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Home Improvement Year Preview

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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

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.

NuTone

Door Chimes • Ceiling Heaters
Ventilating Fans • Range Hoods
Idea for Your Kitchens...

NuTone Solid Top Hood
...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.

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 11 1/4" to 13 3/4" 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.

Write for Free installation data and catalogs.

NUTONE, Inc., Dept. HH 11, Cincinnati 27, Ohio
THE WATER CLOSET THAT FLUSHES POLITELY

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; guarding antisiphon 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

*CERTIFIED

CASE QUALITY VITREOUS CHINA PLUMBING FIXTURES

WATER CLOSET
WITH THE
WHISPERING
FLUSH

1853-1955
BUFFALO 3, NEW YORK

PATENTED

CASE QUALITY VITREOUS CHINA PLUMBING FIXTURES
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 alkalis 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:

ON ASBESTOS-CEMENT SHINGLES:
Try the Modern Precast Method

and Forget Leaks!

Make this easy test. It won't cost you a penny, but it could save you a lot of money on your floor. All it takes is a quick look at your existing floor and its condition. If you have a multi-layer, built-up floor that is both inefficient and unattractive, precast floors may be the answer to your prayers.

Install it any way you want; we'll give you the best of both worlds. Most of our precast floor can be installed in one step, saving you time and money. It's easy to see why more and more builders are specifying precast floors.

The precast floor is pre-cast and pre-finished, so you can install it any way you want. It's easy to install, easy to maintain, and easy to replace. It's also easy to clean, easy to keep, and easy to install. The precast floor is pre-cast and pre-finished, so you can install it any way you want. It's easy to install, easy to maintain, and easy to replace. It's also easy to clean, easy to keep, and easy to install.

Other complete plans: Long Island City, N.Y.; Los Angeles, Calif. Contact the plant nearest you.

FIAT METAL MFG. COMPANY, 9317 BELMONT AVENUE, FRANKLIN PARK, ILL.

"This is the best way we know to build a shower. It is a self-cleaning, self-draining floor. The floor is made of a one-piece, precast, 6'' thick, concrete slab. It is pre-cast and pre-finished, so it is easy to install, easy to maintain, and easy to replace. It is also easy to clean, easy to keep, and easy to install."

-Mr. Schoene, Precast Floor by Fiat.

The shower floor slides into place; it is a self-cleaning, self-draining floor. It is easy to install, easy to maintain, and easy to replace. It is also easy to clean, easy to keep, and easy to install.
Heres the modern, FIAIT. Since 1922.

It's easy. Here's how:

1. Remove the old shower door and hardware.
2. Install the new door and hardware.
3. Replace the old floor and new floor.
4. Test the new shower door for proper operation.

This will help you avoid costly repairs and prevent water damage to your home.

Note: This information is for general guidance only. Always consult a professional plumber for advice on specific installations.
When I give them their choice

6 out of 10 new

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 over-heating, either. Think of the fuel that's saved...the lifetime economy!

TRUE DRAFT-FREE HEATING is easy to explain. TRANE Convector heat by convection. 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, plumbing-heating 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 Convector 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.

TRANE
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.
This couple knows they're getting lifetime protection against sewer failure. The tag tells them so.

"Your plumbing drainage system is designed to last a lifetime—it's Cast Iron Soil Pipe and Fittings"

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

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 so! 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 drive-way.

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.
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 WOOD—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 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 VIBRAPAC 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 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

1. Longer Wear
   Made of vinyl plastic and asbestos, Terraflex will far outwear other types of resilient flooring of equal thickness.

2. Minimum Core
   Terraflex defies kitchen oils and greases...strong soaps will not dull its luster.

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

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

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

- 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 it spick-and-span.

   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 you build and sell.

   Specify J-M Terraflex whenever your plans call for resilient flooring. Its long-wearing beauty and long-time economy provide a maximum of consumer 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, sponsored on alternate Sundays by Johns-Manville.
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.
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!
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.*
Tree Life Hemlock is available in all sizes, grades and patterns. End stamped for identification.

Warm, soft-toned hemlock paneling adds value, salability to any home. Takes finishes beautifully.

Highly durable, hemlock provides attractive and economical siding for homes, commercial buildings.

Stiff, twist-resistant hemlock structural members fully meet building code stress requirements.

National Homes, nation's largest prefabricator, uses hemlock framing for panelized wall sections.

Dryness, great strength-weight ratio makes hemlock ideal for exposed plank and beam ceilings.

Uniformly clear grain, careful kiln drying make Tree Life Hemlock moldings easy to nail, finish.

Tree Life Hemlock flooring withstands heavy wear. Actually mellows and hardens with age.

Ideal for cabinets and built-ins, good-looking hemlock fits trend toward natural wood interiors.

in hemlock?

TREE LIFE
FOREST PRODUCTS

Hemlock Lumber • Douglas Fir Lumber • Fir Plywood
• Plyaloy® Overlaid Plywood Siding • PlyGlaze® High-Density Overlaid Plywood • Moire® "Brushed" Plywood
• Texture One-Eleven • Knotty Pine and Cedar Plywood

ST. PAUL & TACOMA LUMBER CO.
Department HH, Tacoma 2, Washington

Please send basic Tree Life Hemlock Catalog, Specification Guide and other data.

Name:

Address:

City _______ Zone _______ State _______

NOVEMBER 1955
Again Gibson's got it!
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
— 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__________
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.

Vega Industries Inc.,
Uni-bilt Division
4211 Glen Ave., Syracuse 5, N.Y.

Send complete information on the new Uni-Bilt Fireplace.

Name: 
Company: 
Street: 
City: Zone: State: 
I am: 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 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 specialty 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.

EASILY APPLIED . . . Latex paints flow easily from brush or roller to a smooth, velvety finish. There's no need for tedious brushing out.

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

you can depend on DOW PLASTICS
Ambassadors of good will creating fine impressions everywhere!

National Ball Bearing Door Butts
Doors swing so s-m-o-o-t-h!

Use three Butts instead of two

Leading architects and builders recommend the use of three butts to 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 warping in a three butt installation.

Butt sizes are 3½, 4 and 4½ inch and can be furnished in the template-type of butt if desired.

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 best fits the project at hand.

National Manufacturing Company, Sterling, Illinois

November 1955
Designed with the builder in mind...

NEW G-E DISHWASHER OFFERS UNMATCHED VARIETY FOR QUICK SALES!

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 Disposals, those houses are easier to sell! Why don't you contact your G-E distributor right away and ask about the new low, low prices available to accredited builders?

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

1. No reaching—no stretching around unit to install! The entire tub can be easily removed from the cabinet, thus providing ample working room to make plumbing and electrical connections. Pre-stamped knockouts on each side of the cabinet permit easy installation of right or left drain.

2. 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.

3. 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.
Here's why The F.C. Russell Co. is sure you'll want to accept the invitation and turn 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.
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!

Everything Crosley and Bendix make is custom-matched, 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.
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.

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NOVEMBER 1955
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NOVEMBER 1955
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H.H.-11
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DAYTON 1, OHIO
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 testified that there is "nothing wrong" with 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.

continued on p. 38

NOVEMBER 1955
My cautionary words 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 on the part of private business and the federal government, it seemed to me that it was not the right 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 knew 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 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 HLBB 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 HLBB advances to members were nearly $1.2 billion at the end of August, compared to $650 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 4½% 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—5½% for some, 5½% 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.”

By 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 not take a chance if housing shows signs of sinking under 1.2 million units.

Says HHF Administrator 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, short-ages 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 the 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
the government every time we have a problem."

Applauded a statement sent by President Harlow H. Curtice of General Motors Corp. saying that "the housing industry occupies a key position in assuring our continuing prosperity [because] more homes mean more building materials, more furnishings, more appliances, more new stores, new highways, new schools and often more automobiles." GM used the occasion of the unveiling of its new modular kitchen in the Housing Center to throw a lavish dinner (filet mignon, blue-tasseled programs, Sammy Kaye's hand) for most of the 853 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 communiqué 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—Ea.) 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 Hous. & Hom. (Sept. issue) urging the two groups to get together. Last builders find they have too many of their eggs in FHA's basket, subject to political control.

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**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, sifting 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 piqued 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-and-clean 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 33¢ 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.)
Everyday, our dealers are selling more MIDWEST HOUSES to builders. The trend toward high quality prefabricated houses is growing stronger—opening new markets for dealers. Selling MIDWEST HOUSES to builders can bring you an unlimited future NOW.

MIDWEST HOUSES, INC. pioneered in the field of prefabrication. Today, every MIDWEST HOUSE is backed by years of experience and know-how, backed by the reputation of one of the oldest, strongest, ablest manufacturers of prefabricated homes—MIDWEST HOUSES, INC.

Write today to learn how you can become a dealer, selling MIDWEST HOUSES to builders in Indiana, Michigan, Western Pennsylvania, West Virginia, or Kentucky.

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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 nice 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 NRLD 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, 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 shuffled 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 flipping 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.

Position: 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 for veterans than they would get any other way.

Reflecting the strong savings and loan influence on its economic commission which drafted 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 had 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 inequalities." 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 displaced 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 28.6% 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.

continued from p. 39
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

<table>
<thead>
<tr>
<th>PROJECT</th>
<th>PRINCIPALS</th>
<th>ALLEGED WINDFALL</th>
<th>DISPOSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shirley-Duke Apts., Inc.,</td>
<td>E. J. Preston, Herman W. Hutman</td>
<td>$1.8 million</td>
<td>Decision expected this</td>
</tr>
<tr>
<td>Alexandria, Va.</td>
<td>Bryan Gordon, Jr.</td>
<td></td>
<td>month on legality of</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>corporation's</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>distribution of</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>excess funds</td>
</tr>
<tr>
<td>Beverley Manor, Inc.</td>
<td>Don A. Lofts, C. Porter</td>
<td>$750,000</td>
<td>(same as above)</td>
</tr>
<tr>
<td>West Columbus, Ohio</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donner Gardens, Inc.,</td>
<td>Charles J. Mus, Hyman Muss</td>
<td>$661,422</td>
<td>Initial stages</td>
</tr>
<tr>
<td>New York City</td>
<td>Charles, Charles Dunner,</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Samuel Donner, Aaron Bobrow</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linwood Park, Inc.,</td>
<td>Sidney Sarner</td>
<td>$2.5 million</td>
<td>FHA in charge after</td>
</tr>
<tr>
<td>Ft. Lee, N. J.</td>
<td></td>
<td></td>
<td>federal court ruling</td>
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<td></td>
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<td>that corporation</td>
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<td></td>
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<td></td>
<td>violated its charter</td>
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<td>Case has been</td>
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<td></td>
<td></td>
<td></td>
<td>appealed</td>
</tr>
<tr>
<td>Parragut Gardens Corp.,</td>
<td>Alexander P. Hirsch, Henry</td>
<td>$3.1 million</td>
<td>FHA is control of board</td>
</tr>
<tr>
<td>New York City</td>
<td>Hirsch, Morris Kavy, Martin</td>
<td></td>
<td>of directors after</td>
</tr>
<tr>
<td></td>
<td>Benedek, Louis Benedek</td>
<td></td>
<td>election of new officers</td>
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<tr>
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<tr>
<td>Clifton Park Manor,</td>
<td>Don A. Lofts, C. Porter</td>
<td>$49,375</td>
<td>Court has asked for</td>
</tr>
<tr>
<td>Wilmington, Del.</td>
<td>Schutt, Thomas E. Brittingham,</td>
<td></td>
<td>briefs from both parties</td>
</tr>
<tr>
<td></td>
<td>Jr., George T. Weymouth,</td>
<td></td>
<td>on whether case will be</td>
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<tr>
<td></td>
<td>Nicholas R. DuPont, Pierre S.</td>
<td></td>
<td>tried in federal court</td>
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<tr>
<td></td>
<td>Dupont III</td>
<td></td>
<td>(moved by FHA) or state</td>
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<td></td>
<td></td>
<td></td>
<td>court (moved by plaintiffs)</td>
</tr>
<tr>
<td>Rego Park Apts., Inc.,</td>
<td>David Tishman, Robert Tishman,</td>
<td>$2 million</td>
<td>Preliminary conference</td>
</tr>
<tr>
<td>Long Island</td>
<td>Norman Tishman, Reuben Tally</td>
<td></td>
<td>set for Oct. 15</td>
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<tr>
<td>Glen Oaks Village,</td>
<td>George Gross, Alfred Gross,</td>
<td>$4.6 million</td>
<td>Initial stages</td>
</tr>
<tr>
<td>Long Island</td>
<td>Lawrence Morton</td>
<td></td>
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<tr>
<td>Shore Haven, Inc.</td>
<td>Fred C. Trump</td>
<td>$1.6 million</td>
<td>Stockholders meeting</td>
</tr>
<tr>
<td>New York City</td>
<td></td>
<td></td>
<td>advertised for Oct. 12</td>
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<tr>
<td>Hunter Gardens, Long Island</td>
<td>Alfred L. Kaskell, Doris</td>
<td>$354,900</td>
<td>Conference set for Oct. 31</td>
</tr>
<tr>
<td></td>
<td>Kaskell</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>David J. Barrie</td>
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<tr>
<td>Woodbridge Manor, Long</td>
<td>Martin Fisher</td>
<td>$950,000</td>
<td>Sept. stockholders</td>
</tr>
<tr>
<td>Island</td>
<td>Larry Fisher</td>
<td></td>
<td>meeting adjourned until</td>
</tr>
<tr>
<td></td>
<td>Emily Fisher</td>
<td></td>
<td>Oct. 31</td>
</tr>
<tr>
<td>Teaneck Gardens, Teaneck, N. J</td>
<td>Sidney Sarner</td>
<td>$25,800</td>
<td>FHA took over board of</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>directors Sept. 13</td>
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<tr>
<td>Bonhavon Apts., Richmond, Va.</td>
<td>Bertram F. and Corelia A.</td>
<td>$898,000</td>
<td>Initial stages</td>
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<tr>
<td></td>
<td>Bonner, who sold</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>stock to Louis Drucker</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>and Emanuel E. Falk.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>District Heights Apts.,</td>
<td>S. Dewey Gottlieb</td>
<td>Not available</td>
<td>Initial stages</td>
</tr>
<tr>
<td>District Heights, Md.</td>
<td>Sol A. Simmons, Melvin Kraft,</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Seymour Fain</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bayou Park Apts., Houston</td>
<td>Carl C. Sharp</td>
<td>$339,450</td>
<td>FHA postponed meeting to</td>
</tr>
<tr>
<td></td>
<td>W. Carloma Morris, Stewart</td>
<td></td>
<td>Oct. 31</td>
</tr>
<tr>
<td></td>
<td>Morris</td>
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* Source: FHA

