

MAY 1957 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home

ARCHITECTS • APPRAISERS • BUILDERS • CONTRACTORS • DECORATORS • DEALERS • DISTRIBUTORS • FHA-VA • MANUFACTURERS • MORTGAGEES • PREFABRICATORS • REALTORS



HOUSE OF THE CENTURY: Since 1857 no house has had more influence

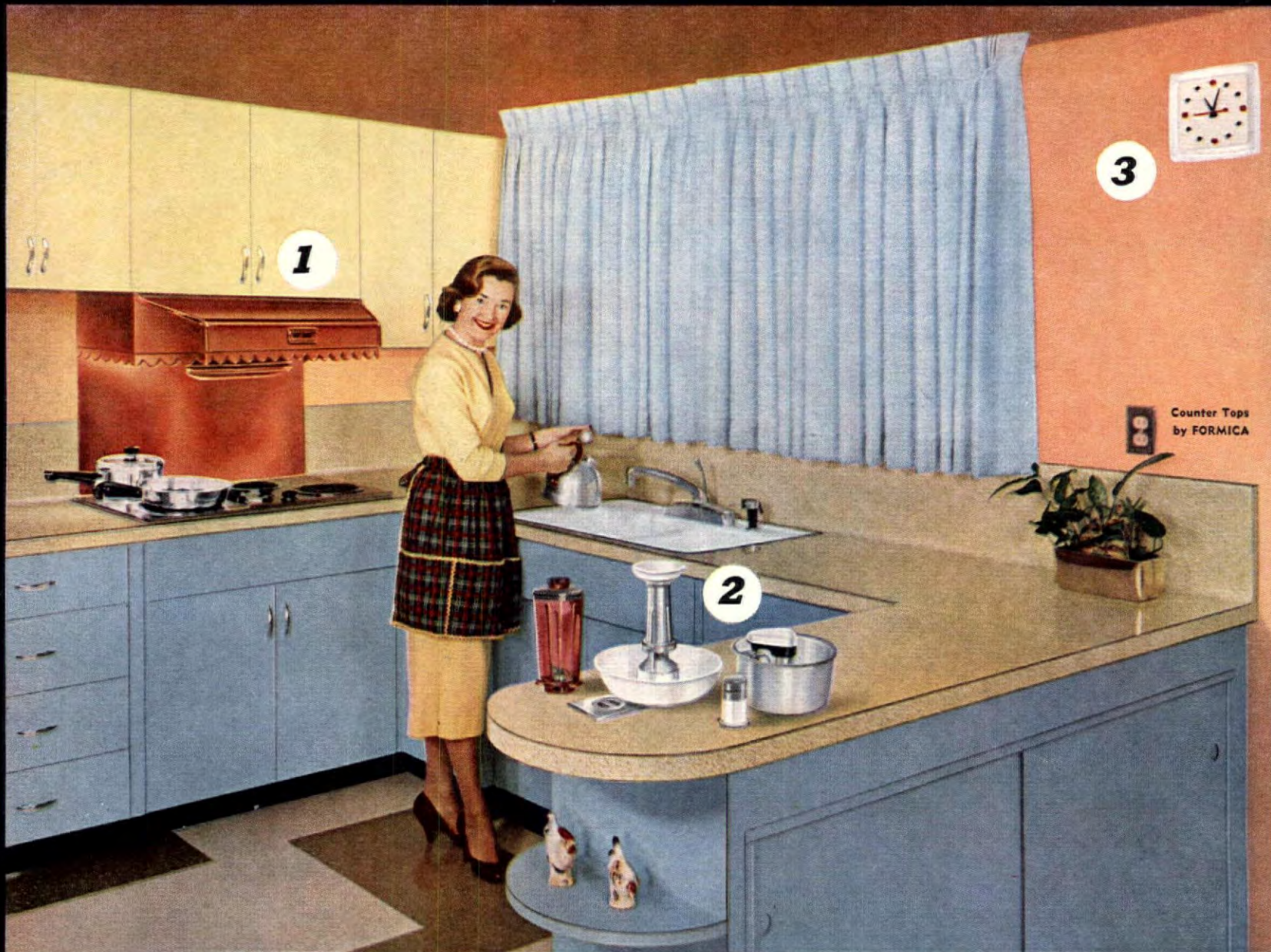
■ How FHA is scrapping the MPR's to write a whole new set of rules

Round Table: Three new plans to make trade-in finance easy

How to help your baths sell your house

The inside story of 1957's biggest housing tract

NuTone



The Kitchen Sells the Home ...

1. BUILT-IN HOOD-FAN.

Every home needs good kitchen ventilation to keep the air clean, fresh and odor-free. NuTone offers America's most complete line of Exhaust Fans . . . more powerful than the

4 other leading brands tested in wind tunnel. Matching NuTone's outstanding performance is the colorful styling of its new Pushbutton Hoods. Available in 7 sparkling colors.

2. BUILT-IN FOOD CENTER

The kitchen appliance of the future is here now! The NuTone Built-In Food Center does everything! It's a Meat Grinder — a large size Mixer - Food Blender - Knife Sharpener

and a Fruit Juicer all completely recessed . . . leaving the kitchen counter smooth and tidy. Easy to install over a drawer . . . or filler . . . or dead corner or in other spaces on counter.

3. BUILT-IN CLOCK and CHIME

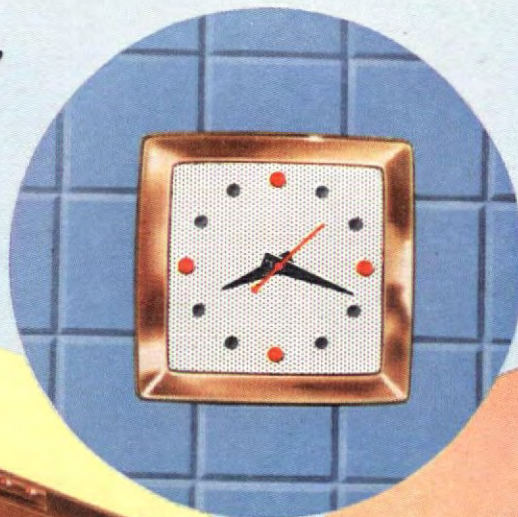
Home buyers fall in love with this new idea! It's a 2-note door chime and modern kitchen clock — all in one — so pleasing to the ear, attractive to the eye, and easy on nerves.

Simplified installation — no clock outlet needed. Completely recessed, flush with wall. Copper anodized with ivory grille — also in gold with ivory or silver with white.

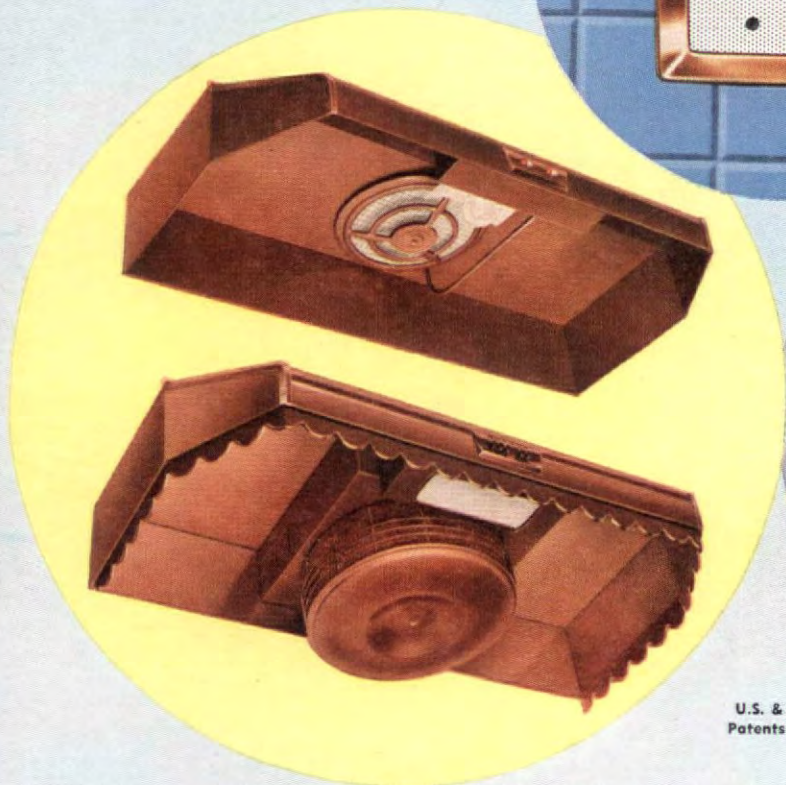
Built-Ins

NuTone's 3-Way

Kitchen Package



←
3. NUTONE BUILT-IN CLOCK and CHIME



1. NUTONE BUILT-IN HOOD-FAN



2. NUTONE BUILT-IN FOOD CENTER

U.S. & Foreign
Patents Pending

NuTone Built-Ins Sell the Kitchen!

Nothing excites a woman's enthusiasm more than a modern, attractive kitchen equipped with these 3 NuTone BUILT-INS. America's leading builders are including these in their homes.

MAIL COUPON FOR MERCHANDISING PLAN, CATALOGS & LOW PACKAGE PRICE.

NUTONE, INC., Dept HH-5, Cincinnati 27, Ohio — Please send complete information regarding your 3 Way Kitchen Package.

Name _____ Company _____
Address _____ City _____ Zone _____ State _____

Higgins Oak Block floors do most of their own selling before you say a word. Even in a bare room their lustrous beauty fairly sings of warmth and comfort, whispers that here's a floor as easy to care for as a new table-top. But there's more: Higgins Block won't show wear in a lifetime.

Cross-bond lamination makes Higgins Block the most durable wood flooring you can buy, forever free—under any conditions—from contraction or expansion.



*permanently
trouble-free...*

NO EXPANSION — NO CONTRACTION

Higgins Block makes itself at home in any interior, harmonizing perfectly with traditional decor as well as with the modern treatment shown here. It comes in decorator dark tones as well as natural, and may be ordered unfinished if you prefer the custom look of on-the-job finishing.

Higgins floors **SELL HOUSES!**



The trend is to Higgins Hardwood Block Flooring because:

- Super Surface is thicker, wears longer, can be sanded and refinished as often as necessary.
- Prefinish saves upward of a week's job time. Also available unfinished for custom finishing on the job.
- New precision tongue and groove assures rapid installation.
- Can be used over radiant heat.
- Water repellent, vermin and rot resistant.
- Lifetime beauty, minimum upkeep.
- Easy to install over any subfloor.

SEE SWEETS: Architectural $\frac{13j}{Hi}$ Light Construction $\frac{7d}{Hi}$

Higgins
BONDED HARDWOOD BLOCK

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

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





FLAT THRESHOLD

The d'Cor threshold is of flush, trackless design, sloped to exterior. The streamlined appearance (with no track to trip on) adds richly to the door styling.

For full description of above, and many additional new and exclusive features, send coupon for AIA folder.

d'Cor

the Superior Sliding Glass Door

d'Cor... All New... Exclusive features never before in sliding glass doors

FOUR-WAY ELEMENT RESTRICTION

1. d'Cor employs a weather strip of Schlegel, densely woven wool pile that completely encompasses door opening.
2. The pile is mildew-proofed and silicone treated for moisture resistance.
3. The wool pile is shielded by aluminum and Polyvinylchloride, (a new high abrasive resistant material) creating a solid barrier against the weather.
4. The lock stile interlocks into jamb for additional weather protection, and interlockers are baffled to eliminate infiltration.

The snap on glass stop, interchangeable for $\frac{1}{4}$ " plate glass or 1" insulation glass, completes the 100% weather protection offered by d'Cor.

Specify **d'Cor** by **NUDOR**

Manufactured by NUDOR MANUFACTURING CORP., 7326 Fulton Ave., No. Hollywood, Calif.
"Member of the Sliding Glass Door and Window Institute"

NUDOR MANUFACTURING CORPORATION
7326 Fulton Ave., North Hollywood, Calif.

Dept. H

- ☐ Please send d'Cor sliding glass door descriptive literature.
☐ Send name and address of nearest Nudor Distributor.

Name _____

Address _____

City _____ Zone _____ State _____

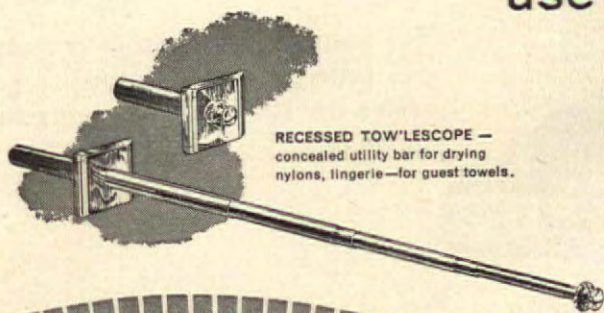
for
eye appeal
and
utility



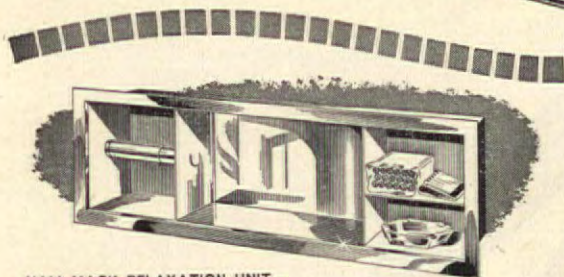
HALL-MACK®

bathroom accessories
in sparkling *chrome!*

use

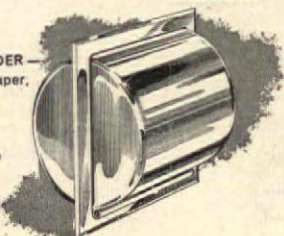


RECESSED TOW'LESKOP —
concealed utility bar for drying
nylons, lingerie—for guest towels.



HALL-MACK RELAXATION UNIT—
is styled for comfort and convenience.

CONCEALED TOILET PAPER HOLDER —
revolving hood protects, covers paper.



SOLD AT LEADING PLUMBING,
TILE AND HARDWARE
DEALERS EVERYWHERE

Here's a beauty treatment that will make you proud of the bathroom you design and build... year after year. Whether you are remodeling a "middle-aged" room — or planning a "new" bath, you'll find a fresh, bold beauty in every brilliantly polished Hall-Mack accessory that adds character and convenience to any bath. Hall-Mack gives you the best known name in bathroom accessories — over 30 years of quality leadership — complete lines to fit *every* budget — and a wide selection of new and unusual specialties that add "sparkle" to any bath. For quality, convenience and economy — you can always recommend *with confidence* Hall-Mack bathroom accessories.

HH-5

HALL-MACK COMPANY

1380 West Washington Blvd. • Los Angeles 7, California

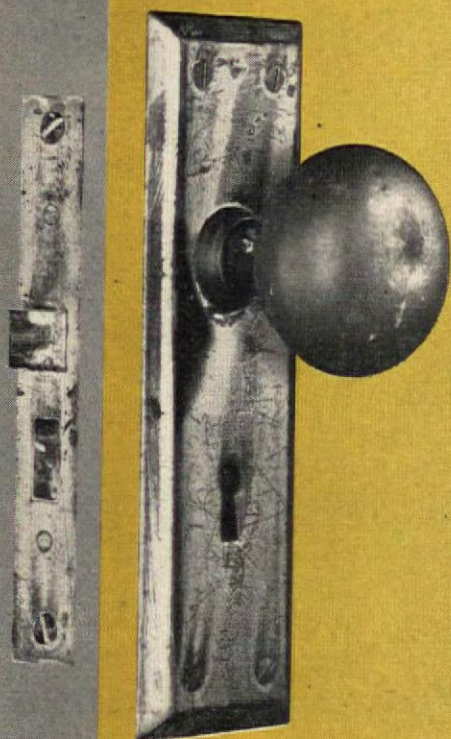
☐ Please send your FREE color booklet
of new bathroom ideas.

name _____

address _____

city _____ zone _____ state _____

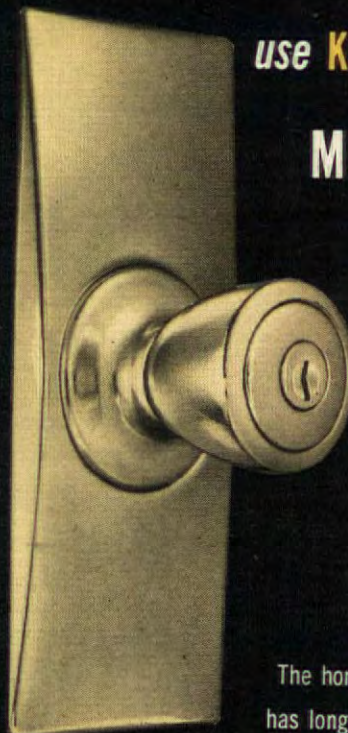
when remodeling



DON'T FORGET THE DOORWAYS!

use **KWIKSET'S** new

MODERNIZATION KIT



The home improvement market has long required a simple way of converting old style mortise locks to modern tubular locks. You can now fill this need with the easy-to-install Kwikset Modernization Kit. Complete in one package, this new kit makes lock conversion fast and easy. Designed to fit any door, the Kwikset Modernization Kit enables you to eliminate unattractive, inefficient locks and replace them with handsome, precision-made Kwikset "400" line locksets.



Four handsome parts plus a lockset are all that is needed.



Front Trim



Latch Plate



Back Trim



Strike Plate



AMERICA'S LARGEST SELLING RESIDENTIAL LOCKSETS

KWIKSET SALES AND SERVICE COMPANY • ANAHEIM, CALIFORNIA



Gold Bond Insulation Sheathing takes the "racking pressure test". Test and results authenticated by Pittsburgh Testing Laboratories.

***Gold Bond Insulation Sheathing has double the racking resistance the F.H.A. requires**

Here's a picture of the racking test that proves that Gold Bond Insulation Sheathing has *6 times more resistance to racking pressure* than wood sheathing horizontally applied—and twice the F.H.A. standard of resistance given in their Circular No. 12, as revised January, 1957.

Gold Bond's exclusive *Fiberlok process* makes this strength possible. It *interlocks* the wood fibers to give the big, finished panels maximum rigidity—and you get this extra strength in your walls! *You get these added values, too:*

1. **Labor savings** up to one-third.

2. **Fewer pieces** to handle and fit.

3. **Less waste**—as much as 80% less than with wood sheathing.

4. **A more weathertight wall**—fewer joints, no knots, splits, cracks.

5. **High moisture resistance**—during and after construction.

6. **More insulation value**—a more comfortable home that's cheaper to heat and cool.

Call your Gold Bond® representative for more information—or write National Gypsum Company, Dept. HH-57, Buffalo 2, New York.



INSULATION SHEATHING

NATIONAL GYPSUM COMPANY

Gold Bond
BUILDING PRODUCTS



BRAWN ...to cut your materials handling costs!

See the 1957 INTERNATIONAL® 350 Utility tractor

See how stepped-up power, teamed with up to 1,000 pounds greater built-in weight, gives the International 350 Utility capacity and strength unmatched in the utility tractor field! Ask for a demonstration on your job . . . see for yourself the sure traction that lets your operators fill a half-yard loader bucket in a single pass . . . and how the greater weight gives full-bucket backhoe bites to speed up trenching yardage.

Response like you've never known! Listen to the smooth, confident purr of the husky, *all-tractor* engine, watch one-hand maneuverability with power steering. See the rugged, heavy-duty front axle. The new International 350 Utility gives strength, stamina, and capacity for greatest power profit! Choose gasoline, diesel, or LP gas engine.

So try it NOW! . . . get set for the spring push. Look in the classified directory under "tractors," call your IH Dealer for a free demonstration. For a free catalog, write International Harvester Company, Dept. HH-3, P. O. Box 7333, Chicago 1, Ill.



SEE YOUR
**INTERNATIONAL
HARVESTER** DEALER

International Harvester products pay for themselves in use—McCormick Farm Equipment, Farmall and International Tractors . . . Motor Trucks . . . Construction Equipment—General Office, Chicago 1, Illinois.



Greater built-in weight gives the International 350 Utility stability for lifting two-ton loads as high as 16½ feet! Nine or 10½-foot fork lifts also available.

*Exciting things happen
when you feature.....*

In every category, there is an accepted standard of excellence — a measure of product perfection — by which the others are judged. Among building materials, *handsplit red cedar shakes* are that measure.

Blending the richness of tradition and craftsmanship . . . assuring generations of care-free service . . . handsplit cedar shakes provide a crowning glory of texture and luxury that commands instant attention.

If quality is your concern — and a startling new peak of consumer interest your desire — handsome handsplit shakes belong on the next homes you create.

Write for your full color handsplit shake application folder . . . or see the current Sweet's Light Construction File.

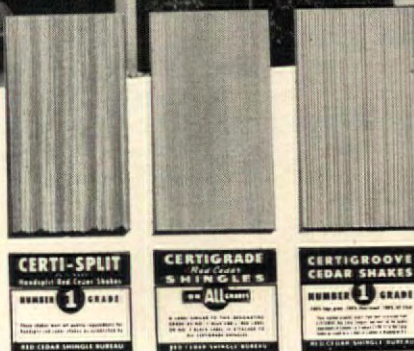


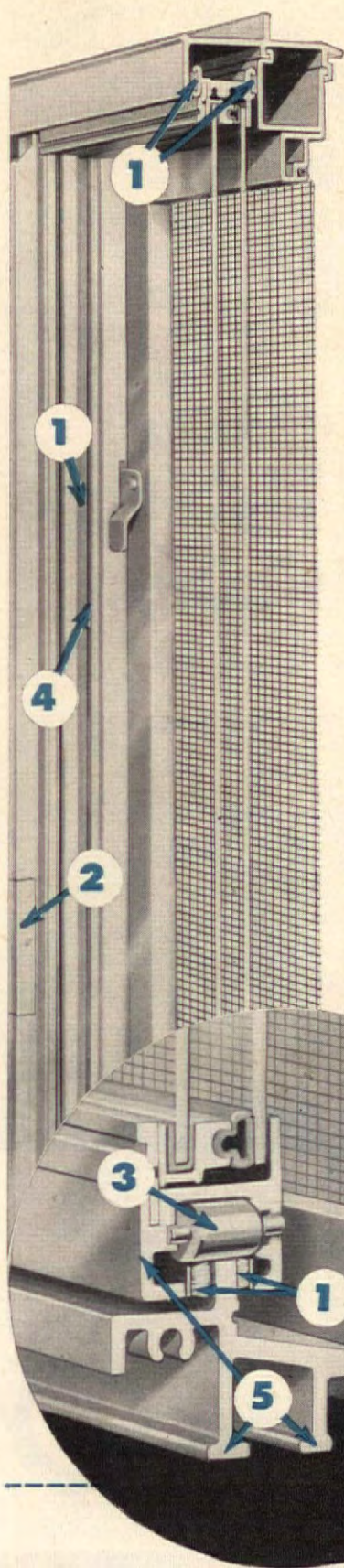
Handsplit red cedar shakes



RED CEDAR SHINGLE BUREAU

5510 White Building, Seattle 1, Washington
550 Burrard Street, Vancouver 1, B. C.





YOUR FORMULA FOR MORE SALES AND GREATER PROFIT IN 1957...

that modern luxury-touch

of *Glidorama*

ALUMINUM HORIZONTAL GLIDING WINDOWS ...

You have found out that today's home buyers want modern luxury . . . and they are willing to spend just a little more for the better things, especially when they look so much more costly.

Glidorama Windows qualify hand-

somely on this! . . . They are obvious quality when you see them or use them!

And they give you five exclusive features to sell with . . . over and above the features of any other quality window—

1. **Complete perimeter seal of entire vent** . . . assurance to your customer that wind, dust or rain will never get in.
2. **"Invisible" hardware** . . . such as handle designed flush with meeting rail molding and featuring an automatic tamper-proof bolt-lock—universally popular with home-buyers.
3. **Stainless-steel needle-bearing rollers on stainless-steel axles** . . . to give your customers that instant finger-tip gliding action, always instantly recognized as quality.
4. **Twin-V-shape metal interlock at both meeting rail and jamb** . . . to eliminate vibration completely and provide a sound-proofing all home-buyers appreciate.
5. **20%-heavier-gauge frame sections, and double-I-Beam sill construction** . . . to give the strength needed to support broad areas of glass, plus the rigidity for flawless lifetime operation, an impressive point to every customer.

Plus these savings on installation—no painting (of interior or exterior trim) . . . less time to install (delivered ready to install, and with wide flanges) . . . built-in storms and screens (no added costs for your customers)!

See how Glidorama Windows fit your formula for more sales and greater profit in 1957!

. . . Send coupon or letter for our Builders' Catalog, Price List or a Glidorama demonstration right in your office!

give your '57 home buyers that modern luxury-touch...

whether for the more modest homes like this...

or on up to the more costly modern mansions like this . . .

Only by a demonstration can you appreciate how Glidorama Windows will make sales easier, profits greater!



See our Catalog in Sweet's File No. 5a/GLI

GLIDORAMA DIVISION, Whizzer Industries, Inc., 354 S. Sanford St., Pontiac, Mich. Phone Federal 2-8371.

Gentlemen—

- ☐ Send your Glidorama Builders' Catalog.
☐ Arrange for a Glidorama demonstration in my office.

Name _____

Firm _____

Number-Street _____

City _____

Zone _____

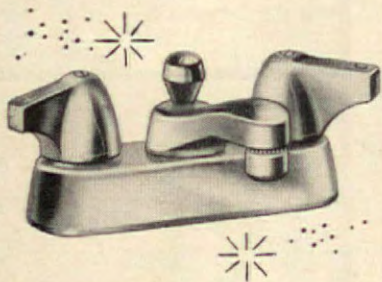
State _____

Glidorama

WINDOWS

aluminum GLIDing windows with panORAMA views

Now . . . new beauty for bathrooms!
**Announcing Eljer's new high-style
line of quality brass fittings!**



**New Eljer center-set
lavatory fitting.**



**New Eljer combination
lavatory fitting.**



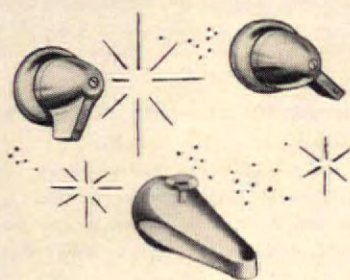
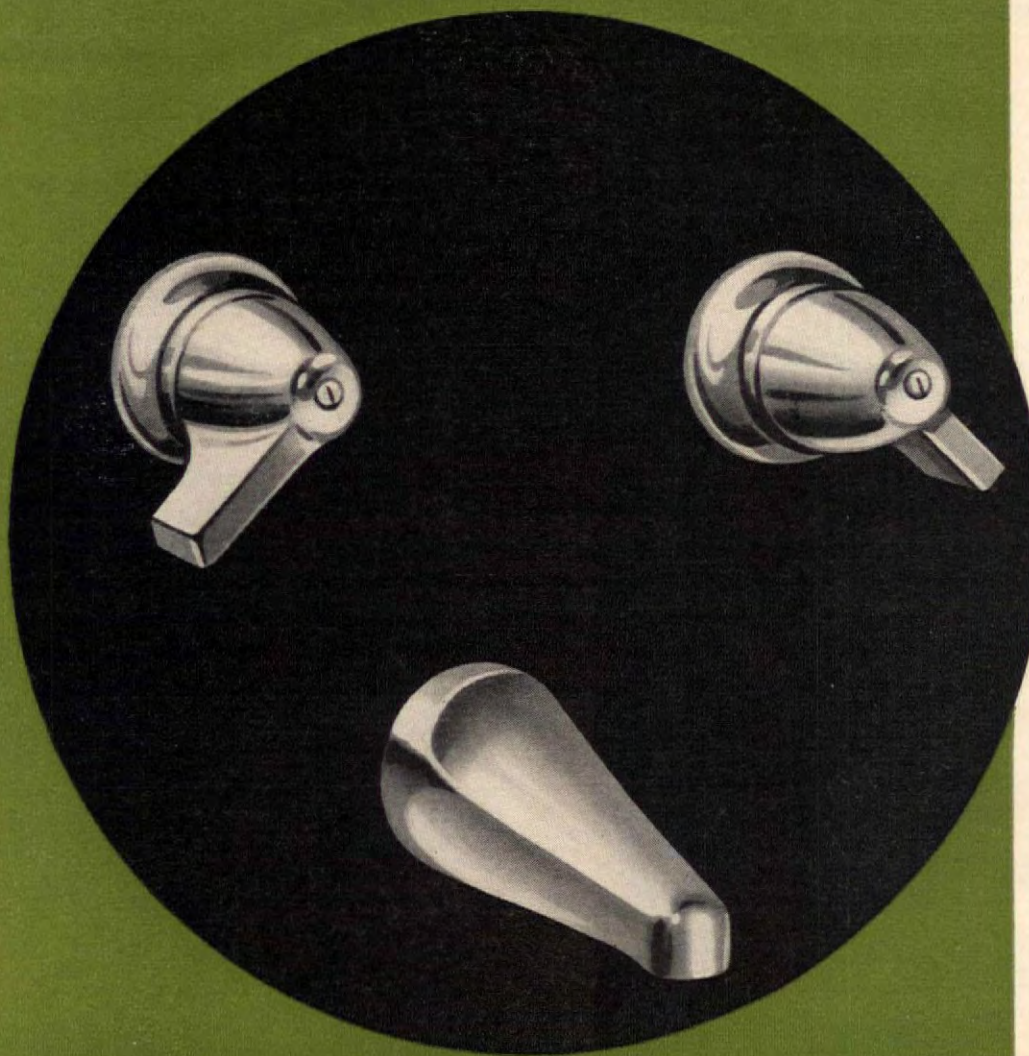
**New Eljer
deck-type
sink
fitting.**

Quality Plumbing Fixtures Deserve Quality Fittings!

Once again Eljer makes the big news! This time with a completely new line of brass fittings . . . fittings that will add even greater beauty to plumbing fixtures in the homes you build. Here are some of the outstanding features of these fittings:

- Sleek, sculptured styling!
- Compact, functional design, easy to clean!
- Completely renewable for easy maintenance!
- Traditional Eljer quality!
- Thoroughly tested mechanical efficiency!
- Heavy, long-lasting chrome plating!
- Made in modern plant devoted solely to brass!

For information on the new Eljer line of brass fittings, ask your plumbing contractor or write Eljer Division of The Murray Corporation of America, Three Gateway Center, Pittsburgh 22, Pa.



**New Eljer combination shower
and over-rim bath filler with
diverter spout.**



**New Eljer Vari-Spray
ball-joint shower head.**

ELJER*

DIVISION OF THE MURRAY CORPORATION OF AMERICA

* the only name you need to know
in plumbing fixtures

New Brass Line Backed By Eljer's Colorful National Advertising!

This striking new brass line is featured in Eljer's national advertising . . . advertising that sells the beauty of the modern bathrooms found in new homes.

take a
NEW LOOK
at **TREE LIFE®**
HEMLOCK

**...grade for grade,
it's the best buy
on the market today!**

case in point: PANELING. Tree Life Hemlock is lovely to look at, low in cost, and a joy to install and finish.

It is a beautiful light wood, almost white—with a smooth, even-textured grain, free of pitch or resins. It takes any finish, and depending on the stain you use, it can easily pass for birch or cabinet quality hardwoods. It is strong and durable, and because it mellows as it ages, you can honestly promise your customers that it will grow even more beautiful as time goes by.

Tree Life Hemlock paneling comes in standard grades and patterns, plus economical 1x4 t&g "flooring" (shown at left) which offers the distinction of wood paneling at an in-place cost close to that of plasterboard. See your Tree Life dealer or mail coupon for complete information.



5 reasons why it pays to specify TREE LIFE®

1. Select West Coast Upland Hemlock—*Tsuga heterophylla*.
2. Kiln dried, carefully graded and manufactured. Conservatively priced.
3. Straight grained, not brashy. Virtually all heartwood. No pitch pockets.
4. Greater strength-weight ratio than Douglas fir. Fewer, smaller knots.
5. Available in all standard grades and sizes. Straight or mixed cars.



**ST. PAUL & TACOMA
LUMBER COMPANY**

HEMLOCK & FIR LUMBER • FIR PLYWOOD • SPECIALTY PANELS

ST. PAUL & TACOMA LUMBER CO.

Department HH, Tacoma 1, Washington

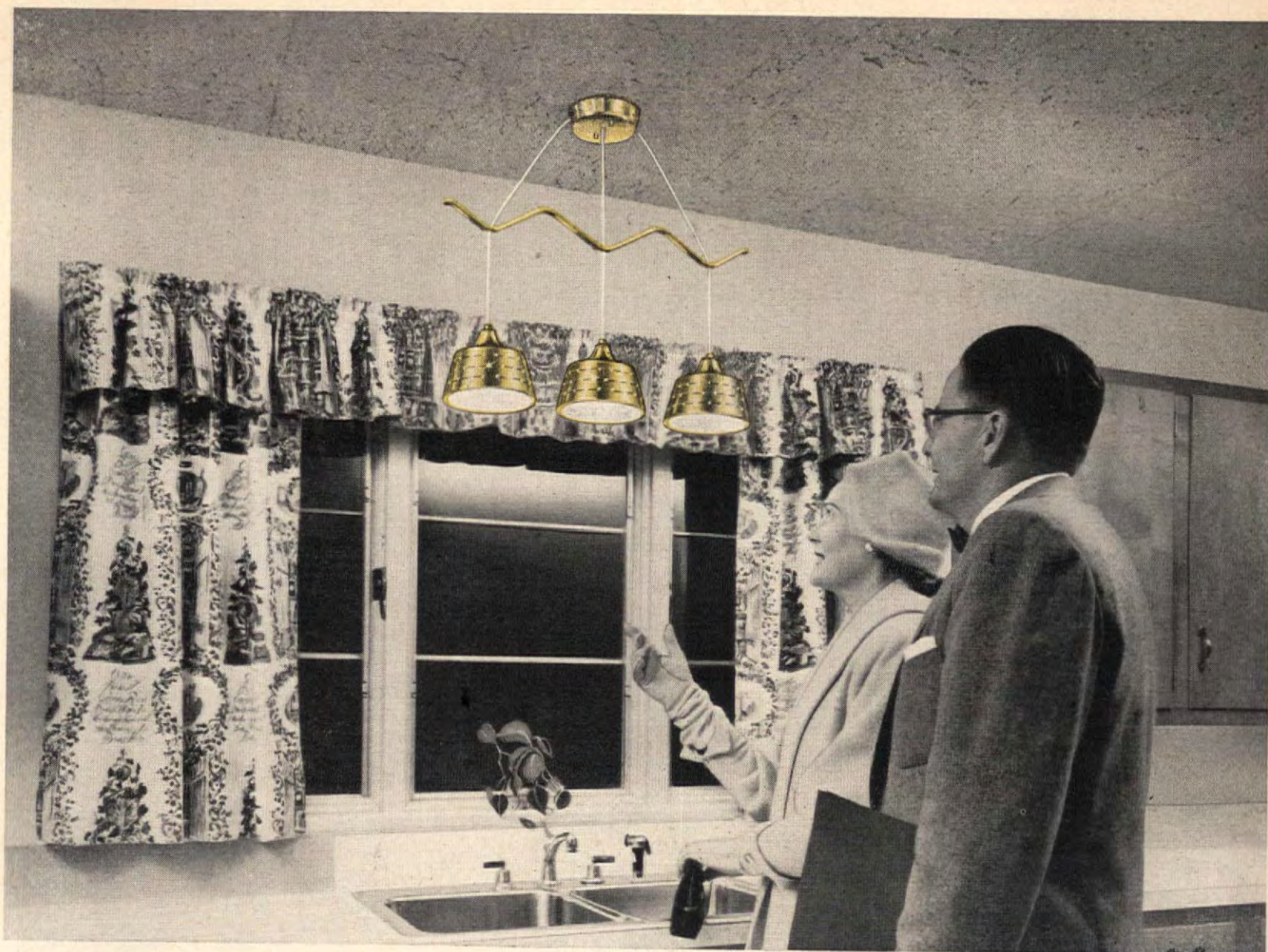
Send basic Tree Life Hemlock Catalog, Specification Guide and other data.

Name _____

Firm _____

Address _____

City _____ Zone _____ State _____



Virден Model V-1170, with gleaming brass perforated hoods adds glamour to this kitchen. Just as effective over a breakfast bar, as a room divider or over a built-in planter.

Virден Lighting will sell your new homes *Quick!*

Virден lighting fixtures will give instant sales appeal to your new houses. Women especially appreciate the beauty they add, automatically recognize that your homes offer more for their money.

You can gain this sales advantage at a most reasonable cost. For only a few dollars you can add beauty, comfort and safety to your houses. Give each room the decorative "lift" that makes prospects buy *quick*.

Use Virден Lighting to help sell your houses. You'll find a complete selection for interior and outdoor use including recessed and fluorescent. All are smartly designed, Virден quality through and through.

Ask your local Virден distributor for our latest catalog or mail the coupon below to John C. Virден Company, 6103 Longfellow Ave., Cleveland 3, Ohio.

Building a Model Home? See your Virден distributor about fixturing it with Virден.

virден
LIGHTING

Member American Home Lighting Institute



John C. Virден Co., Dept. HH-457
6103 Longfellow Ave., Cleveland 3, Ohio

Please send me your latest catalog.

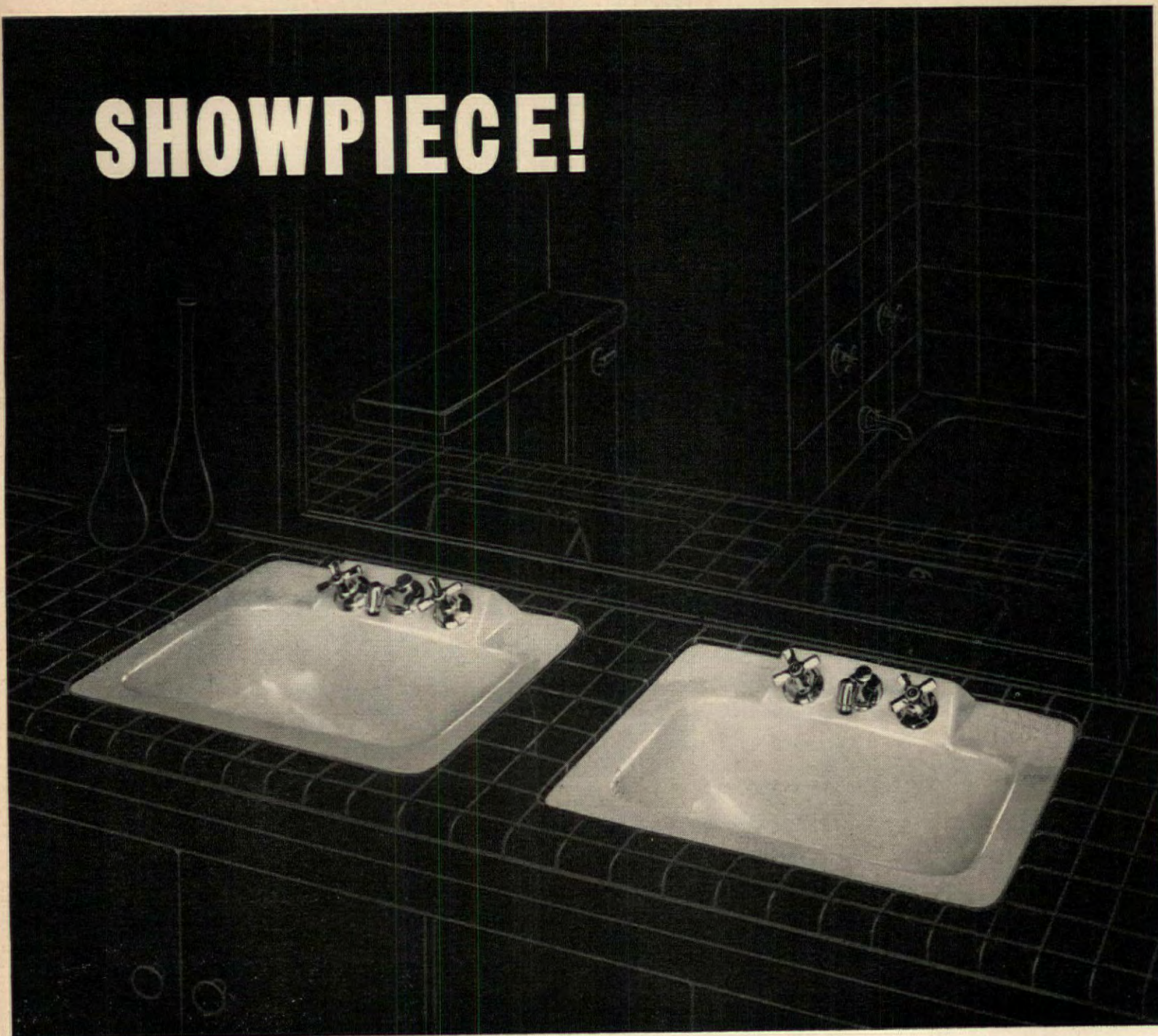
Name _____

Address _____

City _____ Zone _____ State _____

Occupation _____

SHOWPIECE!



The LOWELL

Providing the modern luxury of a built-in lavatory comes easy with the Lowell. This distinctive vitreous china flat-rim model is styled for it. The modern slant-back design is both functional and handsome, lending itself ideally to convenient, attractive twin installations. It blends perfectly, installs easily, with tile as shown above, or with "plastic-covered" counter tops. Available in five Briggs Beautyware compatible colors or white, the Lowell is the "show-piece" of any modern bathroom!

by **BRIGGS BEAUTYWARE**

modern slant-back design for "built-in" luxury!

SPECIFICATIONS: • 22" length, 18" width • Model Number B-3500 HS • Deep 17" x 10½" bowl has maximum water capacity, twin concealed front overflows • T-8808-S fitting with aerator mounted • Jiffy Pop-up Drain with removable stopper • One-piece, leakproof, stainless steel molding (B-3085) available when required.

BRIGGS

B E A U T Y W A R E

BRIGGS MANUFACTURING COMPANY •

DETROIT, MICHIGAN

HOUSE & HOME

Laboratory tests prove—

3M ceramic tile adhesive holds more than 1½ tons per tile

CTA 11

Offers shear strength
of 150 p.s.i.; guards tile
against settling cracks,
vibration and water!



For your protection, testing experts
put CTA 11 through its paces.

Resists Shearing

They measured the shear strength of
CTA 11 bonds at normal room tem-
perature, found CTA 11 holds more
than a ton and a half per tile.

*Here is strength rugged enough to keep
tile from cracking with foundation set-
tling or shaking loose under conditions
of extreme vibration.*

What's more, they found that CTA 11

protects installations through the
whole temperature range from 20°
below zero to 125° F.

Resists Water

Then they proved that rubber-based
CTA 11 doesn't dissolve in water,
doesn't support mold growth, stores
without deteriorating.

In addition, CTA 11 is easy to handle,
spreads like "butter" right out of the
can, doesn't ball up under the trowel.
It's vermin-proof, dries odorless.

Gain Durability Plus

What other ceramic tile adhesive offers
you such dependable performance,
along with all the cost-cutting ease
and speed of "thin bed" setting?

Next time, use CTA 11. Try CTA 12,
the 3M companion adhesive for ce-
ramic floor tile! Both are available
at your local tile distributor's. And get
free literature fast on CTA 11 and CTA 12! Fill out and
send the coupon below today!



ADHESIVES AND COATINGS DIVISION • MINNESOTA MINING AND MANUFACTURING COMPANY
417 PIQUETTE AVE., DETROIT 2, MICH. GENERAL SALES OFFICES: ST. PAUL 6, MINN. MAKERS OF "SCOTCH"® BRAND TAPES, "SCOTCHLITE"® AND "3M"® BRAND PRODUCTS

MAIL THIS COUPON NOW!



MINNESOTA MINING AND MANUFACTURING COMPANY
Adhesives and Coatings Division, Dept. 55
417 Piquette Avenue, Detroit 2, Michigan

Sirs: Mail me at once complete information on extra-durable CTA 11 and CTA 12 Ceramic Tile Adhesives.

Name _____
Company _____
Address _____
City _____ Zone _____ State _____

Wolmanized
®

PRESSURE-TREATED LUMBER



TERMITE AND
ROT RESISTANT

Wolmanized
®

PRESSURE-TREATED LUMBER



CLEAN AND
ODORLESS

Wolmanized
®

PRESSURE-TREATED LUMBER



GLUEABLE AND
PAINTABLE

Wolmanized
®

PRESSURE-TREATED LUMBER



FIBER-FIXED

Wolmanized
®

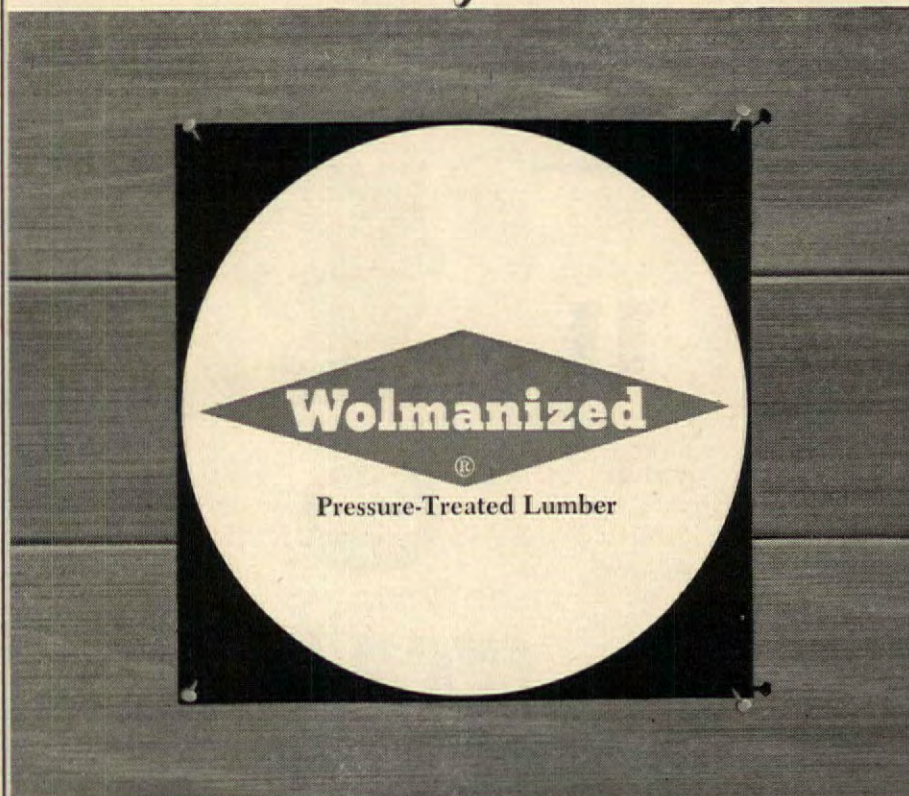
PRESSURE-TREATED LUMBER



NON-CORROSIVE

Wolmanized
®

PRESSURE-TREATED LUMBER



"Wolmanized"® is a registered trademark owned exclusively by Koppers Company, Inc., and applied to lumber pressure-treated by Koppers and its domestic and foreign licensees. When the trademark "Wolmanized" appears on lumber, you can be certain that the lumber has been chemically protected against decay and termite damage.

This protection is achieved by impregnating lumber with "Wolman"® salts preservative at pressures up to 180 psi to force the chemicals deep into and through the wood cells.

Wolmanized lumber should always be specified for service where wood is to be in contact with masonry or near the ground. It should also be used where conditions of condensation, process moisture, and high humidity exist. And Wolmanized lumber has these other desirable features—it is clean, odorless, paintable, and can be easily glued. Best of all, Wolmanized lumber gives protection from decay and termites.

The cost of this protection? Less than 2% for residential construction; even lower in commercial and industrial installations. Next time you are looking for a long-life construction material, specify Wolmanized pressure-treated lumber.



Wolmanized
®
PRESSURE-TREATED LUMBER



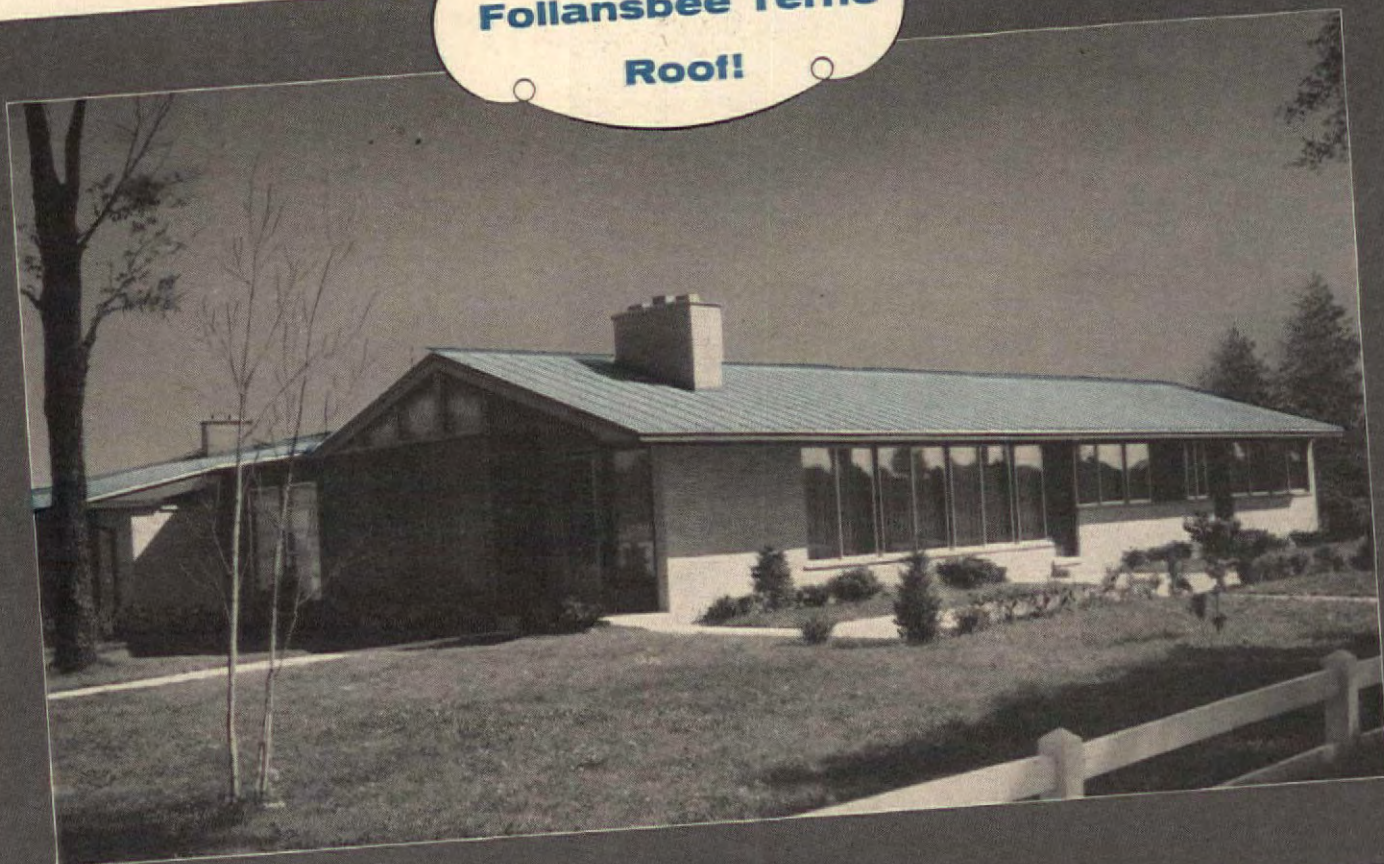
The HOW and WHY of Wolmanized lumber and many suggestions for residential, commercial and institutional uses are covered in this handbook. Write for a copy.

Wolman Preservative Dept., Koppers Company, Inc.
1450 Koppers Building Pittsburgh 19, Pa.

W-14

Quality They Can See...

**A
Follansbee Terne
Roof!**



REFLECTIVITY

Painted white or a light color, Terne will reflect more of the sun's heat than any other roof.

LONG LIFE

Many installations of Terne have been in service for more than 100 years.

EXTRA BEAUTY

Terne can be installed in either standing, batten or horizontal seams—each a distinctive design of beauty.

... and a Terne Roof Will Sell Your Homes!

Normally, your prospective home buyers may not ask about the roof. But a Terne roof has a distinctive quality those buyers can see—and a feature you can sell.

They will be impressed to know that a Terne roof will last as long as the house stands... a Terne roof is fireproof, weather-tight, windproof and can be painted any color, anytime, to harmonize with the house exterior. And if the house is air conditioned, a light-colored Terne roof will reflect more of the sun's heat than any other type of roof.

The beauty and serviceability of a Follansbee Terne roof is that added attraction that will help you sell your homes quickly.

Roofing and sheet metal contractors everywhere will install Follansbee Terne Roofs.



FOLLANSBEE

STEEL CORPORATION

FOLLANSBEE, WEST VIRGINIA

Terne Roofing • Cold Rolled Strip • Polished Blue Sheets and Coils
Sales Offices in Principal Cities

It was Electronic housecleaning that sold me!



NEW MODEL
NEW LOW PRICE

Electro-Klean®

ELECTRONIC HOME AIR FILTER

Built and Backed by American Air Filter . . . World's Largest Manufacturer of Electronic Air Filters

"This house the salesman showed us had all the usual features, of course, but what really rang the bell with me was the amazing new "automatic housecleaner"! Imagine not having to dust every day . . . that alone would get my vote!

"When the salesman explained that this new Electro-Klean Electronic Home Air Filter would remove *up to 20 times more* dirt from the air than throw-away filters . . . would keep walls bright and new-looking, keep dust out of the draperies and upholstered furniture, and eliminate the greasy film that usually clouds up windows . . . I expected to pay plenty for this convenience. You can imagine my surprise when I learned that an Electro-Klean added less than two hundred dollars to the cost of a house! We will save that much on cleaning bills in a year or two!"



"Imagine . . . this addition to our furnace will houseclean every room in the house, every day!"

Electro-Klean is a compact, "package" unit that may be quickly installed on the return air side of any forced air furnace or air conditioning system, using existing ducts. It traps airborne dust and pollen like a magnet attracts and holds bits of iron.

Electro-Klean makes electronic housecleaning practical for the first time . . . gives you an inexpensive, but *tremendously effective selling point* for your homes. It is backed by a national promotion program that will pre-sell your best prospects. Localized promotional material and plans will make it easy for you to capitalize on this new and exclusive selling feature.

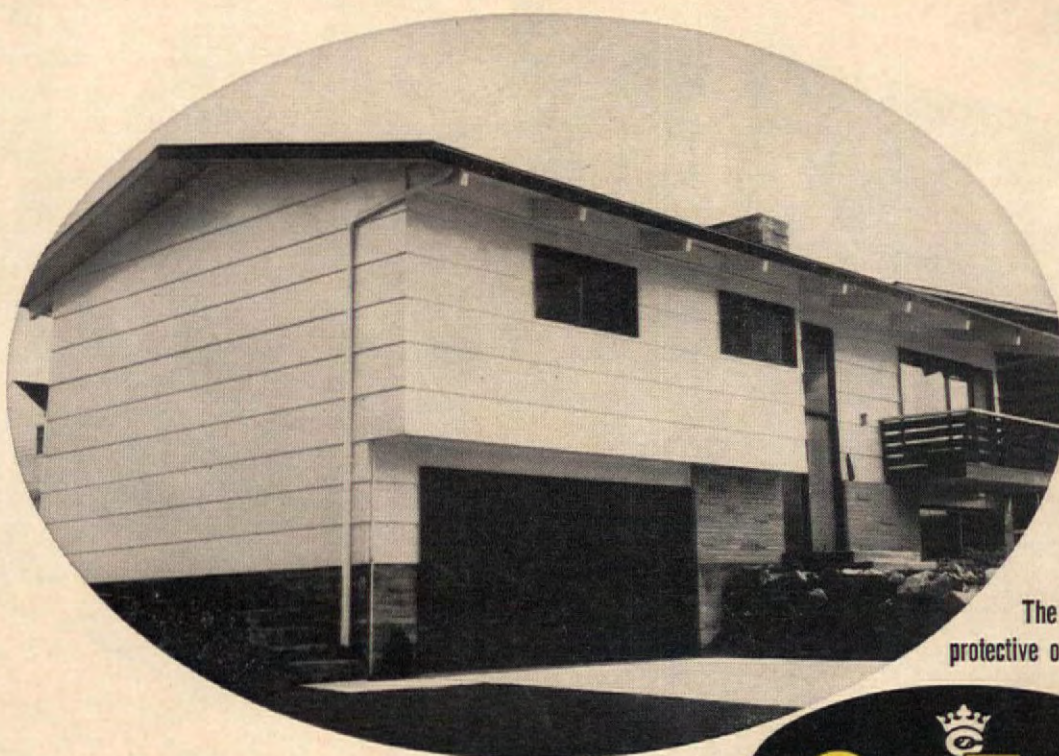
Electro-Klean is a product of American Air Filter Co., oldest and largest manufacturers of electronic air filters. It is backed by more than 30 years air filtration experience. Through such concentrated effort the cost of Electro-Klean has been brought down to one half that of any other comparable electronic filter!

Investigate Electro-Klean today. Be first to offer this newsworthy, attention-getting selling point—"homes that houseclean themselves". Write for details and prices . . . NOW!

American Air Filter Company, Inc.
209 Central Avenue,
Louisville 8, Ky.

For complete technical information, see Sweet's Light Construction File

— $\frac{1d}{Cr}$ Architectural File — $\frac{5b}{Cr}$ or A.I.A. File 19-E-5



The permanent
protective overlay for plywood



CreZon overlaid plywood siding gives

EXTRA CONSUMER APPEAL

● Homes with CreZon overlaid plywood siding find a ready market... they look better, last longer and slash maintenance costs through the years—important sales features for today's discriminating buyers.

This tough, weather-resistant CreZon surface won't check or blister, holds paint years longer... and it saves time and money in construction too!

With lap siding you run fewer courses because CreZon plywood comes in wider widths of 12", 16" and 24". It butts accurately, nails easily without drilling, works cleanly without splintering. CreZon plywood siding speeds work, takes fewer man hours to apply. And you save 19% on trim loss (CreZon siding has a trim loss factor of only 1% compared with the accepted waste figure of 20%).

You save too on paint and painting time because the velvet-smooth CreZon surface has a natural

affinity for paint, takes paint easier, holds it better. And you don't have to waste time preparing the painting surface—no sanding or patching, and some sidings are pre-primed too.

CreZon plywood is opaque; it has no grain pattern. Nor is there any chance of grain rise marring your painted surface.

Find out how CreZon plywood will help you sell more homes with a saving in labor and materials. You can obtain CreZon plywood in sheets for flat siding or pre-cut as lap or bevel siding.

CreZon plywood is available through the leading manufacturers and their distributors listed below. Consult your Yellow Pages for the company nearest you or write Dept. CR, Crown Zellerbach, 343 Sansome Street, San Francisco, California.

DISTRIBUTORS:

Diamond Lumber Company
Tillamook, Oregon
Georgia Pacific Plywood Co.
Olympia, Washington
Edward Hines Lumber Co.
Chicago, Illinois
Mount Baker Plywood, Inc.
Bellingham, Washington

Roseburg Lumber Co.
Roseburg, Oregon

St. Paul and Tacoma Lumber Co.
Tacoma, Washington

United States Plywood Corp.
New York 36, New York

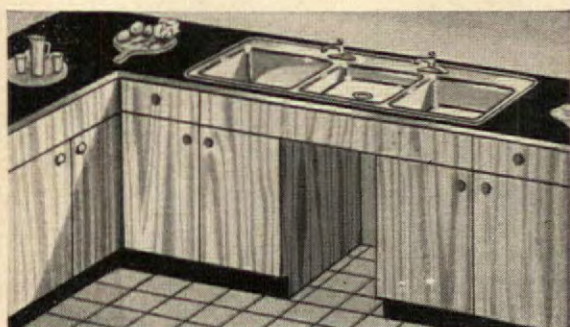
Walton Plywood Co.
Everett, Washington

Also available in Canada through:

Canadian Western Lumber Company
New Westminster, B. C.
MacMillan & Bloedel, Ltd.
Vancouver 1, B. C.
Western Plywood Co., Ltd.
Vancouver 15, B. C.



Announcing Carlton's New Stainless Steel Vegi-Prep Sink



Designs to meet every modern sink requirement

Shown above is Carlton's New Tri-Level No. DSR-2147LD, Three-compartment, all-purpose, stainless steel sink. This new Carlton Sink combines the Vegi-Prep Sink with still another bowl. The third bowl is extra-deep and is ideal for cleaning pots and pans; serving as a butler's pantry sink, hand laundering, and numerous other sink chores. The double faucet arrangement permits two people to use the sink's facilities at the same time, without interfering with each other.

Installation requires only a little more counter space than the customary two-bowl models, and the cost is far less than it would be if a single bowl were installed as an extra service sink elsewhere. The Tri-Level model is available with the deep compartment either on the left or right side.

There's a world of difference in stainless steel sinks, as you will quickly discover when you inspect Carlton's gleaming, new Vegi-Prep Design. The deep compartment takes care of the usual sink chores, while the shallow compartment, under which any housewife can tuck her knees so comfortably, is just right for preparing fresh fruits and vegetables for freezer or table.

See how Carlton's careful engineering makes sink chores almost fun. The narrower wall between

bowls that reduces splash . . . the sound-deadening undercoating that hushes dishwashing clatter; transforms garbage disposer noise from a growl to a purr! And, of course, there is no enamel to chip or crack; no chance of food stains or rust. A quick whisk of a dish cloth and a Carlton Stainless Steel Sink is restored to its everlasting beauty.

Write for Catalog No. 204 and the name of your nearest Carlton Distributor. Address SINK DIVISION, Carrollton Manufacturing Company, Carrollton, Ohio.

CARLTON
STAINLESS STEEL
SINKS



Always the bright spot in any kitchen - costs not a penny more!

SALES SECRET:

Tell Buyers it's a Lifetime Roof

SPECIFICATIONS:

The traditional beauty of thatch design, combined with lifetime durability, makes Ruberoid American Thatch asbestos roof shingles a powerful new sales feature for any home. Wearproof, rotproof and fireproof, American Thatch shingles are locked down against storm damage by copper anchors, give buyers impressive extra proof of new house quality.

Av. Approx. Wt./Sq.	258
Pieces/Sq.	80
Bundles/Sq.	4
Sidelap	4"
Headlap	2 1/2"
Nails/Sq.	160
(Copper Storm Anchors furnished)	

RUBEROID

American Thatch[®]

(Pat. No. 2,687,701)

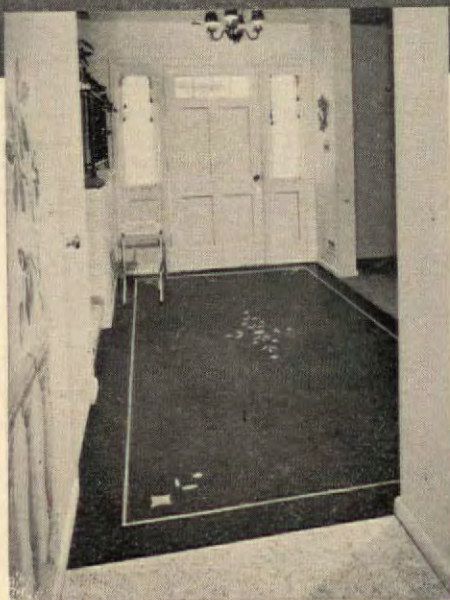
ASBESTOS ROOF SHINGLES

ASPHALT AND ASBESTOS BUILDING MATERIALS

For more information, ask for American Thatch[®] folder # 1343 — write The Ruberoid Co., 500 Fifth Avenue, New York 36, N. Y.

“Why we use in our

OVER 50,000 SQUARE YARDS of Gold Seal flooring will be installed in 1000 of these \$18,000-\$23,000 homes at the Lawrence Brook development, East Brunswick, N. J.



LUXURIOUS FOYERS feature Nairon Custom Plastic Tile distinctively fashioned with special brass inserts. This is just one of the many ways “Nairon” Plastics can be styled for extra customer appeal.



TYPICAL KITCHEN at Lawrence Brook development featuring Gold Seal Starway® Inlaid Linoleum. Beautiful “Starway” has three “star” colors in a neutral background—an easy combination as a base for decorating.



BEDROOM FLOORING is Gold Seal Sequin® Inlaid Linoleum. “Sequin” is an all-over, terrazzo-like pattern that is popular for both modern and traditional rooms.

Gold Seal® flooring exclusively 1000-Home Development"

... a special report by Milton Zerman, President,
Lawrence Brook Village, Inc., East Brunswick, N. J.

Successful and Prominent New Jersey Builder Tells How Name-Brand Flooring Helps Simplify His Selling Job

"Home-selling is easiest," says Milton Zerman, "when you use nationally-known name-brand products to attract customers. And our building experience has shown us that the Gold Seal name in flooring means quality to our customers. That's why we use Gold Seal and nothing but Gold Seal in our 1000-home Lawrence Brook development at East Brunswick, New Jersey. These floors have the kind of beauty that turns prospects into buyers—a choice of patterns and colors that suits everyone... and of course, the Gold Seal warranty of 'Satisfaction Guaranteed or Your Money Back' reassures the prospective buyer.

"Among the Gold Seal floors used in our model homes are Gold Seal Inlaid Linoleum, Gold Seal Nairon® Custom Plastic Tile, Gold Seal Nairon Standard Yard Goods and Gold Seal Vinylbest* Tile. All are doing a terrific selling job for us. You can quote me as one builder who's 100% sold on Gold Seal."



Gold Seal Inlaid Linoleum—Lawrence Brook offers customers three different patterns of Gold Seal Inlaid Linoleum... bold, colorful "Starway," especially suited to contemporary styling... modern, textured "Sequin," the design that creates the effect of seamless flooring... and Design X*, a non-directional blend of unusually clear colors that fits handsomely into nearly any decorative plan. As with all Gold Seal Inlaid Linoleum, these patterns have a long-wearing, satin-smooth surface that seals out dirt and grime. And they save installation time and expense, exclusive SuperFlex® backing eliminates the need for extra lining felt.

Gold Seal Nairon Custom Plastic Tile—The ultimate in luxury flooring, this full-thick, vinyl plastic tile gives customers sharp, clear colors... superior gloss and smoothness... long-wearing, easy-cleaning beauty. Used in 1/8" gauge at Lawrence Brook, Nairon Custom Plastic Tile keeps its beauty despite constant in-and-out traffic.

Gold Seal Nairon Standard By The Yard—This felt-backed vinyl plastic is also being used in some areas of Lawrence Brook. It is easy to keep clean because of its smooth vinyl plastic surface. Household acids and solvents won't harm it.

Gold Seal "Vinylbest" Tile—You can install Gold Seal "Vinylbest" Tile anywhere—over suspended wood floors or over smooth concrete floors that are on, above or below grade (even over radiant heating). Now in the brand new "Brushwood" pattern, "Vinylbest" is the last word in up-to-the-minute styling. Prospects especially like its long wear with easy care, outstanding resistance to acids, alkalies, soaps and grease.

All these floors fully meet FHA Title I requirements. Whether you build one home or 1000, Gold Seal floors mean easier selling, faster return on your investment. See your Gold Seal Dealer now. He's listed in the "yellow pages" under "Floors" or "Linoleum."



FOR HOME—
BUSINESS—
INSTITUTIONS

BY THE YARD AND TILES—Inlaid Linoleum • Nairon® Plastics
Vinylbest* Tile • Cork Tile
Rubber Tile • Asphalt Tile

PRINTED FLOOR AND WALL COVERINGS—
Congoleum® and Congowall®

RUGS AND BROADLOOM—LoomWeave® *Trademark

SATISFACTION GUARANTEED OR YOUR MONEY BACK

© 1957 CONGOLEUM-NAIRN INC., KEARNY, N. J.

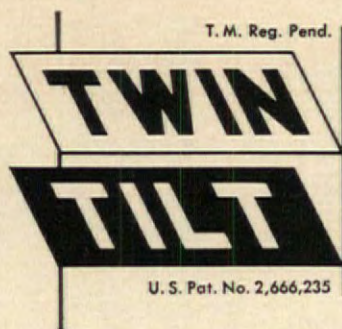
MAY 1957



FOR THE LOOK THAT'S YEARS AHEAD

Gold Seal®
FLOORS AND WALLS

THE AMAZING NEW WINDOW WITH SASHES THAT TILT



safe, easy cleaning
more air! no drafts!
keeps out rain, snow

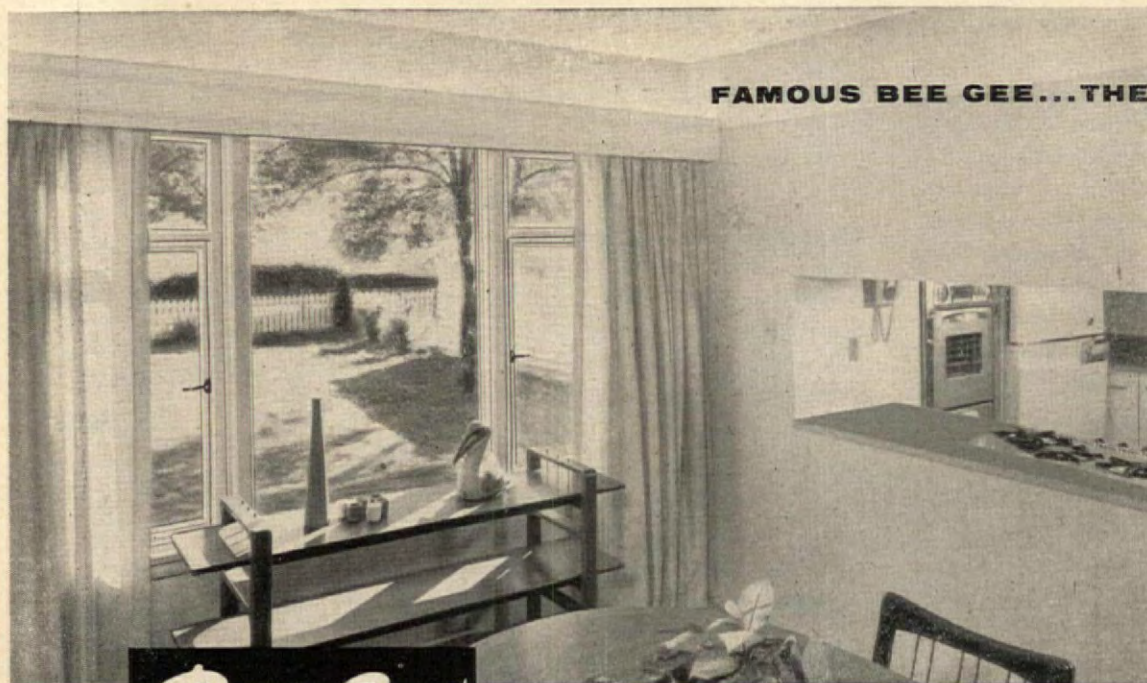


Both sashes tilt easily to any desired angle for true healthful no-draft ventilation that uses 100% of the wall opening! Wash *all* outside glass in comfort—without disturbing screens or storm sash. Looks like an ordinary window and can also be used like one—concealed adjustable spiral balances for quiet, easy operation.

It goes up...It goes down...It's weatherstripped...And it TILTS!



FAMOUS BEE GEE...THE DECORATOR'S WINDOW



Companion line of 170 high-style casement, picture and corner picture windows...“idea” windows designed as focal points for lovely modern interiors. “Wife-Approved” for their clean, slim modern beauty, their practical convenience. Completely assembled units, ready to set in the wall. New fingertip Crank Operator now optional, factory-installed—also in kits for older Bee Gee windows.



BEE GEE
modern wood
WINDOWS

★ Reg. U. S. Pat. Off.

mail coupon today

BROWN-GRAVES CO., Akron 1, Ohio

BROWN-GRAVES CO., Dept. HH-118, Akron 1, Ohio

Send catalogs with full details on:

☐ TWIN/TILT WINDOWS ☐ BEE GEE WINDOWS

I am a: ☐ builder ☐ architect ☐ dealer

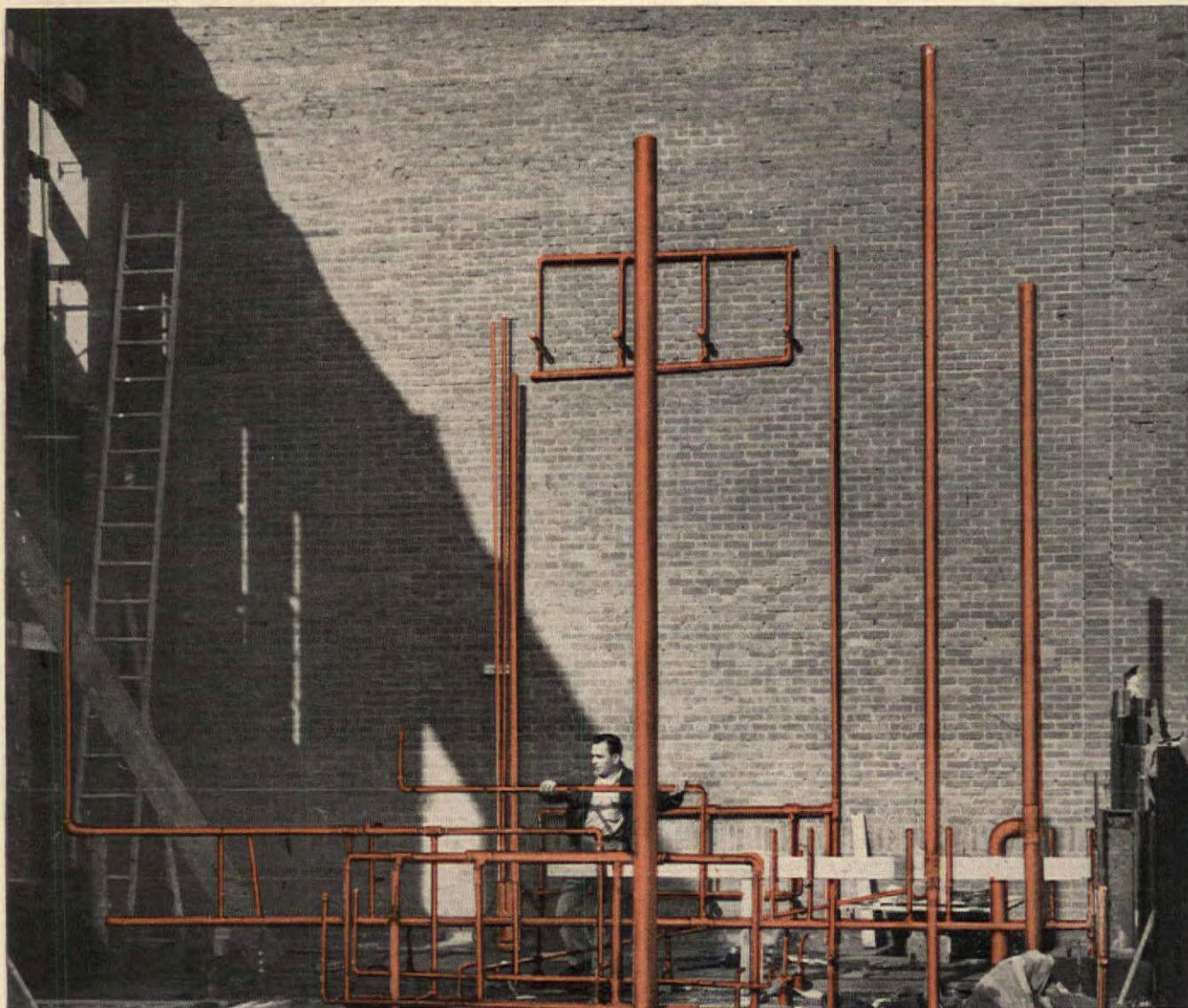
NAME _____

ADDRESS _____

CITY _____

ZONE _____

STATE _____



In this addition to a school building, the plumbing contractor took advantage of the light weight and long lengths of copper tube to complete much of his roughing-in well ahead of other construction.

Only **Copper** gives you money-saving short cuts like this

YOU have more control of time and installation costs when you use copper tube in plumbing.

Other construction doesn't tie you down. The long lengths and light weight of copper tube enable you to work ahead of other building construction — as in the job shown above — to complete much of the roughing-in when it's most convenient for you.

You can save man-hours — utilize time that otherwise might be wasted in waiting around — by prefabricating sections, at the shop or on the job site. Just the ease of using solder-joint fittings makes installation simpler

and faster. Contractors report that installation time has been reduced one-third to one-half.

Anaconda Copper Tubes are available in all standard wall thicknesses — Types K, L, M, and the new lighter weight Type DWV Copper Drainage Tube. And Anaconda wrought and cast solder-joint fittings are available in a wide range of sizes and types.

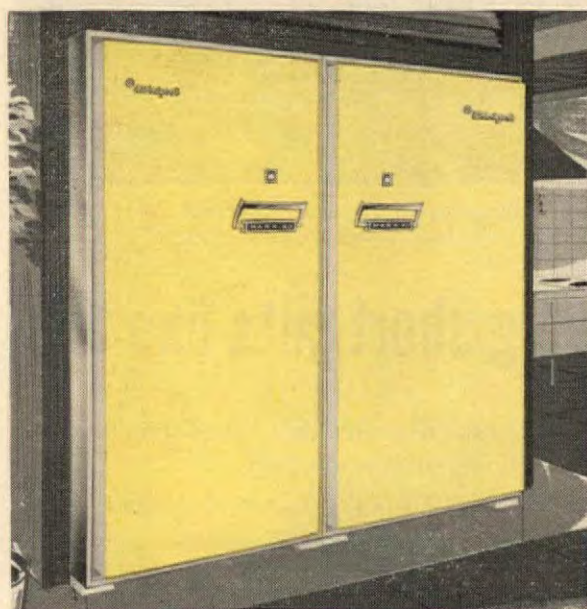
Write for descriptive literature on ALL-COPPER plumbing. Address: The American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ontario.

5702

ANACONDA®
COPPER TUBE AND FITTINGS

Available through Plumbing Wholesalers

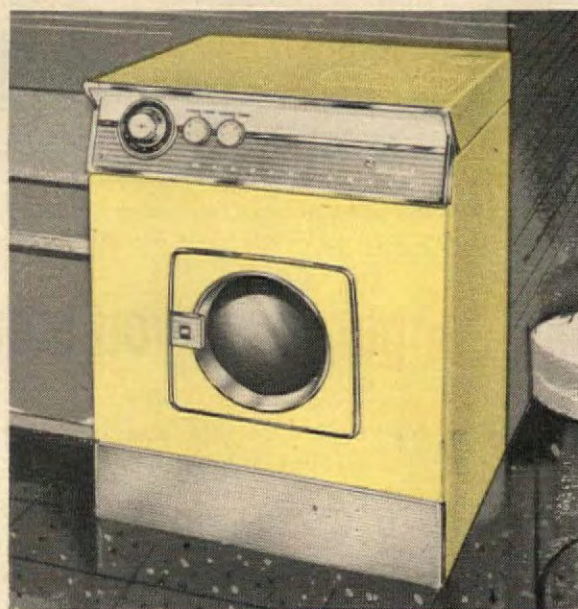
HERE'S THE CUSTOMER



Mark XII model refrigerator and freezer

Add vibrant sales-making glamour to your model kitchens with this RCA WHIRLPOOL Imperial Mark XII Refrigerator and Freezer with the "Custom-Designed Look."

Now you can offer that rich "planned-in" appearance without the expense of built-ins. Available in pink, yellow, green, white, copper or silver-satin metal, these new refrigerators and freezers give you true flexibility in kitchen planning.



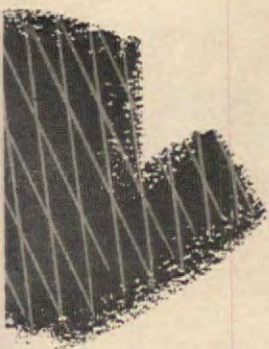
Washer-dryer combination

When prospects see this startling new washer-dryer combination in your model kitchen or utility room, it will be a prime factor in selling your homes! From the world's foremost manufacturer of home laundry appliances comes the very latest in *both* washing and drying . . . and in only 33 inches of wall space! You can choose from decorator choice colors of pink, yellow, green or white to add distinctive beauty to your homes.

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

It's easier to sell homes equipped with RCA WHIRLPOOL than sell against them!

APPEAL YOU NEED TO SELL HOMES FASTER



Let this qualified, and well-known salesman help give your homes quicker sales stimulation! Put the quality of RCA WHIRLPOOL home appliances into your kitchen or utility rooms where prospects can see the brand name they know, want, and buy!

Prospective home buyers know quality appliances on sight, and are stimulated sales-wise by a product they trust. That's why the quality of your home is often judged by the quality of its appliances. RCA WHIRLPOOL home appliances

in your kitchen will gain you the valued recognition needed to emphasize the high quality of the entire home.

Choose from a full line of appliances that fit any price home . . . automatic washers, automatic gas and electric dryers, a washer-dryer combination, refrigerators, freezers, room and central system air conditioners, dehumidifiers, built-in and free standing ranges, an electronic oven, automatic dishwashers, food waste disposers, sinks and cabinets.



24" undercounter dishwasher

Here's the "extra" customer appeal you need for quicker sales of your new homes! This 24 inch RCA WHIRLPOOL Imperial Dishwasher changes the sink area from a cluttered work center to the glamour spot of the kitchen.

A straight front panel permits perfect alignment with standard base cabinets while front-loading design leaves work space above dishwasher always usable. Match any kitchen decor with colors in pink, yellow, green, white and brushed-chrome!



Gas and electric built-in ranges

Give your home the distinctive difference that clinches sales much faster. RCA WHIRLPOOL built-in ranges were designed to your requirements . . . to provide the modern look that helps sell your homes. Here's top convenience with a balanced-heat oven at "stand-up" level . . . or a choice of cluster or two-unit surface arrangements for a custom designed cooking center. Modern charm is added to every kitchen with these units that are mounted in gleaming, satin-finish stainless steel.



Whirlpool

HOME APPLIANCES

Products of WHIRLPOOL CORPORATION St. Joseph, Michigan



For 1957 selling...builders are turning to Mosaic Ceramic Tile

Today, Mosaic Ceramic Tile is stocked locally in all major cities. For the builder, this means a new experience in fine tile service. Selection, too! The complete Mosaic line includes Carlyle Quarry Tile, ceramic mosaics, glazed wall tile, a complete selection of trim and harmonizing All-Tile Accessories—all in a wide range of readily available colors. Call on your Tile Contractor for free estimates, and visit your nearby Mosaic Showroom where you can inspect actual samples of all Mosaic ceramic tile products.

For free estimates on Mosaic Tile, see the yellow pages for your Tile Contractor, Ceramic



MOSAIC®

THE MOSAIC TILE COMPANY America's largest manufacturer of ceramic tile.

Member—Tile Council of America, Inc. & The Producers' Council, Inc.
Showrooms, Warehouses and Factories from Coast to Coast

WAREHOUSES AND SHOWROOMS: Atlanta, Baltimore, Boston, Buffalo, Chicago, Cleveland, Corona, Cal., Dallas, Denver, Detroit, El Segundo, Cal., Fresno, Greensboro, E. Hartford, Hempstead, L. I., N.Y., Hollywood, Ironton, Ohio, Jackson, Miss., Little Rock, Matawan, N. J., Miami, Milford, Conn., Milwaukee, Minneapolis, New Orleans, New York (Showroom only), Philadelphia, Portland, Rosemead, Cal., Salt Lake City, San Antonio, San Diego, San Francisco, Santa Clara, Calif., Seattle, Tampa, Washington, D.C., Zanesville, Ohio. REPRESENTATIVES: Birmingham, Cincinnati, Kansas City, Oklahoma City, Pittsburgh, St. Louis. FACTORIES: Zanesville and Ironton, Ohio; Matawan, N. J.; Little Rock, Ark.; Jackson, Miss.; Corona and El Segundo, Cal.

In homes for the "carriage trade" a pool is a sought-after feature today—no longer just a "future improvement". And what finer finishing touch than a deck like this of colorful Cherokee Carlyle Quarry Tile (a product of Mosaic). Notice the tile steps in the background, an interesting detail for homes of any size. It's easy to see why they call Carlyle Quarry Tile "the home builder's tile".

Even a few square feet of ceramic tile say, "This is a quality home". In this space-saving kitchen work-center, the ceramic mosaic tile wall and countertops are plus-values quickly recognized, appreciated far beyond their actual cost. In bathrooms, especially, ceramic tile is the looked-for floor and wall material—an evidence of the builder's belief in the future of his homes.





Homes sell faster

with

PLEXTONE®

Multicolored Textured Paint

and the
PLEXTONE
Model Home
Merchandising
Aids



Plexitone is the fabulous paint product of *two or more colors* that are sprayed simultaneously from one gun—without special equipment... creating a beautiful interlacing color network! The result is an outstanding *multicolored, textured* finish, ideal for walls, ideal for woodwork. Beautiful Plexitone resists chipping and scratching, and can be scrubbed, scoured—even sanded! Plexitone Model Home Merchandising Aids are designed to help you tell your prospects about Plexitone and to help you *sell homes faster, more profitably!* For more information on Plexitone and how you can obtain your Plexitone Model Home Merchandising Aids, use the convenient coupon below.

A. NEWSPAPER ADS

Available in many sizes in mat form.

B. OUTDOOR SIGN

Generous space for builder's name.

C. WALL CHART

Six "Portholes" for displaying your selected Plexitone colors.

D. TENT CARDS

Seven to a set. Specific room-by-room Plexitone advantages.

E. CONSUMER FOLDER

Model Home giveaway highlights Plexitone's features

F. GUARANTEE

Full year "on the walls" guarantee.

G. MANNEQUIN

Tells prospects about Plexitone benefits.

Write for more information on PLEXTONE today!

PLEXTONE

Corporation of America

FOUNDED BY MAAS & WALDSTEIN CO.
World's Largest Manufacturer of Multicolored Textured Paints

2123 McCarter Highway, Newark 4, N. J.

Midwest Division: 1658 Carroll Avenue, Chicago 12, Ill.

Pacific Coast Division: 10751 Venice Blvd., Los Angeles 34, Calif.

PLEXTONE Corporation of America
2123 McCarter Highway
Newark 4, N. J.

Please send me Plexitone color chips and tell me how I can obtain my Plexitone Model Home Merchandising Aids.

Name _____

Title (or occupation) _____

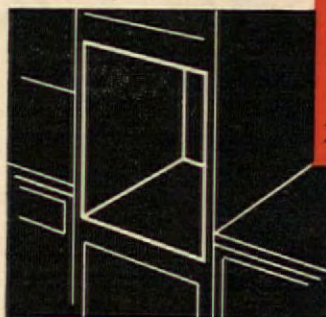
Company _____

Street _____

City _____ Zone _____ State _____

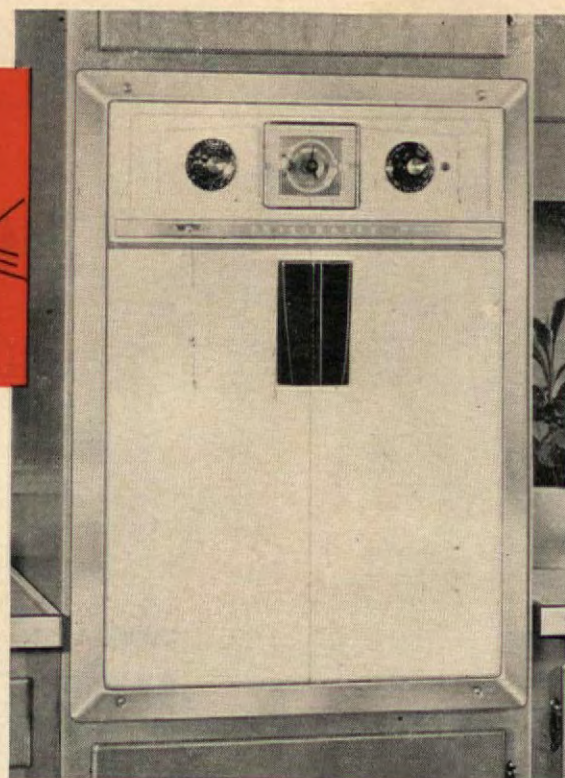
STEP ONE

Rough-in wall opening only 20 $\frac{3}{4}$ " x 29".



