun fills joints fast, but requires tooling for finished appearance. continued on p. 191

(4 d. annular grooved) and support the entire weight of each unit. Any stacked or running bond possible with ordinary brick can be made with Nail-On-Brick. Each course of brick is overlapped by the lip of the brick above, with nailheads almost hidden. The joint is the usual %", and may be filled with mortar in either of two ways: 1) with a mason's hawk and tuckpointer's trowel, or 2) a mortar filled calking gun. Also being tried is a powered gun (like present plastering guns), but models tried so far have squeezed too much water out of the mortar and destroyed its plasticity.

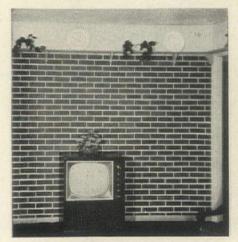
Though building trade jurisdiction will vary throughout the country, ordinarily it is expected that the nailing and calking-gun-



joint filling will be carpenter's work. Joint filling with the tuckpointer's trowel will belong to masons.

For corners, a new overlapping joint was fashioned which has no counterpart in masonry construction, but which provides a mortared, weathertight joint without, however, need for special corner pieces (see detail, this page).

The material can be used for fireplaces, interior walls and chimneys and, being selfsupporting, needs no foundation. When used



in place of brick, 10" foundation walls were reduced to 8".

Product research and marketing recommendations were made under the direction of the Chicago architectural firm of Yost & Taylor.

Cost studies have been completed that indicate that the in-place cost of *Nail-On-Brick* will range between approximately 90¢ psf. to as much as \$1.15 psf., depending on varying labor and material costs.

Manufacturer: Ludowici-Celadon Co. 75 E. Wacker Drive

75 E. Wacker Drive Chicago 1, Ill.

continued on p. 196

<text>

THIS distinctive PLYSCORD stamp on the panel identifies genuine DFPA fir plywood sheathing — quality-tested by DFPA to protect the buyer and assure performance. Write for new PLYSCORD calculator—handy slide rule giving recommended nailing procedures, thicknesses, etc. FREE from Douglas Fir Plywood Association, Tacoma 2, Wash.



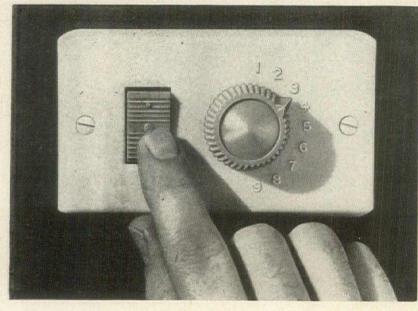
INSIST on DFPA grademarked fir plywood! EXT-DFPA and PLYSHIELD for outdoor use ... PLYPANEL for paneling, built-ins ... PLYSCORD for sheathing ... PLYBASE for underlayment ... PLYFORM for concrete form work. Other grades for other uses.

Here's why G-E Remote Control Wiring SELLS HOUSES As determined from interviews with 555 owners of new homes equipped with G-E Remote Control





This command of house lights sells the women. From her bedside she can control important lights in and around the home ... light up outdoors and indoors at the slightest sound. Gives a feeling of real security whenever the housewife is alone. Or the home-owner can light the way to a child's room, bath, or kitchen before getting out of bed, turn lights OFF after returning.

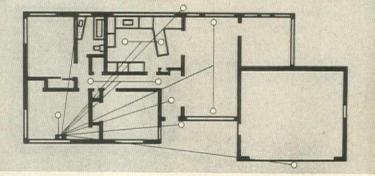


Like other reliable electrical control systems — for example, your dial telephone — G-E Remote Control Wiring uses low-voltage operated relays to do the control switching of line voltage circuits.

Luxury - at Low Cost

With this modern wiring system, the home-owner can turn one light OFF, or ON, from many locations. He can also turn a number of lights ON and OFF (as many as 25 with the Deluxe Master Control) from one switching point.

G-E Remote Control Wiring is economically practical for homes of



This step-saving convenience sells the men. No need to be concerned about lights that might be left ON. By using the bedside Selector Switch, the home-owner can make sure all the lights it controls are OFF. No steps and time spent in checking. There's also the convenience and security of being able to walk into a fully-lighted house. A second master selector switch located in the garage or entry hall turns ON selected lights, turns OFF these lights when the family goes out.

any size — or price. You can add this dramatic sales feature to your homes at a cost only slightly more than regular wiring.

A Real Selling Feature

So install G-E Remote Control of lights in the homes you build. Let this convenient system of wiring prove to you that it speeds home sales. The "G-E Remote Control Wiring Manual" shows how to layout, estimate, and install this modern wiring system, with easy-to-follow, step-by-step instructions. Write Wiring Device Department, General Electric Company, Providence 7, R. I.

Progress Is Our Most Important Product



high in style . . . low in cost

PLANK FLOOR

BRUCE

NEW



Bruce Fireside Plank Floor gives homes extra floor appeal at no extra cost. Mail coupon for free literature.



E. L. BRUCE CO., Memphis 1, Tenn. world's largest maker of hardwood floors

Featuring the exciting new Midnight Finish

Here's America's newest, smartest hardwood floor . . . praised by architects and builders and selected for several nationally-publicized homes. This low-cost Bruce Fireside Plank has all the well-known advantages of solid oak plus these distinctive features:

Stylish dark finish, alternate widths

The dark, mellow finish is smart, different. It's factoryapplied for long life and easy care. Alternating 2%'' and 3%'' strips with wide, shallow side bevels give Bruce Fireside Plank the charm of an expensive random-width floor and an interesting pattern effect.

Low installed cost

Because it's completely finished at the factory, Bruce Fireside Plank costs no more installed than a comparable grade of plain strip flooring. There are no on-the-job sanding and finishing costs, and builders save from three to five days' working time per house.





HOME BUYERS ...

FINANCIAL AGENCIES ...

APPRAISERS

everyone agrees:

quality products reflect a real valueand American-Standard means quality!

The continuing job of selling your houses is made easier when you use quality American-Standard products. For the American-Standard name is well known . . . and trusted. When prospects see that you've used these quality products, they have confidence in the quality of the entire construction . . . quickly get in the buying mood.

Because American-Standard has a reputation for always providing the newest and finest in product design and construction, American-Standard products have earned wide public acceptance. And because they're the best advertised and promoted products in the field, they offer the plus factor of immediate customer recognition. You can be sure your customers will remain *satisfied* customers, too, when your houses are American-Standard equipped. American-Standard products are so well made, so thoroughly researched and tested before reaching the market, that call-backs and complaints are negligible.

For an added measure of beauty, convenience and *sales appeal*, use quality American-Standard products in the houses *you* build.

There's a COA	APLETE LINE
to choos	e from
Plumbing	Kitchens
Heating	Cooling

PLEASE TURN PAGE FOR EXAMPLES ...

See for yourself why

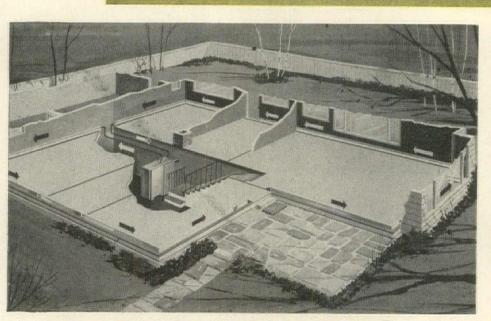
Quality AMERICAN-Standard products enhance the value of your houses



These examples will give you a good idea of why houses equipped with American-Standard products have built-in sales appeal. Notice the up-to-the-minute styling of these products . . . the extraconvenience features that prospective customers look for. And all American-Standard products have sound construction details that mean years of dependable, economical service for the home owner, good will for you.

In short, quality American-Standard products have the extras that are so important to today's quality conscious home buyers. Check the handsome American-Standard products pictured here and you'll see several ways to make *your* houses even more appealing, more saleable . . . more profitable. For further information on these products—or about the *complete* line of plumbing, heating, cooling and kitchen products—write to the Plumbing and Heating Division, American Radiator & Standard Sanitary Corporation, P. O. Box 1226, Pittsburgh 30, Pennsylvania.

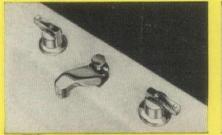
For an extra bath in limited space, use a Restal Receptor Bath. Measuring only 38" x 39", the 12"-high Restal provides complete bathing convenience in shower stall space! Its cost, too, is comparable to that of a properly installed shower stall. The Restal is sturdily made of enameled cast iron and comes in six colors and white.



The popular trend is to hot water heat ... and with good reason! Modern, space-saving baseboard panels distribute the warmth quickly and uniformly throughout each room ... provide clean, even, draft-free comfort. And they're easy and economical to install.

The heart of an efficient heating system is a dependable cast-iron boiler by American-Standard. Both the oil-fired unit above, and its gas-fired counterpart, feature factoryassembled sections for fast, low-cost installation in basement, utility room or garage.









New fittings add new bathroom beauty. You can add extra sparkle and glamour to your homes with these two new lines of American-Standard fittings. The Monogram line can be distinctly personalized with your customer's initials. And these satin-chrome finished fittings come with handles that are crystal clear or in five attractive colors. The new Quality line of fittings has a trim, modern shape and is finished in gleaming Chromard. Both lines feature the Nu-Re-Nu valve assembly, designed for long service and minimum maintenance . . . and both lines have self-aligning escutcheons to assure a neater, easier installation.



Heatrim Baseboard Panels deliver gentle warmth throughout each room . . . even the space near the cold exterior wall becomes completely usable. They replace old, bulky radiators . . . give complete freedom in decorating . . . can be painted any desired color. The heart of the baseboard is a small, finned copper tube that both carries the heated water and transmits the heat to the rooms, thus holding installation costs to a minimum.



AMERICAN-Standard

IEW PRODUCTS

continued from p. 191

For further details, check numbered coupon, p. 240

CONTACT ADHESIVE permits paneling to be b. bonded to walls without nailing

Paneling of newly created rooms is a major operation in remodeling work. Recreation rooms, attic bedrooms and additions often use prefinished plywood wall panels. Such paneling can be put up without the use of nails, with the attendant marring and refinishing, with Roltite contact adhesive.

First step is the application of furring



strips to plaster or masonry walls (not needed if studs are even and smooth). Two heavy coats of Roltite are brushed over the entire surface of the furring strips or studding. The first coat must be completely dry before the second is applied. A glossy film is the sign that the adhesive is ready.

This operation is then repeated on the backs of the panels, over the entire area that



will touch the furring strips. When both surfaces are dry, the panels are put into place with care, for bonding is immediate upon contact. Pressure is applied the length of the panel, using a block of soft wood and a hammer. This insures the maximum adhesion.

For best results, panels should be selected in advance for good matching of the natural grain pattern, then numbered so they will go up in order. After the adhesive is dry, there is about two hours of open time.

Price: \$6.25 per gal. (160-180 sq. ft.)

Manufacturer: Midcontinent Adhesive Co. 70 Park St. Grove City, Ohio





low roofs, no attics. Inset: Alfol in typical wall installation.

"Alfol gives the most effective job in the least man-hours of installation



Pacing the Cincinnati market for better homes, **Raeburn Construction** Co. specializes in lowslung, modern designs - low roofed and atticless. Quality built throughout, Raeburn

homes are insulated with Borg-Warner's Alfol Reflective Insulation.

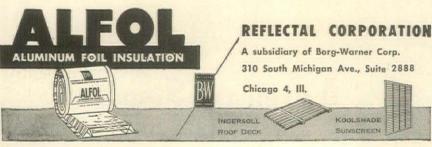
"For the type of homes we build," writes owner Stuart L. Faber, "we wanted the best in winter insulation, along with a super-efficient summer insulation that cools quickly in the evening, won't give off heat all night. Reflective insulation was the only logical choice."

Efficiency the prime factor

"And in 10 years experience with various reflective makes, we have found that Alfol gives the neatest, most effective job . . . in the least manhours of installation!"

Naturally, Mr. Faber also welcomes the initial savings provided by Alfol, and the handling ease made possible by its remarkable compactness. But the primary factor was efficiency: "Our Alfol choice has already been justified," writes Mr. Faber, "by the comments of our new owners.

Patented, the Alfol blanket consists 127-55



of multiple aluminum foil sheets that space themselves automatically on application, reflect 95% of all radiant heat. A tough duplex and kraft backing is built in to offer full application support, provide a positive vapor barrier.

Clean and non-irritating, Alfol takes the "itch" out of insulation. And its unique compactness (500 sq. ft. to the roll) minimizes handling and storage expense. That's why Alfol usually costs less. Your dollar buys less labor, less "overhead" . . . more and better insulation.



copy of new ALFOL DATA BOOK which tells all about this growing favorite in insulation. Learn how Alfol adds a plus value to your homes , saves money tool No obligation.