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 $450,000 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, 1964, 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 5½ 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 I 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 Bovard 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 Bovard'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. 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.

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 conspiracy, and bills for inspection by the grand jury—sentenced to a year for conspiracy, and bills for inspection by the grand jury—had allegedly failed to produce some vouchers and bills for inspection by the grand jury—the 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 profit, and FHA insisted that Madway was not entitled to a hearing. 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 months 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 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 months after this setback, FHA suddenly agreed to talk things over with him. He was cleared.

“We’re after the bugs in the law. With everything else being as acrimonious as ever about it. One of the witter vice presidents of a New York firm summed up his blacklisted boss’s attitude like this: “He’s like a guy who’s

RANS 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 else being as acrimonious as ever about it. One of the witter vice presidents of a New York firm summed up his blacklisted boss’s attitude like this: “He’s like a guy who’s

FHA “indecision and timidity” for delays in getting mortgage commitments for many cleared slum sites. Some have lain fallow for 2½ 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 HIIA Counsel Walter Fried asserted New York City had fumbled the slum clearance ball by not clearing land and relocating tenants as other cities did. “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, Ill.) called one of the clearest: “We heard about it while serving on the banking committee. Coogan also testified: “We’re overlooking the areas where financing is available and the 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 Glen 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 University’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 architect.

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.

<table>
<thead>
<tr>
<th>ECONOMY HOUSE</th>
<th>skips frills, emphasizes space for families who must watch costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAMILY HOUSE</td>
<td>focuses on fireplace, big living room for families who do things together</td>
</tr>
<tr>
<td>PERSONAL HOUSE</td>
<td>stresses privacy, smart design for families who value good taste</td>
</tr>
<tr>
<td>PRESTIGE HOUSE</td>
<td>does things on a grandiose—if inconvenient—scale for social climbers</td>
</tr>
</tbody>
</table>
The Family House—for families who put the family and its welfare above all else. They 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 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 cues 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 enameled. 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 "unsalables."

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 U.S. Their Buffalo sample is too small for such projection. In Buffalo, this was the breakdown:

<table>
<thead>
<tr>
<th>Type</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economy</td>
<td>773</td>
<td>762</td>
</tr>
<tr>
<td>Family</td>
<td>30.1%</td>
<td>37.1%</td>
</tr>
<tr>
<td>Personal</td>
<td>13.6%</td>
<td>8.5%</td>
</tr>
<tr>
<td>Not Classified</td>
<td>26%</td>
<td>18.1%</td>
</tr>
</tbody>
</table>

(Book's "prestige group" was not tabulated, but included because sociologists accept it widely.)
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.

HHF Administrator 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 long-term 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 HIFAA'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 objects 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 also sits on the Building and 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 institutions 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 $2.8 million. 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, totaling 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 small two-bedroom apartment; 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 United 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.

NAHB PRESIDENT EARL W. SMITH took his campaign for more "reasonable" community facilities requirements into hostile territory—and came off all right.

He appeared as a panel speaker on suburban development problems at the biggest meeting of city planners ever held in 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 Corvin 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 living within the laws 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 strong-minded 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 house 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.

Q.—What are "excessive requirements"? I am mindful of efforts to beat down standards for 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 low-income 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 four to five homes per acre. If you have a density of about 5, you're not going to have a 40' street. It is one thing to protect the public. It's another to eliminate them from the market. The trouble, cried Blucher, is that zoning is becoming "the rule of man rather than the rule of law. Fewer and fewer use zoning is 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 field 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 employees. 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 incompetence, 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.
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).

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 as $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

(Originals quoted at net cost, secondary market sales quoted with servicing by seller)

As reported to House & Home the week ending Oct. 14

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| Boston local | par-101 | a     | par-101 | a     | par-101 | a     |
| Denver       | 96-par  | 96-par| 96-par  | 96-par | 96-par  | 96-par |
| Houston      | 97½-par | 97½-par| 97½-par | 97½-par| 97½-par | 97½-par|
| Kansas City  | 96-97   | 97-98 | 97-98   | 97-98  | 97-98   | 97-98  |
| San Francisco| 96-par  | 97-par | 97-par  | 97-par | 97-par  | 97-par |
| Washington, D.C. | 96-par | 96-par | 96-par  | 97½-par| 97½-par | 97½-par|

* No market.  
* A few at par and 9½  
* No down bringing par

FHA AND VA APPLICATIONS

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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 spurt 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 lead 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 joined Union Federal as manager. He has served two terms as director of the Federal Home Loan Bank of Indianapolis, and a three-year 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, Vincentines, Ind., businessman and Infantry reserve major, became FHA's first special assistant for armed services housing.

Other FHAAA appointments: Cyrus R. 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

William L. "Lerry" 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 Richard J. Daley, west Deerfield, Illinois. Mainland, who last year had been sales vice president for Modern Homes Corp. in Deerfield, 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-outed building code took a surprising twist. Within a month after Mayor Richard J. Daley named Architect George L. Romsey, 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 Mrs. Levi and their son and daughter) is "overcrowded." "Dangerous and dilapidated," needs tuckpointing and lacks plumbing and exits. Replied the Chicago Tribune (hacking 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 big 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."


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 committee members: Walter Christianson of Fargo, N.D. and Dr. Richard P. White of Washington, D.C. from the American Association of Nurseriesmen; Architects Margaret Yost of Kenilworth, Ill., and Byron Bloomfield of Washington; Charles Mills of Marysville, Ohio and William Heckendorf 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. Waehly of Washington from the Urban Land Institute; Charles I. Hopkins and Herbert Schmitt from VA.

Clark C. Heritage, 66, director of Weyerhaeuser Timber Co.'s development department for 14 years, retired last month to open a private consulting office in Taunton, Mass., and to attend seminars in forest products research at the Yale school of forestry. His successor is Winton Patnode, 51, a P.H.D. chemist at General Electric's Hanford, Wash. atomic works.

Heritage is best known for his pioneering work in developing white-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 years built the design and manufacture of modern furniture and fabrics into a $33 million international business, Oct. 8 in an auto crash near Havana, Cuba. Before Knoll, contemporary furniture was sold skimpily and cheaply 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 unorthodox from the start. His associates, mostly designers and architects who are paid royalties for each piece sold, include such famous names as Gropius, Breuer, Mies, Albers, Sorensen, and Seagram. 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 Earl 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 F. Foster, 56, former president of the Metropolitan Home Builders Assn., Sept. 27 in Chicago; Irving T. Bennett, 55, board chairman of General Cable Corp., and former 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 Antonio Chronicle and, since 1908, head of the San Antonio 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, Ohio.

News continued on p. 54
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 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 get-rich-quick promoters, feeble zoning and weak-spined local officials.

President Emil Keen of the Long Island Home Builders Institute, another forum participant, 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 hard land development that ruins 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 cracker-boxes . . . 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 outstriped 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.
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.

This “hallmark” is your assurance of quality sheet copper—in the gage and temper you want

for better sheet metal work use

ANACONDA
COPPER
WOOD CASEMENT WINDOWS
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.

And PELLA CASEMENTS fit all types of wall construction... install so quickly. They are simply set into rough wall openings, caulked and secured in place by steel interlocking fins. PELLA CASEMENTS are completely assembled and prefitted at the factory. So there's no costly hardware fitting on the job.

You can achieve countless arrangements by combining stock-size PELLA CASEMENT WINDOWS. Glass sizes are 16”, 20” and 24” in width and range up to 60” in height. Furnished with both horizontal and vertical muntins, horizontal muntins only, or without muntins. A quality window competitively priced.

Mail coupon today for free literature. Distributors are located in major cities of U.S. and Canada.

ROLSCREENS
All Pella Casements are equipped with inconspicuous Pella Rolscreens—that roll up and down like a window shade. Need no putting up, taking down, repairing or storage.

DUAL GLAZING
The year-round Pella self-storing storm window protects against winter cold and summer heat. Reduces street noises up to 40%. Glass sets in a neat aluminum frame, vinyl-lined to keep out dust.
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 with us.

Perma-Line pipe being laid in house-to-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 ensure a smooth, firm bed for the pipe.

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 Nati. 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 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 jurisdictional disputes being channeled to NLRB, with a resultant avalanche of work stoppage.
Hardwick high-style built-in gas range units

AT POPULAR PRICES!

EASIEST INSTALLATION

BEST STYLING

FINEST COOKING PERFORMANCE

...OF ANY BUILT-IN RANGES!

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 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

* INSTALLS IN A JIFFY—All gas and electric connections in front. Wall installation screws in front. Self-aligning-installation screws clamp the range tight against wall; no fumes can escape to discolor wall.

* NO HEAT BLAST IN FACE—"Cold Air Pump" cools vented air scientifically by blending with room air. Louvers direct air discharge up, away from face.

* HEAVY INSULATION BLANKET—Insulation plus cold-air bath keeps oven walls and surrounding construction cool.

* AUTOMATIC LIGHTING

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-STYLED 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.

APPROVED BY A. G. A. FOR NATURAL, MANUFACTURED OR LP GASES

HARDWICK STOVE COMPANY
CLEVELAND, TENNESSEE

Producers of These World-Famous Ranges . . . HARDWICK 36" RANGE . . . 30" RANGE . . . 20" RANGE
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 year-round 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!

SILVERCOTE
REFLECTIVE INSULATION
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
WHAT A...
WONDERFUL NEW IDEA!

SOSS
LEV-R
LATCH
Eliminates Old-Fashioned Door Knobs...

REVOLUTIONARY NEW CONCEPT
IN DOOR HARDWARE
Opens doors with the flick of a finger
• Available with or without locking mechanism for all interior doors

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 Manufacturing Company
P.O. Box 38, Harper Station, Dept. 25
Detroit 13, Michigan
Please rush me complete information and prices on:
☐ The startling new Soss Lev-R-Latch
☐ The world-famous Soss Invisible Hinge

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ADDRESS________________________
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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 "obfuscation" 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 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 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 two-year 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:

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<th>Type</th>
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NEWS continued on p. 67
UNCONDITIONALLY GUARANTEED

TODAY'S OUTSTANDING HOLLOW FLUSH DOOR
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 Company
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" x 22". Basin, 16½" x 12½". 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" x 21". Basin, 17" x 10¾".

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: 21½" x 17¾". Basin, 14" x 9½".
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 quality trim. Overall size 20” x 19”. Basin, 16” x 11”.

Countess. Newest low-cost counter-top lavatory, the vitreous-china Countess combines small overall size with big-basin convenience. Basin is wider at front (15 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 on 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
THYER HOMES DETAILS MAKE A BIG DIFFERENCE

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

FLOOR SYSTEM — Floor framing is 2 x 8 on 16-inch centers. A double row of bridging provides additional strength; subfloor is nominal 1-inch sheathing; finish floor 1/4-inch face select hardwood in all principal rooms, with 3/8-inch plywood elsewhere.