STEP TWO

Make simple electrical wiring connection.



STEP THREE

Push into wall opening. Four screws secure molding.

EXCLUSIVE "FRENCH DOOR" WALL OVENS give more flexibility to kitchen designers . . . center-opening doors swing out to allow more working space — take less aisle space. Come in 4 porcelain enamel colors or satin chrome. And they're so easy to install in walls, cabinets or islands. Oven rests on a level wood shelf, needs no internal braces or external vents. *Approved for zero clearance installation.* These three steps are all you do . . .

Step by step, Frigidaire built-ins

ALL-NEW FRIGIDAIRE "SHEER-LOOK" DESIGN

Styled to stay in style — built for the homes of tomorrow — engineered for your homes today. Frigidaire built-in and freestanding kitchen and laundry products are as clean-cut and plumb-line straight as the plans for your new homes. No space-wasting curves — no gaps to fill — here is a new

concept in appliance design and engineering that makes every corner count. More builders are learning they can now offer value far above actual cost — and, at the same time, cut "on the site" time and labor expense by specifying Frigidaire products that square-up with standard counters and cabinets.

ONE STOP FOR THE MOST COMPLETE LINE OF MAJOR HOME APPLIANCES

For every kitchen, laundry, heating or cooling equipment need, call your Frigidaire Dealer or District Headquarters. Choose from the complete line including: 20 models of America's "Handiest" Refrigerators and Food Freezers; 12 models of the "Thinkingest" Electric Ranges; 3 exclusive "French Door" Wall Ovens; 5 space-saving Fold-Back Sur-

face Units; 2 Built-in Cooking Tops; 5 Automatic Washers and 4 Electric Dryers — the "Savingest" laundry pairs ever; 4 "Cleaningest" Dishwashers; 2 Food Waste Disposers; 16 Electric Water Heaters; 7 of the "Coolingest" Room Conditioners — and, a complete line of cooling combinations *plus* new gas or oil heating units for every size home.

PERSONALIZED PROMOTION TO HELP SELL YOUR HOMES

Your Frigidaire Builder Sales Representative is prepared to assist you with your merchandising plans and promotion materials — all professionally de-

signed for your specific homes. Call your nearest Frigidaire Dealer or District Headquarters for complete information.



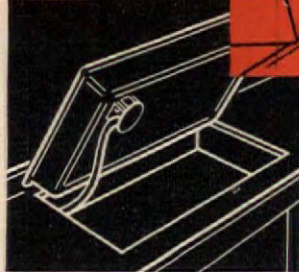
STEP ONE

Cut counter top opening 19" x 31".



STEP TWO

Make single electric connection.



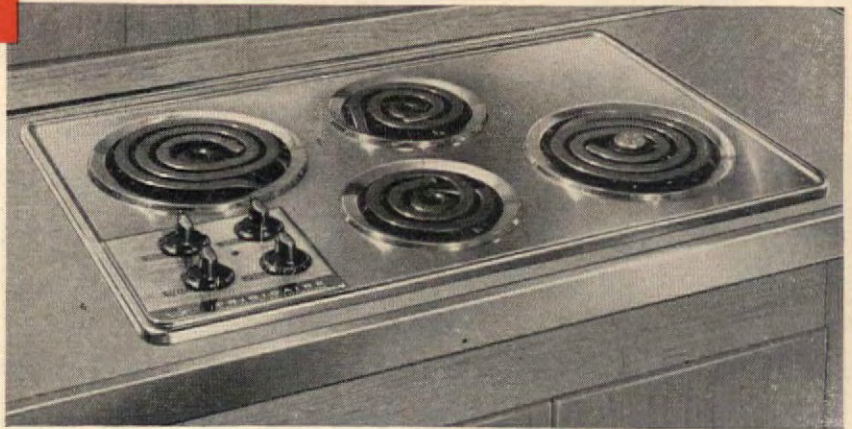
STEP THREE

Secure bottom housing (four screws).

BUILT-IN COOKING TOPS fit 'most anywhere in the kitchen — on top of the counter next to a wall oven, next to the sink or in front of the kitchen window. Simplified "Slip-in" Installation uses no adapter rings or brackets. No front carpentry — controls are on top. Only 5-inch depth required. Come in 4 porcelain enamel colors or satin chrome. *Zero clearance approved by Underwriters' Laboratories, Inc.* See how easy they build in . . .

ALSO EXCLUSIVE FOLD-BACK SURFACE UNITS

that install in two simple steps: wire-in, screw-in for extra convenience, extra counter space.



STEP FOUR. Fasten cooking top to bottom housing.

save you time and money...

UNDER-COUNTER DISHWASHERS fit flush — front, top and sides with standard kitchen cabinets, require only 34 1/4" under-counter clearance, 24" depth. Pressure discharge drain permits flexibility in meeting existing drain conditions (plumbing to nearby sink or disposer). Comes in 4 porcelain enamel colors, or all white. Also available in cabinet style or Dishwasher-Sink Combination or Portable model. One-two-three installation . .

"BUILD-IN" REFRIGERATORS, TOO!

Frigidaire "Sheer Look" Refrigerators fit square in wall alcoves or standard cabinetry . . . just Plug-in. Push-in, for that BUILT-IN look!



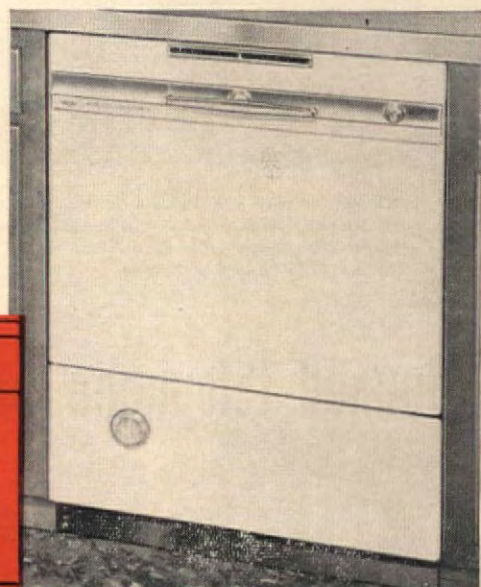
STEP ONE

Rough in utilities.



STEP TWO

Push into place and connect.



STEP THREE. Attach bottom panel.



IN '57 GO

FRIGIDAIRE

DIVISION OF GENERAL MOTORS CORPORATION

DAYTON 1, OHIO

BUILT AND BACKED BY GENERAL MOTORS



REFRIGERATORS • ELECTRIC RANGES • FOLD-BACK SURFACE UNITS
WALL OVENS • BUILT-IN COOKING TOPS • DISPOSERS • DISHWASHERS
FOOD FREEZERS • ELECTRIC WATER HEATERS • AUTOMATIC WASHERS
ELECTRIC DRYERS • FULL-HOME AIR CONDITIONERS • DEHUMIDIFIERS



Mr. Grillhoesl (left) with Donald Cunningham of Wisconsin Bell Telephone Company. Behind them is the sample house that won 1st prize for the best interior design under 1250 square feet in the Milwaukee Builders Association 1956 Parade of Homes.

"Planned telephone outlets are a hard-to-beat investment"

— says Mr. Robert J. Grillhoesl, Builder, of Milwaukee, Wisconsin

"The money I put into built-in telephone outlets is money well spent," says Mr. Grillhoesl. "People will pay the small amount necessary to get the telephone convenience they want. And the cost of installing telephone outlets is nothing compared to their sales value.

"You can't go wrong giving people what they

want. That's what makes planned telephone outlets a hard-to-beat investment."

Your nearest Bell Telephone business office will help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

Working together to bring people together
BELL TELEPHONE SYSTEM



Announcing the NEW

TRADE-WIND OVEN VENTILATOR

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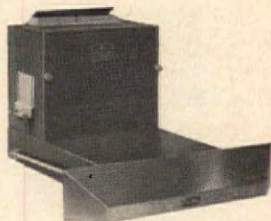
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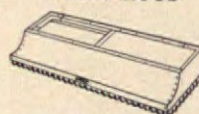
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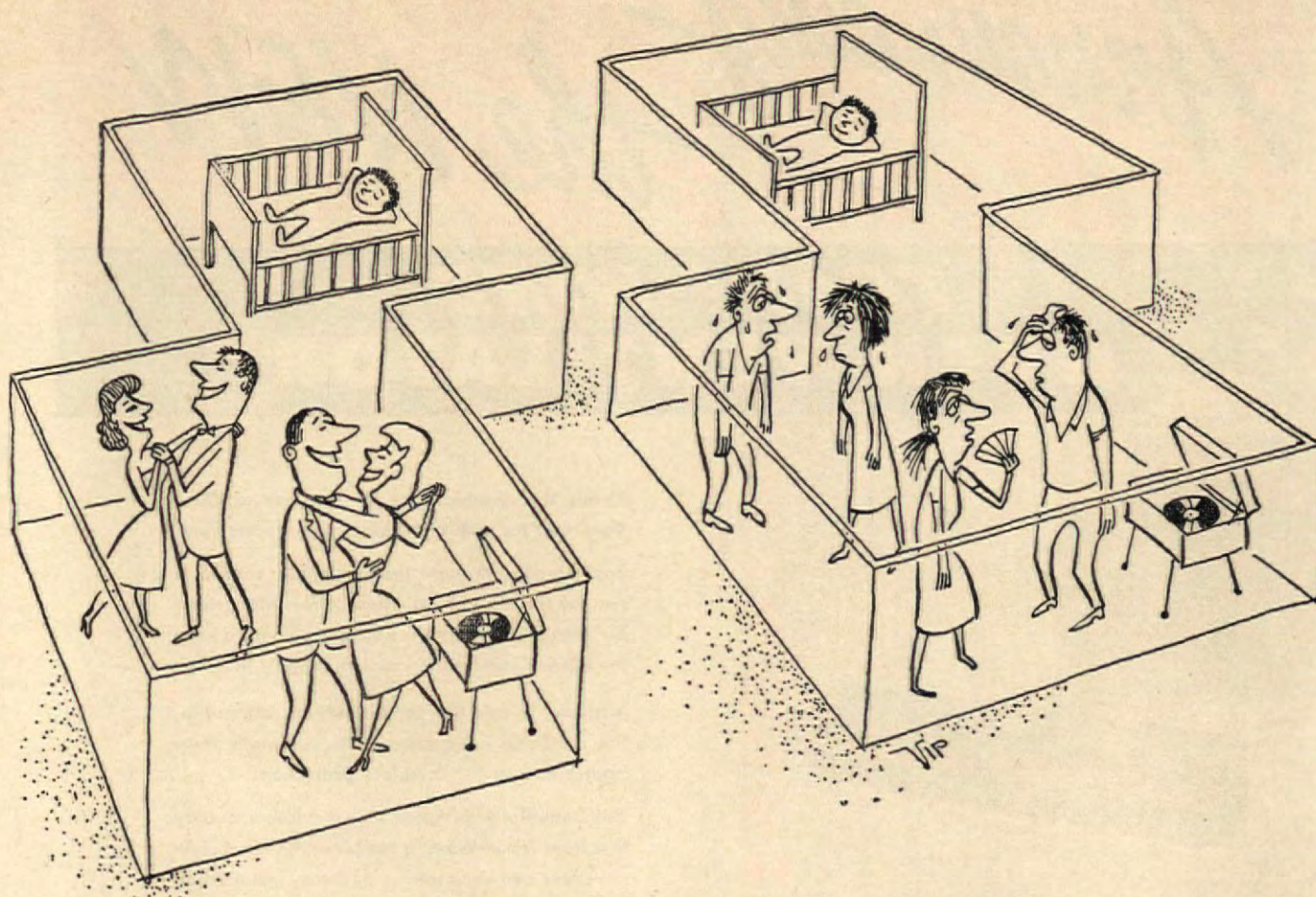


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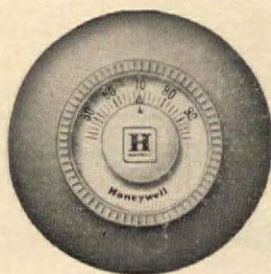
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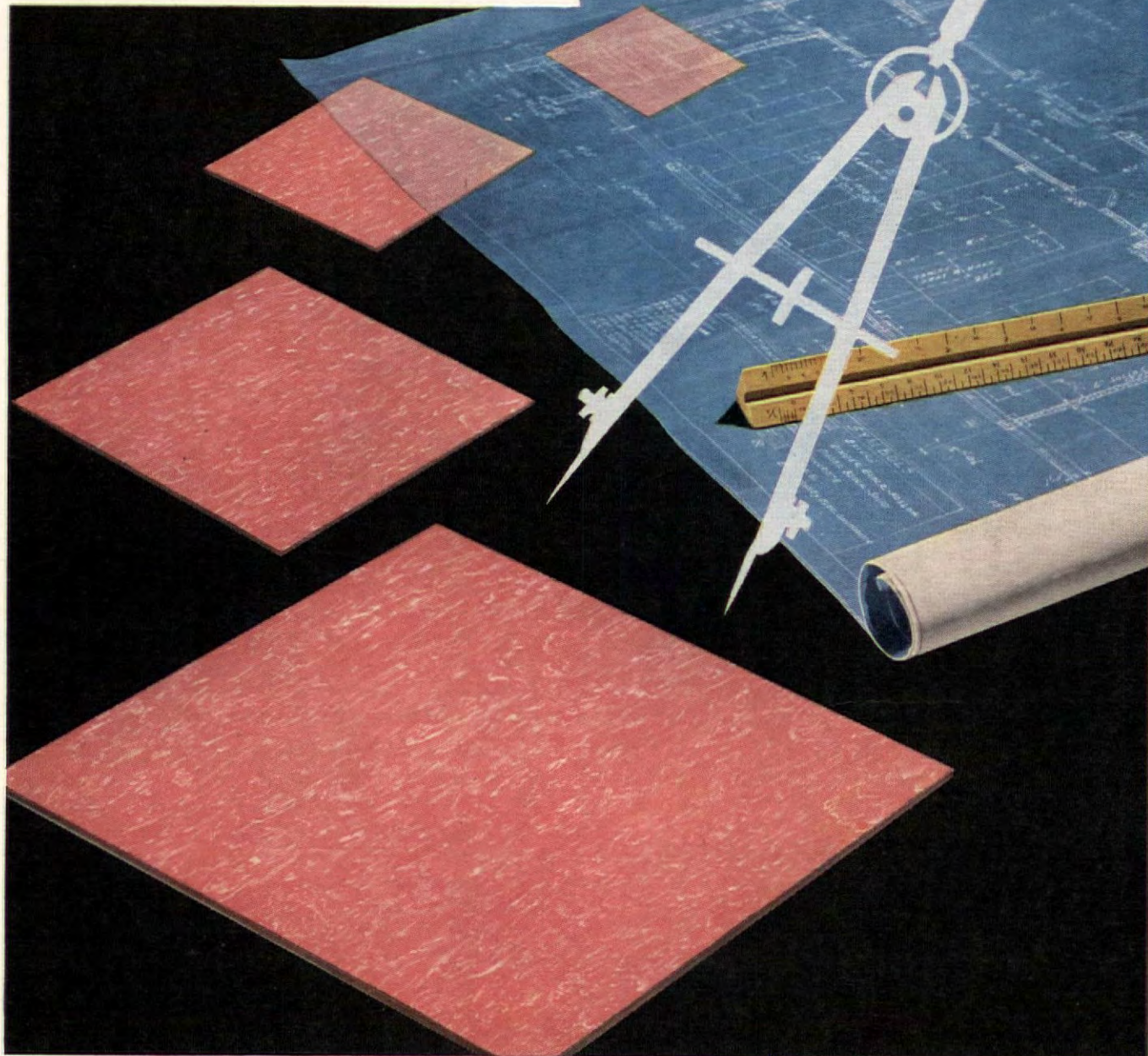
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ROUNDUP

THIS MONTH'S NEWS

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FHA to boost sales cost allowances, shift processing

New regulations which should boost builders' selling-cost allowances—perhaps by 25%—are about to be issued by FHA.

FHA will order its 75 field offices to make three changes: 1) apply the marketing expense allowance to the total cost of the property, not just the improvements as at present; 2) resurvey the current cost of selling homes in their areas; 3) shift computation of selling-costs from construction examiners (who work under the architectural division) to appraisers (who work for underwriters).

The last change may well be the most significant. By switching functionaries as well as switching the system, FHA will sidestep the pitfall of letting men handle the new selling-cost approach who have a vested interest in showing that the old allowances were ample.

In preparing the new order (due about mid-May), FHA officials took advantage of HOUSE & HOME's Round Table on merchandising (see p. 150) to check what industry leaders think today's costs of selling homes really are. Consensus: the cost of selling rises in direct proportion to the cash-down for a house, not its total sales price.

The new order will be FHA's second in six months to adjust sales-cost allowances to today's hard-sell market. Last November, the agency found 17 of its field offices were allowing no sales cost at all. It promptly wired them to start doing so. Allowances now vary from 2 to 5% (but few offices allow the full 5%).

Washington outlook: no easing of FHA terms before summer

Chances that Congress will boost VA interest to 5% are dead—for this session. The House has now voted it down twice. Sentiment is strong among legislators to do something else to give housing a shot in the arm. A cut in FHA down payments is the No. 1 bet. But wrangling over how much the reduction should be seems likely to take at least another two months. So the outlook is for no 1957 housing law until late June or July—too late to have much effect on starts this year (see p. 56).

Mortgage outlook: discounts on VAs, FHAs should dwindle

VA housing volume will drop so sharply in the next few months, many a mortgage man thinks, that it will produce a shortage of mortgage loans (see p. 40). "As a vital market force, VA is for all practical purposes dead," says President John F. Austin of the Mortgage Bankers Assn. Even if no loan famine develops, most lenders agree discounts on VAs and FHAs will continue to shrink. They are already down a point or so from their winter peak. Government bond prices have rallied about 4 points from their January lows.

Cabinet post for housing? Idea gains backers

Support grows for giving housing and urban affairs a cabinet post. Don't look for action right away, but Washington dopesters now figure a Secretary of Housing & Urban Affairs is a sure bet if Democrats win the presidency in 1960. So Republicans are pondering whether they ought to move first so Democrats won't get all the credit. Public housers and labor unions have been agitating for cabinet rank for housing for at least three years. Some builders (notably Tom Coogan) now are beginning to back the idea, but realtors shy away from it. They fear it would lead to "more and more programs" and "more and more federal controls."

Economy drive in Congress hits building statistics

Budget-cutting in Congress threatens to wreck more than half of the nation's best statistics on building. The House has voted to wipe out entirely a \$200,000 a year appropriation for the Commerce Dept.'s construction division headed by Walter Schneider. The division keeps tap on non-federal government building like schools, hospitals and public utilities and private non-residential building (industrial, commercial and private institutional structures). Building men warn that if the cut is upheld by the Senate (which has yet to act) it will "produce ignorance" of 60% of the nation's \$60 billion-a-year construction industry—15% of gross national product. The budget-slashing was part of a \$200 million cut wiping out the appropriation for 25 industry divisions of Commerce's business and defense service administration. Illogically, the House voted the Bureau of Labor Statistics the same \$380,000 as last year to keep track of the rest of building (chiefly housing).

NEWS continued on p. 40

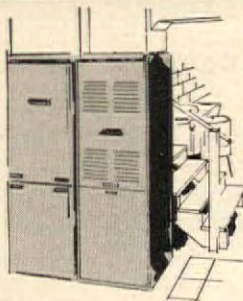
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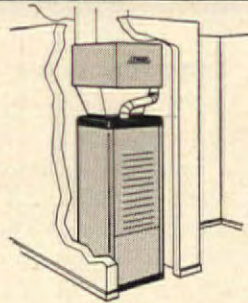
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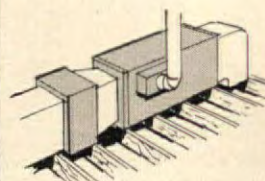
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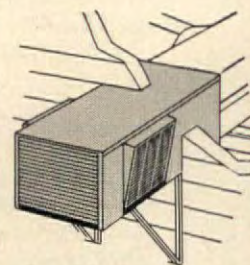
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MORTGAGE MARKET:

Easing grows more definite; futures reappear; some foresee loan shortage

Mortgage money continues to grow easier—both in price and availability.

Biggest change in the last 30 days is availability. A Boston banker sums it up: "Money is definitely easier." Future commitments are widely available again. Warehousing and construction loans are easier to arrange.

Explains MBA President John F. Austin Jr.: "In the past few weeks, there has been a notable revival of mortgage buying by savings banks. There have been hints of a change in attitude toward forward commitments by life insurance companies. . . . From now on, spot buyers are going to find very lean pickings."

Prices are improving slightly and slowly.

On the eastern markets, VA 4½s from far-off points still go for 91-92 although a San Francisco mortgage man notes: "You can't get many builders to sell loans at 91 any more." With some big insurance companies out of the market, VA deals still add up to a thin market.

Prices of FHA 5s seem to be firming a shade faster. Bargain-shopping, much of it by eastern savings banks, has narrowed or wiped out the usual spread between minimum-down loans and loans with 5 or 10% down payment in some cities. Comments Vice President William F. Haas of Franklin Capital Corp. in Newark, N.J.: "Some lenders are not interested in any quality in the mortgage other than its yield. They apparently will continue to buy VAs until there aren't any more, but still at the prevailing low prices."

Will the dip in starts produce a loan famine later this year?

Some lenders say so. Mortgage Banker Lawrence A. Epter of New York predicts a "dearth" of home loans by the third quarter. President Thomas P. Coogan of Housing Securities Inc. says flatly that the "limited supply" of FHAs and VAs "will not supply the demand." The result, he prophesies, is that discounts must soon shrink more. Many other mortgage men concur.

Coogan even argues that a boost in VA's 4½% interest is "unnecessary" now that VA volume is down so much. Few other mortgage men agree. Says Executive Vice President Douglas Meredith of National Life Insurance Co.: "Loans may become scarce, but there are plenty of other places for our money."

S&L loans over 50-mi. limit approved; HLBB studies forming own FNMA

The Home Loan Bank Board has taken one step and proposed another to push more money into mortgage lending.

The board amended its regulations to let insured S&Ls buy up to a 50% participating interest in conventional mortgages originated by other insured S&Ls. Up to now, S&Ls have been restricted on conventional loans to property within a 50 mi. radius of their main offices. Under the new rule, S&Ls can put up to 20% of their assets into participating mortgages beyond the 50-mi. limit. FHA and VA loans remain exempt from all geographical restrictions.

Board Chairman Albert J. Robertson of the HLBB says the new rule "will be helpful . . . by channeling money from areas of surplus into areas deficient in home mortgage funds." *How much* help it will be is questionable. In the last two years, says Board Member William J. Hallahan, "the board had no more than 20 or 25 requests to lend outside the 50-mile limit."

A plan to set up its own secondary mortgage agency—akin to Fanny May—has been suggested by the HLBB. It would require little new legislation.

Idea would be for the 11 Federal Home Loan Banks (which are wholly owned by member S&Ls) to float long-term notes—10, 15 or perhaps even 20 years—to raise as much as \$1 billion. The money could be loaned to member S&Ls or used by the 11 regional banks to buy mortgages outright, with member S&Ls retaining the servicing. The board proposes to go to Congress for legislation to let regional banks buy mortgages from their members freely. Existing law lets regional banks make the same investments as trustees under the law of the states where they are located. In some states, these powers are broad; in some they are narrow.

MORTGAGE BRIEFS

Pension funds buy Capeharts

Private investors—all of them pension funds—are buying Capehart military housing mortgages again, at good prices.

Indiana's state teachers' retirement fund broke the ice by committing to buy \$9,984,000 in loans on 608 units at Bunker Hill Air Force Base in Indiana. The price: 99½—half a point better than Fanny May pays. This was the first Capehart paper sold to a private investor in ten weeks.

At the end of March, New York's employees retirement fund committed for \$1 million on Capehart housing at four NIKE sites in New England. The price: 99.

Fanny May—the only market for Capeharts since the Alabama Teachers' Retirement Fund bought mortgages on Army housing at Ft. Rucker and Ft. McClellan, Ala. in January—is now down to the last \$100,000 of its \$200 million earmarked for military housing.

Says Bruce Kixmiller, FHA special assistant for military housing: "We are bringing in an entirely new group of mortgagees [for Capehart projects]. We are not depleting sources of regular home mortgage funds." So far, 11 pension and trust funds have bought them. The big lure, apparently, is the Defense Department guarantee of a single monthly mortgage payment, which eliminates most of the servicing problem. At 99½, a 4% Capehart loan yields 4.07%; at 99, 4.1%.

FNMA stock hits \$67

Look what's happened to Fanny May stock. The paper which home builders once regarded as good for less than 50¢ on the \$1 has gone from \$39 per share (Oct. '56) to \$67 (April '57).

Heavy selling at \$67 brought a quick drop to \$59 early in April. But the stock rallied to close at \$61 bid, \$63 asked April 17.

C. F. Childs & Co., which created a market for the stock at the request of FNMA in February 1956, attributes the gain to "increased interest on the part of investors who just became aware of the stock."

A Childs official said it appears few builders are holding their Fanny May stock. "We get frequent calls from mortgage bankers offering blocks of stock owned by several different builders." Builders currently must buy 2% of the FNMA-purchase price of their FHA and VA mortgages in stock.

The stock has a book value of \$104 and is currently paying dividends of \$2.04 per year, a yield of 4%.

Out-of-state funds wooed

West Virginia became this year's fourth state to pass a law easing the flow of mortgage money from out-of-state.

The state legislature, at the behest of mortgage bankers, set up a new simple procedure for out-of-state investors to buy mortgages, perform any necessary acts relative to them, yet not be required to pay state license fees and taxes.

Tennessee, Idaho and Washington passed similar laws earlier this year (April, News). Sixteen other states had previously enacted legislation either setting minor qualifying rules for out of state mortgage investors or eliminating qualifications of any kind.

Maryland's legislature has removed a legal cloud in its laws which caused some out-of-state trustees to balk at mortgage investment there.

Texas' legislature has passed a complex law aimed at removing blocks to out-of-state mortgage money. Its effectiveness is still being studied by investors.

FHA discounts drop

Discounts on 5% FHA Sec. 203 mortgages for immediate delivery on the secondary market fell ½ point in March. It was the first report issued by FHA since it raised its interest rate from 4½% Dec. 1.

Average price for FHA 5's on April 1 was 97.3, compared to 97.2 on March 1, FHA said. By areas, the price went up 0.3% point in the North Central states, 0.1 point in the mid-Atlantic area, decreased 0.2% in the Southeast and 0.1% in the West. Prices were unchanged in the Southwest and Northeast.

The prices represent an average of reports from FHA's 71 insuring offices, not actual sales:

OFFERING PRICES, FHA 203s

ZONE	Immediate Delivery		AVERAGE
	April 1, 1957	March 1, 1957	
Northeast	99	98-99.5	99
Middle Atlantic	98	97-98.5	97.9
Southeast	96.8	96-98	97
North Central	97.4	97-98.3	97.1
Southwest	97.1	96-98	97.1
West	96.8	95-98	96.9
United States	97.3	95-99.5	97.2

Mortgage men at last tap corporate pension funds

Private pension funds at last are beginning to buy FHA and VA mortgages.

Investors Central Management Corp., a \$400,000 firm formed more than a year ago by 28 of the nation's top mortgage firms, has sold a bloc of FHAs and VAs to New York's Guaranty Trust Co. for some of the pension funds the bank manages as trustee.

Mortgage men think this is the first major sale to corporate pension funds embodying ICMC's "management principle." Under it, Guaranty Trust's pension funds own the mortgages, but ICMC performs the kind of supervisory work that a home office of a life insurance company would do. Servicing is by ICMC members who originated the loans.

ICMC Chairman Miles L. Colean declined to say how sizeable the contract with Guaranty Trust is. But he said: "It is not a token; it's an initial order."

Private pension funds now have resources close to \$15 billion. Guaranty Trust is trustee for perhaps 10% of the total. So its entry into the mortgage field rates as a big step toward persuading other pension funds to channel part of their growing assets into home loans. The big stumbling block has been pension managers' unfamiliarity with mortgages, and their lack of an organization equipped to supervise a loan portfolio. ICMC (39 Broadway, New York City) was set up a year ago to bridge that gap.

Predicts MBA President John F. Austin Jr., who is an ICMC director: "Before this year is out, you are going to see a sizeable investment of pension and welfare funds in mortgages—much more so than at present."

Western states pump up direct loans to veterans

West Coast states—hardest hit by big discounts on FHA and VA mortgages—are trending toward direct state-lending to plug the gap.

Latest is Oregon, where Gov. Robert D. Holmes last month signed a law boosting maximum state loans to World War 2 and Korea veterans from \$9,000 to \$13,500. The new law also increases the maximum loan from 75 to 85% of appraised value—at a sub-market 4% interest. The state veterans affairs department, which administers the loans, predicts a flood of applications.

In California, Gov. Goodwin Knight signed a law boosting the maximum loan from \$13,500 to \$15,000 on new homes financed by 3% state loans to veterans. The interest rate is so low that a \$500 million bond issue voted last November is almost gone. "There is no hope of catching up" with the backlog of 24,000 applications, says State Veterans Chief J. Marvin Russell. "We can't get money fast enough." He suggested California either stop taking applications or boost its giveaway rate to VA-FHA levels.

NEWS continued on p. 45

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.)
As reported to HOUSE & HOME the week ending April 12.

FHA 5s (Sec. 203) (b)

City	Minimum down*- 30 year		Minimum down*- 25 year		25 year, 10% down	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	101-par	101-par	101-par	101-par	101-par	101-par
Out-of-state	95-96	95-96	95-96	95-96	96b	96b
Chicago	98b	98b	98	98	98	98
Cleveland	97-98	96-97	98	97-98	98	97-98
Denver	97-98	97-97½	97-98	97-98	97-98	97-98
Detroit	97-98	97	98-99	98	98½-99	98½
Houston	95-97	95-97	96-97	96-97	97-98	97-98
Jacksonville	96-97	96-96½	96-97	96b	97-97½	97-97½
Newark	98-99	97-98	99	98	99-par	99
New York	98-99	98-99	98-99	98-99	98-99	98-99
Philadelphia	98	98	98½-99	98½-99	99	99
San Francisco	97d	96	97	96	97	96
Wash., D. C.	98	97½	98	97½	98	97½

*7% down on first \$9,000

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, exec. vice pres., Draper & Kramer, Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Stanley M. Earp, pres., Citizens Mortgage Corp.; Houston, Donald McGregor, exec. vice pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Newark, William F. Haas, vice pres., Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, Laurence J. Stabler, vice pres., W. A. Clarke Mortgage Co.; San Francisco, M. V. O'Hearn, vice pres., Bankers Mortgage Co. of California; Washington, D. C., George W. DeFranceaux, pres., Frederick W. Berens, Inc.

VA 4½s

City	30 year, 2% down		25 year, 5% down		10% down or more	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	a	96-97	a	96-97	a	a
Out-of-state	91-92	91	a	a	a	a
Chicago	a	a	a	a	a	a
Cleveland	a	a	a	a	a	a
Denver	94b	93b	94b	93b	94b	93b
Detroit	93-94	93	94-95	94	94½-95½	94½
Houston	92-92½	a	92-92½	a	92½-93½	a
Jacksonville	91-92	91-92	91-92	91-92	92-93	92-93
Newark	92-93b	92a	93-94	92-93b	95	94
New York	94-95b	94-95b	94-95b	94-95b	94-95b	94-95b
Philadelphia	95c	95c	95c	95c	95c	95c
San Francisco	91½-92	91½-92	91½-92	91½-92	91½-92	91½-92
Wash., D. C.	93½	93b	93½	93b	94	93½b

NOTES: a—no activity, b—very limited market, c—market is only for tie-in deals, typically 80% FHA, 20% VA. Almost no VA market otherwise. d—apparently local portfolio influence.

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

► Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.

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

NEW YORK WHOLESALE MORTGAGE MARKET

Prices on the open wholesale market in New York City, for out-of-state loans, as reported the week ending April 12 by Thomas P. Coogan, president, Housing Securities Inc.:

VA and FHA 4½s

(minimum down, 25 or 30 years)

Immediates: 92-93

Futures: 92-93

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 96-97

Futures: 95½-96½

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Tested and proved

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Only Seal-O-Matics have this proved record of performance

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Self-sealing shingles are only as good as their adhesive properties. Patented Seal-O-Matics, the orig-

inal self-sealing shingles, have an adhesive stripe of exclusive design:

Wide stripe—provides large bonding area

Thick stripe—assures bonding even under unfavorable conditions

Continuous stripe—eliminates

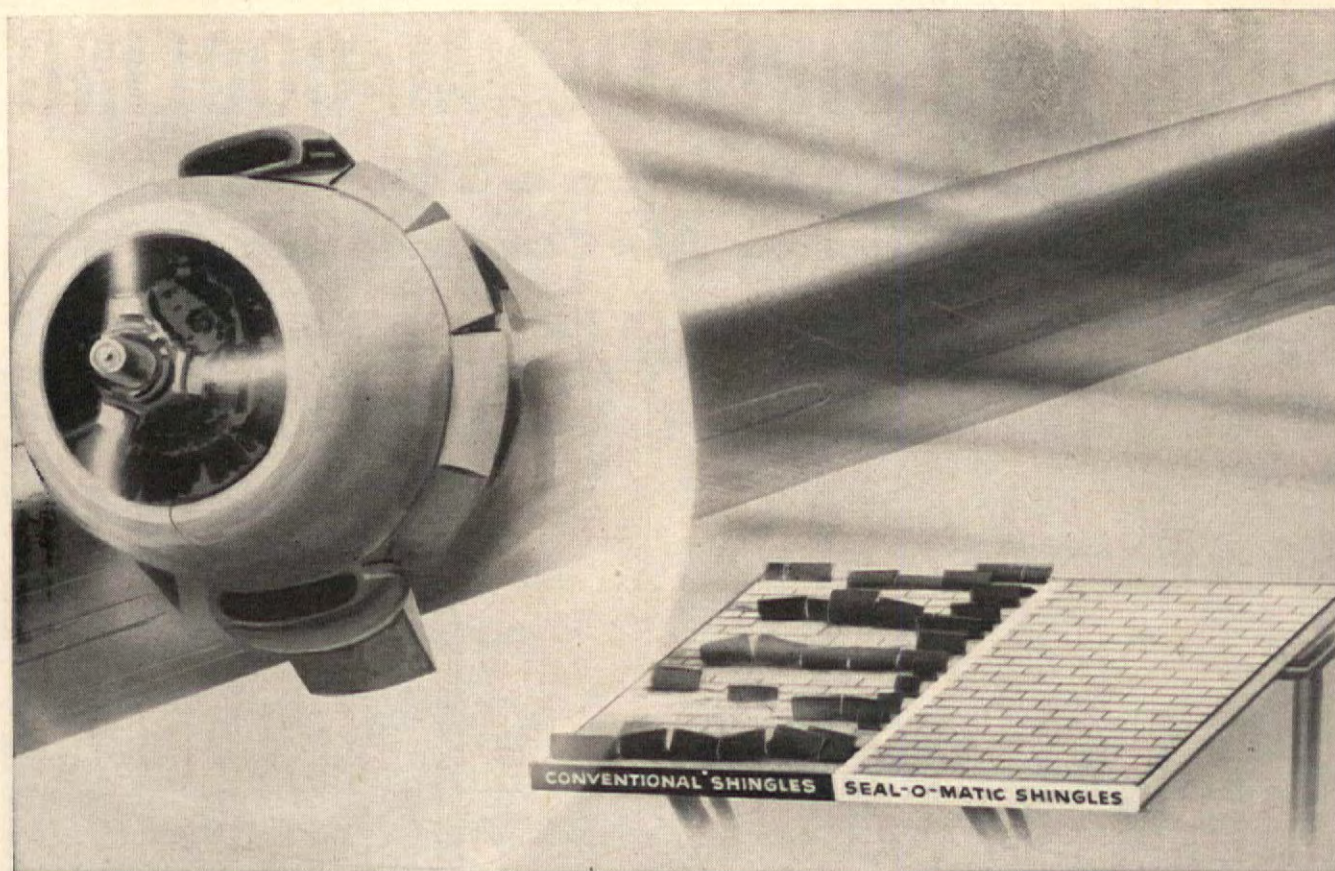
openings through which water may enter

Full-length stripe—protects corners from being lifted by wind or cold

Protected stripe—keeps adhesive free of foreign matter which would interfere with sealing



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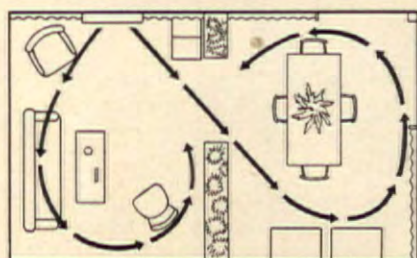
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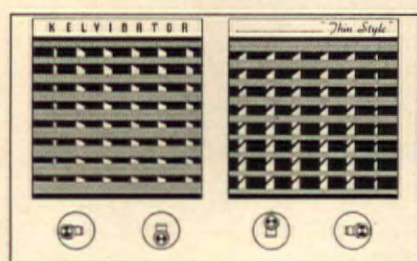


WHAT IT DOES!



The cold air stream from the left-hand louvers can be directed into the living room while the right hand air stream is poured into the room beyond.

HOW IT WORKS!



Horizontal louvers (grey) rotate up or down to direct either or both streams of air at the height desired.

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1 H.P., 115 Volts

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1 H.P., 230 Volts

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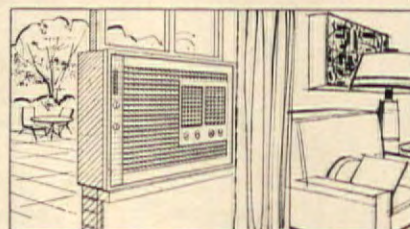
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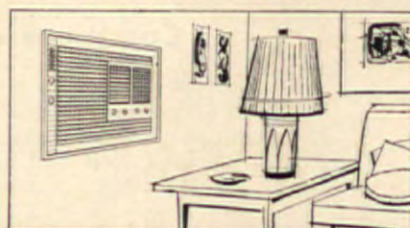
MODELS

**With TWO-DIRECTIONAL
COOLING**

INSTALL IN THE WINDOW



OR THROUGH THE WALL



NEW FHA DOWN PAYMENTS, COMPARED TO LATEST PROPOSALS IN CONGRESS

FHA Value	Present Law ¹		House Committee Proposals*		Minority Housing Bill For Vets and Non-Vets ⁴	
	Amt.	Pct.	Amt.	Pct.	Amt.	Pct.
\$ 6,000	\$ 300	5.0	\$ 240	4.0	\$ 240	4.0
7,000	350	5.0	280	4.0	280	4.0
8,000	400	5.0	320	4.0	320	4.0
9,000	450	5.0	360	4.0	360	4.0
10,000	700	7.0	400	4.0	400	4.0
11,000	950	8.6	600	5.5	500	4.5
12,000	1,200	10.0	800	6.7	600	5.0
13,000	1,450	11.2	1,000	7.7	700	5.4
14,000	1,700	12.1	1,200	8.6	800	5.7
15,000	1,950	13.0	1,400	9.3	900	6.0
16,000	2,200	13.8	1,600	10.0	1,000	6.3
17,000	2,450	14.4	1,900	11.2	1,300	7.6
18,000	2,700	15.0	2,200	12.2	1,600	8.8
19,000	2,950	15.5	2,500	13.2	1,900	10.0
20,000	3,200	16.0	2,800	14.0	2,200	11.0
21,000	3,450	16.4	3,100	14.8	2,500	11.9
22,000	3,700	16.8	3,400	15.5	2,800	12.7
23,000	3,950	17.2	3,700	16.1	3,100	13.5
24,000	4,200	17.5	4,000	16.7	4,000	16.7
25,000	5,000	20.0	5,000	20.0	5,000	20.0

NOTES: * See April News for other proposals to cut FHA down payments: Teague bill, Ayres bill and the administration's first proposal.

1. 95% of first \$9,000 plus 75% of excess; maximum mortgage \$20,000.

2. 96% of first \$10,000 plus 80% of next \$6,000 and 70% of excess; maximum mortgage \$20,000.

3. 98% of first \$10,000 plus 90% of next \$6,000 and 85% of excess; maximum mortgage \$20,000.

4. 96% of first \$10,000 plus 90% of next \$6,000 and 70% of excess; maximum mortgage \$20,000.

HOUSING MARKET:

Starts hit 8-year low; FHA terms cut 2%

As housing starts slid to the lowest level in eight years, the administration at last decided to stimulate them by cutting FHA down payments as much as the law allows.

Private starts in March were only 75,500—up from 62,500 in February and 62,200 in January but still setting an annual rate of only 880,000, lowest since 1949 (see graph, p. 52). First quarter private starts are off 18.2% (though public starts of 12,800 are up 75%). NAHB President George Goodyear blames administration tight money policies for the slump and cries: "This economic brinkmanship is a dangerous game the country no longer can afford to play."

The administration cut FHA down payments the day after the House defeated moves to boost the sub-market VA interest rate from 4½ to 5%.

The vote was so overwhelming (82 to 45) that it killed all hopes for 5% VA interest this year, leaving the veterans housing program, apparently, to die a slow death. HHFA Administrator Albert M. Cole promptly accused the Democrat controlled Congress of "knocking out a prop from under the housing market at a critical time in the home building season." He added: "The effect on home builders will be serious. They will be unable to make firm plans for the rest of the year, and as each day passes the situation will become more difficult."

Even so, cutting FHA's minimum down payment from 7 to 5% brought no cheers from the industry. (It was boosted in July 1955 as an anti-inflation move.) "A dismal joke," cried Builder William J. Levitt. "The only hope of reviving the home building industry before it dies completely and triggers another nationwide cycle of unemployment and deep depression is to . . . remove the restrictions that are choking it . . ." He named two: the 2% down payment requirement under VA and the rule that closing costs must be paid in cash under both VA and FHA.

Plunging starts are leading industry spokesmen to trim their predictions for 1956.

President John Austin of the Mortgage Bankers Assn. now says starts may slip as low as 900,000 instead of the 1 million

he had foreseen. Cole calls his prediction of 1.1 million too high, but offers no new figure. President George Price of PHMI talks gloomily of 800,000 starts—or less. But Chicago's James C. Downs, one of the nation's leading realty analysts, still sticks to 1.1 million (see p. 75).

An upturn in home building looks more and more likely for the last half of this year. Says Dr. George Cline Smith, F. W. Dodge economist: "An upturn later this year is a distinct possibility—and for next year . . . a probability."

If mortgage money were not so tight, would starts be slumping anyway?

Builders and savings & loan men got into a noisy quarrel over the question. Executive Vice President Norman Strunk of the US S&L League asserted housing's dip is more due to uncertainty of buyers than to tight money. "Many S&Ls," he added, "are finding the demand for mortgage money is not as great as they had anticipated, proving once again that the cries of a mortgage crisis have been greatly exaggerated." NAHB's Goodyear fired right back: "It's high time these lenders stop making headlines and start making loans." He suggested S&Ls list where money is available on what terms. He predicted the terms would be a "shock."

One statistic lends support to Strunk's charge: conventionally financed starts—considered the constant factor in a housing market where FHA and VA vary—dropped 6% in March. For the first quarter of 1957, they are 1% below the 1956 level (138,500 vs. 140,000). All the drop came in March.

How big will conventional lending bulk in the 1957 housing scene?

Trends so far suggest it may get as high as 75% of the new private housing output. Here is the record so far:

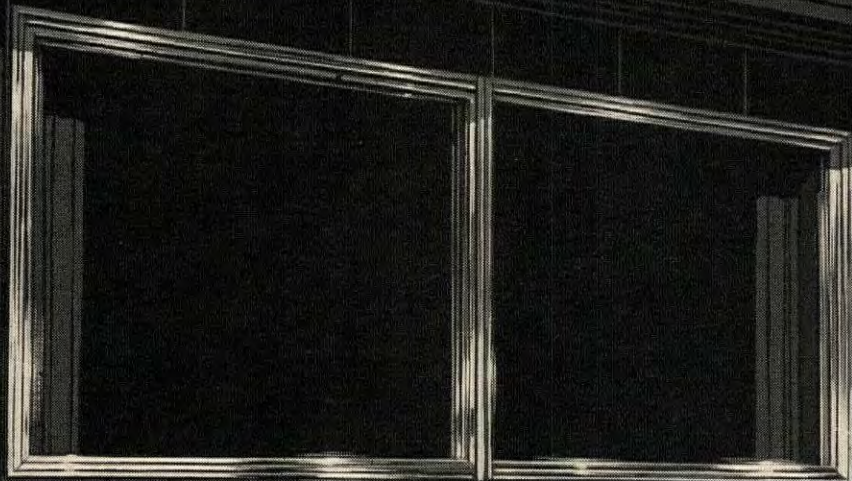
	1st Quarter 1956	%	1st Quarter 1957	%
Total nonfarm starts..	244,600	100.0	200,200	100.0
FHA starts	43,160	17.6	28,318p	14.1p
VA starts	60,943	24.9	33,351	16.7p
Conventional starts ...	140,497	57.4	138,531p	69.2p

[p-Preliminary]

NEWS continued on p. 49

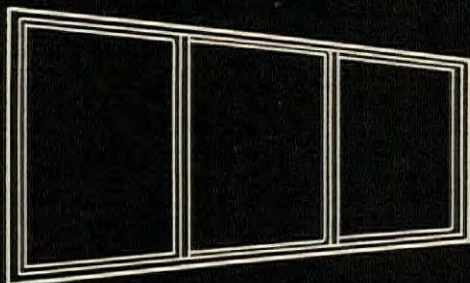
Slide Master[®]

BY WINTER SEAL



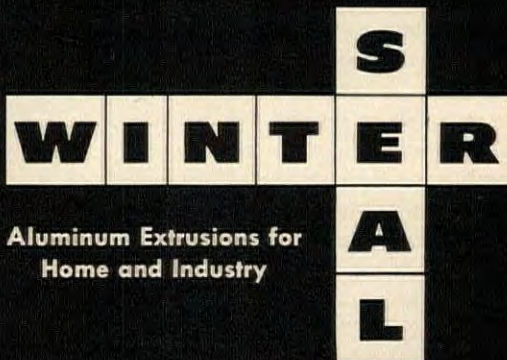
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HH-57

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Housing recession hits builders of all sizes

Big builders retrench but many smaller operators stop entirely

The housing recession of 1957 is playing no favorites—it's hurting builders of every size.

This is the most significant finding of a coast-to-coast HOUSE & HOME survey of 30 market areas. HOUSE & HOME staff members talked to 21 executive secretaries of local builders' associations. Staffers and correspondents interviewed 30 other authorities—FHA and VA officials, leading builders, realtors and mortgage bankers.

There were 43 firm opinions expressed in reply to the question: "Who's hurting most in your area?" Results:

- 14 believe it is the builder of 1 to 10 units a year
- 14 believe it is the builder of 10 to 25 units a year
- 13 believe it is the builder of 25 to 100 units a year
- 17 believe it is the builder of 100 or more units a year

(Total of opinions is more than 43 because several persons indicated more than one category of builders.)

Biggest squeeze, the survey shows, is on the builder, large or small, who sold almost exclusively on VA terms.

But the degree varies. Most big builders have only retrenched. A typical case: Dave Bohannon in San Francisco plans to start only 200 houses this year compared to 350 last year and 500 in 1955.

The small VA-builder seems to be 1957's biggest casualty. Judy Dishong, executive secretary of the Little Rock HBA, sums up the problem: "They can't absorb the squeeze of discounts as the big volume builder can." In actual numbers, more builders of this type have quit building than any other, according to H&H's sources.

Specific reports of individual builders who have stopped building came from 20 of the 30 market areas surveyed. In all cases they were predominantly small builders.

George Prussell, executive vice president of the Los Angeles Home Builders Institute, reports "more than dozens but not

hundreds" of builders have quit building. One common report: Larry Nelson, executive secretary of the Minneapolis HBA, said several small builders are now selling real estate or working for other builders as superintendents.

An unanswerable question: how many of these builders will return to home building after the squeeze ends?

Some small builders have turned to remodeling to stay in business. This trend emerges in 10 of the 30 areas.

Tight money hasn't hurt only the VA builder. It is hitting all builders one way or another.

Some examples: Cleveland, where small builders, who used to get their lots on credit and pay for them as houses sold, now must pay before building; Oakland and Cincinnati, where buyers are balking at high conventional interest rates; St. Louis, where trouble in financing used homes has bogged down trade-in sales; Columbus, and Cleveland, where builders say they are having difficulty qualifying FHA buyers' credit.

The slowdown has hurt some big builders in another way: They had taken land options counting on big volume. Now they are building much less than expected. But they must continue to develop their land or take a substantial loss in resale. San Francisco is a prime example.

Two types of builder—one giant-sized, one small or medium-sized—seem affected least by the housing recession. They are:

1. The builder who has built 1 to 25 higher priced (over \$20,000) houses a year in built-up neighborhoods using conventional financing, even in the big VA boom years. This type of builder, says S. A. Dansyear, executive secretary of the South Florida HBA, "is having a holiday here, selling whatever he builds." In parts of California, builders like these often put up 25 to 60 homes a year.

2. The well-established, well-financed firm which has combined diversified financing with a canny ability to build the right house in the right location. Examples: Mackle Co. in Miami, Aldon Construction Co. in Los Angeles, Centex Construction Co. in Dallas and Chicago and Joseph Meyerhoff in Baltimore. *For city-by-city details, see below.*

Who's hurting? Experts in 30 market areas give their views

A city by-city look at who is affected by the spring retrenchment of US home building:

Boston: Robert M. Morgan, vice president of the Boston Five Cents Savings Bank, says the pinch is on the smaller builder: "All the marginal fellows are getting out."

Charles R. Bragg, executive secretary of the Boston HBA, agrees: "Big builders (25 to 100 per year) are best off, though they have cut back somewhat. Those in 10 to 25 bracket aren't hurting unless they didn't have established financing. The under 10 builder, the carpenter bracket, is out of the picture. They can't find money."

San Francisco: Ray Lapin, president of Bankers Mortgage Co. of California, says all builders hurting—regardless of size. "The old well-known builder is suffering the least—those with good financial standing and without too much money tied up in land options."

William A. Marcus, senior vice president of the American Trust Co. believes smaller builders are in better shape generally than larger ones: "The small builder has personal relations with a banker. The largest builders here have been fickle in banking relationships, going where money is cheapest."

Little Rock: Judy Dishong, executive secretary of the Little Rock HBA believes the small volume builder is hit hardest. Reason: best price bracket in Little Rock is \$10,000 to \$12,000. Small builders (25 and under) can't compete in housing value with the bigger ones (25 to 100), even though they can get local conventional financing.

Philadelphia: Local authorities disagree. Mortgage Lender William A. Clarke thinks the biggest builders are hurting. They can't get adequate financing because mortgage companies "won't put all their eggs in one basket," he says.

But Joseph Singer, president of the local HBA, feels the big builders (25 or more) are getting "a pretty good share of the money available." He believes the little guy—10 to 20 units a year—is most distressed. They're not getting their former slice of available money, he says.

Chicago: There's disagreement on which builders are slowed most. H. Hoyt Thompson, president of the local mortgage bankers, believes it's the 8-to-10 house builder. Reason: "The larger builder can still go out and

buy a tract of 40 or 400 acres. The price is higher for individual lots in built-up areas. So the pinch will be on the small builder."

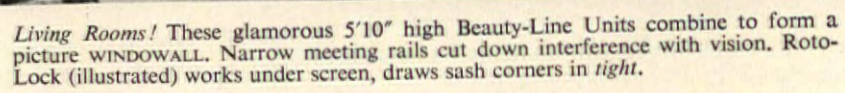
Martin H. Braun, president of the local home builders, says any builder is now in trouble who was "merchandising financing." Others, notably small custom builders, are having no trouble, he says.

Illinois: D. H. (Russ) Miller, executive secretary of the state HBA, says Illinois builders in the 25 to 100 group have been bothered most. "These are the builders who build lower cost homes and offer FHA and VA financing," he explains. Many bigger builders quit building, now develop land only.

Contra Costa County, Calif.: Executive Vice Pres. Fred Kracke of the local builders reports largest tract builders in difficulty. Builders of 50 to 60 houses and smaller are in a more fluid position, are doing comparatively well, he says.

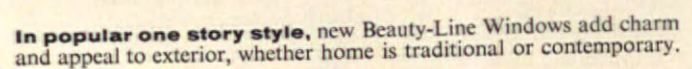
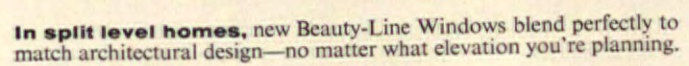
Los Angeles: A reason, rather than size, is behind the builders slowed most: they overextended themselves beyond their capitaliza-

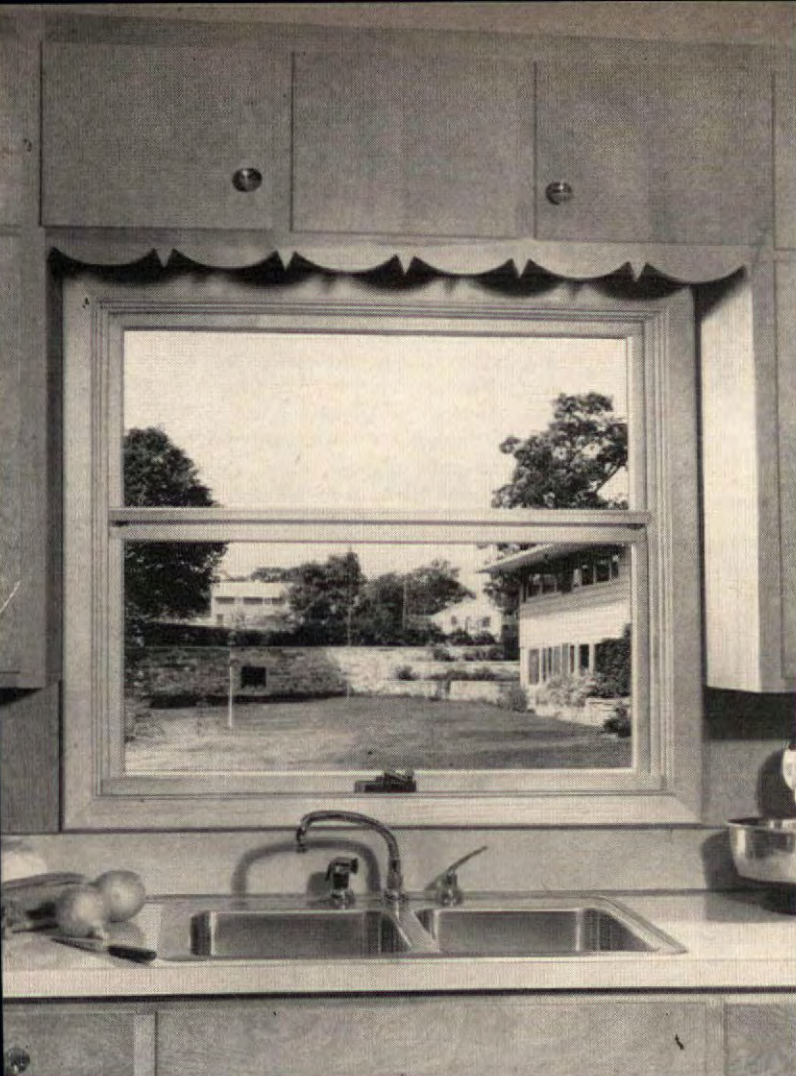
continued on p. 52



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Technical drawing of a door frame assembly. The drawing includes a side elevation and a cross-section. The side elevation shows a door frame with a total height of 60 1/8 inches, a top rail height of 5 11 1/2 inches, a stile height of 5 10 1/8 inches, and a bottom rail height of 5 7 1/4 inches. The cross-section shows a door frame with a total height of 49 inches and a bottom rail height of 14 inches. The door frame is labeled with the number 3863.





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*Patent Pending

Andersen Windowalls



ANDERSEN CORPORATION • BAYPORT, MINNESOTA

'...we really don't need money as much as we need customers...'

continued from p. 49

tion and are in a bad way, according to some experts Builders of all sizes made this error.

Builder Ray Cherry says builders of 50 houses a year or fewer are least hurt. He adds: "We really don't need money as much as we need customers."

Most spectacular development in the LA building market has been decision of McDonald Bros., third largest builder in the US in 1955 by HOUSE & HOME's count, to ask its bonding company and bank to take over a 500-house unsold inventory near Azusa and West Covina. Eugene Mohler, McDonald tract construction chief noted that two other McDonald tracts, totaling 316 houses, are doing fine.

Other big builders who overextended are also reported in serious trouble. George Prussell, Home Builders Institute executive vice pres., reports many builders suspending activity and taking long vacations (several of them in Europe). All builders are making severe cutbacks in plans. But cutbacks among 25 to 100 house builders are not as drastic percentage-wise as for builders of more than 100 units, he says.

Cleveland: The mortgage pinch is hitting mass builders of homes in the \$15,000 bracket, but R. A. Bahr, general manager of R. A. Gall Realty Co., builders of higher priced homes, says some little builders of custom houses (10 or less a year) are being hurt by the land problem. They can't get land on waivers, pay for it after they sell their house, as they once did. "The fellow who runs an occasional small ad and has to trust that a prospect will walk in isn't getting anywhere," he says.

Sacramento: Robert J. Lovell, new executive secretary of the local HBA, believes the small builder is suffering most. "Big builders would have more access to money because of financial position and contacts," he says.

Atlanta: Speculative builders of 25 or more houses a year—selling \$8,000 to \$16,000 houses on FHA or VA terms—are pinched most, reports J. K. McDorman, executive secretary of the local HBA.

"We have two builders who averaged 200 houses a year up to last year. They have started less than 10 each in 1957," he says. Some small builders have stopped building. Others have gone into remodeling, he adds.

Portland, Ore.: Biggest builders of lower cost housing, specializing in VA terms are curtailed most, according to Oscar Pederson, FHA director in Portland. "They haven't been able yet to recover equilibrium," he adds.

A conflicting opinion: M. Jeffery Holbrook, past president of the local realty board, believes the 10 to 25 house builder is hardest hit. "Many of them have been selling on the basis of easy financing... Now they are in a pinch and hanging on."

Houston: R. O. Davis, chairman of the building materials committee of the Houston Assn. of Credit Men, reports: "The speculative builder who builds and doesn't know whom he's going to sell to is hurting most. He sells in the \$10,000 to \$20,000 bracket, builds from 12 to 30 houses a year and his merchandising is through newspaper classified ads."

Long Island, N.Y.: Basic problem of Long Island builders is not shortage of money. Charles Gould of the Long Island HBA, reports builders have two main concerns. One is inability to get advance VA commitments.

Dime Savings Bank of Brooklyn has been letting its VA advance commitments expire in protest against the 4½% rate. Franklin Na-

WICHITA HAS THE DETAILS

Larger volume builders are building most of the homes in Wichita, Kan.

In the last half of 1956, 8% of the city's builders—each of them building 25 units or more in six months—began 43% of the city's new homes. In the first half of this year, 12% of the builders plan to start 25 or more new units each. Their output totals 55% of starts planned in the city.

These details of the local building picture come from a survey by the Wichita Assn. of Home Builder in cooperation with F. W. Dodge Corp.

The survey showed that 20% of the city's builders started no homes at all in the last half of last year, and that 26% plan no starts in the first half of 1957. WAHB and Dodge found a 37% drop (from 284 to 178) in the number of firms building in Wichita since a count in March, 1956.

tional Bank announced it has \$36 million (at 99) to plug the gap. The second concern is slowness of FHA and VA inspections, which has forced many builders to turn to conventional financing, Gould says. FHA, plagued with scandal and inefficiency in Long Island, has just changed district directors (p. 87).

Miami: S. A. Dansyear, executive secretary of local HBA, reports biggest builders who specialized in VA financing very distressed. Some reduced building, others have stopped. "The 10 to 25 builder is having a holiday, selling whatever he can build with conventional terms."

Cincinnati: Earl DeLaitre, executive secretary of local HBA, reports "those builders hurting most are those who sold low down payments" rather than houses. Small builders are currently stymied as buyers balk at high conventional interest rates, he adds.

Ft. Wayne: Russell Harding, executive vice president of local HBA, reports: "Some small builders (1 to 25) who built just a few houses are hardest hit. They have gone into remodeling work. Larger builders still can get money."

Oakland: The builder in the \$12,500 to \$13,500 price bracket is the one pinched most, according to HBA executive secretary John Hennessy. Reason: this has been the big VA market. Ten to 25 house builders are 17% to 18% off this year—a fact they blame on

customer resistance to higher conventional interest rates.

Dallas: Any size builder is hurting if he built all VA—but especially the 20 to 30 man. Builders who were offering VA, FHA and conventional financing on \$20,000 to \$25,000 houses are faring quite well.

Minneapolis: Larry Nelson, executive secretary, local HBA, feels all size builders are in trouble. The small builder (10 to 25) is bothered most because he can't get financing for the houses his prospective buyers want to trade-in. He reports 30 builders in the 5 to 10 house category have quit building.

Ohio: Cliff St. Clair, executive secretary, state HBA, finds any builder of 25 or more units hurting from sales trouble. "They can't qualify buyers even when they have FHA commitments," he says. Some builders are going out of business though the 1 to 10 house builder in the small Ohio town is doing as well as ever, St. Clair reports.

Baltimore: Biggest builders (300 or more houses) are doing fine, mostly building row houses, reports Jack Camdler, executive secretary of the local HBA. Builders of 15 or fewer houses, higher priced homes, are also prospering. Everyone in between is squeezed, Camdler reports, because of tight money.

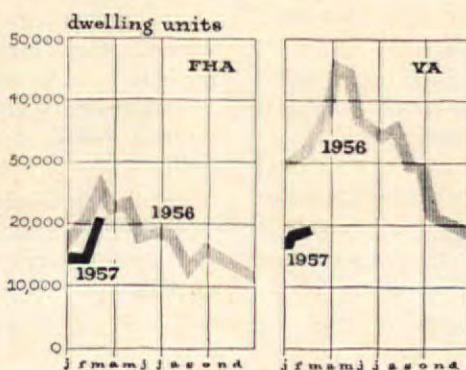
Rockland County, N.Y.: Lack of VA money has hurt bigger builders, Joseph Feld, president of Rockland County HBA reports. Smaller builders (1 to 10) having no trouble selling on conventional terms. Feld, himself, has quit the \$17,000 price range where he sold 100 houses a year VA, plans to build fewer \$25,000 houses on conventional basis.

St. Louis: Robert DeSutter, HBA executive secretary, believes biggest builders have cut back considerably. But builders who have actually stopped building are all in the 25 to 100 bracket. He reports demand apparently down, due to high conventional interest rate.

Seattle: Joseph A. Martineau, local HBA executive secretary, reports biggest builders—those who sold VA—have cut back sharply. But they are not hit as hard as middle sized VA builders (25 to 100), many of whom "need help badly." Under 10 builder is prospering.

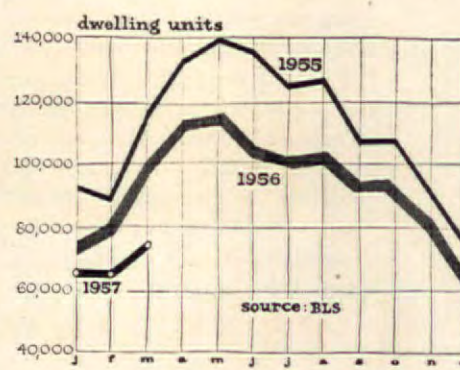
San Diego: Even though all builders are pinched by high VA discounts and fear they

continued on p. 53



VA appraisal requests off 48%, FHA applications 20% from '56

VA appraisal requests totaled 19,508 on new or proposed units in March, up 2.5% from February's revised total of 19,029 but a whopping 48% below March 1956. FHA applications went up 44% from February to 20,143, still 20% below March a year ago.



March housing starts up 27% from Feb.; off 15.8% from '56

Housing starts in March went up to 83,000 (75,500 private and 7,500 public), 27% above February but still 15.8% below March 1956. The March seasonally adjusted annual rate for private starts was 880,000—lowest since March 1949.

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Architects and builders are invited to write for a complete catalog. Also, see the U/R section in Sweet's Architectural and Light Construction files. Universal-Rundle Corporation, 477 River Road, New Castle, Pennsylvania.



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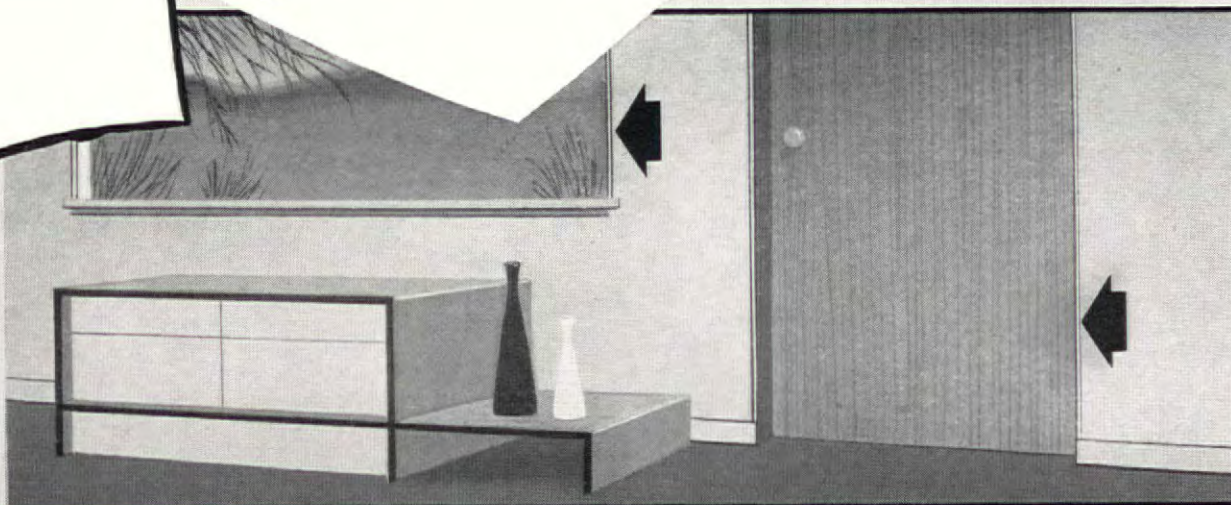
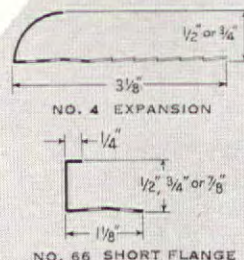
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cannot meet demand for rental units—because of FHA discounts—demand for housing remains so strong that builders are moving into San Diego county from all over the country. VA has so little business it has an inspector and a spot checker plus an inspector to inspect the spot checker, say builders.

Phoenix: Ralph E. Bruneau, vice president of Valley National Bank, reports: "Builders bothered most are those in any category who had not established topnotch credit and confidence before money got so tight. Those who dabbled in business on the side or were purely promoters have simply gone out of the building business."

Tulsa: Larry Milam, president of the Tulsa HBA, reports consensus of builder opinion is that small builders selling homes on VA terms in the \$10,000-\$15,000 bracket have been hurt most—but the pinch affects all builders to some degree. Some small builders have simply quit building.

Denver: The 10-25 units-a-year builder and the 100-or-more builder are troubled most. George McWilliams of the *Denver Post*, reporting the census of nine builders of various sizes, two lenders and two realtors, says: "The medium builder cannot get financial backing. Many have been forced to cut way back or get out altogether. The big builder, whose financing until last year was about 95% VA loans, has now reversed to practically all conventional mortgages. He's hurt in direct proportion to the number of homes he was building."

Pittsburgh: Stanley Edge, the building consultant, reports no evidence of builders of any particular size getting out of business except marginal operators who were in and out, anyway. Builders who are cutting back production are feeling their way into a more expensive market.

Off-tract model houses barred by NY court

A New York court has just handed down a decision that might interfere with Parades of Homes if widely followed.

Model houses, the court held, can be exhibited in a residential zone only if they are built on a builder's new tract.

The case involves four show houses built in the New York City borough of Queens, five blocks from Jack Parker Associates' 678-unit tract, Bayside Country Club Homes (June '56, *News*). Parker had followed the practice common on Long Island (but rare elsewhere) of putting up models off-site along well-traveled roads to gain more notice. (In most cases, models are built along commercially zoned roads, often on rented lots.)

Residents complained the houses attracted noisy crowds. Judge Samuel Rabin ordered Parker to stop using the houses as models. Parker, who now has other models on his tract, plans no appeal.

NAHB General Counsel Herbert Colton says he has not heard of a similar case elsewhere. Attorneys in the Parker case also believe the ruling touches issues not previously decided in the courts.

Though the court conceded that builders need to sell from model houses, and said the order would have been different if the models were on the tract, its ruling might set a precedent later in more familiar circumstances. As one NAHB staffer put it, what if the ruling were applied against a group of builders cooperating on a Parade of Homes? And what about the custom-builder who uses a model to attract prospects who want houses built on scattered lots?

LOCAL MARKETS: Detroit FHA director reports undersupply of houses for sale—less than one month's inventory

Detroit: A survey by the district FHA office in February turned up a total of "only 2,700 houses either finished or in the decorating stage which are unsold [which] is less than one month's inventory," based on the 31,000 built last year. District Director Wendell O. Edwards concludes there is "an undersupply of houses for sale." The survey, in Wayne, Macomb and Oakland counties, located no new homes for sale for less than \$10,000 and few under \$12,500 or over \$20,000. Most houses are offered in the \$15,000-\$20,000 range.

Memphis: An FHA survey shows that of 420 completed and unsold houses on March 1, 235 were in the \$15,000-and-up class and 126 in the \$10,000-\$13,000 range. Of 885 under construction, almost two-thirds were reported unsold.

Cleveland: Housing starts the first two months were down about 50% from the same period last year, and the Home Builders Assn. of Greater Cleveland expects there will be almost no completed, unsold houses offered on the market for less than \$17,000 during May and June. Normally in past years, there have been about 4,000 ready for buyers in the spring selling season.

Long Island: Building permits are down 34% and A. Sidney Roth, president of the Long Island Home Builders Institute, predicts Nassau and Suffolk counties will get one-third fewer new homes this year than last. This would mean a drop from 23,000 to less than 16,000.

New York State: Housing starts declined 38% in February, compared with February 1956, State Housing Commissioner Joseph P. McMurray reported. His data showed that in the metropolitan New York area, only Rockland County showed a gain for the month.

San Diego: Housing permits for the first three months totaled 1,843 compared with 1,514 for the same period last year. Sales are good, with the price bracket now up to \$14,500 to \$21,500, according to Charles Taylor, executive vice president of the San Diego Building Contractors Assn.

San Diego's current boom, which has seen

90,000 new homes built from 1950 through 1956, is nothing to what is coming, according to Harry Haelsig, city planning director. From last August through February, he said, tentative subdivision maps were filed for 14,765 building lots, a 300% increase over the same months a year ago.

Denver: Rental vacancies are increasing. The Denver Board of Realty reports they rose from 1% last September to 2.7% in mid-March. Unfurnished houses, which account for 8% of Denver rental units, had a 3.9% vacancy rate two years ago, were 2.4% vacant a year ago and were 2.7% vacant last March 15. Lowest vacancy rate was 0.5% on three-bedroom unfurnished apartments.

Los Angeles: Home building in the Los Angeles metropolitan area dropped 14% last year to 90,298 units, based on permits issued. Security-First National Bank figures show most of the drop—nearly 10,000 units—occurred in Orange County, down 36%. For the 14-county southern California area, homebuilding declined 12% to 131,566 homes. Permits for houses in February were off 75% in Orange and 32% in Los Angeles counties. The bank notes, however, that "the excessive inventory of unsold tract homes" in Orange, Los Angeles and San Bernardino counties reached a peak in mid-1956 and has since improved.

Current reports indicate builders are "cautiously pessimistic" in southern California. The market is spotty. Sales are slow in West Covina, Pomona and Orange county, are not easy even in the San Fernando Valley, Los Angeles' hot spot in recent years. In Palos Verdes sales have been good in the \$18,000-\$50,000 range, and they're strong at \$11,000-\$13,000 in Norwalk. One sign cheering builders in all areas: there has been an upsurge of lookers, including serious house-hunters, since the first of the year.

Wichita: A detailed market analysis by the Wichita Assn. of Home Builders shows a definite shift to higher-priced homes. Thirty-six per cent of starts this year are in the \$15,000-and-up range compared with 25% the first half of 1956. Builders expect to start 1,471 houses the first half of this year (see page 52).

NY legislature pigeonholes anti-discrimination bill

A bill to bar racial discrimination in all housing in New York state (Nov. '56, *News*) has died in a legislative committee for this year.

The bill, proposed by the New York Committee Against Discrimination and ostensibly backed by New York homebuilders, would have extended to all housing the discrimination ban now applied to FHA and VA financed housing of 10 contiguous units or more.

Backers of the bill took its failure calmly. Said Lawyer Charles Abrams, head of the State Commission Against Discrimination: "There was not enough time to drum up support for the bill. It wasn't proposed until last October."

The New York Senate authorized Sen. George R. Metcalf—one of the authors of the existing antidiscrimination law—to hold public hearings on the need for the measure. He is to report at the 1958 legislative session.

In other action the New York legislature:

- Extended state rent control for two years. Controls were left unchanged in New York City but all controlled housing outside the city is to be decontrolled as it becomes vacant. Even in the latter areas, existing controls can be continued if the local legislative body so decides.

- Passed a bill enabling Westchester County towns to levy school taxes on a home from the date it is completed—not from the date it gets on the tax roll. In the past houses completed just after the tax roll was equalized could escape a year's taxes, even though new owners moved in and sent their children to local schools. The new measure lets towns assess for back taxes any new homes completed too late the year before to get on the tax roll. The bill was awaiting the governor's approval in late April.

How to make your model home a better salesman

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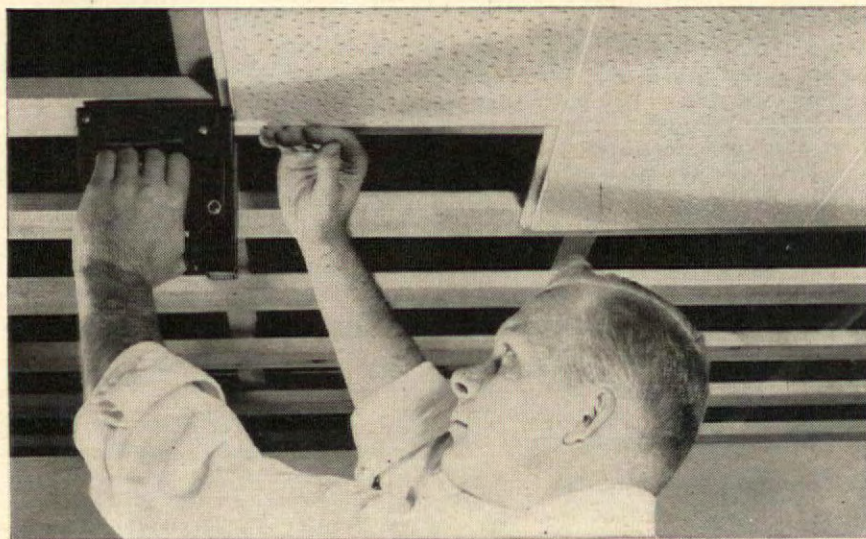
Across the page, you can see how attractive a ceiling of Full Random Cushiontone is in a model home. Your prospects will be impressed with the beauty of this new ceiling and the new comfort of quiet it brings to the home. Cushiontone's smart design makes it a ceiling that is suitable for all areas of the house . . . living room, family room, kitchen, or den. In any room, pros-

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OPINIONS

Noteworthy comment on matters of moment to home building:



William McC. Martin, chairman, Federal Reserve Board:

"The home construction industry is probably the most important single industry in the country, and home ownership is the most important asset for many American families.

"Nearly a billion dollars of new funds every month is required to support the level of home construction we have had in recent years. In order to maintain a flow of funds of this magnitude, it is essential that all the major types of financing maintain contact with the market. At the moment this contact has been severed, particularly in the case of VA-guaranteed mortgages, by the prescription of unrealistic ceilings on the rate of interest."



C. Canby Balderston, vice chairman, Federal Reserve Board:

"A second stabilizing influence [in the economy] consists of demands that may be partially deferred or postponed, and therefore act as a reserve for slack times. Recent residential construction is an example of this, partly because of the relatively fixed yields available on mortgage credit, and partly because of the sensitivity of home buyers to mortgage terms. . . . Deferred housing and school needs, important and desirable as these needs are, stand as latent supports for the economy [when] business investment slackens."



Joseph P. McMurray, New York state commissioner of housing:

"People in New York City are not aware of the importance of housing and the importance of spending more of their income on housing. There are a lot of my own personal friends who think they should still pay \$50 a month rent when they are now making \$110 a week. I find they have not realized what is happening to their own neighborhoods."



Norman Strunk, executive vice president, US S&L League:

"Dipping into National Life Insurance Reserve funds for direct loans won't help many veterans, and it won't bolster home building appreciably. All these proposals do is put the federal government's foot deeper in a field in which it has no place—making home loans directly to American families."

HOUSING POLICY:

House kills 5% VA rate; alternate schemes to ease FHA face muddle

Housing legislation will be tied up in knots—as usual—until late this session of Congress.

This year, developments of the last 30 days indicate, diversion of Natl. Service Life Insurance funds to buy mortgages will cause the impasse instead of public housing. There may well be a different hostage this year, too. In the past, Democrats and the handful of Republicans who favor public subsidized housing have threatened to let FHA die if anti-public housers do not compromise. This year FHA won't make a good hostage. Because of the housing slump, it has enough insurance authority to last well into next year. So Democrats are likely to hide behind Fanny May's skirts. Look for threats to give Fanny May little or no money unless conservative legislators agree to tap NSLI funds.

All chance is gone that Congress will boost VA's below-the-market 4½% interest rate to 5% this year.

Defeat of efforts to amend a 5% VA rate into a bill pumping up direct VA loans is the tell-tale signal. Here's how it happened:

When the House prepared to vote on a bill by Rep. Olin E. Teague (D, Tex.) to expand direct lending by VA, Rep. William H. Ayres (R, Ohio) offered an amendment permitting a 5% interest ceiling on all VA loans—both direct and guaranteed. It was ruled out of order, as expected. Then Ayres offered an amendment to raise the rate to 5% just for direct loans. The House defeated it,

82 to 45. Then it passed the direct loan measure (boosting the loan ceiling from \$12,500 to \$13,500 and authorizing another \$500 million for the program) and sent it to the Senate, where it will probably be incorporated in the main housing bill. A few days later, Ayres tried again for a 5% rate in the veterans committee. The committee voted 11 to 6 against it. "Three strikes is out," said Ayres.

Biggest shot in the arm for housing that seems likely to emerge from the present muddle is a cut in FHA down payments.

How far Congress will cut them is the tricky—and unpredictable—part. Five different schemes for doing so have been introduced in the House alone: 1) Teague's drastic plan for 98% loans up to \$10,000, 2) Ayres' nearly-as-liberal plan, 3) a mild administration plan for 96% loans up to \$10,000 (April, News), 4) a House banking committee version which is not so liberal as the administration's schedule (see p. 45) and 5) a House minority bill which is close to the administration schedule (see p. 45).

The tangle of so many plans is further confounded by other controversial features of the House banking committee bill, written by Rep. Albert Rains' housing subcommittee. It sets up a veterans preference section in FHA (on a CRV basis which runs counter to FHA's entire philosophy—see p. 45). It gives Fanny May \$1 billion more credit. It channels \$1 billion of NSLI funds into VA mortgages, through FNMA. It tells FHA and VA to control discounts. It gives FNMA another \$300 million for Capehart military housing mortgages. It boosts funds for urban renewal grants by \$250 million.

The Rains bill immediately ran into trouble from both parties. Twelve of the 13 Republicans on the House banking committee signed a minority report opposing use of NSLI funds for VA mortgages. Lone holdout: Rep. Gordon McDonough (R., Calif.). This was in line with earlier threats (by Treasury Undersecretary Burgess) to recommend a presidential veto of legislation containing this provision.

Teague's veterans committee gave the bill another wallop by voting to fight inclusion of matters it considers its own private domain: use of NSLI funds, a veterans' section in FHA, and VA-control of discounts.

Republicans seized the opportunity presented by the split in Democratic ranks to introduce their own compromise housing bill.

This omits all the items Teague objects to. It gives Fanny May a \$1½% billion boost in lending authority—\$500 million more than the

Rains bill or the administration wants. In theory, this makes up for omission of NSLI funds.

The substitute measure, authored by Rep. Henry O. Talle (R, Iowa) has a good chance of passing the House. HHF Administrator Albert Cole got out a statement which made it seem he was trying to kiss the bill—but without getting close to it. Cole said it "removes the major objections" to Rep. Rains' measure. But he complained it "makes more money available" for renewal and FNMA than Ikemen want. By late April, Albert Rains seemed to be stranded.



A renewal project the government almost thwarted

This pleasant group of row houses in Richmond, Calif. demonstrates one of the chief reasons why urban renewal is lagging.

It has taken Barrett Construction Co. nearly two years to unwind the tortuous federal red tape and get construction started on a mere 100 units. This has proved so costly (about \$300,000 investment) that Barrett's John Tolon says: "If it hadn't been for the company's line of credit tied into its stable commercial and industrial building business, we

couldn't have weathered the struggle." Most of the trouble was with FHA, which kept coming up with Sec. 220 commitments so low that Barrett would have been unable to build and break even.

So stubbornly did FHA's San Francisco office insist that 1) Barrett's prices—\$13,500 to \$15,950—were too high for the neighborhood and 2) row housing would not meet market acceptance (in a suburb only 7 mi. from San Francisco where row housing is the

norm) that the Barretts finally built a sample block with conventional financing and \$100,000 of Barrett money to prove FHA wrong (photo at left). Result—even before ground was broken last month on the 100-unit redevelopment job—20 sales, including six to Negro families. As a redevelopment job, Richmond's Project 1-B must, by law, be unsegregated; but the developers expect Negro occupancy to stay below 15%. That is the point above which, some fear, the neighborhood might become all-Negro.

Architects Vernon DeMars and Don Hardison have come up with a combination of two-story row houses, walkups, duplexes and detached single-family units. Facades and setbacks are so varied that the bleak uniformity of row housing vanishes completely. But the density remains high (12 families per acre), as Richmond planners think befits an industrial community.

In the end, it is VA commitments (which run about \$500 to \$1,000 above FHA 220's even though 220's are supposed to be figured on replacement cost) that are making the tract saleable. A veteran can get a 4 bedroom unit for \$350 down, \$70 a month for 30 years.



NAHB research house will test new materials

NAHB Research Institute's "Home of the Year" was started last month in Kensington, Md., a Washington suburb. The 1,280 sq. ft. house is aimed at developing a closer relationship between builders and producers on new materials and trying out new products. Several were suggested by NAHB members.

Among new products is a Masonite siding which has a preformed batten (which will not be on the market for some months), an interior partition system with Darling hardware, a new way to ventilate gable ends, Ingersoll-Humphreys bathroom equipment

with a wall-hung toilet, an "end out" tub with drainage above the floor, a 1/8" hardwood floor developed by Forest Products Laboratory and a simplified Frigidaire summer cooling system. A new type of Armstrong sponge-back linoleum will be used, as will some new Philco kitchen cabinets and Lu-Re-Co trusses and panels.

Architect is Wm. Sloan of Knoxville. Builder is Clarke Daniel. Code problems delayed the house for several weeks but NAHB hopes it will be far enough along to show at the spring NAHB directors meeting.



Noyes patio house receives one of six AIA first awards

This patio house (H&H, Oct. '56, p. 168) was the only house to win a first honor award in the American Institute of Architects' annual competition. Designed by Eliot Noyes for himself in New Canaan, Conn., it has a radical two-zone plan in which the open patio completely separates the two enclosed living areas from each other.



St. Louis homes fall apart as backyards slip away

Eight homes near St. Louis are falling apart—and the owners, still liable for mortgage payments, are suing the builder (A & R Building Co.), realtor (Vorhof-Duenke), town government, an excavator and an engineer.

The homes, in Bellefontaine Neighbors, started cracking up after earth at the base of a hill behind the homes was removed to

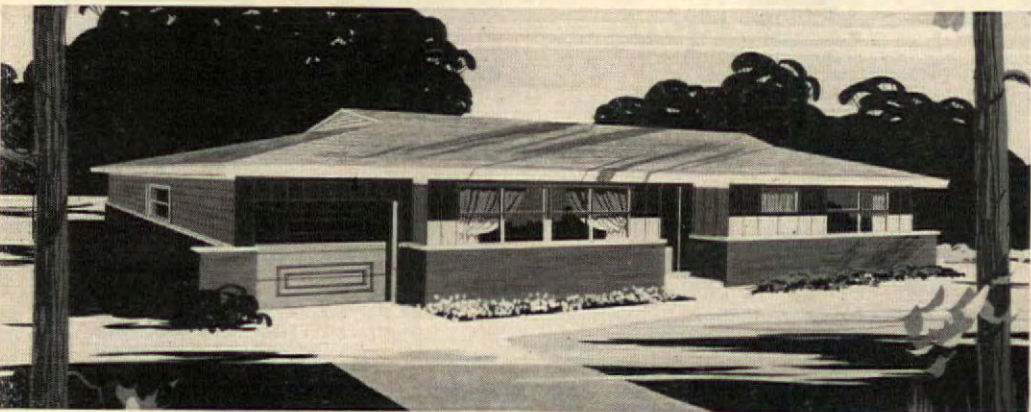
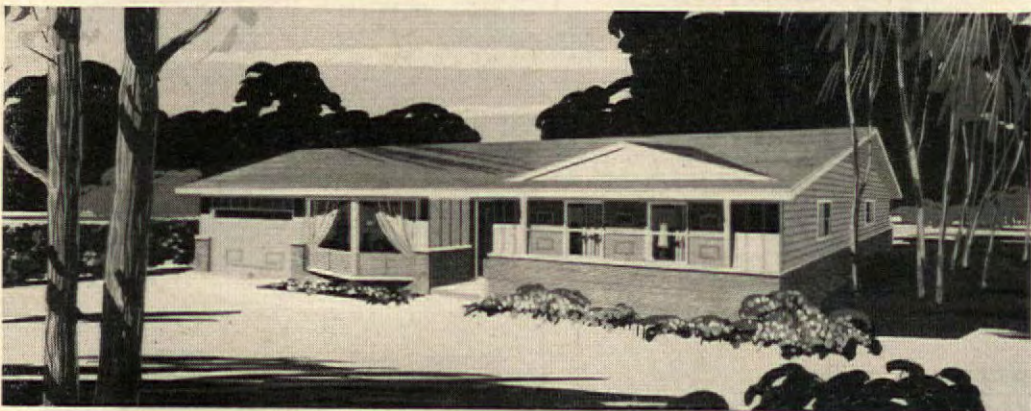
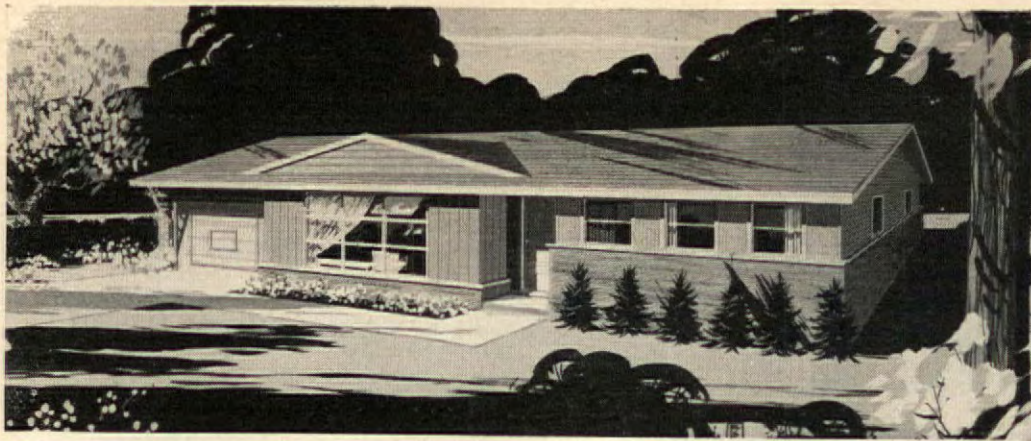
straighten a road. The home-owners charge removal of this earth caused the back of their property to fall gradually away, undermining house footings. Builder and realtor allegedly put the homes on unsafe earth fill.