Specify the New Classic Thermostat...

Get Accurate Heating Control Attractive, Modern Styling Easy, Inexpensive Installation

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Choose DETROIT CONTROLS'

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for Customer Satisfaction!



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Representatives in Principal Cities—Canadian Representatives: RAILWAY AND ENGINEERING SPECIALTIES, LTD., Montreal, Toronto, Winnipeg The Classic will add style and saleability to the heating systems you design, specify or manufacture.

Its smart, modern design will complement the decoration of any home, new or old. The single, large numbered dial is slanted for perfect vision can be read at a glance! The temperature selector is directly under the indicator needle—eliminates fumbling with old-fashioned turning or twisting devices.

Installation is very simple. No precision levelling is necessary. The Classic requires only two wires easily replaces any two or three wire thermostat of earlier design.

Close control of any type heating, within a *fraction* of a degree, is assured by Detroit Controls' Timed Cycling function.

National advertising in Better Homes & Gardens, Small Homes Guide, Home Modernizing and other magazines will bring broad consumer acceptance to the Thermostyled Classic.

Take Advantage of this opportunity...

Plassic INSIST ON THE

AUTOMATIC CONTROLS for DOMESTIC HEATING . AIR CONDITIONING . REFRIGERATION . AVIATION . TRANSPORTATION . HOME APPLIANCES . INDUSTRIAL USES

Why every piece of **PALCO**^{*} Architectural Quality <u>FLAT GRAIN</u> Redwood is run with the Pattern on the <u>Bark Side</u>

ALCO

CELLING

T&G

Beauty and functional advantages dictate the choice of flat grain in many applications. But only the side toward the bark offers the full advantage of the redwoods' permanent qualities. The heart side tends to splinter or "shell out" after long exposure.

USTIC

That's why The Pacific Lumber Company has developed exclusive handling systems to control each piece through every step of manufacture, so that the pattern is *always* run on the bark side. Only *Palco*^{*} Architectural Quality assures this extra premium in value... at no extra premium in cost. For a handy free guide to aid in selecting the best in redwood, fill out and mail the coupon below, or write for Bulletin No. L-502.

Specify the best in Redwood PALCO*

THE PACIFIC LUMBER COMPANY

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Since 1869 • Mills at Scotia, California 35 E. Wacker Drive 2185 H Chicago 1 San M

2185 Huntington Drive San Marino 9, Calif.

MEMBER OF CALIFORNIA REDWOOD ASSOCIATION

When you specify Palco* Architectural Quality Redwood for exterior or interior design ... you can be sure that it is

PALCO* STRIATED

- Certified Dry
- All Clear Heart or A Grade
- Highest uniformity of grade
- Vertical grain on all resawn patterns
- Where flat grain is specified, pattern is always cut from the bark side

SEND FOR THIS FREE BULLETIN



charts showing

THE PACIFIC LUMBER COMPANY 100 Bush St., San Francisco 4, Calif. Please send me, without obligation, the new bulletin outlining basic redwood specification data, with charts standard Palco* redwood patterns, sizes, grades and grains.

All Telesh	

Slab Foundations need EXTRA STRENGTH

Are you building on a slab?... putting a concrete floor in the basement? . . . putting in concrete foundation walls? In any case, you'll build a good house above it. Make sure that basic concrete is just as good, just as durable as everything you put on top of it. The best assurance you have is to reinforce *all* your concrete with American Welded Wire Fabric. It costs less to build a reinforced concrete slab. Here's why.

American Welded Wire Fabric Reinforcement in concrete slabs on the ground provide a slab approximately 30% stronger than an unreinforced slab of equal thickness. It binds the concrete tightly together . . . gives concrete the added strength of steel . . . stops tiny, hairline cracks from opening up. American Fabric is manufactured in every style and size you need. Ask for it by name.

AMERICAN STEEL & WIRE DIVISION UNITED STATES STEEL, GENERAL OFFICES: CLEVELAND, OHIO COLUMBIA-GENEVA STEEL DIVISION, SAN FRANCISCO, PACIFIC COAST DISTRIBUTORS TENNESSEE COAL & IRON DIVISION, FAIRFIELD, ALA., SOUTHERN DISTRIBUTORS UNITED STATES STEEL EXPORT COMPANY, NEW YORK



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QUALITY HOMES — the kind more and more Americans are demanding—can be enhanced at low cost with reinforced concrete all around the house, for driveways, patios, sidewalks, porches.

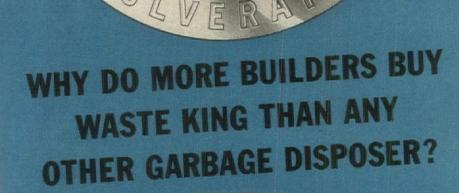
BUYERS WILL ASK "is it Reinforced"

UNITED STATES STEEL

NEW PRODUCTS

continued from p. 19





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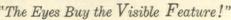
America's Finest Garbage Disposer

Look for the New Blue Super 'Hush-Cushions'

HERE'S WHY-

- 1 Waste King attracts more home sales and rentals than any other visible feature costing up to five times more. It's your lowest cost, highest quality feature!
- 2 Waste King is now a household word that means greater convenience. Saves time, steps, and work by eliminating garbage automatically. It's your best new saleable feature!
- 3 Waste King features exclusive Lifetime Grind Control for clogproof, longer service and exclusive Super "Hush-Cushions" for smoother, quieter, operation!
- 4 Waste King's service record is best in the industry ... Less than 1% callbacks. Relieves the builder of post-sale complaints.





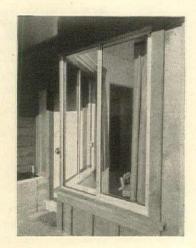
A PRODUCT BY GIVEN MANUFACTURING CO., LOS ANGELES



HORIZONTAL WINDOWS roll on nylon for c. quiet, smooth operation

The principle of the sliding door, movement on rollers rather than by friction, has been adapted to an entire line of aluminum horizontal windows, Arislide. Bottom rollers on each movable sash ride on tracks in the extruded aluminum frame, and the entire unit is mohair weatherstripped. Sliding windows can be removed on the inside for cleaning.

All sizes have nail-in anchor fins which



eliminate the need for wood surrounds or frames. Nail holes in the fins allow windows to be nailed directly into studs.

Nine stock sizes are available, with special sizes to order. Arislide can be shipped fully assembled (including glazing), or knocked down for lowest freight charges.

Representative price: 4'-8" x 4'-25%", \$40, including screen and glass

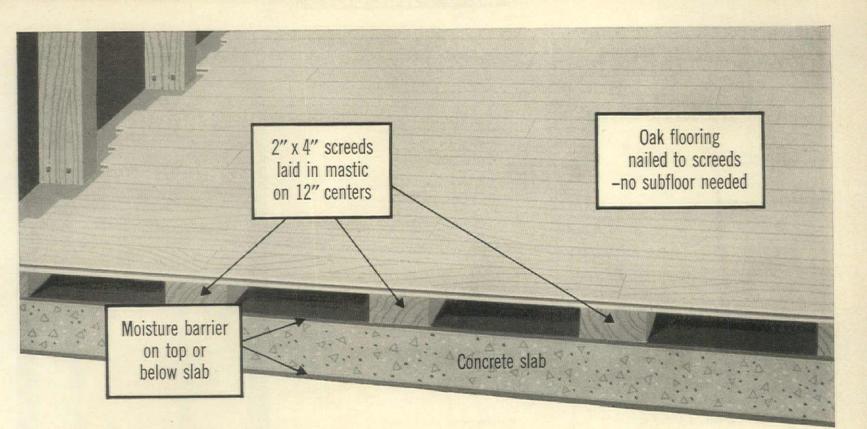
Manufacturer: Michel & Pfeffer Iron Works,

Inc. 212 Shaw Rd. S. San Francisco, Calif.

PLASTIC WINDOW FRAMES for fixed or movable sash need no maintenance

The up-and-coming synthetic materials invade still another building product field, with the announcement of the Plyco plastic window frames. Made in a wide variety of view and vent sizes, frames are formed from injection molded sections that fasten with a leakproof mortise-and-tenon joint.

A K factor of 1.2 gives the Plyco frames a conductivity comparable with wood, though it will not absorb moisture as the natural macontinued on p. 202



New low-cost way to lay Strip Oak Floors over concrete



Random-length screeds are laid in a staggered pattern. The asphalt mastic anchors them permanently to the slab. Flooring is nailed to screeds and sanding and finishing follow in usual manner. Prefinished flooring may be used.

Proven successful in thousands of homes

Wherever homes are built on concrete slab foundations this economical "screeds-in-mastic" method of installing Strip Oak Flooring is being used.

By eliminating the subfloor, it cuts construction costs and saves time. Builders can afford to give even lowestbudget homes the proven sales appeal of Oak Floors.

If you haven't tried this money-saving, fully-approved construction method, be sure to mail the coupon below for free installation manual. Simple step-by-step instructions and photographs enable any carpenter or floor layer to use the "screeds-in-mastic" method successfully... without previous experience.

Oak floors add to the salability of slab foundation homes because of their beauty, durability, high insulating value, and natural resilience which counteracts the uncomfortable hardness of concrete. They're preferred by 8 out of 10 home buyers, builders and architects.



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



MAIL COUPON for free installation manual NATIONAL OAK FLOORING MANUFACTURERS' ASSOCIATION 858 STERICK BLDG., MEMPHIS 3, TEN	N.
Please send free copy of your manu "How To Install Hardwood Strip Floors Over Concrete Slabs."	ual,
Name	
Address	
CityS	State

NEW PRODUCTS

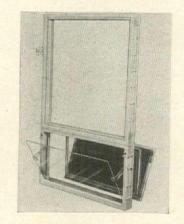
continued from p. 200

For further details, check numbered coupon, p. 240



Write today for further information.





terial does. Contraction and expansion are . negligible.

Vent sections can be used as awning, hopper or casement openings, and storm windows and screens are available for all units. All windows are on the 4" module.

Representative prices: 20" x 32" vent, \$7.60; 16" x 40", \$9.50; 24" x 32" view, \$7; 36" x 40", \$18.75

Manufacturer: The Plyco Corp. Elkhart Lake, Wis.



e. PLASTIC WINDOW LIGHT has opening for automatic clothes drier

> Each load of clothes in an unvented automatic drier dumps about 5 lbs. of moisture into the house, as well as an equal Btu load in the form of heat. Now reinforced plastic window panes are made for basement win-



dows, with circular openings sized to accommodate drier ventilators.

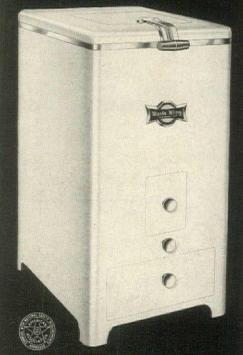
Unbreakable and shatterproof, the glass fiber reinforced panels install just like glass, and have an 80% light transmission. Precut holes are either 3" or 4" in diameter, and the panes are made in four common basement window sizes.

Prices: \$1.82 to \$2.98

Manufacturer: Air Control Products Coopersville, Mich

continued on p. 208

A Custom Feature For Modern Homes



WASTE KING Automatic Gas

Truly modern, sales-inviting sanitation costs so little when you team up the new Waste King Incinerator with the famous Waste King Pulverator at time of construction.

This new silent servant eliminates all burnable refuse including cartons, papers, large bones and garbage on the efficient dehydration principle. Refuse is turned into a powdery ash with less heat. Odors are eliminated and there is virtually no smoke.

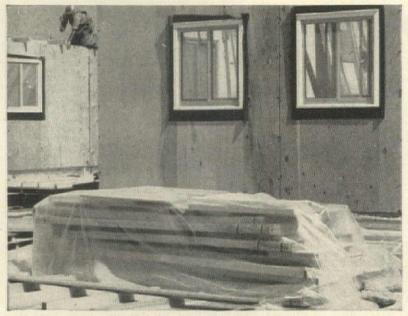
Fully automatic—exclusive Flame-Monitor maintains constant, safe temperature. Takes only 3 square feet of floor space in kitchen, porch, basement or breezeway. Big 2 bushel capacity. White or aqua enamel finish.

For prices and catalog sheet, contact your jobber or write...

GIVEN Manufacturing Co. Siven Manufacturing Co. Los Angeles 31, Calif.



would were VisQueen V



No water can reach materials or tools that are protected by VISQUEEN film

You can turn pennies into dollars on the homes you build when you use VISQUEEN film in endless on-the-job applications. Here is the covering that protects your materials and tools from water damage, covers openings, guards half-finished structures from foul weather. Use it again and again to cover semi-finished work, keep water out of concrete, brick, millwork, prefinished flooring. No other material does so much for so little. A few dollars buys complete on-the-job protection. 20-foot widths for your convenience and economy.