INTERIOR WALL FINISH — 1/2-inch gypsum board with invisible joints "welded" with tape and gypsum cement assure a wall that is virtually crack-proof and can be decorated with any 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.

THE THYER MANUFACTURING CORPORATION
2853 Wayne Street 515 East Yazoo Street, Dept. 4
Toledo 9, Ohio Jackson, Miss.

Gentlemen:
Please have a Thyer factory representative call.

Name:
Address:
City Zone State:

THYER FABRICATED UNITS HAVE BEEN AWARDED PARENTS' MAGAZINE COMMENDATION SEAL.
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). Another 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 Hotspot Golden Anniversary Home put up for the parade by Peck & 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 Moste—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 210-volt line, is connected to the furnace 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 feature: a one-day tour for 108 invited representatives of materials manufacturing firms. The Wichita Assn. invited Live, sister publication of House & Home, to handle the product merchandising end of the parade. The magazine sent a team to demonstrate the theory of Live advertising at work at the point of sale. HHFA Administrator 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.
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.
Add sales appeal and glamour with
Rittenhouse CHIMES
RECOGNIZED for QUALITY and STYLE LEADERSHIP

PRELUDE

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

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

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.

Write 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 were 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 up 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.
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
Western Red Cedar • Sitka Spruce

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 pre-painted Armstrong Cushiontone to the furring with staples or nails, and the job is done.

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.

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

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

Please send me complete information and prices on the new Tappan gas and electric built-in ranges.

NAME
TITLE
FIRM
ADDRESS
CITY
STATE
☐ I build homes ☐ I remodel homes

NOVEMBER 1955
Here are **19 REASONS** why these new 1956 AMF DeWalt Power Saws speed your cutting... lower your costs

**MODEL GW-I WITH 10" SAW.** With 1 1/2 hp direct-drive 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 DeWalt for framing, concrete forms, interior trim work, special built-ins... for every cutting need.

Join the thousands of builders who have found an AMF DeWalt the one modern, cost-saving way to cut and finish lumber, in the shop or on the job.

The modern, versatile, job-proved DeWalt 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.
4. Gives machine-tool accuracy on all cuts—makes fitting easier, faster, finer.
5. Cuts lumber waste... salvages odd sizes.
7. Saves as much as 90% in layout and marking time.
8. Reduces worker fatigue—operators like DeWalt's easy handling.
9. Has big capacity in either size... with powerful, compact, direct-drive motor.
10. Complete in every way... sets up instantly on the job.
11. Conveniently lightweight... easily carries to any spot on the job site.
13. Has quick-set stops for all popular angle cuts.
15. Does special millwork... without mill costs.
17. Has Underwriters' Laboratories, Inc. and Canadian Standards Association Approval for your extra protection.
18. Makes work go faster, more efficiently... one saw operator keeps a dozen or more carpenters busy nailing.

**MODEL MB-F WITH 9" SAW.** Portable, with new 1/2 hp direct-drive motor, 120 V. 9" all-purpose saw blade cuts 2 1/4" deep, rips 24" wide, cross-cuts 15" wide on 1" stock. Safety key switch, safety guard, and anti-kickback device. Weighs only 140 lbs. $229 complete delivered.

Send for valuable Free Booklet on Job-Tested Methods for Cutting Building Costs.

MAIL THE COUPON TODAY.

In Canada: DeWalt 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

Address

City Zone State
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 primary building material. Dow Chemical Co. has produced it for 17 years, but up to now its building use has been largely curtain walls or non-load-bearing, self-supporting partitions. Dow considers it a space insulator. Emerson, who sells the plastic in six states at 14¢ a board foot, made it the basic component of his four-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 1/16 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 4½ 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 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."
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 Services in their selling. These Services include 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.

products... help you Sell

Company ST. PAUL 1, MINNESOTA

KILN-DRIED FRAMING in a Variety of Species

WOOD SIDING in Many Widths and Types

DECORATIVE PANELING in Wide Selection

PRECISION MOULDING for Interior and Exterior Trim

BEAUTIFUL FLOORING of Selected Woods

FINISH WOODS in Plys and Wideboard

WOOD SHEATHING with All its Advantages
now EVERY home you build

can have

All Aluminum, Sliding Glass Doors
AS LOW AS

$90.00*

LIST PRICE

Sun Valley "jr." Sliding Doors designed, built, priced especially for low budget and multiple housing installations

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 doors... LOW COST combined with MAJOR FEATURES usually found only in higher priced doors. 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 construction with built-to-last quality. Check these list prices... see how easily Sun Valley jr. can be included in your building plans.

Prices on Sun Valley jr. Door

<table>
<thead>
<tr>
<th>DOOR WIDTH OPENING</th>
<th>LIST PRICE</th>
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</thead>
<tbody>
<tr>
<td>6'-0&quot; (2 panel)</td>
<td>$90.00</td>
</tr>
<tr>
<td>8'-0&quot; (2 panel)</td>
<td>102.00</td>
</tr>
<tr>
<td>10'-0&quot; (2 panel)</td>
<td>114.00</td>
</tr>
<tr>
<td>12'-0&quot; (2 panel)</td>
<td>126.00</td>
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<tr>
<td>All doors 6'-8½&quot; high</td>
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</tbody>
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*for 6 ft. wide, 2-panel door without glazing.

Features of Design and Construction.

- locking stiles may be reversed permitting sliding unit to be right or left.
- units will accommodate glass of 3/16", 7/32" or 1/4" thickness.
- comes complete with full jamb.

plus features

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

For added value for your homes, see your Sun Valley dealer now or write direct to:

Sun Valley SLIDING DOOR COMPANY, Dept. 104
8354 San Fernando Road, Sun Valley, Calif.

OPINIONS

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

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 Maier 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
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 as our best investment

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

WRITE TODAY FOR THIS FREE BOOK
It graphically shows why Janitrol has more real, built-in dependability. Explains the differences between Janitrol and ordinary equipment. Ask for No. JS-212, "You Can Measure Heating Quality."
Write Dept. HHS11.
never before!...
SUCH QUALITY, BEAUTY AND MODERN FEATURES!

**Glidemaster**
ALUMINUM HORIZONTAL GLIDING WINDOW

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.

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 year—until 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.

---

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 bedroom, diningroom or den

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

---

**January Home Show Issue**

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.

---

**P.S.**

Reservation Date: multi color Nov. 11
B & W, 2 color Nov. 18
Closing Date: multi color Nov. 18
B & W, 2 color Nov. 25
CROWNING ACCOMPLISHMENT in resilient flooring... VINYL TILE by WRIGHT

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
Prove it to yourself —

NEW 2-SPEED WHIRLPOOL
HELPS SELL HOMES FASTER

SLOW SPEED: For all her delicate fabrics, washing and spin-dry action are slowed by ½ 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 Whirlpool-equipped 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

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 eye-catching hardwood plywood with its soft tones and lovely grain, matches your selling-feature 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.

HARDWOOD PLYWOOD
IN A MAN'S DEN

In that den or study for the man-of-the-house, panel the walls in natural hardwood plywood. Divider desk and built-in matching hardwood plywood bookshelves add a sales-stimulating 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 "deluxe-feature" 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

House & Home
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.
620 N. La Brea, Los Angeles 26, Calif. • WEBster 2-2861
Seattle • San Francisco • Pomona • Long Beach • Arkansas City, Kan. • Houston • St. Louis
Phoenix • Salt Lake City • N. Hollywood • N. Kansas City, Mo. • Chicago • Denver • Dallas
REPLACE THAT OLD FURNACE

with a NEW ROOM

plus

AMERICAN-Standard

YEAR 'ROUND

AIR

CONDITIONING

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

AMERICAN-Standard

AIR CONDITIONING DIVISION
ELYRIA, OHIO

American Radiator & Standard Sanitary Corporation
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 pre-selling 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, Resilient Tile, Congoleum® & Congowall® Enamel-Surface Coverings, VinylFlor® VinylTop.

GOLD SEAL

FLOORS AND WALLS

CONGOLEUM-HAIRN INC., KEARNY, N. J.
Honeywell Moduflow glamorizes heating-cooling systems, provides "wonderful selling point."

Howard C. Grub 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.

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.

MARK OF AN ELECTRONIC COMFORT HOME
helps Oklahoma builder's sales

for Howard C. Grubb's contemporary homes.

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.

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.

3. **Time.** Never before a wall clock like this! Handsome, functional, modern—a real prospect-stopper. Face is luxurious satin-finished 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.

For heating and cooling

**MINNEAPOLIS**

**Honeywell**

**Electronic Moduflow**

112 OFFICES ACROSS THE NATION
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—it’s beauty is permanent because it is ceramic tile!

THE CHARM OF EARLY AMERICAN—IN A-O TILE

1. Tiled floor is puddle-proof, needs no waxing or polishing, wipes clean with a mop; 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 ornamental 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.


American-Olean Tile Co.

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

Your American-Olean tile contractor can duplicate this installation, or modify it to suit your home.
“EVERYTHING 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
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 INSTALLATION 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 Mix-or-Match colors: Canary Yellow, Turquoise Green, Petal Pink, Cadet Blue, and Woodtone Brown... Only G.E. has "Kitchen Center."
Center" for your homes!

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

ONLY G.E. CAN OFFER YOU a complete selling program like this:

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

General Electric will help you design and plan your kitchens... help you determine just 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 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.

Progress Is Our Most Important Product

GENERAL ELECTRIC
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.

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.

Unretouched photograph of a StoneseT wall over 23 years old.
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

Please send me your FREE Display Moving Service Brochure and name of my nearest North American Van Lines agent.

Name ____________________________ Title ____________________________
Company ____________________________ Product ____________________________
Address ____________________________
City ____________________________ State ____________________________

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

LETTERS

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.
Pekin, 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 should be.

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

Sirs:

... Well-done.

RAYMOND P. HAROLD, president

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

PATENTED

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.

The feed-in device can be used as either on end or a center feed. Electrostrip is perfect for homes, hotels, offices, stores, institutions.

For modernization, the feed-in device can be connected to existing wall outlets. No repastering or "wire-fishing" is necessary.

End caps halt runs of Electrostrip wherever desired. Absolutely safe, the strip is rated at 20 amps, 125 volts. It is listed by Underwriters' Laboratories.

The feed-in device can be used as either on 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.

BULLDOG ELECTRIC PRODUCTS COMPANY
A Division of I-T-E Circuit Breaker Company
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. ⅜" panel thickness permits full 3/4"-deep grooves backed by ⅝"-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

Texture One-Eleven®
EXTERIOR FIR PLYWOOD • EXT-DFPA

adds visible value to any home...
equally effective outside or in

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 your homes with Texture One-Eleven patio fences and outdoor storage units. Adds sales appeal at little extra cost.

ACCENT carport walls, add extra bracing strength with Texture One-Eleven. Panels weather well, made with waterproof glue.

ACCENT residential or commercial interiors with Texture One-Eleven. Deep parallel grooves create striking shadowline pattern.

ACCENT lines created by bold grooves add high style to strength, durability and economy of Exterior fir plywood.

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.
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 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 pro-
posed 8' ceiling height dimensioned as
8'-11/8" or 8'-11/2" was my recommendation as
chairman and not the recommendation of the
entire A-62 study committee.

LEONARD G. HAUGER, 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, S. C.

We cannot help wondering whether Mr. Ken-
dall 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.—EB.

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 com-
munal 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. 96
Frank Lloyd Wright specified Colorundum floors for their warmth of color and beauty.

"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.

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.
"Every kitchen in our new 200 home project will feature Chambers®

say Surety Builders, Elmhurst, Ill.

"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 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.

MAIL COUPON TODAY

Chambers Ranges, Inc.
2464 North Meridian Street, Indianapolis, Indiana

MAIL COUPON TODAY

BUILD EVERYTHING INTO THE WALL

MAIL COUPION TODAY

It Costs YOU No More to INSTALL THE FINEST!
"How I SOLD 68 HOMES in one weekend by USING the LEWYT BUILT IN AIR CONDITIONER as STANDARD EQUIPMENT!

...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!"

... 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 AIR CONDITIONER CORPORATION
DEPT. HH-11
57th Street and 1st Avenue, Brooklyn 19, N.Y.

Please send me complete information on your revolutionary new LEWYT BUILT-IN WALL AIR CONDITIONER.

NAME

COMPANY

ADDRESS

CITY ZONE STATE

LEWYT BUILT-IN WALL AIR CONDITIONER

By the makers of the famous Lewyt Vacuum Cleaner

NOVEMBER 1955
LETTERS continued from p. 94
maintained? Has this idea sold houses where else and how did it work out in the long run?
These questions suggest two articles:
1. Where to place the common land.
2. How to conserve and operate it to get maximum advantage and at least cost to those concerned.
The locational advantages of the "center" are more striking if it is where it can be used and enjoyed. The rocky hill you show in the center of Easter Hill is an example.
The conservation and useful operation of the central green is the basic problem. It can and has been met again and again in a practical way...
Your presentation of Easter Hill tells me to come out to see it. What a relief after the like monotony of most public housing. Mars has a sense of adventure. Here is the explorer.