Each home cost \$15,500 new in 1950 on FHA terms. Owners are suing for \$37,000 damages each. Defendants disclaim liability.



San Francisco quake damage hits Doelger Westlake tract

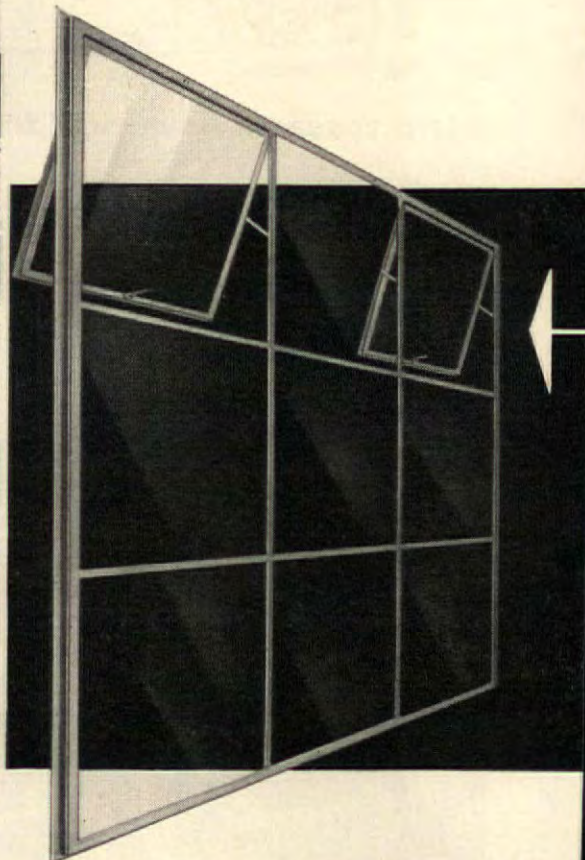
About half the damage in San Francisco's March 22 earthquake befell Builder Henry Doelger's 4,500-house Westlake tract, just north of the epicenter. Engineer Otis Calhoun of Daly City (where the tract lies) says damage to 250 homes may run to \$578,000—much of it studs wrenched off base plates or stucco cracking. Doelger men put losses much lower. *NEWS continued on p. 60*



Elk Grove Village, Elk Grove, Ill. Illustrated are the Suburbanaire, Continental, Town and Country, and Regency models. Centex Construction Company, Inc., Dallas, Texas, builders. A. J. Del Bianco and Associates, Chicago, Ill., architects. DeSoto D. McCabe and Associates, Schiller Park, Ill., engineers. Monroe-Culbreath Associates, New York, N. Y., decorators.

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At completion, Elk Grove Village will number 6000 homes . . . plus schools, churches, civic and shopping centers. All 6000 homes will feature Truscon Steel Windows—66,000 in all.

Low installed cost. Truscon Steel Windows are square and true . . . steel-strong to resist job damage. Series 138 Double-Hung units have stainless steel weatherstripping and stainless steel balance tapes built in, with hardware attached. Installation is fast, easy, time-saving.

Color styling. In the four basic-house models, Centex, "the Nation's Largest Home-Builder", varies the effect by use of 15 decorator-selected color schemes. Colors are described as "clean, clear pastels". Color harmony was another reason for choosing Truscon Steel Windows—they can simply paint

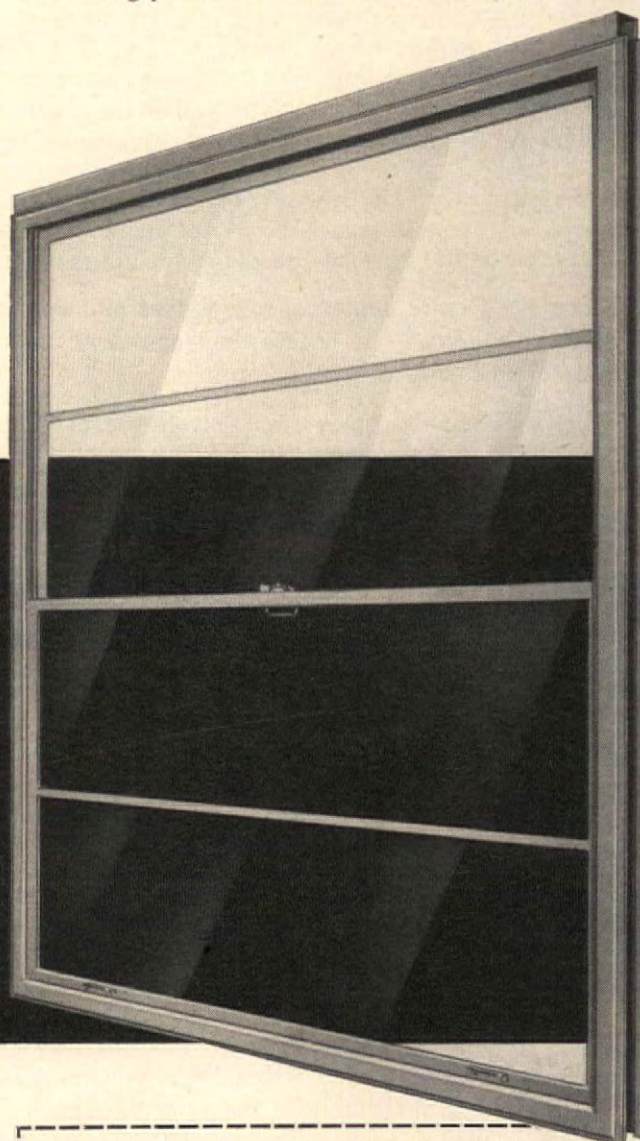
them as they paint the room. Result: a perfect blending of color. Inside and out.

Quality products with a national name. Deep-down quality is carefully built into every Truscon Window. Quality and reputation based on years of distinguished performance are vital to sales-minded volume-builders like Centex. Home-buyers recognize the Truscon name and reputation, too—backed by extensive national consumer advertising and promotion.

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Truscon Steel Ranch Window (left) in larger sizes makes an attractive picture window. Medium sizes conveniently fit window openings in dining rooms, dens, libraries. Smaller units are admirably suited to privacy requirements of sleeping rooms. Awning-type ventilators are top-hinged. Standard sizes of double insulating glass can be used with all sizes of Truscon Ranch Windows.

Truscon Series 138 Steel Double-Hung Window (right) is largest-selling unit of its type in the world. Stainless steel weatherstripping is built in. Motor-spring-type spring-balances have stainless steel tapes. Low first cost, ease of installation, ease of painting, simplicity of operation, low maintenance cost and weather-tightness make it the truly trouble-free window. Ideal for use in air-conditioned homes. Sizes up to 5' wide by 6'5½" high.



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PLANNING OFFICIALS' CONVENTION:

Can builders tap big new market by cutting waste space in side yards?

A vast new market of buyers could be tapped by the home building industry if it would stop wasting so much space in site planning of new subdivisions. And the tracts would look better, too.

This intriguing prospect is raised by Canadian Architect Stirling Ferguson, a staffer of a Natl. Research Council committee in Ottawa. He was a speaker at the American Society of Planning Officials' March conference in San Francisco.

H&H staff



FERGUSON

"The key is side yards," says Ferguson. He argues that houses with side yards from 3' to 20' wide (and what else can a builder do under FHA rules unless he's putting up a palace?) are wasting most of that space. Reason: even a 20' side yard is not wide enough for privacy or play space. Says Ferguson: "Any side yard up to 3' wide is a hazard and anything up to 20' is a nuisance." Moreover, you need at least 40' between houses for fire safety, he says.

Ferguson urges an 80' x 100' lot as a minimum for detached dwellings. But that doesn't mean he thinks new single-family housing shouldn't be built on smaller plots. For smaller lots (clear down to 40'), Ferguson suggests that a single-family home be built at one edge of the lot, back-to-back with another house at the opposite edge of its lot. And he advocates some row housing on 20' lots—to add the spice of variety. He argues: "This will reduce the cost of utilities, cut the cost of lots and allow houses to be bought by many people who can't afford them now."

Subdivisions need more duplexes, row houses and apartments—even up to a few 15-story buildings—to relieve their one-story monotony, experts at the ASPO conference agreed.

Today's typical subdivision, they cried, involves a house and lot that cost too much to keep up, wastes valuable land, involves too much street- and utility-building, does not pay its share of local taxes and promotes class isolation. Some blame FHA rules and underwriting practices as well as local zoning for impeding such plans. Stanley Ward, speaking for the noted American planner, Hans Blumenfeld, now in Toronto, complained that low-density development—4½ houses or less per acre—produces overextension of urban areas, isolation of daily life and frustration for housewives at home while husbands commute.

What planning needs today, speaker after speaker emphasized, is less piecemeal attack on the physical problems of America's sprawling cities and more regional planning to fit such diverse activities as new highways, urban renewal, traffic control and open spaces into a sensible whole.

Realty Tycoon William Zeckendorf, for example, urged "unilateral annexation" of satellite suburbs by mother-cities to permit the kind of regional planning that must be done if metropolitan areas are to cope intelligently with the "explosive growth" they face by 1975. He assailed suburbs that do not pay their share of central city costs as "freeloaders, chiselers, and carpetbaggers." He called this the "weakest part of our American system," adding: "if it is not cured, all your planning will go down the drain."

Metropolitan governments patterned slavishly after Toronto's (Aug. '56, News) may prove a boobytrap for US cities, says William A. Robson, professor

H&H staff



ROBSON

of administration at the London School of Economics and Political Science. To cope with regional problems of today's regional cities, Robson advocates a "two-tiered government"—the present local cities and towns plus a regional government to run regional matters like sewage disposal, transit, traffic, smog, planning, open spaces, highways and slum clearance "which require big scale financing and planning." So far this is the Toronto "metro." Where Robson differs: "The top authority should be directly elected by the citizens. What we need at the top is a regional outlook [i.e. broad planning]. You are not likely to get it if you have representatives of local governments indirectly elected. An assembly of parochial outlooks does not produce a larger outlook."

ASPO'S NEW BOSS

New ASPO president, succeeding Park H. Martin of Pittsburgh, is Henry Joseph Sullivan, 51, assistant to the president of Detroit Edison Co. Sullivan, a stocky, florid man, got into planning in 1940 when his company, De-

H&H staff



SULLIVAN

troit's second biggest taxpayer, foresaw problems looming as the city developed a comprehensive zoning ordinance. He has been chairman of the Detroit Metropolitan Area Regional Planning Commission, vice chairman of the Port of Detroit Authority. Detroit's biggest problem, says Sullivan, is "holding industry within the city limits"—which have not been enlarged since 1926. He says underground utilities in new subdivisions "don't make economic sense"—but, speaking to planners, adds: "It's just money."

City subsidies urged for commuter trains

Are US cities wasting hundreds of millions of dollars betting on the wrong transportation system to solve their traffic problems?

George Alpert, president of the New Haven Railroad, is one of many who think so. More than that, he believes the cities, in pinning their hopes on arterial roads and off-street parking facilities, are only compounding their problem. The more roads they build, he says, the more do commuters shift from railroads to highways.

Alpert sees only one solution: cities must subsidize railroads to haul commuters to and from the suburbs. Writing in the April *Harper's Magazine*, Alpert says cities can do this two ways: 1) by making up railroads' deficits on commuter service costs and 2) by paying for new trackage into suburbs not now served by railroads. The new lines could be leased to the railroads to be operated at cost.

Home builders concerned

Alpert's proposal is of more than passing interest to homebuilders. As commuting becomes harder, sales in outlying areas slow up. More and more builders face two harsh facts: 1) the only land left to build on is far out in the suburbs and 2) auto traveling time into the central cities is steadily increasing. Short of revolutionary changes in transportation, Alpert's solution could be builders' best hope.

Alpert does not say what any one city might have to pay to subsidize rail transit. But he insists it would cost far less than new highways. Moreover, he writes, "A two-track commuter rail line . . . can carry at least five times as many people per hour as a four-lane super-highway—and there are no cars to be parked on arrival."

Unless commuter lines get help from local communities, Alpert predicts, many will be forced to close. Some may be making a fair return not shown under Interstate Commerce Commission accounting methods, which Alpert questions, and there is evidence of a trend back to rail commutation. But he contends most commuter lines are losing money by any accounting method, and fares cannot be raised enough to wipe out losses.

How US road program is upsetting suburban land values

Boom is in sight for lucky land-owners near interchanges, but bypassed land may depreciate

Excerpts from a talk to the ASPO conference in San Francisco by Grady Clay, real estate editor of the Louisville Courier-Journal (and HOUSE & HOME's Louisville correspondent):

Today's "tiger at the gate" is the new federal highway program, a tremendous concentration of energy that is busting loose in all directions—a THING, a great creature, all 41,000 mi. of it.

It's already quite clear that the new highway program is the greatest invitation for land speculators since Congress opened up the old west a century ago with land grants to the railroads.

What these new highways are doing is simple and spectacular: they're shifting land values all over the map, concentrating them around the new intersections, spreading them out over raw and once-lonely countryside.

Around the new interchanges, the impact is tremendous. Landowners are suing each other right and left, slugging in the clinches. You can't swing a subpoena without hitting a witness in a zoning suit. And the price of land went out of sight the minute they opened the first bids on the four-leaf-clover intersection.

The old-time highways brought money and business to Old McDonald and his farms all up and down the road. But the new limited-access roads concentrate values—principally around the intersections, but also along the access and service roads. They'll open up thousands of square miles of "development"—more tigers at the gate—

Even if we assume only one interchange



CLAY

every 10 mi., this means 4,100 centers of unearned increment, nuggets of pure gold for the happy few who own land. Their fortunes are assured by accidents of geography, whims of location engineers, the logic of history, and certainly by the decisions of many planners.

Let me mention a few examples of what's happening in the choice neighborhoods (with this warning: there's great danger in attributing all the rise in land values to the new expressways, especially in a period of exurban and suburban expansion, and a time of monetary inflation.)

Louisville: "The rise in front-foot prices in six years from about \$30 to over \$300 along Bardstown Road has been traced by a Louisville real estate specialist to one major influence: the Watterson Expressway.

Pittsburgh: Thomas McCaffrey, president of the national Society of Industrial Realtors cites this case: "At Monroeville, Pa., fifteen miles from Pittsburgh, I could have bought land for \$100 an acre in 1946 at a major interchange on the Turnpike. Today that land is selling at \$500 a front foot."

Houston: A study called "The Economic Evaluation of the Gulf Freeway" by the City of Houston Dept. of Traffic & Transportation says: "Most of the property adjacent to the Gulf Freeway has increased from 200 to 300% in value."

"The property owner in the primary zone of influence had approximately two times as many opportunities to resell as did the owner in the zones beyond the influence of the facility. . . . He could not only have resold twice as easily, but have gained 110% on his investment, while the owner in the zone of no influence would have made a profit of only 18%."

California: Here we find impressive documentation done by the Department of Public Work's Division of Highways; the economic studies by Frank C. Balfour, Harry Cook, W. M. Douglas and others. Balfour (reporting on the Arroyo Seco Parkway in Los Angeles) says: "Privately owned properties fronting on the outer highway have enhanced in value 1½

to 3 times as a direct result of construction of the Arroyo Seco Parkway."

And in New York, we find this report (from William P. Vogel, Jr., in "Freedom of the American Road"): "Land values along the Thruway have climbed to the sky; in the Syracuse area from around \$750 per acre in 1951 to \$8000 in 1955; near Buffalo to \$5000 from a mere pittance."

All these stories have one theme in common: "Why, oh, why didn't I?" They all refer back to those so-recent days when "You could have bought that land for a song"—and now you've got to produce an entire symphonic concert to get a little piece of it.

Hell hath no fury like a woman scorned, unless it is the owner of property that's been by-passed by the latest expressway—the fellow who sees his neighbor reaping benefits which he might have had. . . . I don't have to tell planners about the outraged and anguished cries of property owners to whom a highway spells the difference between passing on to their children a worthless, worn-out farm, or a fat portfolio of shopping-center leases.

But these examples also show:

- That the new express highways are today's most efficient device for exploiting and reshuffling land values.

- They make it possible for planners (not to mention governors, state highway commissioners and other powerful fellows) to dump fortunes in the laps of a comparatively few landowners around the interchanges and nearby service roads. Furthermore:

"The opening of a new highway . . . can move thousands of acres of vacant land into the metropolitan market, and into competition with established localities, just as effectively as if they were loaded on flatcars and barges, and dumped next door."

Your new highways are knocking into a cocked hat "the old theory that land is permanently fixed in place, ever enduring and therefore not subject to depreciation."

In my opinion, nothing can depreciate [bypassed] land as quickly as the interjection of a new express highway into the suburban landscape, directing traffic and customers away from old routes.

New highways may create new towns in wrong places

Excerpts from a talk to ASPO by John T. Howard, associate professor of city planning at Massachusetts Institute of Technology:

Over the next 20 years, the highways built under the [Highway Act of 1956] will have more effect on the form and pattern of growth and therefore upon the character and structure of our metropolitan areas, than all of the metropolitan planning done by any city planners between 1945 and now.

All signs point to building [in the next 40 years] at lower and lower densities—bigger lots for houses, bigger sites for schools, more acres for parking, more land for each employee and shopper. By 1975, we can expect the built-up parts of our metropolitan areas to cover something like twice as much land area as they do now—nearly 10,000 sq. mi. of newly urbanized land that is now rural or vacant.

We have known for a long time that accessibility is the major creator of urban land values. The express highway is one of the most powerful tools yet developed [to do this]. Whether expressways are used pur-

posefully or not, they may turn out to be one of our strongest controls over land development and use. Where a new expressway creates development potential in conflict with existing zoning, I would expect that in time the zoning will be forced to yield to the realities of land economics.

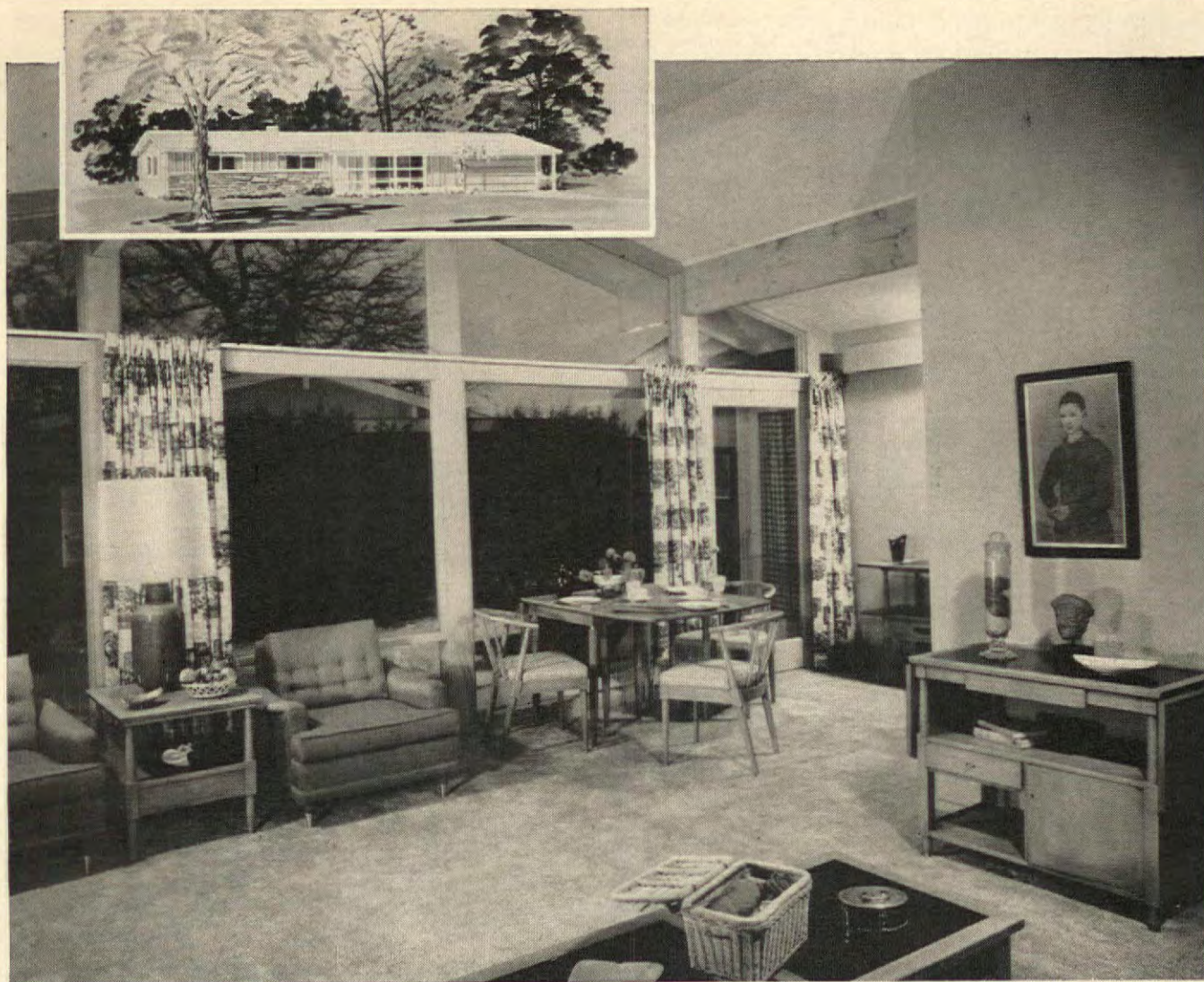
We haven't done our homework. We are ill prepared, now that the highways are upon us, to say where they should be built [for] the best interests of metropolitan areas. It is in the metropolitan fringe, where the highways will have the most influence on development, and where there is most flexibility in route location, that planning is generally lacking. In the absence of planning, each decision will be based on highway engineering, traffic engineering and costs. The Act states that "local needs, to the extent practical, suitable and feasible, shall be given equal consideration with the needs of interstate commerce." But if local needs have not been expressed in terms of what greenbelts should be preserved, or of what is the best place for the next 50,000 people, then "local needs" can only be interpreted as traffic loads, based

on extrapolated origin and destination surveys.

The purpose of highways should not be [merely] carrying traffic. If a highway produces land development and population distribution that worsens the livability and efficiency of a metropolitan area, that highway is a disservice. The Highway Act does not recognize these all-important aspects of design. The highway engineers into whose hands this program has been delivered have assumed a terrible responsibility, far beyond what many of them realize. This program forces them to make decisions that have impacts far outside their field. Just as war is too important to leave to generals, so highways are too important to leave to the highway engineers.

It may be too late to ask the rerouting of an already designed highway so as to cost an extra \$2 million, merely to make sure that a public and private investment of \$500 million is in the right place (a new community of 50,000 might cost that much). But it might not be too late to ask that an interchange be left out, at a saving of \$500,000, to discourage development of an area that metropolitan considerations require as rural.

NEWS continued on p. 64



One of the Bayberry Communities homes including carpet in the purchase price. Homes are priced from \$13,900 to \$20,730.

Top eastern builder says: "Carpet in the package frequently closes a sale"

"Carpet helps us sell faster," says Howard M. Berman, President of Bayberry Communities, builders of homes and communities in Syracuse, Westchester, Philadelphia and Long Island.

"Carpeting increases the sales appeal and attractiveness of our homes," says Dr. Berman. And reliable consumer surveys bear him out. Women prefer carpet 13 to 1. But when they're buying a new house, their cash and credit are tied up. They feel they can't afford carpet. And that's where Bayberry Communities cashes in. When they include carpet in the purchase price, the sale is made.

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plete with the carpet she's always wanted. And the builder has made another sale.

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MATERIALS & PRICES:

Building trades demand big boost in pay despite rising unemployment

Building trades unions across the US are pressing for whopping wage increases this spring—despite rising unemployment among all trades most dependent upon home building.

So overwhelming is the bargaining strength of unions that their spokesmen almost universally shrug off this paradox without explanation. Builders fume, call the labor demands "completely unwarranted," and say such increases would boost home prices 4% or more.

Will builders back up their protests by taking strikes, if need be, particularly in a year when slow building means shutdowns would hurt least?

Warns Andrew Murphy, NAHB labor relations director: "If builders won't take a strike this year, they are practically admitting they never will." Key places to watch: Philadelphia, Miami, Los Angeles and northern California.

In Philadelphia, talks between builders and trades were deadlocked at mid-month after four months of negotiation. Carpenters want 37¢ more an hour. (Present wage: \$3.38.) But electricians want 82¢. (Present wage: \$3.92.) One builder-negotiator frankly predicts: "There will be a strike."

In Miami, where builders negotiate jointly with general contractors, negotiations split wide open when roofing contractors—negotiating separately—gave their employees a 63¢ package increase. Carpenters, who had seemed quite interested in the 26¢ package offered them, promptly demanded 47¢ more an hour plus double time for overtime. (Present wage: \$2.88.) Cries one builder: "It was the most stupid and idiotic thing the roofing association could have done."

Wage demands in northern and southern California have touched off a tirade of bitter attacks by usually silent building men.

In Los Angeles, where the carpenters (despite unemployment they estimate at 4,500 out of 31,000) are seeking 50¢ an hour more, George M. Pardee, president of the Home Builders Institute, bristled and called the wage proposals "completely unrealistic." He added: "In the face of a dried up mortgage market that has caused housing starts to fall to a five year low . . . it is highly inopportune for labor to seek gains." Operating engineers want 85¢ an hour more.

Carpenters in northern California's 42 counties (excluding four San Francisco area counties) are asking 57½¢ (present wage: \$2.85). Strongest protest has come from the Associated Home Builders of the Greater East Bay, who are not directly involved. But builders argue that such a big wage hike would set a pattern for the area and snowball the cost of building.

In San Diego, carpenters want 70½¢ more per hour plus eight paid holidays a year. (Present wage: \$3.10). They also want \$10 per day or 10¢ per mi. for work beyond a 10 mi. radius of the hiring hall. Charles Taylor, executive vice president of the San Diego builders, brands the demands "excessive and ridiculous, out of line compared to the cost of living index."

First returns from 1957 negotiations indicate that the level of settlements will be much lower than union demands.

Chicago carpenters accepted a 20¢ wage increase and a two year contract, apparently setting a pattern. Home builders as usual had no part in the negotiations. Builders must accept the general contractors' settlement. Builder Robert Arquilla says wage increase will mean a 4% increase in prices of new homes.

Kansas City laborers, on the eve of a strike, agreed to a 10¢ per hour increase each year of a three year contract. Other trades are asking 25¢ per hour. Trades in northeastern New Jersey have settled for 10¢ to 40¢ per hour.

Cleveland trades got a 16½¢ an hour increase—part of the peace terms of a two-week strike last year. Phoenix and Denver building workers got small pay boosts under terms of contracts signed last year.

Most southern cities and scattered cities in other parts of the US where builders use non-union labor report no wage increases. Nor are any imminent.

Other cities where wage negotiations are underway: Detroit, where wage demands range from 15¢ by carpenters to 40¢ by cement masons; Cincinnati, where trades are seeking from 25 to 50¢; Minneapolis, where carpenters are asking 35¢ and other trades up to 45¢.

Average building wage rate in the US was \$3.08 per hour on Jan. 1, 4.7% (14¢) higher than a year earlier and 50% above 1947-49 average.

Appliance sales dip, but built-ins continue to gain

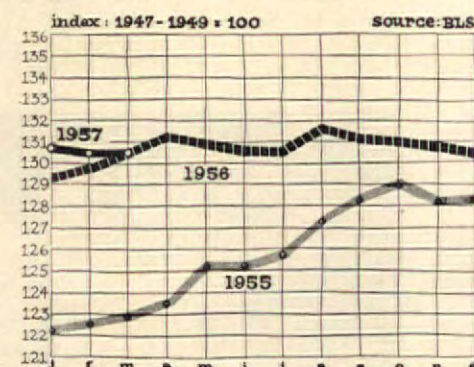
Amid a general slump in appliance sales, built-in appliances—the kind that go into more and more new homes—are continuing to gain.

• Westinghouse reports sales of built-in kitchen ranges steadily increasing. They now amount to one-fourth of all range sales. Stack-all laundry equipment, which can also be built-in, also showing steady sales increase.

• Hotpoint reports sale of built-ins holding up very strongly. Category includes refrigerators, freezers, automatic dishwashers, ranges and ovens.

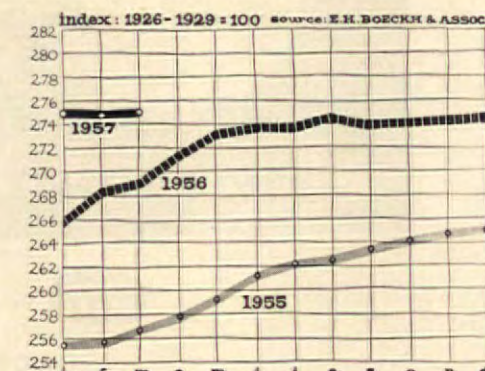
• Kelvinator, which entered the built-in field only 18 months ago, reports built-in sales up 58% in the first quarter of this year. Edmund B. Barnes, Kelvinator's general sales manager, estimates that the built-in appliance business now accounts for 24% of total US appliance volume.

• The Natl. Electrical Manufacturers Assn. says sales of built-in ranges are up 30% the first quarter of this year while sales of free standing ranges are off 15%.



BLS reports materials prices now at '56 level

Building materials costs remained unchanged in March at 130.5 their 1947-9 level. Slight increases in non-metallic minerals were offset by a dip in lumber and wood products. The price level is now the same as in March 1956.



Boeckh index inches up; freight rates, labor blamed

Boeckh's index of residential building costs rose 0.1% in March to 274.8 Col. E. H. Boeckh attributed the increase to higher freight rates and wage boosts. While materials prices may remain at their present levels the rest of this year, Col. Boeckh believes wage hikes will push the cost index higher.

The overall decline in appliance sales has forced many manufacturers to cut back production. Westinghouse has furloughed indefinitely 300 workers at Mansfield, Ohio and put 4,000 others in Columbus, Ohio on a four-day week. Kelvinator laid off 350 workers in Grand Rapids, Mich. indefinitely and closed two plants, idling 2,000 for a week in April. Maytag Co. at Newton, Ia. laid off 550 of its 3,650 employees. General Electric, Whirlpool-Seeger and Frigidaire have also laid off part of their appliance forces this year. Frigidaire quietly cut prices dealers pay for refrigerators by \$10.50 to \$43.80 per unit.

Cheap foreign glass floods US market; domestic industry cuts production

The US flat glass industry, its prices undercut 15 to 20% by foreign imports, has chopped production drastically.

Virtually every glass producer has laid off 10% or more of its work force. American Window Glass Co. has closed its Butler, Pa. plant, idling 800 men. Libby-Owens-Ford is operating two window glass plants at 50% of capacity, has laid off 1,000 workers. Pittsburgh Plate Glass, though apparently hurting least*, still reports some layoffs.

Belgium biggest exporter

An estimated 186,250,000 sq. ft. of window glass was imported from seven countries in the US last year—approximately twice as much as in 1955 and three times as much as in 1954. Virtually all of it went into construction—since foreign glass has yet to tap the automotive market. Biggest exporter to the US is Belgium, followed by France, Japan, Western Germany, United Kingdom, Italy and Canada. US tariff on flat glass has declined from 60% to 11% of selling price since the reciprocal trade act was passed in 1934. Foreign glass did not become a factor in the US market until 1951 when rebuilt factories had met demand of war-torn areas of Europe and Asia.

Production of domestic window glass (est.) rose from 468 million sq. ft. (avg. $\frac{3}{8}$ " thickness) in 1954 to 625 million sq. ft. in 1956. An estimated 15% of this production went into automobile safety glass, the rest into construction.

Ironically, domestic producers are still proud that their prices on window glass are only 20 to 25% higher today than in 1926. (Price of plate glass is actually 2% under the 1926 level.)

Wages make the difference

The glass industry's basic problem is familiar: cheap foreign labor. Says an L-O-F official: "We pay our workers an average of \$2.84 an hour. The average wage paid workers in foreign glass plants is 50 to 51¢ an hour."

For similar reasons, the shipping cost by boat from a European city like Antwerp to any east coast port is less than the railroad freight cost from most domestic glass plants to the same port cities on an equal amount of flat glass.

What is the answer for the US flat glass industry?

L-O-F wants the tariff adjusted to offset the extra cost of labor—to the extent that

continued on p. 68

* Pittsburgh Plate Glass markets its glass through its own distributors—the only glass producer that does. Others sell to independent distributors who can buy glass from any producer they please—importers included.

Cars like these may soon save builders and lumber dealers \$40 million a year

A new type wide-door boxcar may mean an eventual \$40 million a year savings for lumber dealers and builders. Here's how:

The new car is the first wide-door car which qualifies as an all-purpose car, i.e., as acceptable to bulk shippers—chiefly grain—as it is for the lumber industry. The Natl. Retail Lumber Dealers is confident this opens the way for railroads to put many more wide-door cars in service much sooner than it once hoped. Moreover, the committee on car construction of the Assn. of American Railroads has approved and recommended the new car.

If the railroads follow through as they are being urged, replacing worn out rolling stock with the new cars and converting existing cars to the wide-door type, then the prospect for increased mechanized handling of lumber shipments throughout the US will brighten greatly.

Mechanical unloading saves \$50

There is an approximate saving of \$50 a car in mechanical unloading of unitized lumber packages over hand unloading of loose pieces. Since an estimated 800,000 carloads of lumber are shipped a year, the saving could be as much as \$40 million if all shipments were mechanically unloaded.

The new wide-door car, developed by Youngstown Steel Door Co., has a 16' door opening on each side of a 50' car. There are two 8' doors on each side, one a common sliding freight car door; the other an 8' plug-type door. The plug door is the same thickness as the boxcar wall and is wood lined like the wall. When closed, it is locked in place flush with the wall, becoming, in effect, part of the wall. An outward push on this door when unlocked moves it onto a track to be rolled open.

The plug door answers a perplexing problem for the nation's railroads. Demands from the lumber industry for more wide-door cars

have been met with blunt refusal by many shippers of bulk products to use such cars. Bulk shippers complain that a conventional wide-door car, with two 8' sliding doors on each side, requires 16' of door protection for any bulk commodity. In addition to this added expense they say shifting loads of grain occasionally foul the track of the innermost doors, making it difficult to slide them open.

Cars idled in midwest, east

Consequently wide-door cars, while in great demand in the lumber producing areas of the west and south, sit idle in yards in the midwest and east.

A plug door car costs about \$400 more than the standard 50' boxcar with an 8' door (which costs an average of \$10,000) and \$250 more than a conventional wide-door car.

Youngstown Steel Door believes conversion of boxcars with 8' doors to wide-door cars of the plug-type is economically feasible. The estimated cost, if the car to be converted is in good condition: about \$1,000.

Union Pacific has had the first 550 cars with plug doors in service since late in 1956. (One UP official said shippers are "very enthusiastic" about them). Southern Pacific has ordered 500.

Wide-door boxcars increasing

Lumbermen are also cheered by the annual report of boxcar ownership which showed that nearly half (8,453 of 17,339) of the 50' boxcars built last year had door openings of 15' or 16'. Number of cars with 12' door openings or more totaled 104,662 on Jan. 1—14.3% of the 732,500 boxcars in service. On Jan. 1, 1956, there were 93,352 cars with door openings of 12' or more—12.9% of the 723,267 boxcars.*

With more wide-door boxcars expected in service, the materials handling committees of the NLRDA and the Natl. Lumber Manufacturers Assn. will meet this month to try to agree on standardization of unit lumber shipments. Amount of lumber shipped in unitized packages is still insignificant, NLRDA says, except for 2x4 8' studs. These are packaged by most mills. But only four mills will package other lumber shapes—even on order. Three of these mills charge from \$2.50 to \$1 per M extra for the service, NLRDA reports.

Meanwhile, AAA certified a new loading for bulkhead flat cars that has stood the test of scores of shipments without damage claims of reloading delays.

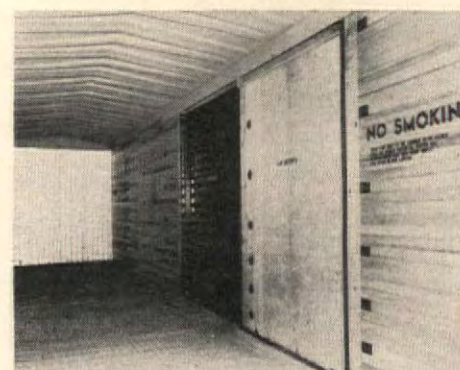
* While the number of 50' boxcars increased 17,339, the number of 40' boxcars in service decreased by 8,106 during 1956.



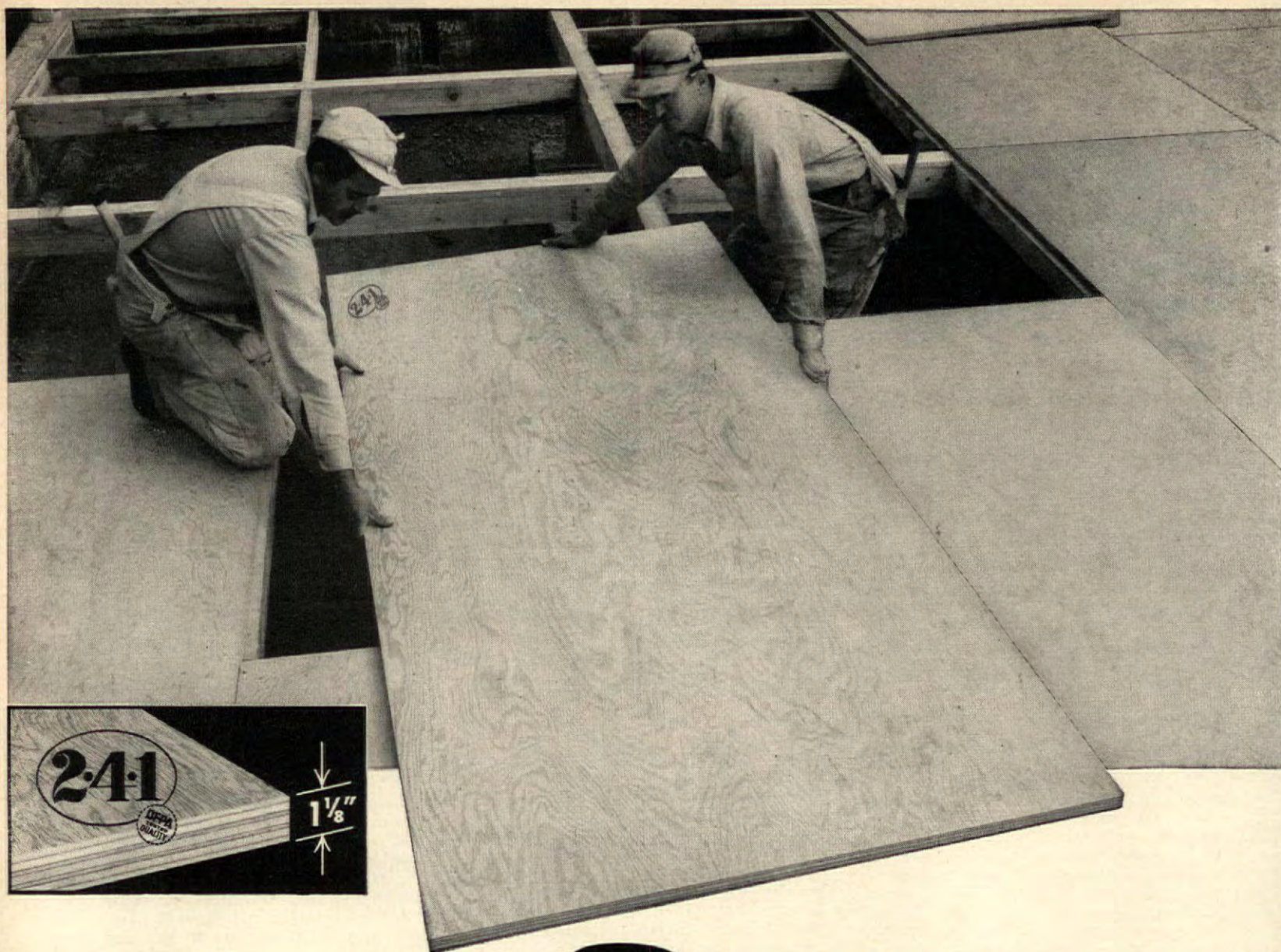
NEW TYPE CAR WITH PLUG DOOR OPEN



PLUG DOOR FITS FLUSH WITH CAR SIDE



PLUG DOOR IS WOOD LINED LIKE CAR

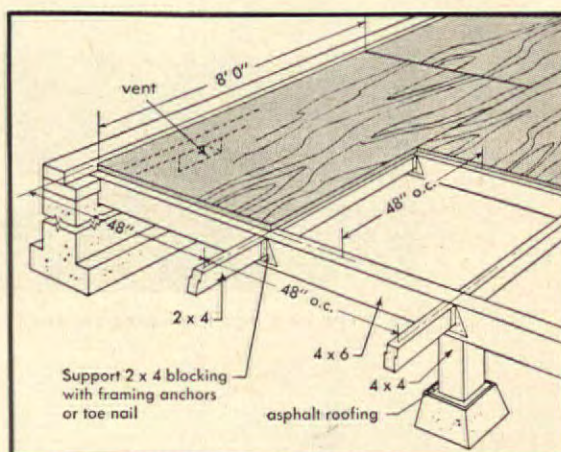


3 ways to cut

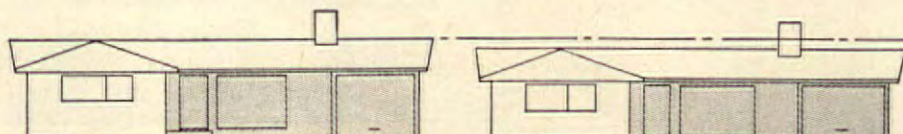
1. Use new 2-4-1 plywood as combined subfloor-underlay over framing 48", o. c.

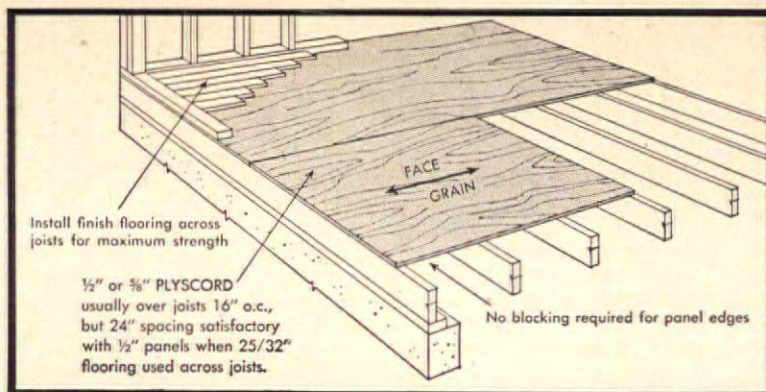
2-4-1 is the new 1 1/8" plywood that makes possible the revolutionary "panel and girder" floor construction system that saves from fifty to five hundred dollars per house.* It also gives you markedly superior construction. You save on both framing costs and application time. And because 2-4-1 has structural strength *plus* smooth surface, it serves as *both* subfloor and underlayment. More savings!

*Actual savings reported by builders vary with local wages, size of house and type of floor construction previously used.



2-4-1 is both subfloor and underlay. Inset 2x4 blocking supports panel edges. Drawings below show how girders set flush with footings improves appearance by lowering house about 12".





2. PlyScord® subflooring cuts application time in half, adds strength and rigidity.

PlyScord provides a smooth, dry, level working platform. It saves as much as 50% in application time. Requires fewer nails. Finish flooring goes down faster, too. Building paper may be completely eliminated. PlyScord subfloors are firm, solid. Rigid plate-like action gives added protection against windstorm or earthquake.

FOR COMPLETE INFORMATION about fir plywood floor construction, specifications, etc. write for free "Plywood Light Construction Portfolio." (offer good USA only). Douglas Fir Plywood Assoc., Tacoma 2, Wash.



floor construction costs

3. Resilient flooring looks better longer over smooth fir plywood underlayment

Tile and linoleum lay flat, *stay* flat—with no unsightly seams or nailhead show-through—over smooth, solid fir plywood underlayment. It's an ideal base for wall-to-wall carpet installations, too. Easy to cut, fit and fasten, fir plywood grips nails firmly so they won't work up to mar the appearance of finish floor coverings.



Fir Plywood

means quality construction

wages are a factor in the cost of the glass. Thus with labor 45% of the total cost of domestic flat glass, the tariff on foreign glass would be raised to a point where the cost of labor and tariff combined would equal the US labor cost.

As for progress in getting this tariff plan adopted, L-O-F reports: "Absolutely none."

Southern Pine producers claim gains in housing

Southern Pine producers are convinced they are getting a steadily increasing share of the home building market.

Meeting in New Orleans in mid-April, the Southern Pine Assn. heard outgoing President Leon Clancy of Decatur, Ala., report that a study of 139 of the biggest mills showed 1956 shipments of Southern Pine were down only 2.5% from 1955 while all US lumber shipments were off 9% and home building was down 16%.



CLANCY

The association estimates that 60 to 75% of all Southern Pine production goes into home building. (This includes sheathing and finished grades as well as framing dimension.) Clancy glowed as he told producers: "My own conviction is that the trend is just getting started."

Southern Pine men were also cheered by US Forest Service confirmation of something they already recognized: they are growing timber faster than they are cutting it—21% faster last year. Pine men cite this as support for their claim that the South will eventually be the center of the US lumber business.

Southern Pine men gingerly avoided any public mention of their dispute with the Western fir industry over a proposed American Lumber Standards specification for moisture content of 1" and 2" boards (see story this page), one phase of the not-too-friendly competition between the two lumber areas.

But certain points of emphasis had obvious meanings. The best example: Southern Pine's advertising and promotional campaign to encourage use of quality, graded lumber, properly seasoned. In effect, this urges builders and home buyers to insist on Southern Pine (80% of which is kiln dried) instead of Western fir (70% of which is shipped green) for house framing.

Succeeding Clancy, the association elected Quintin T. Hardtner, Jr. of Urania, La. as president.

Rise in building costs levels off in Northeast

Building construction costs seem to be leveling off—at least in the Northeast, F. W. Dodge Corp. reports.

A study of 33 cities in the metropolitan New York area and in New England shows only a 1% increase in costs in the six months ending March 15. Whether this marks a basic turn in the long post war rise in building costs it is too soon to say, according to Myron L. Matthews, editor of Dodge's Dow Service reports. He reported these changes in costs:

Area	Sept. '56 to March '57	March '56 to March '57	1941 to March '57
N. Jersey	+1%	+2%	+135%
New York	+2%	+4%	+139%
N. England	+1%	+4%	+146%

MATERIALS BRIEFS

Lumber prices rise again

Rising demand with only a dribble of production has pushed lumber prices up again.

For the first time in a year, orders are ahead of output for southern and western pine, western fir and fir plywood. US Plywood, Cascade and Georgia-Pacific put their mills back on a five day week after seven weeks on four days. Orders were reported 20% over production. But some lumbermen doubt whether higher prices will stand up if many more mills boost production.

The up-trend answered a question asked in March: will lumber stay cheap all year? Mill operators said then that if there was no price gain by mid-April, prices would stay low. Now, they look for a price level somewhat over that of the past eight months.

Fir studs took the biggest jump last month, utility and better going to \$60M compared to the \$54M level in March and a winter low of \$52M. As production increased, studs leveled off at \$58M, standard-and-better leveling at \$60M after a brief rise to \$63M.

Douglas fir plywood, with orders well ahead of production, is firm at \$72M for 1/4" AD index compared to the winter low of \$68M. Plywood sheathing moved up from its low of \$94M (lower in some cases) to \$96M in straight cars, \$102M in mixed cars.

Canadians join row on boards

An international complication has been added to the year-old Battle of the Boards (News, June '56 et seq.).

The British Columbia Lumber Manufacturers Assn. has protested that any moisture content requirement added to American Lumber Standards specifications would "threaten our \$70 million annual lumber market." The association was considering an appeal to the Canadian government asking intervention with US officials.

The dispute over moisture requirements is scheduled to reach a climax May 16 when the American Lumber Standards committee holds a public hearing in Washington. A final decision is due the next day.

Southern Pine interests are promoting the requirement, with support of the Natl. Retail Lumber Dealers Assn. It would pertain only to 1" and 2" boards. Western fir producers oppose the proposal.

Weyerhaeuser plans merger

Weyerhaeuser Timber Co., biggest US lumber producer, is planning to move into the finished container business.

If stockholders of all three firms approve, Weyerhaeuser will merge with the Eddy Paper Corp. and Kieckhefer Container Co. Annual pulp capacity of Weyerhaeuser would increase from 900,000 tons to 1,350,000 tons—6% of the US total—through the merger.

Behind Weyerhaeuser's decision to merge: 1) a desire to diversify, both in production and geographically, and 2) big demand for pulp contrasted with the slump in lumber.

Other mergers and purchases:

• Yale & Towne Mfg. Co. acquired the Thomson Hardware Division of Standard-Thomson Corp. Manufacturing will be shifted from Thomson's Vandalia, O. plant to the Yale Lock and Hardware division plant at Salem, Va. Thomson's business consists chiefly of window hardware components.

• Carrier Corp., nation's largest maker of air conditioning, has proposed a merger with

the Elliott Co., maker of electrical motors and steam turbines. Carrier, which has acquired a large block of Elliott stock, uses much equipment produced by Elliott.

• Officials of American Hardware Corp. (Corwin locks) of New Britain, Conn. announced plans to merge with Kwikset Locks Inc. of Anaheim, Calif. The merged firm would have an annual sales volume of \$50 million a year based on 1956 showings (\$16 million for Kwikset, \$34 million for American Hardware).

'Imitation is plastics' pitfall

Biggest pitfall for the plastics industry may be a tendency to let plastics become imitative materials, for the sake of a quick market.

Architect A. Quincy Jones gave this warning to the Society of the Plastics Industry in Los Angeles with the advice: "Don't do it."

Said Jones: "Only through honest use of the material can it make a real contribution to new methods in building. As architects and engineers seek methods by which to achieve a larger span and a lightness of structure, plastics should have a great future and offer new challenges and avenues of design."

Other speakers at SPI's annual conference had encouraging news for the industry. Items:

• G. Hermach, president of Architectural Plastics Corp.; reported that structural plastics are finding primary usage today where a translucent quality is needed. He forecast that soon curtain walls will be almost exclusively of plastic. But he added that very soon "structural aspects of these materials will receive much wide recognition and therefore more honest use."

• F. X. Ambrose, chairman of the SPI code advisory committee, reported that a model code on plastics has been presented to officials of the four major regional building codes and many local building departments. "The biggest problem of all has been education. . . . The people with whom we have had to work have had a very small knowledge of plastic materials if any," he said. "We have found ourselves faced with the misapplication of tests and misinterpretation of test results."

Cement prices rise in East

Eastern cement producers have added another 15¢ a barrel to the price of cement.

The price hike, effective April 1, matches one imposed by the same companies last October. Cement now costs \$3.35 per bbl.

Western cement producers, who raised prices Jan. 1, and manufacturers in the mid-west indicated they will add another increase later this year. All cite the same causes: higher cost of wages and materials.

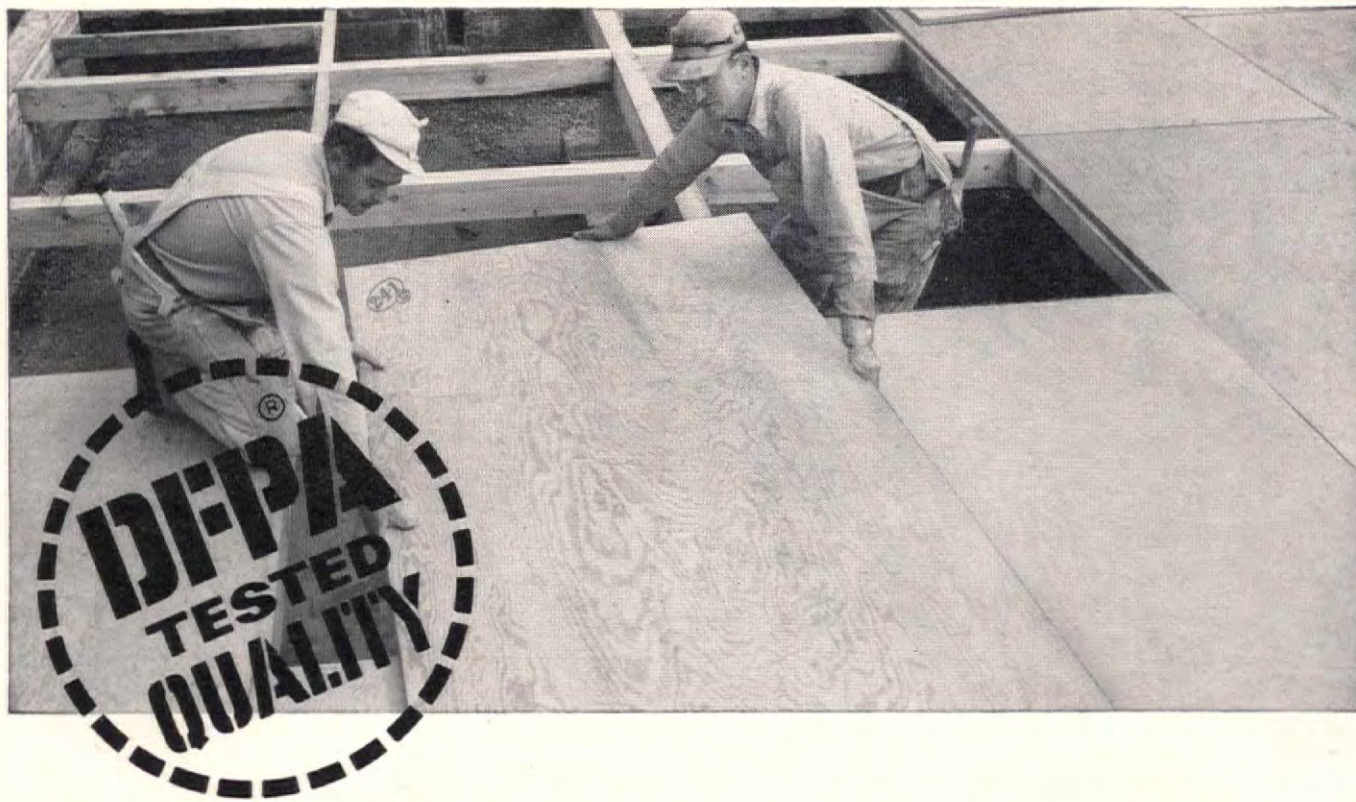
Plumbing fixture sales off 5%

Homes built in 1956 averaged better than one-and-a-half baths each vs. 1.2 per house in 1955.

The Plumbing Fixture Manufacturers Assn. cites this fact to show why plumbing fixture sales dropped only 5% last year compared to the 16% decline in housing starts.

A contributing factor: addition of baths and remodeling of baths in existing homes. PFMA reported shipment of 17,350,000 fixtures of all sorts in 1956.

NEWS continued on p. 75



you know you're right when you
specify by **DFPA*** grade-trademarks

**factory-inspected,
laboratory-tested**

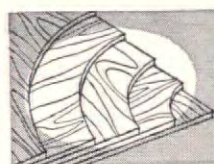
To qualify for DFPA grade-trademarks, manufacturers must pass rigid and *continuous* inspection of current plywood production. In addition to these on-the-spot mill checks by DFPA quality supervisors, thousands of samples undergo scientific testing in DFPA laboratories. *Use of grade-trademarks may be withdrawn if quality is not satisfactory.*

**right grade, right
quality for every job**

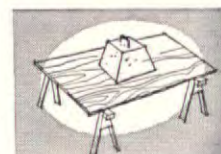
DFPA grade-trademarks are specification guides to the *right* grade for a specific job. Only genuine DFPA quality-tested panels bear DFPA registered grade-trademarks. *There are imitations. Don't be misled!*

Be sure you can tell the difference.

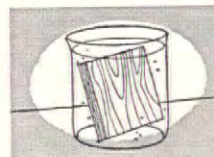
Send for the DFPA Quality Story—a portfolio of grade-use data and a step-by-step description of the DFPA quality control program. Write Douglas Fir Plywood Association, Tacoma 2, Washington. (Offer good USA only)



← Proper construction—
inside and out



↑ Adequate strength,
rigidity and stiffness



← Dependable glue-line



**DFPA grade-trademarks
mean quality**

Fir Plywood

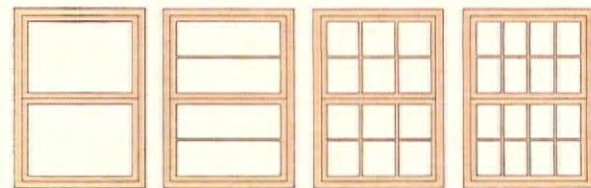
*DFPA stands for Douglas Fir Plywood Association, Tacoma 2, Washington—a non-profit industry organization devoted to product research, promotion and quality maintenance.

MALTA "Town and Country" ..



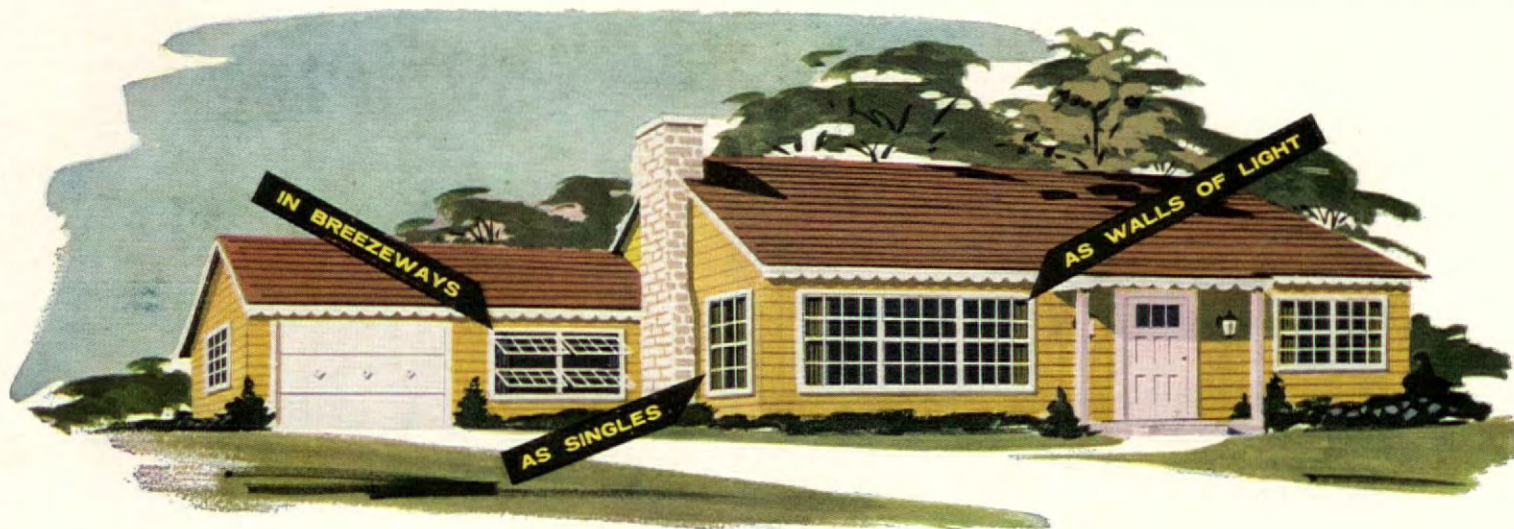
packed with features
to help you build ...
to help you sell!

- Precision built of top grade materials for quality ... service ... easy operation.
- Both sash open wide for 100% ventilation. Units may be ordered with fixed upper sash, operating lower sash.
- Thin, trim lines reflect smart, modern styling, let in plenty of light.
- Continuous casing speeds installation ... cuts time and labor costs.
- Full weatherstripping seals out drafts, dust, moisture ... keeps heat in.
- Attractive locking hardware furnished. Durable, rustproof inside screens and storm sash readily available.
- Versatile sizes adapt to any home style, provide many multiple window combinations.



New "Town and Country" window units are offered in a full range of sizes and light variations to fit in with every architectural style

"Town and Country" windows add style and beauty to both



...a quality double awning wood window at an economical price!

the "Town and Country" makes homes more salable, keeps building costs down, too!

Here's Malta's answer to your '57 home building needs . . . the great new "Town and Country" double awning wood window unit. Regardless of the type or size of homes you build, "Town and Country" will add new beauty . . . reduce window costs . . . cut installation time.

Look at the many new features in the "Town and Country" design. Trim lines that give more style to single and multiple installations . . . let in more light. Two full opening sash and no check rail for complete, unobstructed ventilation.

From top to bottom, inside to outside the

"Town and Country" is a quality window. First class materials . . . precision milling . . . chemical treatment . . . full weather-stripping all mean better service, longer life, perfect window satisfaction.

"Town and Country" units come completely assembled ready for installation, or knocked down for shipping convenience.

Start now to give your homes more eye-appeal . . . more buy-appeal with Malta "Town and Country" windows.

Your window supplier can furnish full information, or write direct to Malta.

A Builder's Dream

Malta "Town and Country" windows have been designed with the builder in mind. These units feature speedy, economical installation of both single and multiple units. In addition, "Town and Country" units do not require any inside stop, stool, or apron. These savings multiply into important profits . . . profits you can count on when you use "Town and Country" windows.



contemporary and traditional home designs



**darling, you're much
too nice to be a
garbage collector**

*as featured
in VOGUE*



It's time your precious hands were freed for tasks worth doing . . . time you got rid of garbage mess for good, with In-Sink-Erator garbage disposer. Attached under your sink and out of sight, it whisks all food waste down the drain. Even hardest solids are quickly shredded, quietly washed away. Kitchen clean-up time is cut *in half*! And the cost is amazingly low.

**you're much too modern
to dunk dirty dishes**

. . . to let old-fashioned hand-dishwashing take your time and harm your hands. Let In-Sink-Erator automatic dishwasher do the work. Special features thorough-wash your dishes, rinse and dry them *spot-free*.

Ask your plumber about In-Sink-Erator products, available in decorator colors. And look for them in model homes. In-Sink-Erator Mfg. Co., Racine, Wisc.

In-Sink-Erator®
originator and perfecter of the garbage disposer



It takes advertising like this to sell women

Only In-Sink-Erator talks the tender language that women truly understand . . . in magazines they trust most

Only In-Sink-Erator tells women—your most important prospects—exactly what they want to hear . . . in so many big-space ads in trend-setting women's magazines.

What's equally important, In-Sink-Erator helps you cash in on this compelling appeal to women right in your model home—with personalized tract brochures, model home signs, billboards, homemaking tips booklets, displays . . . mighty convincing aids to help complete the sale.

It takes products like these to sell homes

In-Sink-Erator garbage disposers, a recent survey shows, are the favorite or next-to-favorite appliances of 7 out of 10 women

Women are sold on In-Sink-Erator—reason enough why you can profit by including one of these disposers in every home you build. Features like exclusive *automatic* reversing action, continuous feed and whisper-quiet operation make for efficiency no other disposer can match. Easy to install; works with sewer or septic tank.

Consider including another woman's kitchen favorite too: a built-in In-Sink-Erator automatic dishwasher. Teamed up with any In-Sink-Erator disposer, here's proven extra punch for selling homes.

For complete information,
check your plumber, or

MAIL THIS COUPON TODAY!

More than 200 authorized service
agencies across the nation



In-Sink-Erator Mfg. Co.
Dept. HH505
Racine, Wisconsin

Gentlemen: Please send
us complete information
about In-Sink-Erator
garbage disposers,
In-Sink-Erator auto-
matic dishwashers,
and your new plan to
help sell homes.

NAME _____

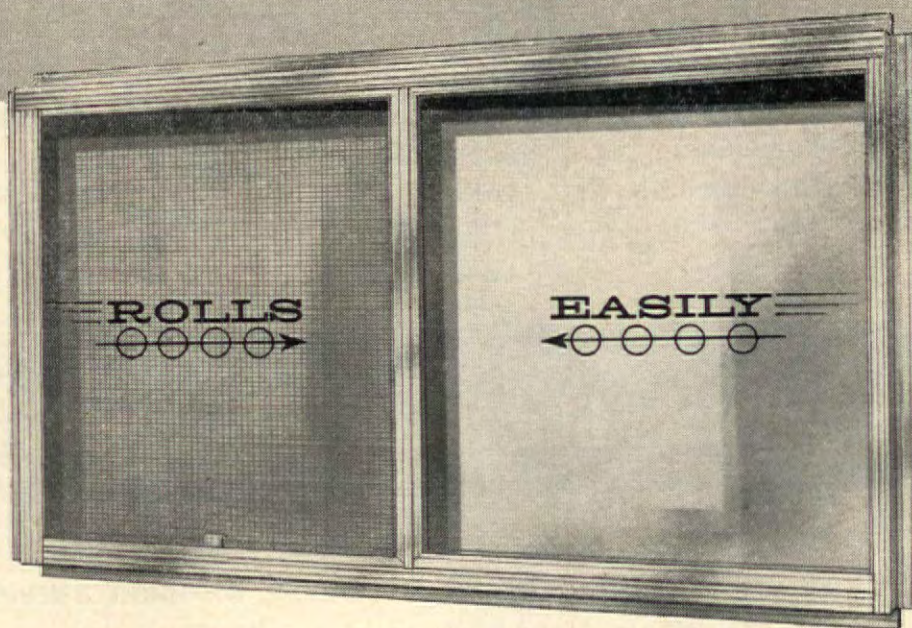
FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

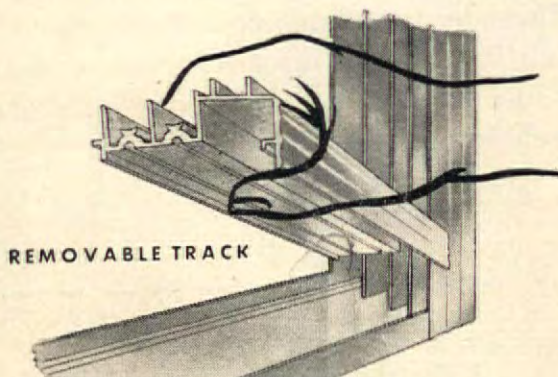
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IDA ALUMINUM PRIME WINDOWS are completely different than any other window now being manufactured.

One of our field engineers will be pleased to demonstrate the window at your convenience . . . WRITE NOW!



MANUFACTURERS OF QUALITY STORM WINDOWS
AND DOORS FOR TWO DECADES



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CLOSEUP: Jim Downs, realty's No. 1 fact-finder, finds taking his own advice is hugely profitable

"The most profitable thing about Real Estate Research Corp. is the opportunity to take my own advice."

It should comfort James Christopher Downs' many clients to know that taking his own advice has helped make him a wealthy man. He admits he's worth more than \$500,000 and candidly adds: "If I live a little longer and keep taking my own advice, I'll be a millionaire."

Downs, now 51, set up Real Estate Research Corp., Chicago real estate analysis firm of which he is chairman, in the depths of the depression. It was probably the first company of its kind and today is certainly the largest (it grossed \$600,000 in 1956, will probably hit \$900,000 this year). Downs began following the advice he sold to clients in the 30's when he started investing in building and mortgages. In 1950, he started buying land, deciding: "The home builder is essentially a land converter. Home building is something that's bothered with to make land transaction profitable." He formed Valley Homes Inc., to put up National Homes prefabs in the Fox River Valley area west of Chicago. He favors prefabs because "you pay only seven invoices instead of more than 200." Last year he built 55, plans to build 70 this year and 100 in 1958.

There are other patent signs of Jim Downs' success:

- He is senior partner of Downs, Mohl & Co., a big Chicago property management firm.
- His "Principles of Real Estate Management" is one of the most widely used college textbooks on real estate.
- He gives an average of 60 speeches a year around the country, charging \$350 plus expenses for each talk (and often piloting himself from city to city).
- In major cities, Downs holds "Seminars of Executive Planning" for groups of 100 to 125 builders, bankers, real estate and mortgage men. His fee: \$3,750 (at \$25 a head).
- In Chicago, where the fight against both rock-bottom slums and against deteriorating old neighborhoods has probably been more intensive and extensive than anywhere else, Downs was the city's housing and redevelopment coordinator for four and a half years until he managed to resign last January.

Portfolio of persuasion

As housing coordinator—one of the nation's first—Downs held what he calls a "portfolio of persuasion as alter ego to the mayor in housing problems." His job was to keep a multitude of agencies—the Chicago (public) Housing Authority, Neighborhood Redevelopment Commission, Building Dept., Land Clearance Commission, Planning Commission, Dwellings Assn. and the Mayor's Committee on Human Relations—pointed in the same direction in mapping the rebirth of blighted areas in the nation's second largest city.

Urban renewal in Chicago has had a big helping hand from a team of top-drawer business and civic leaders that is probably without parallel in the US. At the center of the effort, as catalyst, has been Jim Downs. During his term as coordinator, Chicago:

Completely reorganized its bumbling building department, rewrote its building code, adopted a new housing code.

Made an impressive start toward rewriting its zoning ordinances to safeguard "the integrity of property."

Stirred up enough citizen interest in saving aging but salvageable neighborhoods, so no less than 16 new local conservation groups have come

into being—an unprecedented accomplishment in any US city. (Two others were formed earlier.)

Advanced to the sophisticated level of proposing to merge all housing agencies into a single urban renewal commission.

Carved away slums to create a great medical and a educational center close to the Loop—Michael Reese and Illinois Institute of Technology.

Grabbed all the federal money it could get for public housing and Title I redevelopment.

The personal cost of renewal

During his first six months as coordinator after Mayor Martin Kennelly appointed him on May 20, 1952, Downs donated his services. He spent a third of his time on the city job—a \$30,000 annual gift to civic welfare. "I can't



Pics

HOUSING ANALYST DOWNS

Can the US really afford renewal?

afford to continue, Downs told Kennelly. But Kennelly, and later Mayor Richard Daley, talked him into staying by agreeing to pay him $\frac{3}{4}$ of his usual time rates—and work at it less. Thereafter, at \$30 an hour, he received \$12,000 to \$18,000 a year from the city.

That does not mean Downs made a profit at coordinating housing and renewal; it merely cut his losses. The year before Downs took the city post, Real Estate Research Corp. was paid \$150,000 for work for the city. Last year, it received \$6,000. Moreover, Research Corp. refused private jobs involving zoning laws and other matters which Downs, as coordinator, might conceivably influence. And Downs maintained—at \$700 a month—a chauffeur-driven official Cadillac to take visiting notables on redevelopment tours.

To get out from under this costly burden, says Downs, he was driven to a drastic remedy: he pushed through a reorganization of the planning commission doing away with the need for a housing coordinator. "That finally got me out of the job," he says.

Intellectual capital of renewal

Downs leaves behind him a renewal program as notable for its idea leadership as its physical accomplishment. Ever since 1941, when Chicago leaders prodded Illinois into passing the nation's first law applying the principle of eminent domain to acquisition of slum property, Chicago has been showing the rest of the nation how to build sharper and sharper tools for the renewal job. "For example," says Downs, "we have the Neighbor-

hood Conservation Acts, the only ones in the US. If anything is wrong with them, it is that they are too ambitious. The city and state are given more power than the people are willing to stomach or finance."

Chicago's method of placing housing and renewal problems under a coordinator responsible only to the chief executive of the city has been widely copied. For a city not noted for its good government, this may seem remarkable. But Downs was (and is) a remarkable figure. He figures he was able to do an effective job because: 1) "It was known that the mayor resided confidence in me;" 2) "It was generally accepted that I knew something about the housing field;" 3) "People trusted me. They knew I wasn't out to feather my own nest;" 4) "I had no political ambitions and everyone realized it."

By now, Downs insists, "we have put an end in Chicago to responsible flight from the city. For a long time, institutions fled the city to what they thought was a better environment in the countryside. Now, they have been given something to hope for. The city is not dying around them. And the economics of flight no longer make sense. . . . The cost of creating a comparable environment outside the city is prohibitive. It is cheaper to stay and fight."

Renewal v. defense

But Jim Downs is not as optimistic as that sounds. He knows the promised land is far off.

"When a community is stimulated with the desire to do something about renewal, the expense becomes absolutely overwhelming," he points out. "It costs in excess of \$150,000 an acre to buy slum land. And that cost does not include the cost of buildings which will go on it after it is cleared. . . . This magnitude was not understood in Washington in the early days of the program and it is not understood today. Anything we do in renewal—however successfully—is going to be held to relatively unimpressive levels in view of the financial facts of life."

"Really significant urban renewal must await the end of defense spending of the order we've experienced since 1941. When I'm asked what we could do [to keep our economy alive] if every Russian committed suicide tomorrow morning, I always say that the only single activity in which America could become engaged which would prevent a fiasco of readjustment would be renewal. . . ."

"We haven't got the resources, rich as we are, to support a meaningful program of urban renewal while we support a defense establishment to the tune we are now. No one ever says this, but it is true. We hack

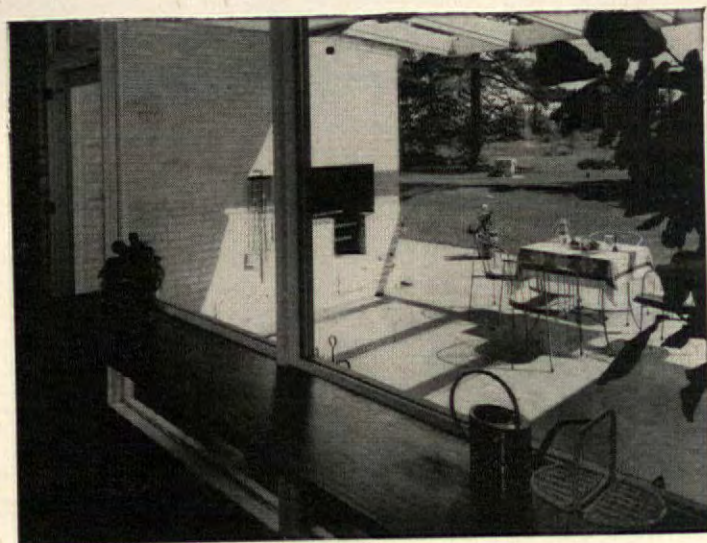
continued on p. 79

FORECAST: 1.1 MILLION STARTS

Jim Downs is so optimistic about the strength of demand for new homes that he still says, as he did early this year, that starts will reach about 1.1 million in 1957.

"We haven't been under a 1 million new home starts in seven years and we won't change this year," he says. Single-family unit starts are down, but more apartments and military housing units are being built, he notes. By July, monthly starts will begin topping last year's figures, he expects.

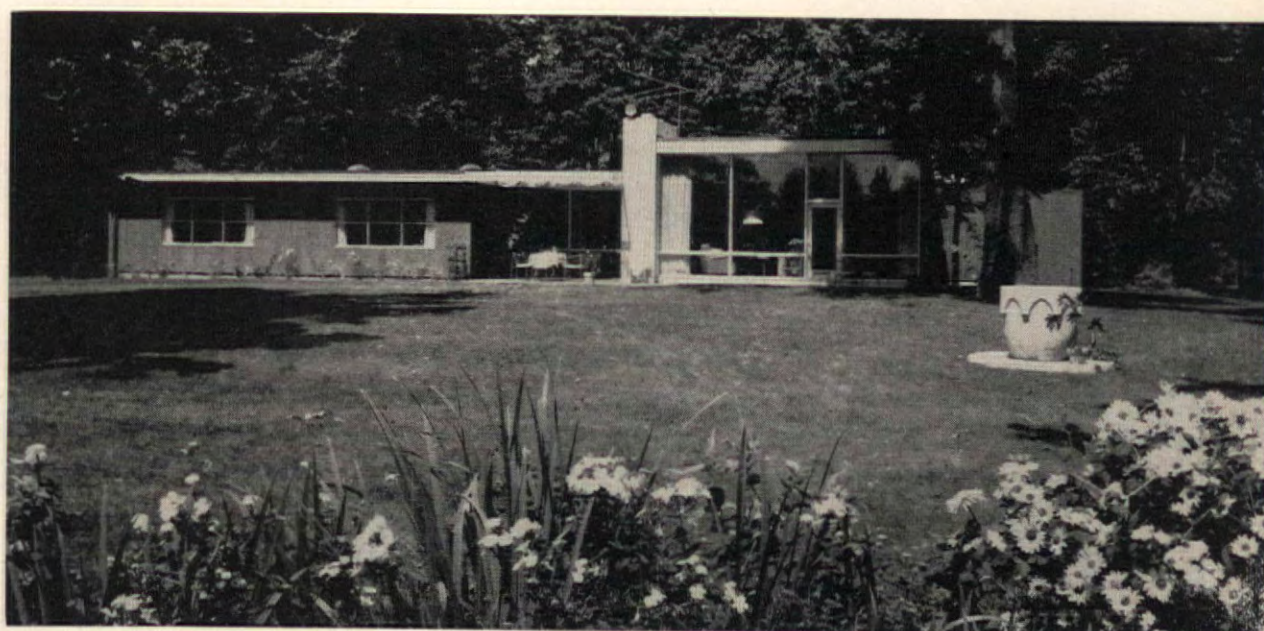
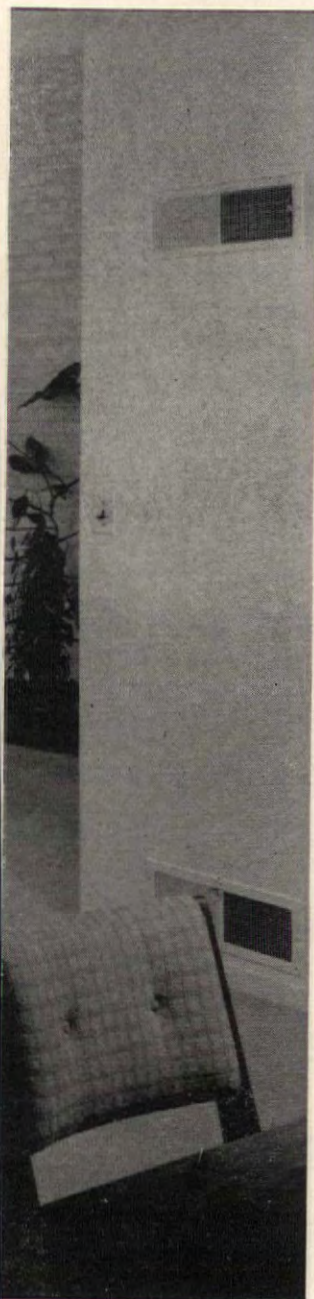
"TWINDOW"...the world's brings many



EVEN IN LARGE AREAS, the amazing insulating properties of Twindow—Pittsburgh's windowpane with insulation built in—keep a room like this one more comfortable winter and summer. Twindow reduces window fogging and icing. It cuts heating and air-conditioning costs. And it provides the most convenient form of storm window insulation. Prospective home buyers and people interested in remodeling know that they are saved the labor of putting up storm windows in the fall and taking them down in the spring. Architect: Giorgio Cavaglieri, New York City.

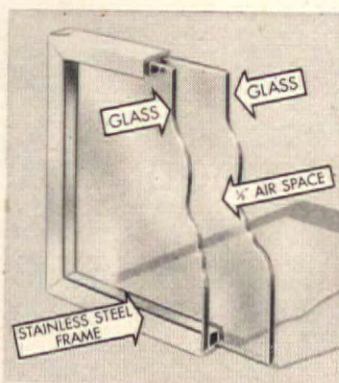
THIS PATIO VIEW shows the clear vision possible with "the world's finest insulating glass"—Twindow. More and more people are demanding the advantages possible with Twindow. And they are impressed with the fact that Twindow costs no more than single-pane windows plus storm sash.

finest insulating glass... advantages to this beautiful home



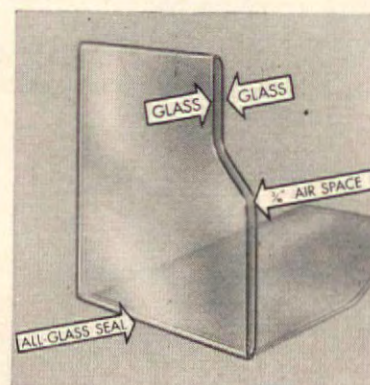
TWINDOW, as demonstrated here, adds to the beauty of the home's design. It opens the rooms to the fullest enjoyment of the outside view—whether it's an exceptionally delightful one, as here, or a modest garden scene. Moreover, Twindow minimizes cold air downdrafts. It muffles outside noises.

TWO TYPES OF TWINDOW®



METAL EDGE. Ideal for large windows and where maximum insulation is needed most. Constructed of two panes of $\frac{1}{4}$ " clear-vision Plate Glass, with a $\frac{1}{2}$ " sealed air-space between. Exclusive stainless steel frame means no bare edges to chip or mar. It means easier, quicker, and safer handling for the builder, too.

GLASS EDGE. Constructed of two panes of $\frac{1}{8}$ " Pennvernon®—the quality window glass—with a $\frac{3}{16}$ " air-space between them. High insulating value makes these units ideal for modern window wall construction. Available in popular sizes for a variety of window styles.



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

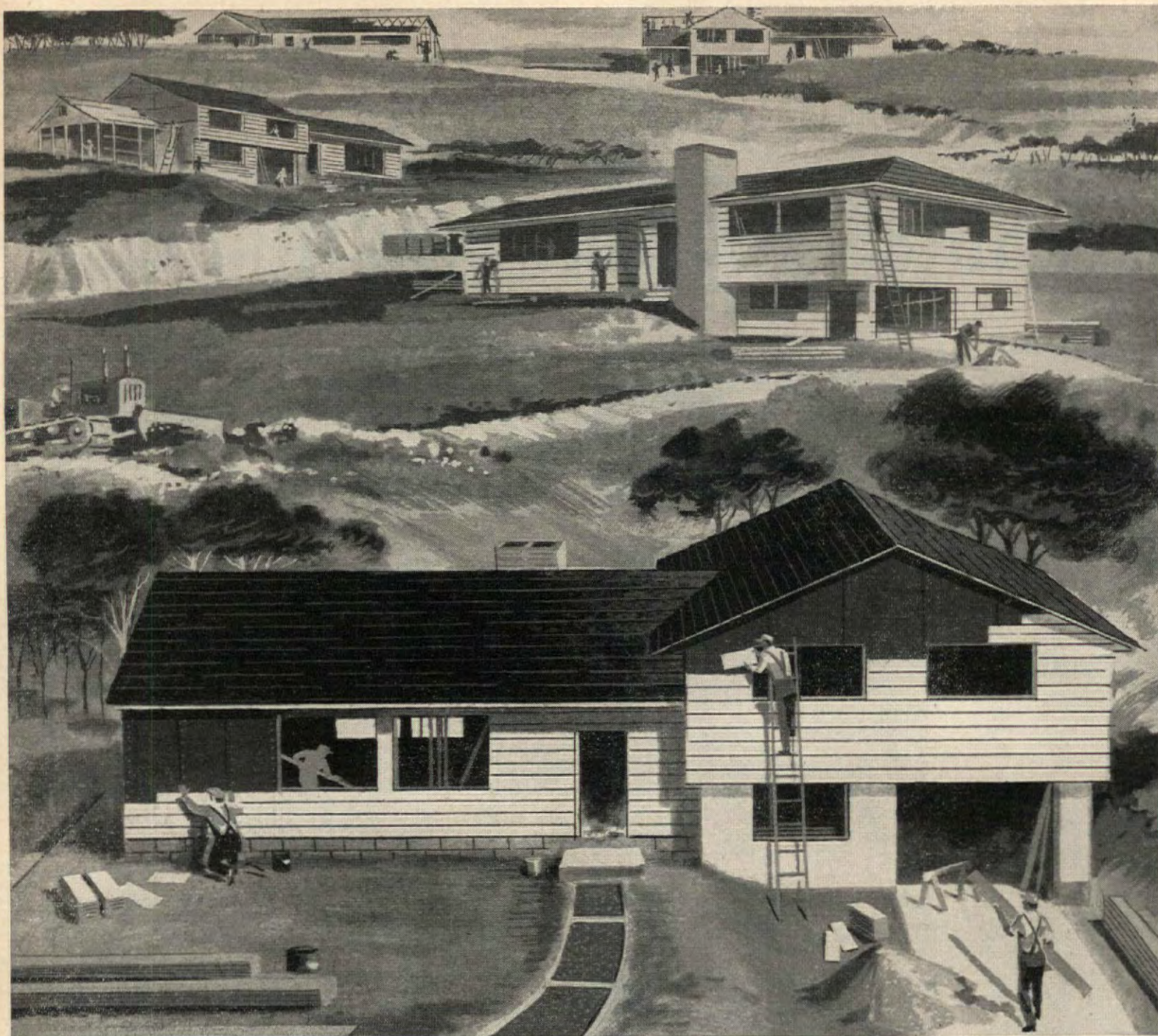
Build it better with **Pittsburgh Glass**



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

PITTSBURGH PLATE GLASS COMPANY

IN CANADA: CANADIAN PITTSBURGH INDUSTRIES LIMITED



What will it say about you when you've gone?

Those walls and that roof can be an enduring testimonial to you—if you apply K&M Asbestos-Cement Siding and Roofing Shingles.

Think of the lasting reputation you build with this house and with others after it, if you are known for using quality materials like K&M Shingles.

To the owner, and to everyone else who admires the house, K&M Siding Shingles, with their bright modern colors, promise years of colorful beauty. When applied to produce clear and pronounced horizontal shadow lines, K&M Shingles give any house a modern look. Made of asbestos fiber and portland cement, they won't burn, rot, or corrode, and they never need protective painting. They become harder with age... last the life of the house. The same is true of K&M Roofing Shingles, in appealing colors and designs to suit any type of architecture.

See our catalog in the Light Construction File (Sweet's), and then speak to your building supply dealer. Or write to us for full information about K&M Shingles. It's good business to use them!



SILICONED TO CARRY OFF WATER-BORNE DIRT
K&M Siding Shingles are silicone-treated. Thus water "balls-up", rolls off, doesn't easily gain a foothold to produce unsightly streaks.



KEASBEY & MATTISON Company • Ambler • Penna.