VISQUEEN film locks moisture out of studwall, prevents damage to insulation, paint peeling, rot.

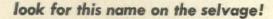


VISQUEEN film is the best permanent moisture barrier under concrete slabs or floors.



No weather damage to equipment or power tools when you protect with VISQUEEN film.

important! VISQUEEN film is all polyethylene, but not all polyethylene is VISQUEEN. Only VISQUEEN has the benefit of research and resources of The VISKING Corporation.







World's largest producers of polyethylene sheeting and tubing In Canada: VISKING Limited • Lindsay, Ontario In England: British VISQUEEN Limited • Stevenage

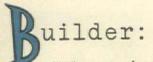
Name.

For complete details, clip this coupon and attach to your letterhead.



How can I plan for

the most efficient venting system ?"



"What type of vent is best for both economy and buyer satisfaction?"

Client: "How can I be sure of a safe and durable

gas venting system?"

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about gas venting

This new, specially prepared 16-page book is full of all the latest facts and helpful information about correct gas venting — its design, planning and installation. You'll find it an important, upto-date addition to your information file, one that can save you considerable time and money.

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Stocked by principal jobbers in major cities. Factory warehouses in Atlanta, Dallas, Philadelphia, Des Moines, Chicago, New Orleans.

"TAKES ME 10 MINUTES"



Yes Sir—just ten minutes or less, that's all it takes me to install a Bilco Door. And take it from me it's the best selling feature I can put on my homes. Buyers look for that Bilco Door as a mark of good planning and quality construction.

Cost? None at all. I save money by cutting down man hours during construction with that direct opening to the basement.

A <u>must</u> for rumpus room or work shop. For satisfied customers and faster sales install



Sold by Lumber & Building Supply Dealers.
THE BILCO CO., DEPT. 11, NEW HAVEN, CONN. Please send me complete information on the BILCO DOOR, sizes, prices and dealers' names.
I build 10 or less 10-100 100-500 houses NAME
CITY STATE

Ter needn't be a stopper if you're erecting Inland Homes

hese Quality Features

n Establish and the second second

make it highly profitable to erect Inland Homes

- · Distinctive Designs
- Finest Engineering
- Conventional Type Construction
- Highest Quality Materials
- Precision Manufacturing
- Beautiful Exteriors
- Well Planned
- Interiors
- Large Rooms
- Oversized Wardrobes
- · Aluminum Double Hung Windows
- Large Picture Window or Panorama Window
- Aluminum Double Foil Insulation
- Hardwood Floors

- · Birch Flush Doors
- Sliding Wardrobe Doors
 - Extra Wall Space for Furniture Arrange-
 - ment • Large Bookcase in
 - Living Room
 - Recessed Bath Space
 - · Linen Closet in Bathroom
 - Large Dining Space
 - in Kitchen Window over Kitchen
 - Sink · Enameled Steel
 - Kitchen Cabinets with Formica Counter Tops
 - Quality Hardware

... the INLAND HOME package lends itself to WINTER BUILDING!

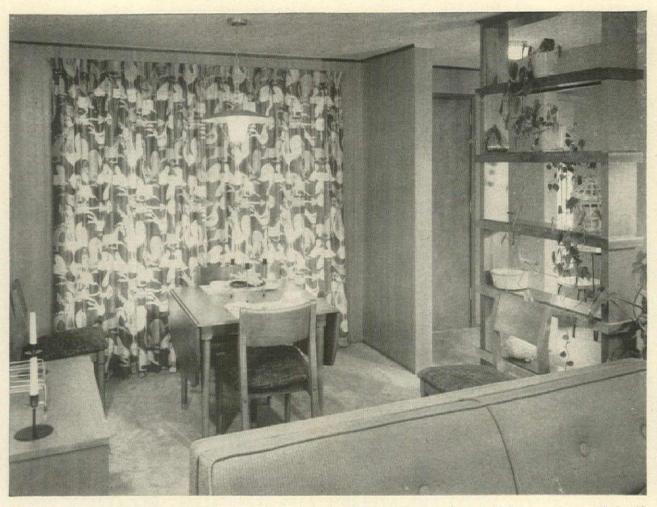
The Inland package is under roof in less than one day. With a little advance planning you can erect an Inland Home almost any day. The winter bug-aboo is minimized. Advantages both sales and profit wise come your way.

You are building when there are no shortages such as labor, lumber, gypsum board, cement-when subcontractors are anxious for your business-when mortgage processing is handled faster-when you have less competition from other builders.

We have a complete story that tells you how easy it is to build any one of more than 60 Inland Home models this winter. Write, wire or 'phone us NOW if you want to take advantage of winter building. No obligation.

Inland

501 COLLEGE STREET . BOX 915 PIQUA, OHIO . PHONE 3880



GRACIOUS DINING AREA of "Garden City" homes is highlighted by rich charm of Philippine mahogany Plankweld. So many of the fine features you build into a house are hidden from prospective buyers' eyes—but a beautiful wall of real wood like this shows openly the care a builder puts into every detail.



RUSSELL P. MILLER, President of Sampson Bros., Inc., says:

"Plankweld is the easiest wood paneling we've ever installed..

Successful developers of new Pittsburgh suburb "Garden City" find real wood Plankweld a low-cost competitive selling feature for homes

Why Plankweld's ease of installation cuts costs.

(1) Plankweld comes to a job-site completely pre-finished by skilled factory craftsmen. You don't do any staining, don't have to wait for drying. There's no sealing or waxing involved, no matching of colors or wood figure.

(2) Plankweld panels are exactly 16¹/₄" wide by 8' high, and overlap to fit perfectly on 16" studs. Installation is so easy and quick that builders like Mr. Miller find Plankweld the most economical way they can give homes the warmth and beauty of real wood.

(3) Special concealed metal clips fasten Plankweld to studs, wall or furring strips and eliminate face nailing. You have no problems with joints, no nail holes to fill.

(4) Plankweld's 8' height makes trimming to fit a standardheight ceiling unnecessary. And its lines are so neat and clean that you can eliminate moldings completely, creating an attractive effect while you save time and money.

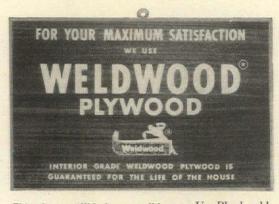
It takes only 30 minutes to panel a straight 12' x 8' wall with Plankweld, even with unskilled labor. Just put the panels up and the job's done!

Get further details on how easy and inexpensive it is to build prospect-impressing beauty into every home you build. See your lumber dealer or consult the Architects and Builders Service Desk at any of the 87 United States Plywood showrooms in principal cities . . . or mail the coupon on the right.



HOW TO MAKE BASEMENT SPACE INTO SELLING SPACE. The builders of "Garden City" used Philippine mahogany Plankweld to finish off the basement of one of their model homes as a recreation room. As a handsome "idea-room," it stimulates buyers into imagining what *they* could do for the room. Choose from these Plankweld woods: birch, Korina®, knotty pine, oak, Philippine mahogany, Honduras mahogany and walnut.

it costs less and looks better"



This plaque will help you sell homes. Use Plankweld in interiors and this plaque—displayed in your model home—puts all the weight of United States Plywood's constant advertising and promotion behind you. Many builders find it helpful to point out the plaque and draw attention to our famous *unconditional* lifetime guarantee inscribed on it.



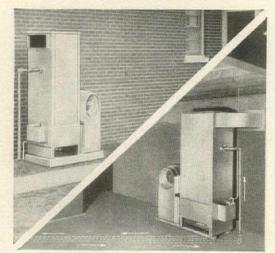
Weldwood[®] Plankweld[†]

A product of UNITED STATES PLYWOOD CORPORATION The Best Known Name in Plywood

United States Plywood Corporation
55 West 44th Street, New York 36, N. Y.
Please send me your free 24-page Contractors and Builders Book containing full data and specifications on Weldwood Plankweld, and other Weldwood panels. HH-11-5
NAME
FIRM
ADDRESS
CITY

TREG. AND PATENTED

Binks Residence COOLING TOWERS



Designed to make home air conditioning MORE EFFICIENT MORE ECONOMICAL

More and more communities are restricting or prohibiting the use of water for cooling the condensing units in air conditioning systems. Elsewhere, high water rates make it costly. A Binks cooling tower cools and recirculates the condensing water...at savings up to 95% of cooling water bills. Here are 5 other advantages you'll find in Binks Towers:

- Quiet operation! Noiseless, squirrel-cage blower supplies ample air movement at operating speeds far below noisy propeller-type fans. All metal-to-metal connections are rubber cushioned. Interior surfaces are protected and soundproofed with undercoating.
- Low maintenance! All metal surfaces heavily galvanized and painted with several coats. Can withstand exposure when placed outside. Nozzles are clog-proof. No moist air reaches air propulsion mechanism.
- Compact, attractive! Fits into small spaces... in basements, garages, utility rooms, or along side the house itself. Smooth surfaces, modern styling.
- Easy to install! Binks Residence Cooling Towers come fully assembled, ready for immediate water, electric and duct connections.
- Super-efficient! Despite prolonged periods of extremely hot weather, Binks Towers operate at top efficiency. And the sturdy construction of these towers means no uncomfortable periods when equipment fails.

For further information ask your nearby Binks representative for a free copy of Bulletin 477, containing complete specifications, or write directly to:



3128-32 Carroll Ave., Chicago 12, III. REPRESENTATIVES IN ALL PRINCIPAL CITIES



NEW PRODUCTS

continued from p. 202



GAS HEATER uses radiant heat to speed up bad weather construction

Any construction process at the mercy of weather will welcome the *Infra Rayhead* heater, which provides instant radiant heat over an area of 80-100 sq. ft. Gasoperated, the German-invented heater warms only objects, not the ambient air, and may be used outdoors as well as inside.

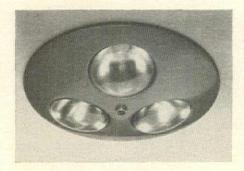
Units are portable and are equipped with a carrier and automatic shutoff. Only the ceramic catalysts' surface reaches high temperature, as there is no exposed flame, and the heat can be directed in any direction. Standard LP gas cylinders are used.

Price: \$152

Manufacturer: Perfection Stove Co. 7609 Platt Ave. Cleveland 4, Ohio

g. CEILING HEATER uses infrared bulbs to produce auxiliary heat in baths

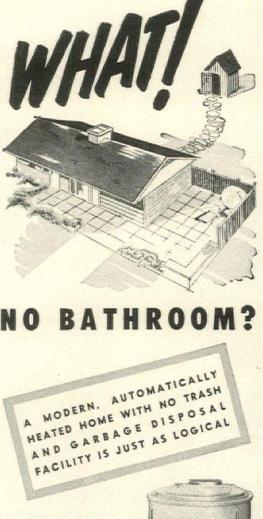
Modern restaurants often use infrared heat to keep foods warm, and on the theory, "what's good enough for the roast beef ——," Pryne has transferred this keep-warm ability to the bathroom ceiling. Their new recessed heater uses three 250 w. infrared bulbs (with a life of over 5,000 hours) to give instant warmth without any danger of overexposure. The ceiling location also prevents the possibility of accidental burns. The unit may be



wired to permit control of one, two, or all three lamps.

Price: Painted, \$23.70, plated, \$27.80, not including lamps

Manufacturer: Pryne & Co. Pomona, Calif. continued on p. 214



NO HOME IS REALLY MODERN WITHOUT Gas-fired incinerator

MODEL BI- 2-BU. Capacity

To sell a house—you must please the housewife. She's quick to see the advantage of Incinor. It ends the problem of trash and garbage disposal—gives her undreamed of convenience. Incinor is fully automatic, too—"just set it and forget it."

You can claim this powerful selling advantage by featuring Incinor in the homes you build. It's a must in homes with automatic heat.

Put this low-cost sales tool to work now. Choose from a complete line of dependable, trouble-free Incinor models. Incinor is A.G.A. approved for use with natural, manufactured, mixed or LP gases.



WRITE TODAY FOR DETAILS

INCINERATION DIVISION BOWSER, INC., CAIRO, ILLINOIS

PIONEERS IN GAS FIRED INCINERATION"

"Modernfold Doors save space for home buyers-save money for us"

SAYS ABE POLLIN

Morris Pollin & Sons, Inc. CONTRACTORS AND BUILDERS BSI LONGFELLOW STREET, N. W. WASHINGTON IT. D. C. HOME GEORGIA 0707 13 Oct 1954

James A Cassidy Co 3329 8th St Washington 18 DC

Gentlemen:



Successful builder Morris Pollin, with sons Jack and Abe. Within the past 2 years, they have used hundreds of Modernfold doors.