CLARENCE S. STEIN
Beverly Hills, Calif.

GERIATRICS
Sirs:
Your coverage of Housing the Aged (News) is indeed fine and should stimulate some sorely needed interest in the problem.

PAULA CONE
Smith & Rugh
Pasadena, Calif.

Sirs:
Intelligent housing for retirees, along with adequate social activities and re- priced hospitalization insurance, has been a sadly neglected field for action by top executives. They have overlooked an opportunity to establish a harmonious relation with their employees as well as a secure, profitable investment for rapidly increasing pension funds.

I should like to include reprint of this article with a retirees program I am starting to some large companies.

LOUIS U.
Los Angeles

ENCORE
Sirs:
Your 12-page coverage of the Houston "Parade of Homes" (Sept. issue) is a rare piece of efficient and informative reporting and we have heard many fine comments about it. The Houston newspapers noted that the Sales & Home devoted 12 pages to this month continued on
You asked for it!

Ingersoll PLUMBING PRODUCTS has it!

A "PROJECT" PRICED "CUSTOM" QUALITY BATHTUB

CHECK THESE FEATURES

1. Full 5 feet long recessed tub . . . with sound deadener.
2. Acid-resisting, stainproof porcelain enamel finish. Medicines, soaps or bleaches will not affect this finish.
3. Accurate, die-formed steel eliminates expensive rough-in changes or carpentry alterations.
4. High filling-in flange assures positive, permanent, watertight seal between tub and wall.
5. Straight bottom and ends eliminate special, costly cutting of floor and wall tile.

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.

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.

WRITE
F. T. WALSH, Pres.
SUNWARM, INC.
Dept. HH-1155
KINGSPORT,
TENNESSEE

Cut-away view of Sunwarm installation shows how clean, uniform heat flows from concealed cables.

Qualified Sunwarm Distributors are located throughout the United States.
GOLD COAST CHERRY

a Beautiful buy....

... any way you look at it!

SURE, 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 — eye-appeal, 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)
combining
technical advantages
and modern design

the NEW
ROTO-GLO®
Quiet Switch

...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 performance. 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.

P&S
PASS & SEYMOUR, INC.

LETTERS continued from p. 96
dising promotion, and a flurry of lookers has begun all over again at the parade site.

CONRAD "PAT" HARRISON
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. 15a 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 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. LAXEON, 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. 399.13, 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 5'7-1/2") 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.
Energized water does the washing!

New Bendix automatic washer

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—Full-width 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.

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.
3 reasons why it's good business to... 

INSTALL Columbia-matic TENSION SCREENS ON YOUR HOMES

1. 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—Columbia-matics 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.

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 drip-stains on house.

Start giving your homes the economy and sales-plus of Columbia-matic Tension Screens. Send coupon for complete details today!

3. Nationally advertised to make them easily recognized.

More than 34,000,000 reader impressions this Spring in national magazines tell the Columbia-matic story to homeowners and prospective homeowners.

The Columbia Mills, Inc., Dept. H11 Syracuse 1, N. Y.

Please send me complete information on Columbia-matic Tension Screens.

Name__________________________

Company Name_________________

Street_________________________

City________________ Zone______ State______
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 Messer Bros., St. Louis, Mo. Here two Rallo workmen are installing one steel window section in a continuous bank.

"I'd rather work with steel windows,"
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.

For more than forty years United States Steel has been supplying window manufacturers with special rolled sections of high-grade open-hearth steel.

UNITED STATES STEEL CORPORATION, PITTSBURGH
COLUMBIA-GENEVA STEEL DIVISION, SAN FRANCISCO
TENNESSEE COAL & IRON DIVISION, FAIRFIELD, ALA.
UNITED STATES STEEL EXPORT COMPANY, NEW YORK

USS STEEL FOR WINDOWS

UNITED STATES STEEL
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 dramatic "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 they answer the prospect's demands for styling, convenience, 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.


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.
Important MARK OF QUALITY in the Home You Buy...

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.

REYNOLDS ALUMINUM

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 Versatile 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
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.

Save with these Christmas Gift Rates:

- 10 or more subscriptions.......................... $3.50 each
  (your own subscription may be included)
- 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.

Please send one year of **house & home** to:

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Send additional names and addresses on a separate sheet of paper.
Turn window beauty into home sales

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
Glamour ALUMINUM SLIDING GLASS DOORS

CUSTOM QUALITY AT STANDARD PRICES

Compare these features for the proof!

- GLAMOUR Sliding Glass Doors are available in multiples of 3 ft. (6-9-12, etc.) or 4 ft. (8-12-16, etc.). Overall opening height, 6'9!/2".

- GLAMOUR units are architecturally symmetrical, designed with separate frame and door units.

- GLAMOUR units are architecturally symmetrical, designed with separate frame and door panels for simplified assembly and installation.

- Satin finish, thick aluminum—licits protection against moisture, abrasion and staining by our own "Glamourized" process.

- Full width jambs.

- Square tube door frame sections for full strength and rigidity. Mitered corners assembled with heavy wrought aluminum angles.

- Sliding panel can be removed easily without dismantling door.

- Bottom mounted adjustable ball-bearing rollers. Rollers adjustable after installation without dismantling frame. Rollers replaceable without dismantling door.

- Stainless steel roller track for lifetime wear—easily replaced if damaged.

- Glass is installed from interior with easily replaceable aluminum bead—ideal for multiple story structures.

- Glass set in vinyl channels—ELIMINATES PUTTY!

- For single glazing (3/16", 5/32", 1/4") units available for standard size double glazing (16 x 75" or 48 x 75").

- Assembly and installation screws are stainless steel or aluminum.

- Top hung extruded aluminum framed screen (optional at extra cost), completely assembled with fly strip.

- Full width jambs.

- Square tube door frame sections for full strength and rigidity. Mitered corners assembled with heavy wrought aluminum angles.

- Bottom mounted adjustable ball-bearing rollers. Rollers adjustable after installation without dismantling frame. Rollers replaceable without dismantling door.

- Stainless steel roller track for lifetime wear—easily replaced if damaged.

- Unique, stay-put leveler, adjustable to seal all times regardless of the level of the door or sill. Twin-sealed at locking tile and jamb. Weather-stripping replaceable without dismantling door.

- No special tools required for assembly or installation.

- Pitched sill can be installed after flooring is laid.

- Glass is installed from interior with easily replaceable aluminum head ideal for multiple story structures.

- Glass set in vinyl channels—ELIMINATES PUTTY!

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Glamour GLASS WALL-DOR CORP.

MAIL THIS COUPON FOR THE FACTS

Please send me complete information and prices for GLAMOUR Aluminum Sliding Glass Doors. I am a

NAME ____________________________
COMPANY ____________________________
ADDRESS __________________________________________
CITY __________ STATE __________

A FEW EXCLUSIVE DISTRIBUTORSHIPS AVAILABLE. A FEW TERRITORIES OPEN FOR MANUFACTURER REPRESENTATIVES.

SPECIAL PRICES TO BUILDERS AND ARCHITECTS!

Exclusive ORGANIZED PACKING! Exclusive ASSEMBLY CODE!

BUILDING MATERIALS EXHIBITORS ASSN., 1956 BUILDING MATERIALS EXHIBITION, CHICAGO, ILLINOIS.

A FEW EXCLUSIVE DISTRIBUTORSHIPS AVAILABLE. A FEW TERRITORIES OPEN FOR MANUFACTURER REPRESENTATIVES.

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. 7-10, 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 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, 14th annual Short Course in Residential Construction, Jan. 18-19, Urbana, Ill.

National Assn. of Home Builders, annual convention and exposition, Jan. 22-26, Chicago Cultural Center and Conrad Hilton and Sherman Hotels, Chicago.

American Bankers Assn., Regional Savings and Mortgage Conference, Jan. 30-31, Muehlebach 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.


National Assn. of Home Builders, 3rd 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.

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
handbook on how to use home
lighting effectively. For
architects, contractors and
builders. 256 pages!
More than 100 drawings!
28 full color sketches!

THIS is the book that explains the newest concept in decora­tion 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

"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."

DEVELOPMENT BUILDER
Val Zimmerman, President, Zimmerman Homes, Inc., Milwaukee, Wisconsin. Mr. Zimmerman builds fine development homes following a family tradition of 107 years. Plastering Contractor: John Dieringer.

"To keep selling homes, I have to maintain a business reputation that took us a century to build," says Mr. Val Zimmerman. "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, fireproof walls and ceilings that have been a paramount factor in our selling success."

Whether you're building luxury homes like Mr. Hoag or development homes like Mr. Zimmerman, you'll see the difference that quality insurance makes. Gold Bond Lath and Plaster consistently assures top performance, fireproof construction and beautiful results.

NATIONAL GYPSUM COMPANY • BUFFALO 2, NEW YORK

Build better with Gold Bond

LATH AND PLASTER
house & home

NOVEMBER, 1955

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We have a house to put in order.

How far can a slum reach?

HOME IMPROVEMENT YEAR
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.*
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, it 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.
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-hoarse-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 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.

2. 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 maintenance. 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.
"One-stop Home Improvement" means:

**Specialized skill in modernization work**

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."
"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.
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.
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.

and salesmen who are more than order takers
Old kitchen is modernized... and opened up to dining-living area.

Old two-family dwelling in Rochester, N. Y. was remodeled into one-family home by Joseph Entress.

Typical old-fashioned bathroom becomes modern partitioned bathroom.

"One-stop Home Improvement" means:

A complete business in itself

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 a 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.
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 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. 1 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 'em 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.

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 $1,215,000,000, of which $891,000,000 is Title 1 and $5,000,000 VA. The remaining $339,000,000 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:
GOOD DESIGN

Remodeling: Architect Dan Kiley deepened overhangs, enlarged windows, cleaned facade
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 they are too unwieldy for 1956 and need renewing.

There is give or take in the 1930 date-line. 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 big 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 kitchen-porch 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 gimerack; 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 ...
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.

Because original house was 2½ 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.
2. SMALL SPACE INTO BIG SPACE . . .

. . . by removing old partitions

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.

. . . 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.
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 ceiling-height, 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.
4. SMALL ROOMS INTO BIG ROOMS . . .

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 . . .

by using sliding glass doors

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.

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.
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 . . .

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.
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.
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.

The simplest way to give an old kitchen a modern look is to make it appear "built-in." 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.
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 old-house 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.

10. OLD FIREPLACE INTO NEW FIREPLACE...

...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.
11. OLD LIGHTING
INTO NEW LIGHTING . . .

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.
To sum up:

GOOD DESIGN CAN DO WONDERS FOR ANY OLD HOUSE

... 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 dilapidated structures.
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-ins works to build bigger profits from better houses for both builders and realtors.
Round Table offers trade-in advice

The panel

BUILDERS
- Alan Brocksyke, Salt Lake City
- Edward Case, Washington, D.C.
- Floyd Kershman, Jackson, Miss.
- Lyman C. Los Jr., Dallas
- Irving Root Jr., Detroit
- Russell Showalter, Oklahoma City
- John B. Wagenseller, Fort Wayne

REALTORS
- John G. Cleator, Portland, Ore.
- Lyn E. Davis, Dallas
- Sidney Z. Mims, Washington, D.C.
- Max Sherman, Baltimore

LENDERS
- Frank Flinn, Lafayette, Ind.
- National Home Acceptance Corp.

NATIONAL ASSOCIATION OF HOME BUILDERS
- Hugh A. Sawy, director
- Mortgage Finance Committee

OBSERVERS
- Neil Cheyson, chief architect, FHA
- Alfred W. Jachow, chief technical officer
- Underwriters Division, FHA

ELION FOX, Minneapolis Home-purchasers
Regulator Co.
- George Johnson, New York
- Home Owners Bank of Brooklyn

MODERATOR
- P. J. Prevost, 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. 125)
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...
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 resale.

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 easier, 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 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
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 in­
volve 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 trades would be safe in following. In many instances good
tax advice from your tax counsel can save several hundred dol­
lars 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 neigh­
borhood, 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 80%. The cash provided by this re­
financing 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 financ­
ing on the trade-in house would be much less than the cost for
high percentage financing on the new house because the mort­
gage 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
$6,650 mortgage on such a property. After retiring the old mort­
gage and setting aside $500 for the realtor's commission and other
fees, this would leave $3,350 for other fees and down payment
oward the new house. This is more than double the cash FHA re­
quires 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
way we know to make the old house equity immediately avail­
able 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
cooperation. 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 big­
gest 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 ap­
praisal, and no fix-up should be done which will not add more
than its cost to the re-sale value. The cost of the fixable 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 com­
nunities 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% up­
set price should not have to go through with the trade-in deal
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

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 85% permanent mortgage, this would work out to 74.3%, 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.
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

3. 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 fact-sheet 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, is 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 trade-in 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 meet 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 handbook 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-spot 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; driveway; hot water heater; baths; fences; 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 straightforward 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 resale" (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.
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 $3,000,000 to $7,000,000.