CLOSEUP: continued from p. 75

Jim Downs warns 'real' urban renewal must await cut in defense

away at the job, and we've done some impressive things, but the idea that there's going to be complete renewal of our cities in the next five years—that's just ragtime."

Nor will blight be overcome in US cities, Downs is sure, until "the people become less concerned with immediate consumption, more with good government and good housing."

"The American people," he says, "have exhibited a preference for other consumer goods over housing. For example, most families who now live in trailers . . . live in them because they prefer to gratify their desire for other goods over and above their preference for good housing. Trailers are not really mobile homes since records show the average trailer never moves more than 50 miles from its point of sale."

"The great job of ACTION is not so much the need of stimulating the physical processes of rebuilding as it is the need for stimulating the desire of rebuilding. Until people have the willingness to devote a greater portion of their family budgets to government and to neighborhood development, we lack the tools for the fullest implementation of the renewal concept."

Downs has made himself a big name in the

fight against blight but his first interest is research. "I've been less interested in making money," he says, "than in proving I was right." Real Estate Research has 36 full-time workers, relies on many part-time experts and others (407 in 1956) to do its work. This ranged last year from studying motel sites to appraising a cave. Of his part-time workers, Downs says: "There are many extraordinarily brilliant people who want to work but who won't work full time." He uses them in Chicago and Los Angeles now, will use more in New York when he opens a branch there later this year.

A crew-cut ruggedly handsome man, Downs was born in Des Moines Oct. 18, 1905. He was raised in Chicago and attended the University of Illinois where, he says, "I was a great success in student activities but didn't do any school work." After two years he quit school to take "temporary" work with a Chicago realty firm, and he never left the field.

After a variety of jobs with various big and little real estate firms, Downs found himself in 1937 as partner with Arthur Mohl in a real estate management firm and head of the budding Real Estate Research Corp. His partner Kendall Cady is now vice president.

That year he was commissioned to write "The Chicago Market Letter" by the Chicago Real Estate Board, a job he has held ever since, each month analysing economic activities and predicting their effect on real estate.

Gaining stature in his field, Downs was a founder of the Institute of Real Estate Management, editor of its journal and its president two years. He also forced himself to become a public speaker—on his theory that a man earns the right to be considered an authority by being willing to make predictions in public and waiting for time to prove him right.

In 1952, he was awarded the degree of "Doctor of Commercial Science" by the University of Florida for his contributions to real estate knowledge. This gives him great satisfaction because, he says, it is the only doctoral degree ever given by a major university in real estate.

The Downsens own a farm in Geneva, Ill., which Mrs. Downs manages.

"It's the only egg route in the country on which deliveries are made by Cadillac," Downs claims. "One thing I early advised myself was to live on, own and operate a farm. It's one of the most satisfying investments I ever made."

PHMI CONVENTION:

More prefab firms add traditional models to boost sales

Prefabbers are not easy to keep down. Despite home building's slump, most prefabbers at the 14th annual convention of the Prefabricated Home Manufacturers Institute in Hot Springs, Va. said they expect a better year than they had in 1956. A few reported a better first quarter, some a slightly worse one, than for the same period last year. Notable by their absence, however, were sweeping forecasts of how many units the prefab industry will sell this year.

Shift to traditional design

One new trend is emerging: prefabbers are adding traditional design homes to their lines to make the most of their sales possibilities.

National Homes, biggest prefab producer, has retained Architect Royal Barry Wills of Boston, often called America's No. 1 designer of colonial houses, to design a complete line of colonials.

Lumber Fabricators Inc., has Architect Henry Norris of Atlanta working on traditional plans.

One official of US Steel Homes hinted strongly it would "do traditionals." Likely designer: Architect Robert Little.

Thyer Manufacturing Co. and Scholz Homes are already producing traditional houses. Fairhill Inc. has started shipping new southern colonials and W. G. Best Homes will have traditional plans by fall.

Richmond Homes, which has traditional plans on the boards, also plans a two-story model. Says President Charles Travers: "We might as well go whole hog."

Modern Homes has a Techbilt-like plan with a high basement for living space which it will bring out later in the year.

Weakley Manufacturing Co. is adding a 1½-story house to its line.

Others planning to join the movement with

models to supplement present "conventional" or contemporary models include General Homes, Place Homes and Wilson Homes. Other prefabbers like American Houses, Admiral, Pease Woodwork, GBH-Way and Hodgson have had traditional models for years.

Why the swing to traditional? Reasons varied: "I've expected to see this happen sooner or later," said John Pease. "Prefab companies pass through design cycles and development cycles. Offering a wider variety of designs is a development stage." Other explanations: Thyer: "House design is product design and the public seems to like traditional appeal." Fairhill: "The public has a right to design choice." Place: "Everybody else is doing it."

The movement is not unanimous. Modular Homes, which built its name on contemporary, plans no design changes. And Inland Homes said of its planning changes: "They are all sideways. We are going to build bigger houses."

PHMI forecast: 800,000 starts

If the industry's own production was an unmentionable topic, no such inhibition applied to over-all prophesy. PHMI President George E. Price, after declaring the outlook for prefabbing better than ever, warned "there is nothing in the housing picture to make us confident that we will hit even 800,000 starts this year."

"The shocking loss of housing starts," Price said, "must be attributed to the failure of responsible government officials to solve the basic problem—the lack of mortgage financing, especially for VA-insured loans."

Price insisted the only answer is a flexible interest rate for both VA and FHA loans.

"How can anyone feel," he said, "that he is protecting the best interests of the GI by making GI loans so unattractive to lenders

that credit is shut off almost completely? This, to my way of thinking, is killing the veteran with kindness."

Star-studded speaker list

Seldom before has a PHMI meeting attracted such a turnout of leaders from other segments of the housing and lending industry. The list reflected the new zip in the 14-year-old prefab institute since its reorganization in the last year under guidance of President Price (who was re-elected).

Visiting speakers kept their sights trained on industry, not prefab, problems. President John F. Austin of the Mortgage Bankers' Assn. forecast that the \$72 billion in pension and welfare funds will start snowballing into mortgages before the end of 1957. Dr. A. D. Theobald, president of First Federal S&L of Peoria, Ill. (and onetime executive vice pres. of US Savings & Loan League), predicted that by 1968-70, the \$20,000 house will be more common than today's \$15,000 house.

NAHB President George Goodyear urged PHMI and NAHB members to unite in support of the idea of continuing need for a "high and stable level of housing."

Other convention developments:

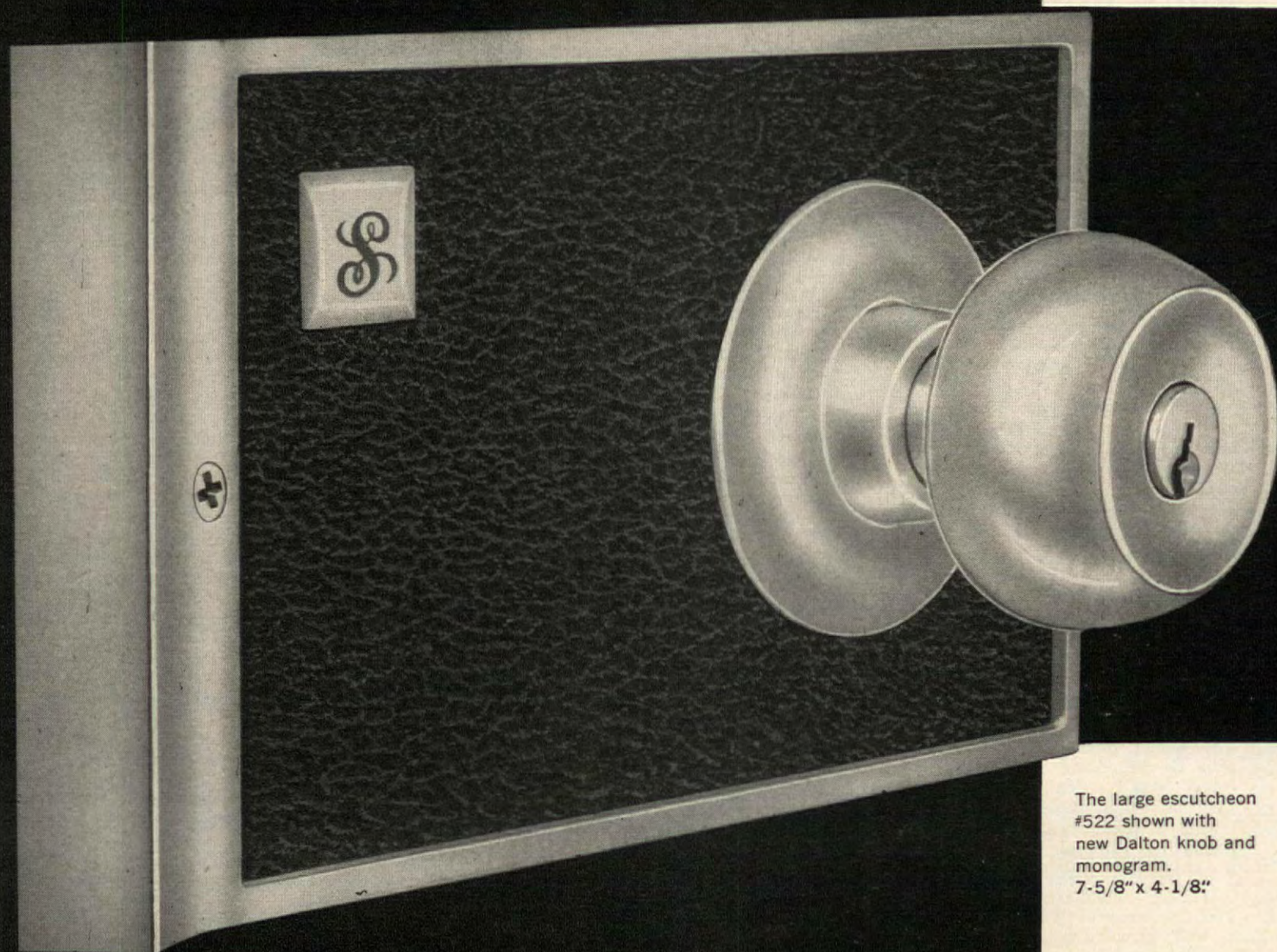
- PHMI voted to take in associate members for the first time at \$1,000 each. This move, first suggested by Richard Jones, advertising director of HOUSE & HOME, contemplates taking in selected manufacturers interested in cooperating with prefabbers on research, or perhaps sales and merchandising.

- The prefab promotion film, "Those Fabulous Prefabs," made at a cost of \$41,000 last year, has been shown so far to more than 3 million people on TV and at club showings. Frank Baldus, president of Admiral Homes and chairman of the motion picture committee, says future bookings indicate 1 million people will see it monthly for the next year on more than 50 TV stations.

NEWS continued on p. 83

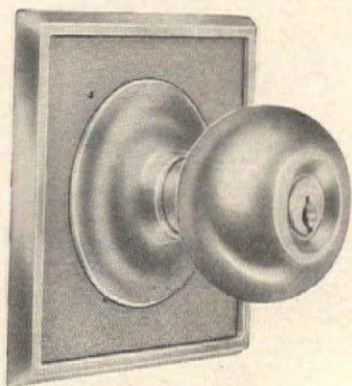
LOOK!

The



The large escutcheon
#522 shown with
new Dalton knob and
monogram.
7-5/8" x 4-1/8"

brand-new Sargent AlignaLock



The square escutcheon #524 shown with Ashcroft knob. 3-5/16" x 3-5/16"

...designed to give Special Appeal to any home...priced for every budget

High-fashion escutcheons...with textured vinyl inserts! Imagine getting *that* distinctive feature in a low-priced lock!

But get them you *do*...in the new AlignaLock. In beautiful colors. Black. Straw. Dull flamingo. Medium Brown.

With metal finishes of Polished Brass, Dull Bronze, Satin Aluminum.

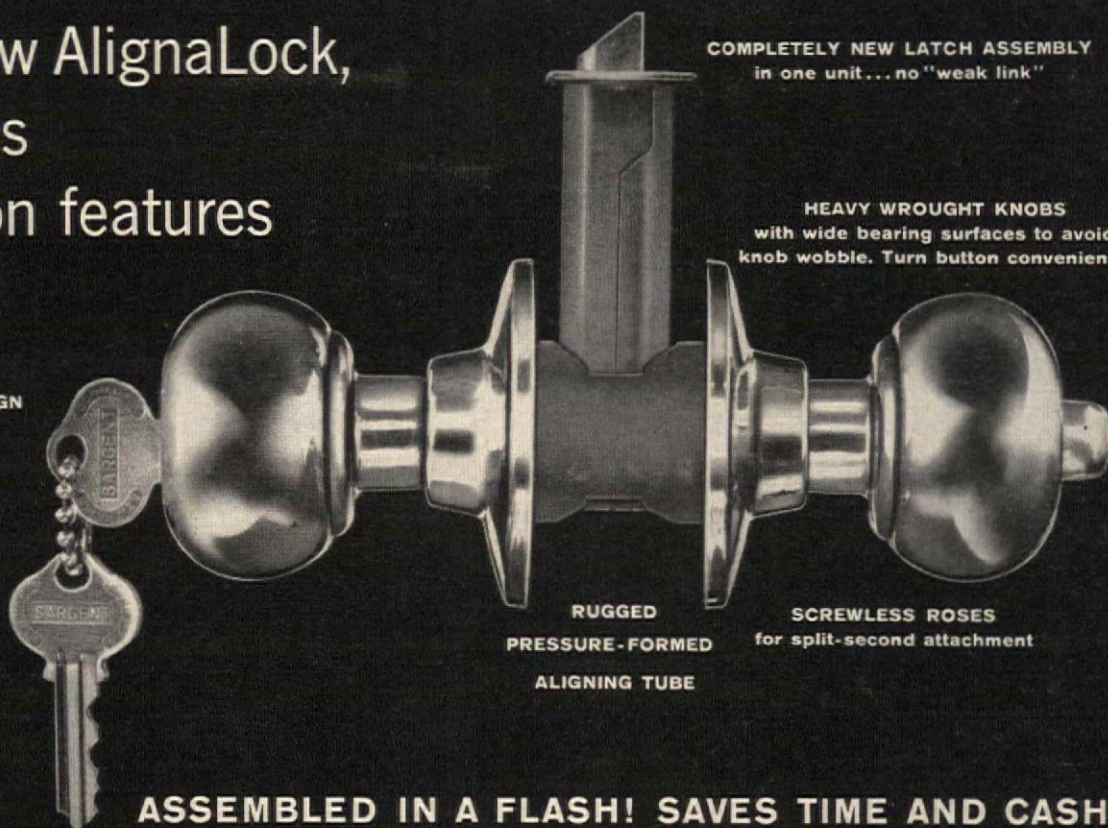
Plus the graceful new Dalton Knob or the popular Ashcroft Design.

When it comes to fast application, remember this! No lock...in *any* price range...*costs less to install!*

Get the special appeal of Sargent Locks. See your supplier...or write to Sargent & Company, New Haven 9, Conn.

LOOK! Only new AlignaLock, in its price class has construction features like these...

NEW CYLINDER DESIGN
for fast rekeying



COMPLETELY NEW LATCH ASSEMBLY
in one unit...no "weak link"

HEAVY WROUGHT KNOBS
with wide bearing surfaces to avoid knob wobble. Turn button convenience

RUGGED
PRESSURE-FORMED
ALIGNING TUBE

SCREWLESS ROSES
for split-second attachment

ASSEMBLED IN A FLASH! SAVES TIME AND CASH!

SARGENT LOCKS

"Sign of a well built house"



Congratulations to the



CENTEX Construction Company, Inc.

on their Elk Grove Village.



It is my pleasure to congratulate Centex on their good taste, good housekeeping and good building in selecting Youngstown Kitchens. It is also my pleasure to introduce new Future-Fashioned Monterey on the Youngstown Kitchens Kate Smith Hour, April 28, 9 PM EDST, ABC-TV Network.

Kate Smith

and our thanks to the beloved Miss Smith.

For further information on Monterey styling, contact your Youngstown Kitchens Distributor.



Youngstown Kitchens

Division of **AMERICAN-STANDARD**

WARREN, OHIO



National Homes stock bounces back from dip

National Homes, the nation's No. 1 pre-fabber, appears to have rounded an important corner since March 1.

- Its sales have climbed sharply (up 18% in April over the same month last year).
- Dealers signed up "at the fastest clip ever" during the first quarter (they now number over 575).
- National stock has bounded up 6 points, reversing a long decline.

National's stock price recovery pretty well tells the story. Though the price has seen-sawed widely for two years, a down-trend has been clear since early '56. It slid from about 50 early in 1955 to 35 a year ago, then dropped steadily to a mid-winter low of 14½. Since early in March it has recovered to the low 20s (20½ on April 18).

Why? NH Vice President Clifford Smith says the stock was obviously overpriced two years ago, hit an unrealistic low in terms of book value and is now "getting back to normal." Moreover, "uninformed investors read about the national housing trend and decided to get out of anything connected with it."

National's unit sales dropped 26% last year (to 16,849 1,000-sq.-ft units) and its \$47 million volume was down 2.2%, though its \$2,249,955 earnings were up slightly. Two New York stockbrokers, while agreeing with Smith's view, say the sales drop must have been the major factor in the stock decline.

Daniel Heller of Bache & Co. believes inside knowledge of NH's recent sales and dealer gains may have spurred stock prices. Richard Goodman of Shields & Co. thinks stockholders are optimistic that "something is bound to happen to help housing and that this will first benefit low-down-payment housing such as NH caters to."

National's Smith doubts that relief will come soon enough to keep starts from falling to 800,000 for the year. Yet "everything looks rosy" for NH, he insists. "The new dealers are big ones. They're flocking in now because we can cut their overhead."

Mayors protest renewal budget cut to President

US mayors are up in arms over a proposed \$75 million reduction in urban renewal obligational authority. So much so that seven of them, representing the American Municipal Assn. and the Natl. Conference of Mayors, took their protest to President Eisenhower.

The cause of their anger: HHFA's request to Congress to slash its request for urban renewal obligational authority from \$250 million to \$175 million (April, News). They were equally upset over the consequent announcement that the Urban Renewal Administration would henceforth cut back the size and scope of planned projects because of the grant fund shortage.

The mayors, led by John H. Hynes of Boston, told the President in a half-hour meeting, that the cut in obligational authority would have the effect of scuttling many worthwhile projects before they get off the ground.

After the meeting the President told newsmen "I was disturbed by some of the reports they made about this." He said he made no promises but did agree to consider releasing a \$100 million UR reserve fund and also to make a restudy of the \$75 million cut.

Mayor Richard Daley of Chicago (not one of those who visited the President) also raised his voice in protest. Daley urged the government to abandon its year-to-year support of urban renewal in favor of three-year programs.

Big development profit found in submerged land

There was a standard gag during the Florida boom of the 20's about the sucker whose land turned out to be under water.

It isn't a joke any more. Today in parts of Florida, submerged land is the homebuilder's best buy. He can make twice as much money per acre by developing land under water than solid upland acreage.

The secret, explained in the St. Petersburg Times by Associate Editor Douglas Double-day: the state is selling submerged land from public trusteeship for less than 5% of its market value, after filling. In four years, the price of upland real estate has shot up from \$1,000 to \$4,000 an acre. Tidelands still come at \$100 to \$125 an acre—and home buyers are paying twice as much for waterfront sites. Builders have found all the arithmetic in favor of underwater land.

How the costs work out:

	SUBMERGED LAND	RAW UPLAND
Land cost per acre	\$ 125	\$ 4,000
Fill cost per acre	2,320
Seawall cost per acre	1,235
Streets, water lines, sewerage, etc.	4,300	4,300
Cost per developed acre ..	7,980	8,300
Cost per lot (3.3 per acre)	2,418	2,515
Price per lot	6,500	3,250
Gross return per acre	21,450	10,725

Women's congress planned by materials groups

For months, builders have been wrapping their sales pitch in the flag of HHFA's celebrated Women's Housing Congress, which endorsed a \$10,000 house so big and well equipped it would have cost two or three times that much.

Last month, five building materials trade groups decided to borrow the idea *in toto*.

Decorators eye tapping middle-class market through tie-in with builders

Interior decorators, who make most of their living from well-heeled clients, are beginning to eye the market potential of middle-income home owners.

The new president of the American Institute of Decorators, Harold W. Grieve of Los Angeles, thinks one route to the white-collar pocketbook is to persuade builders to throw in decorators' services as part of the price of a new house. The buyer would pay for materials and furnishings separately.

"We want to raise the cultural level of the public," says Grieve. How? One of his pet ideas was adopted by AID at its annual conference last month in Dallas. It calls for the institute's chapters to sponsor public showings of new furnishings, glass and fabrics, give exhibits on the history of home furnishing items, help local museums stage better shows.

So far, says Grieve, there is no AID plan to promote tieups between decorators and builders at the most obvious spot: model homes. In fact, he says the question has never come up at AID meetings.

Doris Mortada



GRIEVE

They announced plans for a second Women's Housing Congress in November in Washington. This time, the session is to have 50 housewives instead of 103—one from each state plus Hawaii and Alaska. They will be asked to ponder what's needed in new house materials and design.

The sponsors: Better Heating-Cooling Council (whose Franklin Greene is chairman), Portland Cement Assn., Natl. Lumber Mfrs. Assn., Copper & Brass Research Assn., Natl. Assn. of Plumbing Contractors. They expect another 15 trade groups to join as sponsors.

NHA houses average 1,138 sq. ft., cost \$14,163

The typical Canadian buyer of a government-insured home last year paid \$14,163 for a 1,138 sq. ft. ranch house on a 60' lot.

To do this, he took on an \$81 monthly payment after making a \$3,811 down payment. ("Mr. Average NHA" was nearing his 34th birthday, earned \$5,312 during the year and had one child and another on the way.) So says Central Mortgage & Housing Corp., Canada's housing agency.

More details of the typical purchase: \$2,041 of the price was in the lot; the buyer paid \$445 in closing costs; his 25-year \$10,352 mortgage was against a \$12,252 valuation.

The report points up significant changes in the NHA-financed housing situation. The 41,283 houses built under NHA last year represented only about 35% of all units built, compared with 50% in 1955. Banks financed only 14,765 last year, compared with 33,301 in '55, while other lenders financed 23,908 vs. 29,883 the year before. CHMC reports that almost \$50 of "mortgage paper" changed hands in 1956 (nearly three times the amount in 1955), with most of it going into the hands of pension funds.

The new AID president, a balding, slightly-built native Los Angeleno, began his career as an architectural draftsman in Hollywood's Metro studios. Later, as an art director, he did sets for such famed films as Valentino's "Four Horsemen of the Apocalypse" and Douglas Fairbank's "Thief of Baghdad." He switched to interior decoration in 1927, has done interiors of such filmdom notables as Burns and Allen, Norma Shearer, Paulette Goddard, and Bing Crosby. In World War 2, Grieve served four years in the Navy, emerging a commander.

The AID convention, which drew some 200 registrants, also heard some provocative comment from Architect Ralph T. Walker of New York City, former AIA president who will receive a special centennial medal this month struck in honor of AIA's 100th anniversary. Said Walker:

• "The decided move to the suburbs is proof positive the old city plan of skyscrapers has uttered a dying gasp. Congestion works against the pleasure of life. Having nature nearer gives more peace, has more the true quality of real living.

• "Rooms should have an entity and urbanity of their own, and the great outside, the dirty city and the lovely country, should be invited in with some discrimination."

NEWS continued on p. 87

New Ador screen is built to take a beating from children and pets. The new strong, easy-to-operate screen beautifully complements the lines of the door and is actually an integral part of the Ador sliding glass door unit.

Now—a trouble-free screen for sliding glass doors

Proper screening is a major problem of sliding glass doors. Subjected to rough daily usage and heavy wear, screens become easily damaged and difficult to operate.

Now, Ador, leading all-aluminum sliding glass door manufacturer, has engineered a strong new screen specifically to meet the requirements of the sliding glass door.

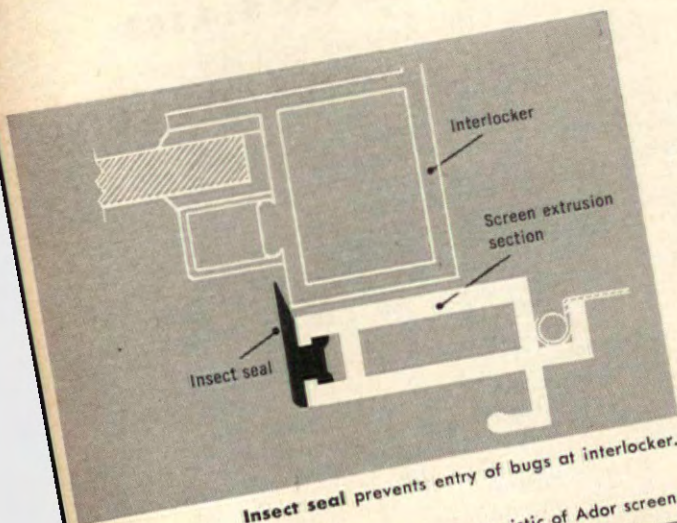
The result is a screen not only modern and functional, but with the additional advantages of great rigidity, remarkable durability, and modest cost.

Most important is the fact that the Ador screen is integrally matched and designed to fit the Ador door, so that operation and design are fully compatible. It is a screen with strong tubular aluminum extrusions for maximum strength and rigidity at the closing stile; a screen with enclosed top-hung rollers to easily slide the screen unit without binding; a screen with spring loaded, self-adjusting guides at the threshold to equalize friction so the door moves evenly and smoothly; and a screen with fiberglass or aluminum wire.

Advanced screen design is just another of many outstanding first-time features found in Ador sliding glass doors. For complete information write: Ador Sales, Inc., 2345 West Commonwealth Ave., Fullerton, Calif.

Ador

America's foremost all-aluminum sliding glass door



Insect seal prevents entry of bugs at interlocker.

Easy installation is an important characteristic of Ador screens.



Top-hung Ador screens are easily adjusted.



Spring loaded nylon guides prevent door jumping track.



Ador screens incorporate finger-tip latch device.

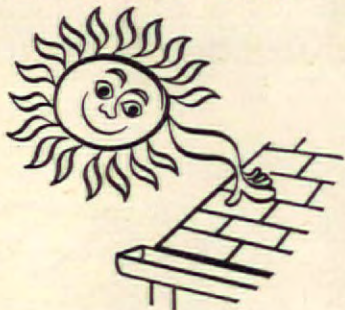




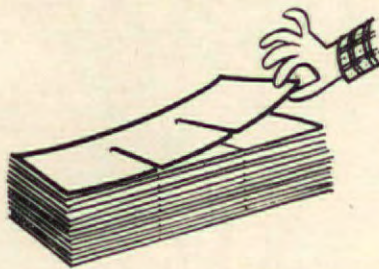
HERE'S WHY BIRD'S **two new** special purpose shingles

ARE BEST FOR GENERAL PURPOSE ROOFING JOBS, TOO

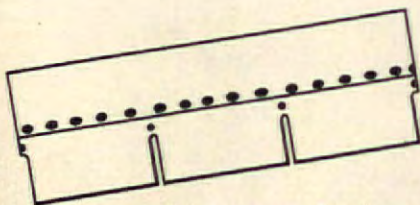
Bird's new self-sealing **WIND SEAL** shingle was specially designed to combat high winds. Far and away the best* of the self-sealing shingles, it gives homeowners added security in all weather conditions.



seals by sun heat



*standard packing,
easy handling*

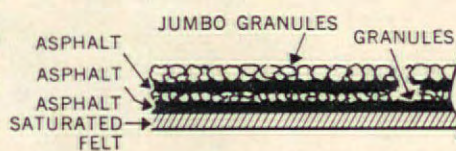


16 seals per shingle

*Best because (1) its spaced seals vent away even storm-driven moisture and (2) because it needs no special handling. . . . Wind Seals won't stick to each other in the bundle even though they're packed like ordinary shingles . . . so they go on easily, quickly, economically.

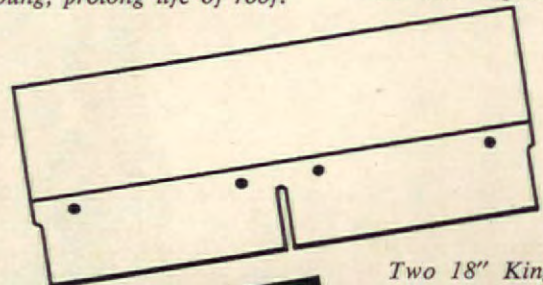
Nationwide promotion on TV and in Saturday Evening Post color ads is winning universal acceptance for these two superb shingles.

Bird's highly successful King-Tab **ARCHITECT** was designed for luxury homes and institutional buildings. Yet its 50% longer life makes it cheaper by the year than standard shingles . . . a wise investment for small homeowners, too.



Jumbo granules keep asphalt young, prolong life of roof.

King-Tab ARCHITECTS weigh 300 lbs. per square . . . even hurricanes won't lift the 18" tabs which are actually thicker than standard slate. Unique 18" tab width enhances over-all roof color in a way regular 12" tabs can't equal.



Two 18" King-Tabs, 1/3 fewer cutouts. Gives greater strength, because there are no nails near cutouts.

For more information call your Bird representative or write

BIRD & SON, inc.
EAST WALPOLE,
MASS. DEPT. HH-5

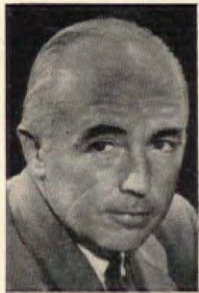
BIRD
Roofs & Sidings



PEOPLE: Walker Mason, Rhode Island business, utilities executive, is appointed deputy HHFA administrator

After a six month hunt, HHFA administrator **Albert M. Cole** finally named a deputy administrator to replace **Frank Meistrell**, who is now flood insurance commissioner.

The new No. 2 man in the top federal housing agency is **Walker Mason**, 59, Providence, R. I. business and utilities executive who has no background in housing.



MASON

Announcing the appointment, Cole said: "Mason has precisely the talents required for the position of a deputy administrator. As a successful businessman and civic leader, he has had wide administrative and executive experience."

St. Louis-born Mason (who was promptly dubbed "Mason No. 3" by Washington housing wags*) graduated from Cornell University (class of '20) after serving 18 months overseas in the Army's 26th division. He worked for Wagner Electric Co., then became production manager for Brecht Manufacturing Co. and—while still in his twenties—president of Semi-Steel Manufacturing Co. in St. Louis.

In 1927, he joined Connecticut General Life Insurance Co. at Hartford and from 1933 was its district manager in Providence.

World War 2 brought Mason back to government service with the War Production Board, successively as manager of the Providence office, deputy regional director and regional director for New England. From 1946 to '50, he was executive vice president of Naragansett Electric Co. From then until February last year, he was president of American Associates Mfg. Co., an industrial holding company. Before taking his new HHFA post, Mason was associated with Marshall & Williams, a small Providence textile machinery manufacturing firm.

In civic affairs, he has been a trustee of Rhode Island Hospital, president of the Providence District Nurse Assn., general chairman of the Providence Community Fund. He is a trustee of the People's Savings Bank of Providence.

Married and father of two sons, Mason is a tennis enthusiast, plays some badminton, squash and golf and likes to sail.

FHA names new chief for probe-wracked L.I. office

Former Congressman **James G. Donovan**, 58, a New York City attorney, has stepped into one of FHA's toughest jobs: director of its demoralized, Jamaica, Long Island office. He succeeds **Frederick J. Ewald**, former real estate broker and Republican Party worker who was allowed to resign (he blamed ill health). **John Brennan**, assistant director, has also resigned. The office has been riddled with suspensions. Nine inspectors were fired for "inefficiency" and another, **James F. Boyd**, 51, supervisor of the other inspectors, has been indicted by a federal grand jury on charges of extorting money from builders.

Donovan is a political maverick, once a Democrat, then a New York coalition candidate who unseated left-winger Rep. Vito Marcantonio for a House seat in 1950, and finally a Republican who was defeated in 1954.

Donovan was slated to become the successor to **Robert B. Wolf** as FHA's general counsel, but Republican Congressmen objected to his mixed party background.

At month's end, FHA at last was ready to announce Wolf's successor. He was to be **Pierce J. Gerety**, 43, Bridgeport, Conn. lawyer and onetime (1948-54) member of the Connecticut GOP central committee.

Gerety was general counsel to the Civil Service Commission in 1954. In housing, he has worked with Connecticut planning groups and was a member of the planning legislative committee of the Regional Plan Assn. in New York.

Directors of the National Housing Conference—lobby group for public housing—have persuaded **Lee F. Johnson** to stay on as executive vice president, at least for this session of Congress.

Johnson, 51, for 13 years chief spokesman and lobbyist for public housing, had announced he was resigning on doctor's advice because of a heart ailment (March, News). He offered to become a part-time consultant.

NHC brass talked Johnson into remaining after agreeing to relieve him of fund-raising duties and to hire a bigger staff.

Dr. Grover W. Ensley, 42, executive director of the Congressional joint economic committee since 1949, will join the National Assn. of Mutual Savings Banks in New York as executive vice president June 1. **John W. Sandstedt**, executive secretary, will become administrative vice president. Both jobs are newly created.

Richard L. Steiner is named urban renewal commissioner

Richard L. Steiner, for the last eight months acting urban renewal commissioner, has been given full title as **James W. Follin's** successor.

Steiner, 43, was deputy commissioner for two years before Follin resigned. He has been a slum fighter in various capacities for almost 20 years.



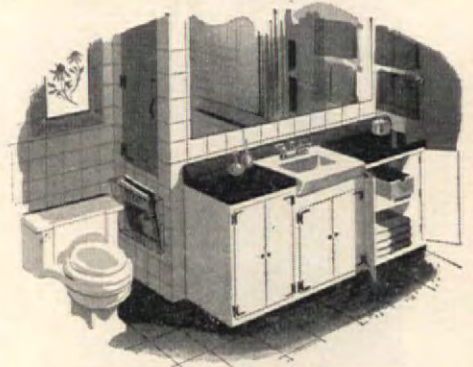
STEINER

Son and grandson of top Baltimore librarians, Steiner graduated from Yale in 1936 in civil engineering, took a master's degree in city planning at Massachusetts Institute of Technology and studied further at Harvard and Johns Hopkins (real estate). He was a public housing project planner before World War II, from which he emerged as a Navy lieutenant commander.

From 1946 to 1954 Steiner was director of the Baltimore Redevelopment Commission. During his term, he won both praise and blame as a redeveloper, partly because a 25-acre slum tract along Broadway was razed only to be left level for six years. (At last it is being rebuilt largely for Johns Hopkins Hospital facilities.)

Steiner and his wife—a planner with the Baltimore County Commission—manage a farm north of Baltimore where they raise about 150 sheep. They own a home in Baltimore.

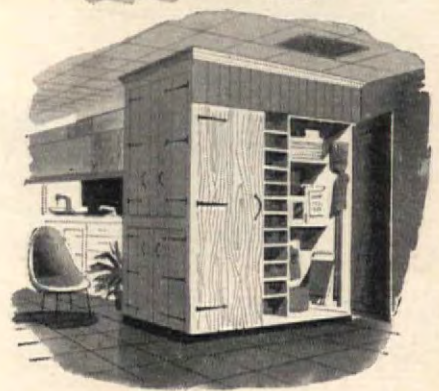
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Add extra sales appeal with McKINNEY

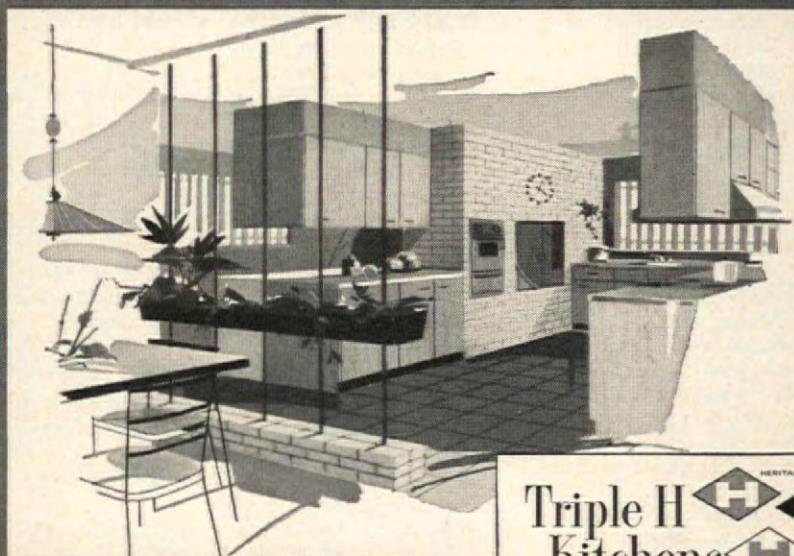
Forged Iron hardware

Little, extra details close many a sale. McKinney Forged Iron Hardware adds a distinctive touch to doors, drawers and cabinets. Complete line of matched hinges, pulls, straps and latches, in authentic designs. Dull Black, Swedish Iron and Olde Copper finishes. Write for prices and catalog No. 11.



* Mason No. 1 is Norman P., FHA commissioner; Mason No. 2 is Beverly, FHA urban renewal aide.

KITCHEN FACTS THAT REALLY COUNT—



Triple H Kitchens
OF WARM AND FRIENDLY WOOD

ONLY KITCHEN MAID CAN CLAIM THEM ALL—

MORE STYLES— BIGGEST LINE

Never before so much that is appealing and *saleable* to choose from. Triple-H Kitchens embrace *three complete and distinctive lines*, two style motifs. In Shadow-Line styling, you choose from the exciting new HOSPITALITY LINE, finished in Cinnamon natural, or from the luxurious HERITAGE LINE, in Cinnamon, Nutmeg or Spicebush natural. For color—(either standard or matching)—it's the beautiful HOLIDAY LINE, in Kitchen Maid's famed Flo-Line motif.

Amazing Dealer Opportunity

Because Kitchen Maid now offers the widest choice of kitchen styles, features and prices in America, dealers across the country are quickly recognizing the value of the Kitchen Maid franchise. Whether or not you are now handling kitchens, you owe it to yourself to investigate the profitable Kitchen Maid proposition NOW!

BETTER PRICING—MORE FEATURES

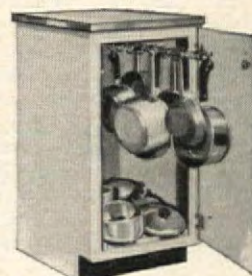
Pricing within the Triple-H Kitchens lines covers a terrific spread, an extremely important factor in realizing a greater potential from your market. And talk about features! Illustrated below are just a few of the more than thirty outstanding conveniences Kitchen Maid now offers.



Aluminum Drawers—Quiet, easily cleaned. Won't rust or chip, never need refinishing.



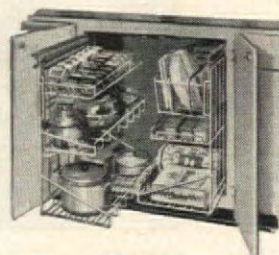
Rotating Shelves—In both base and wall cabinets. Revolve independently.



Slide-out Pot and Pan Rack—Ingenious storage for hard-to-store items.



Slide-out Storage Tray Cabinets—Up to six trays for canned goods, pots, pans, utensils.



Paper 'n' Peppers Base—Two slide-away wire cradles provide easy-to-reach storage.

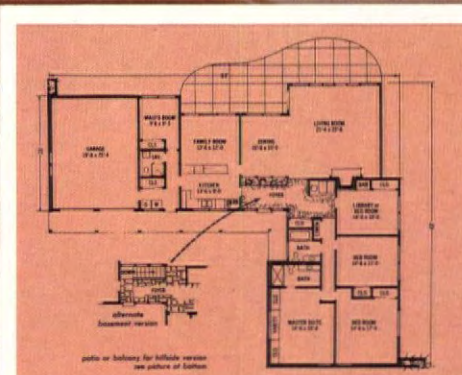


Exclusive Loksafe adjustable shelves. Safe, allow maximum use of cabinet capacity. Adjust easily.

KITCHEN MAID
FIRST AND BEST IN
KITCHENS
OF WARM AND FRIENDLY WOOD

Send for this proposition. Gets you started in a hurry!

The Kitchen Maid Corp., 1075 Snowden St., Andrews, Indiana
Gentlemen: Please rush complete introductory information on your new Triple-H Kitchens. I am a ☐ Dealer ☐ Distributor ☐ Builder
Name _____
Address _____
City _____ State _____



street elevation



living-dining room



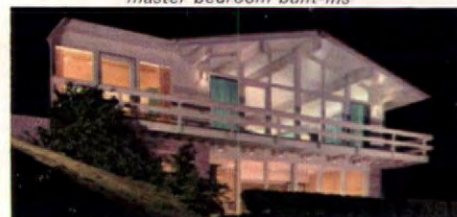
patio view



kitchen-family room pass-thru



master bedroom built-ins



patio view—hillside model

cherry hill... a ^{scholz} California contemporary design

America's most exciting homes the quality... the design... sells itself.

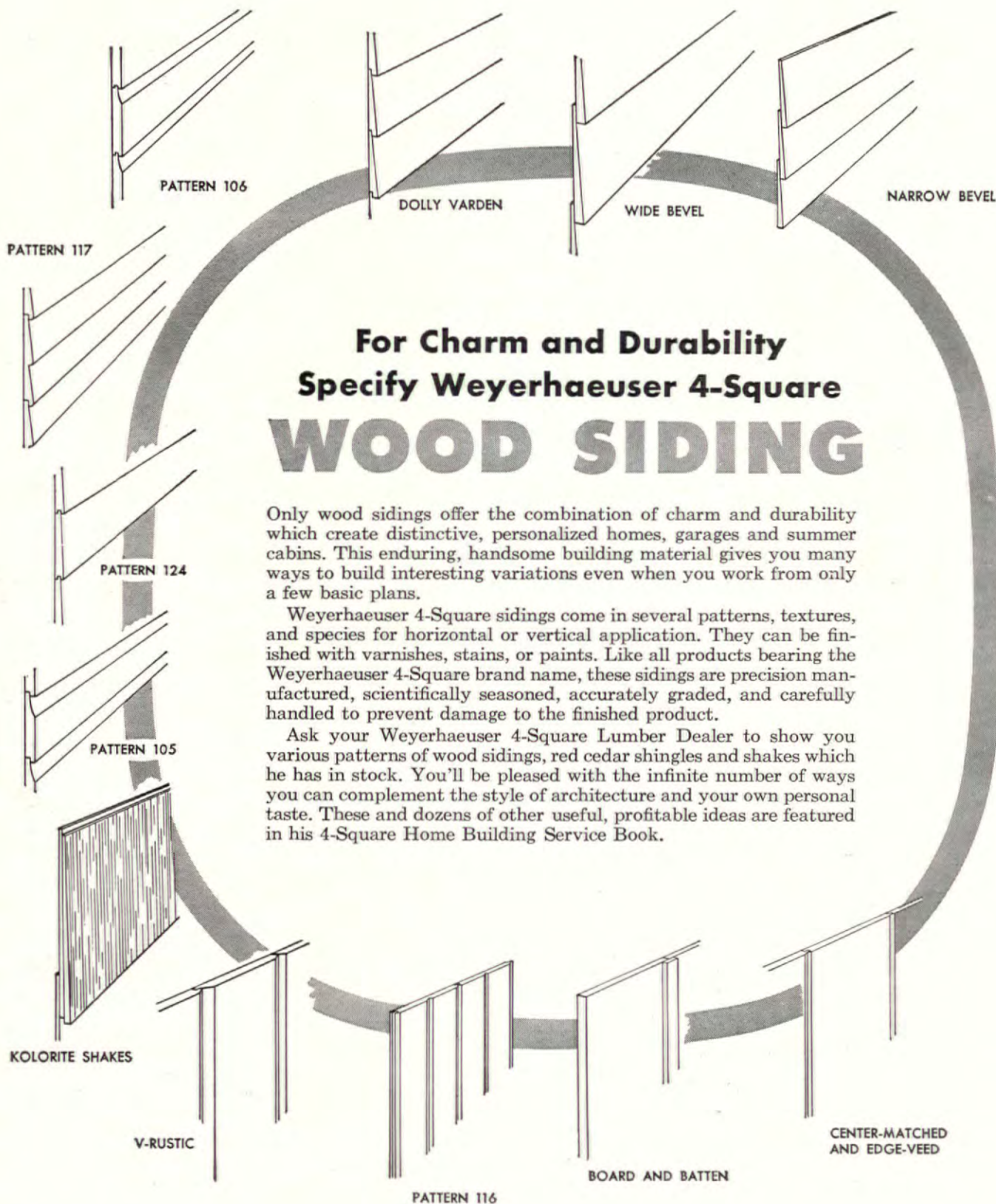
Scholz Homes Inc.

2001 N. WESTWOOD • TOLEDO 7, OHIO

REGIONAL OFFICES OR PLANTS • WILMINGTON • CHICAGO • ATLANTA • NEW ORLEANS

foyer

The Cherry Hill Model shown ranges from \$35,000 to \$40,000, less lot, depending on local area costs. Scholz designs and manufactures a wide range of distinctive homes: contemporary Ranch Western Homes from \$10,000 to \$20,000; luxury quality California Contemporary Homes from \$18,000 to \$50,000; and American Colonial Homes from \$10,000 to \$50,000. All are available to builders throughout the entire United States. Call or write for complete information.



For Charm and Durability Specify Weyerhaeuser 4-Square **WOOD SIDING**

Only wood sidings offer the combination of charm and durability which create distinctive, personalized homes, garages and summer cabins. This enduring, handsome building material gives you many ways to build interesting variations even when you work from only a few basic plans.

Weyerhaeuser 4-Square sidings come in several patterns, textures, and species for horizontal or vertical application. They can be finished with varnishes, stains, or paints. Like all products bearing the Weyerhaeuser 4-Square brand name, these sidings are precision manufactured, scientifically seasoned, accurately graded, and carefully handled to prevent damage to the finished product.

Ask your Weyerhaeuser 4-Square Lumber Dealer to show you various patterns of wood sidings, red cedar shingles and shakes which he has in stock. You'll be pleased with the infinite number of ways you can complement the style of architecture and your own personal taste. These and dozens of other useful, profitable ideas are featured in his 4-Square Home Building Service Book.



WEST COAST HEMLOCK—one of the variety of species—is often called the "Ability Wood" because it is so versatile, serving dependably for framing and sheathing as well as for flooring, siding, molding, and other finish uses.

WEYERHAEUSER **4-SQUARE**

WEYERHAEUSER SALES COMPANY • ST. PAUL 1, MINNESOTA

**IT'S
A
SNAP...**



TO INSTALL RUSCO WINDOWS

Now it's easier than ever to install new Rusco Anniversary windows. These all-new, all-metal windows feature a special inside casing that "snaps" in place after interior plastering is complete. And that's just one of a dozen big, new Rusco advantages!

Rusco windows have been completely re-designed to save you even more time and labor costs on every installation. They come as complete packaged units all ready to install in minutes. No on-the-job glazing, painting or later adjust-

ing. Can also be installed with insulating sash that eliminates the need for storm windows.

Rusco windows in steel have a gleaming baked enamel finish to blend or contrast with any house color. They're also available in natural aluminum, with a soft luster that complements any exterior.

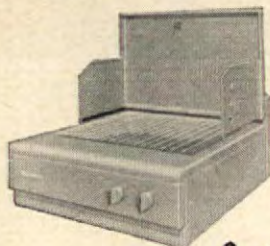
In every way, new Rusco windows make your homes easier to build — easier to sell. Write today for free literature. The F. C. Russell Co., Department 7-HH-57, Cleveland 1, Ohio. In Canada: Toronto 13, Ontario.

RUSCO

The window that brought a new look to building!

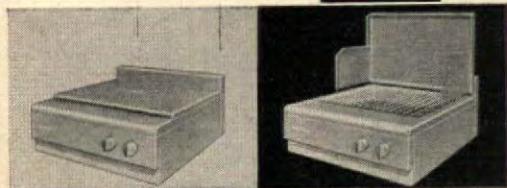
continued from p. 87

Stanthony really melts sales resistance!



Watch sales resistance disappear when you point out the Stanthony Built-In Barbecue. Here's an appliance that conjures up visions of easy living in the modern manner... of tangy barbecued foods done to a turn with perfectly controlled heat. And when it comes to clean-up, you have even more selling points. Stanthony eliminates messy charcoal, features a back splash to keep walls clean, a drip-pan, and a grill that can be washed in the sink. Steer your next prospects to the Stanthony Built-In Barbecue first... and watch how easy it is to make the sale.

ADVERTISED IN
LIFE



Stanthony

BUILT-IN BARBECUES
Manufactured by Stanthony Corp.,
5341 San Fernando Road West,
Los Angeles 39, California

Also makers of
The Stanthony Ventilating Hood
the best way to ventilate a kitchen

more—and Steiner commutes to work in Washington.

Sid Jagger, onetime (1949-55) Kansas legislator who had been special assistant to Kansan Albert M. Cole, HHFA administrator, was appointed assistant URA commissioner for operations.

P. C. Rowe succeeds Harvey as Flintkote president

Perce Cornwell Rowe, new president of Flintkote Co., is slightly embarrassed by the attention his new title involves.

His duties as chief administrative officer, he insists, are no different from what they were when he was executive vice president.



ROWE

Walter Daran I. J. Harvey Jr., who has moved up to chairman of the board, continues as chief executive officer. Rowe's feelings can be understood better when you know that Harvey has been his immediate boss for 22 years. Rowe, now 53, has been with the widely diversified building materials company almost continuously since 1929. A big (6' 1"), genial New Yorker, he has a mathematical bent which led him to spend four years as an actuary before he went to New York's Columbia College (A.B. class of '28).

Rowe's first job out of college was with Lord & Taylor in 1928. Within seven months the department store had promoted him four times. This brought him to assistant merchandising manager of the young people's department—and immediate boss of a dozen temperamental women buyers. This was more than Rowe could take. He resigned and joined Flintkote, where his job was selling patent contracts. In 1933 he left to become western manager of the Asphalt Roofing Industry Bureau in Chicago, but by the first of 1935 was back with Flintkote as President Harvey's assistant. Rowe was elected a vice president the same year, a director in 1936 and executive vice president in 1941.

As chief administrator, Rowe keeps an eye on 57 manufacturing plants scattered from coast to coast and in Canada, Hawaii, England and France. Flintkote's products are so varied (from felts for autos to packaged chimneys) that 26 symbols are needed to identify the plants on a map in the latest annual report.

Flintkote has just floated \$10 million in debentures to finance three more plants, one of them to produce more Insulrock, which Rowe admits currently excites him most. Acquired in a merger last year, Insulrock building slabs have thus far been used chiefly as a complete roof deck for schools. But the reinforced fiber block has great potential. Rowe feels, for use in houses. It has high acoustical and insulating qualities, a handsome texture, is light and relatively cheap—and it may well prove strong enough structurally to make Insulrock a load-bearing wall material complete in itself.

Court voids Zeckendorf's Belair estate purchase

Bill Levitt has bested Bill Zeckendorf in the first round of a court battle to see which building giant gets control of the 2,280-acre Belair estate of the late William Woodward Jr. (April, News).

A court in Upper Marlboro, Md. voided

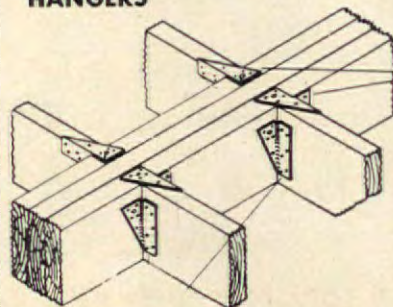
USE PRACTICAL, ECONOMICAL

TECO *Trip-L-Grip*

FRAMING ANCHORS

For Stronger Nailed
Joints in Wood

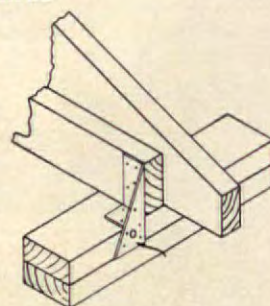
USE AS
JOIST
HANGERS



Eliminate — Notching — Ledger Strips — Strap Hangers — Shimming — Floor and ceiling joists are automatically leveled.

One Size Fits Joists from
2" x 4" to 2" x 12"

USE FOR
ROOF
FRAMING



Securely anchors rafters to plate. Ties roof down against uplifting winds. Automatic rafter spacing. Eliminates toe nailing.

Send for **FREE** descriptive and technical data on the uses of Trip-L-Grips as joist hangers and for roof framing.

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1319 18th Street, N.W.
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Please send me **FREE** copy of booklets "Trip-L-Grip Framing Anchors as Joist Hangers" and "For Stronger Joists in Roof Framing."

Name.....

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MISTER— YOUR NAILS ARE SHOWING!

better
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to...



MAZE

STORMGUARD

TWICE-DIPPED in MOLTEN ZINC

NAILS

- NO RUST SPOTS, STAINS, OR STREAKS!
- STRONGER THAN ALUMINUM ... COST ABOUT 1/3 LESS!
- HARD STEEL CORE ... DRIVE BETTER ... HOLD TIGHT!

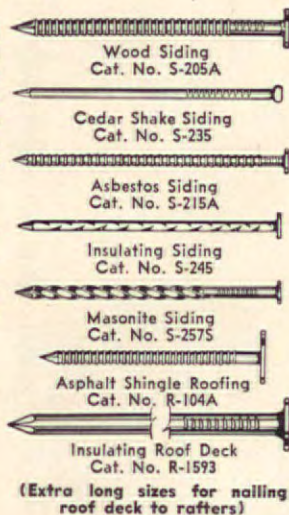
More and more home builders and prefab manufacturers are finding it pays to use Maze's specially designed, weather conditioned STORMGUARD nails for all exterior applications and materials—WOOD SIDING, CEDAR SHAKES, ASBESTOS, INSULATING, HARD-BOARD SIDING, etc. Available in matching colors. ... Also nails for all kinds of roofing, roof decking, and trim!

HOMES BUILT WITH STORMGUARD NAILS ARE EASIER TO SELL ... CUSTOMERS STAY SATISFIED—FEWER UP-KEEP OR PAINTING PROBLEMS!

And the difference in cost between STORMGUARDS and ordinary nails is so little!

TRY 'EM NOW!

FULL RANGE OF SIZES



Ready-Packed in handy 5 lb. and 50 lb. bulk cartons

SEE YOUR DEALER, OR

WRITE FOR FREE HANDBOOK AND SAMPLES

NAME _____
FIRM _____
ADDRESS _____
CITY _____ STATE _____



"IT PAYS TO BUY MAZE"
W. H. MAZE COMPANY

PERU 12, ILLINOIS

Zeckendorf's purchase of the tract for \$1,187,000. The judge accused trustees of the estate, the Hanover Bank of New York and John Ludewig, of not being "diligent" enough in the efforts to get the highest price for the showplace farm. "It is quite apparent," Judge Charles C. Marbury said, "that the bank and Ludewig had no idea of the situation in Prince Georges County and the explosive value of real estate." Also benefitting by the order is Norman L. Adolph, New York developer, who claimed as did Levitt that he had offered much more than Zeckendorf for the tract east of Washington, D.C. The court ordered new bids this month.

William Brelant suffered a setback in his effort to make his Security Title Insurance Co. of Los Angeles the biggest title company in the business. His merger move with California Pacific Title Insurance Co., though approved by directors of both companies, has fallen through (April, News). An announcement merely said the agreement could not be reached although an exchange of stock had been agreed upon.

This leaves the ambitious young realty operator chairman of only the fourth largest title firm. The ranking of the top four as of Dec. 31 1956 (in millions):

	Assets	'56 Gross
Title Insurance & Trust Co. (Los Angeles)	\$60	33
Chicago Title & Trust Co.	77	17
Lawyers Title Insurance Co. (Richmond, Va.)	20	12
Security Title Insurance Co.	12	8

Meanwhile, Donald V. McCallum resigned as Security's executive vice president. He charged that Brelant has assumed "the president's powers himself."

Roy Johnson elected president of ACTION

Roy William Johnson, executive vice president of the consumer products group of General Electric Co., has been elected president of ACTION, filling a post that has been vacant more than a year. Andrew Heiskell, publisher of LIFE, remains chairman.

Johnson, 51, has been with GE since 1930 except for a period with the War Production Board in 1942-43. He was named general manager of GE's affiliated manufacturing companies department in 1948 and an executive vice president (one of three) in 1951. He has been a director of ACTION since October 1954.



JOHNSON

Robert F. Foeller has been appointed technical manager of ACTION in New York to advise on urban planning and development for the council's education and field service programs. He has been president of the Ohio Planning Council.

ACTION added seven new directors: Thomas F. Patton, president, Republic Steel Corp., Cleveland; Mrs. Norman Chandler, assistant to the publisher, Los Angeles Times; J. Howard Edgerton, president, California Savings & Loan Assn., Los Angeles; C. George Dandrow, vice president, Johns-Manville Corp., New York; Milton C. Mumford, executive vice president, Lever Bros. Co., New York; Walter W. Patchell, vice president, Pennsylvania Railroad, Philadelphia; James E. Lash, executive vice president

continued on p. 94

Stanthony

"wraps up"
the sale!



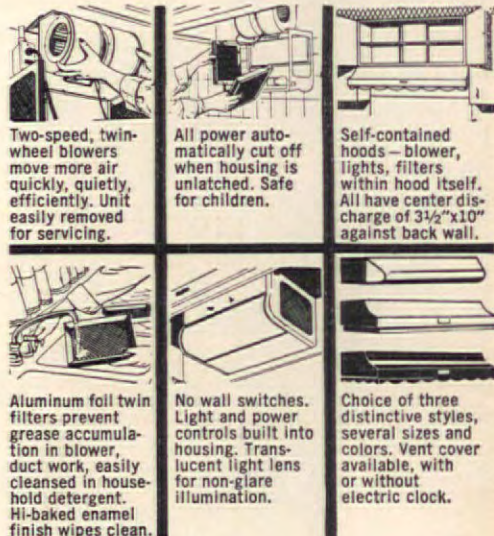
In the kitchen, more than anywhere else in the home, your customers demand the ultimate in beauty, convenience and quality. That's why you wrap up more sales faster when you show them a Stanthony Ventilating Hood. Stanthony's an eye-catcher for beauty ... a snap to operate ... and Stanthony embodies all the quality features your customers want. So wrap up the sale fast with a Stanthony Ventilating Hood.

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Stanthony

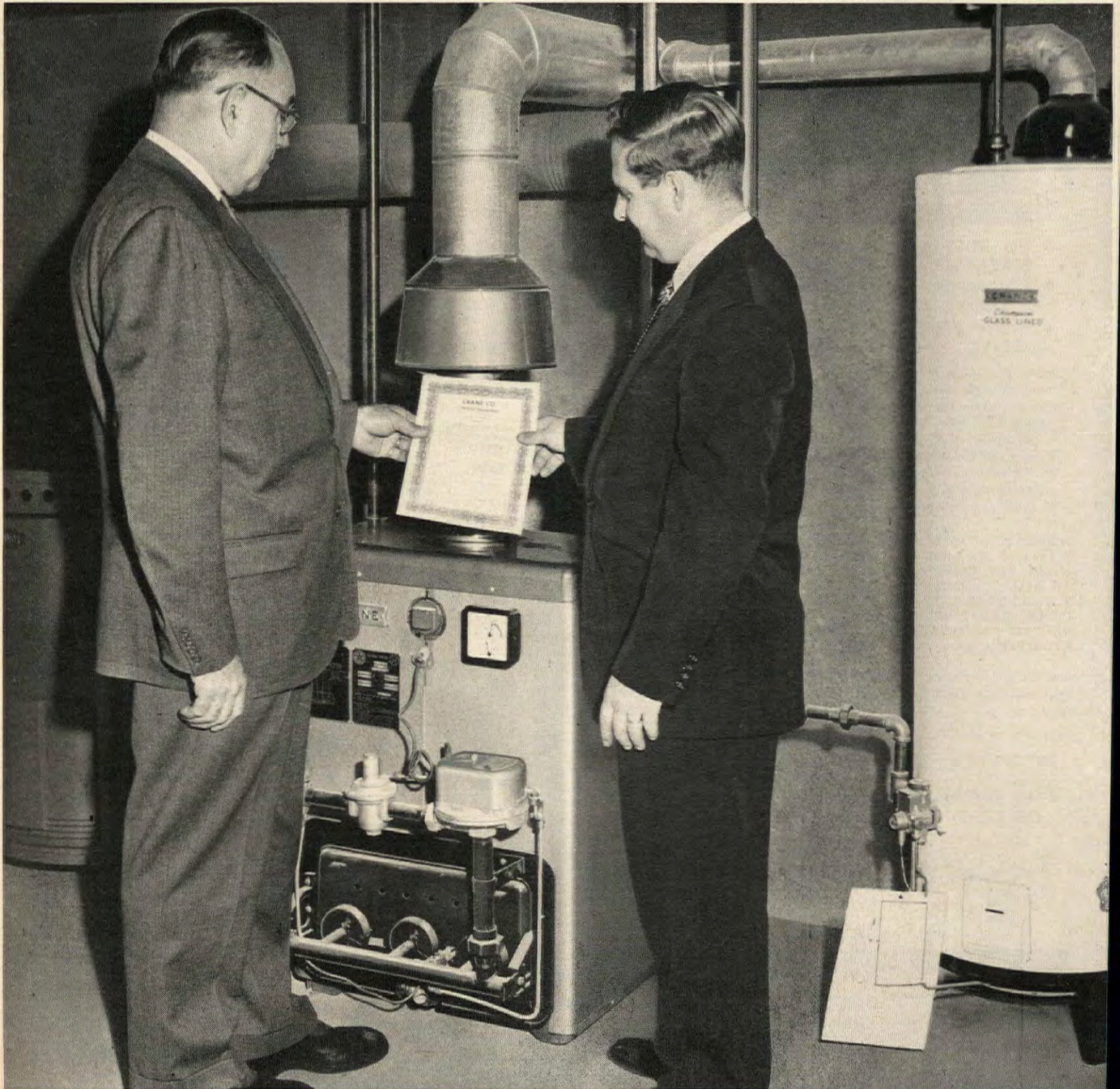
VENTILATING HOODS

Manufactured by Stanthony Corp.,
5341 San Fernando Road West,
Los Angeles 39, California



Also makers of the Stanthony Built-in Barbecue for perfectly controlled heat without messy charcoal

CRA



Mr. Vadnais (left) and Mr. Keddy, K-V Homes, Inc., Springfield, Mass., look at the guarantee on a Crane Sunnyday 2WG gas fired boiler in one of their homes. When oil is the selected

fuel, the Crane Sunnyday 15 boiler is used. One of the largest builders in New England, they have put up over 2,000 houses in 4 states, are planning 1,000 more this year.

NE

**THE
PREFERRED
HEATING**

20-year guarantee on Crane Sunnyday boilers helps sell 75 homes a month!

Read what Norman Keddy and
George Vadnais of K-V Homes,
Inc., say about Crane's 20-year
guarantee on Sunnyday boilers.



*Here are Mr. Keddy and Mr. Vadnais at the site of
a newly finished K-V Home. All K-V Homes
are equipped with Crane plumbing and heating.*

"We have just completed a most successful year
and could not let it go by without thanking our
many friends.

"Your 20-year guarantee on the sections of Crane
Sunnyday boilers is the biggest selling feature
we ever had. We feel that it helped us sell up to
75 homes a month during 1956.

"Sunnyday boilers are the finest in the business.
They're well designed, depend-
able, and economical. With them,
we have been able to maintain
the high standards of quality
that are so much a part of K-V
Homes."



**Is the biggest selling exclusive in hot water heating working for you?
Get details on the Crane Sunnyday 20-year guarantee from your
Crane Heating Contractor, Crane Branch or Crane Wholesaler now!**

CRANE CO.

836 South Michigan Avenue, Chicago 5, Illinois

VALVES • FITTINGS • PIPE • PLUMBING • KITCHENS • HEATING • AIR CONDITIONING

Sign of Success...



SOLD

Another
Sale
ARCO
Paints
Helped
Make!

Sectional
GARAGE WORKS

2344 BAILEY AVE. 2nd FLOOR BUFFALO 11, N.Y.

• In the Buffalo area there are always "SOLD" signs on houses by Sectional Homes. Arco paints help put them there.

Factory protected with Arco Exterior Primer—and finished with Arco Alkyd House Paint, these striking prefab homes have sure-fire sales appeal.

Arco Primer not only seals and protects costly structural materials, but provides highly effective decoration if finish coating is delayed.

Quick-drying Arco Alkyd House Paint is specially formulated to withstand moisture, mildew and other destructive elements—helps keep homes attractive and highly saleable in any climate. Arco Alkyd colors, custom-tailored to complement modern Sectional designs, never streak, never fade... stay bright and new-looking for years.

Like Sectional Homes builders, you, too, can put your homes on the best seller list—with Arco!

FREE Arco

Color Styling Kit!



THE ARCO COMPANY

7301 Bessemer Avenue, Cleveland 27, Ohio

Gentlemen: Please send me Arco's new Color Styling Kit complete with 111 professionally styled color schemes and 57 swatches to guide me in color styling and plot development.

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COMPANY _____

ADDRESS _____

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of ACTION; **Sidney Weinberg**, partner, Goldman, Sachs & Co., New York; **Miss Chloe Gifford**, first vice president, General Federation of Women's Clubs, Washington, and **Thomas R. Reid**, director, office of civic affairs, Ford Motor Co., Dearborn, Mich.

Industrial Designer **Peter Muller-Munk** was hired by US Steel to develop applications of vinyl-clad steel which the corporation announced a year ago as being in the experimental stage. Such corrosion-resisting steel could be made in almost any color, would be a substitute or replacement for enameled steel panels, find much use in appliances and home building and complete with colored aluminum.

DIED: **Cameron Clark**, 69, prominent New York architect who designed homes for several magazines, March 23 in St. Thomas, Virgin Islands; **Sir Leslie P. Abercrombie**, 77, noted architect and city planner, March 23 in Aston Tirrold, England; Architect **Theodore Koch**, 72, March 23 in St. George, Staten Island, N.Y.; **George W. Proffitt**, 64, executive secretary, Copper & Brass Warehouse Assn., March 31 in Washington; Architect **John S. Cromelin**, 61, April 1 in Chicago; **Edward A. Fay**, 61, attorney with the Federal Housing Administration, April 8 in Washington; Builder **John L. Becker**, 68, April 11 in East Orange, N.J.; Architect **Ben John Small**, 49, a voluminous writer on specifications and chairman of the education committee of the American Institute of Architects, April 13, in New Rochelle, N.Y.

What industry leaders think of S&L plan to insure 90% conventional mortgages

continued from p. 159

From mutual savings bankers:

"There appears to be merit in the plan. (It) would need broad diversification both geographically and in numbers of loans insured to be successful, so most command use by most lenders. Greatest advantage would be to modify concentration of mortgage credit control increasingly in government hands." **RICHARD A. BOOTH**, past president, MSBA; president, Springfield (Mass.) Institution for Savings.

"I fear the proposal because it will make for liberalization of appraisals and so be too costly for the borrower." **FREDERICK V. GOESS**, president, The Prudential Savings Bank, Brooklyn.

From prefabbers:

"Proposal... is excellent so long as it is utilized as supplement to FHA and VA. Necessity of government-insured loans has been so clearly shown that any efforts to sabotage it would be resisted." **FRANK P. FLYNN JR.**, executive vice president, National Homes Acceptance Corp.

National S&L League:

"... Seems to be workable and if made into law would greatly benefit the nation... and would especially benefit the Northeast." **JAMES E. BENT**, vice president; president, Hartford Federal S&L, Hartford, Conn.

"The basic idea is fine. For two years, the National S&L League has been recommending creation of a private corporation to provide such insurance on the top portion of a loan." **HAROLD BRAMAN**, executive manager.



At Meadowcliff addition to Bralel Homes, L-M Permaline fibre pipe was used for house-to-street sewers. There are 450 homes in this beautiful wooded development in North Little Rock, Ark.

Builder J. B. Bracy says . . .

"L-M Permaline Fibre Pipe Does A Better Job, Costs Less To Install, And Is Root-Proof!"

After using Permaline fibre pipe in over 1,000 homes, builder J. B. Bracy of The Bracy Corporation, Little Rock, Arkansas, is a solid booster of fibre pipe for sewer installations. Mr. Bracy says: "It gives a better sewer, we get a more perfect job of laying, and it is definitely more *root-proof*. In addition, it costs less to install." Permaline's light weight, long lengths, and ease of handling are among the other features that appeal to Mr. Bracy.

Permaline fibre pipe makes good sewer lines because it is not harmed by hot water, detergents, acids or alkalis. There is no infiltration of flood or ground waters. Permaline withstands heavy weights, soil shifting, freezing and settling better than other types of pipe.

Permaline costs less to install. Several lengths may be joined together before lowering into the trench. Joints are quickly and easily made. Tapered couplings are tapped onto the tapered end of the pipe for a permanent, watertight, root-proof connection. No cement or calking is needed. As a result, the job goes in faster and labor costs are less.

L-M Permaline fibre pipe comes in 5-, 8-, and 10-foot lengths, 2 to 8 inches in diameter. Full line of couplings, fittings, and adapters is available.

Permaline fibre pipe is profitable to use and install. Get complete information. Mail this coupon or ask your plumbing distributor to get in touch with us.

287R



Two-man crew lays Permaline fibre pipe on the Bracy project. They dig sewer trench, lay pipe, and backfill in a total time of 1-1/2 hours.

L-M Permaline fibre pipe is easy to install. No cement—no calking needed. Just drive it for watertight, root-proof connection.

L-M PERMALINE BITUMINOUS FIBRE PIPE

The root-proof pipe
for better sewers and drains



LINE MATERIAL INDUSTRIES
McGraw-Edison Company



This seal is your guarantee of recognized quality in Bituminous Fibre Pipe.

LINE MATERIAL, Milwaukee 1, Wisconsin

HH-57

Send me free Bulletin 54078 with complete information on Permaline Pipe and name of nearest distributor.

Name _____
Company _____
Address _____
City _____ State _____
Type of business, please _____

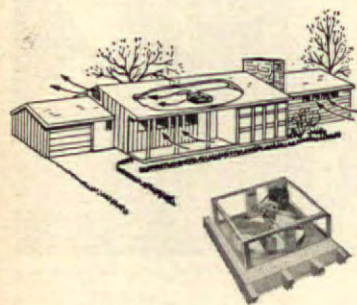
Better builders are
adding LAU Fans !

There never was a time when added features didn't mean added sell. Have you ever stopped to think how much added sell there is in *the most economical complete cooling comfort money can buy*? You will be amazed at the small addition to the cost factor.

Lau "Niteair" fans are built in every size for every purpose (see below) by a manufacturer who has been in the air-moving business for more than 25 years. They are your answer when it comes to the extra feature that means *the extra sell*.

Lau is fully staffed with air-moving engineers, ready to help you plan your installations. Why don't you call on us. Wire or write today.

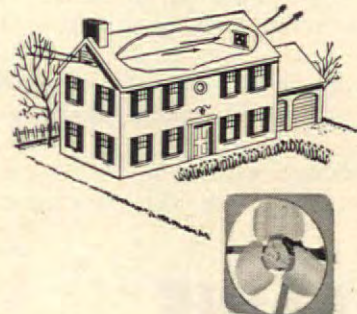
Ask for Catalog
LAD-825



LAU RANCHER COOLS by drawing cool outside air *through* windows and doors *up* to its location at some conveniently central spot near the dwelling's center and *out* through attic apertures. It fits homes with low-pitched roofs. It requires no bolting down. *It is gratifyingly quiet.* Blades 22" to 42".



LAU PANEL IS A POWERHOUSE of cooling comfort. It is installed vertically. It draws air through windows and doors and expels it directly *out* of attic apertures, flooding the home with oceans of cooling breezes. Adaptable, easy to install. Quiet. Statically balanced, vibration-free. Blades 24" to 48".



LAU AUTOMATIC ATTIC RELIEF FAN moves air *through* the attic, preventing attic heat build-up (often 150°). Operates automatically by thermostat. *Ideal for use with air-conditioning system* because it reduces the load on the air-conditioning unit. Install vertically or horizontally. Quiet. Low in cost. Blades 16" only.



EXHIBITOR NATIONAL
HOUSING CENTER



*Tomorrow's Fans
...Today!*

THE LAU BLOWER COMPANY

2007 Home Ave., Dayton 7, Ohio
• Azusa, California • In Canada:
The Lau Blower Co. of Canada, Ltd.,
Kitchener, Ontario

World's Largest Manufacturer
of Air-Conditioning Blowers

CALIFORNIA REDWOOD



"Redwood is particularly rewarding

in gardens, because of its resistance to decay and its handsome weathering qualities."

LAWRENCE HALPRIN
Landscape Architect



Mr. Halprin, working out of his San Francisco office, enjoys a varied practice throughout this country and abroad. Under construction now are a medical center and community in Israel, a large shopping center in Chicago, a water power company development in Spokane, as well as an interesting group of schools, libraries, industrial plants and private homes. He also finds time to lecture, teach and write.

ERNEST BRAUN

Stimulating ideas for the uses of redwood in landscaping may be found in the new 1957 CRA Garden Ideas booklet. Write to us now for your free copy.

CALIFORNIA REDWOOD ASSOCIATION

576 Sacramento Street • San Francisco 11, California



PRODUCERS OF GRADE-MARKED, TRADE-MARKED CRA CALIFORNIA REDWOOD

Cook what's **NEW** FROM GENEVA

Here are just a few of the many exciting new features added to the GENEVA steel kitchen line . . . features that mean added savings in time and steps for the homemaker

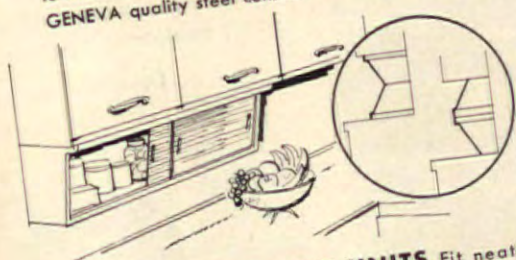
. . . and broader design opportunities for you. Your homes will sell faster . . . and at a higher profit when you feature GENEVA. Write for descriptive literature.



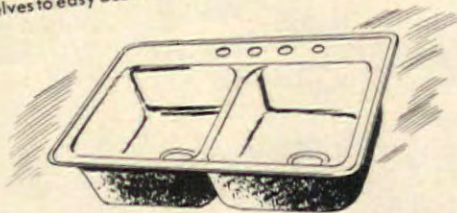
NEW WOOD FRONTS Finest hard maple doors and drawer fronts finished in warm Honey Maple. Hollow core construction makes them resistant to swelling and warping. Cabinet bodies are regular GENEVA quality steel construction.



NEW SPECIAL CABINETS The GENEVA "Turnabout" highlights the many new specials added to the line. Two rounded shelves are attached to front of cabinet. Entire front of unit revolves, bringing shelves to easy access. Has many unusual planning uses.



NEW SPACEMAKER UNITS Fit neatly under wall cabinets to utilize normally wasted storage space. Also used separately or in stacks as dividers. Glass doors slide noiselessly in tracks. Sizes: 24", 30", 36", and 42".



NEW STAINLESS STEEL SINK BOWLS Famous Geneva Heirloom satin smooth finish . . . all rounded corners . . . exclusive lowered bowl divider . . . underside completely sound deadened. Twin or single bowl models.



GENEVA MODERN KITCHENS
CABINETS OF STEEL FOR LASTING APPEAL
Division of ACME STEEL COMPANY
GENEVA • ILLINOIS

LETTERS

MERCHANDISING ISSUE

Your merchandising issue is the most interesting and informative issue you have published. Every builder can find a dozen good ideas that can be put to immediate profitable use.

GEORGE S. GOODYEAR
President, NAHB

We're thinking of flying five California girls to New York with instructions to stand outside your publisher's door and sing the praises of HOUSE & HOME.

The only builder who can't read. It affect is the builder who can't read. It just starts out and builds up and up and up with every page. It is a manual on the model house; in fact, it ought to be a textbook for builders on how to merchandise.

WILLARD WOODROW, president
Aldon Construction Co.
Bellflower, Calif.

Your April issue is the finest manual for good merchandising I have ever seen. I still wonder how you keep doing a better job each issue, each year but you keep up the push month after month with a better issue each time.

No doubt you have had this suggestion from many other builders but may I be another me-too-er and suggest that you take this issue and have reprints made so every builder may purchase extra copies for all of his sales personnel, in fact all his management team, to bring them up to date on new ways to sell homes.

ANDREW S. PLACE
Place & Co., Inc.
South Bend, Ind.

Our field managers have been high in praise of your April issue. We are using it as our textbook on merchandising. Can you send us four extra copies please.

RICHARD HUGHES
Past president, NAHB

I am taking the April issue on tour with me this week. It is one of your best and we shall arrange a reference to it to be used in "Headlines."

EUGENE P. CONSER
Executive vice president
NAREB

Please air mail 12 extra copies April edition and bill us. This is the best issue on merchandising we've seen.

ALAN E. BROCKBANK
Salt Lake City, Utah

The April issue of HOUSE & HOME is just what the doctor ordered for the 1957 housing market.

Of the two things that have been lacking in sufficient abundance—money and salesmanship—the first now shows some real sign of improvement. More, however, than easier terms is likely to be needed to overcome the indifference and caution that every consumer survey shows to be the current mood of prospective buyers.

The virtue of the April issue is that it not only gives a stimulating array of sales aids but also demonstrates to the builder that the day of intensive, expert selling is well advanced.

MILES L. COLEMAN
Washington, D.C.
continued on p. 102

HOUSE & HOME



Gerald B. Cox, Architect • H. George Schloemer, Contractor



ADD CHARACTER TO HOMES with PELLA WOOD CASEMENT WINDOWS. The only ventilating wood casements strong enough to carry 24" x 60" glass. And the only windows with built-in RolSCREENS...that roll up and down like window shades. PELLA CASEMENTS can be furnished with PELLA's own dual glazing panels or insulating glass.

WOOD CASEMENT WINDOWS

ROLSCREEN COMPANY, Dept. 1-72
Pella, Iowa
Please send helpful 20-page book,
"Library of Window Ideas."



FIRM NAME _____

ADDRESS _____

CITY _____

ZONE _____

STATE _____

ATTENTION MR. _____

TEL. NO. _____



Now! Terrazzo Pattern

10 pastel colors harmonize with modern décor

No. 606.....Granite	No. 615.....Emerald
No. 651.....Pearl	No. 658.....Jade
No. 627.....Opal	No. 649.....Coral
No. 641.....Agate	No. 656.....Turquoise
No. 647.....Gold	No. 657.....Sapphire

New Johns-Manville Terraflex® Tile gives added beauty to floors

THIS NEW TERRAZZO PATTERN, latest addition to the line of J-M Terraflex Vinyl Asbestos Tile, has made a sensational impact on home buyers—everywhere. Women prospects for new homes are quick to realize here is a rich, luxuriant flooring that combines beauty and wear with a minimum of care.

Many architects and builders are specifying the Terraflex Terrazzo pattern because it is color-keyed to

meet prospects' preferences for soft-textured tones. Size 9" x 9". Thickness 1/16".

Terraflex tile will outwear other types of resilient floorings of the same thickness two to one. Homemakers favor Terraflex because of its resistance to greases, oils, and alkaline moisture, ease and economy of maintenance, and wear resistance.

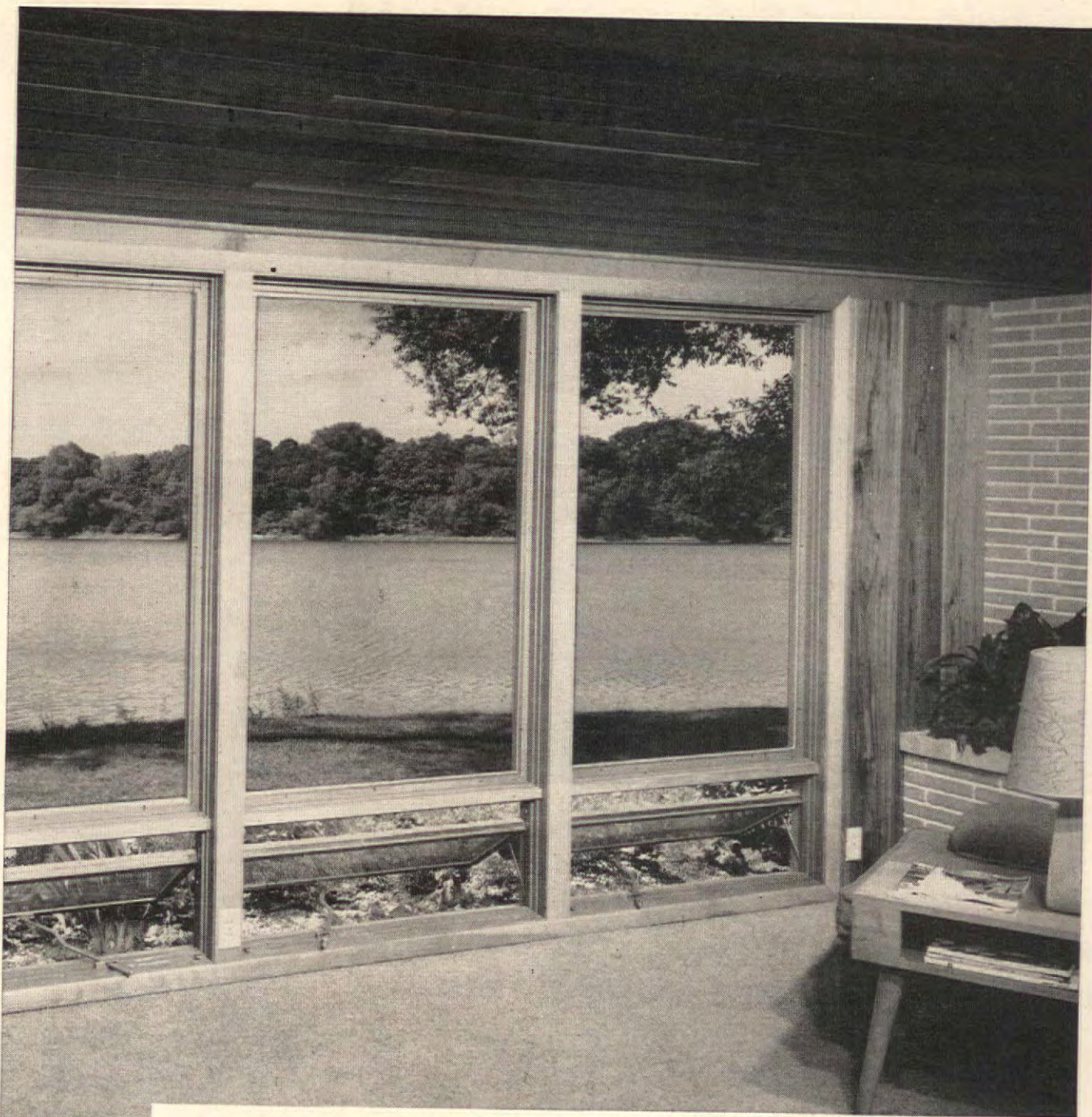
There's a Terraflex pattern that harmonizes with the décor of any

home you plan or build. The 1/16" thickness for residential areas, is available in 10 terrazzo colors . . . 17 marbleized colors . . . 7 mottled colors . . . 3 cork-type colors. The 1/8" thickness for heavy traffic areas comes in 17 marbleized colors.

Get complete information about the new Terrazzo pattern and colors, as well as the entire Terraflex line. Write: Johns-Manville, Box 158, New York 16, N. Y.



Johns-Manville



GAIN ARCHITECTURAL FREEDOM with infinite combinations of PELLA MULTI-PURPOSE WINDOWS. Fifteen fixed and vented window sizes are all compatibly proportioned. And how *well* windows harmonize with other wood. No extra cost for PELLA's exclusive GLIDE-lock underscreen operator. Self-storing storm sash and self-storing wood or metal frame screens.



**WOOD
MULTI-PURPOSE
WINDOWS**



ROLSCREEN COMPANY, Dept. I-71, Pella, Iowa
Please send me your literature on PELLA MULTI-PURPOSE
WINDOWS.

FIRM NAME _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

ATTENTION MR. _____ TEL. NO. _____

The April issue came the day before we opened our merchandising short course and I have just had a chance to go through it. It was a remarkably interesting issue and as the director of the Merchandising Division of NAHB, I want to thank HOUSE & HOME for the excellent job it is doing in this field.

WILLIAM A. MOLSTER
Director, Sales & Merchandising Dept.
National Association of Home Builders

I think your April issue is the masterpiece insofar as merchandising is concerned.

If you don't mind, I think I will promote the idea to my dealers that this should be kept as a reference copy for future planning.

RAYMOND H. HARRELL
Research Director
Lumber Dealers Research Council

Received your April issue on merchandising several days ago. It was a thought provoking, well documented, practical treatise on this major problem of the home building industry. It caught our organization at a time when we are constructing our new model home area. It has helped to fire us up. It is just the type of stimuli we needed to really do a good merchandising job. We have been aware of many of the things you mention, but somehow we were overlooking the possibility of using them this year. Thank you very much.

MARVIN B. MYERS
Auburn Construction Co.
Rockford, Ill.

The April issue is one of the best that you have ever published. There are hundreds of ideas that I can use in my prefabrication division and for the speculative houses I build. It is a real gold mine for ideas, in fact I have only been able to read a part of the issue so far but I have found some ideas I'm putting into effect right away.

MARSHALL ERDMAN, president
Erdman Homes Inc.
Madison, Wis.

Contains several of the best merchandising stories ever to appear in a trade magazine.

CARL T. MITNICK, vice president
NAHB

When I started the April issue I couldn't stop until I had finished.

Let me compliment you on an extremely fine presentation. It's impossible to conceive of any builder, regardless of size or experience, who could not gather much from the material presented.

As you perhaps realize, you now have a problem . . . how can you top this effort?