As you know, we were one of the first builders in the Washington area to use your Spacemaster doors on large-scale projects. During the last two years, we have installed them in a 100-unit apartment project, and also in a 125-house project. We are extremely satisfied with the results obtained from these doors. The public is enthusiastic about their space-saving feature, their good looks, and the complete freedom from maintenance costs. Another item that pleases us is the cost, which is no greater (installation included) than that of a conventional door.

You may be assured that we will continue to use these excellent doors, which have more than justified our original expectations.

AP/cs

"THEY SELL HOUSES FASTER, AND WITH FEWER HEADACHES"

When asked how, Mr. Pollin explained that profits are often eaten up by call-backs and expensive servicing. While Modernfold doors were comparable in original cost to other types, the big savings for the Pollin Company was on maintenance.

Modernfold's lifetime construction eliminated many "door problems"—poor tracking, warping, splitting and difficult closing. Modernfold doors are built simply and sturdily. The all-steel framework is double hinged at both top and bottom, and has full length steel rods. This is covered by washable, scuff-resistant vinyl—easy to care for, and handsome, too.

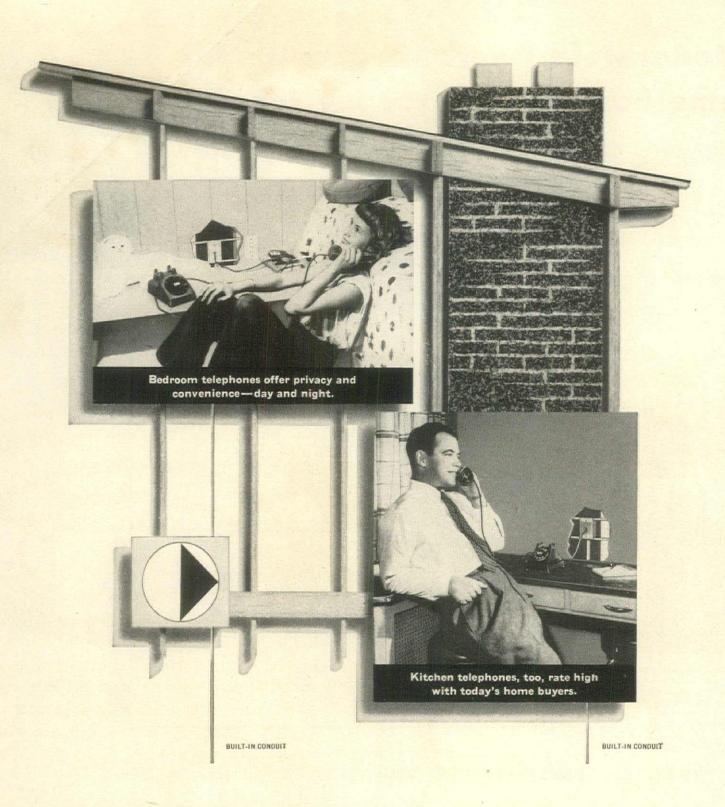
This exceptionally rugged construction for lifetime service makes every Modernfold door you install a valuable sales feature...one you can sell, profit from, and forget about!

The Modernfold Custom line—for closures of any size—is available through installing distributors. Look under "Doors" in city classified directories. The Spacemaster line—for standard small closures—is available at your building supply dealer. Or write New Castle Products, Inc., Dept. L-20, New Castle, Indiana. In Canada: New Castle Products, Ltd., Montreal 6.





Morris Pollin heads one of Washington, D.C.'s leading building firms, Morris Pollin & Sons, Inc.



For the little it costs, telephone conduit helps a lot in preserving the interior beauty of a home and in adding to the home buyer's feeling of satisfaction. Specifying telephone conduit is good sound practice.

Your Bell telephone company will be glad to help you work out economical conduit installations. Just call your nearest business office. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 31a/Be.



new...

MULTIPLE MESH FILTERS

for pryne by the sector of the

another Easy-to-See Easy-to-Sell Feature of pryme BLO-FANS and AEROFANS!

remember, too, only

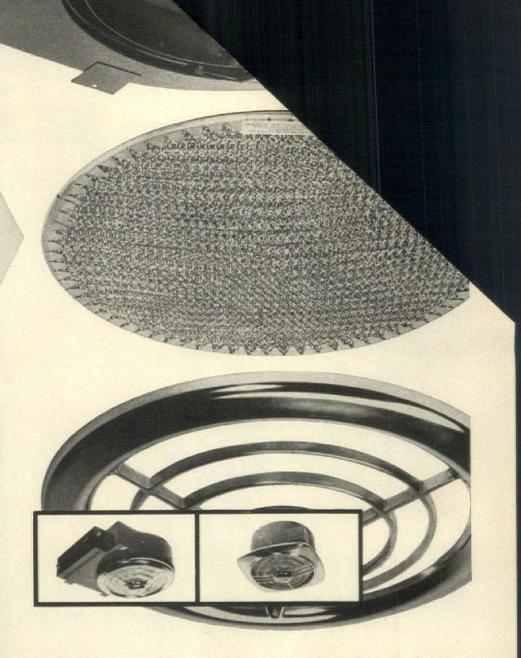


has this blade!

A Pryne exclusive design! The unique combination blower-



and-propeller blade that scoops up smoke and odors... whisks them away like magic, without any backwash drag!

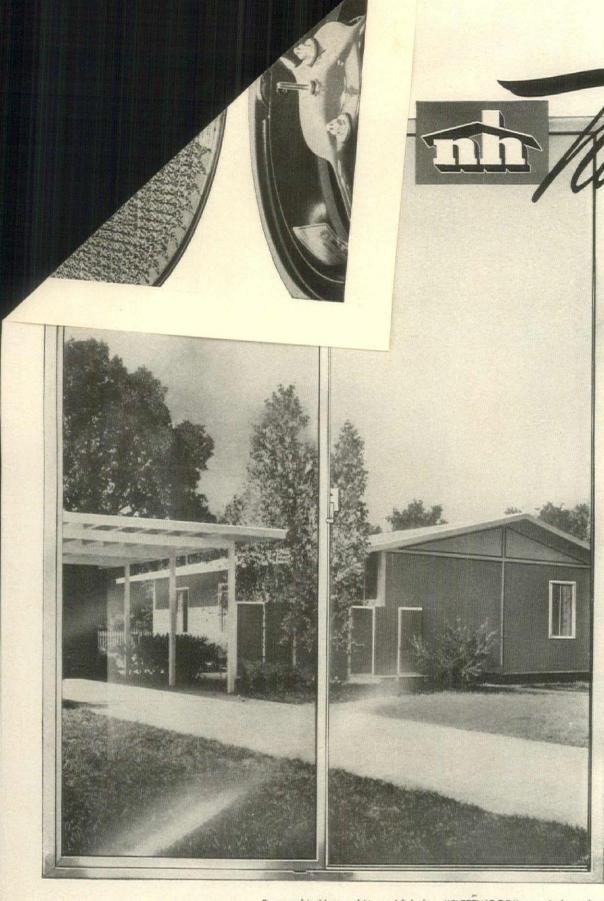


Multiple-mesh filters now make Pryne Blo-Fans and Aerofans even easier to clean — more popular than ever before! Simply snapping in behind the grill, the washable filter keeps blade and motor cleaner.

Available as a separate unit, filters are available for all models except Blo-Fan No. 206.



BOX 698, POMONA, C	
Please send full informa	tion about Pryne Blo-Fan and Aerofan.
Name	
Company	
Street	
City	Zone State



picks a window with a view to sales!



REYNOLDS

Featured in National Homes' fabulous "FLEETWOOD" are windows that fit the functional modern beauty of this new design ... Reynolds Aluminum horizontal-sliding windows. Vents open with finger-tip ease, close tight, lift out for cleaning. High-styled simplicity! See these Reynolds Aluminum Windows during the "Open House Showing" of National Homes.

See "FRONTIER", Reynolds new dramatic series, Sundays, NBC-TV Network





Full view of National Homes' new "FLEETWOOD" model, from patio side.

REYNOLDS ALUMI WINDOWS

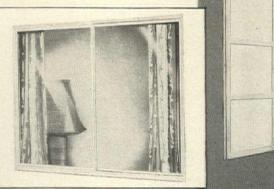
The experience of National Homes, largest producers of homes in the U.S., is a clear guide to better window buying for intrinsic value - and to better home selling, in terms of appeal to prospects.

That's why National Homes' choice of Reynolds Aluminum Windows is important. Aluminum excels for rustproof permanence, freedom from maintenance and modern beauty. And Reynolds puts into its line not only superior window engineering but the basic know-how of a great aluminum producer and the advantages of vast extrusion facilities.

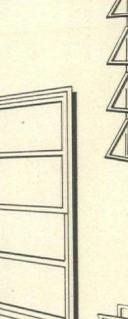
Whatever your window needs-from elaborate picture window combinations to the simplest units - Reynolds can meet them to your full satisfaction. "Reynolds Aluminum" on windows means their base metal is Reynolds... and from design to assembly, their quality is controlled all the way.

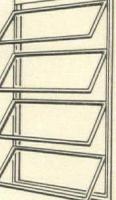
Write for catalog. Reynolds Metals Company, Window Division, 2019 So. Ninth St., Louisville 1, Ky.

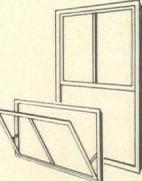
Reynolds Aluminum Traverse Windows, horizontal-sliding, are available in double vents, single vents and in the popular strip series. The complete Reynolds line includes the widely used Casement Windows, Awning Windows and a new, perfected Double-Hung Window-also Basement and Utility Windows.

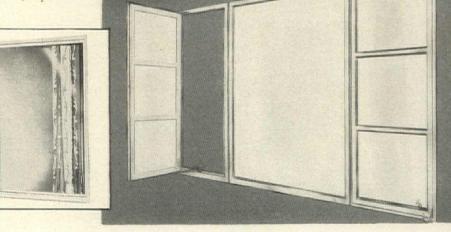


ALUMINUM BUILDING PRODUCTS











No. 840 Church Pearl Seat

Every homebuilder knows the appeal of color in selling to today's home-buyer.

And nowhere is it more important, more effective – or easier to accomplish – than in the bathroom.

CHURCH Seats introduced the style note of a colored seat on a white bowl, with an unsurpassed range of sparkling colors in both Plain and Pearl Finish. Church Seats are made in the colors of all the leading pottery manufacturers.

Whether you prefer accent or over-all color, there's a Church Seat to perfectly meet your requirements.

Quality Sells, Too

And don't forget that the quality of a Church Seat is as obvious as its good looks. Nationally known, immediately recognized, it is just naturally accepted not only as "the best seat in the house" but as an indication of quality in everything around it. At better plumbing stores everywhere.

The complete line for every type of installation ChurchSeats

"THE BEST SEAT IN THE HOUSE"

C. F. CHURCH MFG. COMPANY Division of AMERICAN - Standard HOLYOKE, MASS.



NEW PRODUCTS

For further details, check numbered coupon, p. 240

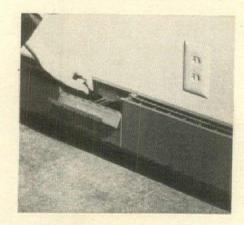
continued from n. 20

 ELECTRIC BASEBOARD heater is designed for flush or recessed installation

The popular appeal of the baseboard as a heating source is added to Westinghouse's newest electric heating units. Just 7" high and $25'_8$ " deep, the 24" sections fit together to form a continuous length along exterior walls.

Heat is provided by both radiation and convection, and the baseboard operates at a maximum temperature on the outer surface of 100° F. (just above body temperature), low enough to be safe for furniture and overhanging curtains.

Each room has its own individual control panel coupled into the sections, permitting room-by-room adjustments. A rotary switch provides on-off control, and a bimetal single-



coil thermostat regulates room temperatures within 2° F. A cover plate swings open to expose these controls.

. Units are rated at 250 w. per ft., and installed according to determined heat requirements. Wiring is at 240 v., and the heating element is nickel chrome wire. All panels are finished in a beige baked enamel, but may be repainted to match any room.

Prices: 24" sections, \$21; control section, \$19; corners, \$5; ends, \$2 pair

Manufacturer: Westinghouse Electric Corp. Sunnyvale, Calif.

i. FURNACE ON WHEELS turns kerosene or fuel oil into 100,000 Btu's per hour

Winter construction can be speeded up by providing moderate temperatures for workmen. The *Master B-100* portable heater weighs only 78 lbs., but is rated at 100,000 Btu's per hr., and pours out 500 cu. ft. of *continued on p. 220*



especially when it's GRANITE TONE Styrene Wall Tile by CHURCH

Granite Tone is a new color technique that gives a rich, textural effect like polished granite—entirely different from any other wall tile.