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,” Wil-
Don’t let home-improvement stop at home . . .

it’s got to spread all over the map

Improving 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.
To start the snowball rolling...

modernize by the block

ARCHITECT: Eldred Mowery
CONTRACTOR: Russell Eldridge
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.
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 Back-of-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.
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 all-but-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.
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.
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 two-thirds 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.)
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.

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.

Architects' committee decided to make this a traditional design to contrast with other house on mall done in a more nearly contemporary style.

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 Biagosky and Edward Crider to contribute design for the contemporary house and architects Junior Everhard, Chas. Colman and George Bartling for the other.

Leading builders like Nicholas Molnar and Alex Trenhaft 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.
Moving the cut-apart houses through downtown streets gave Operation Demonstrate a chance to show public what was going on, provided many newspaper photographs.

Downtown mall in Cleveland is noncommercial. Construction there aroused curiosity. Something dramatic like this is necessary to capture interest of the public.

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.

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  Jerry Squires  N. F. Molnar
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.

House cost $7,075, will be reappraised and sold after six months of public showing.

New stock windows and entrance, new baths and kitchen, gave this house a new sales appeal.

Builders and realtors take home improvement plan
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.
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.

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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.
Nailable brick for remodeling and new houses

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, 2½" x 8" and 2½" x 11½", to meet the consumer acceptance of regular and Roman brick sizes, and a larger brick, 7½" x 15½" (6" 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

Wouldn't you RATHER have a packaged unit?

Now get all six door hanging materials in a single package!

The time and labor saving convenience of buying packaged units instead of makin's is proven in the universal acceptance of every kind of product whether it's cigarettes, canned goods, ironing board cabinets or window units.

The READY HUNG DOOR, a door and frame packaged unit, saves you the trouble of selecting the proper size, grade and quantity of the six materials required to case and hang a door — saves you the labor of sawing, fitting, and assembling 13 wood parts, 11 hardware parts, and the driving of 60 or more nails and screws in each opening. A much less skilled man can INSTALL A READY HUNG DOOR IN JUST 20 MINUTES — and the finished door will have that sleek, mill-made look. READY HUNG DOORS, like other packaged units, SAVE TIME, LABOR, MONEY, WASTE, WORRY, SKILL and DO A BETTER JOB.

SOLD THROUGH LUMBER DEALERS

For further information write the mill nearest you.

ALBANY, N. Y.
Inapco Millwork Corp

BALTIMORE, MD.
Central Building Supply, Inc
210 E Monument St

BIRMINGHAM, ALA.
National Woodworks, Inc
P.O. Box 3410

BOSTON, MASS.
A. W. Hastings & Co., Inc
Somerville 44, Mass.

BUFFALO, N. Y.
The Whitmer-Jackson Co
367 Hamburg St

CLEVELAND, OHIO
The Whitmer-Jackson Co
Box 355, Massillon, Ohio

DAYTON, OHIO
Dayton Sash & Door Co
8 Norwood Ave

DENVER, COLO.
Lumber Dealers, Inc
Box 6880, Skyvue, Sta.

GRAND RAPIDS, MICH.
Hamlin Mfg. Corp
701 Ann St, NW

HOUSTON, TEXAS
Southwest Sash & Door Co
P.O. Box 124

LOS ANGELES, CALIF.
Ready Hung Door Mfg.
200 S. Victory Blvd., Burbank

MARIAN, INDI.
General Millwork Corp
325 E 2nd St

NEW YORK, N. Y.
Barley-Whalen Co
Box 183, Orange, N. J

PITTSBURGH, PENN.
Iron City Sash & Door Co
36th St and B&O RR

ROCHESTER, N. Y.
The Whitmer-Jackson Co., Inc
P.O. Box 466

SAN ANTONIO, TEXAS
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Box 796, Grayson St Sta

SAN FRANCISCO, CALIF.
Ready Hung Door Mfg.
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SEATTLE, WASH.
Alaco Millwork, Inc.
Box 668, Kirkland, Wash

SIOUX FALLS, S. DAK.
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ST. PAUL, MINNESOTA
Minnesota Wood Specialties, Inc
Box 1256, St Paul Park, Minn

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WACO, TEXAS
Frank Stevens Sash & Door Co

WACO, TEXAS
Frank Stevens Sash & Door Co
P.O. Box 1490

READY HUNG DOORS CORP., Fort Worth 2, Texas

READY HUNG DOORS — THE DOOR AND FRAME PACKAGED UNIT

PAT. NO. 2489029

NOVEMBER 1955
If you're modernizing for PROFIT, use Youngstown STEEL Kitchens!

Greatest flexibility—easiest installation—strongest sales appeal!

Nothing dates a home more than a worn, outmoded kitchen. And nothing updates it faster than a new Youngstown steel Kitchen.

Beautiful Youngstown Kitchens have swept the new-home industry—have become top favorites with the buying public—have captured the interest of leading designers, decorators, and home publications everywhere. Why not put their exclusive advantages to work for you . . .

EASY PLANNING! Whatever the job, the tremendous variety of Youngstown Kitchens units will handle it perfectly.

SELLING-POWER OF STEEL! Units won't warp, rot, swell, splinter, or absorb odors. Baked-on finishes stay bright and easy to clean.

COLOR APPEAL! At no extra cost, you can offer Star White, Dawn Yellow, Meridian Blue, or Sunset Copper. They're really selling!

ECONOMY! Preassembled, prepainted Youngstown Kitchens units go in fast, save money on the job. And you buy at savings only the world's largest makers of steel kitchens could offer!

IMMEDIATE DELIVERY! 91 strategically located warehouses guarantee immediate delivery of any standard unit in color or white!

FREE PLANNING AID! Your Youngstown Kitchens distributor nearby offers you the services of his trained kitchen-planning experts—free of charge. Call him; or send coupon today!
prediction come true...

...at long last, and pre-assembled, too! With all the grace and spaciousness that yesterday was only a dream, Scholz California Contemporary designs are far and beyond even the most daring predictions for this type of construction.

The accompanying illustrations typify one of the many Scholz models especially adapted to hillside environment. The living room, dining area, rear terrace elevation, and the front elevation all index the distinctiveness of Scholz designs.

Bonafide Builders: Wire or call collect for complete information.

Califonia contemporary

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UPSON PRIMED SIDING...

the PRE-PRIMED

long siding at the price of short siding

Nowhere can you buy a quality siding, pre-primed in long lengths at such a low price!

Upson Primed Siding is causing a sensation in the field. Because Upson Primed Siding is pre-primed on face and two edges. One coat of paint covers perfectly. Builders report savings up to $30 per 1000 sq. ft.

And what’s more you save on application time, no short lengths or waste. No knots or splinters. Fewer joints.

And the finished job is beautiful. Upson Primed Siding stands up to any weather. Waterproofed and toxic treated to resist mold, fungi, termites.

Upson Primed Siding was developed by Upson Research and has been thoroughly field tested. Prime coat factory controlled, precision applied. Resin-emulsion coating produces a protective coating of unsurpassed quality. Buy Upson Primed Siding for your next job.

Full details and sample free. Mail coupon today!

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MAIL COUPON TODAY FOR FREE SAMPLE AND DETAILS

Built in Willmar, Minnesota, this house used 1,100 square feet of Upson Primed Siding. Just one coat of outside paint did the job. Painters said Upson Primed is the easiest of all sidings to paint. Coverage was phenomenal, Builder delighted with minimum waste and beauty of finished job.

THE UPSON COMPANY
7311 Upson Point, Lockport, N.Y.
Please send free details.

Name
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Now in easy to clean vinyl-asbestos tile and low cost asphalt tile.

MATICO's great flooring achievement

MATICORK tile flooring captures all the rich handsomeness of true cork flooring, yet is far more economical and practical. Now available in vinyl-asbestos tile as well as asphalt tile, durable, easy-to-maintain MATICORK can be used on, above or below grade...presents no special installation problems. No wonder so many architects and builders are selecting MATICORK for projects of every type. MATICORK is available in light, medium and dark cork shades, in vinyl-asbestos and asphalt tile. Size: 9" x 9". Thicknesses: Asphalt — 1/8" and 3/16"; Vinyl-asbestos — standard gauge and 1/8".

Mastic Tile Corp. of America Dept. 14-11, P. O. Box 986, Newburgh, N. Y.
Please send me Free color chart and complete data on MATICORK Tile Flooring.

Name: ____________________________
Address: __________________________
City: ____________________________ Zone: __________ State: __________
Now for as little as $15.00 more per house...

New Honeywell decorator TAP-LITE switch adds sales EXCITEMENT to your houses

Approved by Underwriters' Laboratories, Inc.

Color styling — matches any decor

An exciting new development in light switches for your homes—that's the new Honeywell Tap-Lite! It's a smart looking switch that will attract prospect's eyes in every room.

Pastel inserts — four colors come with each switch — or any wallpaper or fabric may be inserted behind the cover.

Installation is easy — simple snap-in wiring does the trick! It uses regular line voltage, and you don't have to fuss with unsightly wall plate screws.

For complete information and prices, call your local Honeywell office, or write Honeywell, Dept. HH-11-81, Minneapolis 8, Minn.

Honeywell TAP-LITE Light Switches

112 offices across the nation

The Rangaire installs easily in cabinet above the stove. Efficient squirrel-cage type blower removes fumes and greases at rate of approximately 300 CFM. Frosted light panel lights entire cooking area. To clean aluminum filter . . . remove knurled screws, lift off stainless steel grill, dip in hot water.

Also Hoods Custom Made to Order from Material of Your Choice. Write for Details and Prices.

Mail This Coupon Today!

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Roberts Manufacturing Co., P. O. Box 177, Cleburne, Texas

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Made Right . . . Priced Right

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KITCHEN STOVE HOOD

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* WHITE BAKED ENAMEL
* COPPERTONE BAKED ENAMEL
* SILVERTONE BAKED ENAMEL
* SOLID COPPER (Hand Riveted)
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List Prices begin at

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for 42" Hoods

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Roberts Manufacturing Co., P. O. Box 177, Cleburne, Texas
who were the stars of National Home Week?
America's leading builders feature

America's leading home air condition

Carrier Weathermaker
What you are about to see on the following pages are the builders who played leading roles during National Home Week. They rate star billing because they led the way in home air conditioning. They had the vision to build and exhibit air conditioned houses, and the good business sense to select the finest in home air conditioning equipment—Carrier Weathermakers.

Here are the three main reasons why these leading builders chose Weathermakers:

**Carrier Weathermakers are thoroughly dependable.** They have been fully tested and proved under all conditions, in all climates, all over America. In fact, more new homes are air conditioned by Carrier Weathermakers than by any other make.

Carrier is the name home buyers know and respect—first name in air conditioning for over fifty years.

**Carrier Weathermakers are installed by the people who know air conditioning best.** Carrier dealers and distributors go even further. They offer engineering aid, sales promotion, publicity and advertising assistance. Carrier works with builders right down to the "Sold" sign.

The rewards of stardom are not limited to these builders or to the scores of others who are building Weathermaker Homes. You can cash in on the mounting success of the Weathermaker Home promotion. Your helpful Carrier dealer will be glad to help you work out the details for your next house. Call him for complete details. Or write Carrier Corporation, Syracuse, New York.


Carrier air conditioning • refrigeration • industrial heating
These builders featured Carrier Weathermakers during last year's National Home Week, Inc.
These builders featured Carrier Weathermakers during last year's National Home Week, Inc.
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 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 beginning around March through August, and vice versa.

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.

**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 double-glass in four of the test houses also appears to have greatly cut fuel bills, perhaps more than the insulation.)

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**How 1954-55 heating costs vary**

<table>
<thead>
<tr>
<th>Approx. heating area (sq. ft.)</th>
<th>Insulation thickness in inches*</th>
<th>Heating cost</th>
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<tbody>
<tr>
<td>1,250</td>
<td>2</td>
<td>4</td>
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<td>1,150**</td>
<td>25</td>
<td>41</td>
</tr>
<tr>
<td>1,200**</td>
<td>26</td>
<td>43</td>
</tr>
</tbody>
</table>

*Average $22.71

**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 swapping 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 air-conditioning 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.
PROFITUNITY!

FOLDOOR

- new folding door makes any home sell easier, faster— for more!

Now, with thrifty, new FOLDOOR "Beautyline," it's good economics to increase living space, reduce costs and waste space— make folding doors a fast-selling feature in every home you build.