E. W. DeLAITRE
Home Builders Assn. of
Greater Cincinnati

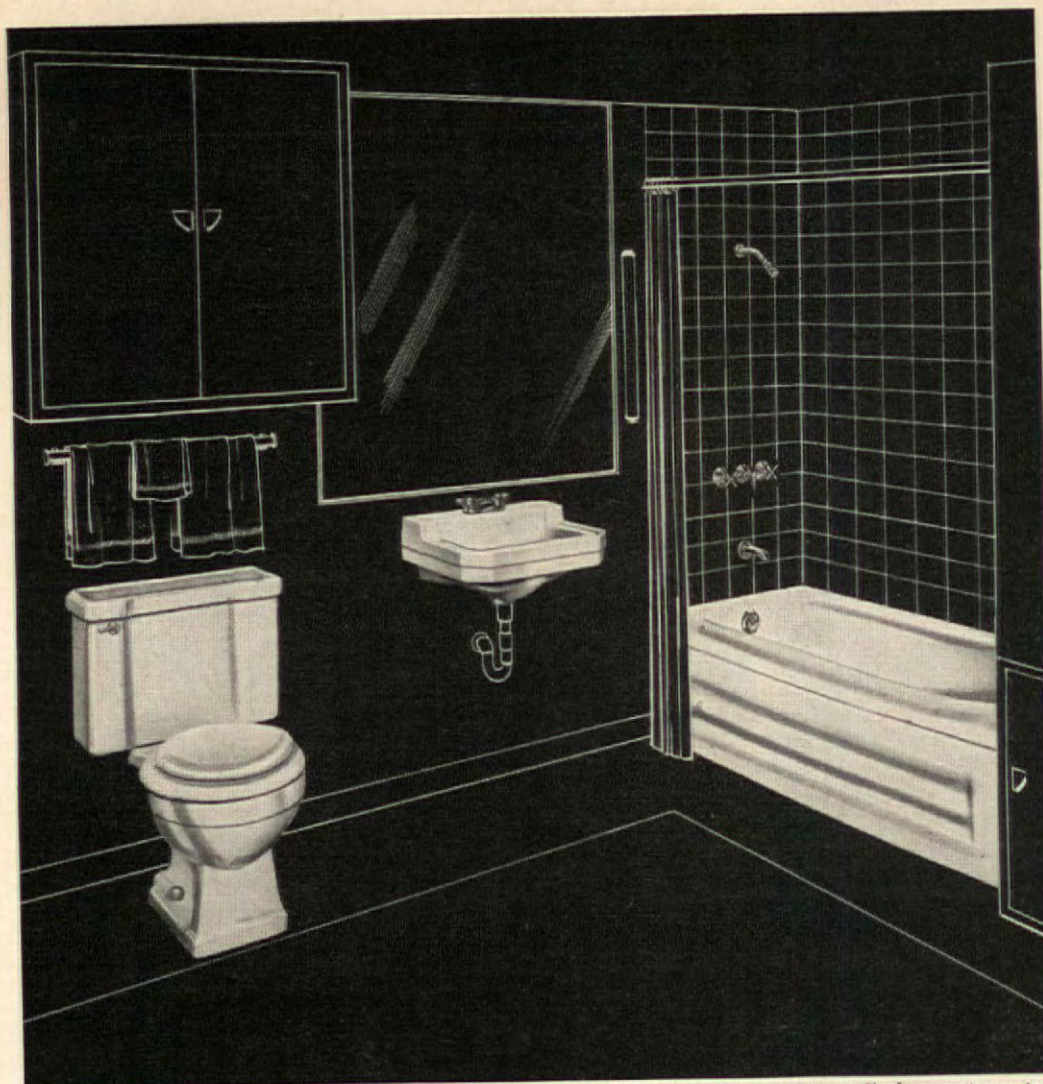
I think your merchandising issue is excellent and offers terrific ideas. In fact I ordered extra copies in order that all of our personnel can maintain permanent reference to it.

TOM LIVELY, president
Centex Construction Co.
Dallas, Tex.

HOUSE & HOMES April issue on merchandising is by far the most timely and valuable article produced by any trade magazine.

continued on p. 106

HOUSE & HOME



Gerber's complete line of quality plumbing fixtures is so sensibly priced you can offer more attractive remodeling jobs, and still make better-than-average profits. Gerber fixtures have all the most wanted features. They are available in white or 4 colors, and carry the Good Housekeeping Seal.

Gerber — your extra-profit remodeling line

Give more bathroom remodeling without increasing your costs

Instead of one lavatory . . .
you can offer
two Gerber lavatories

Instead of a "miniature" tub . . .
you can offer
a full size Gerber tub

Instead of ordinary fixtures . . .
you can offer
deluxe Gerber features

Free Booklet Send today for builder booklet No. C10, "How to build more bathroom appeal"



GERBER

Plumbing Fixtures

Gerber Plumbing Fixtures Corp.

232 N. Clark St., Chicago 1, Ill.

Five modern plants: Kokomo, Ind. • Woodbridge, N. J. • Delphi, Ind. • Gadsden, Ala. • West Delphi, Ind.
Export Division: Gerber International Corp., 500 Green St., Woodbridge, N. J.

I am sure that many builders will use your information as their MMR (Minimum Merchandising Requirements).

CLAYTON H. POWELL, *president*
Powell Construction Co.
Savannah, Ga.

... The most comprehensive treatment of merchandising that has ever been assembled in one place. Already we have gleaned some ideas from it, and are planning to put them in use very shortly.

Some of the merchandising ideas are so good that I would like to have six additional copies, not only for our office use, but for our advertising agency, and two or three at our model homes. Please bill us for these.

ALBERT H. SMALL, *treasurer*
Community Builders, Inc.
Silver Spring, Md.

Your April issue was, indeed, one of the finest that H&H has ever produced. We are making a special effort to call it to the attention of all of our builders in our next bulletin for there are many ideas in it which I am sure will be helpful to our Parade of Homes and Home Show.

I wish you would send me two more copies which I can loan out to our builders who are unfortunate enough not to have a subscription.

GORDON NEILSON, *executive vice president*
Houston Home Builders Assn.
Houston, Tex.

The April issue of HOUSE & HOME was terrific, magnificent, and sensational.

JAMES W. PEARSON, *executive vice president*
Home Builders Association
Washington, D. C.

HOUSE & HOME for April is more than an issue of a fine magazine—it's a handbook on merchandising which should be kept and referred to constantly by every builder in the US. You and your staff are certainly to be congratulated on filling an urgent need in today's market which makes merchandising the number one concern of all of us.

GEORGE P. RUSSELL
Vice president in charge of public relations
George R. Davis Construction Corp.
St. Petersburg, Fla.

Your April issue is interfering with my sleep! I have found so much of interest that I am reading and re-reading it into the wee hours. This issue will prove valuable for many months to come.

LEWIS CENKER
Housing Development Corp.
Atlanta, Ga.

HOTPOINT OMITTED

The name of Hotpoint was omitted from the Directory of Sales Aids published in the April merchandising issue.

The editors particularly regret this error because Hotpoint makes available to builders a complete line of merchandising aids including a sound slide film package on built-in ranges, refrigerators and the new single-unit modular kitchen. Other sales aids include a variety of sample brochures and builders' literature, kitchen plan books, a kitchen planning service, model house site identification kit with directional arrows and several kinds of signs, a "1957 Builder Program" which sums up Hotpoint's help to builders. Their address: Hotpoint Co., 5600 W. Taylor St., Chicago, 44.

Majestic

Comfort Conditioning for any home...



regardless
of price,
size, style
or design

Majestic's complete line of quality furnaces and air conditioners covers a range of price and design factors that fit every home building program. From the smallest basementless home to the sprawling mansion, there is a specific Majestic unit that will best fit the job, easily chosen from more than 150 styles, sizes, and combinations.

Majestic

50 YEARS of Comfort

Majestic's half-century of providing home comfort gives you the advantage of experience and know-how in product design and application. From furnaces and air conditioners, through ducts, piping, and accessory equipment, Majestic offers complete one-source purchasing. Even the chimney is included — the famous Majestic Thulman Chimney — as well as the easy to install, no-masonry Thulman Fireplace.

WRITE TODAY
for
full details



The **Majestic** Co., Inc.

416 Erie St., Huntington, Indiana

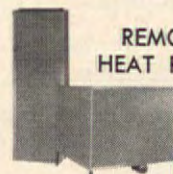
IMPERIAL FURNACES

Majestic's "class" line of attractive furnaces for those who want the finest in heating equipment. Three sizes in gas or oil fit most applications, in up, down, or horizontal flow. Same sizes available in Deluxe line, less vestibules and extras, for budget-buyers.



MATCHING AIR CONDITIONERS

System-matching air conditioners in 2, 3, and 5 ton sizes, both water-cooled and remote air-cooled. Also plenum evaporator cabinets, attic units, and accessory equipment.



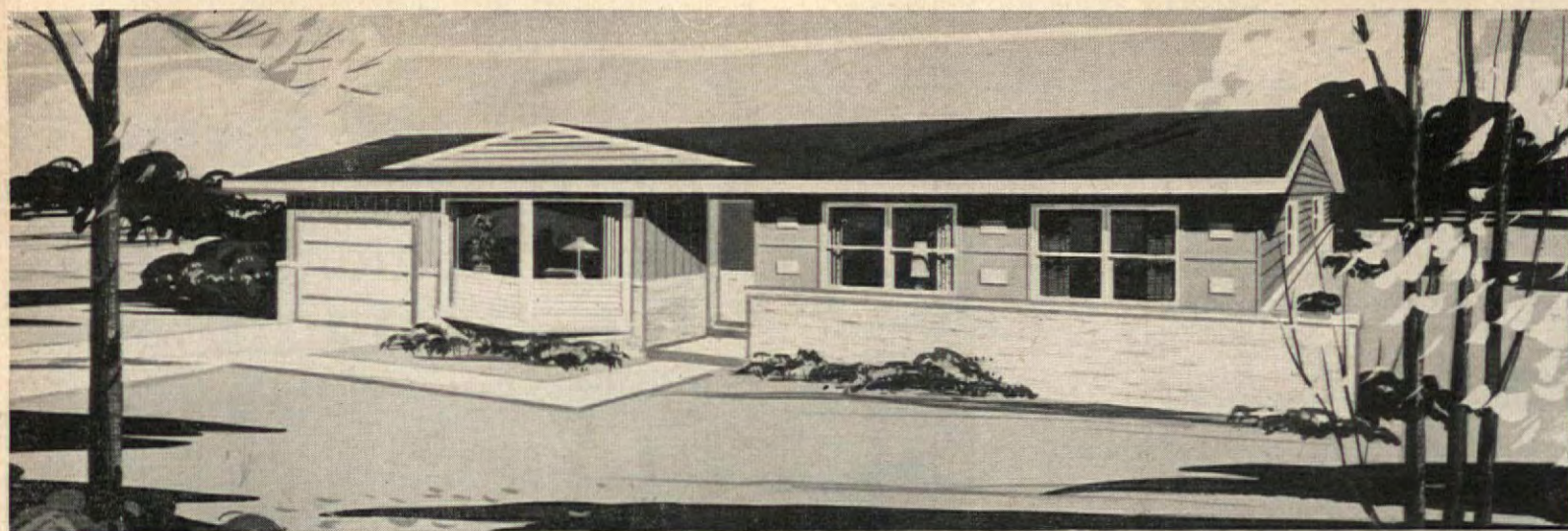
REMOTE HEAT PUMP

Now being field tested in actual installations, this waterless, electric heat pump furnishes "one unit" year-around comfort.



BIG CAPACITY FURNACES

Compact size with high capacity are the feature of Majestic's 250-400 Series furnaces, in up, down, or horizontal flow, with pressure gas and oil burners.



Centex Construction Company's Continental, model home in new Elk Grove Village.

Wood-Mosaic's Laminated Block Flooring selected by Centex for their Elk Grove Village homes.

Centex Construction Company of Dallas, the largest home builder in the United States for the last two years, has selected Wood-Mosaic's Laminated Block as the flooring to be used in their latest project . . . beautiful Elk Grove Village, located just northwest of Chicago.

Because the precise milling of Wood-Mosaic's *quality Laminated Block* means quick and easy installation, Centex has been using Wood-Mosaic for years for their hardwood flooring requirements.

Wood-Mosaic's amazing new "Diamond Lustre" finish will provide years of satisfaction for the home owners of Elk Grove Village. To Centex the prefinished Wood-Mosaic block means important time saving on each job completion.

At Elk Grove Village Wood-Mosaic's Laminated Block is installed over plywood sub-floors. Centex has used hundreds of thousands of feet over concrete slab construction on their other fine projects.

You should use Wood-Mosaic Laminated Block on your next job. For complete details and the name of our representative, write today.

Wood-Mosaic

PARKAY Division

LOUISVILLE, KENTUCKY

*Maker of the World's Finest
Hardwood Flooring Since 1883*



Natural Oak Laminated Block as seen in all Elk Grove Village homes.



Architect: Onnie Mankki, Cleveland, Ohio

An answer to today's biggest problem in **RESIDENTIAL BUILDING**

With material costs and labor costs what they are, how can you give home buyers a better house at a price they are willing to pay?

We think we have an answer for you: *(continued on next page)*

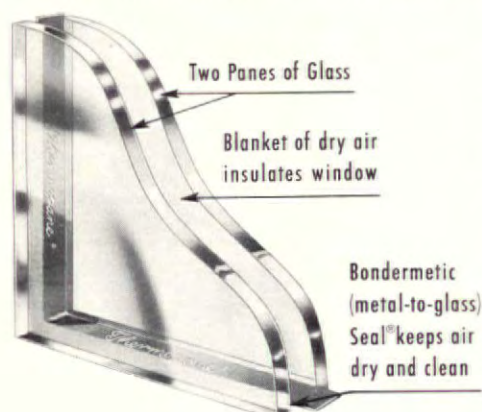
LIBBEY • OWENS • FORD GLASS CO., TOLEDO 3, OHIO



Architect: Harold Spitznagel, Sioux Falls, S. D.

Design, build and sell your house as an ALL-insulated home by putting Thermopane[®] insulating glass in every window. *Sales points you can use on prospective owners:*

- 1.** Any house with single glass—*without Thermopane*—in every window is only *halfway* insulated.
- 2.** *Thermopane* keeps the house *warmer* in winter (and cuts fuel bills). *Cooler* in summer (cheaper to air condition). And it insulates against outside noise year 'round.
- 3.** No storm sash to buy, put up, take down, paint, wash or worry about . . . ever!
- 4.** The cost of *Thermopane* can be part of the *original* mortgage for only a dollar or two a month, and the *resale* value of the house is higher.



YOU CAN CASH IN ON THIS! Home buyers in your community who read *Life*, *Better Homes and Gardens*, *American Home* or *House Beautiful* will see *Thermopane* advertised as "a sign of a better buy". By using it in your houses you can cash in on this and 13 years of national advertising. *Thermopane* is the best known and most wanted kind of insulating glass.

LIBBEY • OWENS • FORD GLASS CO., TOLEDO 3' OHIO

Thermopane Facts



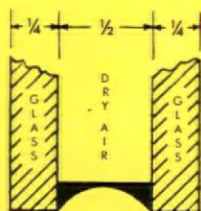
1/2-inch DSA Thermopane

Two lights of $\frac{1}{8}$ " glass with $\frac{1}{4}$ " air space—54 standard sizes. *Thermopane* made with DSA Glass is economical double glazing. However, while made with fine-quality window glass, it does not provide the clarity of vision and superior exterior appearance attained with polished plate glass.



1/2-inch polished plate glass Thermopane

Two lights of $\frac{1}{8}$ " plate glass with $\frac{1}{4}$ " air space—49 standard sizes. *Thermopane* made with $\frac{1}{8}$ " plate glass provides better vision and gives the home a finer quality appearance.



1-inch Thermopane

Two lights of $\frac{1}{4}$ " *Parallel-O-Plate*® Glass with $\frac{1}{2}$ " air space—56 standard sizes. This *Thermopane* provides excellent thermal insulation combined with the clarity of vision that you get with plate glass. Ideal for picture windows, window walls and sliding glass doors.

Special Glasses

Thermopane can be made with four types of glass for reduction of glare and solar energy transmission: $\frac{1}{4}$ " or $\frac{1}{8}$ " Heat Absorbing Plate Glass—blue-green, transparent. Also $\frac{1}{4}$ " or $\frac{1}{8}$ " *AKLO** Hammered Glass—blue-green, translucent.

For diffusion of light and for decoration, it can be fabricated with any one of several Blue Ridge Glass patterns.

For extra resistance to thermal shock or impact, it can be fabricated with *Tuf-flex*® tempered plate glass.



SLIDING GLASS DOORS—The demand for *Thermopane* for these large glass areas is growing at a tremendous pace. L.O-F and the sliding glass door industry have standardized on three sizes of 1"-thick *Thermopane*: 33" x 76 $\frac{3}{4}$ ", 45" x 76 $\frac{3}{4}$ ", 57" x 76 $\frac{3}{4}$ ".
Architect: Wilbur Firth, Cincinnati, Ohio.

PICTURE WINDOWS AND WINDOW WALLS—Most leading manufacturers of wood or metal sash for picture windows or window walls can supply sash designed to take standard sizes of 1"-thick *Thermopane*.

Porch planned by owners, Mr. and Mrs. P. F. H. Reichert, Toledo, Ohio.





Design by Don Scholz, Toledo, Ohio

Since *Thermopane* is a factory-sealed insulating glass unit and is subject to movement due to changes of temperature and barometric pressure, adequate provision should be made for expansion and contraction.

An approved cushioning material *must* be used so there is no contact between the sash and glass at any point. L·O·F has available Neoprene setting blocks for units $\frac{1}{2}$ ", $\frac{3}{4}$ ", $\frac{7}{8}$ ", and 1" thick. Also, for units $\frac{1}{2}$ " thick, the company has available a metal glazing clip for use in steel, aluminum and wood sash. Under no circumstances

should units be *forced* into any type of sash. Face clearances between glass and stops must be at least $\frac{1}{8}$ ". Edge clearances between glass and frame must not be less than $\frac{1}{8}$ " on each edge for $\frac{1}{2}$ " *Thermopane*, and $\frac{1}{4}$ " on each edge for units over $\frac{1}{2}$ ". For detailed glazing information, ask for *Thermopane* Manual.

The contractor, architect and building owner should assume responsibility in seeing that glazing instructions are followed and *not accept the job if they haven't been*.

Thermopane can be used in these standard types of sash:



- Picture Windows and Window Walls
56 sizes



- Double Hung Windows (2-light)
14 sizes



- Double Hung Windows (4-light)
14 sizes



- Wood Casements
7 sizes



- Wood Awning Windows
6 sizes



- Residential Steel Casements
6 sizes



- Wood Panel Windows
2 sizes for fixed lights
2 sizes for ventilators



- Panel Window with Louvers
1 size



- Modified Wood Panel Window
1 size



- Metal Panel Windows
1 size for fixed lights
1 size for ventilators

HELPFUL INFORMATION AVAILABLE

To assist you and your staff in using *Thermopane*, L·O·F offers the following:

List of standard sizes

List of manufacturers who make sash for *Thermopane*

Simple framing methods (complete details)

Folder on economical Panel Window System

Thermopane Merchandising Guide—to assist you in using *Thermopane* as a sales feature.

Thermopane Sales Aids—signs, folders, displays, banners, mats, TV commercials, radio spots, etc.

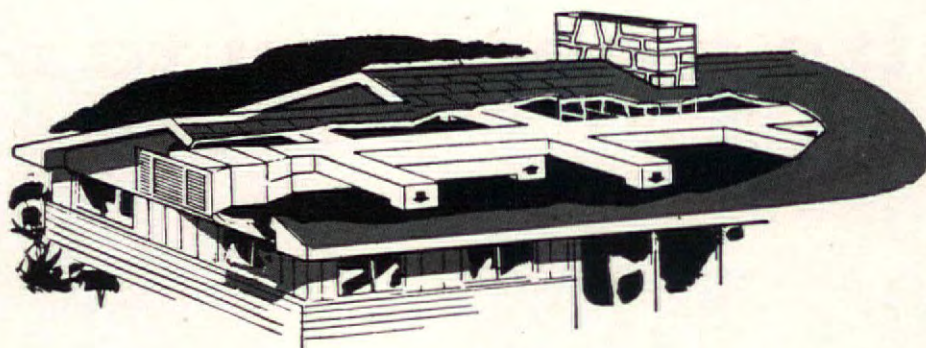
For further information contact your local L·O·F Glass Distributor or Dealer (listed under "Glass" in phone book yellow pages) or write to Libbey-Owens-Ford Glass Company, Dept. 517, 608 Madison Ave., Toledo 3, Ohio.



Thermopane
INSULATING GLASS

LIBBEY · OWENS · FORD

a Great Name in Glass



SAVE UP TO 50% ON TODAY'S MOST DYNAMIC HOME-SELLING FEATURE —*Central Air Conditioning!*

New air-cooled packaged system
now available with **LOW COST**
AMERICAN-Standard pre-fabricated
aluminum-clad fibre glass ductwork



Never before has such a small investment packed so much extra *sell* into a house! Central air conditioning—now cut as much as 50% in cost by American-Standard's new air-cooled package unit and pre-fab ductwork—doesn't just sit there looking pretty. It's dynamic . . . it breathes cool comfort . . . it whets your buyer's desire for quick possession of the house!

This is a *twin-compressor* unit—delivers 24-hour-a-day comfort. A single compressor maintains proper humidity and temperature on normal sum-

mer days; on extremely hot days both compressors operate to insure complete comfort.

Just order it as a completely installed system. No problems! No grief! Your local American-Standard Air Conditioning specialists do the whole job, furnishing the new Model ACP (covered by 5-Year Protection Plan) in either a 2 hp or 3½ hp size . . . whichever is more economical, all house construction factors considered.

Call them today and talk it over!

SPECIAL AMERICAN-STANDARD PROMOTION PLAN HELPS YOU SELL AIR CONDITIONED HOMES

Ask your local American-Standard Air Conditioning specialist for details on liberal promotion plan covering newspaper ads, direct-mail material, model home billboards and display cards, and newspaper publicity.

AMERICAN-Standard

AIR CONDITIONING DIVISION
ELYRIA, OHIO



It's a new way to build...



it's Insulite Primed Siding!

*Looks like wood, works like wood...no knots or splits
...1/2 inch thick...factory primed to cut painting costs!*

When you start your first job with Insulite's new and revolutionary Primed Siding, you will see carpenters and painters doing more work, better work, than ever before. Doing it easier. Doing it faster. Saving steps. Saving waste.

Longer, wider pieces of Insulite lap siding arrive in cartons...stack up neatly...cover large areas...nail up *fast*. Every piece of lap siding and every 4'x8' panel is flat, straight and uniform. No knots, splits or splinters. Sawing

is extremely fast...easy on the man, easy on the blade. Nails drive easily, straight and true.

Each piece, each panel arrives prime coated. Not on the face only...on face, ends, edges, in grooves on grooved panels; and back primed. Finish painting goes rapidly and economically.

It's the new, man-made successor to wood siding. It's a new way to build. It offers you *extra profits*. Want details? Write us—Insulite, Minneapolis 2, Minnesota.

New

INSULITE® Primed Siding



Insulite, made of hardy Northern wood. Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minn.]



No more paint blisters? Experience to date indicates that new Insulite Primed Siding has exceptional resistance to paint blistering. In laboratory test shown above, moisture has bubbled and blistered paint on ordinary siding (in foreground), while Insulite Primed Siding (at back) shows no trace of blistering.

New sidewall beauty and fresh, attractive new design ideas come naturally with Insulite Primed Siding. Twelve-inch width of horizontal siding gives full 10 3/4" exposure—a de luxe effect. Vertical grooved panels (grooves 8" o.c.) and board-and-batten treatments with plain panels allow nice-blendings and contrasts.

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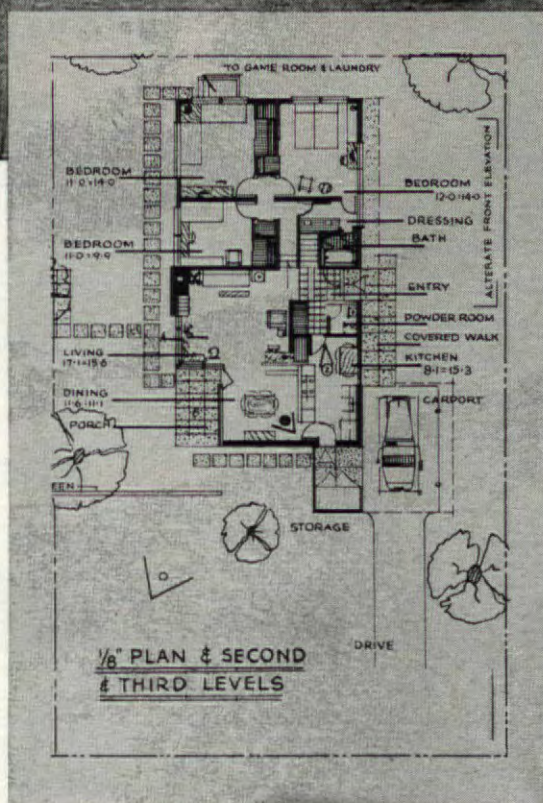
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MAY 1957

House & Home

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MAY 1957



Cover: Frank Lloyd Wright's Robie house; photo by Hedrich-Blessing

100 YEARS OF THE AMERICAN HOUSE

This month when The American Institute of Architects is celebrating its Centennial is a good time to look back upon the past hundred years of domestic architecture in the US—and to re-examine the present for evidence of new directions, new problems and new solutions.

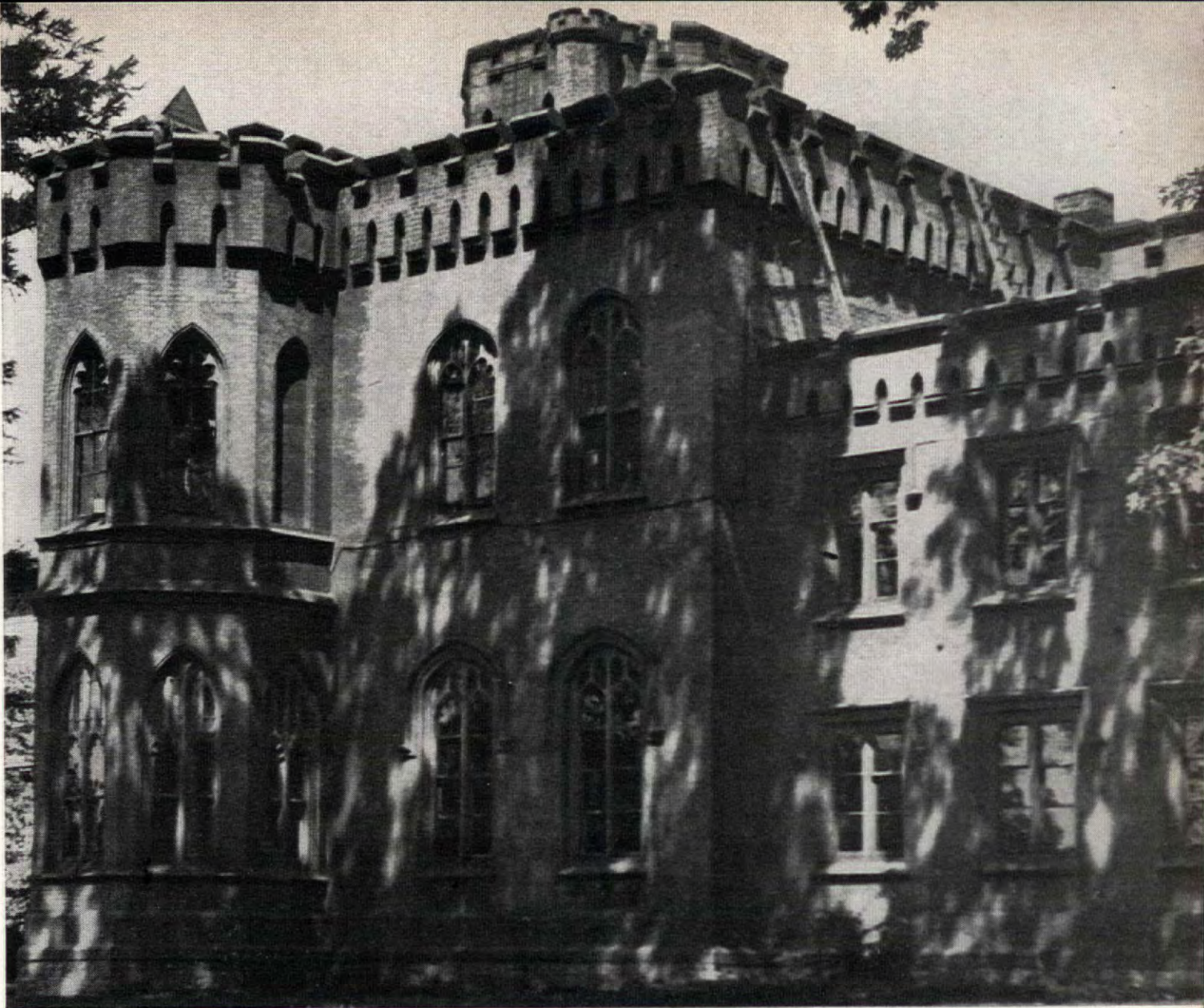
On the next 18 pages, the editors of *HOUSE & HOME* have tried to do just that: to select significant houses from each decade and to define what made those houses significant for their time and for ours.

If any common theme runs through the best work of these hundred years, it is the recurring break with conformity. Imagination—newly released in the Gothic revival of the 1850's—expressed itself first in details, later in the over-all plans and shapes of houses. This revolt against the classicism of previous decades took a continuing variety of new forms. All of these new forms owed something to the past, but their major inspiration lay in the wealth and vigor of the growing nation. Even eclecticism, with all its many styles, was essentially an expression of time and place.

During the decades of eclecticism's triumph there were also many innovators—less heralded than the fashionable practitioners, but exerting more lasting influence. Of these innovators, none could rival Frank Lloyd Wright. By any standard his Robie house was the House of the 1900's—indeed the House of the Century.

In the survey of these hundred years you will find many more examples from the 1930's, 40's and 50's than from earlier decades. This is partly because we are too close to these times to form judgments, except on a broad basis, and partly because the work of these recent years offers so much excellence from which to choose.

No reader of *HOUSE & HOME* will agree with all our choices. But all will agree, we think, that American architects have much to be proud of—not only of the great houses shown on the following pages, but also of the rising standard of design to be seen in the new houses being built today all over America.



Longstreet house, Syracuse, N.Y. James Renwick, architect (1851). Photo: Wayne Andrews

1850's

The break with classicism



Hoppin house, Newport, R.I. Richard Upjohn, architect (1856-57). Photo: Meservey

Renwick's fantastic, neo-Gothic castle may seem an odd house with which to begin our review. Yet, in a sense, it is a perfect starting point for our story: for the irregular form of the medieval fortress gave architects a chance to break with the strict (and generally symmetrical) formalism of the Classic Revival—and to produce houses that owed their exterior shapes more to interior function, rather than vice versa. Renwick and others, both here and in England, felt that the early Gothic idiom, as they understood it, gave them a chance to experiment with freer plans and freer forms. In this sense, Renwick's house in Syracuse is one source of a movement in US architecture that leads directly to Richardson and Wright.

Upjohn's charming Hoppin house in Newport is a more rigidly disciplined outgrowth of that extraordinary movement known as "Carpenter Gothic." While most of the work in this style was confused beyond belief, Upjohn's little building shows an amazingly "modern" preoccupation with structural expression—much of it honest, some of it faked. This structural exhibitionism was to reappear in US architecture in nearly every decade; until, today, it is the trademark of several important schools of thought on the American scene.

1860's

The riotous decade

Everybody—architects and clients alike—seemed to be thrashing around wildly in the 1860's: some were intoxicated with the new-found potentials of free forms, more or less unrelated; others revelled in structural exhibitionism, mixing the recently invented balloon frame with incongruous half-timbered exteriors; still others were drawn to the severely classical Mansard roof architecture of the French Second Empire; and a few mixed up all of this, added a dash of Italianate Gothic, and let it go at that.

The results were often fascinating, picturesque, well-intentioned—and terrible.

In retrospect, this was a decade of no masterpieces but many daring failures. It was a decade in which Richardson built his own house on Staten Island (not illustrated)—one of his earliest: a house that took the best of the Mansard roof style, added the structural expression of some of the better Carpenter Gothic, and followed the informal planning of the latter-day medievalists. In short, to a discriminating mind like Richardson's, there was plenty to choose from in the 1860's—but little worth remembering as a whole.

The four houses shown here reflect some of the experiments carried on during this decade. Many of the architects of the period were, like Hunt, graduates of the Beaux Arts Academy in Paris. Their disciplined way of thinking and working had a major influence, however limiting.

But looking back, the 1860's did little more than set the scene for Henry Hobson Richardson, whose greatest work was about to appear.



1



2



3

1. Griswold house, Newport, R.I.
Richard Morris Hunt, architect (1862-63). Photo: Robert Meservey
2. Mills house, Newport, R.I.
William R. Walker, architect (1866). Photo: Robert Meservey
3. Douglas house, Geneva, N.Y.
Richard Upjohn, architect (1861-63). Photo: Wayne Andrews
4. Mrs. Colford Jones house, New York City.
Detlef Lienau, architect (1869)

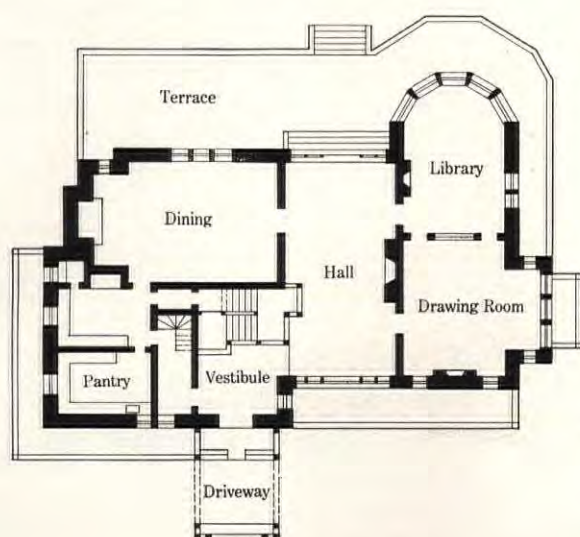


4



1870's

Form and function



Louis Sullivan admired H. H. Richardson's work because, he said, it was "direct, large and simple." The Watts Sherman house was a fine example of what Sullivan meant.

Like much of the architecture of the 1860's and '70's, the Sherman house was complex in plan (see left, before later addition of servants' wing); there was an effort to bring more light into rooms by projecting their windows, and there was an effort to bring more use to the attic by projecting its roof in occasional dormers. Yet, the Sherman house was all of one piece: horizontal bands of masonry, wood shingles and continuous eaves all follow the same "direct, large and simple" pattern; and the result is a unified form around a highly informal plan.

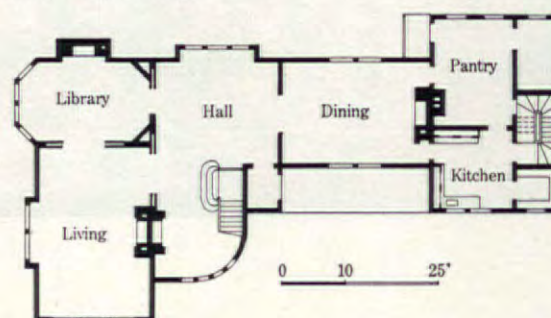
In this house and in others, Richardson demonstrated that architecture need neither be a straitjacket forced upon planning, nor a face-saving operation on a collection of forms related only in function. In Richardson's work, in fact, form and function began to become one.



Stoughton house, Cambridge, Mass., H. H. Richardson, architect (1882-83). Photo: Berenice Abbott.

1880's

Free form and order



One of Richardson's major contributions was his ability to bring a pleasant sculptural unity to buildings whose plans and forms adhered to no academic system whatever. The Stoughton house (above) has no order in the classical sense at all; all its elements are seemingly unrelated in shape; yet Richardson was able to put them together into a work of unified architectural sculpture without dissonance of any kind.

Unfortunately, few of his contemporaries had Richardson's gifts as an artist. The unwise among them tried to copy Richardson's technique (and ended up producing a hideous jumble of discordant elements). The wise ones, like McKim, Mead & White (whose Low house is shown below) stuck to a unifying system. The result here was a house of great dignity, much more "modern" in some ways than Richardson's greater work.

Low house, Bristol, R. I., McKim, Mead & White, architects (1887). Photo: Wayne Andrews.



1890's Monuments for millionaires

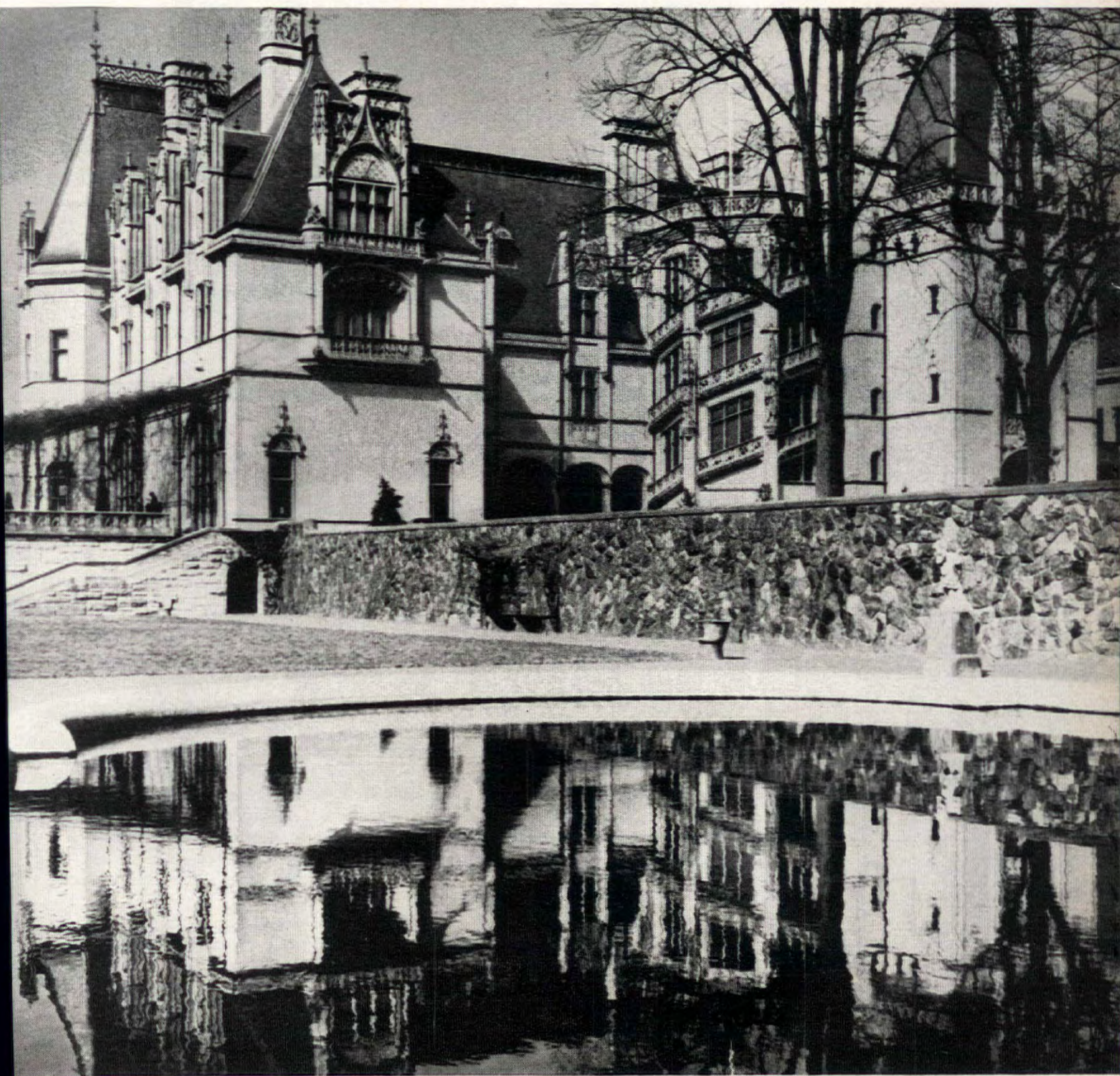
"Biltmore" is probably the most expensive house ever built in America.

Designed by Richard Morris Hunt, this house for George Vanderbilt cost more than \$4 million—and looked it: here was the epitome of much that America represented (for better or for worse) in the last decade of the 19th Century.

"Biltmore" was wealth asserting itself without inhibition: built of stone (because even Hunt

could not spend \$4 million on wood), derived from the chateau at Blois (because late French Gothic was considered very chic), "Biltmore" was to the American house what the Chicago Exposition of 1893 was to all of US architecture—a near-mortal blow administered with a pearl-handled stiletto. Not until the 1930's did American domestic architecture begin to recover from the exuberant nonsense perpetrated by Hunt.

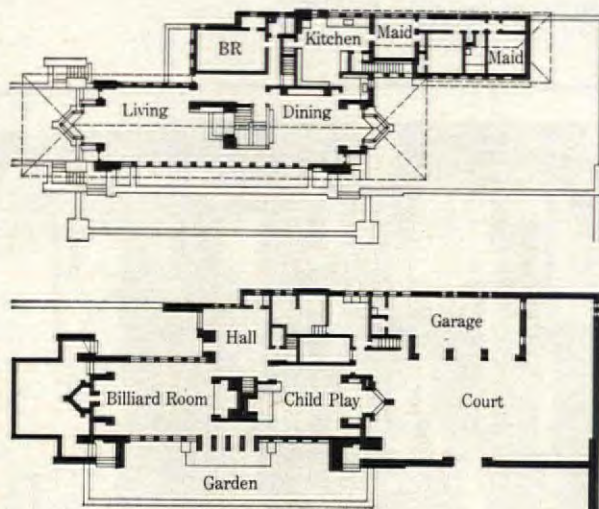
"Biltmore," Asheville, N. C., R. M. Hunt, AIA, (1895). Photo: Ronny Jaques.





Robie house, Chicago, Ill. Frank Lloyd Wright, architect (1909). Photo: Hedrich-Blessing

1900's Birth of an idea



No house built in America during the past hundred years matches the importance of Frank Lloyd Wright's Robie house.

Above all else, the Robie house is a magnificent work of art. But, in addition, the house introduced so many concepts in planning and construction that its full influence cannot be measured accurately for many years to come. Without this house, much of modern architecture as we know it today might not exist.

Here, in one house designed 50 years ago, Wright demonstrated such diverse ideas as the open plan; the combination of windows in continuous strips; the projection of the roof soffit in deep cantilevers far out beyond the glass; the use of continuous inside-to-outside walls to join the house to its garden; the effectiveness of a low-slung roof to make the house seem more in repose; and the importance, for the same reasons, of horizontality throughout.

The Chicago Theological Seminary, its present owners, plans to destroy the Robie house this fall to make room for a dormitory.

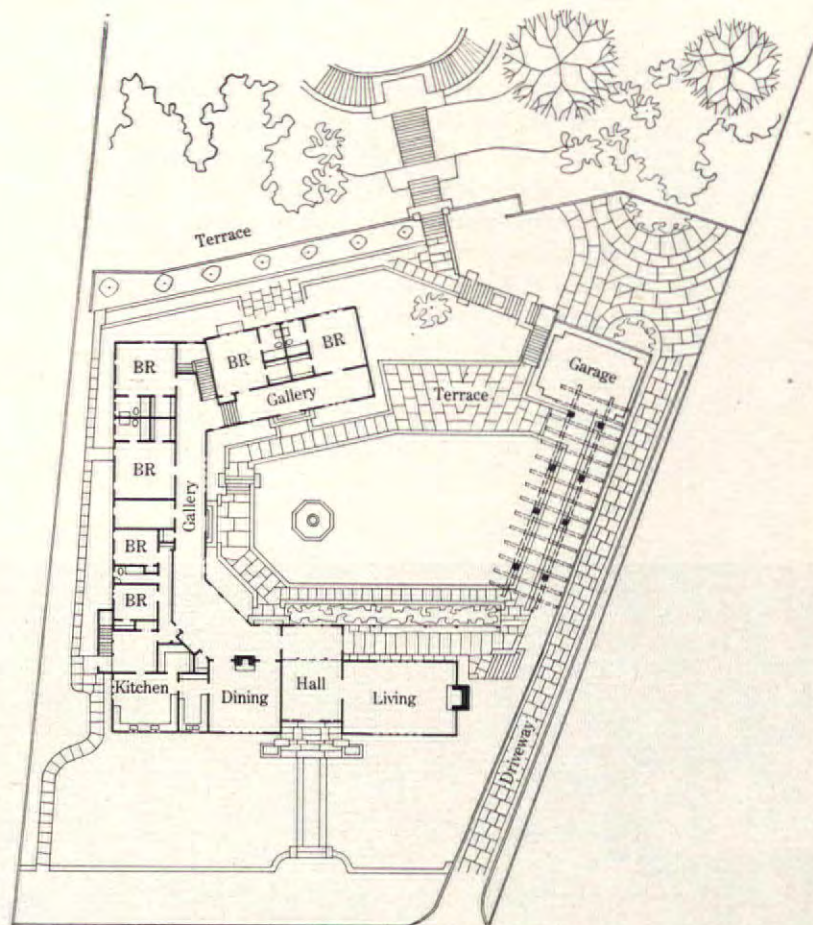
1910's

Growth of the California style

Some of the first American houses to articulate structure, and turn it into decoration, were those designed by the brothers Greene and Greene.

Located on the West Coast, most of their work reflected a strong Japanese influence, and pioneered many of the things we have come to take for granted. According to Jean Murray Bangs (an authority on their architecture) the work of Greene and Greene was one of the strongest influences on the California bungalow.

The Greenes worked out two approaches to the patio house in particular: one solution was to enter the house through the patio, and face the surrounding rooms away from it. The other, illustrated here by the Culbertson house, secluded the patio, and made it possible to open up the surrounding rooms to the secluded space. The garden room in the Culbertson house even had a forerunner of the window wall: a counterbalanced window opened the room to the outdoors.



Culbertson house, Pasadena, Calif. (1911). Greene & Greene, architects. Photo: Maynard Parker, courtesy Jean Murray Bangs



1920's Mechanization takes command

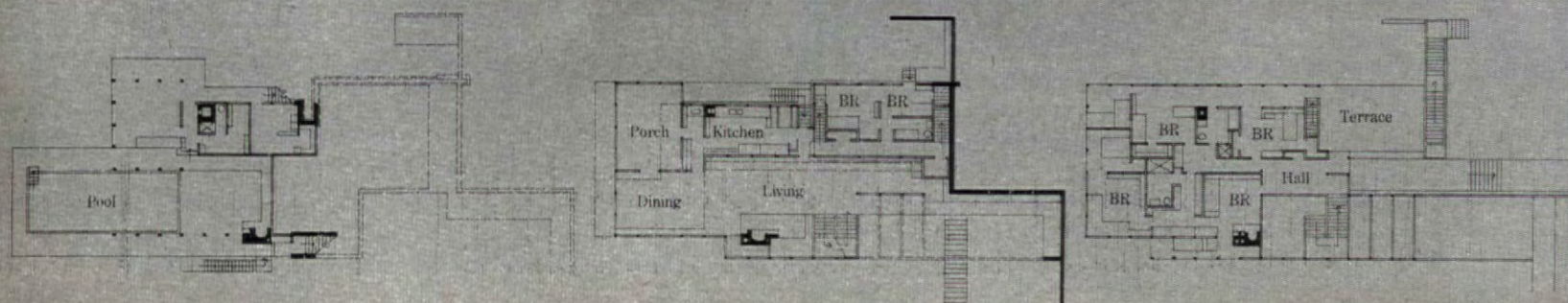
For many pioneer architects, the 1920's were a period for revolutionary manifestos: in Europe, Le Corbusier built his Villa Savoye on stilts and Mies van der Rohe his Tugendhat house of glass and chrome-plated steel. And in the US, Richard Neutra built his Lovell house of light steel, sprayed concrete and glass. All these men were fascinated with the coming industrial revolution in building and their houses deliberately used industrial materials and angular, industrial forms to dramatize the advent of a new technology.

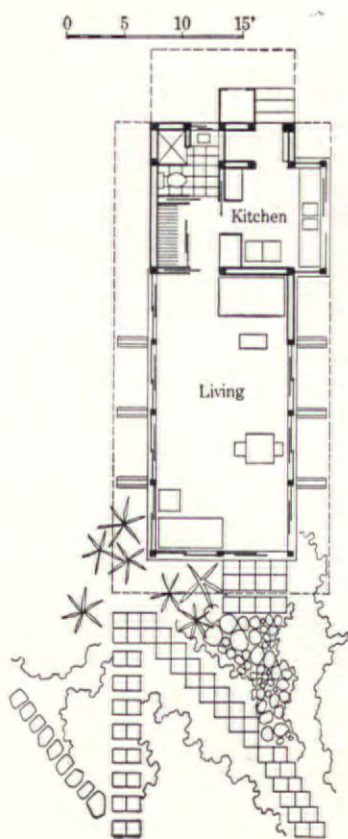
Neutra stressed three aspects of that new tech-

nology: first, the need for standardization, for modular coordination. Second, the adventure (made possible by steel and concrete) of making buildings seem almost weightless—rather than massive. And, third, the elegance and grace made possible by glass—the opportunity to make buildings almost transparent.

Neutra's Lovell house is a spectacular example of that time. Yet it is more than an ode to the new technology: in its relation to the site, in its use of interpenetrating volumes, this house remains one of Neutra's finest achievements.

Lovell house, Los Angeles, Calif., Richard Neutra, FAIA, architect (1927).





1930's

A glamorous vernacular

Two important developments shaped the California house in the 1930's: first, the perfection of the "Japanese Style" introduced earlier by Greene and Greene; and, second, the adaptation of the Spanish patio to the needs of American family living.

Harwell Hamilton Harris was and is the leading heir to the Greene and Greene tradition. Working with cheaper materials and workmanship, Harris had to translate the sculptured detailing of the

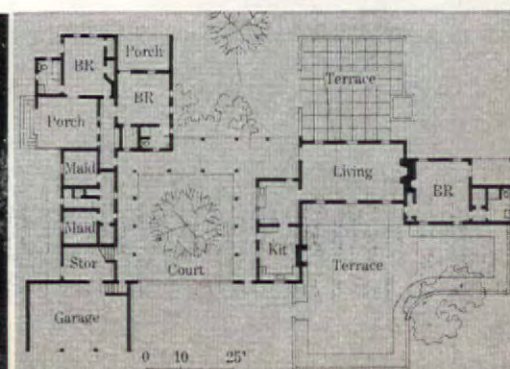
Greens into the language of the 2 x 4. In making this transition, Harris has produced some of the finest houses in America today.

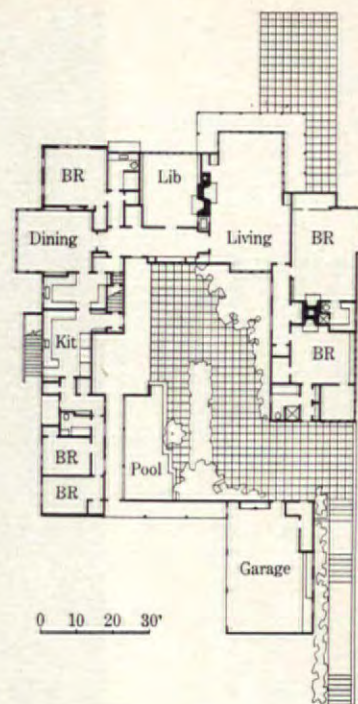
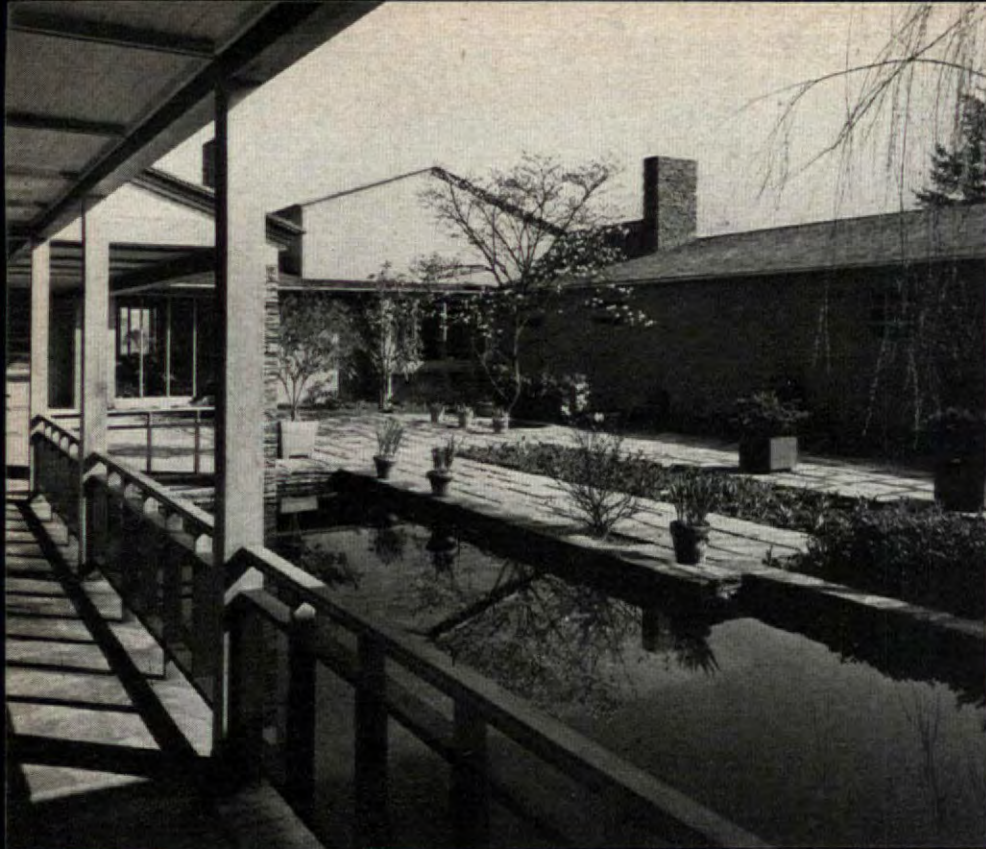
One of William Wilson Wurster's earliest contributions (below) was to take the concept of the formal patio and adapt it to the informality of 20th century American living. In making the most of existing building techniques, Wurster created the relaxed living spaces that make California houses the envy of the rest of the country.



Harris house, Los Angeles, Calif. (1937). Harwell Hamilton Harris, AIA. Photo: Fred R. Dapprich

Gregory house, Santa Cruz, Calif. (1936). William Wilson Wurster, FAIA. Photo: Roger Sturtevant





Watzek house, Portland, Ore. (1938). John Yeon, designer. Photo: W. Boychuk

1930's The site and the view

Because most modern houses before 1945 were built for clients with plenty of land for good siting, architects were able to make great strides in relating indoor spaces to the landscapes.

Here are two excellent examples: John Yeon's Watzek house created a private landscape within a rather formal court. His architectural use of planting and water has influenced many since; less influential has been the exquisite detailing which

marks all of Yeon's work: for his houses are very deceptive—almost casual at first sight, they reveal, on closer inspection, an underlying discipline.

The late George Howe faced a rugged Maine landscape by projecting his house right into the view. The house was designed after Bear Run and was influenced by it (see opposite.) Yet on its own merits, this remains one of the finest efforts in the use of landscape as an element of design.

Thomas house, Mt. Desert, Me. (1939). George Howe, FAIA. Photo: Ben Schnall

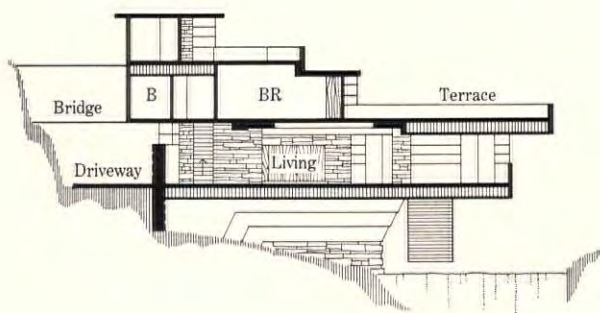




Kaufmann house, Bear Run, Pa., Frank Lloyd Wright, architect (1936). Photo: Paul Mayen

1930's

Dramatization of an idea

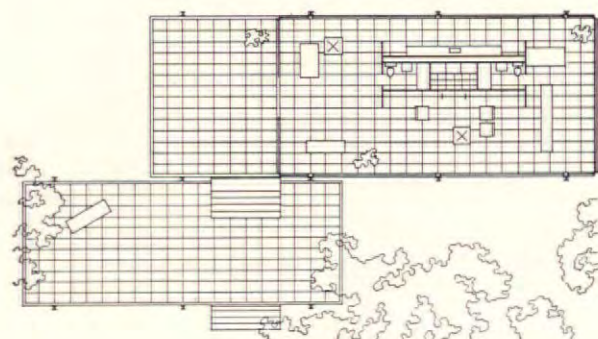


During the decade in which modern architecture was fighting the battle of acceptance, no house did more to win that fight than Frank Lloyd Wright's Bear Run. For Bear Run became the most famous modern house in the world today, and the house that most powerfully stirred the public's imagination.

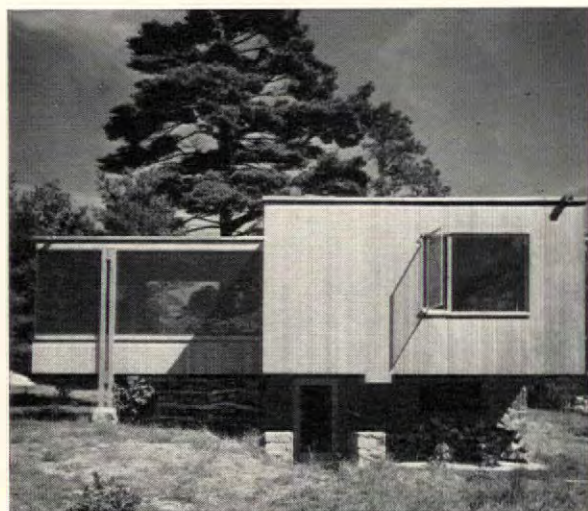
This was not because the house was a freak (which in a way it is). It was because Wright took the freakishness of his site and turned it into a magnificent asset; because he took a beautiful natural setting and made it more beautiful through an architecture that became part and parcel of its natural surroundings; because he did all this with a flair for showmanship that no one else has contributed to modern architecture to the same degree. And modern architecture never needed that more than in the '30's.



Farnsworth House, Fox River, Ill. Mies van der Rohe, FAIA designed in 1946. Photo: George H. Steuer



Chamberlain House, Wayland, Mass. Walter Gropius, FAIA, and Marcel Breuer, AIA (1942). Photo: Ezra Stoller.



1940's

A discipline refined

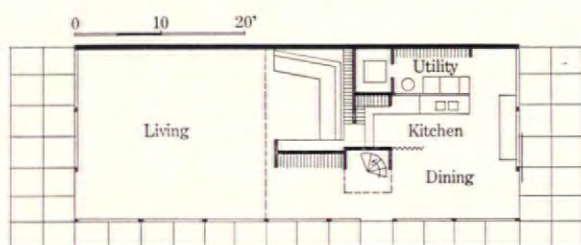
The logic of rectangular geometry in structure was carried to brilliant conclusions in the years before and after World War II. In wood and in steel, the simple post-and-beam house, with floor and roof planes cantilevered to emphasize the lightness and economy of modern construction, became the architectural symbol of the decade.

There were many variations on the basic theme, but two stand out: the precise little cottage in Massachusetts by Gropius & Breuer (left), with its neat wooden form floating above a recessed stone base, and the stately Farnsworth house by Mies van der Rohe (above), with its slabs of steel and travertine suspended above ground between widely spaced columns.

Because the Farnsworth house was, perhaps, the most uncompromising and complete statement of this basic theme—and because it was also one of the most beautiful creations in modern architecture to date—it was the House of its Decade. Not many will try (or want) to copy it; but its influence will last; for the glassy clarity of the Farnsworth house will always be a lesson to architecture in times of confusion.

1940's

The industrialized house



Like the Farnsworth house, the house by Charles Eames for himself is a very personal statement. But unlike the Farnsworth house, it has found some immediate, universal applications.

Eames took a completely standard steel framing system designed for light industrial construction and showed how it could be used to create a modern living space. The structural parts of his house were stock items—all he had to do was pick them out of a manufacturer's catalog and then assemble them on his site. Because he did that job with so much art, his house rates high among those of the 1940's.

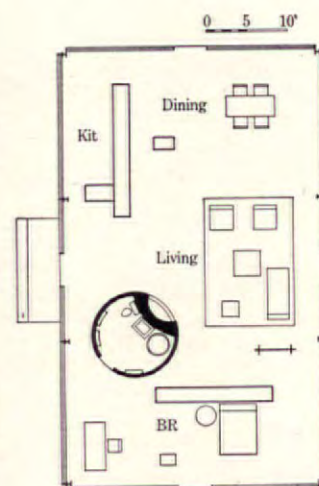
Since the Eames house was built, many of its ideas have been found useful elsewhere: the light steel framing system is now one accepted part of the modern vocabulary, and the use of bright color accents is another.

Case Study House, Arts & Architects, Venice, Calif., Charles Eames, designer (1949). Photo: Peter Stackpole—LIFE





Johnson House in New Canaan, Conn., Philip C. Johnson, AIA (1949). Photo: Ezra Stoller



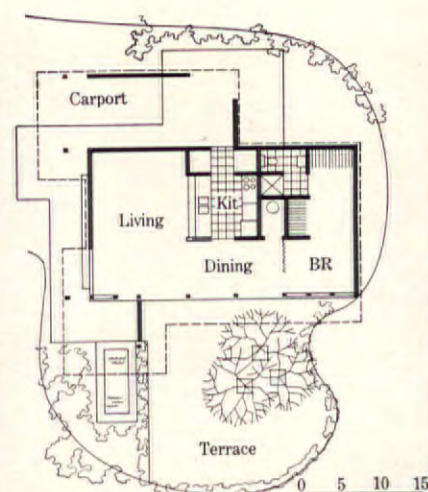
1940's

Glass, and the landscape beyond

Among the unforgettable houses of the 1940's is Philip Johnson's own all-glass pavilion. Based on Mies' design for Dr. Farnsworth, the Johnson house (being set directly on the ground) goes beyond its prototype by making the landscape an even stronger architectural element: the trees are the walls and the lawn is the floor (see above).

The late Gordon Drake dealt rather differently with the problem of glass and landscape. Like the Japanese who strongly influenced him, Drake used alternately translucent and transparent panels to create a subtle and delicate interplay between house and nature.

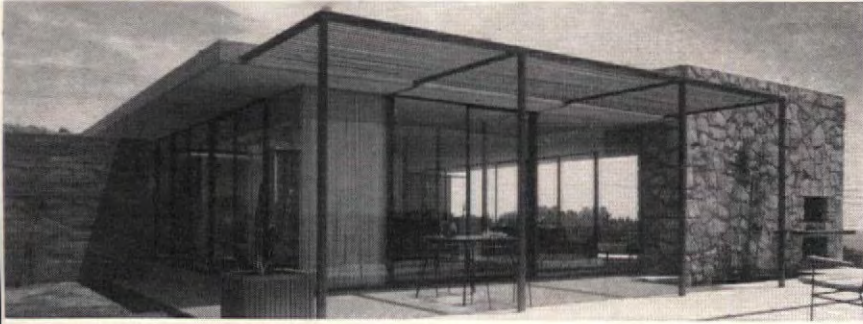
Drake House in Los Angeles, Calif., Gordon Drake, designer (1946). Photo: Julius Shulman



1950's

The great reappraisal

Case Study House, Arts & Architecture, Craig Ellwood, designer (1953). Photo: Marvin Rand



No one can be certain how future historians will judge our own decade, but this much *is* sure: in the 1950's many preconceived ideas about modern architecture were re-examined—and some were scrapped.

It is the decade that is putting an end to a lot of dogmatism about what makes a house modern (e.g. the pitched roof is back and with new force—see below). It is the decade that is seeing decoration reappear in architecture, together with more and brighter color. It is the decade of bolder forms based on new theories of engineering.

And it is also the decade that is seeing the emergence of a new generation of bright, young architects: men inspired by masters like Wright, Mies, Gropius and Breuer. Among the new men to watch are Craig Ellwood (left) and Mark Mills, formerly of Taliesin, whose own teepee-house is shown below.

House at Carmel, Calif. Mark Mills, designer (1953). Photo: Morley Baer.



1950's

The return of decoration and color



House in Pasadena, Calif., Thornton Ladd, designer (1953). Photo: Irvin Kershner

The three houses shown here have one thing in common: all three have broken with the self-conscious plainness of the 1920's and early 1930's, and have dared to make bold architectural use of color and of decorative pattern.

The Ladd house (above) used ceramic tile, painted stucco walls, patterned grilles and trellises for decoration. Barnes (top p. 127) used some of the same means, plus translucent plastic panels in good colors; and Johansen (opposite) actually applied mosaic tile in a new kind of "wallpaper

pattern" to the exterior surfaces of his house.

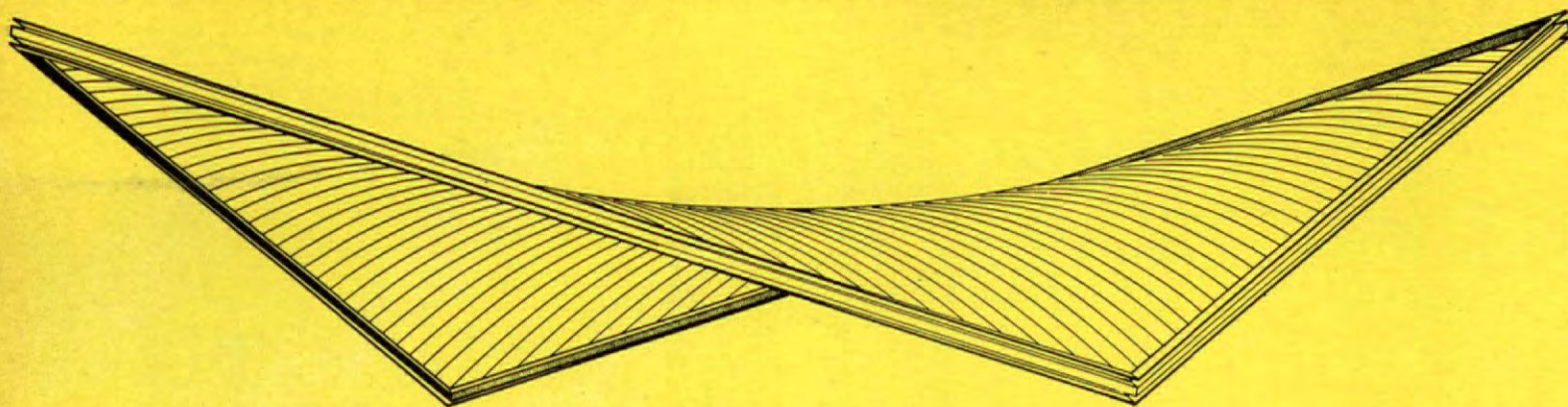
The fact that color and decorative pattern have come back is due partly to Wright's powerful influence, and partly to the experiments with bright colors made by Architects like Breuer on the East Coast, and Soriano in the West. The existence of the trend is added evidence of a more mature approach to modern architecture: the revolution is now officially over, the blank wall is no longer *de rigueur*, and the time has come, quite evidently, to build houses rather than manifestos.



Weiner House, Ft. Worth, Texas. Edward L. Barnes, AIA (1954). Photo: Ulric Meisel

House in Greenwich, Conn., John MacL. Johansen, architect (1954). Photo: Tile Council of America, by Ben Schnall





1950's

The new world of form

House in Sarasota, Fla., Twitchell & Rudolph, architects (1951)



"Ceilings and walls can be made one with floors to reinforce each other by making them continue into one another," suggested Frank Lloyd Wright. "A new world of form opens inevitably."

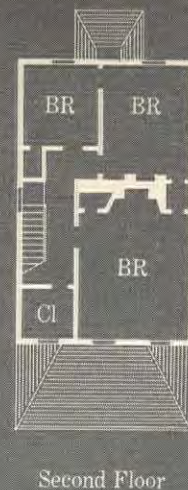
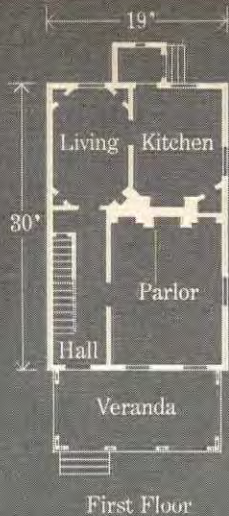
Wright's prophecy was nearing fulfillment in the 1950's: in what may prove to be the House of the Decade Eduardo Catalano tried to break away from the traditional method of building a framework of bones and then covering that skeleton with a skin; instead, he made the skin itself structural: his 2¼" thick, warped roof shell of wood spans 85' between two supports!

In another experiment, Architects Twitchell & Rudolph (left) achieved a similar sense of effortless grace. Here a thin plastic-and-steel sandwich was suspended between posts to form a curved roof plane in tension.

Not many Catalano houses will be built in America in years to come. But the principle is sure to revolutionize domestic architecture before the century is out. For we have long given too little credit to the strength inherent in the skins of our buildings—and too little credit to the factor of continuity. When the lessons of the Catalano house are understood, we may achieve an entirely new standard of economy—not only of materials, but also of form and line.

House in Raleigh, N. C. Eduardo Catalano, architect (1955). Photos: Ezra Stoller





Let's go back to 1857 and look at the LOW COST HOUSE

One hundred years ago the low cost house that looks so quaint in pictures was rather less attractive for everyday living.

It was cold and drafty in winter, hot in summer, poorly lit and hard to keep clean—indeed, it lacked every convenience, even a cold water tap.

Despite what now seem bargain prices for land and construction, the house was cramped for space indoors and seldom left much room outdoors to fit trees or gardens on a typical 40' lot.

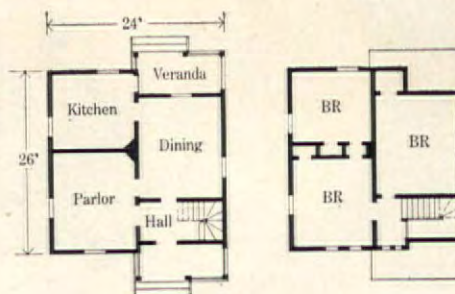
Improvement, as you'll see on the next six pages, came slowly, although in the 1880's there was a lot of talk about pampering workers with the housing at Pullman (see below).

PULLMAN, ILL. (1881) was a company town, it included parks, churches, shops, factories and housing for 8,500 employees. Single-family houses were so high in rent only superintendents could afford them. Workers lived in three- and four-room flats, with one water faucet for each five families, a toilet for each two families.

Chicago Historical Society

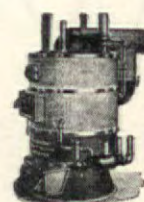
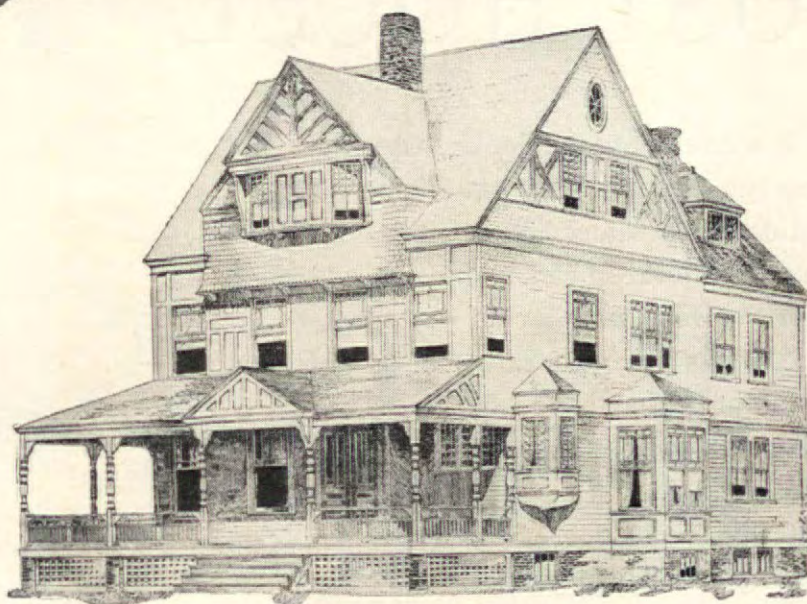


MANUFACTURING TOWN OF PULLMAN AND CAR WORKS BELONGING TO PULLMAN'S PALACE CAR COMPANY



Six-room house cost about \$1,500, had no cellar, no central heating, no plumbing.

Even in the 90's the low cost house had
no "modern improvements"...

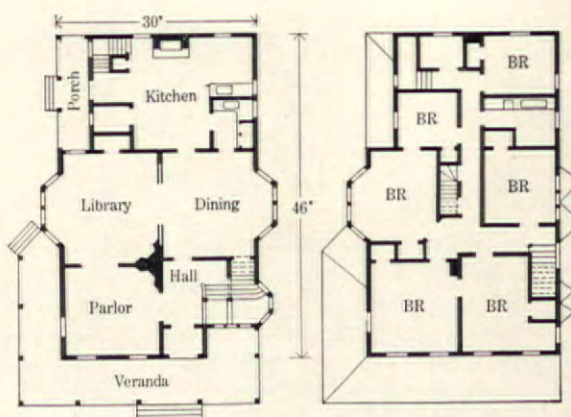


American-Radiator

but for twice the money you got lots of space,
a bathroom and central heating

In 1895 you could build this 10-room house, according to a contemporary publication, for an estimated \$3,200 and get all the new luxuries that were missing from the low cost house.

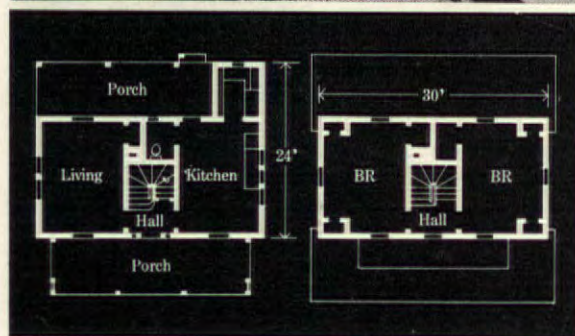
Electric light might add to the cost and in many places wasn't yet available at any price. But this big house normally had hot water heat, plumbing in the kitchen and bathroom (even though a good tub cost \$250). It had a laundry with a cement floor in the full basement and two servants rooms (plus store rooms) on the third floor. There was no insulation—for it had not yet been invented.



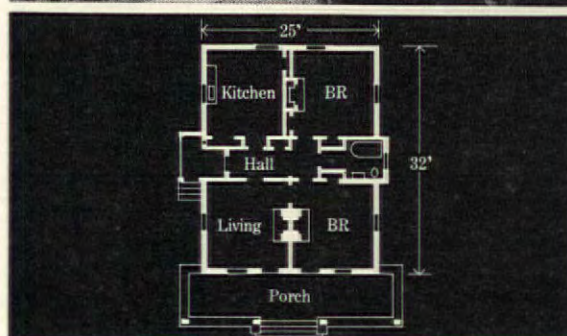


"Mechanics houses" built by the Midvale Steel Co. in Coatesville, Pa. for some of its skilled workers.

As late as the 'teens acres of workers' houses
were being built by the employer . . .



Stove-heated house in Connecticut cost \$1,900 in 1917.



Typical employer-built bungalow of the period.

and thousands of new homes like these had plumbing,
but no central heating

Right up to the start of the 1920's employers built a large part of all low cost housing.

Usually the company bought and developed the land, built the houses and sold them on time payments. Renting was not favored because it did not insure a stable labor source.

The row of houses shown in the top panel were part of a Pennsylvania "town complete in all its appointments" planned by Town Planner and Architect W. Leslie Walker. Big projects like this were up to the period's best planning standards. But for low-income workers, there was often no central heating even in New England as late as 1917 (left).

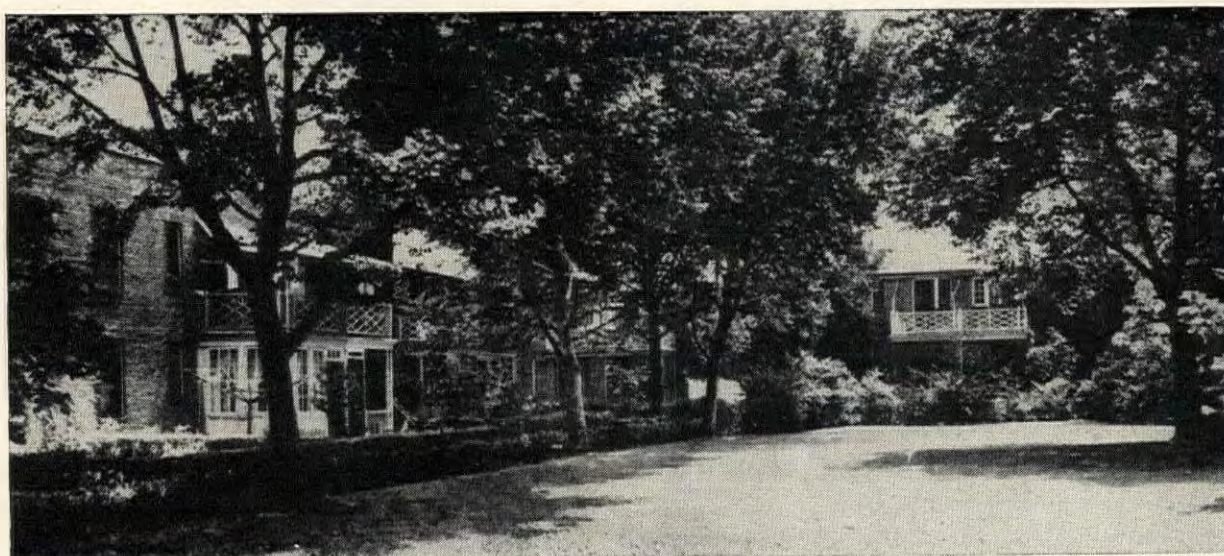


Houses built on site of a former city dump in East Germantown, a suburb of Philadelphia.

Mass housing – much of it in rows like these – boomed in the 20's . . .

After the first World War multiple houses were favored for low cost housing—both because they cost less to build and because of the shortage of land close to transportation. Thus between 1921 and 1927 the produc-

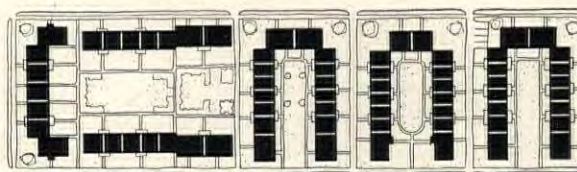
tion of row houses multiplied five times, but the number of new single-family houses did not double. Most housing was built for sale and the term “speculative builder” came into widespread use and opprobrium.



Inner court of Sunnyside Gardens, New York City, Clarence Stein and Henry Wright Sr., town planners.

but better low cost housing was possible and some was actually built

In the 1920's limited dividend corporations took the employer's place as the sponsor of professionally planned new communities. City Housing Corp.'s Sunnyside, as Clarence Stein says, was an experiment in low cost housing intended to prove “the possibility of preserving open spaces for natural green, for recreation, for light, for healthful living . . . at less than the normal price.”





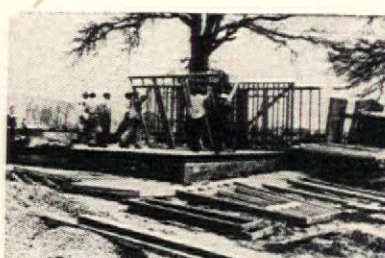
"Stressed covering" panel house was put up in Indianapolis at cost of \$1,239 in 1936.

Experiments during the Great Depression forecast today's techniques . . .

While construction lagged in the 1930's, ideas and experiments flourished.

Good, new small houses were available at \$3,000 to \$5,000, but people were looking forward to a new era of prefabrication and

there was talk about things like "standardization," "precast concrete houses," "modular parts," "one-stop home building." Purdue University, a center of housing research and development, sponsored this test house.



Day Housing Corp. erected this house in three hours in 1940 (Audubon Village, Camden, N. J.).

and as the 30's ended "Defense" started a revolution in home building

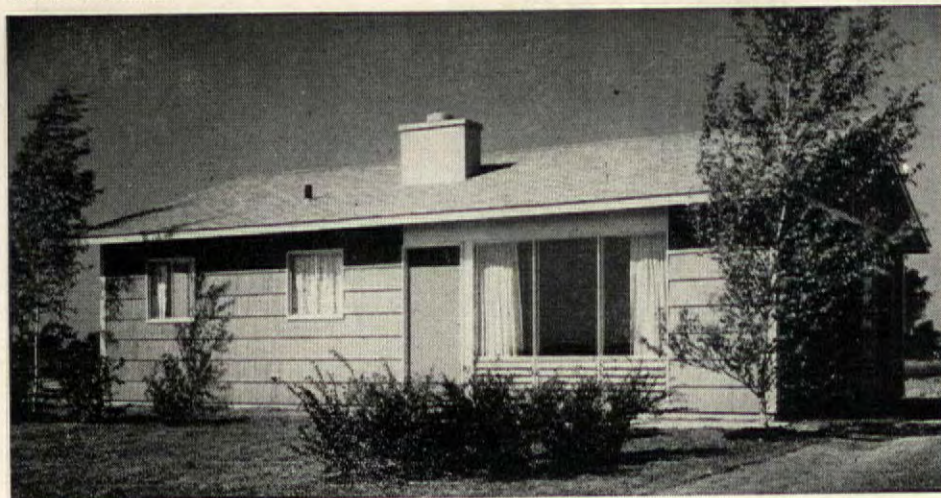
As World War II neared, the need to house defense workers created an urgent demand for new construction that could not be met by current techniques.

This gave a chance to try new ideas for production-line building developed during the 1930's but never used because the market was not big enough. Put to the test in 1940, '41, and '42, these ideas started the "industrialization" that was to transform

home building during the postwar years.

Typical of this process was Audubon Village, above. Panels were fabricated on jigs tables near the site, the house completely enclosed in three hours by a ten-man crew. Col. Lawrence Westbrook directed the project for the Federal Works Administration. Architects were Joseph N. Heltel and Oscar Stonorov with Burns Roensch as consulting architect for the FWA.

Robert C. Lautman



\$9,000 in Indiana (1)

Kincaid Laboratories, Inc.



\$10,000 in Louisiana (2)

Carlwright & Co.



\$11,750 in California (3)



\$11,990 in Pennsylvania (4)

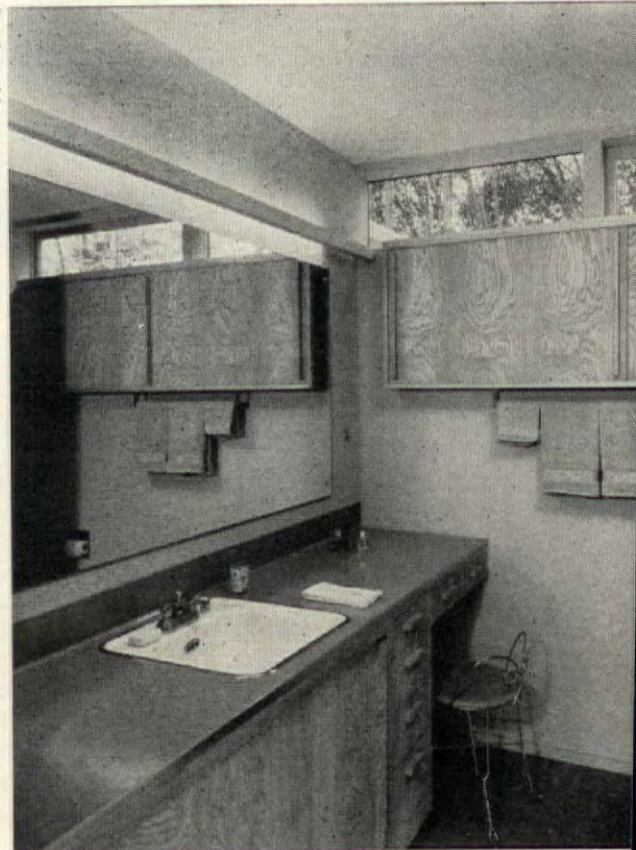
The payoff: today's low cost house has "everything" . . .

Bill Malone



\$10,500 in Texas (5)

Dearborn-Masser



\$12,000 in Washington (7)



\$11,100 in Florida (6)



\$11,500 in California (8)

and is better designed and better built than ever

Almost everything about today's low cost house is new, new since World War II.

Look back over the last 100 years and you can't find another time when so many new houses benefited from an architect's skill, nor can you find anything like the equipment the package mortgage now makes possible even for houses selling under \$10,000.

In everyday comfort and convenience, good looks, and easy maintenance today's engineered house far outclasses its craft-built counterpart of the "good old days."

As new as the house itself, is the home building

industry that produces it. And the progress the industry has made in the years since 1945 stands as today's best promise of even better houses to come tomorrow./END

Ten builders are represented by the houses shown on these two pages: (1) Price & Price—design by Architect Charles Goodman for National Homes; (2) R. P. Farnsworth Co.—design by Architect Tom Scott Dean; (3) American Homes Co.—design by Architects Anshen & Allen; (4) Levitt & Sons—design by staff architects; (5) Nash Phillips-Copus—design by Frank De Groot; (6) Florida Builders—design by Frank W. Ballard Jr.; (7) Richard G. Robinson, contractor—design by Architect Paul Kirk for private clients; (8) Hadley-Cherry—design by Architect R. L. Russell; (9) Mackle Company, Inc.—design by Architect James E. Vensel; (10) John Long—design by Malcolm McPherson.



\$8,950 in Florida (9)



\$9,995 in Arizona (10)

Let's all cheer for the **NEW FHA STANDARDS**

For years architects, builders and lenders have been urging FHA to modernize and streamline its 20-year-old minimum property requirements. They gave a wonderful lift to home building standards when they were new, but in recent years they have lagged far behind the revolution in home building. They make it hard to use hundreds of new ways to build better for less.

For years architects, builders and lenders have moaned and groaned against unreasonable and arbitrary local interpretations placed on the 28 often-conflicting regional versions of the MPR's. (For example, one FHA office forbade trusses because the chief underwriter did not like them and could not figure them).

Now FHA is doing something about the MPR's. In fact FHA is doing just what the industry has been urging and FHA is doing it in a most constructive and intelligent way to help our industry. Commissioner Mason and Chief Architect Connor have named an industry advisory committee of outstanding practical experts to help them update the FHA bible. This committee:

JAMES T. LENDRUM, AIA, *director of home building's No. 1 research center, the Small Homes Council at the University of Illinois.*

LEONARD HAEGER, AIA, *former research director of FHA, former research director of NAHB, now technical director for Big Builder Bill Levitt.*

DAVID SLIPHER, *housing consultant and former assistant technical director of FHA, former construction chief for Big Builder Fritz Burns, now president of Webb & Knapp Communities.*

IRWIN JALONACK, *housing consultant, former technical director for Bill Levitt.*

ANDREW PLACE, *trustee of the NAHB Research Institute and one of the most forward-looking builders.*

EDWARD FICKETT, AIA, *top builders' house architect and an outstanding student of new ways and new materials to build better for less.*

HOWARD VERMILYA, AIA, *former technical director of FHA, now vice president of American Houses Inc.*

HAROLD HAUF, *chairman of architecture, Rensselaer Polytechnic Institute, chairman of Building Research Advisory Board.*

No better group could have been assembled to help FHA bring its standards up-to-date. No group could deserve more confidence and respect. No group could give better assurance that FHA standards will be sensible and practical.

This group has now been working with FHA for 25 months. It has decided the old MPR's are not worth rewriting, so it has proposed junking the whole package. To take their place, it has written a completely new set of FHA standards—clearer, simpler and fuller, combining the best of the old MPR's with the results of the best new research. It has written these new standards as all codes should be written—as performance standards. And now it has submitted the new standards to the manufacturers supplying our industry, to make sure that such new specifications as the new hot-water heater requirements do not unwittingly run afoul of industry standards.

On the pages that follow James T. Lendrum explains briefly the thinking behind the proposed new standards and reveals some of their most important changes.

Some of these new standards will help our industry save millions of dollars worth of waste required by the old MPR's. (For example: the new standards permit 24" stud spacing and eliminate the second stud on either side of the window.)

We can be very sure all these dollar-saving changes will be welcomed by the builders

But some of the new standards are higher and will cost more money. We devoutly hope the builders will not team up to attack these better standards. For example:

We devoutly hope the builders will not champion the uninformed home buyer's divine right to buy an inadequately insulated house that will cost too much to heat in winter and too much to cool in summer. We hope the builders will not insist on the home buyer's unalienable right to take a hot-water heater too small to do its job or a hot-water heater that will have to be replaced—at twice the initial cost—within two years.

Economists tell us that—except in times of critical shortage like 1946-1949—it is never possible to build new houses cheap enough to compete with the 48,000,000 existing homes on a price basis.*

But this we can do: we can make new houses so much better that millions of families will gladly pay more to get them.