Like all Church Tile, Granite Tone is made of pure styrene plastic...crack-proof, chip-proof, so tough you can hit it with a hammer.

And like all 32 colors in the Church line, Granite Tone's four beautiful shades are decorator approved, will not fade, and stay beautiful always with just the swish of a damp cloth.

See Granite Tone – and the other Church Tile styles and colors – at your floor covering suppliers—or write us for colorful illustrated brochure—free.

The name CHURCH on any product stamps it beyond question as the best



Made by the makers of "THE BEST SEAT IN THE HOUSE"®

C. F. CHURCH MFG. COMPANY Division of AMERICAN - Standard HOLYOKE, MASS.

NOW, YOU CAN SPECIFY A LOWER-COST VINYL WALL BASE



NEW 21/2" KENCOVE Vinyl Wall Base costs less to install. Looks smarter, too—especially in modern, low-ceiling rooms.

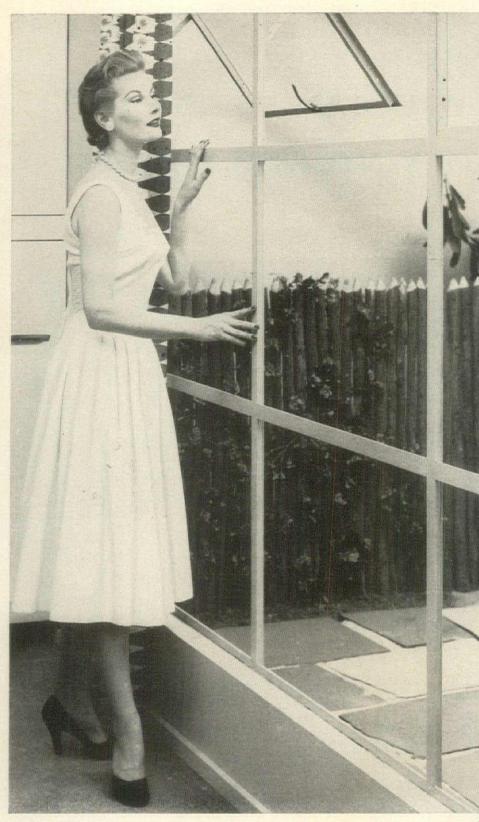
NEW 21/2" KENCOVE has all the advantage of 4" and 6" Kencove Base. It's greaseproof – alkali-proof – with a smooth, easy-to-maintain surface that never needs painting. And it molds easily around corners—will not break, chip, crack or bloom.

Tapered top and coved base assure perfect, dust-tight seal. Corrugated back grips tight over any smooth, dry clean wall not in contact with the earth. Choice of five smart colors:-black, brown, green, gray and sumac red.

America's largest Manufacturer of Resilient Floor Tiles

KENTILE, INC.

KENTILE, INC., 58 SECOND AVENUE, BROOKLYN 15. NEW YORK * 350 FIFTH AVENUE, NEW YORK 1, NEW YORK * 705 ARCHITECTS BUILDING, 17TH AND SANSOM STREETS, PHILADELPHIA 3, PENNSYLVANIA * 1211 NBC BUILDING, CLEVELAND 14, OHIO * 900 PEACHTREE STREET N. E., ATLANTA 5, GEORGIA 1016 CENTRAL STREET, KANSAS CITY 5, MISSOURI * 4532 50. KOLIN AVENUE, CHICAGO 32, ILLINOIS * 4501 SANTA FE AVENUE, LOS ANGELES 58, CALIFORNIA



Here's how that "better"

Win her with windows and wide open spaces.

Give her a view through Truscon Steel Ranch Windows. They're ideal for every "picture window" use and provide ventilation, too! All steel—no chance of warping, swelling, shrinking, rotting. Paint to match room decoration and exterior siding. Awning-type ventilators can be fitted with sliding wicket screens. When viewed from outside, this window tends to minimize the "wide open" effect characteristic of large undivided glass areas. Sizes for dining rooms, dens, sleeping rooms. All take standard double insulating glass. A Truscon value carried in warehouse stocks.

Show her a take-it-easy kitchen.

Give her a Republic Steel Kitchen. Design your "custom tailored" kitchens using economical, easy-to-install, standard cabinets in Republic's big line. Load it with work-saving accessories and clever special cabinets to catch her eye, make her want *your* house. Splash it with colorful Formica counter tops or gleaming stainless steel. Provide special cabinets for built-in cooking units. Contact your Republic Steel Kitchens distributor; get his special builder prices and quick delivery-to-site service. Look him up, or write Republic for his name.





Please send me more information on:

Truscon® Metal Windows and Doors

8

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Republic Steel Kitchens

REPUBLIC STEEL	I
CORPORATION	I
3122 East 45th St.	
Cleveland 27, Ohio	ł

Name	Tit	le
Firm	The second second	
Address		
City	Zone	State

to sell her home she wants

Folks are actively in the market for bigger, better, more attractive homes.

Signs indicate that "desire" is beginning to replace "need" in buying homes.

You builders have done a tremendous job of providing shelter when the overwhelming need for shelter existed.

Now is the time to cash in on "desire."

And, several ways to help you cash in are demonstrated by these highest quality Republic Steel Building Products.

See Sweet's File; and send coupon below for your personal copies of facts, details, specifications.



Capture sun and sky for her.

Vary your design with Truscon Aluminum Awning Windows for maximum light and ventilation. Here are heavy substantial aluminum sections. Weathertight, too, thanks to vinyl plastic weatherstripping which completely seals the perimeter of all ventilators . . . actually triple sealed to assure complete protection. Popular modular and regular sizes quickly available from Truscon warehouse stocks.





Show her wide see-in, reach-in closets.

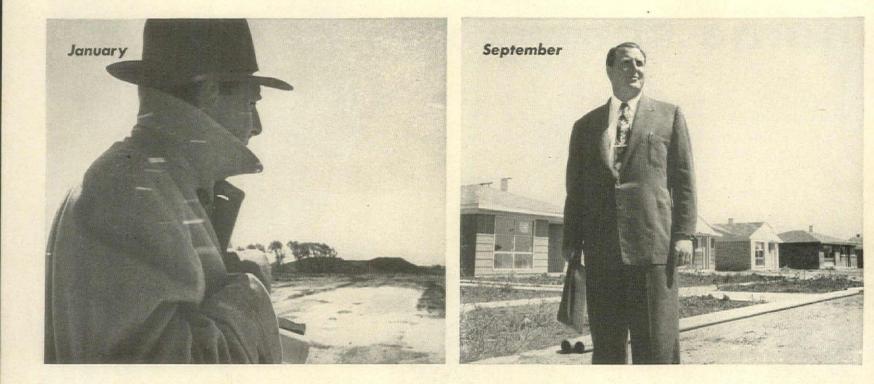
Convince her with closets that your house is for her. Use Truscon Steel Sliding Closet Doors in every closet opening. You'll save dollars on framing, fitting, hanging these doors, too. And quiet! They glide on nylon. Truscon Sliding Closet Doors and Flush-Type Swinging Doors are available from Truscon warehouses.





NATIONAL HOUSING CENTER WASHINGTON, D. C.

Raw Land to 500 Homes in 9 Months



P & H Homes Builder, Plans, Develops, Builds and Sells Full Project All in 9 Months

This is E. A. Herzog, of Herzog Construction Co., Des Plaines, Ill. If he wears the look of a man who knows he has done a big job well, he's entitled to. Herzog took raw, undeveloped farm land and turned it into a community of 500 homes in *less than a year*. And he did it with a minimum of risk and investment.

How? By a lot of sweat, careful planning, and by building Harnischfeger P & H Homes. With these quality prefabricated homes, Herzog cut his capital outlay and risk as low as they could be cut. With P & H, every phase of his development moved faster, more efficiently.

Speedy prefabricated construction methods enabled him to put up five homes a day. He saved three to four weeks in mortgage processing with P & H help. And he cut his overhead and other costs all across the board. Finally, Herzog's sales were faster because his Harnischfeger P & H Homes offered more space, better design, better construction than any homes at the price in his area. If you're a home builder, developer or investor, and whether you build 15 homes in a year or 500, look into Harnischfeger P & H Homes building. You'll cut your costs, your risk, your capital investment—and offer a better home than any other you could build for the money. Write or phone for the "Herzog Story" today.

BUILDERS ... DEVELOPERS ... INVESTORS

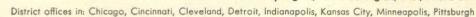
See the 1956 line of Harnischfeger P & H Homes . . . Let experts discuss new cost-cutting building methods, financing, land planning, and home merchandising with you.

VISIT THE P&H BUILDER OPEN HOUSE DAYS

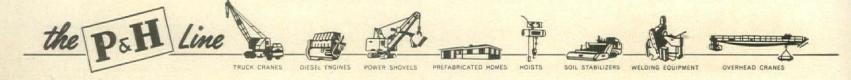
Port Washington, Wisconsin, until Nov. 15

WRITE FOR DETAILS NOW











for gas built-ins, dryers, disposers,

is the brand

Caloric Built-Ins—All over the country Caloric built-ins are selling like popcorn at a county fair. Housewives (menfolk, too) love the modern Caloric styling, the choice of colors and finishes, the famous easy-to-clean features, the Observador oven windows, removable

lori

handles, fully automatic clock control. Folks who know cooking go for the eye-level controls that eliminate stooping and bending, the closed-door broiling that means no smudge or dirt, the extra speed and extra convenience that only gas can give.

Dollar for dollar, here's the greatest buy in built-ins . . . the styling that catches customers . . . plus the quality and basic value that are built into all Caloric appliances.

Display Caloric built-ins, advertise them, sell them. They move fast. They bring you easier sales, greater dollar volume, bigger profits. East, West, North and South, wherever better kitchens are planned, the call's for Caloric.

that customers know, envy, and buy!

Caloric Ranges—Brilliantly styled by Peter Müller-Munk Associates, they boast angled control panels, recessed control knobs and choice of backguard colors. Available with In-a-line timer with bell together with automatic oven timer, oven indicator light, easy-reading large-face clock.

Caloric Dryers—The original LO-HEET . . . HI-BREEZE automatic gas dryer. Provides safer, faster and far more economical drying. Waist-high lint trap with exclusive Sifto-Bag[®]. One-knob control, sturdy life-long construction. Porcelain enamel work surface.

Caloric Disposers—Fully automatic gas disposer that ends the need of garbage cans and outdoor trash units. It gets rid of garbage, trash, everything except metal or glass. With Calor-A-Tred foot pedal it's easy to load, even with both hands full. Calor-A-Set dehydration control with three settings for normal, wet, or dry refuse.

ADVER	TISED IN	Cal
GOOD HOUSEKEEPING BETTER HOMES & GARDENS	SMALL HOMES GUIDE HOME MODERNIZING	Top Plea buil
HÔME	Successful and the second seco	NA AD CI
Install them, adve	ertise them, sell them.	

Dept. HH
Topton, Pennsylvania
Please send me more information on Caloric built-ins, dryers, and disposers.
NAME
ADDRESS
CITYZONESTATE

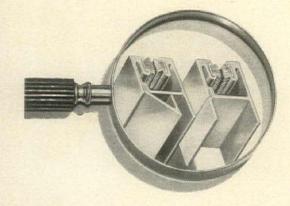


elementary...

Glazing still takes time, but with Arcadia's new Interchangeable Moulding Strips it takes far less than by other methods. Now, any Arcadia aluminum door can be glazed with <u>either</u> ¼" plate or 1" insulating glass just by choosing the proper moulding strips. Takes no screws, special tools or skills. Strips snap easily in place, save glazier's time. And <u>that</u> saves installation costs, boosts profits on every job.



Simplified glazing is just one important point of difference between Arcadia and other sliding glass doors. For details on Arcadia steel and aluminum doors, see the Yellow Pages under "DOORS, Sliding."



ARCADIA METAL PRODUCTS, ARCADIA, CALIF. Distributors in Canada, Puerto Rico and throughout the U.S. National Member Producers' Council, Inc., and National Association of Home Builders.



Help build a better America... See an architect

NEW PRODUCTS

continued from p. 214

For further details, check numbered coupon, p. 240

warm air each minute, enough to dry plaster overnight.

Regular 115 v. current operates the electric ignition and combination fan and pump



Heater rolls anywhere on wheels

motor. Kerosene or fuel oil is burned, with no venting required. Wheels and carrying handles make it easy to take the heater into any location.