Just compare these outstanding FOLDOOR features, retailing as low as $22.45!

A. Attractive cornice furnished at no extra cost.
B. Deep-textured mist gray fabric for that "drapery" look. Tough, pliable vinyl is washable, easy to paint with rubber-base paint if new color is desired.
C. All-metal hardware for a lifetime of use.
D. Nylon trolley wheels for easy operation. "Multi-V" construction assures feathertouch action with 61% less hinge friction.
E. Pantograph keeps folds evenly spaced.
F. New, stronger "Truss-Embossed" hinges.
G. Stacks in less space—1½” per foot of opening.
H. Rolling post (on 4’ doors) permits easy access from either side of opening.
I. Doors furnished complete with cornice, hardware, installation screws and instructions.

Cash in on the FOLDOOR "Profitunity" in your next start! See the FOLDOOR "Beautyline" Distributor in your area now.

HOLCOMB & HOKE MFG. CO., INC. • Indianapolis 7, Indiana

In Canada: Foldoor of Canada, Montreal 26
"Eichler Homes depend heavily on clear and undistorted 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 Pittsburgh Glass
on quality Pittsburgh Plate Glass for beauty and livability,” says J. L. Eichler, President, J. L. Eichler & Sons, Palo Alto, Calif.

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 heat-absorbing 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.

See Sweet’s Builders Catalog for detailed information on Pittsburgh Plate Glass Company products.

PAINTS • GLASS • CHEMICALS • BRUSHES • PLASTICS • FIBER GLASS

PITTSBURGH PLATE GLASS COMPANY

IN CANADA: CANADIAN PITTSBURGH INDUSTRIES LIMITED

NOVEMBER 1955
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.
(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 3/8" of the brick above, with nailheads almost hidden. The joint is the usual 1/4", 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 self-supporting, 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
Chicago 1, Ill.

continued on p. 196
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

Luxury — at Low Cost

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 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

GENERAL ELECTRIC
high in style . . .
low in cost

BRUCE Fireside PLANK FLOOR

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 factory-applied for long life and easy care. Alternating 2\(\frac{1}{4}\)" and 3\(\frac{3}{4}\)" 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.

Bruce Fireside Plank Floor gives homes extra floor appeal at no extra cost. Mail coupon for free literature.

BRUCE E. L. BRUCE CO., Memphis 1, Tenn.
world's largest maker of hardwood floors
MATCHING CONCAVE CABINET HARDWARE

NO. 500 CONCAVE SERIES IN REGULAR AND BLACK ROSE® FINISHES

ENTRY HANDLE LOCKSET

WESLOCKS FOR SLIDING POCKET DOORS

INSIDE VIEW

NO. 95 SCREEN DOOR LATCH

all eyes are on WESLOCK

The style leader in residential builders hardware

Weslock creations add distinctive styling to basic dependability, and ease of installation at budget prices.

WESTERN LOCK MFG. CO.

Manufacturers of Weslock Residential Locksets and Builders Hardware

GENERAL OFFICES:
211 NORTH MADISON AVE., LOS ANGELES 4, CALIF.

FACTORY:
HUNTINGTON PARK, CALIF.
HOME BUYERS...

FINANCIAL AGENCIES...

APPRAISERS... everyone agrees:

quality products reflect a real value—and 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 COMPLETE LINE to choose 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 extra-convenience features that prospective customers look for. And all American-Standard products have sound construction details that mean years of dependable, economical service for the homeowner, 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 factory-assembled 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 home 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.
Pacing the Cincinnati market for better homes, Raeburn Construction Co. specializes in low-slung, modern designs — low roofed and attic-less. 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 man-hours 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 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.

Send today for free 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 too! No obligation.
Specify the New

**Classic Thermostat...**

Get

Accurate Heating Control

Attractive, Modern Styling

Easy, Inexpensive Installation

Choose DETROIT CONTROLS' **New Classic Thermostat**

for Customer Satisfaction!

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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...

INSIST ON THE **Classic**

AUTOMATIC CONTROLS for DOMESTIC HEATING • AIR CONDITIONING • REFRIGERATION • AVIATION • TRANSPORTATION • HOME APPLIANCES • INDUSTRIAL USES
Why every piece of PALCO* Architectural Quality FLAT GRAIN Redwood is run with the Pattern on the Bark Side

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.

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.

Send for this Free Bulletin

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 showing standard Palco* redwood patterns, sizes, grades and grains.

Name__________
Title__________
Company__________
Address _________
City__________Zone_________State__________
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.

**BUYERS WILL ASK**

"is it Reinforced"

**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.**

**E X T R A S T R E N G T H !**
Get Faster Sales with the "Magic Ring!"

WHY DO MORE BUILDERS BUY WASTE KING THAN ANY OTHER 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.

New products

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 ma

...continued 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 lowest-budget 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.

MAIL COUPON for free installation manual
NATIONAL OAK FLOORING MANUFACTURERS' ASSOCIATION
Sterick Building • Memphis, Tenn.

Please send free copy of your manual, "How To Install Hardwood Strip Floors Over Concrete Slabs."

Name
Address
City
State
NEW PRODUCTS

created by WARREN
more space at less cost
... for extra "elbow-room"

Modern homes demand flexibility — flexibility gotten in a whisk with Warren Folding Doors. Large living areas become practical ... wardrobes become accessible ... corners become usable — with Warren Folding Doors. Warren Folding Doors add as much as 100 sq. ft. of space without major changes.

Constructed of Basswood Slats — Seine Cord Weave — easily attached to overhead glide track. Ten colors plus natural. All sizes.

... for a second "living area"

... Created by Warren Porch Shades, outdoor porches become a new "extra" room for living. Dining, entertaining and family parties in complete privacy become a new thrilling experience on a Warren "Weather-controlled" Porch. Oil-stain, weatherproof finish, heavy-duty hardware — four colors.

... for inside decorating problems

... in a corner to create a dressing area ... behind a favorite decorating scheme to highlight ... in front of embarrassing fixtures, Warren Kurva Screens add attractive flexibility to every room. All sizes — 10 colors plus natural. Basswood Slats — Seine Cool Weave.

... for the "outdoor touch"

... Beautifully delicate Mayfair Shades add outdoor naturalness to every room. Forming a flattering backdrop for modern or period decor, Warren Mayfair Shades smartly emphasize the beauty of the outdoors. Narrow Basswood Slats — tightly woven. Pull-cord and positive stop lock.

Write today for further information.

Waste King Incinerator

TRULY MODERN, SOLES-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. 3301 Fruitland Ave. Los Angeles 31, Calif.
costs so little! saves so much!

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.

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.

look for this name on the selvage!

For complete details, clip this coupon and attach to your letterhead.
Architect: "How can I plan for the most efficient venting system?"

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Client: "How can I be sure of a safe and durable gas venting system?"

Get the latest facts 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, up-to-date addition to your information file, one that can save you considerable time and money.

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"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 must for rumpus room or work shop.
For satisfied customers and faster sales install

Bilco AMERICA'S FINEST BASEMENT DOOR

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 ____________________________

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Staded by principal jobbers in major cities. Factory warehouses in Atlanta, Dallas, Philadelphia, Des Moines, Chicago, New Orleans.
Winter needn't be a stopper if you're erecting Inland Homes

...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-a-boo 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.
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 16 1/2" 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 standard-height 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"

Weldwood® Plankweld

A product of
UNITED STATES PLYWOOD CORPORATION
The Best Known Name in Plywood

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.

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.

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Binks Residence
COOLING TOWERS

**NEW PRODUCTS**

**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:

1. Quiet operation! Noiseless, squirrel-cage blower supplies ample air movement at operating speeds for below noisy propeller-type fans. All metal-to-metal connections are rubber cushioned. Interior surfaces are protected and soundproofed with undercoating.

2. Low maintenance! All metal surfaces heavily galvanized and painted with several coats. Can withstand exposure when placed outside. Nozzles are drip-proof. No moist air reaches air propulsion mechanism.

3. Compact, attractive! Fits into small spaces...in basements, garages, utility rooms, or along side the house itself. Smooth surfaces, modern styling.

4. Easy to install! Binks Residence Cooling Towers come fully assembled, ready for immediate water, electric and duct connections.

5. 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:

Binks COOLING TOWERS
FOR HOMES AND INDUSTRY

BINKS MANUFACTURING COMPANY
3128-32 Carroll Ave., Chicago 12, Ill.

A MODERN, AUTOMATICALLY HEATED HOME WITH NO TRASH AND GARBAGE DISPOSAL FACILITY IS JUST AS LOGICAL

No home is really modern without Incinor gas-fired incinerator

**NO BATHROOM? NO HOME IS REALLY MODERN WITHOUT gas-nned incinerator MODEL 81-2-BU. Capacity**

Write today for details

INCINERATION DIVISION
BOWSER, INC., CAIRO, ILLINOIS

"PIONEERS IN GAS-FIRED INCINERATION"

NO BATHROOM? NO HOME IS REALLY MODERN WITHOUT gas-nned incinerator MODEL 81-2-BU. Capacity

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NO BATHROOM? NO HOME IS REALLY MODERN WITHOUT gas-nned incinerator MODEL 81-2-BU. Capacity

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 heads one of Washington, D.C.'s leading building firms, Morris Pollin & Sons, Inc.

Gentlemen:

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.

Very truly yours,

Sec.-Treas.

Morris Pollin

"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!

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

Ventilating Fans!

another Easy-to-See Easy-to-Sell Feature of pryne BLO-FANS and AEROFANS!

remember, too, only

Blo-Fan 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.
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

REYNOLDS

picks a window with a view to sales!
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.
NEW PRODUCTS

For further details, check numbered coupon, p. 240.

Color Sells in the bathroom

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 overall 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

Church Seats

"THE BEST SEAT IN THE HOUSE"®

C. F. CHURCH MFG. COMPANY
Division of AMERICAN - Standard
HOLYOKE, MASS.

Color Sells on the walls

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 Church Tile

STYRENE WALL

Made by the makers of "THE BEST SEAT IN THE HOUSE"®

C. F. CHURCH MFG. COMPANY
Division of AMERICAN - Standard
HOLYOKE, MASS.

h. 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 2 7/8" 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 of 100°F (just above body temperature), low enough to be safe for furniture and over-hanging 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, $18; corners, $5; ends, $2 pair

Manufacturer: Westinghouse Electric Corp.

Sunnyvale, Calif.

l. 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 R-100 portable heater weighs only 78 lbs., but is rated at 100,000 Btu's per hr, and pours out 500 cu. ft. of warmed air in 10 minutes, at 70°F. Place it near a window, and it will heat the entire apartment at 100°F above room temperature, all night long.

Manufacturer: Westinghouse Electric Corp.

Sunnyvale, Calif.
NOW, YOU CAN SPECIFY A LOWER-COST VINYL WALL BASE

NEW 2½” KENCOVE Vinyl Wall Base costs less to install. Looks smarter, too—especially in modern, low-ceiling rooms.

NEW 2½” KENCOVE has all the advantage of 4” and 6” Ken-cove 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.
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. Awnings 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
☐ Republic Steel Kitchens

REPUBLIC STEEL CORPORATION
3122 East 45th St.
Cleveland 27, Ohio

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Firm ______________________________________________________________

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HOUSE & HOME
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. Weather-tight, 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.

REPUBLIC STEEL
World's Widest Range of Standard Steels and Steel Products

NOVEMBER 1955
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.
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 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.

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 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.

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GOOD HOUSEKEEPING
BETTER HOMES & GARDENS
HOME MODERNIZING

Install them, advertise them, sell them.
NEW PRODUCTS

For further details, check numbered coupon, p. 240

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 either 

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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 that 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

sliding glass doors

Help build a better America...
See an architect

arcadia METAL PRODUCTS, ARCADIA, CALIF.


Now...you can build that unusual fireplace

FASTER
CHEAPER
BETTER...with the new Beneform

UNIVERSAL DAMPER

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 smoke-free 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, even 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.

EXPANSLIP STEEL DAMPERS

The famous boiler plate steel damper with the exclusive slip-joint feature, which takes up expansion that occurs when damper gets hot. 45° from slope gives sure draft. 6 sizes up to 72" wide, designed for easy lay-up of brickwork.

CAST IRON DAMPERS

Improved, higher front design assures better draft, better smoke passage. Sturdy cast iron construction, with either cast iron or stainless valve. Precision-cast in our modern foundry, Bennett cast iron dampers have no thin spots or weak sections to give trouble. Wide range of sizes.

See your Bennett Supplier for the complete Bennett line including Benefire Fireplace Forms, Ash Dumps, Cleaner Doors and the TRU Flatscreen.

Write 1155 Call Street, for free catalog

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NORWICH, NEW YORK

220

HOUSE & HOME
Here's one subject
California and
Florida agree on

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bathroom accessories

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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.