The automotive industry learned 30 years ago that it could not build a new car cheap enough to compete in price with the values offered in the used car market. So the automobile industry went after, and opened up, a new mass-market for better cars that is both richer and bigger than the cheap car market the auto industry abandoned in 1927. The auto industry is selling far more new cars today at far higher prices by putting new values into new cars that are impossible to find even in two-year-old models.

The home building industry can profit richly by the automakers' experience. And until we do, the automakers will continue to sell circles around us in competition for the consumer dollar.

All the new higher FHA standards cost much less to install in a new house during construction than they would cost to remodel into an existing house. (For example: it costs two-and-a-half times as much to insulate an old house; it costs two or three times as much to provide adequate wiring. It costs twice as much to build appliances into an old kitchen.)

So all the new higher standards would make it easier to sell more houses in competition with the existing supply.

Let's not be penny wise and pound foolish. Let's be smart and push for acceptance of all the new FHA standards—the ones that will help us build better along with those that will help us build cheaper.

* Says Professor Ernest M. Fisher of Columbia: "Used house prices are very flexible. They fluctuate up and down independent of cost. In times of shortage, they may climb up even higher than the cost of new construction, but when the shortage is met they tend to fall back as much as 15% or 20% below the cost of building a new house."

Here is how FHA IS REWRITING ITS BIBLE

by James T. Lendrum, AIA

The old book—the MPR's—the builders' bible and the guide for hundreds of savings and loan associations and small communities where no building code exists, is about to be discarded.

In its place, FHA is preparing to issue a new, completely rewritten book entitled *Minimum Property Standards* which is now being circulated for comment by FHA field offices, by builders and by manufacturers across the country before preparation of the final draft. The new MPS's will have a far reaching effect on residential construction in the next decade, an effect which probably can be compared with the changes brought about by the first regulations issued by FHA soon after it was organized.

For the first time FHA acknowledges that a change in home building has taken place

The proposed new FHA standards are not simply the old MPR's rewritten and given a new title. They are a completely new method of thinking by FHA in Washington. Up to now the MPR's have been based on the assumption that a homeowner had negotiated with a builder and estab-

lished a house price before approaching FHA. Houses are still built this way, and the MPR's are prepared so that they may be used by the custom builder, the small volume builder or the builder employing rule-of-thumb methods.

The most important savings will come from a new flexibility given the builder

The savings possible under the proposed FHA standards apply primarily to the builder who accepts the fact that the old do-it-as-grandfather-did-days are gone, who solves technical problems with engineering knowledge and scientific analysis. While some savings will result from relaxation of rules on use of materials, such as on concrete mixtures, others will come from a greater freedom. New freedoms are allowed in planning a house, in selecting construction details, methods and materials and in design.

The new standards also recognize the existence of the large builder who has equipment, engineers, quality-control methods—the builder who studies and plans each step to take advantage of labor-saving techniques, new materials, new details and new structural systems.

... and here are some of the specific changes

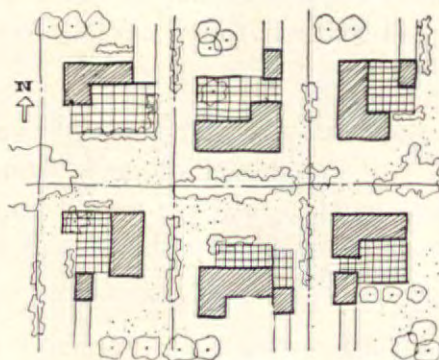
You can now plan your lots with more flexibility

The new rules eliminate old rigid requirements, permit more flexibility, encourage fresh ideas in land planning.

If a land planner develops sound new ideas, they will be accepted, when marketable, by regional FHA offices. Previously each FHA office had its own minimum lot areas. Now there is a 5,000 sq. ft. minimum, but local directors will have authority to grant variations for:

1. Local topography (such as Pittsburgh's hillside lots).
2. Current local practices.
3. Existing platting, like Chicago's 25' and 30' lots.
4. Compensating features like better planned service areas.

Rear yard requirements are based upon the need for adequate space for outdoor activities such as laundry and



House location on the lot will be much more flexible. Houses facing south (like the three on the lower half of drawing) may be put at rear of lot to give better orientation and a front-of-lot garden.

service areas, terraces, gardening, etc., and in part, for a density control between houses facing on the next street. A project where some of the houses are developed with service and out-

door living areas to the front may justify a reduction in rear yard requirements. (See sketch.)

For semidetached housing or the end house in row housing, the minimum lot size will be 3,000 sq. ft. for a one-family dwelling.

For single-family row dwellings, the minimum lot size will be 2,000 sq. ft.

For a two-family unit on one lot, the area must be increased 1,000 sq. ft., or more if septic tanks are used.

For the builder who wants a larger lot than minimum, FHA will encourage higher valuations.

Insulation rules vary with climate

Present requirements are based upon a maximum U factor for walls, floors and ceilings in various design areas in addition to an over-all heat loss limitation of 55 Btu per sq. ft. of floor area. The new standard will be based upon

The new MPS's will be the most progressive document issued by FHA since the 1930's

With it, Commissioner Norman P. Mason and his staff will have removed a big barrier to better housing.

One of FHA Commissioner Mason's first official acts was the appointment of Architect Neil A. Connor of Boston to his staff as director of the Architectural Standards Division. Mason knew years before, as President of the National Retail Lumber Dealers Assn., that a completely rewritten MPR must be prepared and that FHA regulations then in effect were complicated, overlapping, often confused and variously administered and interpreted. He knew also that the home building industry was changing rapidly and couldn't operate successfully under a set of rules—the MPR's—which contained so many variables and in some cases opinions and prejudices.

An early step in preparing the new standards was the formation of an advisory committee

It was charged not with writing the book but to review policy and procedures and to question the philosophy of any new standards.

One of the first acts of this committee was a series of recommendations to Commissioner Mason. Most important were these:

1. The 28 different books of MPR's—each covering a few states or regional offices—should be combined into one book of *Minimum Property Standards*, which should be national in scope and apply to all district offices.
2. Variations from the new MPS's should be allowed only for those items which must be different because of such things as design temperature for heating systems, frost lines, or soil types—in brief, those things which are based on climate or geography.
3. A task force, completely separate from the normal operations of FHA, should prepare the new MPS's.
4. Emphasis in the MPS's should be on performance.

5. Technical problems should be solved solely in terms of scientific facts and not in terms of whether or not the decision would produce a merchantable structure.

Recommendations of the committee were carried out.

Credit for writing the new MPS's belongs to the task force assembled by Neil Connor

The MPS task force was headed by William J. O'Connor, deputy director, Architectural Standards Div., assisted by Bob Eggleston. The first job of the task force, which included ten FHA field men who spent six weeks in Washington, was to codify and compare the 28 separate books of MPR's and to expose for the first time what the differences were, to examine these differences and then determine which were real, necessary and scientifically correct and which were unnecessary and based on personal opinion or habit. This review of existing requirements was a great advance within FHA and might have led to a complete revision of the 28 MPR's into one.

The task force, however, did not revise the old MPR's. Instead they wrote a completely new document with a different approach and organization and one that carried out the recommendations of the advisory committee.

The new MPS's separate evaluation and appraisal for technical decisions

FHA had realized a major weakness in administering MPR's was the policy of having local chief underwriters serve as final authorities in technical matters. In the future, the relations between regional FHA offices and local builders should be greatly improved and simplified. No longer should misunderstanding between FHA and a builder occur because of a technical decision made on the basis of personal opinion.

The new MPS's are established on a rational basis and are set up as aids in the rendering of technical decisions which still must be made at the district office. Thus, the MPS's should be and are based on research, testing and

an over-all heat loss limitation only, without wall, floor or ceiling coefficients. The proposed over-all limitation will be on a sliding scale starting with 55 Btu per sq. ft. at a design temperature —20°F and colder to 35 Btu at +21°F or warmer.

The calculated hourly heat loss from any dwelling at outside design temperature will be subject to the limitations indicated in the table below:

Outside design temperature	Maximum btu per sq. ft. of floor area	
	For solid, liquid or gaseous fuels	For electric heating or heat pumps
—20 and colder.	55	40
—10 to —19.....	50	40
0 to —9.....	45	40
10 to 1.....	40	40
20 to 11.....	35	35
21 and warmer..	35	35

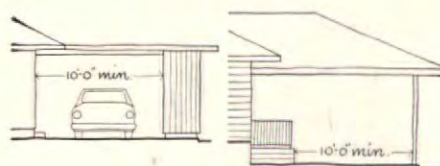
Floor area measurements should be made from the interior surface of exterior walls or partitions exposed to unheated spaces and should include the

area occupied by closets, interior partitions and stairs.

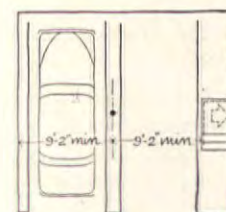
The general effect of the change will be twofold. First, greater flexibility will be gained where insulation is to be provided. Second, the sliding over-all limitation will obtain insulation in the South where it is not now required.

Garage and carport requirements are clearer

Garages or carports must have a minimum 10' width, as in the past. The new rules allow two steps (treads) within the 10' minimum but more than two steps or a platform for the en-



One or two steps may be included in 10' minimum, not three as shown at right.



Minimum widths for double garage or carport with column are shown as 9'2".

trance will have to be in addition to the minimum width, as the drawing indicates.

Movable partitions may be used more widely

The old ruling for movable partitions (folding doors) required them to have soundproofing equivalent to that of a standard interior partition. The new ruling is less stringent, requiring only that they provide privacy, protection from observation and appropriate resistance to sound. This permits use of some movable partitions that were not previously acceptable.

New FHA standards continued ➡➡➡

field experience. Commercial standards and Federal specifications when available, are listed as guides to acceptability of materials and equipment. Recommendations of both government agencies and nationally recognized organizations are listed as reference standards.

The removal of underwriting considerations from the MPS's (and the deletion of the phrase "acceptable to the chief underwriter" whenever possible, as carried throughout the old book) forces the impact of the local market on house design and construction to be reflected in appraisal and not in the limitation of materials or designs or construction methods.

In writing the MPS's, every attempt has been made to keep the language simple and direct

Some chapters are necessarily longer than the corresponding subject in the old MPR's, in order to include new construction techniques and materials. Other sections have been greatly simplified, some completely omitted. Each section begins with a statement of the general objective and continues on to specific details, with many informal, large-scale line drawings, generally in perspective, as a further aid to easy understanding.

The simplification of the language is best shown by illustration:

Old MPR's
Section 105-D

"Other arrangements of habitable rooms, single or grouped, but without cooking facilities, shall be counted as separate living units if such rooms are not designed as, or obviously not auxiliary to, or are not connected with a living unit but, in fact, constitute a separate living unit."

New MPS's
Section 701-2.1

"Each living unit shall contain a bathroom and at least two habitable rooms. An efficiency type living unit may be acceptable in two-family dwellings."

MORE SPECIFICS

More than ten types of flooring are now covered

Industry recommendations on how to apply different kinds of flooring are generally being followed. Where disagreements were found, FHA has chosen what seemed the best practice. Rules that were vague before are now more specific and rules for FHA acceptance which were considered to be restrictive are now simplified. At least ten types of flooring are described as to characteristics and performance. Those which will work well on a slab are so specified.

Aluminum windows follow industry standards

What is an acceptable aluminum window? FHA accepts the standards recently set by the aluminum window industry.

Gutter rules are unchanged. Gutters are not required where the chief underwriter decides there is sufficient house overhang or where run-off will not cause erosion or damage to the soil.

Screens will now be a must

Previously the use of screens was determined by local offices. Now screens are required on *required* openable windows. This does not mean that all windows that open must have screens, but only those which FHA specifies as being required for adequate ventilation. (Net ventilation area has not changed and openable window or skylight area remains at 4% of the floor area.)

Just what is a "habitable" room?

Builders of hillside or split-level houses will be interested in a definition of a habitable room versus basement space. For a habitable room the average finished grade elevation of one exterior wall must not exceed 48" above the finished floor of the room.

Plumbing materials and installation must comply with the National Plumbing Code

This may call for higher standards in

The new FHA standards are based on performance, leave the method of obtaining it entirely to the designer and builder

In many places, the new MPS's follow this approach and are based on statements of required performance. In some instances where little is known from an engineering standpoint of the load or strength requirements, the MPS's revert to material specifications. Requirements for the strength of a wall have not been established. There are no easy answers to the questions of what load it should be able to carry; what wind load; what impact; what resistance against racking.

While the new MPS's allow a variety of structural systems in wall framing, the 2 x 4 at 24" on center is still king. All other framing members—the 1 x 4 at closer spacings, the 2 x 3, the panel with girts—are still classified as "special" and call for individual review and FHA engineering bulletins. The inconsistency here is not the fault of FHA, but in the lack of engineering study and research needed to provide data on which a true specification standard can be based.

Under the new MPS's the builder will have greater freedom of judgment in design and planning

Inside kitchens, bedrooms with movable partitions, flexibility in bedroom size and choice in storage location are but four of the changes in the chapter on building planning which should result in savings to the builder through better and more economical plans.

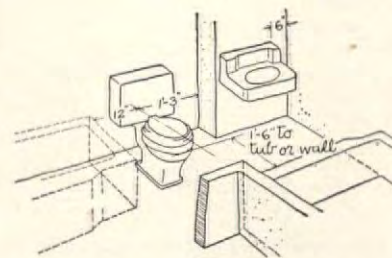
The relaxation in the rules covering light and ventilation will allow artificially lighted and ventilated kitchens and makes possible the use of combined rooms, such as the kitchen-family room in which the kitchen is located adjacent to a central mechanical core.

Equally important to the designer is the change in the wording regarding the area required for bedrooms. The

non-metropolitan areas, where there has been no local plumbing code, where practices have varied, where the whims of the plumber or the plumbing inspector have controlled plumbing practices.

Pipe sizes are slightly changed

Old requirements were that pipe sizes "be adequate." New rules call for 1/2" water supply to all fixtures except for a 3/8" line to lavatories. This means no changes for most builders.



Bathroom fixtures may not be spaced closer than the minimum dimensions shown above to permit "90° door swing."

total bedroom area for one-, two-, three-, and four-bedroom houses is given (see Table, p. 276) together with the minimum area of any single room, but the required distribution of area, which previously was specified on a room-by-room basis and was often a bottleneck in planning, has been removed. The total area has been increased very slightly: 10 sq. ft. in three- and four-bedroom houses and 20 sq. ft. in the one- and two-bedroom houses.

A completely new system of computing the volume of the required general storage area has been established (for detail, see p. 272).

Post-and-beam construction with 7' exterior walls, will be possible under the new ceiling height rules

The new MPS's call for an *average* height of 7'6" clear. If beams or girders are spaced 32" o. c. or more the average height below the beam may be 7' clear. In either case, that area with less than 5' clear head room is not included in the required room area.

Most of the other changes in the sections on building planning are relatively minor. Slight reductions in the amount of kitchen storage space required, reductions in the size of linen closets, the size of service doors and similar items are balanced by a slight increase in the size of treads (to 9½" from 9") for basement stairs and similar items which have little or no effect on the cost of houses.

You can now build better houses and get better valuations

With the separation of technical matters from appraisal, the new MPS's open the door to a long-awaited time when the qualities of better designed houses, larger houses, houses with lower maintenance costs or houses with better livability will be reflected in better valuation. "Higher standards may be required" was another phrase frequently deleted by the task force. There should be no further need for the "local ground rules" often unwritten and frequently

changed, which were the basis of so many misunderstandings between the builder and his local FHA office.

The practice of demanding construction in excess of the old MPR's worked an extreme hardship on the manufacturer of prefabricated houses who shipped identical houses to a number of areas supervised by different regional offices. Similarly, it worked a hardship on the builder of conventional houses operating in several areas. It is highly improper to have technical problems in construction, design, or material answered in terms of anticipated consumer acceptance. It is the belief of the advisory committee that if a proposed house complies with the MPS's it should be accepted on a construction basis for insurance.

Some parts of the new MPS's call for construction details or materials which will raise house cost

Undoubtedly, these changes will be criticized and attacked. The changes are not, however, arbitrary restrictions which cannot be shown to be of value.

In many of the instances where higher costs will result from the new MPS's the changes were based on a long series of wide-spread complaints and criticisms from home buyers dissatisfied with the quality of the house or its equipment. One example of this is the new requirement for water heaters.

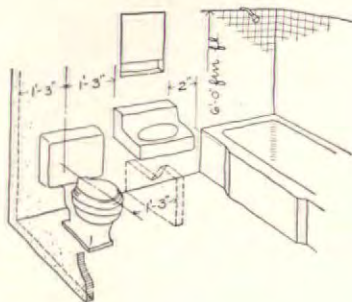
Since there is so little uniformity in the 28 existing books of MPR's it is impossible to say whether or not a given item in the new MPS's is going to raise or lower costs. Most FHA offices insist that window screens be provided by the builder. In those areas where screens are not required, it was determined by survey that most home owners add screens. The new MPS's which call for screens over required ventilation areas may actually decrease the cost to the home buyer.

The FHA emphasizes that its new standards are not yet frozen. It expects to make additional changes based on comment from builders and manufacturers.

Two inside bathrooms are now permitted

Local FHA appraisers may not reject a house with inside baths on the basis of a lack of public acceptance.

The old ruling was that a fan and the light in an inside bath must be wired in parallel, so that when the light was turned on the fan was on. Now the fan does not have to be tied in with the light switch. The capacity of the fan



Enclosed basins must be at least 2" from tub, 1'3" from center of toilet. Tiled wainscot for shower is 6' high.

must be related to the size of the room.

Septic tanks must now be larger

Size of septic tanks have been increased from 500 gallons to 750 gallons, which in many areas will cost the builder only \$10 more. Larger tanks are required by the increased use of garbage disposers.

The new requirements are based on HHFA studies made by the US Public Health Service. It has been found that shallow tanks perform as well as deep tanks, so tanks will now be accepted that have a liquid depth between 30" and 78".

The requirements for absorption fields are being enlarged because of the increased amount and altered characteristics of septic tank effluent resulting from a growing use of garbage grinders and automatic washing machines.

Hot water heater standards have been changed

The new requirements are based on

studies made by the Building Research Advisory Board. Objectives are:

1. To reduce tank failures due to inadequate heater capacity.
2. Reduce tank explosion hazards.
3. Eliminate inconsistency between heaters using different fuels.
4. To improve heater quality by requiring a 10-year warranty.

Hot water tank warranty is stiffer

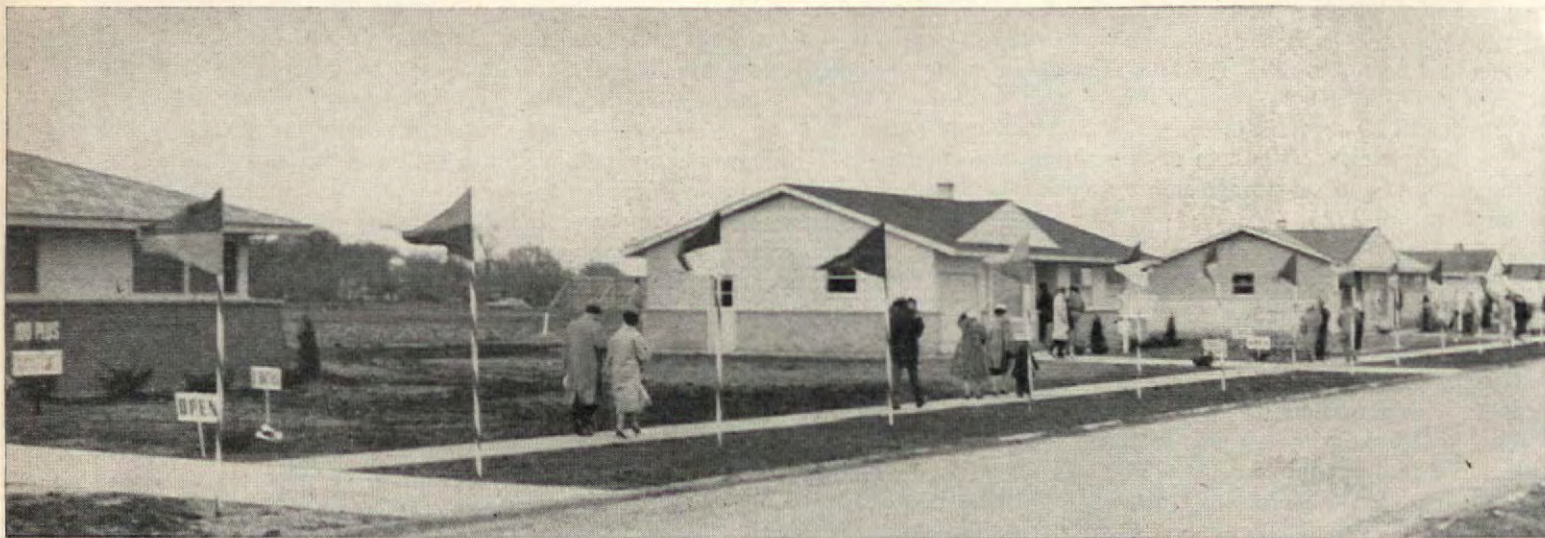
The new rules call for one-year guaranty of the controls and five years for the tank. If tank defects occur in the sixth year the cost to the owner will be not more than 50% of the manufacturer's current price, during the seventh year not more than 60%, and so on through the tenth year.

The proposed changes in hot water heater rules have already brought criticism from builders and manufacturers. Some builders complain the new rules will raise costs and some manufacturers claim their heaters should have a higher recovery rating.

HERE'S THE INSIDE STORY OF 1957's BIGGEST NEW TRACT

Part 1: How Tom Lively made a deal with the power company

Howard Greeter



NO POWER POLES or telephone lines will mar the skyline of this new Chicago planned community of 6,000 homes priced at \$17,500 to \$19,950.

Does ELK GROVE'S open skyline forecast

Tom Lively and Chicago's Commonwealth Edison Co. may have hit on the way to beat the high cost of buried power lines.

At Elk Grove Village, 20 miles northwest of the Loop, where Lively's Centex Construction Co. will build some 6,000 houses during the next four years, not so much as a TV antenna will project above the roofs (each house will have a built-in attic aerial). The skies will be as clear and the backyards as open as those of the model houses shown above.

Builder and utility company worked together

The first suggestion that cable could be buried economically in the flat open land at Elk Grove came from the power company.

Lively grabbed at the chance to cooperate and worked out a deal with Com Edison that kept down the cost to Centex.

Here is what Lively agreed to do:

Street and lot layouts would be planned to keep the cable runs as short as possible. Cul-de-sacs and irregular lots, which are expensive to wire, would be avoided.

Service entries would be placed at the rear so the cables

could be laid between the rows, away from paved areas, to get cheap and easy installation and maintenance.

The builder would do the trenching and would back fill all the trenches required for the installation.

The builder would pay for the entry cables from lot line to the house (total cost, trenching and wire, \$100 to \$125 per house).

Two of the reasons Commonwealth Edison was willing to make a favorable deal with Lively were:

1. Working conditions are ideal for the company's installation crews who can count on steady work on a fixed schedule. The ground is flat and free of rocks. Work can be done before houses are built or paving is in, hence can be at lowest cost.

2. The company will get a concentrated new market in the 6,000 houses, plus shopping centers and light industry that Lively plans for Elk Grove. (Each house will have 100 amp service, plus 220 v. service for the range and a future window air conditioner. Each house will be equipped with an electric range, washer-dryer, garbage disposer, and built-in TV antenna. Hot-water heaters will be gas fired; furnace will be oil-fired hot air. All other equipment will be supplied by the buyers.)

New transformer vault helps make program possible

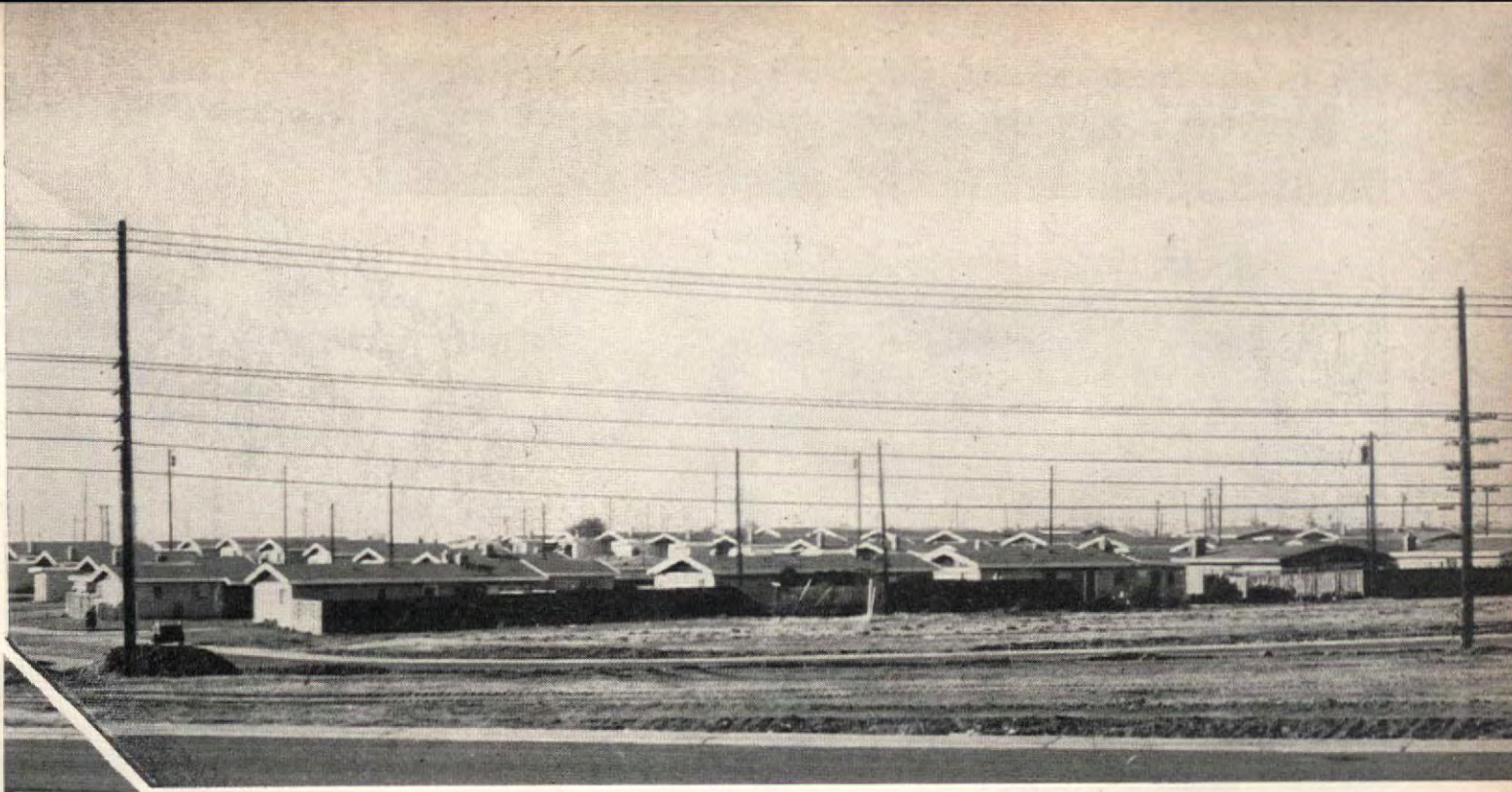
Com Edison is using a new transformer vault developed for them by Westinghouse to replace the old-type heavily waterproofed concrete vaults. The new light plastic casings rest on a gravel base, project 4' above ground, can be manhandled into place without heavy equipment. Since there will be 750 or more transformers in Elk Grove (one to each eight houses), the savings will mount up.

Lively has developed a new trench technique

To meet the Illinois requirement that power and phone lines be 12" apart horizontally, Lively's men will dig two narrow trenches rather than the wide trench which side-by-side wiring would call for. This way they save money and



TRENCHING will all be done with this Parsons machine which cuts the 8" trenches at 5 mph and which cost Lively nearly \$9,000.



COMMON EYESORE in most of the country's housing developments is a forest of poles and a maze of overhead wires long obsolete.

the end of overhead power lines in tracts like this?

time by using high-speed, light-duty trenchers.

Last year in Chicago Com Edison buried cable in several high-priced tracts, found its extra costs were from \$175 to \$200 per lot, a sum builders could pass on to buyers.

Com Edison's costs are lower than most

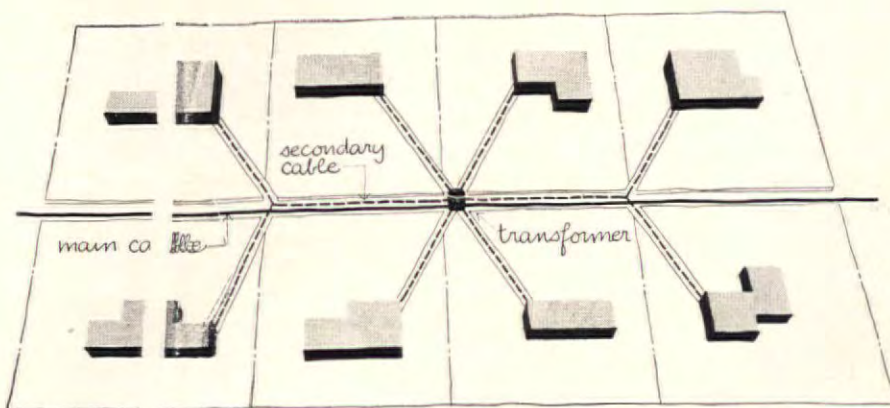
As reported by Detroit Edison Co. costs for burying cable in other areas range from 1.5 to 5 times the cost of overhead installations. Detroit Edison says its cost for underground wiring runs 2.8 times its cost for pole work. Equipment and cable for a 100-lot tract would cost \$37,000 and labor \$25,000, or a total of \$62,000. For this same tract an overhead system costs only \$22,000 (\$12,000 for line, \$10,000 for labor). So the extra \$40,000 for the buried cables amounts to \$400 per lot.

In the past, many utilities, not wanting to be bothered with underground wiring, have set such a high price on it that builders gave up the idea. But the mood is changing.

A subcommittee of the Edison Electric Institute-Bell System Committee on Plant Coordination (which includes power company men) is now reviewing all aspects of underground lines. And a technical paper on buried residential lines, which should encourage their use, was read by E. C. De Baene of Detroit Edison at the annual meeting of the American Power Conference in Chicago. (For news of buried telephone wires, see p. 192.)

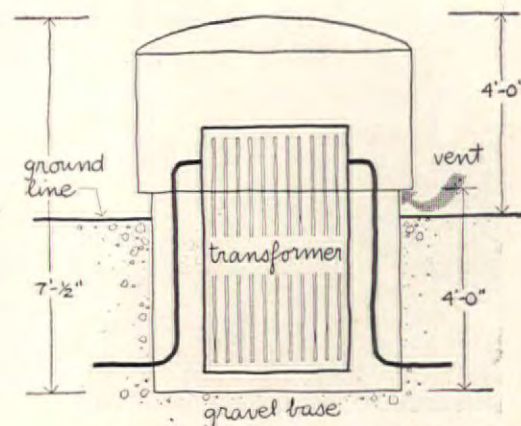
Underground lines are better for everyone

"An underground power system is better for us, better for the builder and far better for the public," says Tom Ayers, operational vice president of Commonwealth Edison. "The problem is how to do it economically. Usually engineers attack such a problem as if they were building a system for carrying bulk power. This is different. You've got to get rid of old fashioned ideas on how to do it. We've tried to look on this as a production job and have really worked to get our costs down."



ONE TRANSFORMER serves eight houses, four direct from transformer, four more from two secondary cables. Trench at rear lot line is 40" deep, but only 36"

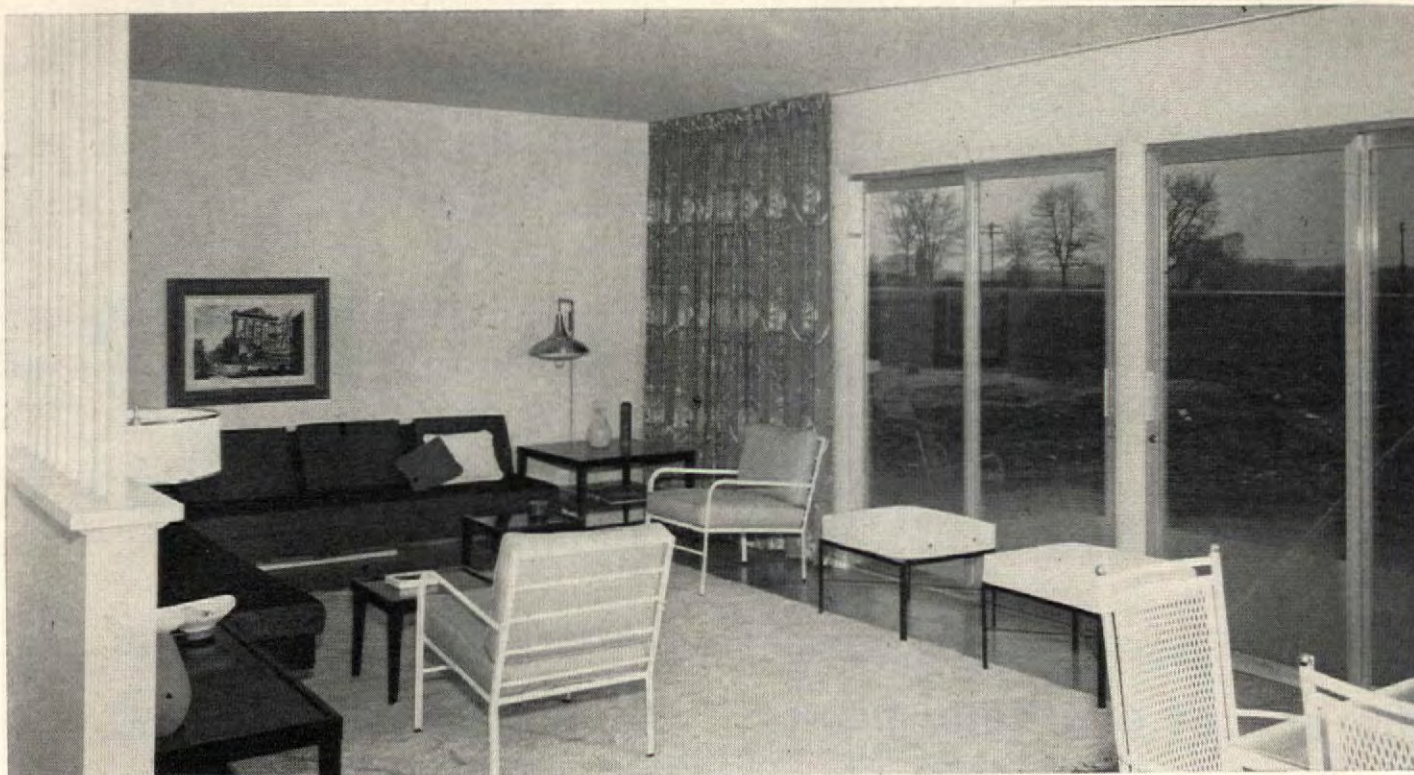
deep from main to house. Telephone cable, not shown, is a few feet away on opposite side of rear lot line. Centex digs and backfills trenches for all wiring.



NEW TRANSFORMER VAULT was developed by Westinghouse for Commonwealth Edison. It is of lightweight plastic, a great advance because it is cheaper, easier to install than concrete.

HERE'S THE INSIDE STORY OF 1957's BIGGEST NEW TRACT

Part 2: How Tom Lively set this Spring's sales record



Allison Lighthall

MOST POPULAR ROOM on opening day was this 24'x13' living-dining room in \$19,950 house. It has double glass doors to paved rear patio.

Handsome interior helped sell 312 houses in two weeks



Nowell Ward

LIVED-IN LOOK was given each room by professional decorators from Young Family, Inc. who assembled furniture for Carson, Pirie, Scott's store. Rooms were completely furnished, even including accessories, flowers, toys, books and magazines.

In many projects it is the outside of the house that catches the buyer. At Elk Grove it is the inside.

Opening day visitors to Elk Grove, most of them apartment dwellers, were enthusiastic. A woman with two teen-age girls said: "My girls are thrilled with the living room and the bedrooms. They've practically talked us into buying."

Said a B-47 pilot just out of the Air Force: "This place gives us a good feeling. We've looked at dozens of houses and these seem the best value." Another visitor told H&H: "I've looked at hundreds of houses in the past three years. This (\$19,950 house) is the best buy and I'm going to buy it."

In the first two weekends 312 families made deposits of at least \$300 and the following two weekends 95 more signed up. Of the 75% who were veterans, one-third paid more than the VA minimum and 12 of the first 312 paid cash.

The lowest priced house sold best

The three houses shown at the right all sold well. They include the two lowest priced (\$17,500 and \$18,950) and the top-priced house (\$19,950). A \$19,750 version (not shown) trailed the others. The most expensive house (above and bottom right) had more open space, more glamour and a better plan. People liked its large combination living-dining room better than the separate small living and dining rooms of the \$19,750 house.

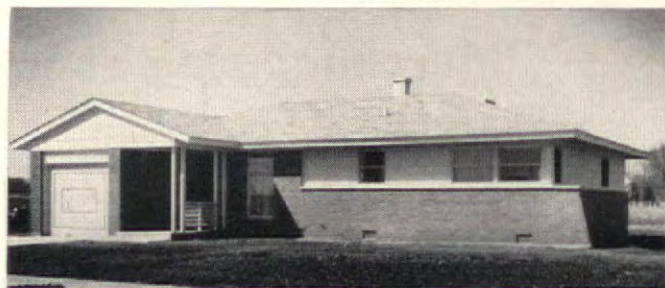
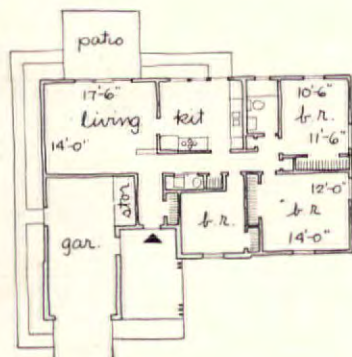
Chicago likes basements and some families who wanted a basement turned away. The only supplementary storage Lively's crawl space houses have is at the end of the one-car garage or in a separate room next to the garage.

After Winston-Muss's great Chicago success in selling split levels last year (see H&H, Jan. '57), competing builders were surprised that Lively did not offer a split. He had a split designed but it would have cost between \$21,000 and \$22,000 and he decided this was too high a price to go with his other houses now. Later he will add higher priced houses in one area of Elk Grove where he has special land.

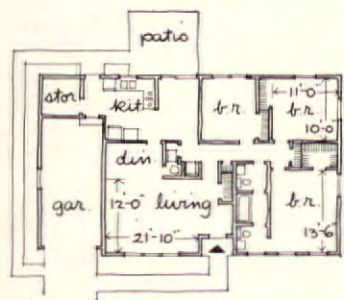


Photos: Nowell Ward

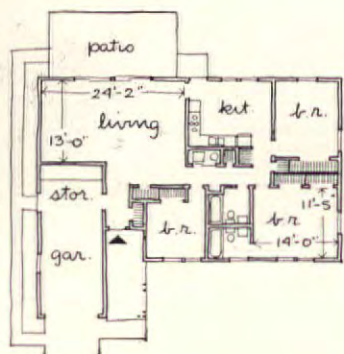
WELL FURNISHED ROOMS and such items as this hanging bookshelf made good talking points, showed houses off to their best advantage.



BEST SELLER is this \$17,500 house which has 1,152 sq. ft. plus garage, storage, porch. Down payment is \$1,800 VA, \$3,000 FHA.



SECOND BEST SELLER costs \$18,950, has 1½ baths, 1,289 sq. ft. plus garage and porch. It has front living-dining room plus dinette.



MOST EXPENSIVE HOUSE costs \$19,950, has two baths, 1,320 sq. ft. plus garage and porch. Best sales feature is its big living room.

HERE'S THE INSIDE STORY OF 1957's BIGGEST NEW TRACT

Part 3: How Tom Lively planned for his pay-off

Chicago Photographers



PARKING LOT opposite models cost \$12,000, built good will as uniformed policemen directed traffic in at one end, out the opposite end.

Merchandising as practiced at Elk Grove means ...

Lively got people interested months before the opening.

He hired a public relations firm, Gardner & Jones, who fed a steady stream of news about the project to both city and county newspapers. By opening day these stories added up to a fat scrapbook. Just before the opening, the PR firm arranged a luncheon for 250 persons whose friendship was important to Elk Grove's success.

He built up curiosity about his houses as the opening drew near. Lively put a 10' fence around his models while they were building. To hundreds of families driving past every weekend on their way to another big project Lively's fence said:

"Wait, see what we've got." As a result, several dozen families bought houses from blueprints without ever having seen the models.

Twenty large circular road signs painted black, red and yellow appeared in strategic spots along the roads leading to Elk Grove. Small teaser ads began to run in the newspapers a couple of weeks before the opening. Large ads were run on the Friday and Saturday of opening weekend.

Careful and highly secret planning had gone on for three years

After a market analysis was made, Lively decided that 1)



HIGH FENCE concealed models until opening, built up curiosity and created much word of mouth publicity. Front sign now remains.



Chicago Photographers

HOSTESSES got \$50 for two days work. They were quickly trained to direct crowds, answer questions, refer people to the sales tent.

Howard Greeter



NO ROPES kept Chicago families from trying out furniture, moving around freely. Most parents were in the 30 to 40 year age group.

"They came, they saw, they bought"

\$20,000, and 4) he needed a local architect. His next move was to commission Architect A. J. Del Bianco who had designed more builder houses than anyone else in Chicago.

A tryout performance tested the model-house program

A week before the official opening Lively invited employees from Hotpoint, his major equipment supplier (which has several nearby plants and thousands of employees) to see the houses. More than 5,000 visitors came in on Saturday and Sunday. This served as a tryout for the model-house teams and—more important to Lively—sold quite a few houses.

On opening weekend about 15,000 people came to Elk

Grove. Visitors were guided in one end of the parking lot, were directed to space, and later drove out the other end. As they toured the model house area they were met by a uniformed attendant outside each house, a hostess inside. There were no roped areas, they could get at anything they wanted to see. And then the ones who were most interested were steered to the sales tent.

In a large sales tent were experienced salesmen, several of whom had come up from Dallas. They gave out brochures ("The best booklets we've ever seen," said several visitors) answered questions, continued the job of keeping people interested, turned live prospects into buyers.

Chicago Photographers



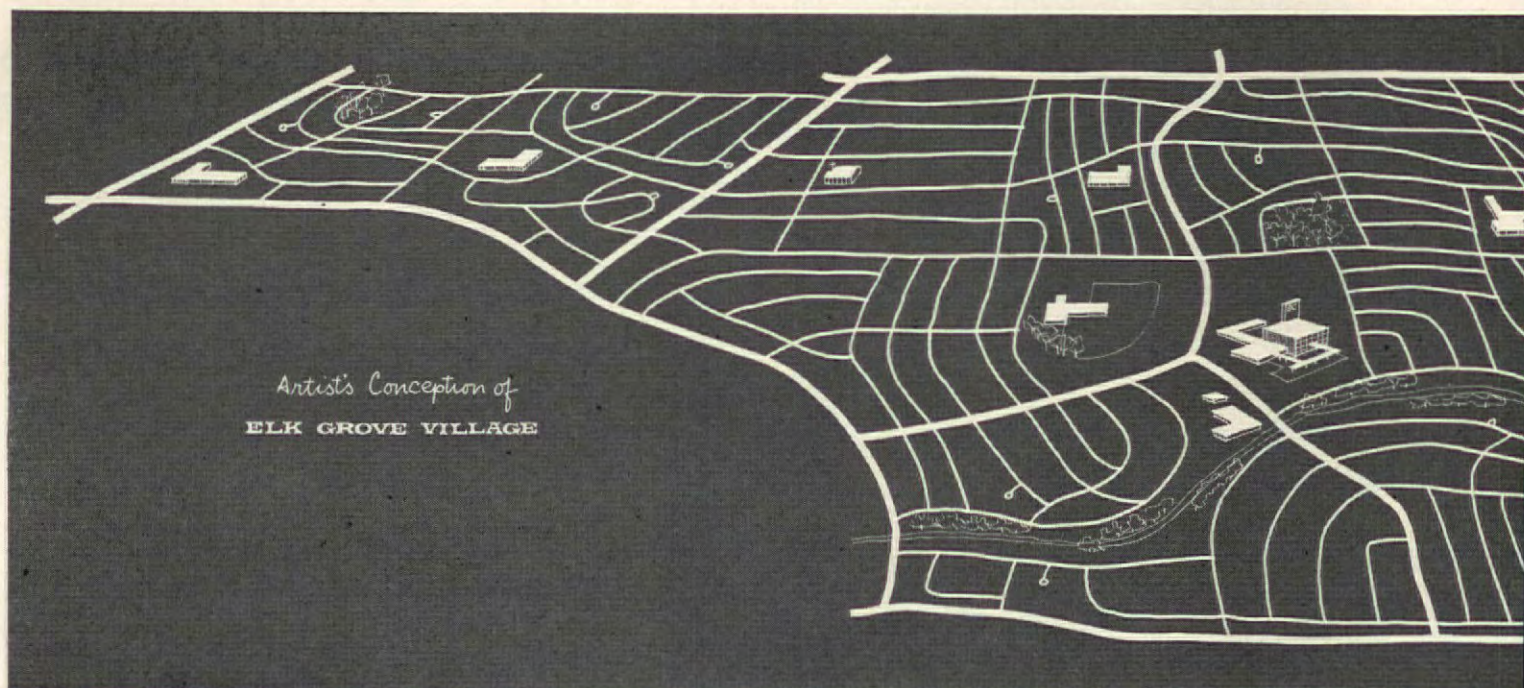
VISITORS were interviewed on preferences by publicity firm. Most liked Hotpoint built-in kitchen equipment including the laundry.



BIG SALES TENT was where people got brochures, information, and where trained salesmen behind counters did the actual selling.

HERE'S THE INSIDE STORY OF 1957's BIGGEST NEW TRACT

Part 4: How Tom Lively solved the code problem



COMPLETE COMMUNITY of carefully laid out streets, with schools, churches, shops was planned by Phillips, Proctor & Bowers of Dallas.

Elk Grove's 1,500 acres are now a self-governing village...

The real inside of the inside story on Elk Grove is that Lively has no hostile local government to push him around or tell him how to build.

There is no hostile government because Centex incorporated the village and formed the first Village Board.

There are no code problems because the Village Board voted that any construction method acceptable to FHA and VA was acceptable to the Village.

Any builder who moves around as much as Centex does has bumped into many local codes and local political prob-

lems. As Centex bought farms in Cook County outside the jurisdiction of any town or village, Lively saw an opportunity to avoid trouble by incorporating a town.

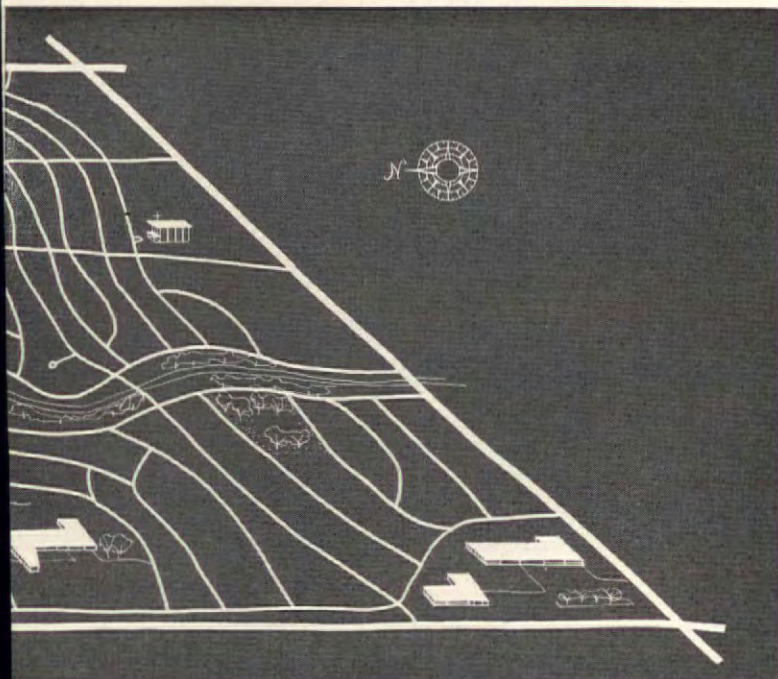
In Illinois 100 residents may petition the state to incorporate their area

It was no problem to get the necessary signatures from families living at the project site. "Elk Grove now has as much political authority as the city of Chicago," said a Centex

FIRST ACTIVITY was digging for sewers and water mains, considered a simple operation by experienced Centex construction men.



Chicago Photographers



with a welcome for Centex

man. The present friendly Village Board will be in office four years, the time it will take to finish the project.

To create good will with his buyers Lively will build and pay for the first elementary school

Eight rooms of the 20-room school will be ready for the first Elk Grove class next fall. Lively expects the building to cost about \$1,700 per room plus the land. This includes fixed equipment like blackboards but not desks or other movable items.

Lively is digging deep wells to supply a village water company at rates regulated by a state commission. His sewers will hook on to an interceptor line of an existing system. When the project is completed the water and sewer systems may be sold to the village.

Centex is reported to have paid something less than \$4¼ million for the 1,500 acres. The present FHA-VA lot valuation is said to be \$3,900. So Lively's 6,000 lots will be valued at \$23,400,000. The \$19 million difference should provide amply for land improvements, streets, utilities, trenching for the underground wires, the 20-room school and even some extra funds for contingencies. (One observer believes Lively paid only \$1,800 per acre or \$2,700,000 for his land, which would make the spread still greater.)

But even with all this money (and his own code) Lively doesn't have things all his own way

He still has to conform to FHA, VA and the firm habits of Chicago's labor unions. The only change that has saved Lively money thus far is using flexible electric cable instead of rigid conduit. He still has to glaze windows on the job and comply with other make-work methods.

Both Centex and the Village Board know that to keep buyers coming to Elk Grove until 6,000 houses are sold, Centex will have to keep its homeowners happy. So there will be no shenanigans and everything possible will be done to keep taxes low and local government efficiency high.



H&H Staff

Meet Tom Lively of Dallas, at 37, one of home building's dynamos

Tom Lively is well named.

He is a hustling, energetic, on-the-move builder whose Centex signs have been seen in half a dozen states. He is the driving force behind a firm which grew from 500 houses in 1950 to a peak of 3,214 and a gross of \$40 million in 1955.

He didn't grow up in the building business

Tom came from the farm country north of Dallas, went to the big city with his high school diploma in 1937. He worked at whatever jobs he could find: in department stores, as a soda jerk, a mail boy for Postal Telegraph, a circulation manager for the old "Dallas Dispatch." When he was fired from the *Dispatch* he lived for several weeks on Baby Ruth bars the newspaper had bought as prizes for newsboys. Then he traveled selling ladies' sportswear.

Between trips as a salesman he got into real estate. After the war he began building one house at a time. Then he built two, then did several projects, the largest 26 houses.

His business expanded when he joined with Realtor Ira Rupley. In 1950 they formed Centex with the late Fletcher Lippett. (Rupley, now 76, is still a vice president of Centex.) In the first six years the new firm built \$180,000,000 in houses, apartments and shopping centers. Rupley had savvy, Lippett had access to money, and Lively had drive and imagination. They built in several areas of Texas and California, in Florida, Arkansas, and Idaho. When they built rental units in Waukegan, Ill., Lively began thinking about Chicago.

In 1955 Clint Murchinson's two sons thought so well of Centex they bought up something over half interest. With Lively they are the only three stockholders. Elk Grove Village which they are starting off at a 500-800 house a year rate, will be their largest project, have the highest priced houses./END



DALLAS IS CHEAPER This Centex house of 1,110 sq. ft. sells for \$11,600. It is 52 sq. ft. smaller than the \$17,500 house in Chicago, is on a slab, has no appliances but does have brick veneer to the roof. In Chicago everything costs more—land, materials, labor—and buyers get underground wiring, a free school. Chicago is FHA's 2nd highest cost city, Dallas is third from lowest.

THE PANEL

From the NAREB

EUGENE CONSER
Executive vice president
ROBERT GERHOLZ, past president
STEWART MATTHEWS, president
NAREB Traders Club
JOHN G. CLARKE, Portland, Ore.
MAL SHERMAN, Baltimore
ROBERT TYLER, Grand Rapids
GORDON WILLIAMSON, Detroit

From the NAHB

CARL MITNICK, vice president
RICHARD G. HUGHES, past president
LELAND LEE, chairman
1-to-20 Builders Committee
IRVING ROSE, Detroit
DONALD STONE, San Jose, Calif.
ANDREW PLACE, South Bend, Ind.

From the Prefabricators

DON SCHOLZ, president
Scholz Homes, Inc.

From the American Bankers Association

ROLAND A. BENGE, vice president
Detroit Bank and Trust Co.

From the Mortgage Bankers Association

LINDELL PETERSON, past president

From the US Savings & Loan League

NORMAN STRUNK
Executive vice president
ARTHUR WEIMER, economist
Dean, School of Business, Univ. of Indiana
JAMES R. KERR, vice president
Bell Savings & Loan Assn., Chicago

From the Title Companies

F. W. GALATY, assistant to the president
Chicago Title & Trust Co.

GOVERNMENT OBSERVERS

From the Federal Housing Administration

NORMAN MASON, commissioner
CHARLES SIGETY, deputy commissioner

From the Veterans Administration

THOMAS SWEENEY
Chief Loan Guarantee Officer

From the Senate Banking & Currency Committee

JACK CARTER, staff director
Housing Subcommittee
DONALD ROGERS, counsel

From the Federal Home Loan Bank Board

JOHN E. STIPP, president
Federal Home Loan Bank of Chicago

MODERATOR:

P. I. PRENTICE, editor & publisher
House & Home



Photos: Robert H. Johnson

Realtor-builder-lender ROUND TABLE *seeks a way to finance trades*

Three financing plans to make trade-in work for houses almost as easily as it works for cars made big news at HOUSE & HOME's Realtor-Builder-Lender Round Table on how to sell more houses.

Said Bob Gerholz, past president of both NAREB and NAHB: "This is about the most exciting news that has hit our industry in a long time. These proposals would let us monetize the vast equity homeowners have in their old houses to buy better new houses. And where would the auto industry be today if people couldn't monetize the equity in their old cars?"

Said Dick Hughes, past president of NAHB: "This is wonderful. I would like to help put it over."

One plan was suggested by Charles Sigety, deputy commissioner of FHA.

One plan was suggested by Norman Strunk, executive vice-president of the US Savings & Loan League, in collaboration with F. W. Galaty of Chicago Title & Trust Co.

One plan was suggested by Jack Carter and Donald Rogers of the Senate Banking Committee staff.

The full report of the Round Table will appear in a later issue of HOUSE & HOME, but these trade-in financing proposals are too important to wait.

First the Round Table agreed that:

To sell more new houses in today's tough selling market a workable trade-in plan is now doubly important, because:

1 Seven new houses out of ten today are sold to second-time buyers—including almost all houses priced at \$15,000 up.

2 Most first time home buyers now buy used houses, for the same reason most first time car buyers buy used cars—because they are cheaper.

This is a big change from the market right after the war, when so many new houses were sold to returning veterans.

3 Millions of present homeowners could afford to buy much better houses than they now occupy—if only they had some quick and easy way to get their money out of their present homes.* Today 15,000,000 more nonfarm families have incomes over \$5,000 than in 1941 (21,000,000 today vs. 6,000,000 then).

**The other problem, of course, is to make these people*

who could afford better homes want them as much as they seem to want bigger cars, more expensive vacations, etc.

4 Homeowners have much more than a \$100 billion equity locked up in their old houses. If they could monetize this equity, many millions of families could make substantial down payments on better houses.

5 Owning a used house makes it much harder to buy a new house, for not one house in 50 is sold on any kind of trade-in deal.

But owning a used car makes it much easier to buy a new car, for five new cars out of six are sold on quick-and-easy trade-in deals, using the used car as down payment on the new.

6 Most of our best prospects go on living where they are because they are afraid to buy a new house until they have found a buyer for their present home.

In brief, our industry's No. 1 need is a safe and simple way to let second-time buyers use their equities to trade up to the better homes they can now afford.

This agreement brought the Round Table to the \$64,000,000 question:

Question: Why do most builders hesitate to trade?

Answer: Mostly because trade-ins cannot be financed

Federal savings and loans cannot offer practical financing for trades because they can go above 60% only on first mortgages that provide for monthly amortization.

National banks cannot provide more than 67% financing for any house without an FHA or VA guarantee. This is very different from the 100% floor financing the banks can, if they wish, provide for used cars.

The widely-heralded FHA trade-in insurance plan has proven unworkable.

FHA trade-in financing was one of the most hopeful new features of the 1954 Housing Act, but it is failing because —1) It involves weeks of delay to get an appraisal; 2) It involves a lot of FHA paper work on top of all the bank paper work required for 67% bank financing; 3) A wrinkle in the regulation now makes it impossible for FHA ever to insure more than 72.675% trade-in financing and usually makes it impossible for FHA to insure more than the 67% the banks can provide anyhow without FHA help.

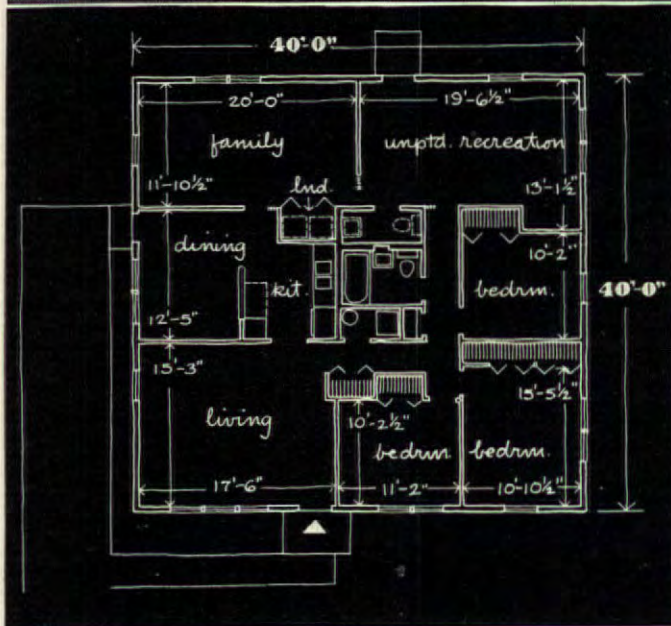
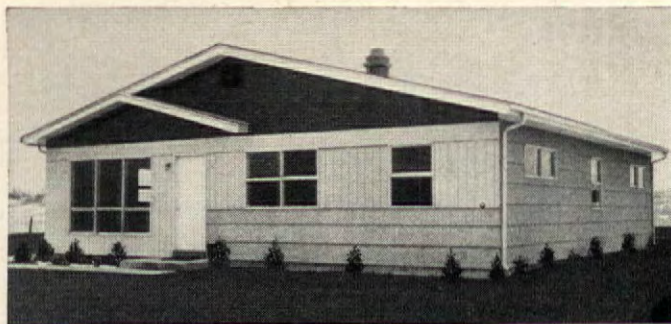
The FHA trade-in insurance plan lets FHA guarantee the builder or realtor who takes the trade-in 85% of the mortgage it would insure for a home buyer, which would be 95% on an under-\$9,000 house. This would make the maxi-

imum guarantee 85% of 95%, or 80.75%. But the FHA regulation stipulates that this insurance must be based on "valuation or the builder's acquisition cost, whichever is less." No builder can afford to trade-in a house for more than 90% of what he expects to get for it, for he must allow 5% selling commission, plus varying items for repairs and financing, plus maintenance and interest until it is resold; few builders feel they can afford to go above 85%.

So FHA trade-in insurance is always figured on an acquisition cost 10% or 15% below the valuation, and the maximum FHA guarantee is usually not 80.75% as explained above, but 15% less than that—i.e., no more than the 67% banks can offer without FHA help.

So everyone at the Round Table agreed that what our industry urgently needs is a simple mechanism to let builders get trade-in financing for an inventory of used houses almost as easily as they now get construction financing for a project of new houses, and the Round Table further agreed that:

continued on p. 280



Here are six ways the builder cut the cost of this house to \$8.10 a sq. ft.

A 40' glue-nail truss is the key to this low-cost house.

It gives Builder Bob Schleicher of Gary what Jim Lendrum calls a "well balanced operation" and, along with the five other money-saving details shown at the right, enables him to sell a 1,600 sq. ft. house for \$14,950, including land. In the high-cost Chicago area, he plans to build 244 of these houses this year.

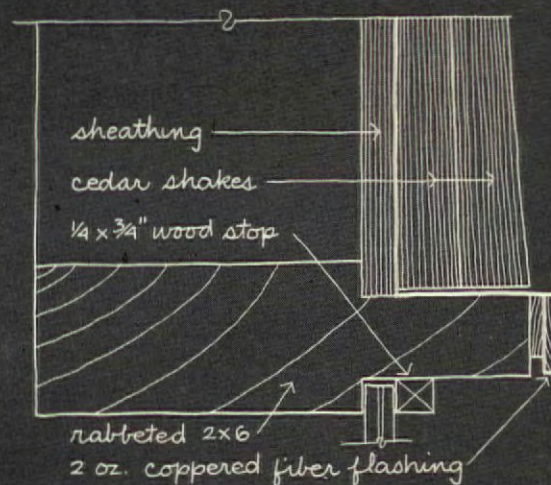
You can see why the big truss is basic to Schleicher's cost-cutting when you consider these points:

Its unusual size makes possible a 40' x 40' house. This gives the builder his big living area with minimum exterior walls and lets him put his house on a 55'-front lot.

By using a big truss Schleicher gets top design strength out of the 2 x 6's it requires: at a 34' span, for example, he would still need to use 2 x 6's but his W truss would be over-designed.

The 40' truss costs a little less than joist-and-rafter work, Schleicher figures, and makes possible a further saving of \$40 by eliminating the need for bearing partitions and grade beams in the middle of the slab.

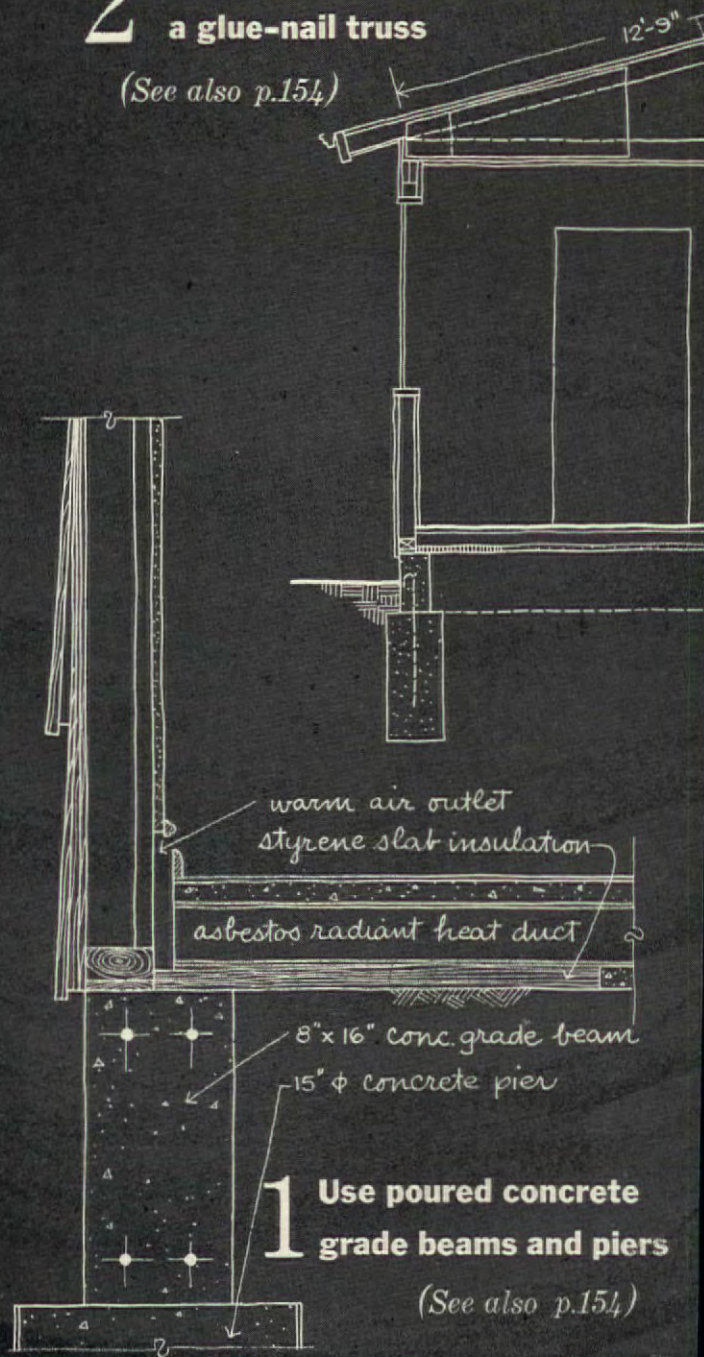
Other economies are made possible by the use of the truss. It gives Schleicher maximum planning freedom under its clear span and lets him fit his money-saving details into a coordinated money-saving system. For example, if he wants to close in his house in one day, he can do it with his shop-made wall panels and gables.



**3 Use structural mullions
for your windows** (See also p.155)

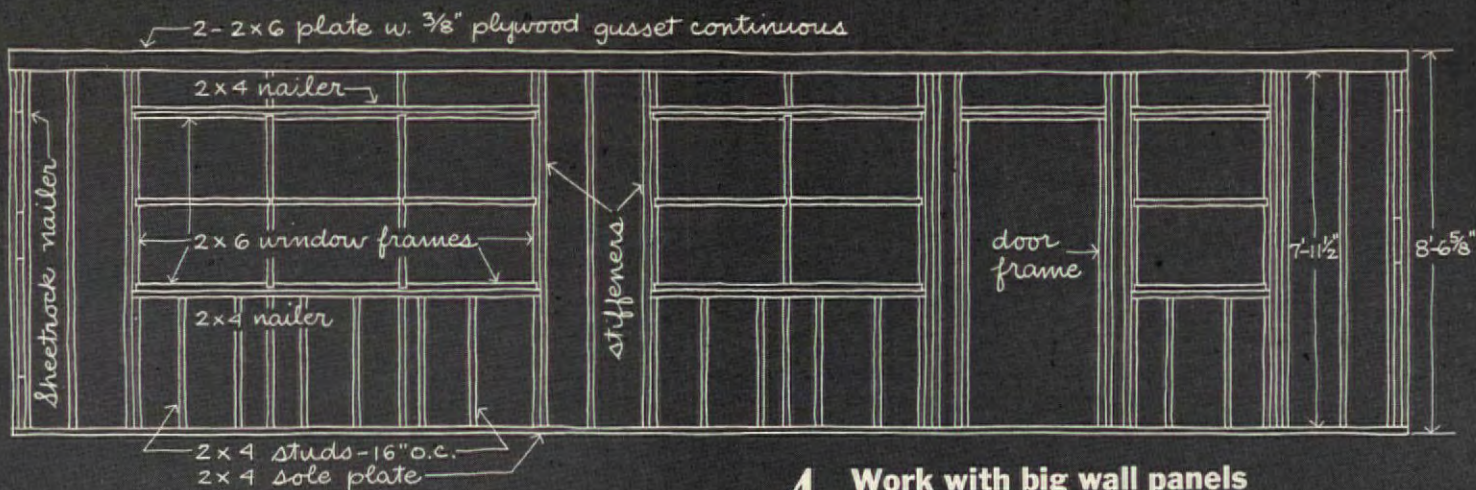
**2 Span the full width with
a glue-nail truss**

(See also p.154)



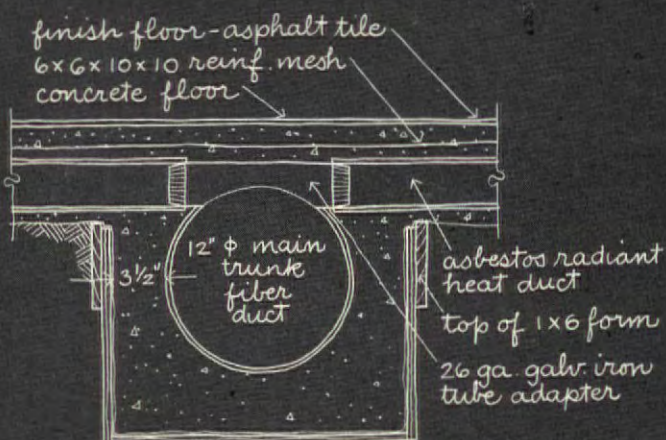
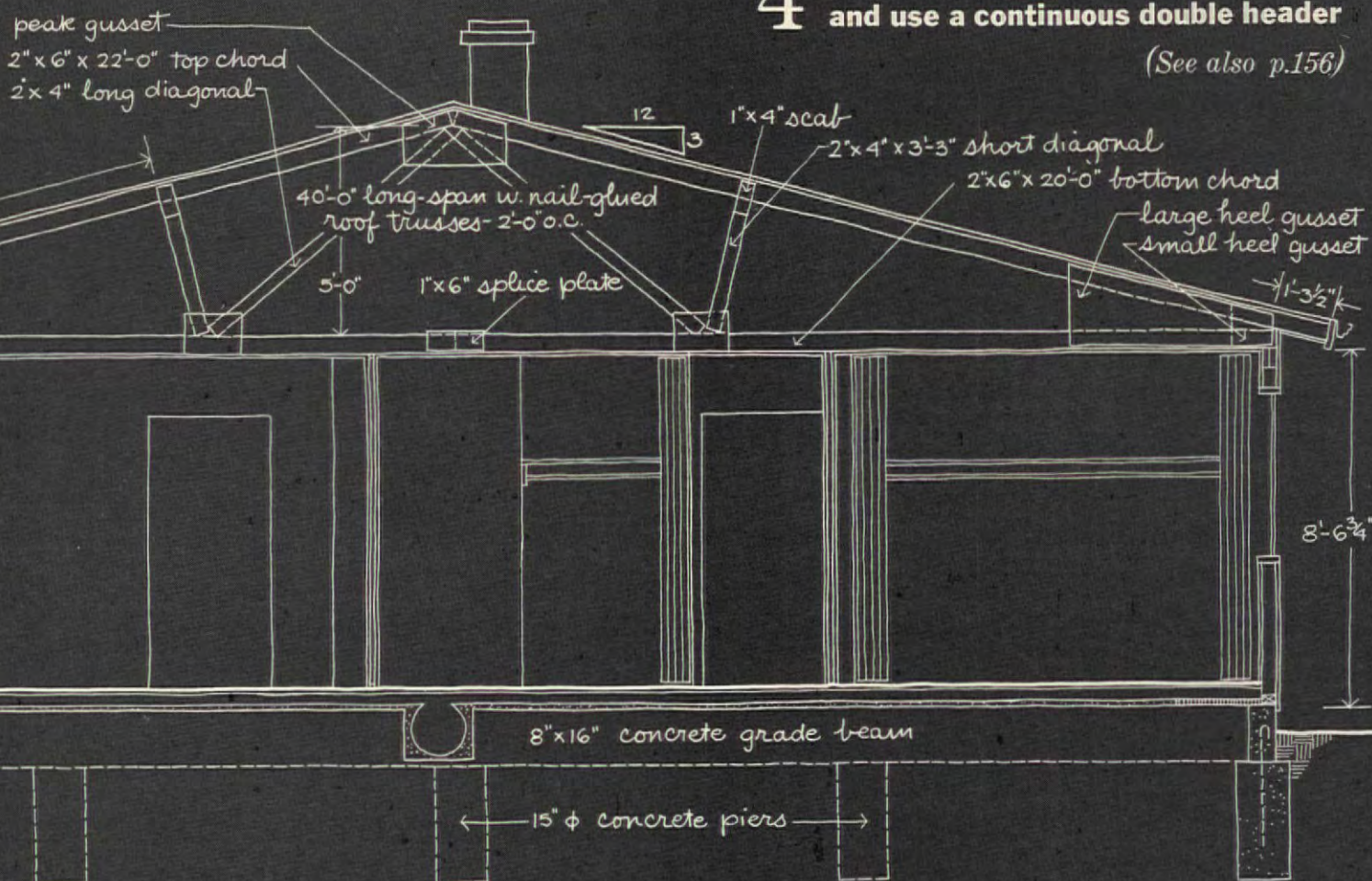
**1 Use poured concrete
grade beams and piers**

(See also p.154)



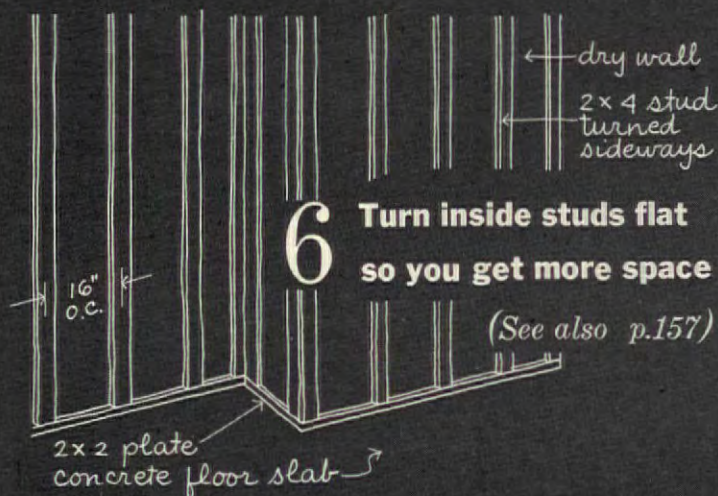
4 Work with big wall panels and use a continuous double header

(See also p.156)



5 Set asbestos heat ducts in the slab

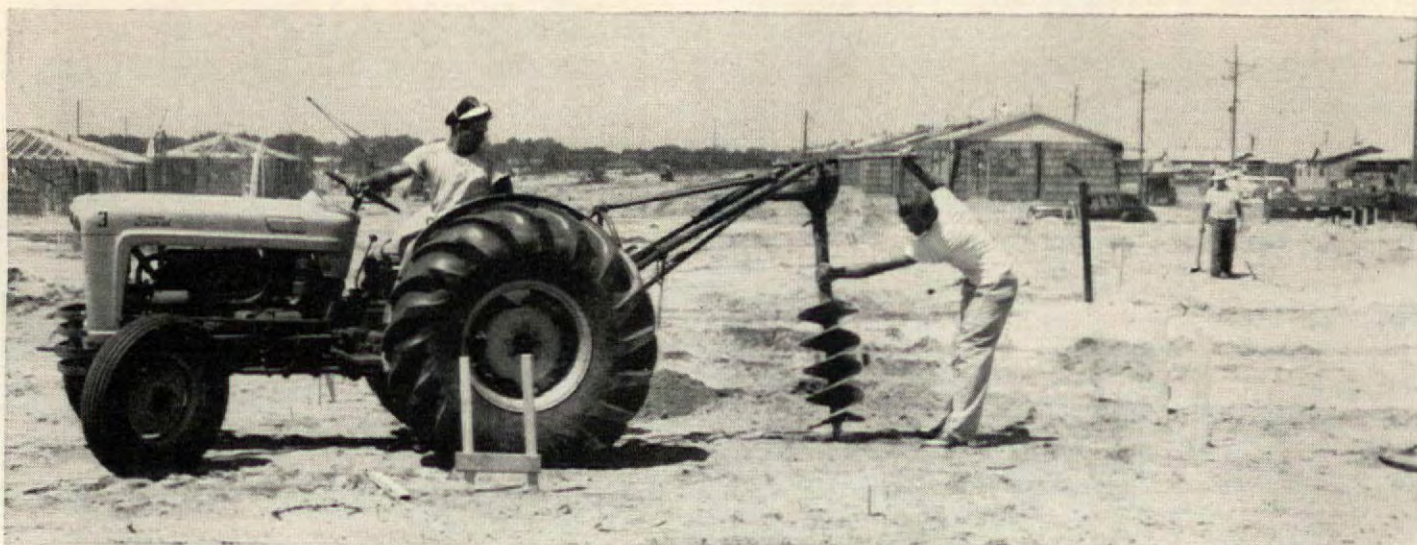
(See also p.157)



6 Turn inside studs flat so you get more space

(See also p.157)

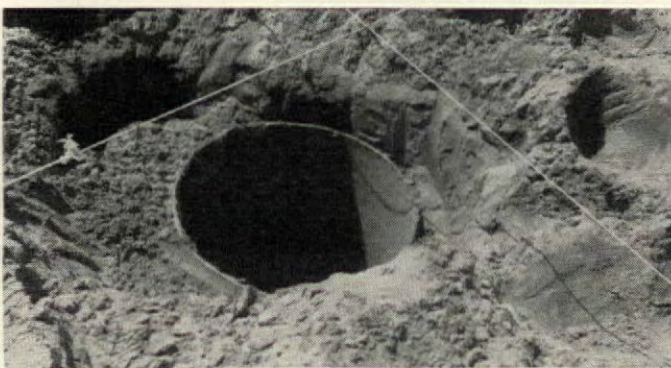
To see the savings these details make possible ➡



POST-HOLE AUGER. powered by standard farm tractor, saves Schleicher \$25 per house in the cost of digging holes for grade-

beam piers. Auger can dig 16 holes 4' deep for each house in less than 40 minutes. Piers are poured 2'-10" deep under 1'-4" beam.

1 You save at the site when you mechanize foundation work



PIER FORMS are cut and rolled from 4' x 8' fiber sheet. Ready-made forms cost \$6 more per house, take up warehouse space.



RE-USABLE FORMS for beams help save \$130 a house. Labor and materials for block would cost \$3.60 a foot; concrete, \$2.80.



TRUSSES ARE SHOP-MADE with glued and nailed plywood gussets on a simple jig, a bench on which angle irons align truss members.



CONVERTED FARM WAGON makes a fine trailer for hauling big, heavy trusses to the site. Boom rig (opposite) hoists them in place.

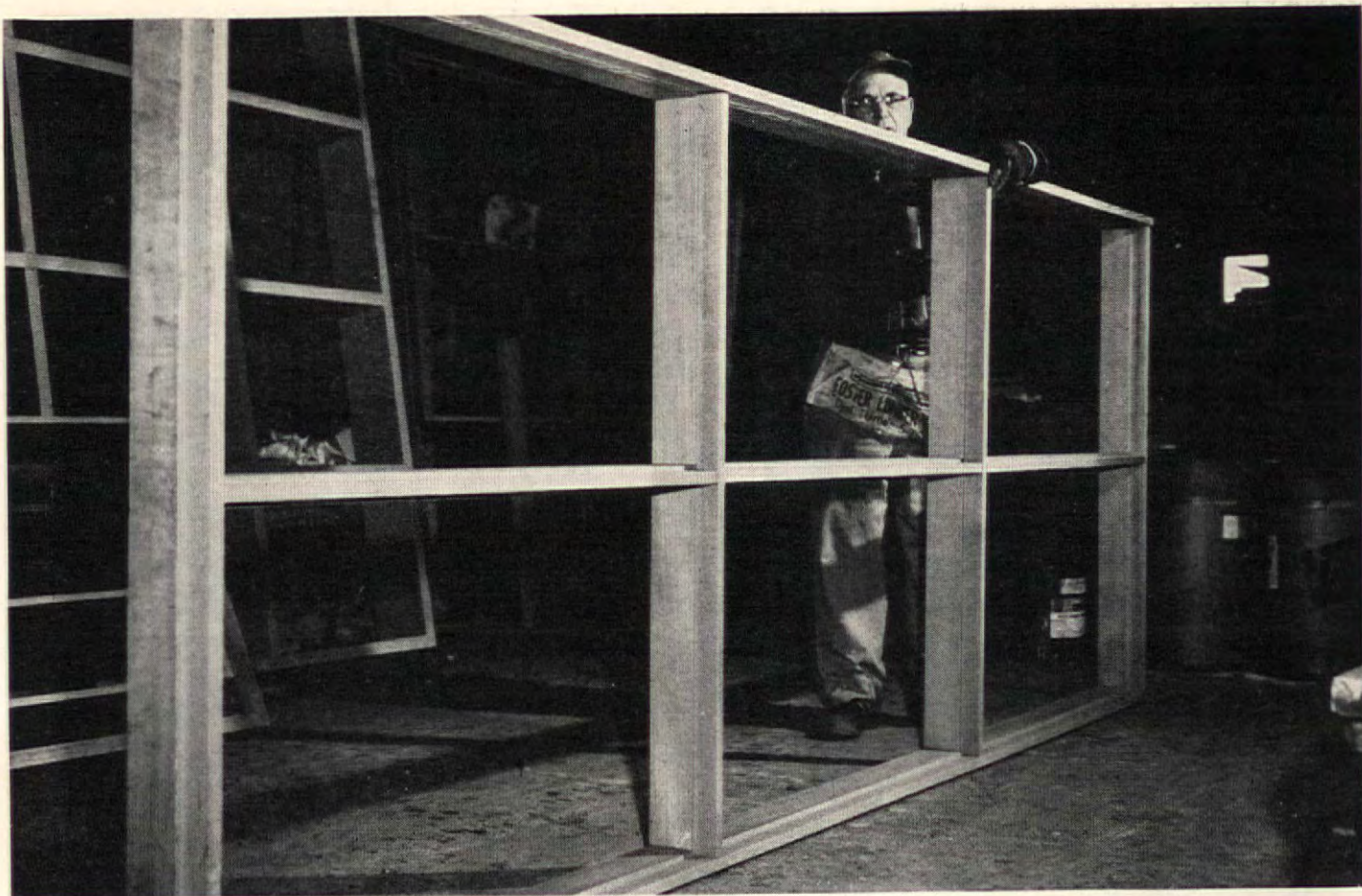
2 Here's how you can make and handle a 40' truss

Bob Schleicher uses the Small Homes Council's glue-nail truss and makes his first saving by shop fabricating it.

Schleicher feeds lumber for the structural members on roller conveyers to a line of five radial saws. (These saws are also used to rip out the gussets—enough for 1½ trusses from each 4' x 8' plywood sheet.) The truss members are

then dropped into the bench jig (above) and the gussets glued and nailed; nails serve chiefly to hold gussets in place while waterproof plastic glue sets, they need not follow a careful pattern. Total cost of truss: \$29.

Smart materials handling makes these big trusses workable. On site, one man booms them quickly into place.



STRUCTURAL WINDOWS are made up in Schleicher's shop from big mullions he buys in carload lots. Mullion is a 2 x 6 rabbeted

and finished by the supplier. Fixed glass lights and aluminum vents are dropped into mortise, set in place with wood stops.

3 You cut the cost of casing and cripples with windows like this



RADIAL SAWS cut mullions to length on roller conveyor table. Dado blades mortise window members to fit neatly and easily.

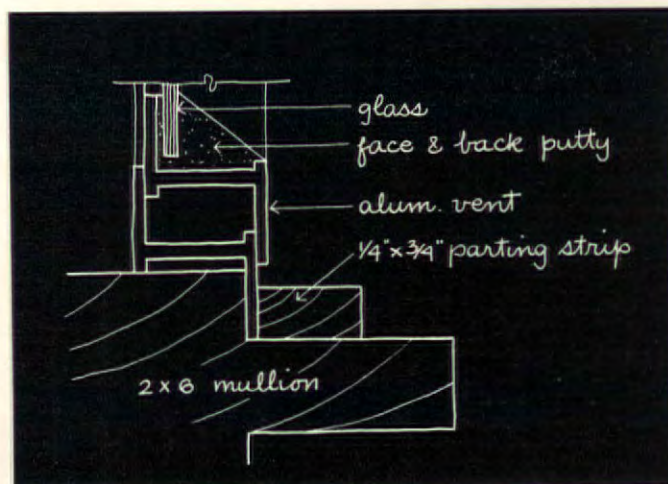


SHOP GLAZING saves Schleicher \$1 per big light. He worked it out with union which gets most builders in Gary to field glaze.

Windows made of structural mullions cost about 30% less, Bob Schleicher estimates, than conventional windows he might buy for his big openings.

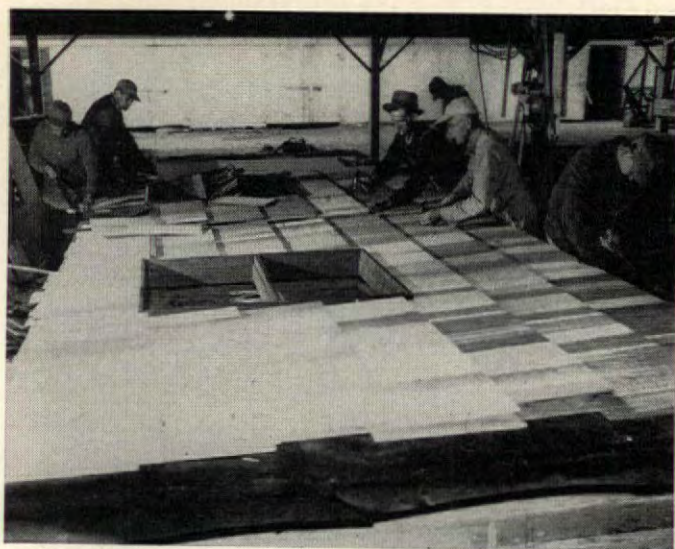
His rabbeted 2 x 6 mullions eliminate casing and trim, their finished surfaces doing the job instead. Schleicher uses the same profile for door frames and saves the cost of more outside casing.

Extra jack studs, headers and cripples are not needed with this structural mullion. Cripples are used only over the mullion itself to carry thrust from panel header to grade beam.

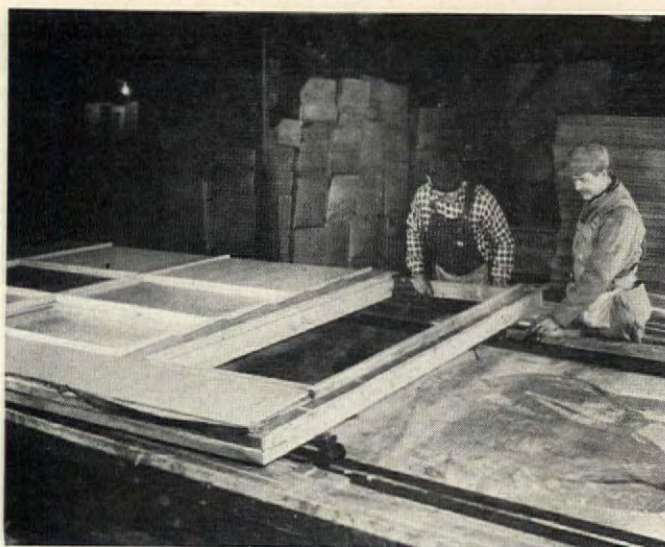


DRAWING shows how preglazed aluminum awning-type vent is held in the structural mullion by simple rectangular wood stop.

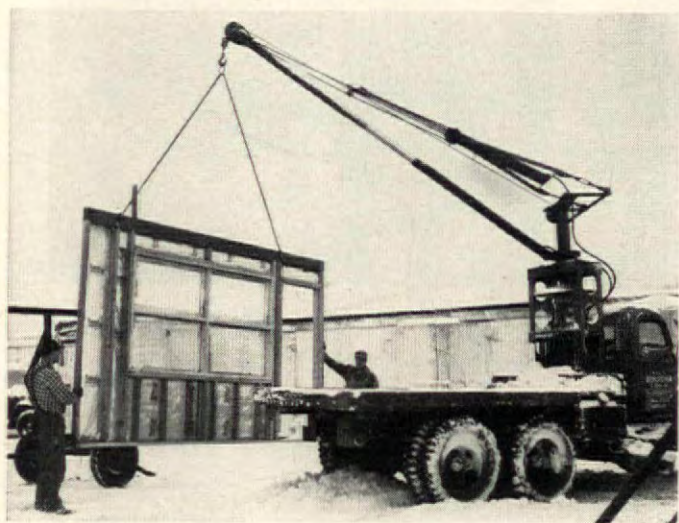
For three more cost-saving steps ➡➡➡



WALL PANEL is built on jig table with precut studs, continuous header, sheet insulation, plywood sheathing and cedar shakes.