Price: Approximately \$185 Manufacturer: Master Vibrator Co. 431 Stanley Ave. Dayton 1, Ohio

j. DITCH TAMPER permits one-man compacting of trenches or backfilled areas

Trenches as deep as 5', and as narrow as 10'' can be tamped rapidly with the *Triplex* tamper, which combines three 3'' butts on a single air chamber. Only one man is required to operate the tamper, which brings 25 foot-tons



Tamper fits narrow ditch easily

of compaction energy into the ditch. A simple adjustment of handlebars permits the tamper to work at any desired depth up to surface.

The triple action of the butts is in a desynchronized impact pattern, and there is no recoil to tire the operator. Volume of compaction is comparable to five single tampers.

Price: \$970

Manufacturer: Thor Power Tool Co. Aurora, III. Technical Publications on p. 226

hat unusual fireplace



CHEAPER BETTER... with the new



Here's the *easy* answer to the popular trend toward *unusual* fireplace openings. In fact, the Beneform Universal Damper is the *only* answer that assures *lower* construction costs as well as the strong smokefree draft so vital in unconventional fireplace design.

Builds ALL 6 Basic Opening Types

No matter which fireplace type you are building ..., projecting corner, 2 sided or 3 sided openings, openings in 2 rooms, open all around, etc. – Beneform will build it *better* — and at *lower* cost. Thousands of successful installations and our years of fireplace specialization are your assurance of complete satisfaction ...

Six Stock Sizes Available ...

--ranging from 26" x 26" up to 50" x 24". Complete specifications, prices and recommended construction details for all types of fireplaces furnished upon request.



The famous boiler plate steel damper with the exclusive slip-joint feature, which takes up expansion that occurs when damper gets hot. 60° front slope gives sure draft. 8 sizes — up to 72" wide, designed for easy lay-up of brick work.



Improved, higher front design assures better draft, better smoke passage. Sturdy cast iron construction, with either cast iron or steei valve. Precisioncast in our modern foundry, Bennett cast iron dampers have no thin spots or weak sections to y give trouble. Wide range of sizes.

See your Bennett Supplier for the complete Bennett line including Benefire Fireplace Forms, Ash Dumps, Cleanout Doors and the TRUE Flexscreen.

Write 1155 Call Street, for free catalog



Here's one subject California and Florida agree on.



CALIFORNIA'S BEVERLY HILTON Newest and finest in the Conrad Hilton group, this ultra-modern structure has three wings emanating from a central service 'core.' A rare blend of good taste and striking beauty. Architect: Welton Becket, FAIA, and Associates.

FLORIDA'S FABULOUS FONTAINEBLEAU From its formal gardens and private yacht anchorage to its superbly decorated guest rooms, this amazing Miami Beach resort hotel is a story 'spectacular' come to life. Architect: Morris Lapidus.

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NO. 338 CONCEALED LAVATORY UNIT



THE BEVERLY HILTON

Superlatives fall flat in describing the fabulous new Fontainebleau and Beverly Hilton hotels. A continent apart, yet these famous hostelries share one thing in common

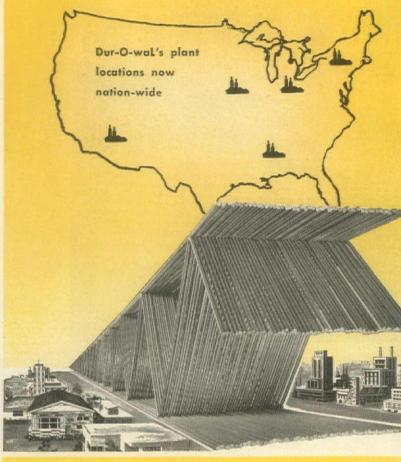
good taste ... each is equipped with Hall-Mack Bathroom Accessories - throughout! When modernizing, re-decorating, or building, specify Hall-Mack to give bathrooms extra sparkle and zest. Clean and simple, these gleaming chrome accessories belong in every bathroom ... for solid utility and sheer beauty. Designed to blend with any decor ... priced to meet any budget ... Hall-Mack's sparkling bathroom accessories give this much used room a real lift.



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Architects from coast to coast have acclaimed the plus features of patented Dur-O-waL, the steel reinforcing that means lasting beauty for all masonry construction. Electrically butt welded in a single plane of high tensile steel, Dur-O-waL's trussed design puts more steel in the wall economically. Join the trend to Dur-O-waL. It's backed by laboratory findings . . . time tested . . . available everywhere.

for EVERY masonry wall

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OUR OFFIN ETTS	PHOENIX, ARIZ.	Dur-O-wal Div., Frontier Mfg. Co., Box 49
Ged	CEDAR RAPIDS, IA.	Dur-O-wal Div., Dept. 651, Cedar Rapids Block Co.





Simple, Modern Lines. Blends with any style of architecture, becomes an integral part of the house.



Finger-tip Operation. Double-acting springs counterbalance the door in any position.

• Value-wise home buyers go for homes that offer the year-'round convenience of the Service-way basement entry. It provides easy access, extra storage space in today's compact, space-saving homes . . . all at a practical cost.

The wide, single door swings up stays up out of the way—offers an unobstructed passageway for bulky objects. Shortens the trip from laundry to clothesline. The problems of moving and storing tools, recreational and workshop equipment and other large items are easily solved with Service-way.

The Service-way is built of heavy gauge steel—electrically welded and reinforced for maximum strength. Overlapping flanges on frame and door assure a snug fit—keep out rain, snow and wind. Slide bolts lock door securely from the inside. The Service-way comes fully assembled, ready to install.

Write for folder and specifications to: Heatilator Inc., 2511 E. Brighton Ave., Syracuse 5, N.Y.



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WINDOWS

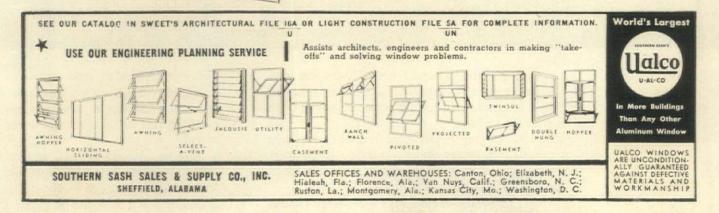
SOUTHERN SASH'S

IN

Ualco's sections are heavier . . . extruded on special presses, designed and custom-built by us to meet our tremendous and specific demands as the world's largest manufacturer of aluminum windows.

These sections meet all architectural and engineering specifications for tensile strength and rigidity . . . are extruded with many parts integral for Ualco's complete line of aluminum windows.

There's a Ualco window for every opening, see Southern Sash's Ualco Catalog in Sweet's . . .



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DOESN'T STOP HERE!

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to put the power where it's needed, when it's needed. Plenty of outlets, strategically located, mean more to homeowners than any amount of wire in the walls!

Calling as it does for a 3-wire, 100-ampere service entrance, the new NAHB voluntary standard is a definite step toward better homes through better wiring.

Follow the NAHB standard when planning your own homes. Specify at least a 100-ampere service entrance, *plus* wiring that is adequate *all through the rest of the house!*

This means circuits with wires large enough to carry *full loads* of electricity, *plus* extra circuits for the house to "grow on."

Include enough outlets to handle the appliances of *tomorrow* as well as today. *Nothing* grows so fast as the electrical needs of a new home!

Arrange switches so Mr. and Mrs. Homeowner can "light their way" from room to room without risk of injury in the dark.

Features like these are not "extras." Today, they are essentials of sound home design. More

be sure of circuits

to carry the electrical load throughout the house and fully power every appliance even when others are on the line. Make circuit wires large enough to handle present loads – specify extra circuits for the house to "grow on."

remember light switches

Lights to protect eyesight, prevent accidents, beautify rooms . . . specify them in abundance. Locate switches so the homeowner can light his way from room to room throughout the entire house!

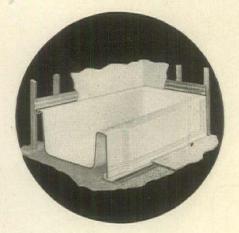
than ever before, homeowners recognize the value of a home that's well-planned *electrically!*

Emphasize adequate wiring throughout every room of the houses you build. You'll make your homes sell faster — and add to your reputation as a *quality* builder as well! Free Home Wiring Wall Chart! Send today for Kennecott's handy wall chart showing typical home circuit loads. Use it as a check list when planning home electrical systems. For your copy, write Kennecott Copper Corp., Dept. H115, 161 E. 42nd St., New York 17, N. Y.



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TECHNICAL PUBLICATIONS

for further information see coupon page 240

- 325. HARDWARE. Lavatory Legs and Towel Bars. Reed-Cromex Corp., Dept. HH, 492 Green Rd., Cleveland 21, Ohio. 4 pp. 81/2" x 11"
- 326. KITCHENS. St. Charles Kitchens. St. Charles Mfg. Co., Dept. HH, St. Charles, III. 16 pp. 81/2" x 11"

Everything, including the kitchen sink, in this book of dimensional details, description, and drawings.

327. HARDWARE. Aluminum and Brass Cabinet Hardware. Cabinet Hardware Div., The Stanley Works, Dept. HH, 111 Elm St., New Britain, Conn. 2 single sheets, $8!/_2'' \times$ 11"

A new line of contemporary design hardware, executed in two different materials.

328. FRAMING. Penmetal Technical Manual. Penn Metal Co., Inc., Dept. HH, 205 E. 42nd St., New York 17, N.Y. 16 pp. 81/2" x 11"



Penn's structural steel members, with isometric drawings of application of collateral materials to floors, roofs, ceilings, and interior and exterior walls, All units are illustrated, and design, fabrication and erection techniques are described. Installation of vapor barriers and insulation is illustrated, as well as a number of practical connections.

329. VENTILATION. Trade-Wind Small Room Ventilators. Trade-Wind Motorfans, Inc., Dept. HH, 7755 Paramount Blvd., Rivera, Calif. 8 pp. 81/2" x 11"

Latest specifications and models of ventilators, hoods and accessories for residential installation. Details and cutaway drawings.

330. MASONRY. Build Better Masonry. Universal Atlas Cement Co., Dept. HH, 100 Park Ave., New York 17, N.Y. 24 pp. 81/2" x 11"

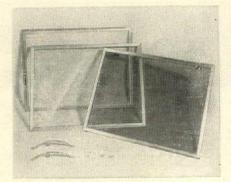
Recommended practice covering materials, proportions, mixing, laying of units, and reference tables of useful data.

331. AIR CONDITIONING. Webster Heating & Cooling Conditioner. Bulletin B 2001. Warren Webster & Co., Dept. HH, Camden 5, N.J. 81/2" x 11"

Liquid heating and cooling (April issue), as provided by the Webster individual room convectors. Technical data and specifications. continued on p. 232

NEW PRODUCTS

(Advertisement)

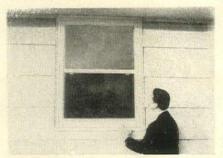


COMBINATION WINDOW KIT turns

A new window idea introduced by DeVAC combines any prime window and the DeVAC self storing combination windows into a single unit. Photo shows complete DeVAC Bilt-In kit, sold by the DeVAC factory only to mill-

work distributors and manufacturers. Builders laud the advantages of drastically reduced installation cost and ready acceptance by the homeowner. Installation eliminates the by the homeowher. Installation eliminates the cost of separate storms and screens, plus the fitting of hardware and painting of all storm and screen sash. The Bilt-In kit is installed by the millwork manufacturer or distributor where the prime window is produced or assembled. assembled.

The Bilt-In operates in a patented wood surround which is attached to become part of the window frame. This wood surround unit is produced by the millwork manufacturer or distributor.



Advantages to the homeowner give the unit an impressive list of sales features. Cost of obtaining a complete self-storing unit is sub-stantially reduced. Clean exterior appearance with a minimum of exposed metal fits any type of architecture. Normal window main-tenance is reduced tremendously and both storm sash and screen lift out from inside the home for easy cleaning. The anodized alumi-num will not tarnish nor even show finger-marks and is impervious to customary lime corrosion when plaster is left on metal during construction. Aluminum is extra heavy duty 6063-T6 extrusion. Screen is lifetime Fiberglass.

Dealers and contractors may obtain the DeVAC Bilt-In as a part of their prime window through the following distributors: Bardwell-Robinson, Fargo, N.D. Bardwell-Robinson, Bismarck, N. D. Carr-Cullen, Minneapolis

Cart-Cullen, Minneapolis Curtis Companies, Inc.: Minneapolis, Minn, Wausau, Wisconsin Clinton, Iowa Sioux City, Iowa Lincoln, Nebraska Jordan Millwork Co., Sioux Falls, S.D. A. A. Kindem & Sous, Minneapolis Knecht Lamberman Sunnly Banid Ciry Knecht Lumberman Supply, Rapid City, S.D. Lake Street Sash & Door, Minneapolis Snell Sash & Door, Omaha, Neb.