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From its formal gardens and private
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guest rooms, this amazing Miami Beach resort
hotel is a story 'spectacular' come to life.
Architect: Morris Lapidus.

THE BEVERLY HILTON

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A continent apart, yet these famous
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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.

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TOLEDO 5, OHIO Dur-O-waL, Incorporated, 165 Utah Street
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PHOENIX, ARIZ. Dur-O-waL Div., Frontier Mfg. Co., Box 41
CEDAR RAPIDS, IA. Dur-O-waL Div., Dept. 601, Cedar Rapids Block Co.

Service-way will help you sell your houses...

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.

Service-way
Heavier EXTRUDED ALUMINUM IN Ualco ALUMINUM WINDOWS

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...

SEE OUR CATALOG IN SWEET'S ARCHITECTURAL FILE EA OR LIGHT CONSTRUCTION FILE SA FOR COMPLETE INFORMATION.

USE OUR ENGINEERING PLANNING SERVICE

Assists architects, engineers and contractors in making "take-alls" and solving window problems.

SOUTHERN SASH SALES & SUPPLY CO., INC.
SHEFFIELD, ALABAMA

UALCO WINDOWS ARE UNCONDITIONALLY GUARANTEED AGAINST DEFECTIVE MATERIALS AND WORKMANSHIP
ADEQUATE WIRING

DOESN'T STOP HERE!

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!

**Kennecott Copper Corporation**

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, 482 Green Rd., Cleveland 21, Ohio. 4 pp. 8½" 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. 8½" x 11"

A new line of contemporary design hardware, executed in two different materials.

328. FRAMING. Permetal Technical Manual. Penn Metal Co., Inc., Dept. HH, 205 E. 42nd St., New York 17, N.Y. 16 pp. 8½" 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. 8½" x 11"

Latest specifications and models of ventilators, hoods and accessories for residential installation. Details and cutaway drawings.


Recommended practice covering materials, proportions, mixing, laying of units, and reference tables of useful data.


Liquid heating and cooling (April issue), as provided by the Webster individual room convectors. Technical data and specifications, continued on p. 232

NEW PRODUCTS

COMBINATION WINDOW KIT turns prime window into complete unit.

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 millwork distributors and manufacturers. Builders find the advantages of drastically reduced installation cost and ready acceptance by the homeowner. 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.

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 substantially reduced. Clean exterior appearance with a minimum of exposed metal fits any type of architecture. Normal window maintenance is reduced tremendously and both storm sash and screen lift out from inside the home for easy cleaning. The anodized aluminum will not tarnish nor even show fingerprints and is impervious to customary lime erosion 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
Curtis Companies, Inc.: Minneapolis, Minn.
Minnesota, Wiscons
Clinton, Iowa
Sioux City, Iowa
Lincoln, Nebraska
Jordan Millwork Co., Sioux Falls, S.D.
A. A. Kinden & Sons, Minneapolis
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 distributors 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 Weyzeota Blvd. Dept. H. Minneapolis, Minnesota
Outdoors and Indoors...

Inspiration-Lighting by MOE Light

HELPS SELL HOMES!

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.

BY NIGHT . . . especially during evening selling hours, attractive outdoor Moe lighting dramatizes entrances while Moe Light Inspiration-Lighting creates a friendly glow throughout the entire home—a warm invitation to prospects.

ANY TIME . . . Moe Light Inspiration-Lighting adds the glamorous touches that convince customers of careful planning, quality construction—helps close the sale!

For Your New Plans

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.

THOMAS INDUSTRIES INC.

MOE LIGHT, Dept. HH-11
Division of THOMAS INDUSTRIES INC.
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Please send your new planning aid, "Inspiration-Lighting."

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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!"
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demolished kitchen, you add permanent extra eye appeal. For
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tween twin bowls almost eliminates the splash from a
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Special Note to Builders, Wholesalers, Architects:
A Carlton Stainless Steel Double Sink Bowl (32”x21”) weighs
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steel, lighter than cast iron or porcelain on steel, saves you
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FROM THE
BUILDERS’ VIEWPOINT...

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 sav-
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assembled, 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

Modern windows of gleaming aluminum. No rusting, rotting or warping. No unsightly rust streaks or disintegration due to weather. VAMPCO windows save life-long convenience and beauty.

and FROM THE ARCHITECTS’ VIEWPOINT . . .

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costs go down . . . window maintenance prob-
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appealing. Specify VAMPCO standard units or
find out about specialized designs for unusual
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A NAME THAT MEANS THE
VERY FINEST IN
LIFE-LONG ALUMINUM WINDOWS

See OUR COMPLETE LISTING IN SWEET’S 1955 ARCHITECTURAL FILE

VALLEY METAL PRODUCTS COMPANY* DEPT. HH-115, 
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Please send me your complete catalog of “Aluminum Windows For Life
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☐ I am also interested in your specialized window designing

service.

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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®.

A special I-T-E breaker in the upper section of the panel serves as the main disconnect... eliminates the need for a safety switch. Installation is easier, faster, safer. And homes are more modern—more fully protected.

Famous Duo-Guard Pushmatics in the lower section automatically protect and control all branch lighting circuits and all 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.

IF IT'S NEW
... IF IT'S DIFFERENT
... IF IT'S BETTER... IT'S

NOW! FROM BULLDOG
one main disconnect,
full 100-amp service
IN ONE COMPACT PUSHMATIC PANEL!
On top of everything... it sells homes!

A TV Antenna Custom Installed by RCA Service Company

With a view to increased, faster, new-home sales, make television viewing easy for home buyers. Have RCA Service Company custom install a reliable, powerful antenna... roof- or attic-mounted... with concealed interior wiring and baseboard plug-in outlets.

An RCA Custom antenna installation costs you little, yet works so hard at selling homes because it saves home buyers really considerable money. And depend on RCA Service Company technicians for exactly the right installation for local conditions. Their work fits smoothly into your construction schedule.

Coupon brings RCA Service Company help in planning your developments with RCA Custom TV Antennas—an "extra" that really does sell your homes.

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RCA SERVICE COMPANY, INC.
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Details, please, on Custom TV Antenna Installations!

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Glide-All Sliding Doors make large floor-to-ceiling wall-to-wall wardrobes, with cost-saving construction. Home by Hyland Builders, Chicago.

GLIDE-ALL® Sliding Doors
For More Spacious Living

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 low-cost 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 Doors are available from distributors throughout the United States and Canada. For information write Plant nearest you.

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NOVEMBER 1955
CASH IN NOW!

on the Magic of these NICHOLS ALUMINUM BUILDING PRODUCTS

Today everyone knows about and wants aluminum building products in his home. People know that it is the most economical non-ferrous metal — one that offers so many extra advantages.

Mr. Builder:
- NICHOLS Aluminum Building Products will help sell your homes faster and easier.
- They help build good will and prestige for you years after your sale is made.
- NICHOLS Aluminum Building Products — Nails, Building Corners, Valley, Flashing and Trim — give you convincing features to talk about; yet they will bring you big savings in labor and material.

Ask your local building material dealer for these NICHOLS Aluminum Building Products or write us direct for complete descriptive literature.

Many Home Buyers look for this Certificate of Merit in the homes they buy. Write for details.

NICHOLS Wire and Aluminum Co.
DAVENPORT, IOWA

World's Largest Manufacturer of Aluminum Nails

BASE-RAY - PACE-PAK for Beauty and Performance!

TEAM these two for Twice the SALES APPEAL!

First half of this powerful sales-team is Burnham BASE-RAY* Radiant Baseboard! BASE-RAY's unobtrusive beauty and modern streamlining immediately set a receptive atmosphere for your clients. BASE-RAY is radiant heating at its finest — the cleanest, easiest, most draft-free heat known. It's truly the best way to enjoy the comfort of hot water heating. BASE-RAY is rugged cast iron for lifetime performance. Economical, too, both in original cost and operational expense. Two sizes for a complete range of heating requirements.

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Burnham PACE-PAK® Boiler

BURNHAM BASE RAY WEARS LIKE IRON . . . BECAUSE IT'S MADE OF IRON

Burnham Corporation
Irvlington, New York

Please send full information on both BASE-RAY Radiant Baseboards and PACE-PAK Boiler.

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Burnham Base-Ray wears like iron...because it's made of iron
You wouldn't specify old fashioned fixtures...

why specify old fashioned caulked or threaded piping?

Use Smoothline copper tube and fittings for a modern drainage system

By specifying Smoothline copper tube and fittings for drainage plumbing, you give the home-owner an up-to-date, free-flowing, corrosion resistant drainage system that will last for the life of the building. There are no caulked joints to leak, no rust damage to worry about, no client complaints to answer. The compact 3" stack fits into a standard 2" by 4" partition... increasing usable house space and eliminating the need for furring. The smooth attractive appearance of Smoothline copper tube and fittings adds visual sales appeal to every modern installation. Your client depends on you for the trouble-free future of his home... you can depend on Smoothline for a lifetime of trouble-free service.
AMWELD®
improves the appearance
of any room

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.

AMWELD BUILDING PRODUCTS DIVISION
THE AMERICAN WELDING & MANUFACTURING CO.
330 DIETZ ROAD • WARREN, OHIO

“Quality feature in every house”
West Coast Builder says, “People out here are sold on steel doors and frames — insist upon them. We use Amweld Building Products in our houses whether it is $10,000 price range or $40,000.”

Send for
“CUT CONSTRUCTION COSTS” FOLDER
Complete information about Amweld Building Products — fully illustrated.
Coursed Ashler variation with 4" & 8" units

Horizontally stacked 8" x 16" units

4" x 16" and 8" x 16" courses

Basket-weave using 8" x 16" units

Toolsed horizontal joints; verticals wiped out

Here 8" x 8" units are stacked

A very effective patterned Ashler

THE FAMILIAR THEME—8" x 16" FACE UNITS IN RUNNING BOND

...with exposed WAYLITE Partitions and Bearing Walls

The vast musical literature of the world is limited to a maximum of 13 tones in any one octave... similarly there is a very wide range of harmonious effects to be obtained with Waylite masonry walls of any thickness... a few of the different handlings are shown here... they are achieved very simply... Waylite masonry has adequate structural strength—superior thermal insulative qualities—and exposed Waylite interior walls need no acoustical treatment. The Waylite Co., 20 N. Wacker Drive, Chicago, or Box 30, Bethlehem, Pa.
New sliding door hardware

accommodates more doors with less inventory

De Luxe Series
for 2, 3 or 4 by-passing doors. Double nylon wheels with permanently-lubricated bronze bearings glide on solid aluminum track. Mount on top or side of door with single or double track. Escutcheon or finger pulls, door stops and satin-finish aluminum guide strips included.

Costsaver Series
gives extra, space-saving convenience at budget prices. Use with single or bi-parting doors with or without wall pocket. Quiet single nylon wheel with permanently lubricated bronze bearings glides on extruded aluminum track. Escutcheon and finger pulls, door stops and aluminum guide strips also available.

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Designed to Complement Each Other

Complete line of Screen Door Closers

Write today for free, handy booklets on Sliding Door Hardware, 5300 and 5200 Series Locksets, Yale Screen Door Closers. Address: THE YALE & TOWNE MFG. CO., LOCK & HARDWARE DIV., WHITE PLAINS, N. Y.
Bonded for lasting strength and beauty

Durable, weather-tight joints for all types of masonry begin with quality mortar. This handsome stone masonry, bonded with Atlas Mortar Cement, will stay attractive for generations.

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Careful control during the manufacture of Atlas Mortar Cement maintains consistent high quality and uniform performance in use. Specify Atlas Mortar Cement for your next project.

Complies with all ASTM and Federal Specifications for masonry cement, including recent requirements for soundness (low expansion) in autoclave.

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UNITED STATES STEEL CORPORATION SUBSIDIARY
100 PARK AVENUE, NEW YORK 17, N. Y.

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FOR BETTER MORTAR • FOR BETTER MASONRY

UNITED STATES STEEL HOUR—Television alternate weeks—See your newspaper for time and station.

NOVEMBER 1955
TECHNICAL PUBLICATIONS


Directions for preparation, and a wide variety of finishes, for this native wood paneling. Full color photographs.

340. HARDWARE. Pocket Door T-Frames. Sterling Hardware Mfg. Co., Dept. HH, 2345 W. Nelson St., Chicago 18, Ill. 4 pp. 8½” x 11”

Photographs and framing details of this framing device for installing disappearing sliding doors in stud walls.


Standards of good practice for blown-in installation, with special attention to specific problem spots.