TO MOVE FINISHED PANEL off table, shop carpenters put special roller skates under corners, roll them out on steel jig channels.



HYDRAULIC BOOM on flat bed truck is one of the two Schleicher uses to unload and erect wall panels, trusses and gable ends.



RAMSETTING wall panel plate to grade beam, with a sill sealer between, is a lot faster and easier than setting bolts in beam.

4 You save man-hours and materials with shop-made panels

Schleicher estimates he saves 20% by shop fabricating his outside walls.

If he made these big pieces in the field he would have to add 15% to his costs for extra labor and 5% for waste, pilage and loss of materials. Total shop cost for outside walls is only \$668 per house.

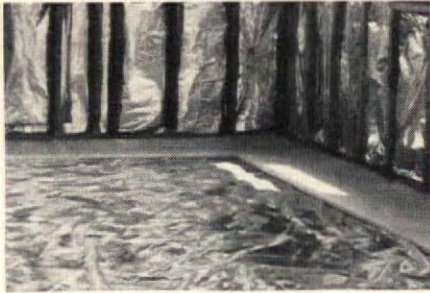
On jig tables in his shop, making panels is almost automatic. No temporary bracing, heavy lifting or holding is needed, members are just dropped in place and nailed. By buying his studs precut in carload lots Schleicher saves \$5 per M in man-hours and tie-up time on his bench saws. Continuous 2 x 6 headers save lumber by eliminating the extra window headers and cripples a double 2 x 4 header would require.

Mechanized handling makes panels pay off

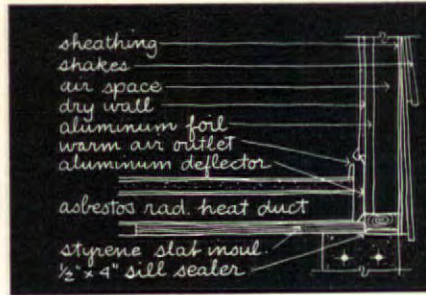
Without mechanical equipment like the boom truck at right Builder Schleicher couldn't handle his big panels with his small crews. But by using this hydraulic rig for all his big components he saves 5 man-hours per house in erecting time. (Some of his wall panels are 32' long and would require six and eight-man crews to erect them by hand).



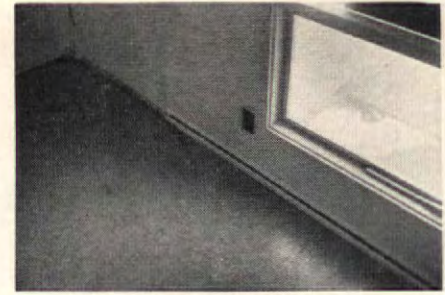
FINISHED PANELS in place have clean uncluttered lines. Gable ends are made in shop in one piece with overhang and soffit.



SLAB INSULATION of foamed styrene is laid flat over polyethylene vapor barrier, is \$8 a house cheaper than it would be if placed vertically along grade beam.



DUCT IN SLAB discharges the warm air through slots in baseboard moldings. Asbestos ducts are evenly spaced, control heat to prevent hot spots in the floor.



BASEBOARD SLOT works as warm air outlet, does away with registers and grills. An aluminum baffle inside slot diffuses air evenly through the continuous opening.

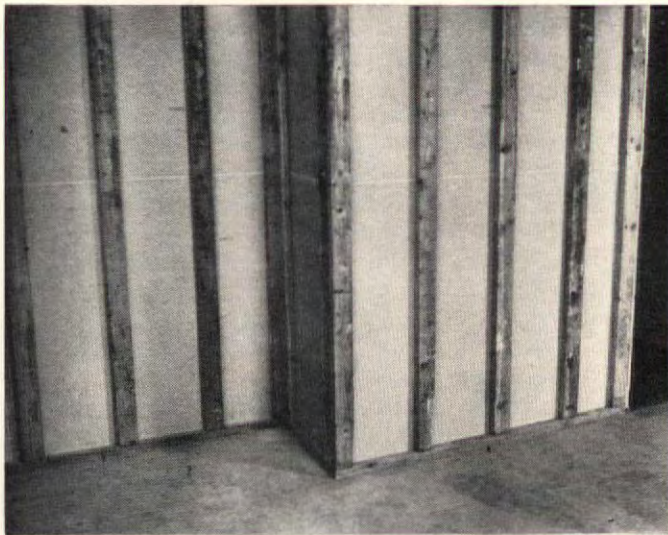
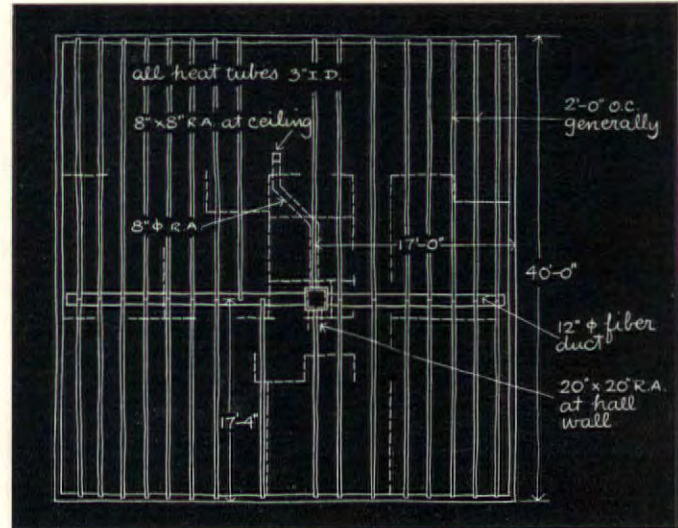
5 Here's how to keep costs down for a quality heating system

Bob Schleicher uses a good heating system and saves money doing it.

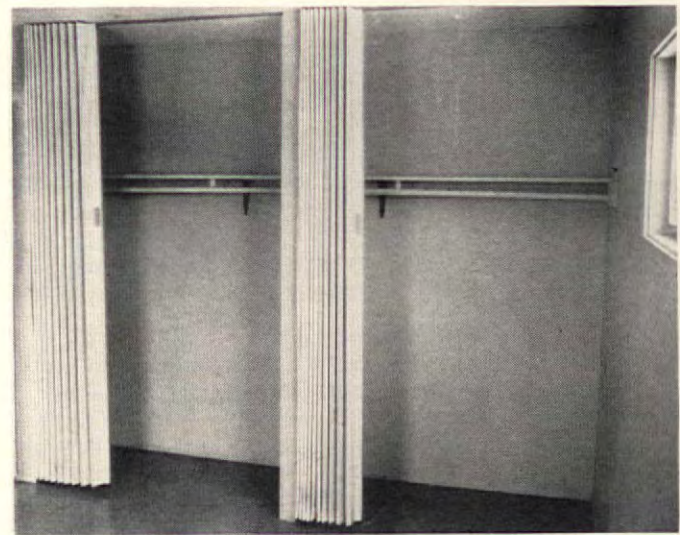
His asbestos ducts are all cut to the same length, placed in parallel rows 2' on centers before the slab is poured. Warm air is diffused only to front and back of house but the convected heat is supplemented by radiant heat from the slab which is warmed evenly by asbestos ducts.

At the slab edge, the system diffuses air through a simple baseboard slot so that Schleicher has no warm air registers to buy. The only registers used are for the return duct in the hall and baths. Schleicher holds patents on this system.

DRAWING (right) shows how warm air is pushed from main 12" duct into 3" ducts which feed it to baseboards, front and back. Cold air returns are located at the ceiling in the hall and baths.



2 X 4 STUDS turned flat in all interior partitions, except plumbing walls, save 2" in wall width, 25 sq. ft. in 1,600 sq. ft. house.



BONUS gained from using flat-framed partitions is this big double closet in the master bedroom. Closet measures 10'-6" by 2'-3".

6 You gain space for a 10' closet by placing studs flat

To make sure he uses every bit of space in his houses, Schleicher takes a leaf from Frank Lloyd Wright's notebook and turns his 2 x 4 interior studs flat, parallel instead of perpendicular to partitions. Bottom plate of partitions is a 2 x 2 cut-nailed to the slab before seven-day set.

With 150' of partitions reduced 2" in thickness this way,

Schleicher saves 25 sq. ft. This space is the equivalent of a big closet or a half bath and small closet. The only way you can see that the partitions are narrower than normal is by looking at them edge on at a door or archway. They are just as strong as normal partitions and give the same heat and sound insulation. They are approved by FHA./END

US League offers plan to insure

90% S&L MORTGAGES

at half the FHA premium

"The plan now offered to Congress could be the most significant development in home finance in many years," says Henry A. Bubb, US S&L League legislative chairman.

The proposal calls for only token government participation: a new insuring corporation would be set up under the Home Loan Bank Board. More important, the scheme calls for neither government liability nor financial aid.

Says the League: "This plan was developed by a group of our top people upon a suggestion originally made by HOUSE & HOME."

The proposed Home Loan Guarantee Corp. would insure only the top 20% of conventional mortgages up to a maximum of 90% of appraised value. Lenders would be 10% co-insurers of the top 20% (i.e. they could not wash their hands of bad deals). The premium would be a single advance premium. Presumably, the higher the loan-to-value ratio (i.e. the bigger the risk), the higher would be the premium. And interest rates, says the US League, would remain free from government control.

Here, in detail, is how the s&l plan would work:

Insurance coverage: up to 20% of the top portion of conventional loans by members of the Home Loan Bank System and other participating lenders. Insurance would expire when the loan is paid down to 50% of the original appraisal. Coverage would be on a 90-10 co-insurance basis. Maximum ratio of loan to value: 90%. Maximum term: 25 years. Maximum loan covered: \$20,000. Maximum interest: no limit (except state usury laws). *Example:* For a \$9,000 maximum loan on a \$10,000 house, the insured portion (90% of the top 20%) would be only \$1,620. The lender would have a risk of \$7,380 (\$7,200 plus \$180—the top 10% of the top 20%). The lender could buy and pay for less insurance if desired.

Premium: a single premium of not less than 5% nor more than 10% of the amount insured. With maximum insurance, this would equal from 1 to 2% of the entire loan. The premium would be added to the loan. Thus (at 10% of the top \$1,800), the insurance on a \$9,000 mortgage would be \$180, contrasted with \$633 on a \$9,000 25-year FHA mortgage. S&L men have in mind a higher premium on the risk portion over 80% than on the risk portion under 80%, but have not espoused a specific formula for this.

Operations: the lender would send the insurance corporation a copy of the note and mortgage, a prescribed insurance-application form, a copy of the lender's appraisal, and the insurance premium. (The insuring corporation could require an appraisal by an appraiser it approves.) The insuring corporation would have no further accounting expense or trouble with the loan unless it is foreclosed.

Claims: after a default, the lender would foreclose and sell the property. The insuring agency would pay in cash any difference between the sale price and the mortgage up to the amount insured.

Insuring agency: Congress would set up a new Home Loan Guarantee Corp. under the Home Loan Bank Board. Initial \$50 million capital would be subscribed for and owned by the 11 Federal Home Loan Banks in the proportion each bank's capital bears to the system's capital. This would equal about 1/7th of 1% of the amount of home mortgages held by HLBB members. The Home Loan Banks are 100% owned by the S&L's so there would be no government money in the insuring corporation. (Home Loan Bank capital, now more than \$600 million, is growing about \$85 million a year. So the plan would take less than 10% of the FHLB capital, and only about half the current annual increase in capital.)

Other lenders: would be required to buy stock in the corporation, but the precise formula is still under study by the league. One plan calls for stock purchase equal to 1/5th of 1% of the amount of mortgages they service or own, but S&L spokesmen say this suggestion might be cut to 1/7th of 1%. Mortgage bankers would also be required to have a net worth of at least 1% of their servicing portfolio and be subject to "nominal supervision" by the corporation. This would make it difficult for mortgage bankers to qualify, but S&L men point out that if their permanent mortgage lenders joined the insuring corporation, they would not need to.

How the plan would help home building

In presenting it to the Senate housing subcommittee, Henry A. Bubb, US League legislative chairman, argued that:

- It would "help take up the slack when the GI program expires."
- It would "materially increase the availability of high percentage home loans"—which means bigger markets for builders. Bubb estimates "between 175,000 and 200,000" home buyers would use it the first year.
- It would—so the League estimates—accumulate enough profit so the original capital could be retired in a "reason-

able" time, leaving the corporation wholly owned by its users.
● It would "not cost the federal government a penny—now or in the future."

Chances for adoption

Biggest stumbling block to adoption of the plan seems to lie in the possibility that it would upset the present division of the market among mortgage lenders.

As Saul B. Klamman of the Federal Reserve research division told a Mortgage Bankers Assn. conference in New York last month, "the fortunes of mortgage companies are closely linked with federally underwritten mortgage programs." Moreover, the plan is riskier to participating investors than FHA, which offers 100% insurance with the Treasury back of it. Even though any lender could participate, many a mortgage man says the plan is tilted too far in favor of S&Ls.

Some S&L men figure that even with its quasi-independence, the insuring corporation would remain subject to Congress, thus presenting the chance that legislators might someday impose an interest ceiling on its insurable mortgages.

Not only would federal laws have to be changed, but so would many state laws if state-chartered S&Ls are to use the plan for higher loan ratios. State laws now limit state-chartered S&Ls to 75 and 80% loans. An HLBB regulation limits federally-chartered S&Ls to 80% loans.

Accordingly, the US League says "it will be difficult to get any congressional action this year." But only by presenting it now—so Congress and the industry can study it—will there be much chance for its adoption *next year*.

While Congress and the industry ponder, the Home Loan Bank Board is moving ahead with plans of its own to push more money into home mortgages. For details, see News.

What industry leaders think of the plan

Most builders strongly favor it. Realtors seem to lean toward endorsement. The Natl. S&L League supports the principle, but would prefer no HLBB supervision. Mortgage bankers are cool, as could be expected. The reactions:

From builders:

"I'm 100% for this plan. I'd be 100% for any plan that helps us get more money for houses. But I'm particularly pleased with this evidence of the savings and loans' practical interest in helping us meet our problems."—GEORGE GOOD-YEAR, *president, NAHB*.

"... Seems an excellent idea. I'm enthusiastic about all its features and expect most builders also to support this as another method of making more funds available for home building."—NELS G. SEVERIN, *first vice president, NAHB*.

It's a step in the right direction, but insurance by a separate corporation isn't going to improve the inter-state liquidity of mortgages, which is the main problem. S&L's own operations will be increased."—THOMAS P. COOGAN, *past president, NAHB*.

"I would be in favor of the proposal providing it included all lending institutions which are eligible to make mortgages. . . ."—ALAN E. BROCKBANK, *past president, NAHB*.

"The concept of insuring only the risk is new and economical. The plan will result in substantial benefits to both the builder and the buyer because it will stimulate sales in both new and used houses. . . ."—ROBERT GERHOLZ, *past president, NAHB*.

"... Should have been created long ago. The soundness of insuring the top 20% has been proven in England. Insurance of risk on a sliding scale is sound. . . ."—DAVID D. BOHANNON, *past president, NAHB*.

"Forthcoming end of VA program foretells additional need for the S&L proposal. Soon only one governmental agency will insure home mortgage loans. Proposed S&L mortgage insurance would automatically compete with FHA—particularly on higher valuation loans."—SYLVANUS G. FELIX, *Oklahoma City*.

"Plan could benefit builders [but] I doubt it would be sound actuarially. . . . I question that a catastrophe [like] another depression can be insured against."—IRVING ROSE, *Detroit*.

"Proposal . . . should be great assistance. . . ."—SEABORN P. COLLINS, *Las Cruces, N. Mex.*

"... We need more mortgage funds [but] S&L proposal will not broaden available funds. . . . Also grave possibility that selfish abuses such as excessive fees in interest rates, appraisals, etc., could occur. . . . I agree FHA insurance is

excessive, that premium should be paid in advance and added to mortgage, that premium rate should be commensurate with risk."—V. O. STRINGFELLOW, *Seattle*.

"I have always advocated a government or private agency to compete with FHA and thus force it through competition to do its job better."—MARCUS C. BOGUE, *Denver*.

"... Very constructive proposal . . . the kind of device that should have been set up long ago. . . ."—FRANK CORTRIGHT, *former executive vice president, NAHB*.

"... Excellent device providing control remains with the local S&L association and government controls are kept to an appropriate minimum. I would prefer to see it owned outright by S&Ls."—PERRY E. WILLITS, *Miami*.

From mortgage bankers:

"I think it's a wonderful plan for the savings and loans. Whether it's good for other mortgage lenders, too, I can't say until I've given it more study."—JOHN F. AUSTIN, *president, MBA*.

"Sincerely believe idea has considerable merit chiefly because it will permit more flexibility in mortgage rates and terms. . . ."—STANLEY M. EARP, *president, Citizens Mortgage Corp., Detroit*.

"I'm not in favor of legislation like this which is favorable to one group of lenders. If such insurance is feasible, it should be available to everyone, the same as FHA loans."—GEORGE W. DEFRANCEAUX, *president, Frederick W. Berens Inc., Washington, D. C.*

"I'm not at all sure the FHLBB should administer this type of program."—FERD KRAMER, *Draper & Kramer, Chicago*.

"Proposal has some merit [but] admirable features are overshadowed by fact it is special legislation benefiting primarily S&Ls. . . ."—C. A. BACON, *vice president, Mortgage Investments Co., Denver*.

"We must endorse any plan that promises to bring more money into housing. . . ."—BENJAMIN LEVINSON, *president, Michigan Mortgage Co., Detroit*.

"Plan [is] unnecessary and unworkable. Much better to improve FHA."—JAY F. ZOOK, *president, Jay F. Zook Inc., Cleveland*.

From realtors:

"Any plan that will encourage private investment in home mortgages at lower cost to borrower is step in right direction. S&L proposal deserves most careful study as helpful supplement to existing mortgage loan facilities."—EUGENE P. CONSER, *executive vice president, NAREB*.

continued on p. 94



Better Homes and Gardens

shows its 4,350,000 readers **15 IDEAS**
to look for in a new house

THE IDEAS in your house set the VALUE of your house—today and tomorrow.”

This is what *Better Homes and Gardens* tells its house-conscious readers (*many of whom are your own prospective clients and customers*).

On the next six pages HOUSE & HOME reprints 15 full-color pictures of the ideas which BH&G showed its readers as examples of what to look for when they buy or build.

“Here are ideas to use as a check list,” said BH&G. “No house will combine them all. Many will combine several. With them, your house will be as good as the best—a reward in greater *value*, now and for years to come.”

Advice like this from magazines like *Better Homes and Gardens* has untold influence on buyers’ tastes from coast to coast.

How many of these ideas are *you* putting into your houses today?

DOES YOUR HOUSE HAVE A PATIO?

1 If you provide some privacy, outdoor living is popular with today's buyers regardless of what part of the country they live in. This terrace, by Architect David W. Bishop, extends a basement room to make useful living space.



DO YOU USE COLOR AND TEXTURES?

2 Mixed exterior materials, textures and colors create the warm inviting look so many homeowners prefer. Here, brick, glass, painted panels and wide overhang with spot lighting do just that. John W. Jickling is the architect.

Photographs: Hedrich-Blessing





Photos: Lisanti Alderman

3

DO YOU LET ROOF BEAMS SHOW?

Sweep of roof makes a room look bigger and adds texture to the ceiling. It also lets you run glass the full length of the house wall. Architects: Davis, Brody, Juster, Wisniewski.



5

DO FOLDING WALLS OPEN UP ROOMS?

You can make one room work as two with folding walls and gain enough space for a child's room, study or laundry. Architects for this house: Davis, Brody, Juster, Wisniewski.



6

ARE YOUR CABINETS OFF THE FLOOR?

Buyers want more usable floor space, get it when you hang cabinets on the wall. This small room has plenty of room, plenty of storage where it's needed. House designed by James Conn, AIA.

Photos: Hedrich-Blessing



9

HOW DO YOU HANDLE A FIREPLACE?

One fireplace will do double or even triple duty if it is open on several sides like this one by Architect Robert Snyder. The raised brick hearth is decorative, has been extended so it can be used for extra seating space.

10

DO YOU CAPITALIZE ON AN OVERHANG?

You can create a covered entrance-way and car shelter at the same time by using a wide overhang, making small houses look bigger. Overhang could be screened as an outdoor room. Architects: Yamasaki, Leinweber & Associates.



13

ARE YOU USING NATURAL FINISHES?

When you put this much natural material into your house, you give buyers a free gift of decorating. This house does it with flagstone floor, beamed ceiling and handsome brick fireplace. Brooks Buderus is the architect.



11

IS THERE A FAMILY ROOM?

In a room like this by Architect Hugh Stubbins Jr., many household activities can take place at the same time. Easy-upkeep materials like tile floor, work wall, mean easy cleaning up for owners, help make family rooms popular.

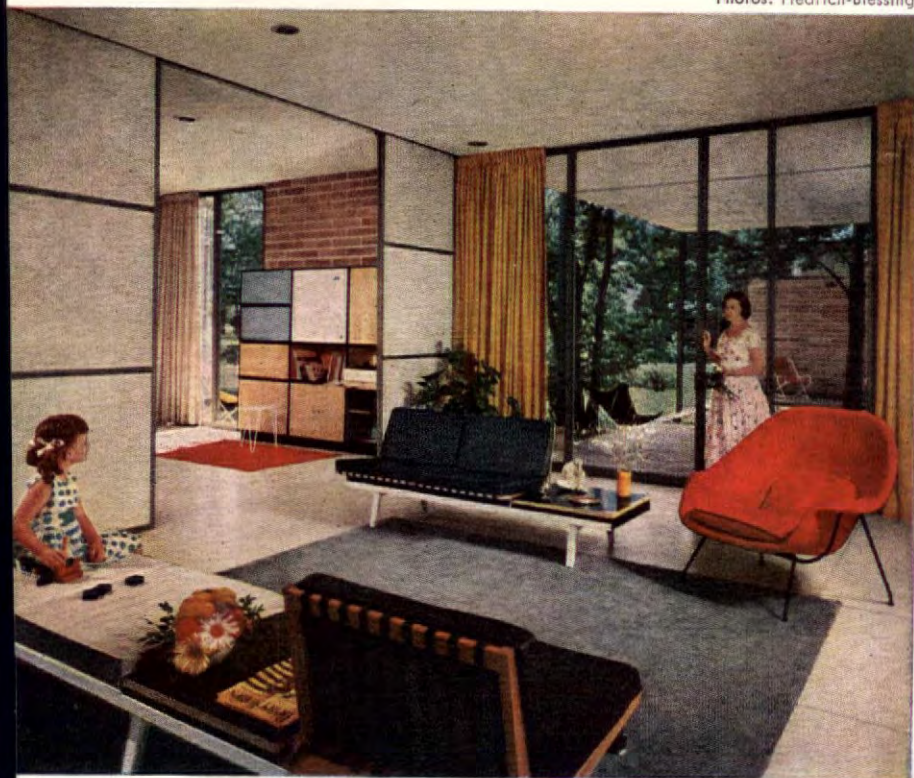


12

HAVE YOU TRIED AN OUTDOOR ROOM?

Here's a new way to treat a screened porch—bring in the outdoors, rather than have owners peep out at it. In bad weather, sliding doors can pull across to close porch off from house. Architect: William R. Jenkins.

Photos: Hedrich-Blessing



14

DO YOUR ROOMS LOOK SPACIOUS?

You make a room look larger when you use tile, panels and glass as Architect William R. Jenkins did here. Tile floor carries eye to next room; glass walls open to terrace; ceiling-high panels lend height to the room.

continued ➤ ➤ ➤

HERE'S A CHECK-LIST OF 8 MORE POINTS BH&G TELLS ITS READERS TO LOOK FOR:

Hedrich-Blessing



15

ARE YOU USING A KITCHEN ISLAND?

BH&G calls kitchen island the "best possible working arrangement with food preparation and cleaning operating freely around it." The architect for this spacious workable room is Richard M. Barancik.

BUILT-IN LIGHTING. You can highlight the good architectural details of your house and make it easy for you to point them out to your customers. Valances, soffits, even whole ceilings of light (see p. 224) are now on the market, make particularly good selling points.

ALL-PURPOSE AREAS. More than just a family room, the all-purpose area gives you a chance to show buyers you think about their needs. An extra room is a boon to a growing family, can be used for study, guests or hobbies. Kitchens can be planned for to include a laundry, breakfast bar, or a wall of storage.

CORE PLANNING. You can group bath and utilities centrally, free the outside walls for open, living areas.

ORIENTATION. The well-oriented house takes advantages of sun, wind, view and privacy, without suffering the inconveniences of any. Shading devices like overhangs, awnings and porches aid in controlling summer sun. In hot climates, living areas could face north to keep them cool and in shadow most of the day.

ADEQUATE WIRING. Don't flaunt the false economy of inadequate wiring. Says BH&G, "a 100-amp entrance will supply 24,000 watts: 4,500 for lighting and plug-in appliances, plus enough to power individual circuits for major appliances. Anything less is obsolete."

LIVING ZONES. No matter what the size or shape of your house, buyers are going to look for some division of day and night activities, plus the kind of traffic buffers that steer the children to the family room rather than the living room and direct deliveries away from the formal entrance. Good zoning is a matter of grouping activities that go together setting up separations so that one zone does not spill directly into another.

HEATING. "One of the unseen values," says BH&G, "but one that has kept pace with developments in planning, design and construction." They cite perimeter systems that diffuse warm air from grills, heat pumps that pull warmth from the outside, as two of these pace-setting developments.

COOLING. The time may come when your buyers *expect* air conditioning in their houses, just as they expect a heating system. "The advantages," says BH&G "go beyond human comfort." /END.



How to help your BATHS SELL YOUR HOUSE

The handsome bath-dressing room you see here has sales appeal that's hard to resist.

If more baths had this kind of showmanship planned into them, last year's Women's Housing Congress might not have termed the bathroom "the most neglected room in the house."

Don Scholz, who designed this *unneglected* room, says: "Baths, like kitchens, sell houses. They are the two rooms a builder furnishes completely . . . and the bathroom is one place you can glamorize."

How do you glamorize bathrooms so that they pull more weight in selling houses?

"The first step is to make them bigger," says builder Joe Entress of Rochester, N. Y., "only when a bath is bigger can you make real progress in making it better." Entress is as good as his word. His smallest bath is now 6½' x 8' and he is working to boost the size still more.

Says Burt Duenke of St. Louis, "We've experimented with the 5' x 7' and the 5' x 8' bath. We've added luminous plastic ceilings; we've used plastic wall coverings, ceramic tile and colored fixtures. Our next move is to add space." No

builder will deny that square foot for square foot, the bathroom is the most expensive room in the house, but says Duenke: "Space is the cheapest thing you can add to sell."

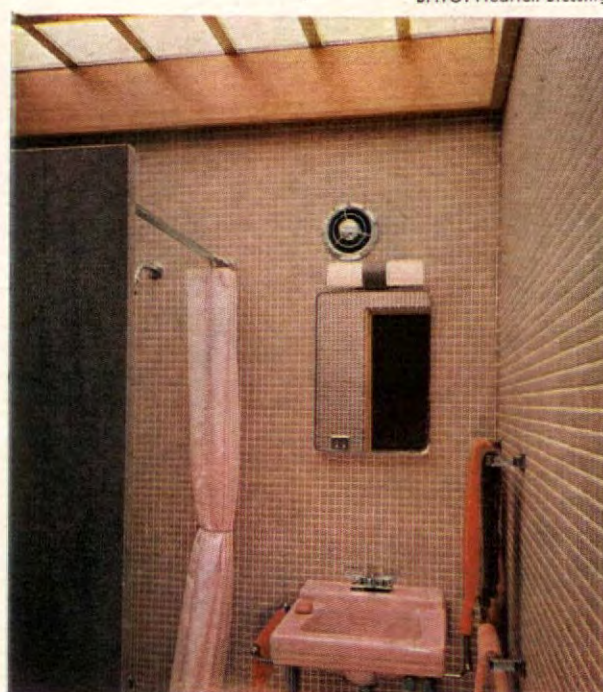
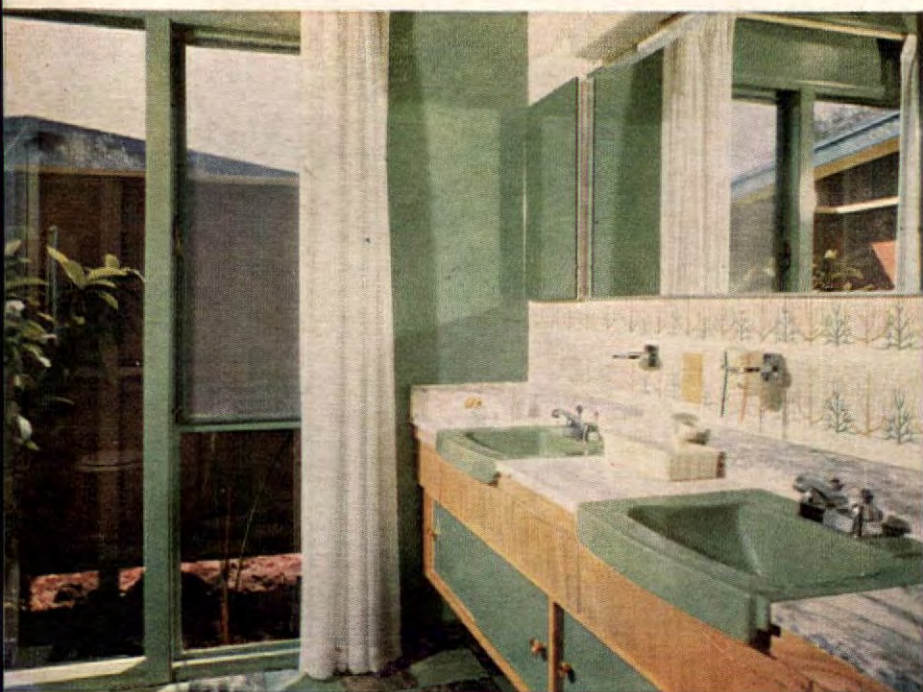
Scholz' roomy bath cost him far less to achieve than you might think.

Although the room looks luxurious, Scholz cut costs by an economical plumbing layout (details on p. 169) that resulted in six fixtures on a single vent stack. The savings he effected by this arrangement enabled him to add more good merchandising features like the large lavatory cabinet that includes dressing space and built-in clothing drawers, plus two mirrored medicine cabinets and two fixed mirrors, instead of one apiece. The luminous plastic ceiling cost him \$185.50 including eight lighting fixtures. A similar ceiling for a 5' x 8' bath could cost as little as \$34.50 and the ceiling under the plastic doesn't have to be finished off.

This room represents only one of the ways smart builders are merchandising the bathroom today. For ideas on space and color, storage and accessories, see the next six pages.

SPACE AND COLOR HELP YOUR BATH SELL YOUR HOUSE

BHTG: Hedrich Blessing



See what color can do for walls and fixtures

You can use color to blend the components in your bathroom so visitors see the room as a whole, rather than as a collection of parts. In this bath by Architect R. Leitch for Devon Construction Co. (left) fixtures, walls and water-

proofed paper harmonize with each other and with the small outdoor patio. Color can warm up your bathroom, too, and take away the clinical look of walls and fixtures. Mosaic-tile bath (right) by Harris Armstrong is an excellent example.

Maynard Parker: Frematic Homes



Douglas M. Simmonds: Maggie Carl, designer



Low counters, lots of glass make your bathrooms look larger

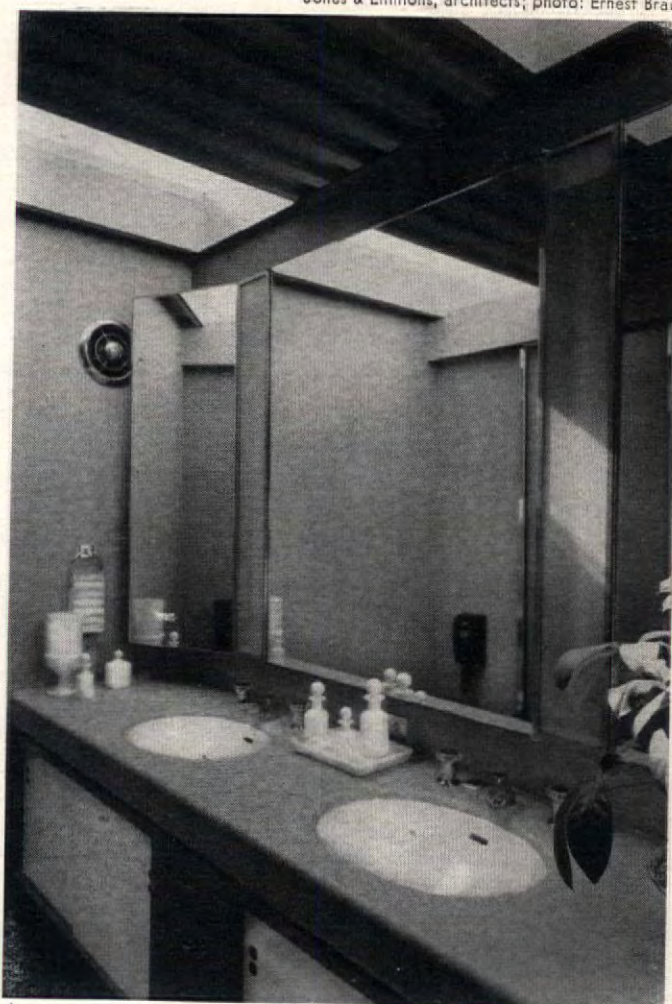
If you believe, as Builder Ross Cortese does, that space is all-important, try outfitting your bath with more glass as he has (left). Cortese put glass doors on the shower so that room is partitioned but not shuttered. Mirror reflects light

from window. You can look over and across this room by Architect Maggie Carl (right) thanks to the low counters which don't impede your view. Bath and lavatory form a compact L-shape, steer traffic past at right angles.

Photo: Julius Shulman; Richard Neutra, architect



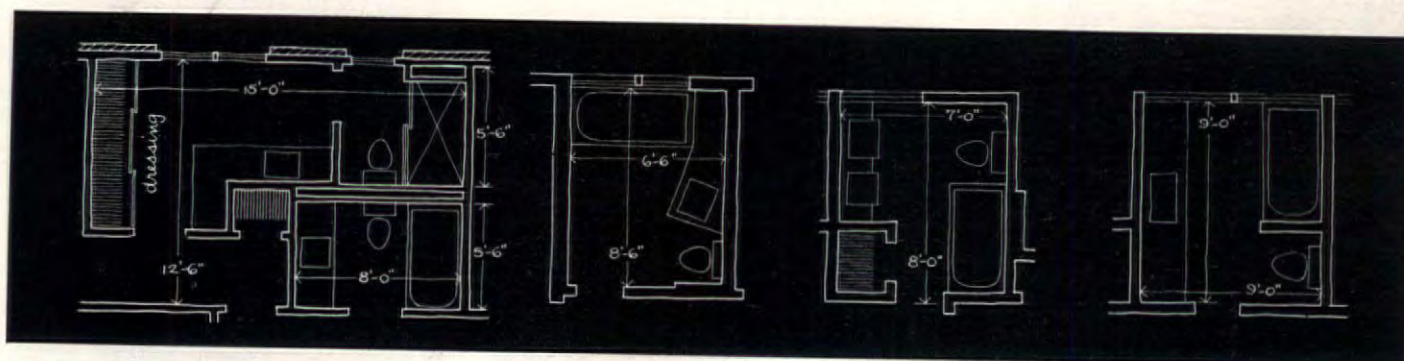
Jones & Emmons, architects; photo: Ernest Braun



Here are two good ways to work space magic with mirrors

You can make customers do a double-take if you run a wide mirror across one complete wall, as shown above, left. Buyers will get twice as much daylight, see twice as much of the outdoors. The wide marble counter is also made doubly

effective. Architect: Richard Neutra. You can make a small room seem larger than it is and at the same time use the mirror to cover an unfinished wall, as it is done in the Eichler x-100 house (right). Architects: Jones & Emmons.



Try these four space arrangements for size

1. Here's the plan of Don Scholz' bath-dressing room you saw on p. 167. Its three fixtures are within a 10' span, could have been used in a room no larger than 5'-6" x 10'. Scholz saved money on his plumbing layout by putting two baths back-to-back and having six fixtures share a common vent stack. All are within a pipe-saving radius of 5'.

2. You can angle a lavatory cabinet to enlarge counter space and to create an alcove for a toilet, as Architects Carmin & Richards did in this plan. Bathtub could also be reversed to share common wet wall with toilet and lavatory. Although this would sacrifice counter space, you would have

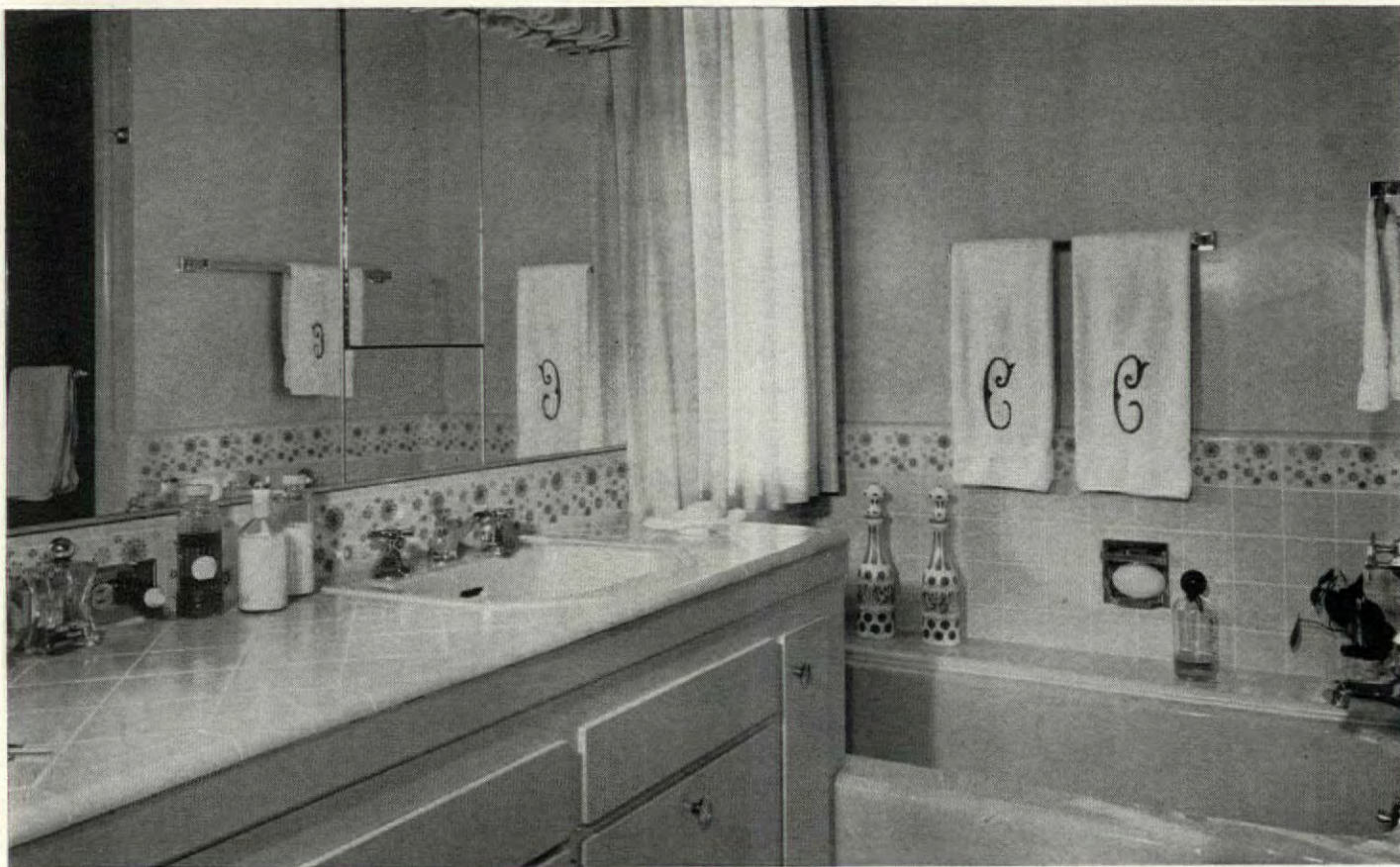
the plumbing economy of a single wet wall plus a ledge at the foot of the tub to park bath articles and children's toys (an addition the Women's Housing Congress wanted).

3. In this plan, Architect Roy Johnson, put tub and toilet on one wall, lined up double basins opposite and left floor area open. Two people can use basins without crowding.

4. You might locate fixtures against two walls, put the toilet into its own compartment, as Architect Paul Kirk has done here. He gained a complete 9' length of wall against which he placed a long counter housing lavatory, base cabinets and even a dressing table, set at one end under windows.

LOTS OF STORAGE HELPS YOUR BATH SELL YOUR HOUSE

Robert Harris, architect: photo Virginia McIntire

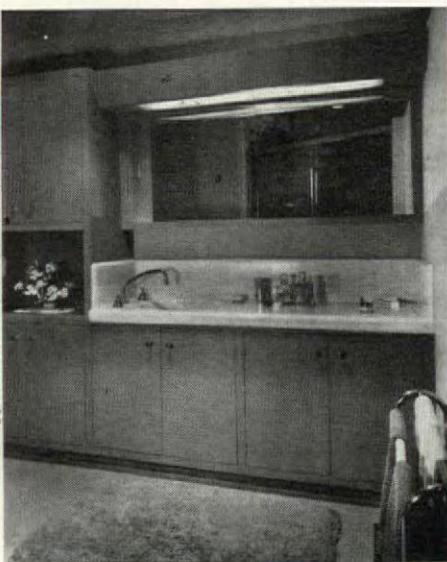


Give as much drawer and counter space as you possibly can

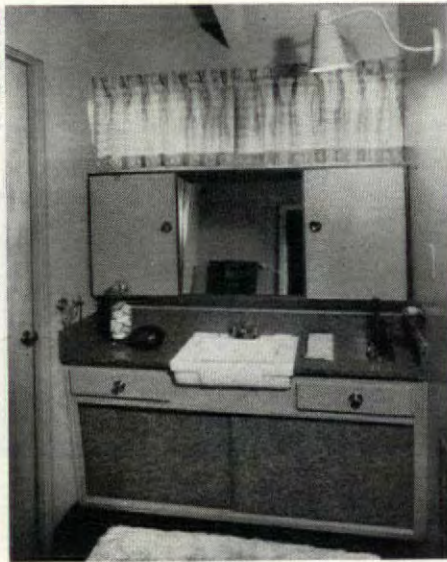
You can stretch a counter top across a wall of your bath and put storage bins beneath it, as Los Angeles Architect Robert Harris has done, above. And you can answer the housewife's demand for more shelf space by including a tub with a wide ledge to hold bottles, jars, children's toys. Note that

under-the-counter storage is partitioned here much as kitchen cabinets are, with long, thin drawers for bath brushes, cleaning powders; wide drawers for towels. Medicine cabinet is part of mirrored wall, opens at a touch. Outlets for electric shavers are placed in the back splash above the counter top.

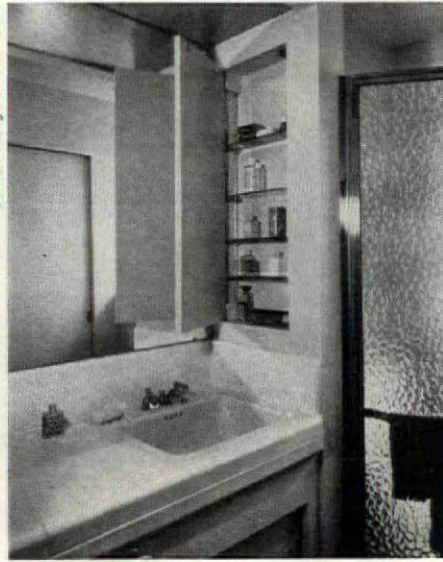
Maggie Carl, designer; photos: Douglas M. Simmonds



Palmer & Krisel



Lemon Heights West Der.



Here are three good ways you can add shelf space near basins

Try building a whole wall of storage around a basin, as Designer Maggie Carl did, left. Base and wall cabinets frame lavatory counter, mirrored cabinets are above it. You can pack a lot of storage into a small space the way Architects Palmer & Krisel did, center, in a merchant-built home by

Larwin Co. They used double cabinets to flank a 45° angle mirror, set them all under a high ribbon window facing the street. The photo at right shows lotions and medicines stored handy to both basin and shower. This house was designed by Architect John C. Lindsay for Builders Schwartz-Yedor.



Are you providing enough room for toiletries and soiled clothes?

Your buyers wouldn't be amazed at the 100 articles lined up in the photograph above. They are all items that make their way sooner or later to the bathroom. But maybe you need to give this kind of storage more thought. Sectioned cabinets to stow soaps, medicines and towels and pull-out bins to

hold soiled wash represent the kind of planning that is sure to click with your customers. You might use displays like these two to merchandise bathroom storage in your next model house and to show your clients how partitioned cabinets take care of overflow, give them a place for everything.

Ned Cole; photo Dewey G. Mears



You can turn wet walls into handsome storage walls like these

If your fixtures are lined up on one wall, as they are in the photographs above, don't waste the wall above them, turn it into storage. At left, Ned Cole shelved a wall over double basins, put sliding-door cabinets above it and fastened a ceiling-height cabinet above the toilet tank. Center photo

shows how to put lots of storage in a small bathroom by flanking a mirror with sliding wall cabinets (Crane Co. design). At right, you see a way to use every inch of your wet wall. In this Long Island house by Builders Stackler & Frank, shelf space provides more than 8 cu. ft. of storage.

LUXURY FEATURES HELP YOUR BATH SELL YOUR HOUSE

Ernest Braun: Frederick Coolidge, architect

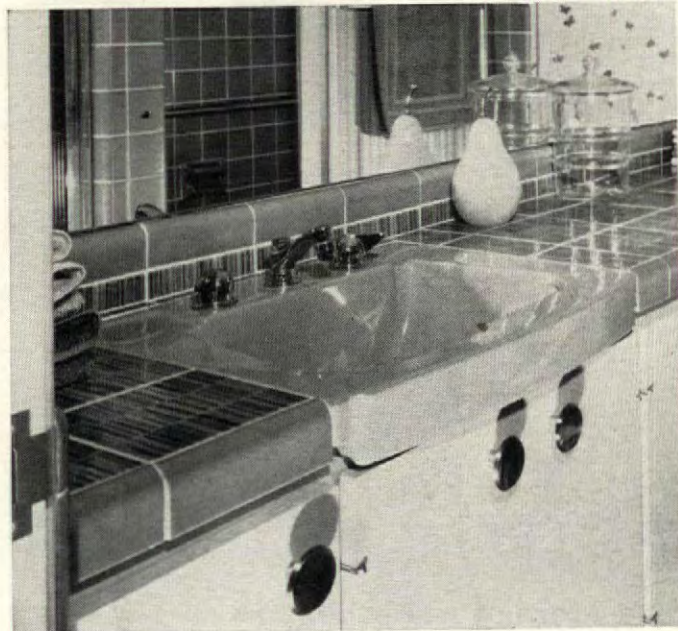


You can sell parents by including ideas for children

A room like this is a boon to buyers with youngsters. Architect Frederick Coolidge of Los Angeles included a pull-out step beneath lavatory cabinet so small fry can scrub-

up without help. Can you spot other child-conscious features? They include high backsplash, safety grab bar on the tub, long racks which may be used for towels or drying clothes.

Design by R. V. Rochon



LIFE: John Bryson: Cliff May, designer



Stress easy-upkeep with a king-sized basin, wall-hung toilet

Show your women customers they'll have less mopping-up to do by installing a big basin with wide rims and built-in soap drains. Wall-hung toilet, another plea from women at Hous-

ing Congress, cuts cleaning time, too. Flush-valve kind (shown here) needs costlier 1" supply line, but toilets with a wall-recessed tank are now available. (H&H, Mar. 57.)

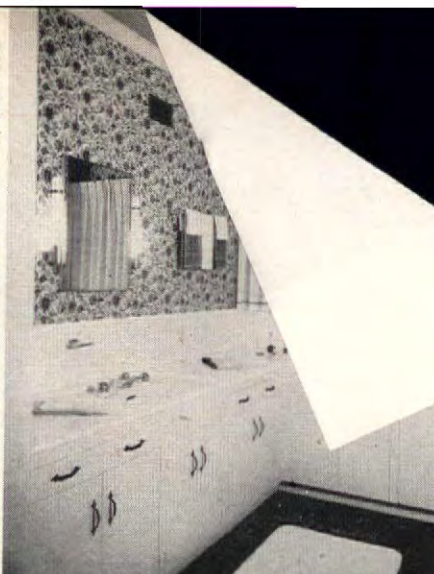
Photo: Hutchinson; Modular Homes



Dave Kleiman Studios



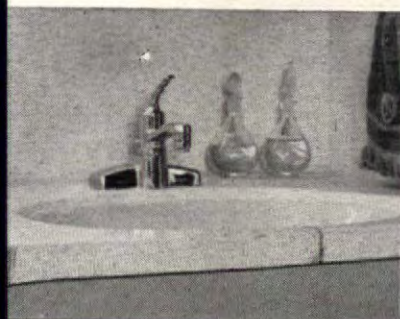
Douglas M. Simmonds; McFarland, Bonsall & Thomas, architects



Here are three ideas that add a custom touch to your bath

You can put in a luminous plastic ceiling like the one at left. It makes a small bath look bigger, gives a room shadowless light. Glass shower-tub, center, looks expensive, costs about

\$65 to \$100 installed. Combination heater and light, right, and exhaust fan are extras your customers will appreciate. Combination heater-light sells for about \$29.50; fan, \$24.50.



Virginia McIntire



Hal Campbell



Virginia McIntire



Handsome fittings and accessories make shining sales assets

You can get single-handle mixing faucets like the one at left for baths, too. Ornate faucets with snail motif by Sherle Wagner come in several finishes, begin at about \$35. Shampoo

sprays are popular with women, says Builder Fred De Blase who includes one on the side of a basin in his bathroom. Built-in tissue holder is a feature in bath by Builder Dick Grant.



Photo: Alexandre Georges; Mark Hampton, architect



Douglas M. Simmonds; McFarland & Bonsall, Thomas, architects

Here are two more ways to make your bathroom memorable

Try putting up a wall of towels in a model house display. A rack like the one at left is both decorative and practical. You could build in an electric towel drier for about \$34.50. Make

space for a make-up table (photo, right). This one has a hinged top with light and mirror, plus a hinged pull-out stool. You could adapt this to fit your space and pocketbook./END.

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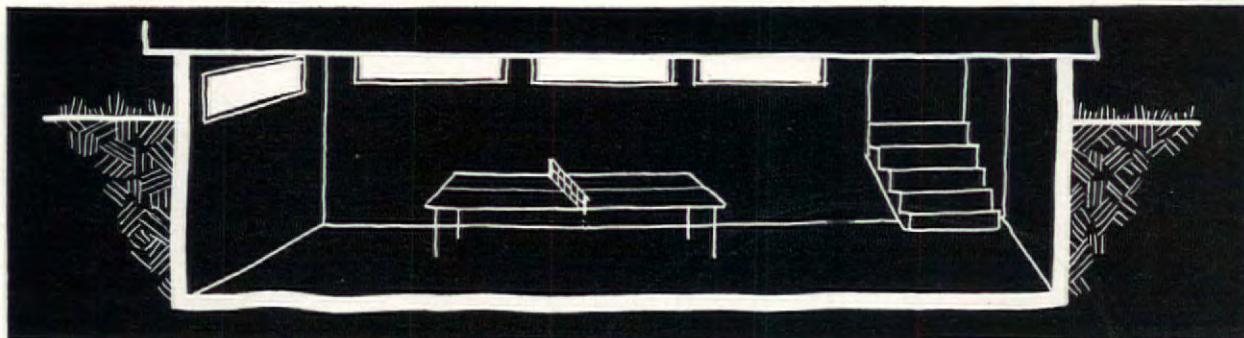
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Be sure to see **NEW WAYS TO BUILD BETTER**

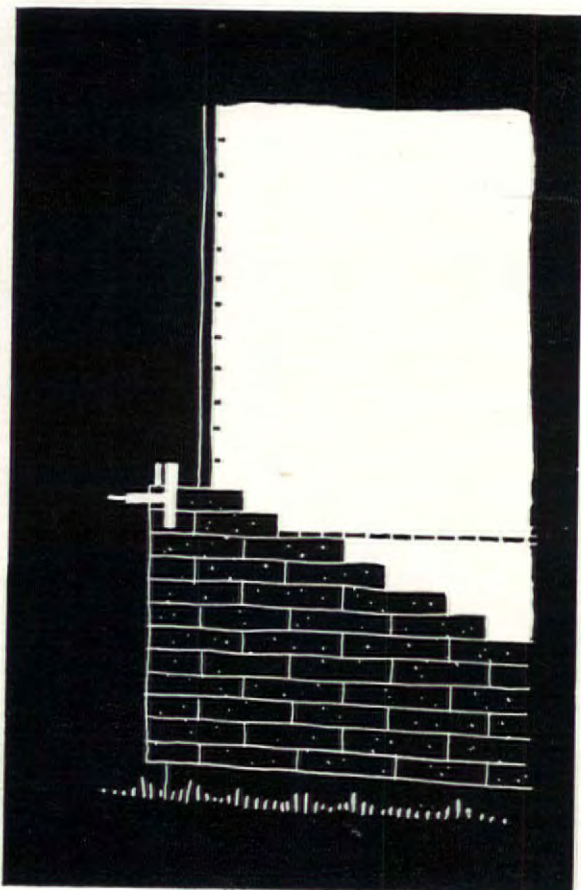
A new editorial section on ideas, products and techniques



HOW TO RAISE THE VALUE OF YOUR HOUSE WITH A SUNLIT BASEMENT

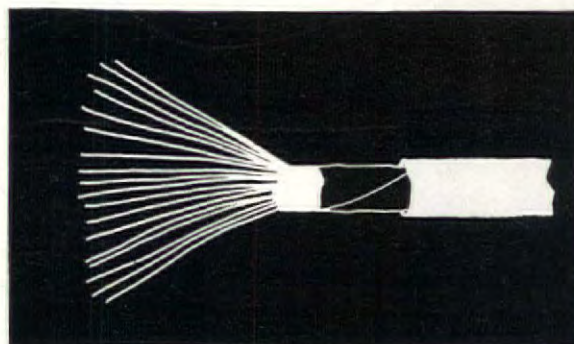
A well lighted basement is one of the attractions in Fischer & Frichtel's new houses in St. Louis. Opening up the foundation wall with win-

dows adds 940 sq. ft. to the living space. For more about this and what other leaders are doing, in building, selling, developing **see page 266.**



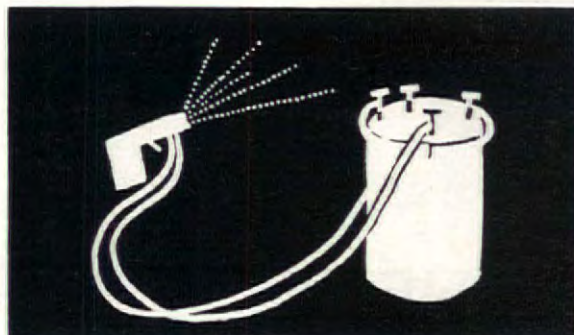
HOW TO CUT BRICKLAYING COSTS

Whether you use home-made story pole or new steel masonry guides you can lay brick faster and better with modern methods. **See page 206.**



HOW TO GET BURIED PHONE CABLE

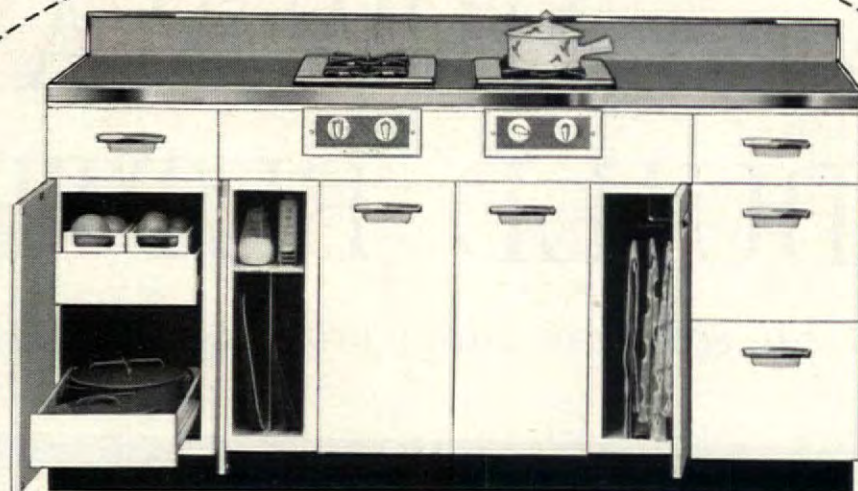
New developments in cable-laying techniques make it possible now to get rid of pole-hung wire where soil conditions are favorable. **See page 192.**



HOW TO PAINT A HOUSE IN A DAY

Ten minutes a room is all the time it takes to spray a finished job when you use the new one-coat paints now on the market. **See page 216.**

NEW WAYS TO BUILD BETTER...NEW WAYS TO BUILD BETTER...



The lady raves

ABOUT WONDERFULLY PLANNED WORK CENTERS

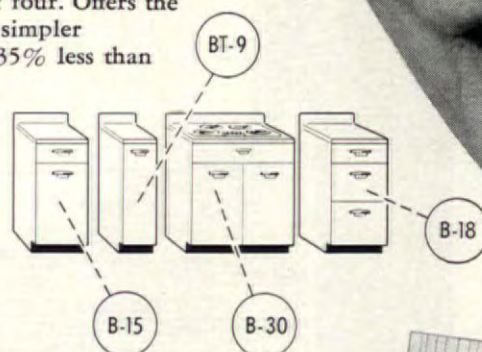
This custom-looking six-foot unit with modern built-in surface range, for example. Deftly organized to make meal-getting a smooth operation. Handsomely appointed to give the lady "a lift"—when friends admire her lovely Republic Steel Kitchen.

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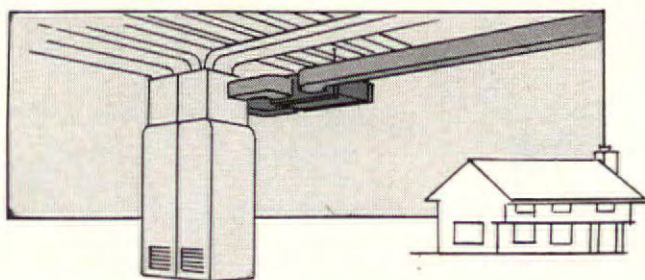


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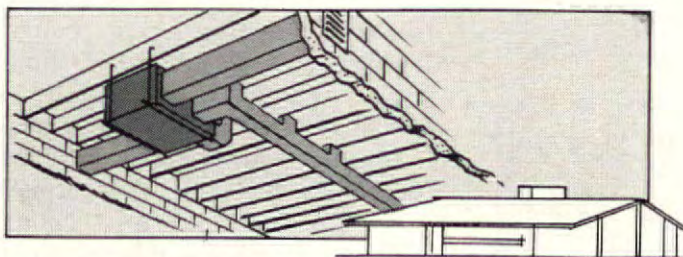
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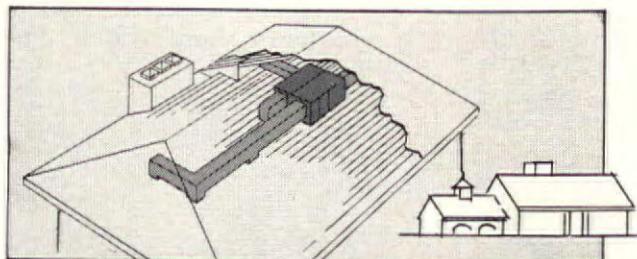
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Unlike other all-in-one air conditioners that are basically overgrown window units, the Fedders Adaptomatic requires no large openings in outer walls, no extra structural work. Its revolutionary system of Pressurized Condenser Air employs a powerful dual-centrifugal blower to push-pull outside air to any interior installation point. Therefore, it can be installed anywhere.

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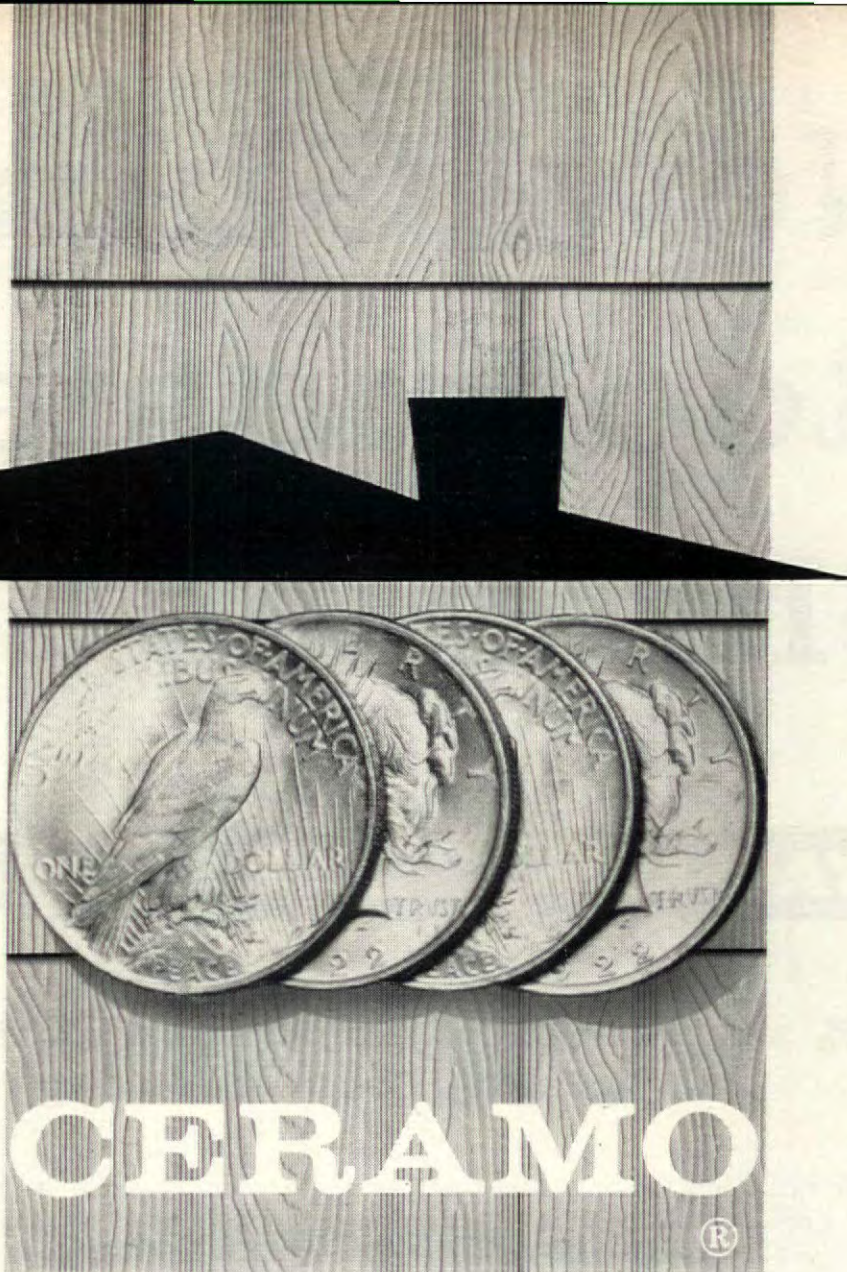
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(right) Note the beauty of exposed masonry wall in this modern living room. Various types and sizes of block challenge the imagination of architect or builder.

Concrete Block brings new charm to Interiors

(below) "Pillar Design" wall created with 8" x 8" x 8" Bull Nose block in this 1955 Home Show model home.



It's surprising what can be done with a little ingenuity . . . and concrete block! For many years, wood and plaster were regarded as the indispensable ingredients in any interior design. Masonry was neglected or confined to fireplaces. An occasional daring designer would offer a block interior, but without getting many takers.

All that changed with the introduction of Vibrapac block. This versatile material provides so many design opportunities that it quickly caught the popular fancy. Architects, designers and builders were quick to realize its possibilities. Today the use of Vibrapac block has made possible some of the most beautiful and practical home construction to be seen anywhere in America.

The simplest homes as well as the costliest structures can benefit from the adoption of concrete block construction. In fact, the adaptability of Vibrapac block is almost limitless. It is ideal not only for living rooms, but for bedrooms, kitchens, recreation rooms, corridors . . . for every living space from basement to attic.

The ready acceptance of Vibrapac block is one of its greatest advantages. In its wide range of colors, sizes, and finishes, including split-block, home owner, architect or builder can find something to match almost any interior design . . . often a suggestion for an entirely new interior treatment.



Just a simple variation in the laying of concrete block can completely change the appearance of a home or building. Stacking block horizontally or vertically, laying chim-

ney block on edge and other techniques offer many opportunities for new effects. In fact, standard home designs can be varied almost endlessly by taking advantage of the artistic possibilities inherent in Vibrapac block.

The economy of this material has also contributed to its spreading popularity. Vibrapac block can be handled and laid with ease, speed and accuracy, providing marked savings in time and labor. Produced by automatic Vibrapac machines, the block are dependably uniform, naturally moisture resistant and effectively soundproof. And they last a lifetime.

Architect, builder and home-owner will find the story of Vibrapac block interesting and challenging. Complete literature on request. Write Besser Company, Box 175, Alpena, Michigan, USA.



(above) A well-known architect preferred exposed masonry walls for this cozy corner in his own home.



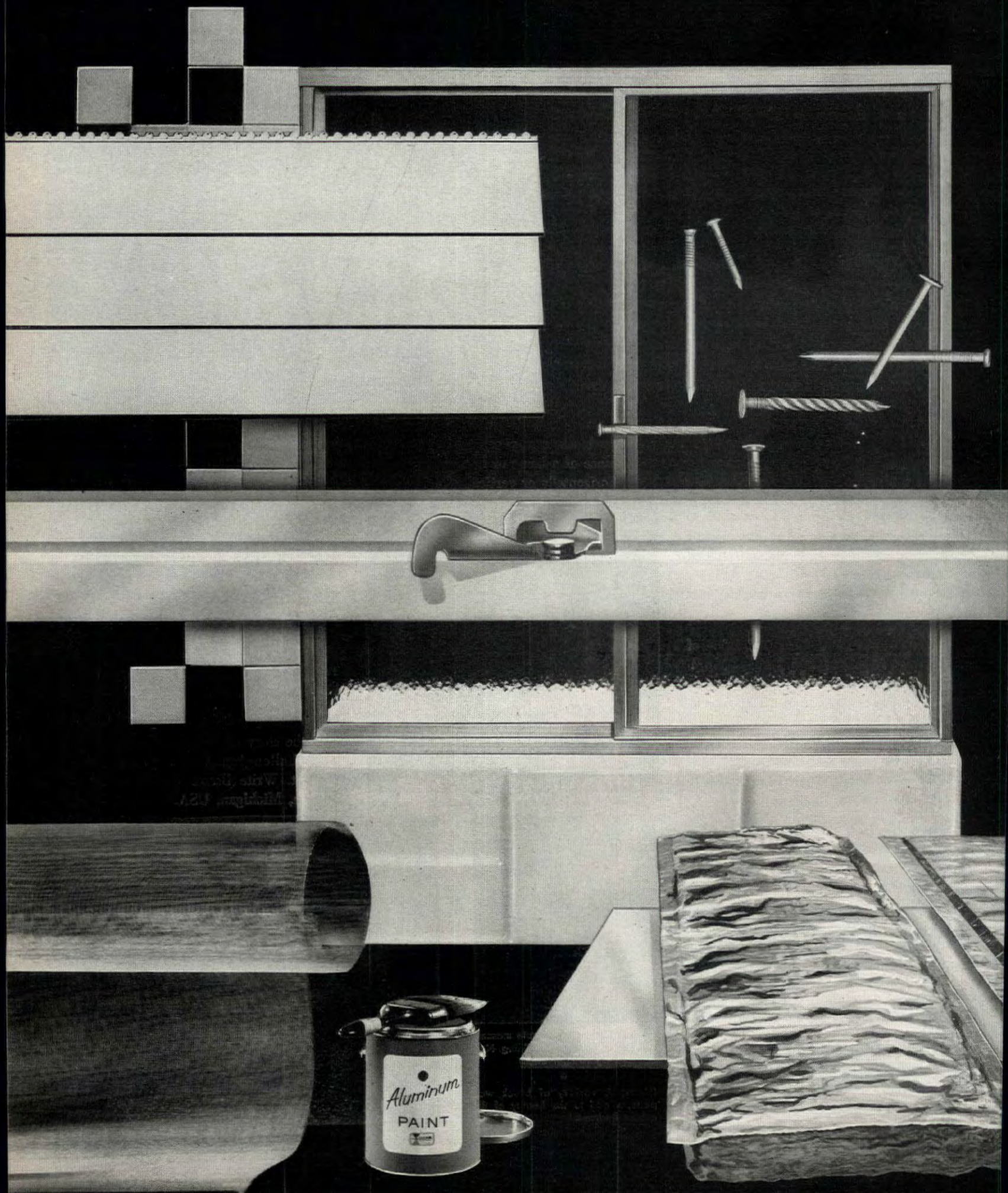
(above) Kitchen in concrete masonry constructed apartment building. Note exposed lightweight units.

(right) A variety of block wall patterns add to the beauty of this master bedroom.

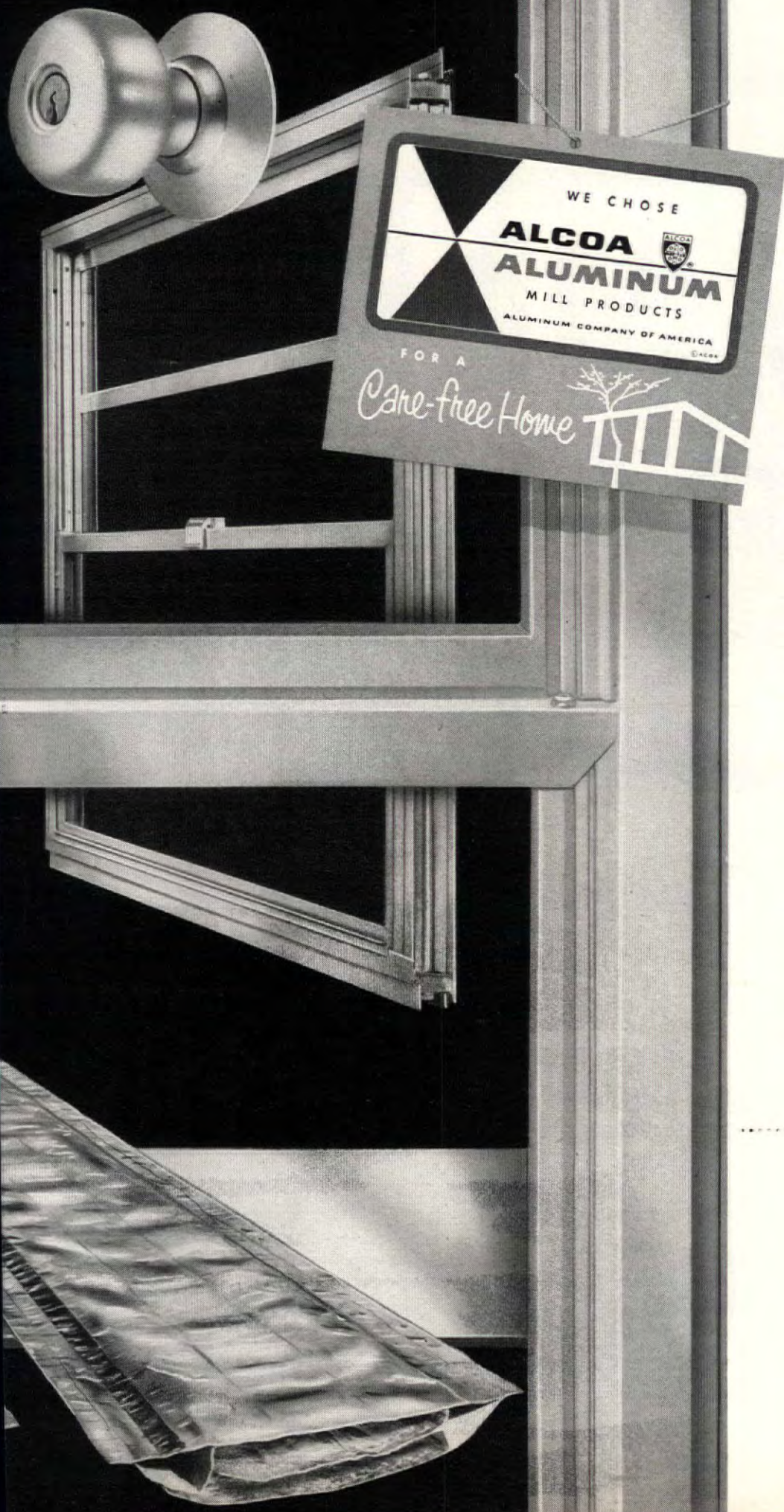


A 8654-1P

Alcoa announces *Care-free*



selling for you



right now, Alcoa is whetting the appetites of 40,000,000 people... making them want more aluminum in the new homes they'll be buying; windows, screening, hardware, siding, insulation.

Alcoa is putting more than a million dollars behind this drive... television, national magazines, publicity... every possible means of selling the idea of homes made Care-free by aluminum. And this Care-free tag is the clincher for you.

Leading producers of aluminum building products use this Alcoa tag to tie into Alcoa's national Care-free promotion. Any home you build can be Care-free. All you have to do is use these heavily promoted Care-free aluminum products—and display the tags prominently. Aluminum Company of America, 1967-E Alcoa Building, Pittsburgh 19, Pa.

HOW ALUMINUM MAKES HOMES *Care-free*

Aluminum building products are plentiful now. There are high-quality windows, screens, siding, paint, insulation, hardware, nails, wall tile, shower enclosures, flashing, awnings, combination storm windows, that compete favorably with those made of other materials. And look at the bonus you get with aluminum. Nothing to swell, rot or warp. Freedom from chipping, peeling or blistering. No red-rusting. Care-free building for you... Care-free living for your customers.



Your Guide to the Best in Aluminum Value

BLUE
RIDGE
GLASS
CORP.

Creative IDEAS in GLASS

This idea has
lady-allure!



Here's a house feature that's distinctively different! Flutex® *Patterned Glass* dramatically decorates both dining room and adjacent hall . . . both areas share the light . . . each is effectively screened for privacy.

Blue Ridge *Patterned Glass* is low in cost, easy to install. And there's no finishing expense, because the glass itself is decorative and comes in a wide variety of patterns, textures, and finishes.

BLUE RIDGE PATTERNED GLASS



Made by BLUE RIDGE GLASS CORP., Kingsport, Tenn.

Sold by LIBBEY-OWENS-FORD GLASS Distributors and Dealers



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Entrance Halls	Kitchen Cabinet Doors
Room Dividers	Bathroom Partitions
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- Mail coupon for your 16-page book of illustrated uses of *Patterned Glass*.



Libbey-Owens-Ford Glass Company, Dept. B-757
608 Madison Avenue, Toledo 3, Ohio

Name (please print) _____

Address _____

City _____ Zone _____ State _____

THE *Steelaire*

Built with **STEEL**

...a new
housing concept!

**Acclaimed at
NAHB Convention**

...by editors

"With this United States Steel Home, prefabrication has come of age and points the way toward the home of the future!"

...by architects

"Precision in design and construction is made easier in steel—and so are big spans that make it possible to open up the plan."

...by builders

"'Precision-built' suddenly means something when you build with steel! There are many hidden savings in a house like this; and it's a home that should be easy to sell."

...by mortgage men

"Prefabricated steel gives added assurance of quality construction and lasting value. The flexibility of the open planning will meet the changing needs of the American family."

**NOW YOU
CAN BUILD IT!**

Manufactured by

UNITED STATES STEEL



homes

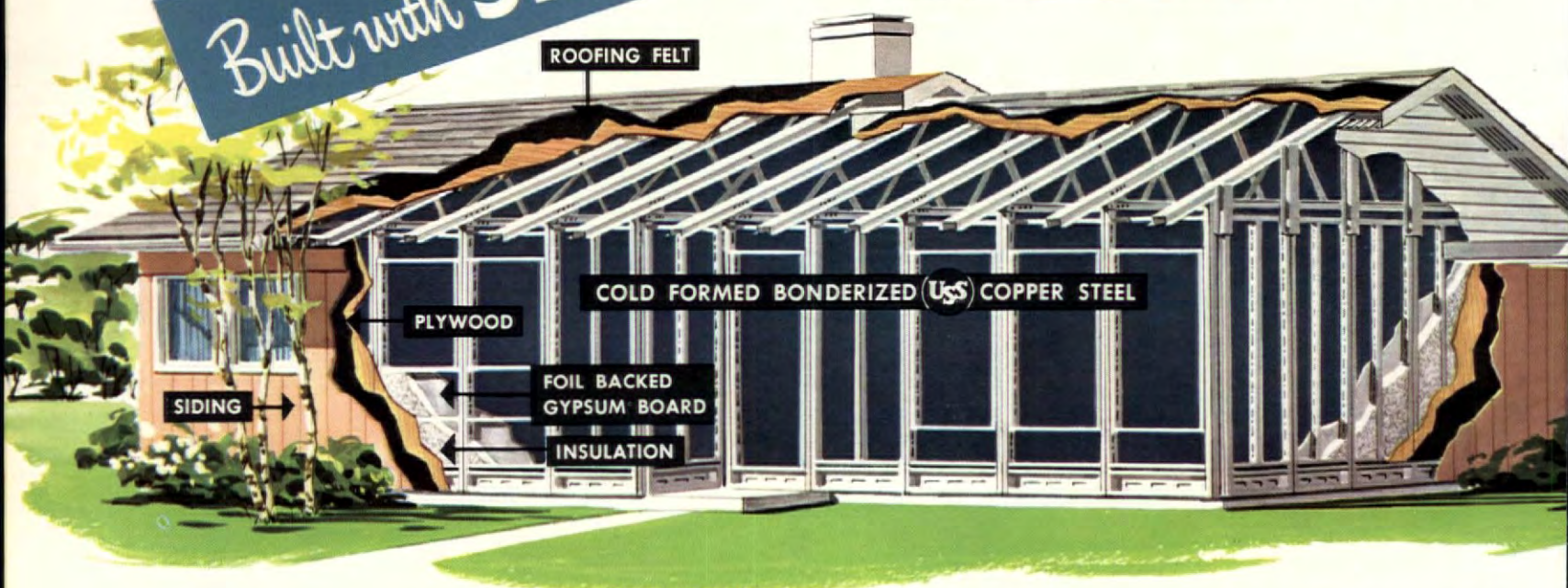
NEW ALBANY, INDIANA • DIVISION OF UNITED STATES STEEL CORPORATION

Please turn page

THE *Steelaire*

THE FIRST
STRUCTURE THAT

Built with **STEEL**



Now you can be the first builder in your community to offer the most advanced home in the industry . . . the **Steelaire** . . . the only home in which all structural parts are made of precision-engineered, special copper steel, cold-formed for added strength, bonderized and painted for life-time protection.

The panels are mechanically locked together with steel fasteners, thus expediting erection time on the job. Exterior panels are insulated with

BUILT WITH STEEL

to be **BIGGER...BETTER.**

Steel makes patios and carports easier to build, stronger, and more durable . . . gives you precision-made outdoor structures that will never rot, crack, sag, or split.

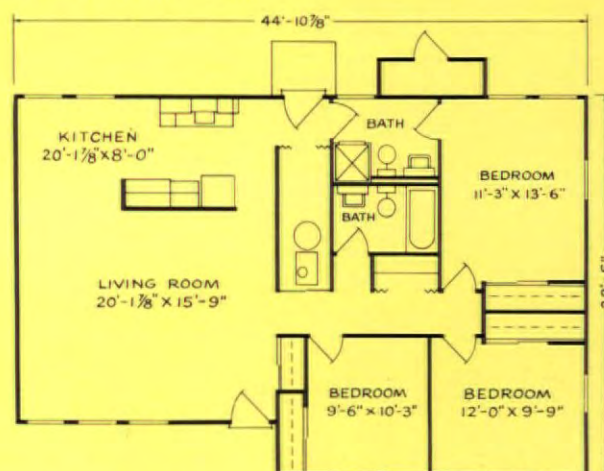
Every part in the **Steelaire** is factory-made and factory-assembled to precise dimensions to make erection simpler . . . to add strength and beauty inside and outside the home. **Steelaire**s come in both 3- and 4-bedroom plans.



HOUSE WITH A HELPS YOU SELL!



This is the Size 5, two-bath **Steeleaire**. The living wing is a full four feet wider than most homes of comparable size, which improves the circulation pattern and adds living and storage space where it is needed.



FIVE GREAT PLANS—AND MORE TO COME! The **Steeleaire** is now available in 5 basic plans, each with many variations. But this is just the beginning. Right now, USSH architects are working out details of several exciting new homes that will be ready for your next building program.



If you are on this map
YOU ARE IN LUCK!

We're starting in the east . . . near the crowded metropolitan areas where 60% of the people live and where new home needs must be met. This is the market within economical shipping distance from our Harrisburg plant. We're looking for strong, aggressive merchant builders who can sell homes in volume . . . at least 20 a year. We want builders who have access to land, have financial stability and who know how to capitalize on strong advertising, merchandising and sales promotion. If you think you could take this exciting new product and make money with it, we'd like to talk things over with you. Just fill out the coupon on the next page.

double-thick mineral wool batts. Dry wall interiors can be finished with paint or wallpaper . . . a wide choice of exterior architectural ideas are yours to choose.

Steel is also used for the gable ends, gutter board, rake fascia, eave and rake soffits. Steel makes the home bigger — a full four feet wider than most homes now available.

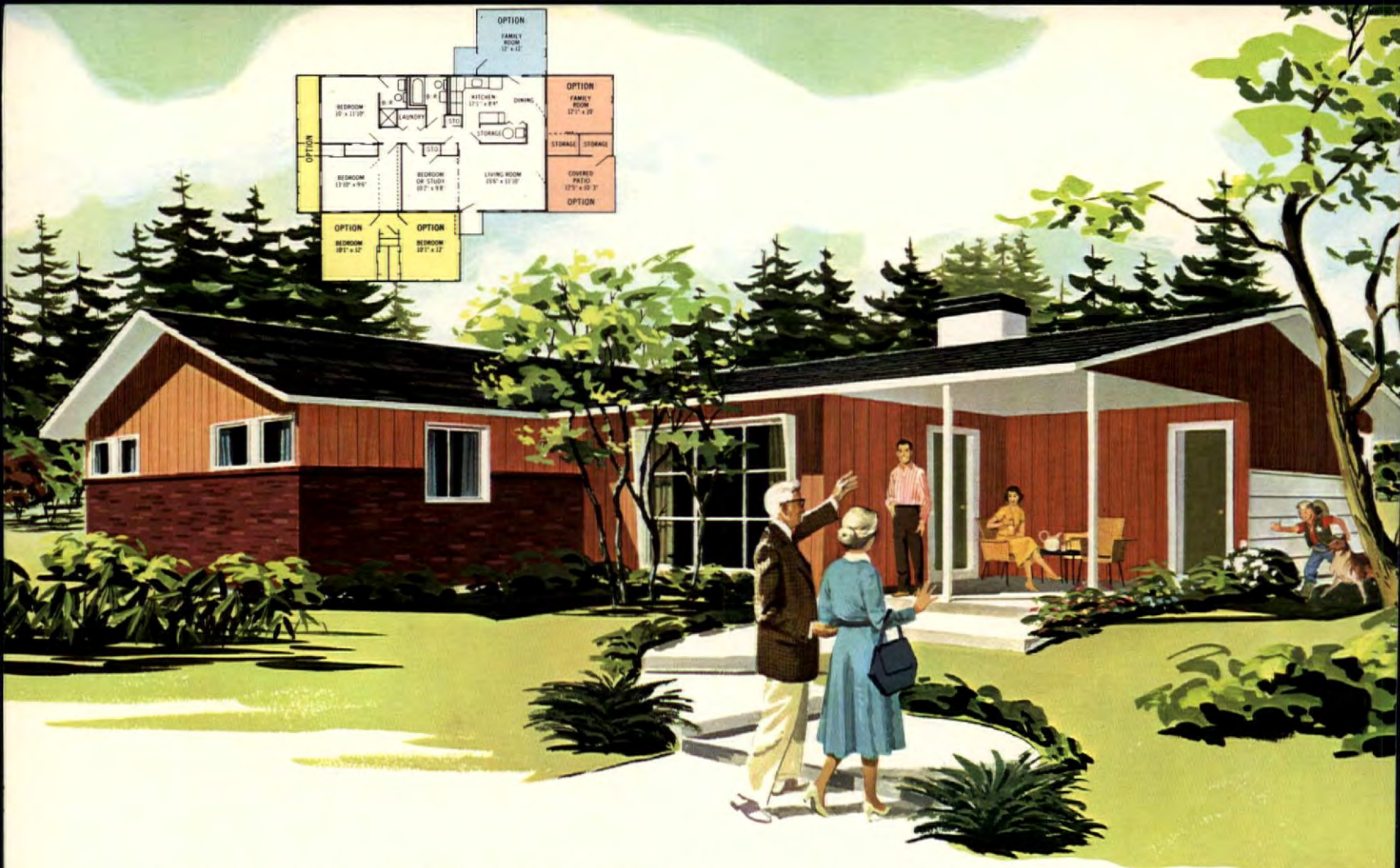
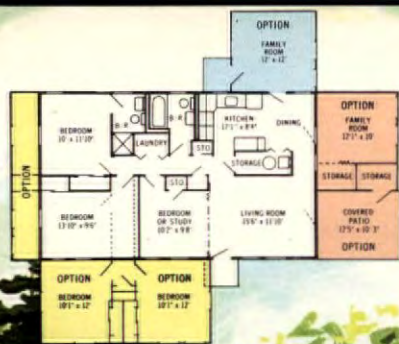
Steel makes it stronger . . . it will last longer. The durable steel structural framework will never split, swell, rot or deteriorate. You get consistently uniform quality construction—easier to inspect and appraise—and at high mortgage values. Lenders like its rugged construction for resale value.

Your customers will like its permanent strength, extra safety . . . no chance for sagging, warping or twisting with steel. The structural system is rot-proof, fungus-proof and termite-proof.

.EASIER TO SELL

A strong, steel roof truss gives the **Steeleaire** a 28-foot clear span which opens up the plan, adds extra space in all rooms, gives more closet space and an extra bath.





... a new and improved line of wood homes!

The **Steelaire** line, coupled with our time-tested, sales-proved wood line, makes the U. S. Steel Homes franchise the most powerful in the industry. Be sure to see the new **Westerner** . . . star of our 1957 wood line. You can build any size of this new concept in homes from 1,200 to 2,800 sq. ft. by adding to, and varying, one basic plan. Change the home to suit the market or to suit the customer.