Snell Sash & Door, St. Paul, Minn. Key sales areas are still available and dis-tributors are encouraged to make inquiry for franchise openings in their particular region. Write today for complete information, price list, literature and catalogue sheet on the DeVAC Bilt-In.

DeVAC, Inc.

5901 Wayzata Blvd. Dept. H. Minneapolis, Minnesota

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M-852 Transitional Post Lantern \$16.95*



Multiple-use Outdoor Accent Light \$10.95*



M-5608-8 TOO-watt Pre-wired Recessed Box. Solid Copper Trim. \$12.75*



Entrance Lantern \$8.75* *Prices slightly higher Denver and West **BY DAY**... the very beauty of Moe Light fixtures delights every home owner, adds charm to every room, catches the eye as definite-quality extras that upgrade sales.

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Moe Light suggestions based on nationwide home lighting experience can save you time and money. We will be glad to send you, free of charge, the new 48-page, full color Moe Light Catalog and Planning Guide showing groupings of the many types and styles of Moe Lights appropriate to living rooms, dining areas, kitchens, bedrooms, entrances, and patios. Simply use the convenient coupon.



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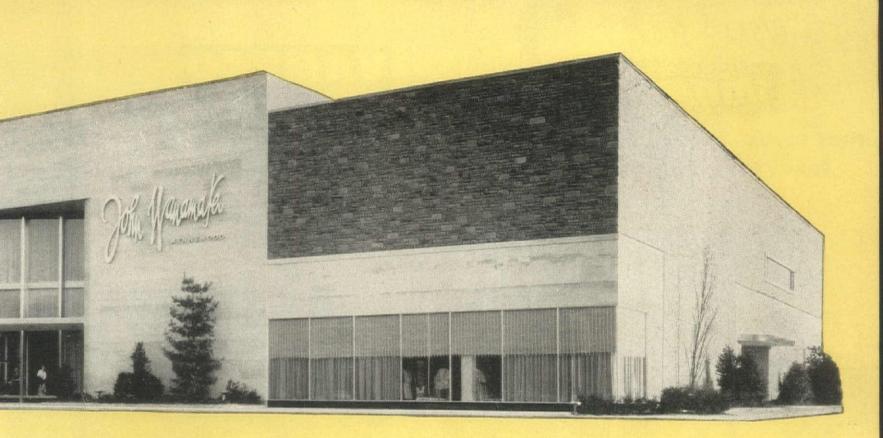
on New Wanamaker Store

• Mr. A. O. Leighton, Partner of Irwin and Leighton, General Contractors, says: "In the new Wanamaker store in Wynnewood, Pa., a lath and plaster ceiling, serving as membrane fireproofing for the floor beams, eliminated the need for individual encasement of structural members with heavy concrete.

"This construction substantially reduced the dead load weight of the building, thereby cutting framing costs, and reducing the construction time by 30 days. An over-all saving of approximately \$60,000.00 was effected!"

The technique of using lath and plaster ceilings to fire protect structural floor beams and "shell" or perimeter fireproofing to protect columns, has advanced sharply in recent years. Fire resistive ratings up to 4 hours for beams and columns are provided with lath and plaster that weighs as little as 12 pounds per square foot. These constructions permit a reduction in dead weight of as much as 50%, thereby reducing the cost of steel framing.

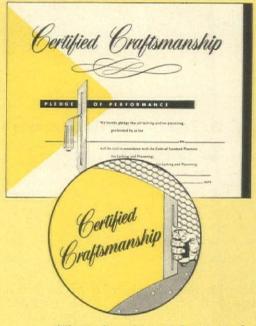




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We suggest a thorough reading of the Code of Standard Practices which appears on the back of every certificate. Ask your lathing and plastering contractor for a copy, or write National Bureau for Lathing and Plastering, 1401 K Street, N.W., Washington 5, D. C.



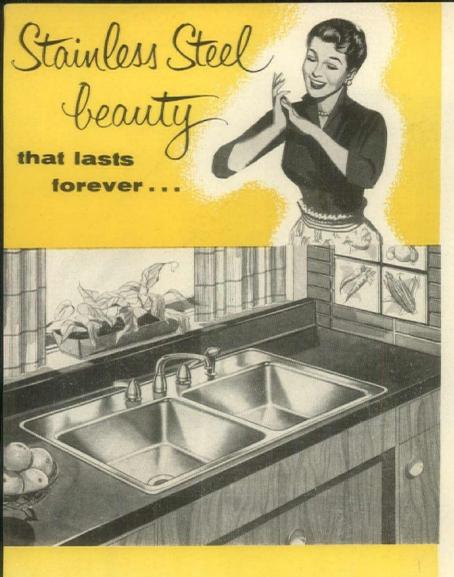
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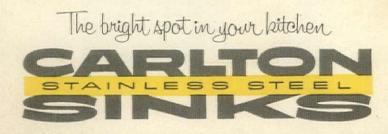
yet Carlton Sinks cost not a penny more!

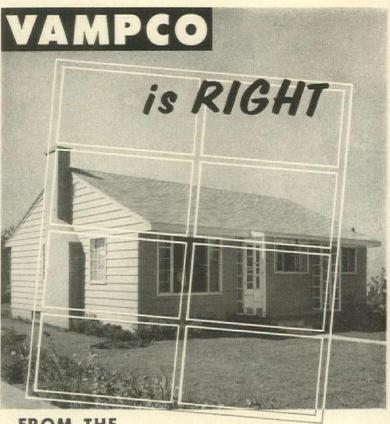
When you put a Carlton Stainless Steel Sink into a new or remodeled kitchen, you add *permanent* extra eye-appeal. For stainless steel, when transformed by Carlton's exclusive sparkle finish, becomes an object of sheer beauty that lasts forever. No chipping or cracking of enamel . . . Luster that blends perfectly with every color scheme . . . When you want something *extra* in design and finish at no extra cost specify Carlton!



Don't overlook the special Carlton rubberized undercoating that cuts dishwashing clatter; changes garbage disposal noise from a growl to a purr! See for yourself how stainless steel's extra resilience reduces dish chipping and breakage. Carlton's narrower wall between twin bowls almost eliminates the splash from a swinging faucet, while the deeper $(7\frac{1}{2})''$ bowl depth allows up to a full gallon more water capacity.

Special Note to Builders, Wholesalers, Architects: A Carlton Stainless Steel Double Sink Bowl (32"x21") weighs only 17 pounds, makes installation much easier. Stainless steel, lighter than cast iron or porcelain on steel, saves you money on shipping costs, too. Write for free Catalog 46, illustrating our complete line, and send us the name of your distributor. SINK DIVISION, Carrollton Mfg. Co., Carrollton, Ohio.





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All-aluminum windows are a big selling point on modern homes . . . their extra beauty and long life without maintenance expense are features that really help sell the house. Can't rust, rot or warp. VAMPCO's precision fabrication means big savings in time and money. VAMPCO windows fit standard openings perfectly . . . come to you preassembled, and are ready to drop in place. To keep costs low . . . make sales easier . . . always install Life-Long VAMPCO Windows.

and FROM THE HOME OWNER'S VIEWPOINT

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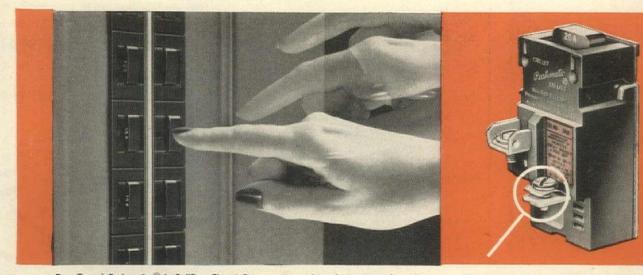
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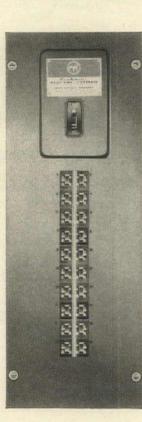
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Duo-Guard Pushmatics[®] in BullDog Electri-Centers protect branch circuits and appliance cords . . . safely, automatically. And they're convenient. Just a "push" restores service. No fuse boxes . . . no fuses to change. No danger of electric shock, either.

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NOW! FROM BULLDOG one main disconnect, full 100-amp service

IN ONE COMPACT PUSHMATIC PANEL!

BullDog's new 100-amp service panel combines full 100-amp service with the convenience and protection of one main service disconnect—all in a single Pushmatic Electri-Center[®].

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... IF IT'S DIFFERENT
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110-220 volt appliance circuits. Pushmatics mean pushbutton convenience, too—an end to the bothersome fuse box and fuse fumbling.

Specify and install this advanced, new BullDog service panel. Available with 14 or 20 circuits, it can be located anywhere in the home or office . . . assures adequate wiring capacity for all present and future needs. Listed by UL. Check your qualified BullDog distributor or field engineer. Or, write BullDog Electric Products Company, Detroit 32, Michigan. © BEPCO



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TECHNICAL PUBLICATIONS

continued from p. 226 for further information see coupon page 240

332. ORNAMENTAL METAL. Catalogue No. 7. Julius Blum & Co., Inc., Dept. HH, Carlstadt, N.J. 124 pp. 81/2" × 11"

Over 2,500 architectural metal items, illustrated in scale whenever possible. The spiral bound book is divided into seven subdivisions: tubing, shapes and bars, treillage, railings, saddles and nosings, moldings, ornamental hardware, and machinery.

333. INSULATION. Insulation Design for the Air Conditioned Home. Owens-Corning Fiberglas Corp., Dept. HH, Toledo 1, Ohio. 20 pp. 8½2" x 11"



Reviewed extensively in Sept. H&H (p. 102), this valuable booklet is offered to all interested industry members.

334. HEATING. Dunkirk Oil Fired Boilers. Bulletin 655. Dunkirk Radiator Corp., Dept. HH, Dunkirk, N.Y. 4 pp. 8½" x 11"

Dimensional and capacity data on Dunkirk's Lexington line. Specifications and dimension drawings.

335. HARDWARE. Epco Builders' Hardware. Catalogue No. 18. Engineered Products Co., Dept. HH, P. O. Box 118, Flint 1, Mich. 8 pp. 81/2" x 11"

Catalogue and price list for all *EPCO* products. Included is a method for figuring net material and shipping costs.

 336. TRUSSES. Clear Span Wood Roof Trusses. Timber Engineering Co., Dept. HH, 1319
 Eighteenth St. N.W., Washington 6, D.C.
 14 pp. 81/2" x 11"

Major types of roof trusses and their particular uses. Much of the material is applicable mainly to nonresidential construction, and will be valuable chiefly to the builder who does some commercial buildings.

 337. BUILT-INS. Glissade Bathroom Vanities. Liebman Bathroom Specialties, Inc., Dept. HH, 1437 Bushwick Ave., Brooklyn 7, N.Y. 35 pp. 81/2" x 11"

Vanities, medicine cabinets and postformed kitchen counters. Over 160 different styles and models illustrated, with all specifications and dimensions.

338. WIRING. Modern Electrical Living. Pass & Seymour, Inc., Dept. HH, Syracuse 9, N.Y. 24 pp. 5¹/₂" × 8¹/₂"

Planning your wiring and lighting for the adequately wired house. Photographs and clear explanatory text.

continued on p. 240

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Glide-All Doors provide better living facilities in today's construction. More and more architects and builders are discovering that Glide-All Doors are the lowcost way of giving home owners plenty of easy-to-use storage space. Their modern simple design eliminates construction time and costs. They make extra storage space where it's needed most . . . wall-to-wall floor-to-ceiling wardrobes, full height hallway closets, entranceway guest closets, and in many "waste space" areas. Smooth-rolling, trouble-free Glide-All Doors make ideal room dividers.

Glide-All Doors are engineered trouble-free and are quality built. They are ready to install in 8' and 6'8" heights in a variety of standard widths, flush or recessed panel types. Write today for specifications and full details.

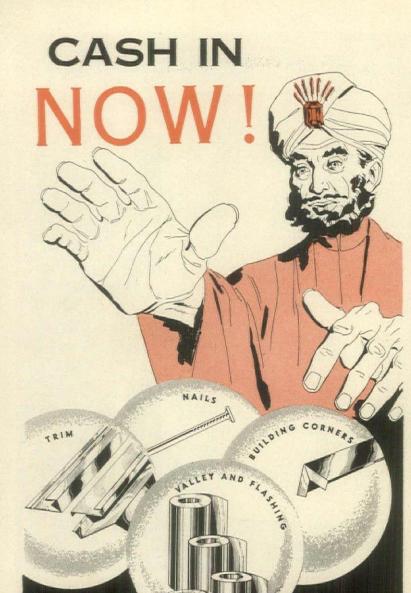


Glide-All panels turn a big daytime playroom into separate bedrooms, spacious wardrobes have Glide-All fronts. Trudy Richards Tract Homes built by Weiss Construction Co., Beverly Hills, Calif.