342. TOOLS. How To Use the Remington Stud Driver. Remington Arms Co., Dept. HH, Bridgeport 2, Conn. 32 pp. 8½” x 5½”

Powder actuated fastenings, with illustrations of dozens of specific uses. Proper studs and loadings are recommended.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this November issue check key numbers below and mail to: house & home

9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

- Nail On Brick
- Rolite adhesive
- Accord window
- Pency electric window
- Plastic window light
- Infralux radiant heater
- Payne ceiling heater
- Washhouse handshaped heaves
- Master portable heater
- Triple bath heater

TECHNICAL PUBLICATIONS

- 325. Reo-Chrome hardware
- 326. St. Charles kitchens
- 327. Stanley cabinet hardware
- 328. Fenwal technical manual
- 329. Tube-Wind ventilators
- 330. Build Better Masonry
- 331. Webster air conditioners
- 332. Blue ornamental metal
- 333. Stalinite siding
- 334. Dunkirk boilers
- 335. Eyes builders’ hardware
- 336. Two wood trusses
- 337. Gladeside bathroom fixtures
- 338. Modern Electrical Living
- 339. Southern Pine paneling
- 340. Stalinite pocket door frames
- 341. Mineral wool insulation
- 342. Remington stud drivers

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occupation

title

firm

street

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STREET

CITY ___________________________ ZONE ______ STATE ________

NOVEMBER 1955
residential air conditioners
...tailored to builders' needs!

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.

"WATERLESS" SYSTEMS

Kooler-aire Operates on electricity only! Air cooled condensing unit, consisting of sealed compressor, condenser coil, blower and receiver, can be located in or out-of-doors. Unit is used in conjunction with housed cooling coil, which may be installed anywhere in outlet side of air supply system. A blower and coil section is available where required.

Year 'round The usAIRco year 'round combination unit cools, heats, filters, dehumidifies, and circulates conditioned air. Consisting of a warm air furnace and matching air conditioning unit, this compact combination requires little more space than the average furnace. It can be installed anywhere . . . basement, closet or utility room. Same ducts distribute both warm and cool air.

"COMBINATIONS"

Home-aire For home "add-on" installations, the usAIRco "packaged" air conditioner is quickly and easily connected to any warm air furnace. Only two simple duct connections are required: at the top and back of the existing furnace. The usAIRco Home-aire cooling unit utilizes ductwork, blower and filters of the existing warm air system.

For more than 30 years the usAIRco has pioneered developments in air conditioning commercial and industrial buildings. As a result usAIRco has developed air conditioning equipment unsurpassed in engineering quality and efficient performance.

for literature write John E. Morgan

UNITED STATES AIR CONDITIONING CORPORATION
MINNEAPOLIS 14, MINNESOTA

Export: 13 E. 40th St., New York 16, N. Y., U. S. A.

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All the features of the standard enclosure plus choice of beautiful Swan, Fish, or Seashorse designs etched by an exclusive sand blasting process that produces an effect resembling expensive hand sand carving. For 4½ to 5 ft. tub.

To retail at $79.95

For 5½ ft. Tub, $79.95

REEDWOOD

HOME. WITH ITS STRESS-
REDUCING COMBINATION
AND UNIQUE BEAUTY.

244
It's new—it's horizontal—the window with the WIDE look

The new Ceco-Sterling Aluminum Horizontal Sliding Window

... the CECO-Sterling aluminum sliding window

Flowing Sweep—the Wide Look... those words describe the beauty and grace of Ceco's newest window product, the Ceco-Sterling Aluminum Horizontal Sliding Window. Designed for long, low, sprawling homes, this new window gives an architectural accent to horizontal lines. Builders everywhere know features make homes saleable. Consider these customer benefits gained with the Ceco-Sterling Aluminum Sliding Window: Sash slide in special anti-friction sill track made of zinc-alloy, assuring continued easy operation; Sill track is easily removable for cleaning—an exclusive feature; Screens can be securely attached from inside without clips; High window placement affords privacy, gives more usable wall space for furniture; Sash easily removed for 100% ventilation or cleaning. And here's a window that's easy to install. You just set the window in the rough opening, square it, and nail through the integral fin-trim. Then you bring the exterior siding material up to the trim stop... no exterior trim to buy. Apply caulkking and the job is done. So see Ceco for the finest windows—easiest to install.

CECO STEEL PRODUCTS CORPORATION
Offices, warehouses and fabricating plants in principal cities
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Sloel and Aluminum Casements • Double-Hung, Sliding and Awning Windows
Doors • Roofing and Lathing Products

IN CONSTRUCTION PRODUCTS CECO ENGINEERING MAKES THE BIG DIFFERENCE
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A new addition to the Symons Forming System is a Plastic Corner Form. It is less than 1/2 the weight of a comparable steel corner and 1/2 lighter than a plywood corner. This new type corner is easy to strip and extremely durable. It leaves a very smooth finish and the material does not chip or scuff at the edges. Formed on a 3/8" radius it leaves an attractive curved corner.

Symons Forms can be rented with purchase option—rental charges apply on the purchase price, during a 60 day period. Send for Catalog F-10 which describes and illustrates the Symons Forming System.

SYMONS CLAMP & MFG. CO., 4277 Diversey Avenue, Dept. K-5, Chicago 39, Illinois

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Because of decentralized manufacturing, Brikcrete—material for material—costs less than lumber. We will cooperate with architects or contractors in the short procurement for any size building or project. Write for Brikcrete Book No. 1 and name of nearest plant.

BRIKCRETE ASSOCIATES, INC., 416 W. 25th St., Holland, Michigan

In Canada: Dunn Masonry Machinery Ltd., 818 Dundas Highway, Coosville, Ontario, Can.

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More local plants are needed to supply increasing demand. Brikcrete is truly an outstanding manufacturing opportunity, either by itself or as supplementary to building operations. Plants operate in franchise-protected territories. Liberal sponsor cooperation. High income potential. Requires no skilled labor. Equipment available on lease arrangements to responsible operators. Write for Brikcrete Book No. 2.

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**FACTUAL INFORMATION**

All units 12" long. Two thicknesses: 8" and 2-2/3". Two heights: 3'8" and 2-2/3'. (All dimensions include 1/8" allowance for mortar.)

Two faces: plain and wire-cut. Range of 14 colors.

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**STATEMENT REQUIRED BY THE ACT OF AUGUST 21, 1922, AS AMENDED BY THIS ACT OF MARCH 3, 1933, AND JULY 2, 1946** (Title 29, United States Code, Section 2421) showing the ownership, management, and circulation of Home & Home-published monthly at New York, N. Y., for October 1, 1953.

1. The names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, F. J. Pressey, 3 Rockefeller Plaza, New York, N. Y.; Editor, Henry R. Love, 3 Rockefeller Plaza, New York, N. Y.; Managing Editor, Symons Forms, 9 Rockefeller Plaza, New York, N. Y.; General Manager, Robert W. Chasteney, Jr., 3 Rockefeller Plaza, New York, N. Y.


3. That the known bondholders, mortgagees, and other security holders owning or holding one per cent or more of total amount of bonds, mortgages, or other securities are: None.

4. Paragraphs 2 and 3 include, in cases where the shareholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting; also the statements in the two paragraphs show the affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as owners, hold stock and securities in a capacity other than that of a bona fide owner.

ROBERT W. CHASTENENY, JR.

General Manager.

Sworn to and subscribed before me this 27th day of September 1953.

ANNE L. MAHY

Notary Public, State of New York

(My commission expires March 30, 1957)

[ SEAL ]
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

CLIMATE ENGINEERS TO
INDUSTRY, BUSINESS AND THE HOME

A.5.45

WORLTHINGTON CORPORATION
Air Conditioning & Refrigeration Division
Section A.5.45-H
Harrison, N. J.

Gentlemen: Please send me information on Worthington home air conditioning.

Name:

Address:

NOVEMBER 1955
A new kind of selling

People no longer build homes, they buy them. Homebuilding's transformation from a craft to an industry has seen to that.

As a result, producers of building products have had to assume the additional role of merchandisers. They must now gain acceptance for their products among the professionals who package these products in today's new homes—for the homebuying public. These professionals not only buy, they also promote and sell the materials and equipment which go into their homes.

Because more of these promotionally-minded men read House & Home than any other business magazine, more and more producers are merchandising their consumer campaigns in the advertising pages of House & Home. They are showing the readers of House & Home how they are pre-selling their mutual prospects—America's homebuying millions.

This merchandising role of House & Home has also been utilized by an increasing number of national consumer magazines to promote their consumer influence to House & Home's professional audience.

Homebuilding, like every other industry, is mastering every available sales tool to meet the competition for the consumer's dollar. Producers, their agencies, and national consumer magazines have found their most powerful ally for this increased selling job in . . .

Homebuilding's great new merchandising medium

Published by TIME Inc.
9 Rockefeller Plaza • New York 20, N. Y.
The woman you want to sell... is already sold on this monogram

The woman you want to sell... is already sold on this monogram.

Cash in on the big plus that only G-E home heating and cooling gives you.

Show us a builder alert enough to follow the path of least resistance—and we'll show you a builder who wouldn't think of installing any but G-E home heating and cooling. That world-famous G-E monogram speaks like a booming seige gun to prospects... because the sheer weight of G-E advertising and years of consumer satisfaction stands behind it.

Moreover, when your prospect sees the G-E draft-free Air-Wall® System of home heating and cooling, she knows “here's a builder who's really giving me more for my money.” That's right, because she's sold on G.E., she's sold on you. And so she buys your home faster. Why not call the G-E dealer listed in the Yellow Pages of your phone book today. He's got a lot to tell you—but it's all cold facts about specific advantages that are right down your alley!

Home Heating & Cooling Dept., Bloomfield, N.J.

Progress Is Our Most Important Product

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<td>Insulite Division (Minnesota &amp; Ontario Paper Co.)</td>
</tr>
<tr>
<td>251</td>
<td>International Celullocotton Products Co.</td>
</tr>
<tr>
<td>30</td>
<td>Jumil Heating and Air Conditioning Division (Surface Combustion Corporation)</td>
</tr>
<tr>
<td>11</td>
<td>Johns-Manville</td>
</tr>
<tr>
<td>51</td>
<td>Kelvinator Div. (American Motor Corp.)</td>
</tr>
<tr>
<td>224,225</td>
<td>Kennebec Copper Corp.</td>
</tr>
<tr>
<td>215</td>
<td>Kentile, Inc.</td>
</tr>
<tr>
<td>97</td>
<td>Lewyt Air Conditioner Corporation</td>
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<tr>
<td>19</td>
<td>Libby Owen's Ford Glass Co.</td>
</tr>
<tr>
<td>38</td>
<td>Line Material Co., (Division of McGraw Electric Co.)</td>
</tr>
<tr>
<td>248</td>
<td>Loecky Machine Co.</td>
</tr>
<tr>
<td>70</td>
<td>Louisville Cement Co.</td>
</tr>
<tr>
<td>226</td>
<td>Lucke, Wm., Inc.</td>
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<tr>
<td>175</td>
<td>Mystic Tile Corp. of America</td>
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<tr>
<td>58</td>
<td>McGraw Electric Co. (Line Material Co. Division)</td>
</tr>
<tr>
<td>30D</td>
<td>Medusa Portland Cement Co.</td>
</tr>
<tr>
<td>101</td>
<td>Mengel Co., The</td>
</tr>
<tr>
<td>30</td>
<td>Midwest Houses, Inc.</td>
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<tr>
<td>86,87,176</td>
<td>Minneapolis-Honeywell Regulator Co.</td>
</tr>
<tr>
<td>12</td>
<td>Minnesota Mining &amp; Manufacturing Co.</td>
</tr>
<tr>
<td>68,69</td>
<td>Minnesota &amp; Ontario Paper Co. (Insulite Division)</td>
</tr>
<tr>
<td>96</td>
<td>Miracle Adhesives Corp.</td>
</tr>
<tr>
<td>227</td>
<td>Moe Light Division (Thomas Industries, Inc.)</td>
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<td>244</td>
<td>Moore Valve Co.</td>
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<tr>
<td>63</td>
<td>Morgan Co.</td>
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<tr>
<td>236A</td>
<td>Mueller Brass Co.</td>
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<tr>
<td>174</td>
<td>Mullins Mfg. Corp.</td>
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<tr>
<td>235</td>
<td>National Concrete Masonry Assn.</td>
</tr>
<tr>
<td>112</td>
<td>National Gypsum Co.</td>
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<tr>
<td>110</td>
<td>National Homes Corp.</td>
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<tr>
<td>209</td>
<td>New Castle Products, Inc.</td>
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<tr>
<td>234</td>
<td>Nichols Wire &amp; Aluminum Co.</td>
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<tr>
<td>89</td>
<td>North American Van Lines, Inc.</td>
</tr>
<tr>
<td>198</td>
<td>Nutone, Inc.</td>
</tr>
<tr>
<td>198</td>
<td>Pacific Lumber Co., The</td>
</tr>
</tbody>
</table>
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- A "house-package" that represents two-thirds of the building . . . eliminating local purchasing, warehousing or inventory.
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