Glide-All Doors are available from distributors throughout the United States and Canada. For information write Plant nearest you.

GLIDE-ALL DOORS ARE A PRODUCT OF WOODALL INDUSTRIES INC. DETROIT 34, MICHIGAN CHICAGO, 3510 Oakton St., Skokie, Illinois EL MONTE, California, 801 West Valley Bivd FRANKLIN, Ohio LAUREL, Mississippi, PO Box 673 NEW YORK, Glen Cove Road, Mineola, N Y SAN FRANCISCO, 1970 Carroll Avenue

NOVEMBER 1955



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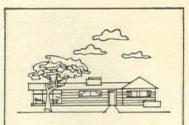
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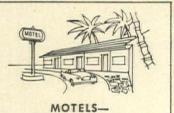
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1%" Flush Doors and Inter-lok Frames. "K-D" Steel Sliding Closet Door Units. Air Conditioning Doors.

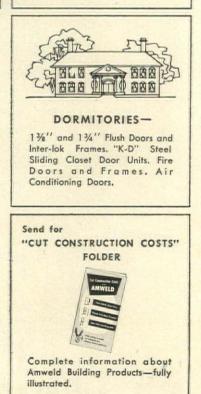


APARTMENTS

1¾" and 1¾" Flush Doors and Inter-lok Frames. "K-D" Steel Sliding Closet Door Units. "B" Label Fire Doors and Frames. Air Conditioning Doors.



1¾" and 1¾" Flush Doors and Inter-lok Frames. "K-D" Steel Sliding Closet Door Units. Fire Doors and Frames. Air Conditioning Doors.





For any interior opening, closet or storage space specify attractive, durable and easy to install Amweld Steel Flush Doors, Inter-lok Frames and Sliding Closet Units. They cost less to install - and nothing to maintain. Designed to compliment any style interior, Amweld's sturdy steel construction provides beauty that lasts. On your next building use the finest doors you can buy - and insist on Amweld.

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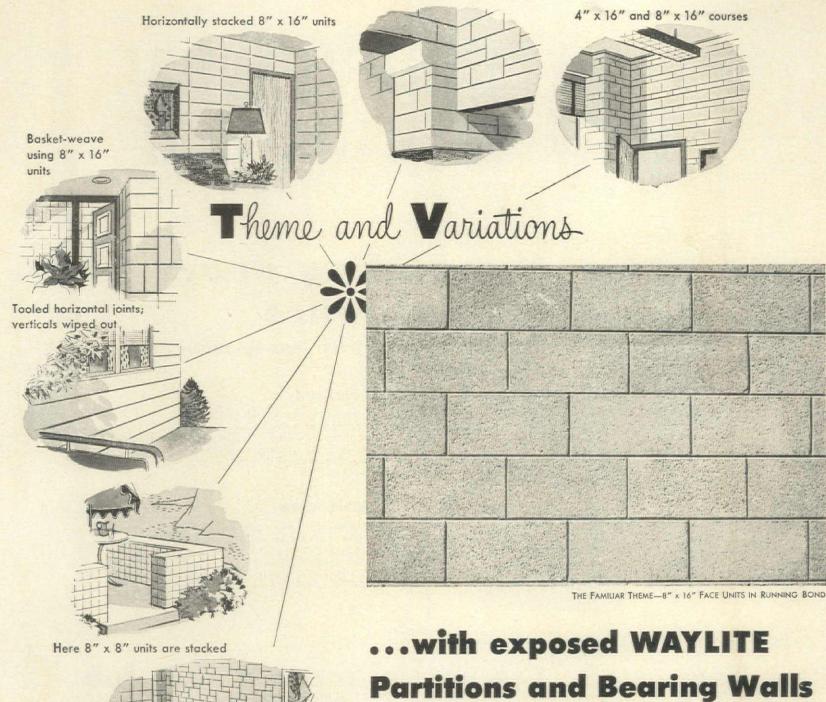
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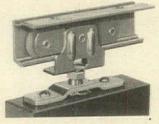
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506 AIRLINER CLOSER

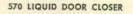
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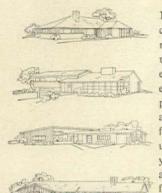
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Now usAIRco offers residential conditioners designed with the builder in mind . . . to give homes extra sales appeal! usAIRco units are flexible, adapt to every type installation, are quickly and easily installed! usAIRco air conditioners provide more cooling load per H.P. . . . are compact in size. The finest engineering features in the industry go into every home unit . . . assure trouble-free operation for years to come. That's why every unit carries a 5-year warranty. It will pay you to get the full story on home air conditioners, including the realistic usAIRco price picture.



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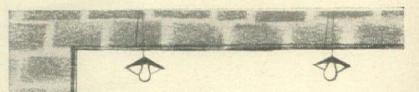


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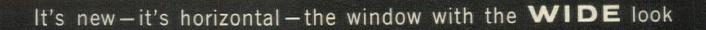
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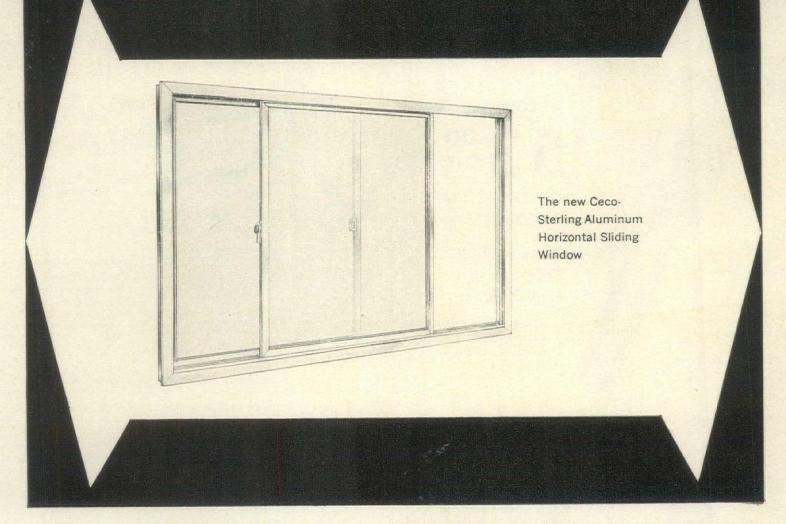
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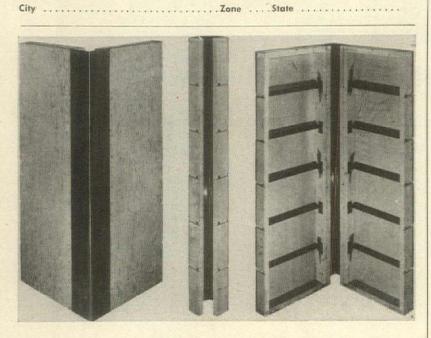
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1. The names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, P. L. Prentice, 9 Rockefeller Plaza, New York, N. Y.; Editor, Henry R. Luce, 9 Rockefeller Plaza, New York, N. Y.; General Manager, Robert W. Chasteney, Jr., 9 Rockefeller Plaza, New York, N. Y.

2. That the owner is: Time Incorporated, Time & Life Building, New York 20, New York; that the names and addresses of stockholders owning or holding one per cent or more of total amount of stock are: Henry P. Duvison, c/o J. P. Murean & Company, P. O. Box 1266, New York, N. Y.; William V. Griffin, 20 Exchange Place, New York 5, N. Y.; Irving Trust Company, New York City, successor trustee under the will of Briton Hadden for the benefit of Elizabeth Busch Pool, c/o Irving Trust Company, Custodies Department, J. Wall Street, New York 15, N. Y.; Margarat Zerbe Larsen, c/o Time Inc., Time & Life Building, Rockefeller Center, New York 20, N. Y.; Roy E. Larsen, c/o Time Inc., Time & Life Building, Rockefeller Center, New York 20, N. Y.; The Henry Luce Foundation Inc., 9 Rockefeller Center, New York 20, N. Y.; Samuel W. Meek, c/o Greenwich, Trust Company, Greenwich, Com. Plaza, New Yor Greenwich, Conn.

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3. The known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

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ROBERT W. CHASTENEY, JR.

General Manager.

Sworn to and subscribed before me this 27th day of September 1955

ANNE A. MASON

Notary Public, State of New York

(My commission expires March 30, 1957)

[SEAL.]

"Worthington air conditioning biggest sales feature!"

Illinois builder of 350-home project sold on Worthington units

Any home that costs \$12,000 or more to build should be air conditioned !

That's how builder L. B. Pooley of Aurora, Illinois sees it. Air conditioning not only protects the buyer's investment, but also makes a home easier to sell.

Most convincing proof of this is offered by the quality 350-home development now under construction by builder Pooley and his son Bob. Worthington's Year-Round unit has been speeding up sales ever since the project first got underway.

Pooley explains his choice of Worthington equipment like this:

"Worthington's Year-Round unit makes it easy for me to offer air conditioning as an optional feature. Heating and cooling sections come in one trim-looking cabinet that's a cinch to install. If a prospect wants to hold off on air conditioning, I install the heating unit first. The cooling section can be added at *any time*!"

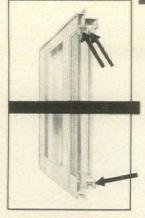
Like Mr. Pooley, you can make Worthington air conditioning the feature that sells your homes this year. Call your Worthington dealer. He'll be glad to go over installation and cost details . . . and show you how Worthington's Year-Round unit will pay off in quick sales for you. You can also get full details by returning the attached reply card. Worthington Corporation, Air Conditioning and Refrigeration Division, Section A.5.45-PB, Harrison, N. J.





Builder Pooley likes the optional feature of Worthington's Year-Round Air Conditioner. Cooling section can be added at any time—it rolls into cabinet like a drawer.

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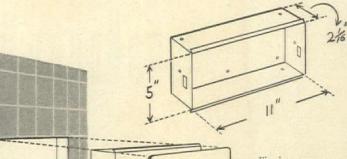
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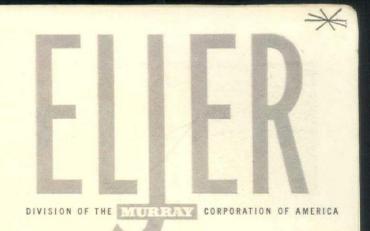
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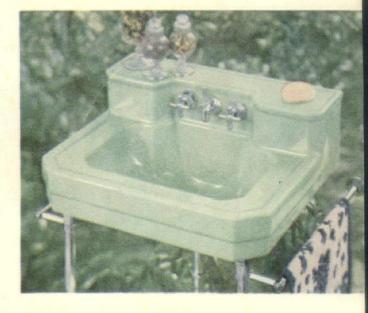
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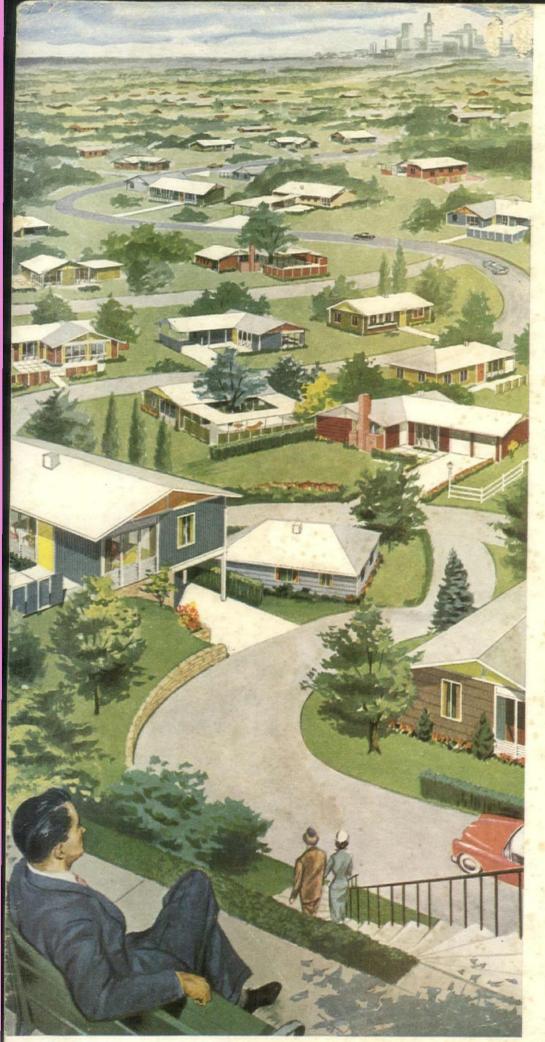
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