In addition, you have the **Coronado**, **Champion**, and **Catalina** lines to add still more variety to your developments. No matter which homes you build, you will be backed by intensive advertising and professional sales promotion aids by United States Steel Homes. You will have the help of our experienced field representatives on building and selling problems. You will have our help in obtaining financing.

Send the coupon, if you would like to increase your home sales and your profits.

Westerner*
CORONADO*
*Catalina**
champion*

*Trademarks of United States Steel Homes

UNITED STATES STEEL HOMES
Division of United States Steel Corporation
Advertising and Sales Promotion Dept.
New Albany, Indiana



Yes, I am interested in increasing my share of the homes market. Send me complete information about how I can build United States Steel Homes designed especially for the market I want to reach.

Name _____

Firm _____

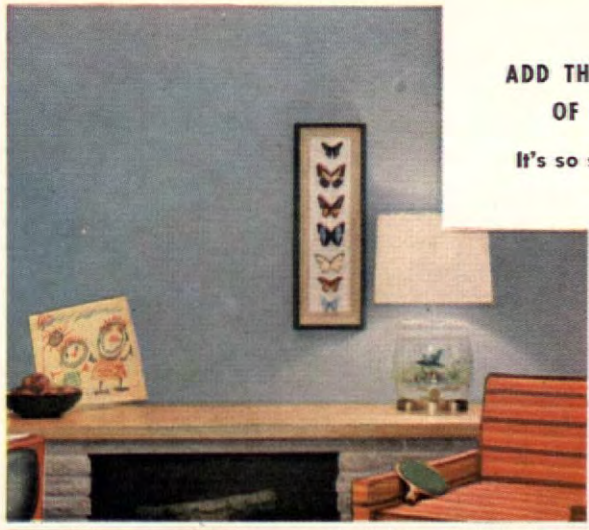
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State _____

ADD THE CHARM AND VALUE
OF WOOD PANELING!

It's so simple with Craftwall!



Friendly family room done in birch. This Craftwall paneling for an 8' x 12' wall approximately \$60 retail.

Craftwall wood paneling gives such rich beauty wherever you use it!

Craftwall

HAS THAT GENUINE HAND-RUBBED LOOK . . . PROFESSIONALLY
PRE-FINISHED TO GIVE THE MOST DURABLE, STAIN-RESISTANT FINISH KNOWN . . .
EVERY "PLANK" SELECTED TO SHOW THE RICH, NATURAL GRAIN!

The new house "extras" that clinch sales most effectively are those that give the home a warm *personality*. And that's exactly what Craftwall wood paneling does. It's a "big" extra that costs little! And Craftwall advertising in *Better Homes and Gardens*, *Sunset* and other "home" magazines sells your prospects on the advantages of this genuine wood paneling.

Craftwall offers beauty to suit every taste. Nine different woods! Elm, two kinds of Birch, Maple, Cherry, Knotty Pine, Oak, Mahogany and Walnut. And Craftwall beauty is the practical kind home-buyers want. The Craftwall finish takes abuse. It needs no waxing! Saves redecorating expenses, too.

Craftwall is practical for *you*, too! Big, pre-finished 1/4" panels (48"x96", 48"x84", 32"x64", 16"x96") go up fast with nails or Roddis Contact Cement. They're real time and labor savers! And you can tell prospects Craftwall is guaranteed for the life of the installation. For more details just send the coupon.



WIPES CLEAN! CRAYON, INK, EVEN NAIL POLISH WON'T STAIN CRAFTWALL!

The special Craftwall finish gives complete protection—even in the V-grooves. Proof: ink dripped in the grooves won't penetrate the wood as in ordinary paneling. It wipes right off. So, too, do smudges and spots. Just use a damp cloth.

BUILDER'S CRAFTWALL FACT FILE ON REQUEST

RODDIS

Roddis Plywood Corporation
Dept. HH-557, Marshfield Wisconsin



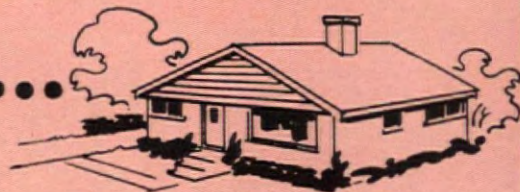
Please send me the Builder's Fact File on Craftwall wood paneling.

NAME _____

FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____



For every home...

in every price bracket...

there's a perfect combination

of matching *Hotpoint* Built-Ins



the *Hotpoint* line is "the Builder's Line"

RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • DISHWASHERS • DISPOSALLS® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • CUSTOMLINE • TELEVISION
HOTPOINT CO. (A Division of General Electric Company) 5600 West Taylor Street, Chicago 44, Illinois



Hotpoint offers builders the industry's widest, most profitable variety of models, prices, features, and colors!

The kitchen is the focal point of interest in a modern home and that makes the Hotpoint *Built-In Cooking Center* one of the most powerful sales assets in the building industry.

Styled and engineered to Hotpoint's famous high standards, these truly superior units have been pre-sold to your customers by powerful national advertising. Only Hotpoint brings you such a complete variety of models and prices. Only Hotpoint offers you a "home selling" combination for every type of house—in every price bracket.

● **Your choice of five ovens . . .** De luxe Bi-Level Double Oven Model and 4 single oven models—all fit into a 24-in. cabinet. There's a host of new women-wanted features—the Roast-Right Thermometer for perfect roasting of meat and

fowl, Rota-Grill Rotisserie for "outdoor style" barbecues in the kitchen, Automatic Timer, Picture Window Door, Eye-Level Controls, Handi-Raise Broiler Racks, Calrod® Bake and Broil Units—and many, many more.

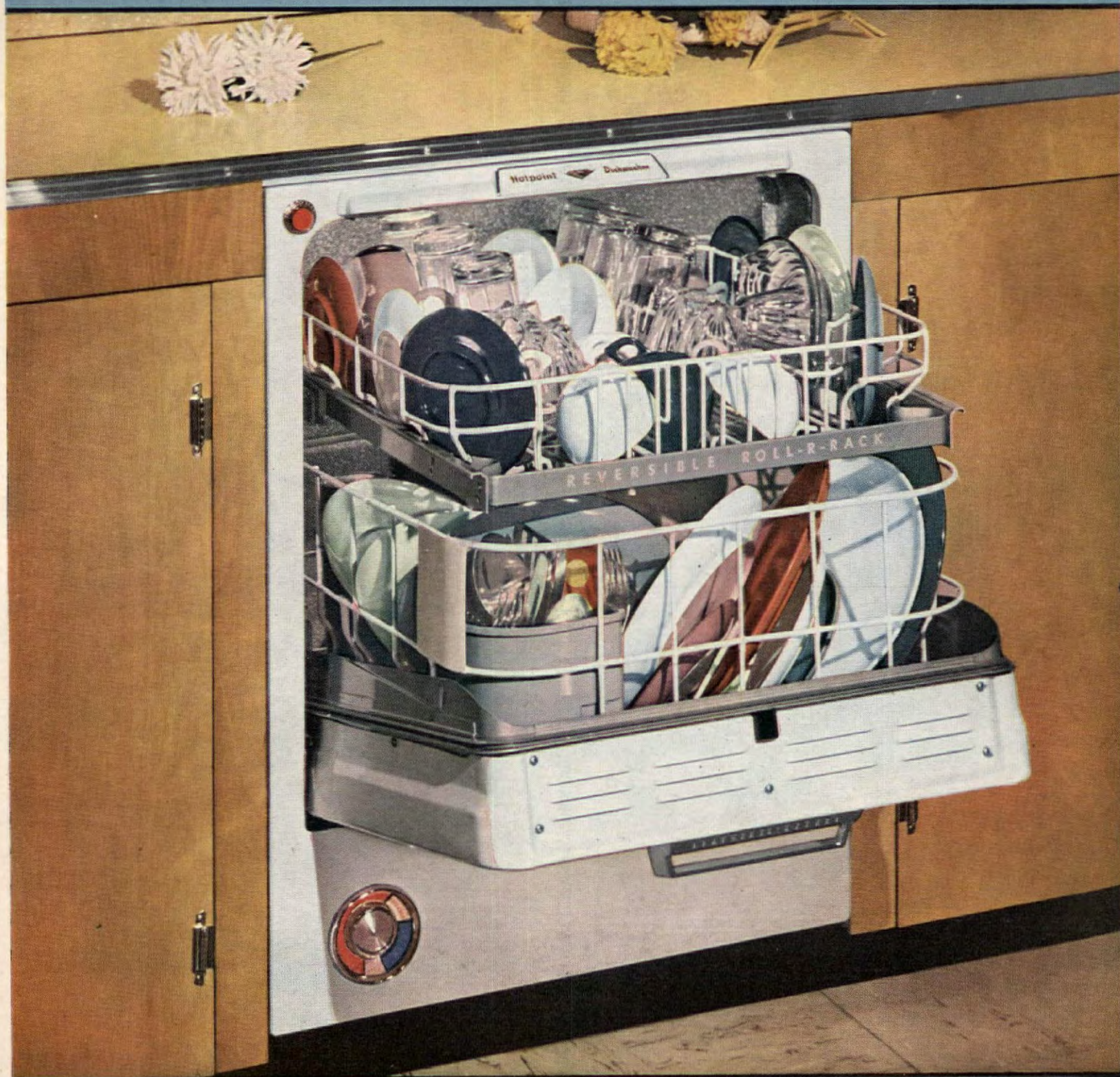
● **Your choice of seven surface cooking sections . . .** three 4-unit models including de luxe 30-in. Stack-On with pushbuttons and automatic controls, special 30-in. Drop-In, and special 21-in. Drop-In. There are three 2-unit sections with remote control pushbuttons, a plug-in automatic Golden Fryer, and plug-in automatic Golden Griddle.

● **Your choice of seven finishes . . .** Matching ovens and surface units are available in 5 glowing Colortones, rich Copertone, and gleaming Stainless Finish.

of Built-ins"

COLORTONES

Only **FAMOUS**
Hotpoint dishwashers offer



Roll-R-Racks roll out separately for easy loading—hold complete service for eight—and are preferred better than 4 to 1 over ordinary racks!

all of these advantages...

...TO HOME-BUILDERS

The matchless performance and superior value of Hotpoint Dishwashers are well established facts in the minds of home-buyers. That's why they know you're a "quality builder" when they see Hotpoint Dishwashers in your kitchens.

Hotpoint Dishwashers bring maximum sales appeal to your homes—and maximum satisfaction to the people who buy them! AND they're the fastest and easiest to install. Just "rough in" plumbing and wiring—shove dishwasher into place—and make all connections from the front. 24" wide, 25" deep, 34½" high. Gravity-drain and pump-drain models. 115-volt, 60-cycle AC.

...TO HOME-BUYERS

People are pre-sold on Hotpoint Spot-Less Washing that makes dishes sparkle, glasses gleam, silver glisten!

They want Hotpoint because of these features...

Automatic pre-rinsing—no need for hand-rinsing.
Spot-Less Washing—fresh detergent is automatically released in each of two separate washes.

Spot-Less Rinsing—super-wetting agent is automatically injected into second of two rinses—prevents drops from forming to dry as spots.

Spot-Less Drying—in pure, electrically heated air.

Available in 8 beautiful finishes—5 Colortones...

White... Coppertone... Stainless Steel.

PROSPECTS WELCOME THE SIGHT OF THESE TWO GREAT HOTPOINT APPLIANCES!



Hotpoint ELECTRIC WATER HEATERS

New, low-cost Hotpoint Built-Ins can be installed *anywhere* nearest their point of use—under counters, in closets, in "dead corners" of L-shaped kitchens. No long pipe runs!

Also available are free-standing round and table-top models, Quick-Recovery Super Speed units, and cement-lined Perma-Stone models.

Hotpoint-built water heaters have proved their superior performance in 1,500,000 homes... and in 40 years, only 3 out of every 1000 have ever required service of any kind.

Hotpoint DISPOSALL® food waste disposers

Hotpoint Disposalls offer the final proof that you've "gone all the way" in providing perfect homes. Disposalls are famous for their thorough grinding, quiet operation, jam-free design and long life.

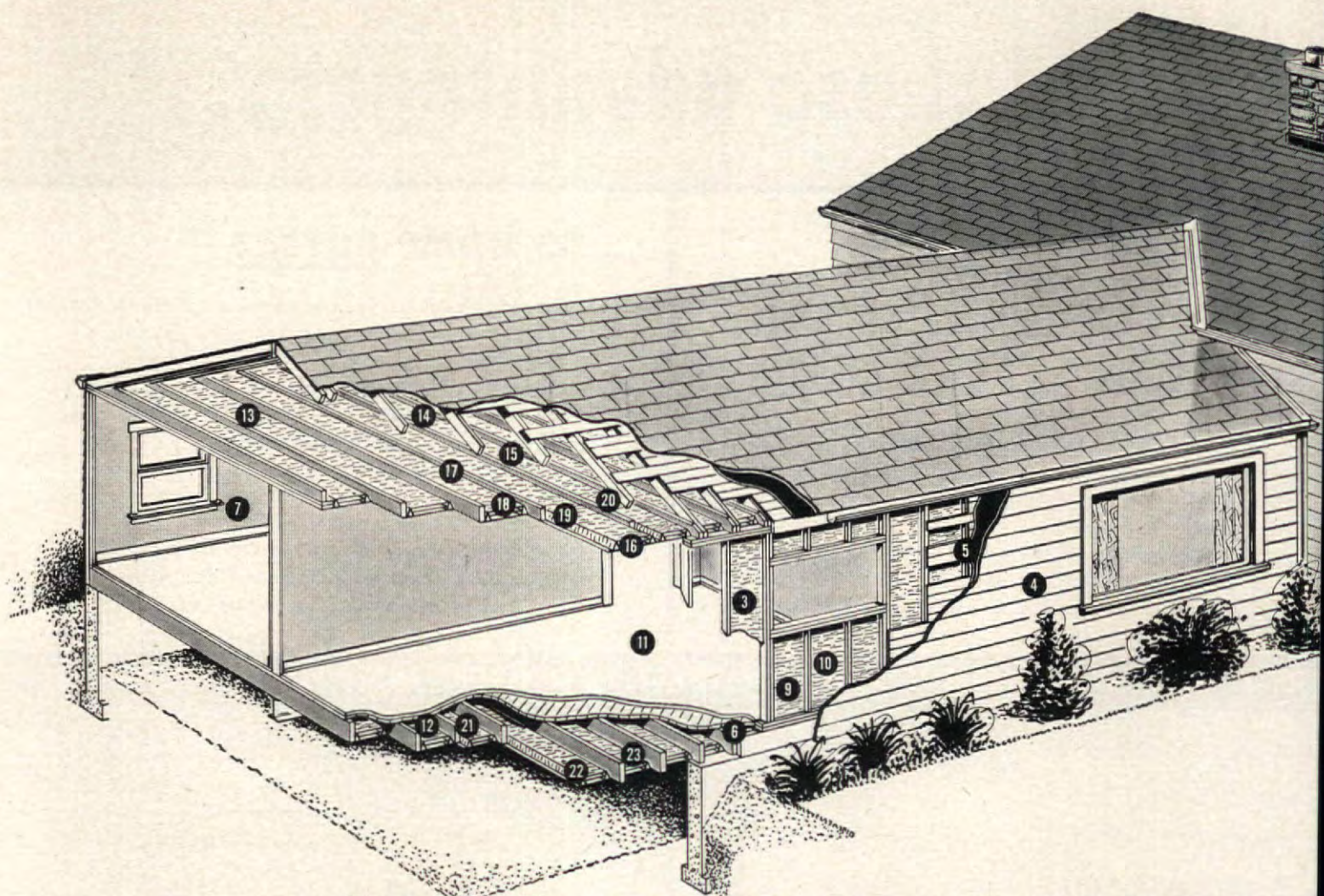
Two models—the low-cost, continuous feed MW11 and the custom MW12 with convenient Switch-Top that turns Disposall on and off and doubles as sink stopper.

Food waste disposers are a "must" for the modern kitchen—so give home buyers the best—the Hotpoint Disposall.

Contact your Hotpoint Distributor today. He'll show you how you can put the unequalled sales appeal of these Hotpoint appliances into every home—at builder-prices that make sense.

look to Hotpoint for the finest...first!

DISHWASHERS • DISPOSALLS® • WATER HEATERS • RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • FOOD FREEZERS • AIR CONDITIONERS • CUSTOMLINE • TELEVISION
HOTPOINT CO. (A Division of General Electric Company) 5600 West Taylor Street, Chicago 44, Illinois



Use this "houseful" of **ALFOL** to help sell your



You get an extra sales feature...at no extra cost

Now as never before, it takes "plus" value to sell homes. Today's buyers are looking for *extra* features, *extra* benefits... even among your unseen components like insulation.

That's why so many sales-minded builders are switching to Borg-Warner's Alfol Aluminum Foil Blanket!

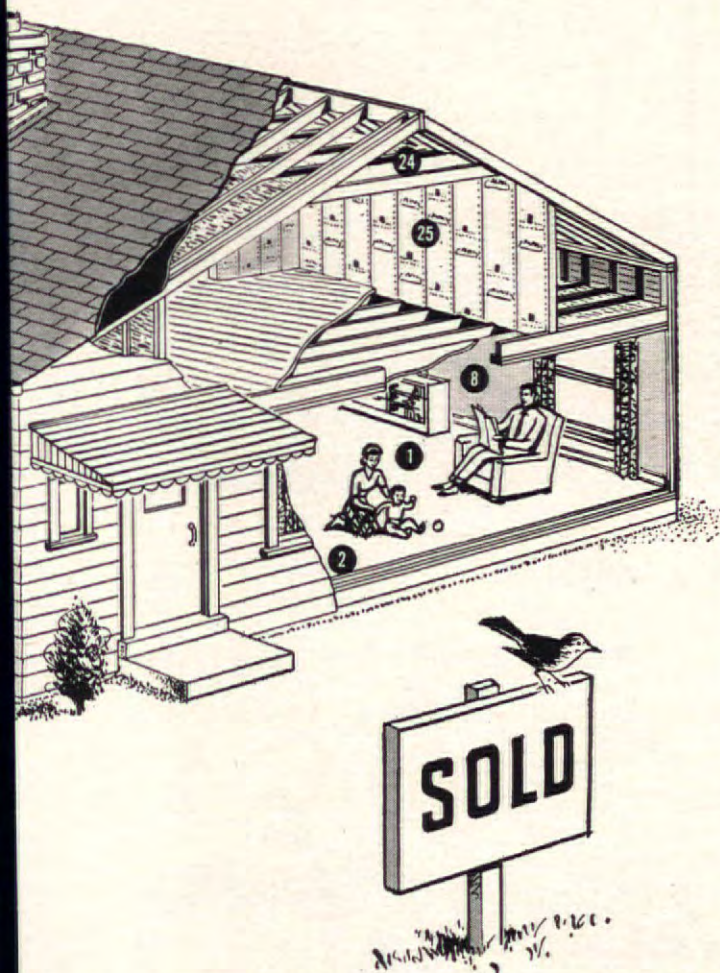
With Alfol Insulation, you add an entirely new set of benefits to your basic selling "package." Shown above are some 25 ways this unique reflective blanket makes your home a better buy for the customer.

Unequalled hot-weather comfort... high winter efficiency... positive protection against condensation—all these Alfol features and *more* are yours for better selling, backed by Borg-Warner's big consumer advertising program.

And remember—for all its customer appeal, Alfol costs no more than ordinary insulations. Actually, often *less*. That's because Alfol's patented blanket design insures easier handling, faster application. This means less labor, less "overhead"... more and better insulation.

Isn't it time you investigated this "no cost" extra for *your* sales package? Start now by returning the coupon at right for your **FREE** copy of the new Alfol Data Book.

25 reasons why ALFOL Insulation gives you more value to sell...



advantages homes



REFLECTAL CORPORATION



A subsidiary of Borg-Warner Corp.

310 South Michigan Avenue, Dept. C-11
Chicago 4, Illinois

1. **Unmatched hot-weather efficiency**
No other type of insulation can equal the amazing summer comfort delivered by Alfol. Keeps homes 15° to 20° cooler ... right and ready for low-cost air conditioning!
2. **Superior winter comfort**
Regardless of room temperature, you feel warmer as heat waves are "mirrored" back by Alfol in walls and ceilings. Winter fuel costs reduced as much as 35%.
3. **Positive condensation protection**
Positive, continuous vapor barrier afforded by Alfol guards against condensation ... protects vital areas against moisture damage:
4. **Exterior paint guarded** against peeling, blistering.
5. **Sheathing, siding protected** against deterioration.
6. **Timber safeguarded** against damp rot and dry rot.
7. **Plaster protected** against cracking and crumbling.
8. **Interior beauty assured**—paint, wallpaper and furnishings protected against in-wall moisture.
9. **Draft and wind-proof**—unique across-stud application of Alfol completely blocks air passage.
10. **Clean**—no dust, dirt or fibers to sift into rooms.
11. **Warmer floors**—minimum heat loss into crawl spaces.
12. **Self-supporting**—no lath or chickenwire needed.
13. **Low heat storage capacity**—homes cool quickly after hot summer days to assure comfortable evenings.
14. **Instant-acting**—homes heat faster in winter.
15. **Uniform efficiency**—no voids, no variations.
16. **Ceiling load: zero**—cannot cause cracking or sagging.
17. **Minimum joist load**—weighs less than 2 oz. per sq. ft.
18. **Aluminum foil won't burn**—Alfol in ceiling serves as positive stop against attic-originated fires.
19. **Free air circulation** around all framing members.
20. **Non-absorbent**—efficiency undiminished by roof leaks.
21. **Odorless**—Alfol cannot absorb or sustain odors.
22. **Vermin-proof, rodent-proof**—nothing to feed on.
23. **Continuous coverage**—no packing down, no settling.
24. **Permanence**—Alfol can't deteriorate or disintegrate.
25. **Neat appearance**—unfinished attics are brighter, neater when insulated by clean, light-reflecting Alfol.

FREE! Send today for
new ALFOL Data Book



REFLECTAL CORPORATION

310 So. Michigan, Chicago 4, Ill., Dept. C-11

Please send me a Free copy of the new 24-page Alfol Data Book along with the name of my nearest Alfol representative.

Name _____
Firm _____
Address _____
City _____ Zone _____ State _____
7309



Nobody likes a clutter of overhead wires . . .



and now the telephone people are doing something about it

This year telephone companies are carrying out experiments in underground wiring for about 20,000 builder houses, chiefly in Illinois, Michigan, Wisconsin, New York and Maryland.

For decades the telephone companies have put their lines underground in cities. And for 20 years they have found it cheap and convenient to bury their long lines. Now they seem about to solve their big suburban public relations problem—the eyesore of pole-hung wire.

Cost has been the big barrier to date

But new trenchers and a new cable (see page 196) are cutting costs. Engineers Clarence H. Elder and Philip J. Buch tell the story in the winter issue of *The Bell Telephone Magazine*. They write: "Where soil conditions were favorable, underground plant has been placed at lower first cost than for overhead construction." By favorable conditions they mean soft, sandy and unfrozen soil. No hardpan. No gravel. No rock. No frozen ground. "It's quite something else," they say, "to get favorable costs on a majority of jobs regardless of terrain, weather, and other conditions."

The cost of underground wiring is coming down, how-

ever, and the cost of poles is rising. As more and more power and communications lines are trenched under, and fewer and fewer facilities are left to share pole costs, the conclusion seems inevitable: lines must go underground.

What about underground power lines?

The power companies have their problems, too. Locating transformers for residential lines is a problem, future power demands must be carefully estimated to avoid digging up installed cable, and overhead street lights can mean complications. But power lines are also going underground (see page 142).

What can you do to get underground service?

You may not be able to get in on the big new experimental program, but you can take advantage of the phone company's lively sense of public relations.

You can make sure your phone company knows how other companies are saving money on installation and maintenance and are building good public relations by putting their wires underground. And you can point out that the time to do it is before you develop not after.

continued on p. 196

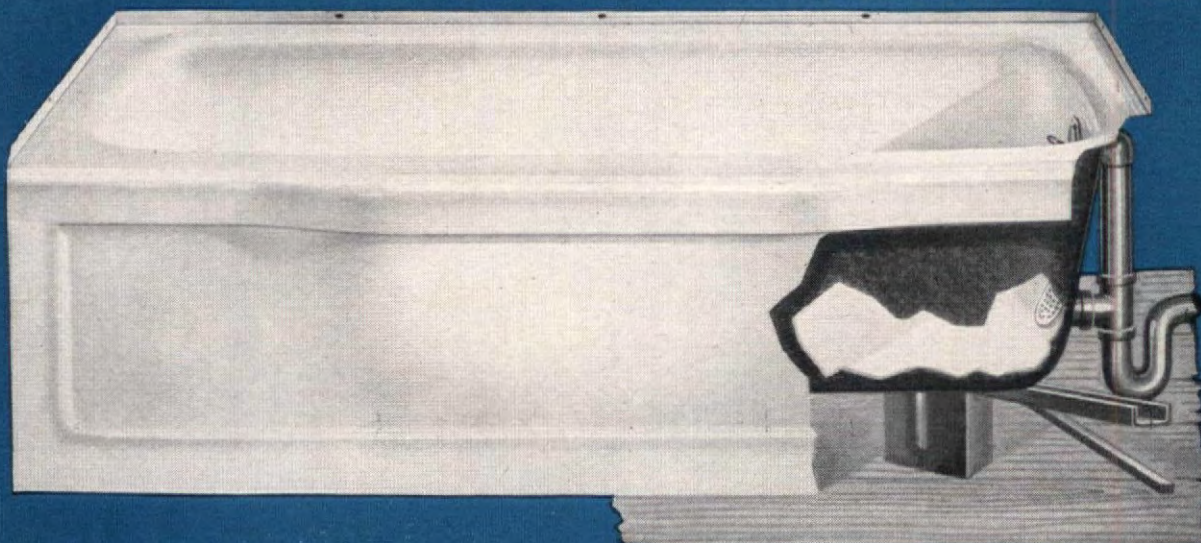
Still Another Borg-Warner
Plumbing Industry FIRST!



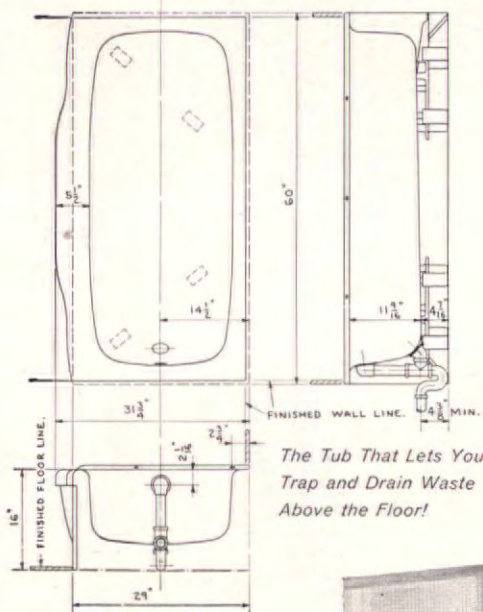
NEW!

Porcelain on Steel

END OUTLET BATHTUB



HUNTINGTON, Models S-2650 (Right-hand drain) and S-2651 (Left-hand drain). 5-foot length.



Provides Important Savings in Above-the-Floor Drainage for Remodeling and Slab Construction

Here, *exclusively* from Ingersoll-Humphryes, is the tub you have been asking for — the tub that provides new economies in installation by letting you trap and drain waste above the floor!

Developed in conjunction with the Research and Development Committee of the National Association of Home Builders, and featured in the 1957 N.A.H.B. Research Home, this new bathtub is ideal for both modernization and slab construction.

Available now in six beautiful pastel colors including new HOUSE & GARDEN Magazine selections and gleaming white.

Sold by leading Plumbing Wholesalers and Contractors from coast to coast.

75th Anniversary



PERFECT COMPANION to the sensational Ingersoll-Humphryes Wall-Hung Closet Combination — "the most revolutionary plumbing fixture for homes in 30 years!"



INGERSOLL-HUMPHRYES DIVISION
Borg-Warner Corporation
MANSFIELD, OHIO



EXPORT SALES: BORG-WARNER INTERNATIONAL, 30 SOUTH WABASH, CHICAGO 3, ILLINOIS

**When they open *these* doors,
you'll close more sales**

**LUPTON WEATHER-TIGHT
ALUMINUM SLIDING DOORS**

Modern homes equipped with handsome, low-cost Lupton Aluminum Sliding Doors have a plus value to prospective buyers.

Show *your* prospects the Lupton door installation... slide the smooth-running, quiet panel... and watch eyes light up. Quality is easy to see and feel in the Lupton Sliding Door. Two-, three-, and four-panel styles available in stock sizes with over-all widths from six to twenty feet. Weather-tight construction, precise leveling adjustment, choice of smart aluminum or Lucite pull-handle, low-sloped threshold—all these features, and more, help sell Lupton Sliding Doors to your customers.

For quick service on Lupton Aluminum Sliding Doors and the many popular Lupton Windows, call your Lupton representative or distributor—look in the Yellow Pages under "Windows and Sash—Metal."



LUPTON
METAL WINDOWS • SLIDING DOORS

MICHAEL FLYNN MANUFACTURING CO.

Main Office and Plant: 700 E. Godfrey Avenue, Phila. 24, Pa.
West Coast Offices and Warehouses: 2009 East 25th St.,
Los Angeles 58, Calif.; 1441 Fremont Street, Stockton, Calif.
Sales representatives and distributors in other principal cities



Here's how the panels slide on three- and four-panel styles.

SONOCO

SONOAIRDUCT®

FIBRE DUCT



meets and
exceeds all
F.H.A.

criteria and test re-
quirements for prod-
ucts in this category

Jordan Residence, Hartsville, S.C.
Marion Gandy, Builder.
Moore Heating & Sheet Metal Co.
Heating Contractor

INSTALLS EASIER SAVES TIME...SATISFIES CUSTOMERS

SONOAIRDUCT exceeds all requirements of the F.H.A. specification "Criteria and Test Procedures for Combustible Materials Used for Warm Air Ducts Encased in Concrete Slab Floors". This fact is supported by industry accepted laboratory tests.

Economical, lightweight SONOAIRDUCT Fibre Duct is made especially for gas and oil fired, perimeter slab-floor heating systems. Aluminum foil lined. 23 sizes—2" to 36" I.D., up to 50' long. Can be sawed to lengths on the job. Free installation manual available.

See our catalog in SWEETS...

SONOCO
PRODUCTS COMPANY

CONSTRUCTION PRODUCTS DIVISION
HARTSVILLE, S. C.

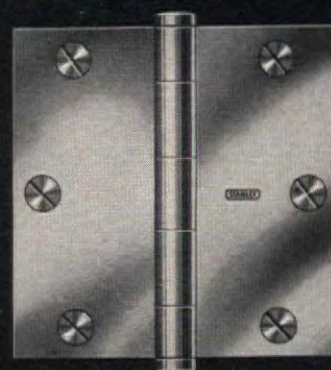
LOS ANGELES, CAL. MONTCLAIR, N. J.
5955 SOUTH WESTERN AVE. 14 SOUTH PARK STREET
AKRON, IND. • LONGVIEW, TEXAS • BRANTFORD, ONT. • MEXICO, D. F.



STANLEY Hardware



Standard of the World



Leader in the
Low-Priced Field

More lasting value in your homes

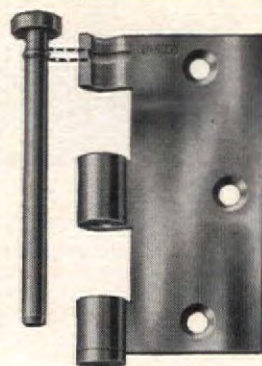
Stanley's famous 241 hinge now has a pin that is **guaranteed not to rise**. For removal, the pin must be tapped out through the patented hole in the bottom tip.

It's another example of Stanley leadership, another reason why more builders insist on Stanley hinges than on any other make.

The 241 and 741 hinges shown above are available in all standard sizes and finishes—regular weight (241) and light weight (741). Round corners available for faster installation with power-driven mortisers.

Check Stanley hinges against comparable items made by anyone, anywhere in the world.

And remember—the leaves of all Stanley hinges of the same size and type are always perfectly interchangeable.



REMEMBER . . .  THREE HINGES TO A DOOR

Send for your free copy of Stanley's 1957 Hinge Guide.
Write Stanley Hardware, 105A Lake St., New Britain, Conn.

AMERICA BUILDS BETTER AND LIVES BETTER WITH STANLEY

STANLEY

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

the Large



and the small



A transaction may involve a multi-million dollar industrial or commercial building—
or a small home. It may be in a Metropolitan area—or tucked off in a remote corner. It makes no difference!

Large or small—investors from coast to coast know their transaction will receive . . .

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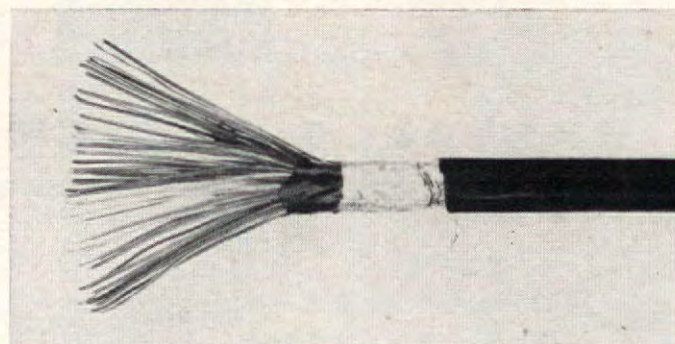
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TECHNOLOGY

Here's what is needed to bury phone lines



NEW TRENCHING MACHINE, built by Barber Green Co., for use in builder tracts digs a slot 3" wide, 40" deep at a rate of 5' a minute. Small unit does not disturb grade. Cost: \$3,200.



NEW TELEPHONE CABLE for underground use requires no rigid conduit. It is coated and wrapped in polyethylene and aluminum to make it flexible, water resistant and resistant to corrosion.



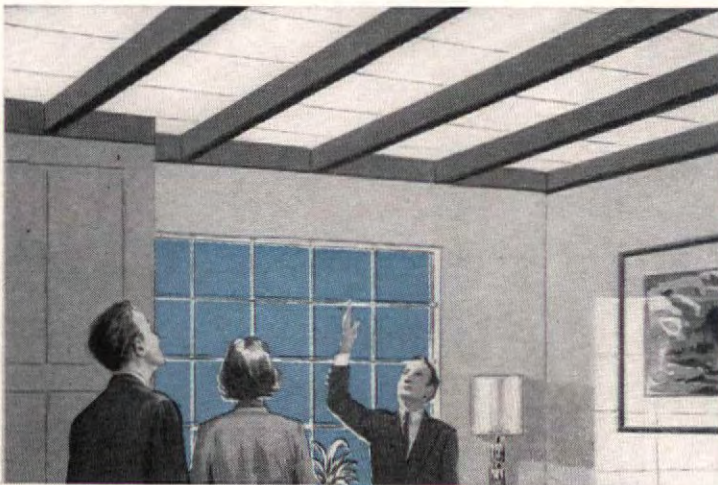
PEDESTAL POST (left) and transformer housing are kept above ground to ease maintenance. They are less conspicuous than pole and wire, can quickly be concealed by plantings./END

Flintkote Insulation Roof Deck
gives you functional, practical and decorative advantages
for popular open beam construction...

OUTSIDE...



and INSIDE..



FLINTKOTE



No one needs to tell you how increasingly popular open beam design is becoming. Not only for custom-built luxury homes... but for even lower priced houses.

However, have you discovered the new material that makes open beam construction easy, rich-looking and money-saving? Flintkote Insulation Roof Deck.

In addition to a fine appearance, Flintkote Roof Deck provides high structural strength, unusually fine insulation qualities.

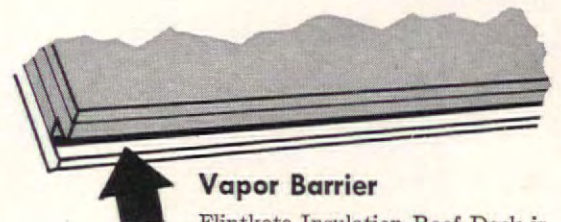
It eliminates the use of old-fashioned materials... simplifies and speeds application. Reduces material handling, sawing and nailing. Cuts labor costs as much as 50%.

Flintkote Insulation Roof Deck is decking, insulation, and pre-finished ceiling all in one. The beautiful open beam ceiling it produces makes a home seem more spacious, more gracious. At low cost.

There are also worthwhile savings because Flintkote Insulation Roof Deck eliminates the need for further insulation. And because these products are prefinished... so that they do not require painting.

Flintkote Roof Deck provides a strong roof... that resists cracking or warping. A roof that makes heating and air conditioning both highly efficient and economical.

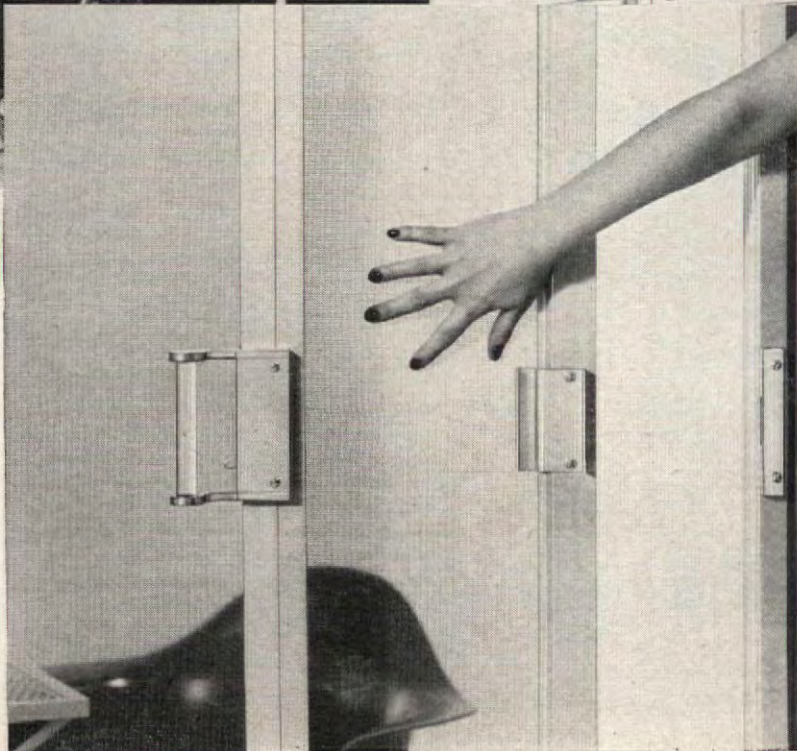
THE FLINTKOTE COMPANY, Building Materials Division,
30 Rockefeller Plaza • New York 20, N. Y.



Vapor Barrier

Flintkote Insulation Roof Deck is manufactured in two types. One, with a built-in vapor barrier and a factory-applied joint sealer in the groove on the long edge (as indicated in illustration), was designed for use in areas where the average January temperatures are lower than 40° F. The other, without vapor barrier or joint sealer, is for use in areas where the average January temperatures exceed 40° F.

...the extra years of service cost no more!



Aluminum-framed Fiberglas* screens are available for the New Fenestra Continental Gliding Glass Doors. This modern screen cloth gives you many advantages over conventional materials. Ask your Fenestra representative to demonstrate them!

*TMOCF Corp.

THIS DOOR SELLS HOUSES AS EASILY AS IT GLIDES OPEN!

*NEW Fenestra Continental sets the standard
of quality for aluminum gliding glass doors.*

Your prospects' first touch proves the extra "built-in" quality of the New Fenestra® Continental Aluminum Gliding Glass Door. It opens smoothly and easily and quietly... even with the extra weight of double glass. It has the solid feel you get when you open and close the door of a fine car.

Designed for insulating glass—The Fenestra Continental is the first gliding glass door truly designed for double glazing. It is extra strong and rigid. It glides on heavy-duty, *tandem* naval bronze rollers equipped with Torrington needle bearings. It's *double weather-stripped* to seal out wind, water, dust and cold. Regardless of your location or climate, you can sell the modern living freedom and beauty of gliding glass walls when you feature the New Fenestra Continental in your homes. Of course, it is easily adapted to single glass, if desired.

Packaged for easy handling and installation—The Continental is supplied KD and packaged

in a strong corrugated carton complete with hardware. Frame and door panels are quickly and easily assembled on the job or in your shop. Snap-in beads cut glazing costs.

From the jewel sparkle of its custom hardware to its gleaming lifetime anodized finish, the New Fenestra Continental answers your demand for a truly fine aluminum gliding glass door. This is the door that you can install in your model home with pride. This is the door with the extra quality to stop service problems and "call-backs" on the houses you sell. This is the door that proves to your prospects the quality of materials you use.

Your Fenestra representative—listed in the Yellow Pages—can show you a sample of the New Fenestra Continental Gliding Glass Door. He can give you complete details on types, sizes, and prices. Call him, today, or mail the coupon below.

NEW! Fenestra Steel Sliding Glass Doors

Color-styling plus the strength of steel... that's the beauty of New Fenestra Steel Sliding Glass Doors. They glide open smoothly and quietly on stainless steel tracks and steel ball-bearing rollers. Four-way double weather stripping locks out wind, cold, rain

and dust. Specially treated for finish painting to blend with your color scheme. Factory assembled and welded for fast, easy installation. Budget-priced for medium and low-cost homes. Check coupon below for complete information.

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GLIDING GLASS DOORS

Your Single Source of Supply for
DOORS • WINDOWS • STRAND GARAGE DOORS

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Please send me complete information on:

- ☐ Fenestra Continental Aluminum Gliding Glass Doors
☐ Fenestra Steel Sliding Glass Doors

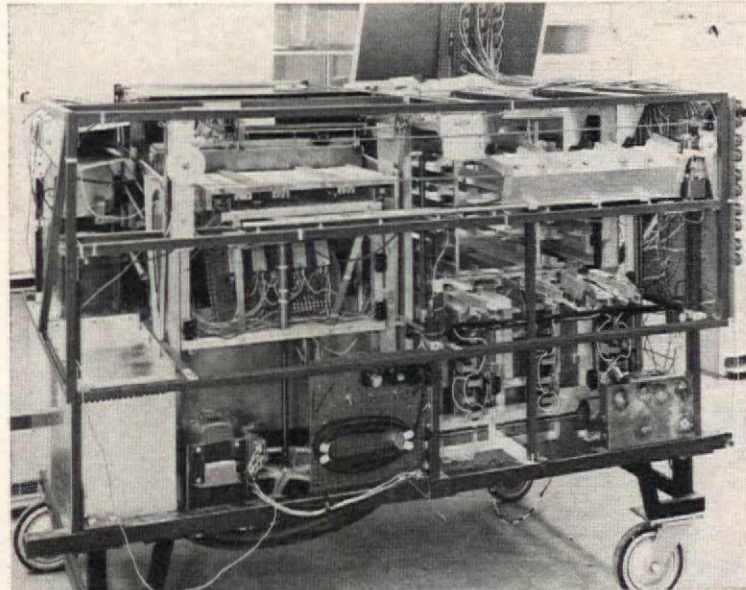
NAME _____

FIRM _____

ADDRESS _____

CITY _____ STATE _____

Is this the kitchen range of tomorrow?



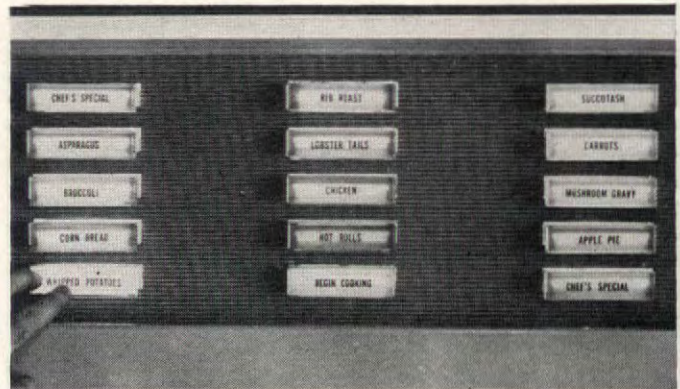
It's a GE-developed freezer-cooker and it works like a juke box to . . .

1. Take the foods a housewife wants out of the freezer.
2. Put them all in an electronic oven.
3. Cook them in about 35 minutes.



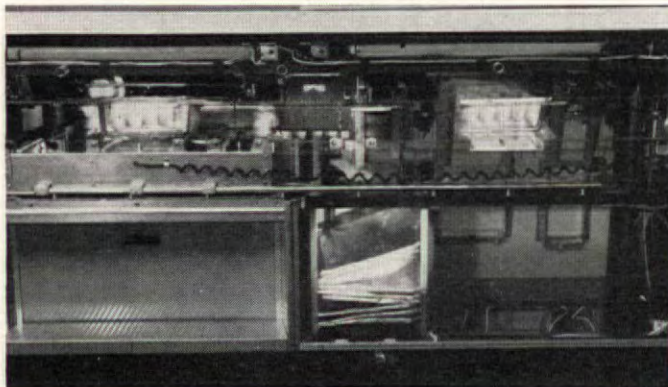
Interior is behind swing-down porcelain enamel doors

Five cubic-foot freezer has 14 slots that hold three Pyrex dishes each. Center slots are for meats, bulky foods. Side slots take most commercial frozen vegetable packs. Oven is at right.



You set a timer, push a button to start cooking

Panel buttons match position of foods in freezer. And 17 extra buttons are alongside freezer. Timing device on buttons automatically regulates the transfer of foods from freezer to oven.



Elevator-platform moves foods from freezer into oven

Automatic conveyor at back of unit transports foods. En route small metal brushes remove foil from foods to be browned. Oven cooks six foods at a time. GE spent \$15,000 to develop unit.



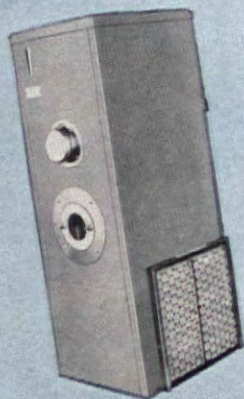
Complete cooked meal slides out at dining-room side

Dinner is announced by chimes, but oven will keep food hot for an hour. When housewife wants to serve, she pushes black bar, oven opens, elevator goes in, comes back out with meal./END

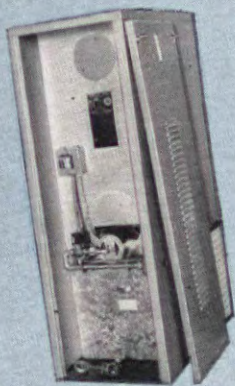
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A complete line of Oil and Gas-Fired Warm Air
Furnaces for every type of installation ... each
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furnaces are competitively priced.

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Kaustline
FURNACE & TANK CORP.
PERRY, NEW YORK

There is a Kaustline Furnace or Winter
Air Conditioner for every type of home

MOE LIGHT SETS THE FIXTURE TRENDS

dramatic new fixtures

The stunningly new Moe Light fixtures can give your model homes the "something extra" that softens prospects' sales resistance . . . both day and night! They're designed to appeal to today's woman's sense of style and fashion—and the broad range of prices fills the bill for every building budget.

(A) M-1447 . . . retail \$39.95*

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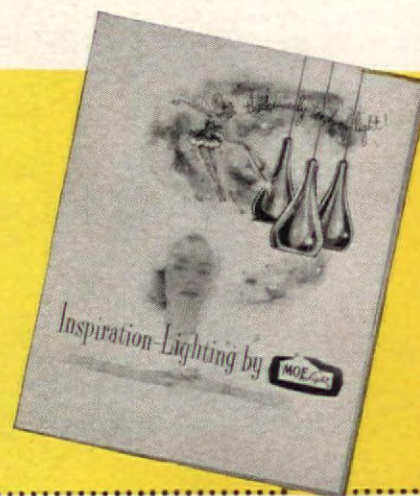
(C) M-1491 . . . retail \$29.95*

**Prices slightly higher Denver and west.*

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Loaded with new INSPIRATION-LIGHTING ideas that you can adapt to your model homes. Completely new in concept and design—shows hundreds of colorful new fixtures, dozens of full color room scenes!

See your Electrical Contractor or send for your FREE copy:



Send me my free 56-page, full color 1957 Moe Light Inspiration-Lighting Catalog with ideas on how to sell my homes easier.

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Inspiration-Lighting

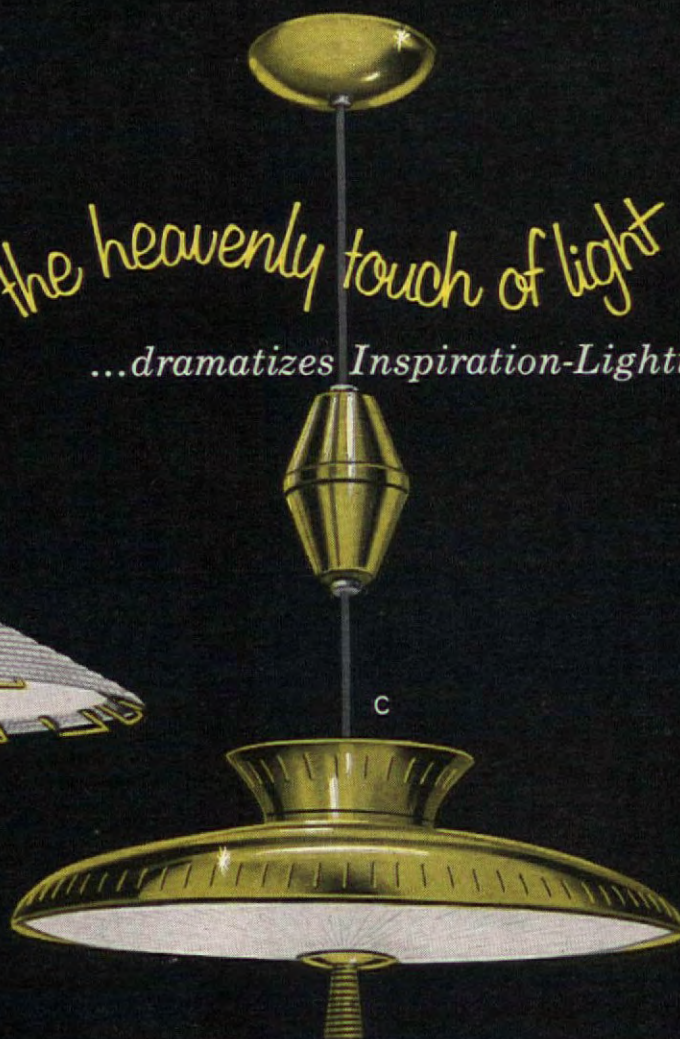
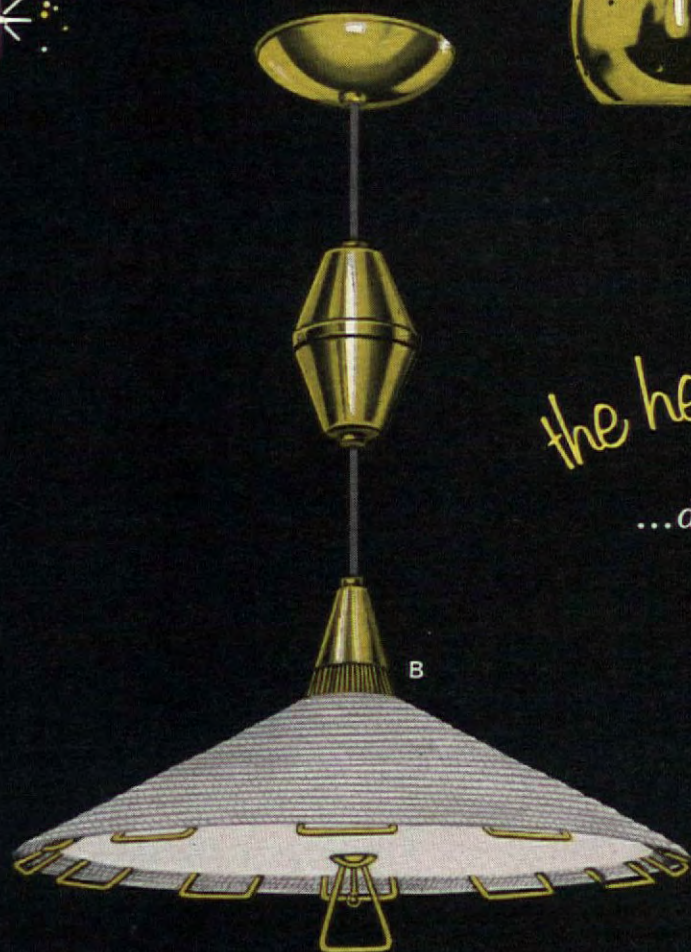
Executive offices: 410 S. Third Street, Louisville 2, Ky., Dept. HH-5

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...dramatizes Inspiration-Lighting



Point with pride to sales features of ALUMINUM



The Finest Products
Made with Aluminum

are made with

REYNOLDS  ALUMINUM

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Don't forget to sell the hidden values of aluminum ducts and foil-covered insulation. Condensed moisture will never rust this duct-work. Feature the TRIPLE PLUS® of Reynolds Aluminum Foil on famous-brand batts and blankets...Plus #1—Summer Radiant Heat Reflection, cooling interiors as much as 15°; Plus #2—Heat Reflection back from walls and ceilings for more warmth in winter; Plus #3—Positive Vapor Barrier.



Build better homes with aluminum...and build better sales by stressing the values that aluminum adds. Minimum maintenance is important to the homebuyer. Give him the facts: Aluminum won't rust, resists corrosion, never needs paint. And women like aluminum's natural elegance, the way it stays clean and stain-free, the easy glide of windows and sliding doors. Aluminum means extra sales power...especially when it carries the Reynolds identifying emblem. Make sure you point it out in the homes you build. **Reynolds Metals Company**, General Sales Office, Louisville 1, Kentucky.



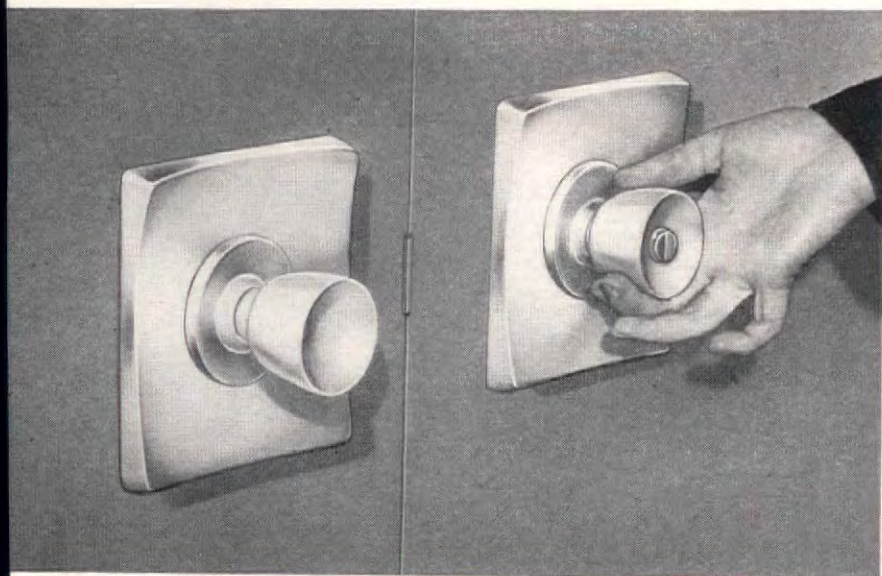
REYNOLDS

See "Circus Boy," Reynolds dramatic adventure series, Sundays, NBC-TV.

Mrs. Homebuyer can easily handle lightweight aluminum screens for her modern aluminum windows. Gutters and downspouts, too, are rustproof and non-staining.



Strong, lightweight aluminum makes really practical the sliding door with the picture window effect. Save space—no swinging room needed. Works smoothly—no slamming. Weather tight protection. Never warps or swells. Note, too, the aluminum siding—with its long-lasting baked-on enamel finish.



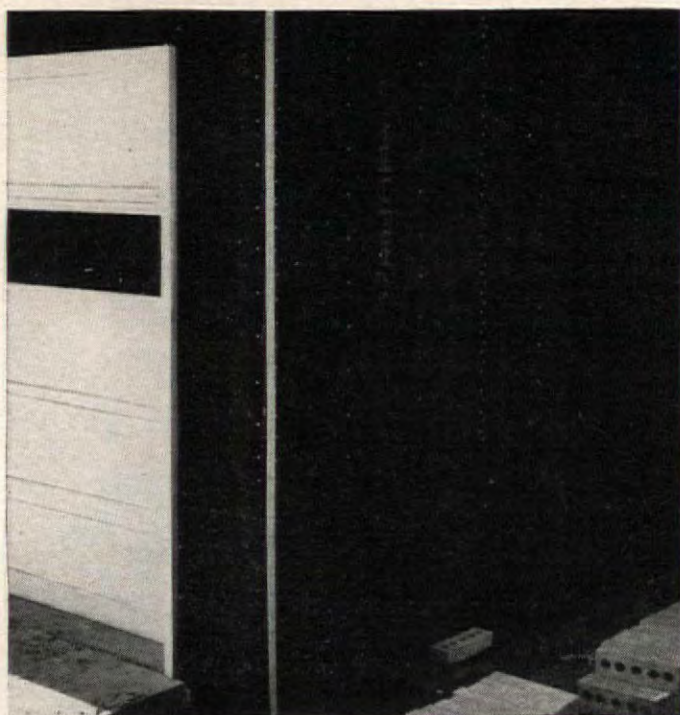
Softly lustrous aluminum hardware comes in many styles... available in natural or color anodized finishes.



Still more aluminum sales features include thresholds, lighting fixtures, jalousies, shower door frames, awnings, combination storm windows and doors.

ALUMINUM

Photographs taken at the 1957 Television Home...built by Theodore Productions in cooperation with Reynolds. Architect: James J. Kennedy, A.I.A.



Expendable lattice story poles are nailed to corners

Mindrup nails his story poles right to the sheathing. He cuts enough poles for a house from thin lattice lumber, marks the courses on them all at once. A nylon line stretched

between corner blocks is moved up a mark with each course. When the job is done, the pole is inclosed in the masonry. Larger Norman brick used here also add to Mindrup's savings.

Here are two ways you can cut the cost of brickwork



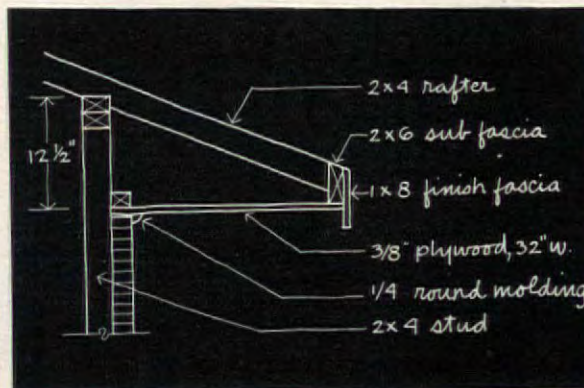
Small Builder Jim Mindrup has piled up a series of money-saving, bricklaying tricks.

Because he has, he keeps the cost of his brick veneer house close to that of frame. Actually, he gains a price advantage, for lenders in his community (Alton, Ill.) grant him 20-year mortgages vs. 15 years for frame. This makes his houses easier to buy since monthly payments are smaller than for competing frame houses.

He saves countless minutes of bricklayer time

with home-made nail-on story poles that cut the time spent in measuring and leveling courses (above). He uses 500 less bricks per house (and the labor needed to lay them) by putting the tops of windows and doors up to soffit height (below). Norman brick (12") reduces the units needed from 7,500 to 5,000 per house.

Mindrup gets a design bonus, too, from his method: a generous overhang of almost 3' instead of the more common 2'.



Brick laid to soffit eliminates courses over windows

Brick walls are run right up to the top of the windows, but the usual courses over door and window openings are omitted. This does away with the need for angle-iron lintels

over openings, as well as added courses of bricks. The only steel lintel needed is over the garage door. Space above the brick is filled by plywood soffit and quarter round molding.

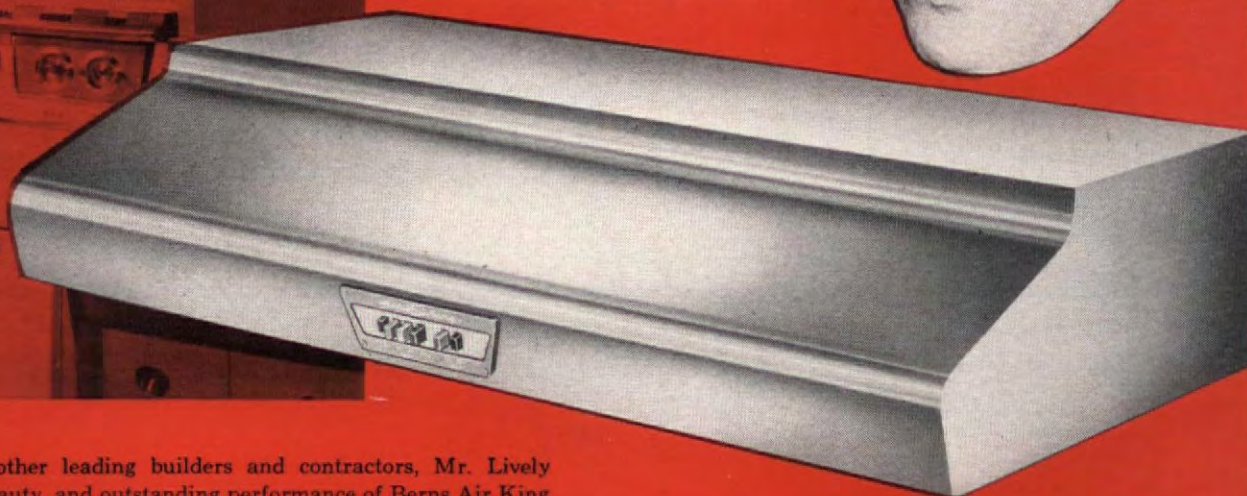
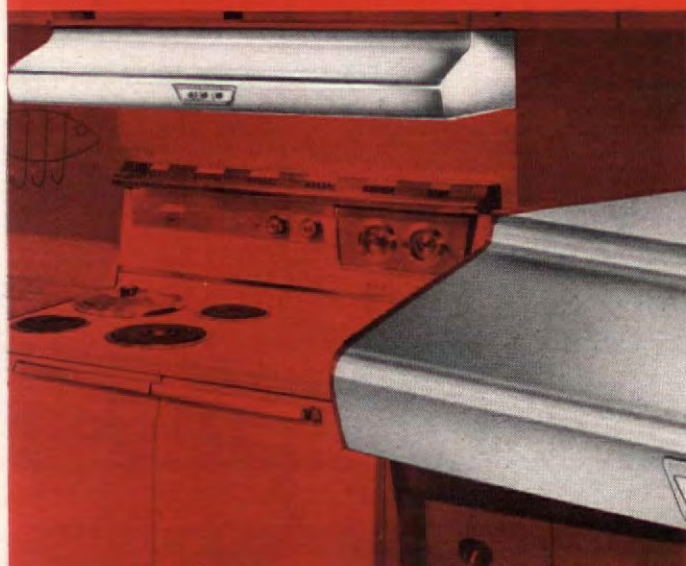
For other new aids to better masonry, see page 210

*The nation's largest home builder says,
**"We chose Berns Air King Push Button
Hoods and Fans for their beauty,
performance and easier installation."****

Tom Lively, Pres.
Centex Construction Co., Inc.
Dallas, Tex.



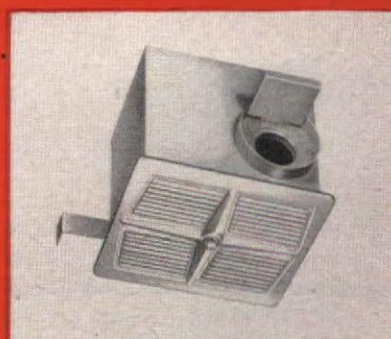
6000 single family homes in
Elk Grove Village, Elk Grove, Ill.
Architect:
A. J. Del Bianco and Associates, Chicago.



Like so many other leading builders and contractors, Mr. Lively has found the beauty, and outstanding performance of Berns Air King Hoods and Fans of real help in selling home prospects. Berns Air King Hoods combine push button convenience and many other advanced features in a complete selection of models for every type of installation. Put the extra "sell" of Berns Air King Ventilating Range Hoods in your kitchens—at no extra cost.

BERNS AIR KING BATHROOM VENTILATING FANS *are more attractive, more efficient, cost less*

In appearance, in performance, in value, there's no bathroom fan to equal Berns Air King. The beautifully styled grills are triple plated chrome to resist the effects of heat and moisture, stay sparkling new for years. Continuous duty, waterproof motor and pressure blower blade insure quieter, more efficient service for years. 115 CFM. Can be exhausted into attic, between joists or out a sidewall. Extension arm allows installation without heading in. Full 5 year guarantee. Model BF4C ... List price \$24.75.



"TB" Series
twin blower for cabinet,
ceiling or range hood



"KF" Series
pull chain or automatic
sidewall models



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economy wall switch
or pull chain models



"TC" Series
through ceiling fans,
also roof jack model



"CF" Series
for ceiling or
sidewall mounting




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3050 NORTH ROCKWELL STREET, CHICAGO 18, ILLINOIS


New kind of home insulation !

L·O·F Glass Fibers' new **Thermo-Sensitive**
Home Insulation actually helps homes cool off faster
in summer . . . cost less to heat in winter!



IN SUMMER—It cools down in 1/5 to 1/10 the time of
other types of blanket insulation.

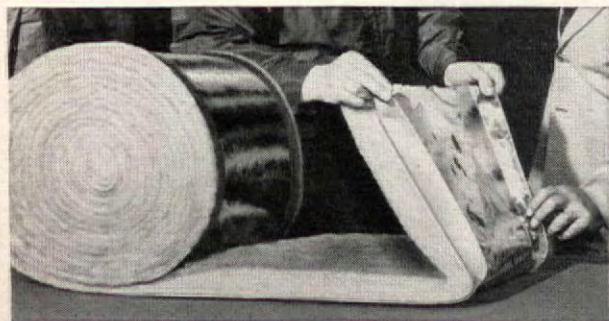
RESULT—Bedrooms cool off more quickly in the evening. Cooling units operate more efficiently, carry less load.



IN WINTER—It does not soak up heat; reaches top insulating
efficiency 5 times faster.

RESULT—Helps home temperatures respond faster to thermostatic control. Pays for itself in lower fuel costs.

© 1957, L·O·F Glass Fibers Company



Resilient, compression-packed insulation made of fine glass fibers unrolls to proper thickness. Permanent, snug fit—no gaps between blanket and framing members. Reflective facing acts as vapor barrier, turns back radiant heat.

Because L·O·F Glass Fibers' Home Insulation is *Thermo-Sensitive*, it offers home buyers comfort-benefits they can get with no other insulation now on the market.

And because it's so lightweight and resilient, it offers *you* advantages like easy one-man installation and lower handling costs . . . in addition to its tremendous value as a home-selling feature.

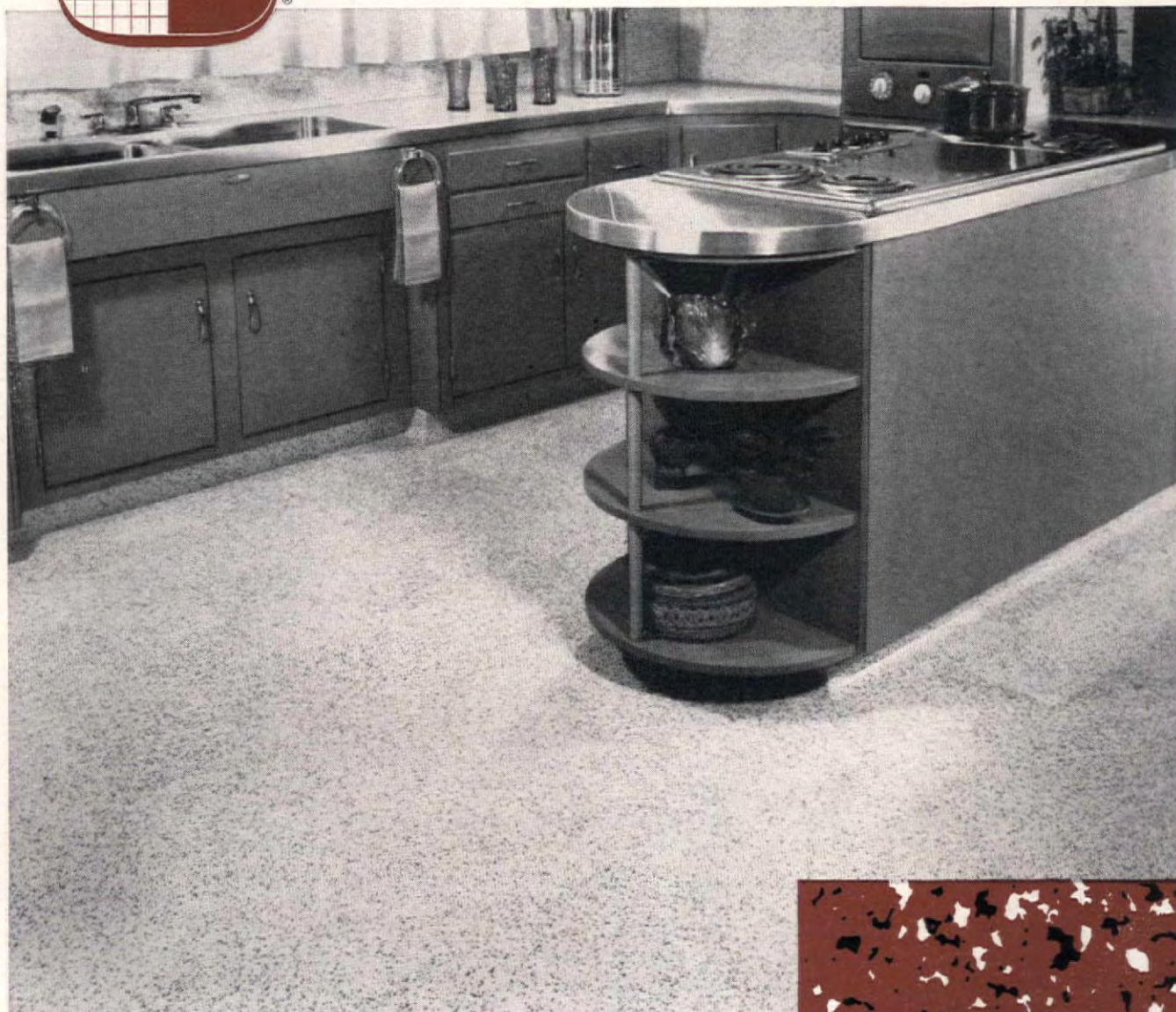
You can get fast delivery from your nearest distributor. For his name, write: L·O·F Glass Fibers Company, Dept. 21-57, 1810 Madison Ave., Toledo 1, O.



L·O·F GLASS FIBERS COMPANY • TOLEDO 1, OHIO

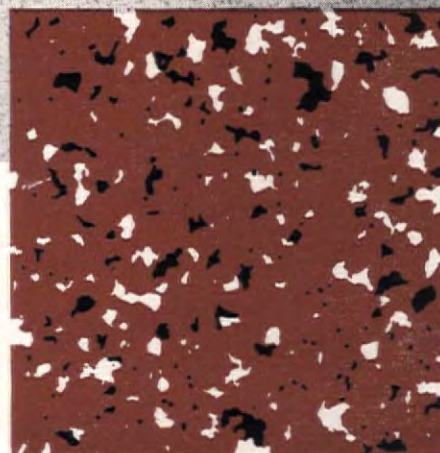


HOMOGENEOUS VINYL FLOOR TILE



...an important sales feature in **model** homes

Shopper-traffic through today's model homes looks for, is impressed with, quality features that save time, reduce housekeeping work and worry. With Bolta-Floor homogeneous vinyl tile you can *sell* not only smart decorators colors and patterns—BUT years more wear with far less care. Bolta-Floor beauty and quality make it ideal for *all* rooms. Its non-porous surface resists scuffs, dirt and stains—is easier to keep lustrous and new-looking. A complete plan for merchandising Bolta-Floor to your customers is now available. For information write The General Tire & Rubber Company, Akron, Ohio.



New "Terrazzo" Bolta-Floor.
Fashion-perfect pattern in a full range of
decorator-preferred colors . . . in a complete
line of tile sizes and roll widths.

SEE BOLTA-FLOOR IN THE MAY AND JUNE HOUSE BEAUTIFUL

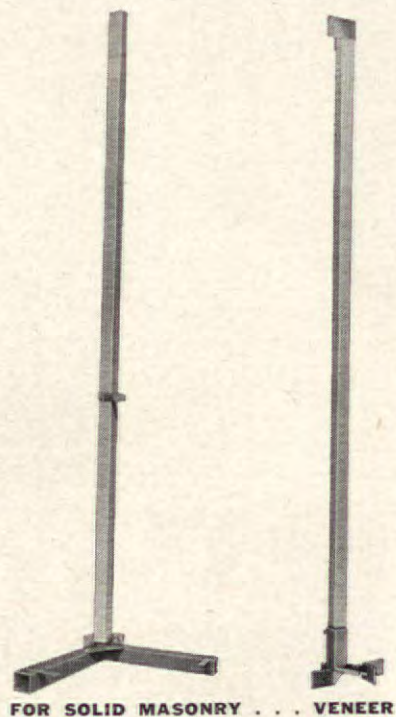
THE GENERAL TIRE & RUBBER COMPANY
FLOORING DIVISION • AKRON 9, OHIO





FASTER CREWS can work independently of slower workmen on adjoining walls, as line holders move separately up masonry guides at corners.

New masonry aids are designed to speed bricklaying



A. Steel masonry guides are said to insure fast, accurate alignment of brick courses on all walls of the house. Two sides of the square steel rods (8' long) are etched in standard brick scales, the other two show modular scales. Special line holders slide up and down the guide to establish new courses. For veneer work, the guide is hung from the cornice on a nailed bracket; for solid brick walls, the rod is held by a plumbed and leveled right angle base.

The guides speed up bricklaying in three ways: 1) corners are automatically plumbed by a special clip, 2) line holders are integral, moving up and down the guide, and 3) lines are independent, so two walls can be worked at different courses at the same time. The manufacturer estimates that a six-man crew loses five man-hours each day waiting for lines to be raised, claims the new guide cuts this to minutes. Price: veneer set (six guides and accessories), \$378; solid masonry set, \$462.50. Goldblatt Tool Co., Kansas City 8, Mo.

B. New corner block, the Lionel Line Grip, clamps the line with a ball bearing in a tapered interior channel. Just pull the line tight and the tension jams the ball bearing into place. Another tug loosens it. The "L"-shaped block fits around corners, is held in place by the tension of the line. Made of rustproof zinc alloy, steel ball bearing. Price: \$2.50 ea. Goldblatt Tool Co.

C. Nylon Tru-lines quickly establish accurate head joints and wall openings. For laying brick, block or tile, the cord is available in either standard or modular masonry markings to eliminate dry bonding. The nylon is 100 lb. test and will not sag after being stretched taut. Price: 100', \$2.70, 500', \$12.75. Goldblatt Tool Co.



Adjustable platforms walk up walls

Working and materials platforms can follow a mason up the brick wall, keeping both the man and his materials at the best working level. Adjustable brackets mounted on the steel tubing framework can be raised up the scaffolding as the brickwork rises. Both platforms are raised and lowered simultaneously by a hand-cranked winch and various cog devices provide a positive safety latch so the platform cannot drop accidentally. No lifting, bending or stretching is required of the mason, and one laborer keeps several journeymen stocked with brick and fresh mortar by working from his position at the rear of the scaffolding. Both platforms and cable have a large safety factor.

Three companies manufacture brackets and scaffolding:

- D.** Chesebro-Whitman Co., Long Island City, N.Y.
- E.** Morgen Manufacturing Co., Yankton, S.D.
- F.** Safway Steel Products, Inc., Milwaukee 13, Wis.

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*Be sure you have complete literature
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wholesaler or write today ...*

Only **ELKAY** offers a sink that sells every job—

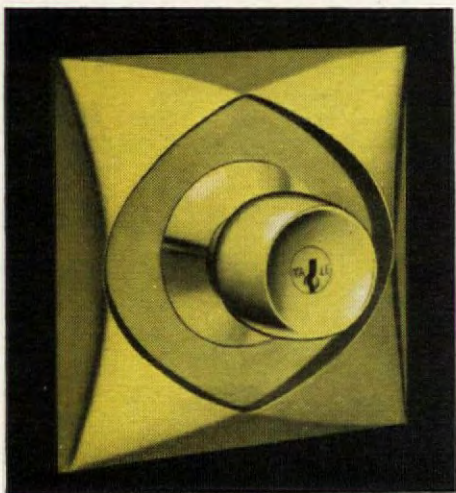
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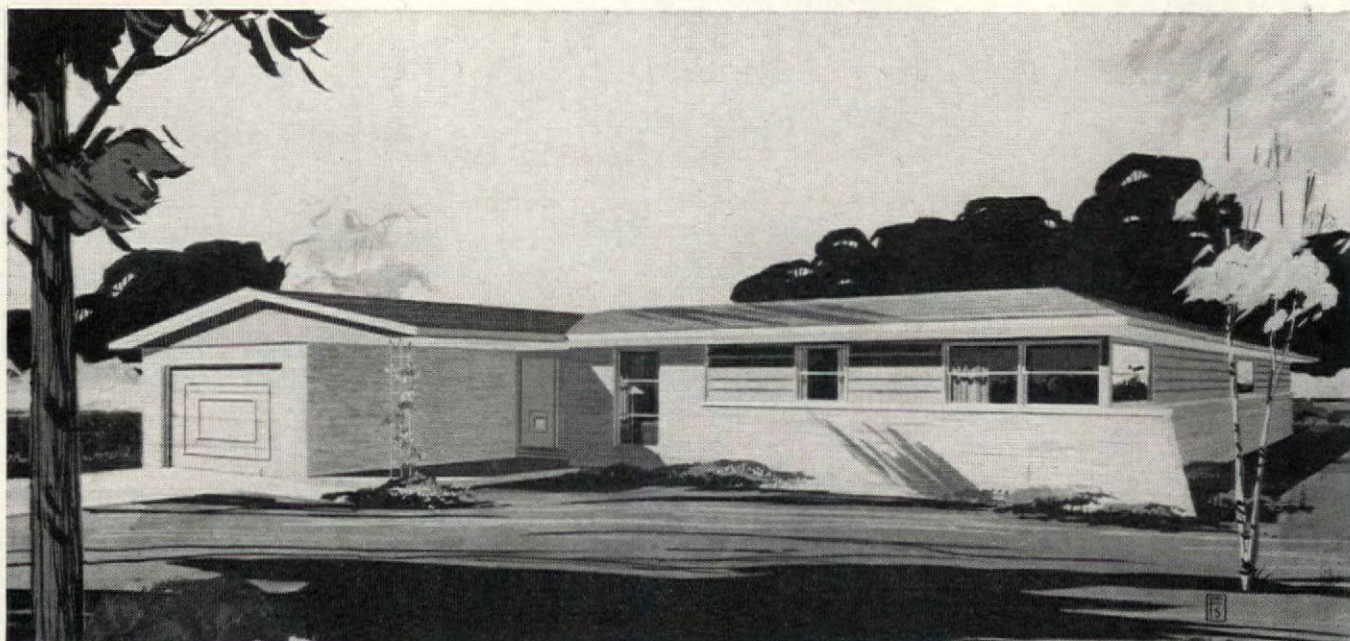


New Yale Brandywine design
key-in-knob lockset with Glamour
trim selected by Centex.

SELECTED BY CENTEX

FOR ELK GROVE VILLAGE

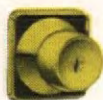
YALE *Brandywine*



Two of four model homes of Centex Construction Company's \$175,000,000 housing development near Chicago.

How do smart builders attract value-conscious buyers? Centex Construction Co. of Dallas, Texas, does it with modern, functional designs. For its 6,000-home development at Elk Grove Village near Chicago, Centex chose, for instance, this season's key-in-knob design sensation—the new Yale Brandywine. Here is style of universal appeal, in premium-quality locksets that offer the finest price value available today. With the Yale Brandywine, home buyers get security and single-key convenience. Builders like Centex get the additional advantage of easy installation. Dazzle your model-home visitors! Give them new Yale Brandywine design key-in-knob locksets set off with one of Yale's many distinctive trims.

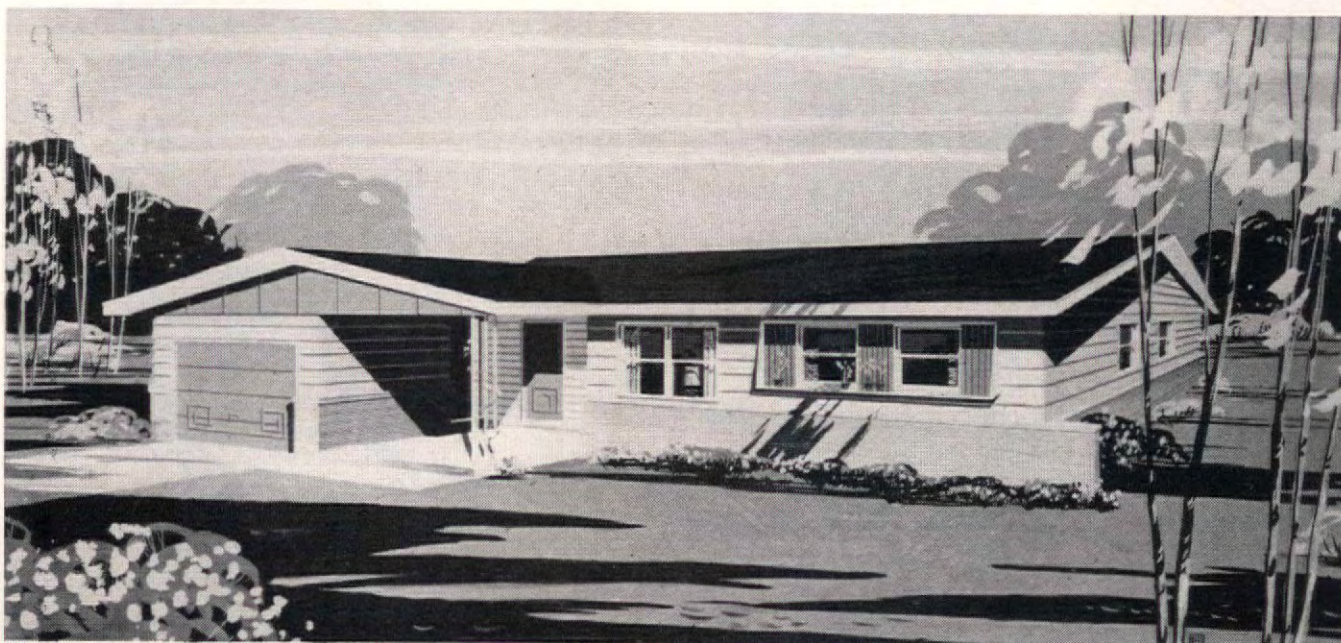
For today's big doings in locks and hardware—LOOK TO YALE!



YALE & TOWNE

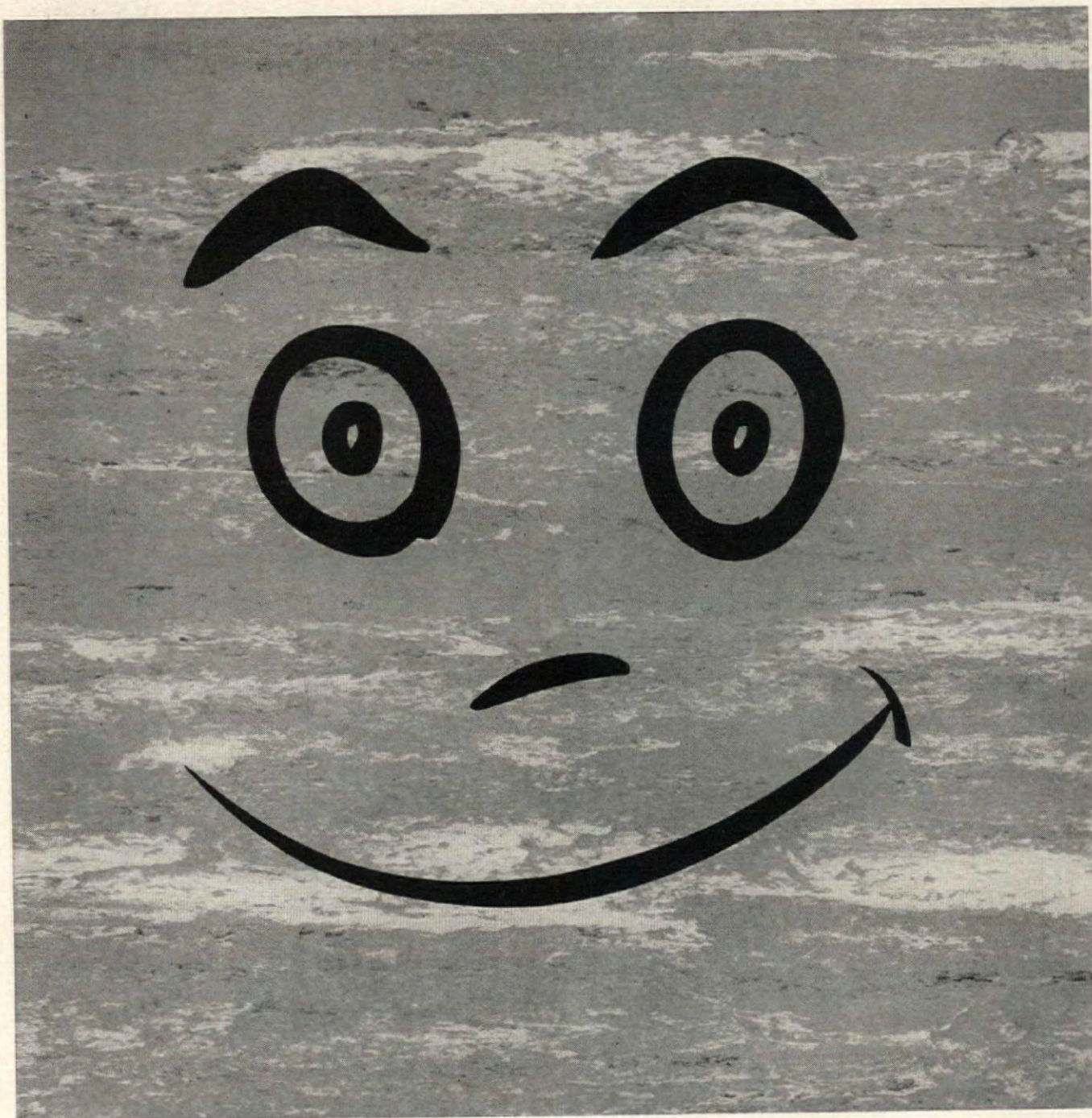
The Yale & Towne Manufacturing Company
Lock & Hardware Div., White Plains, N. Y.

New Yale Brandywine design key-in-knob lockset with many distinctive trims. Included are (above, left to right) Constellation; Williamsburg; Hudson; Salem.



Yale Locks and Hardware supplied by Schuham Hardware Company, Chicago.

YALE—REG. U. S. PAT. OFF.



“Here’s what to tell prospective home buyers about us B. F. Goodrich Koroseal Floor Tiles. Tell ’em we’re rugged. Dirty us up, spill things on us, we stay looking good as new. Explain how built-in luster makes us a snap to clean. We clean in half the time! Tell ’em we go anywhere—from basement to attic—in 20 decorator colors. Don’t bother pointing out how beautiful we are (they see us in better houses all over). Just let ’em know that Koroseal is the most famous name in vinyl.”

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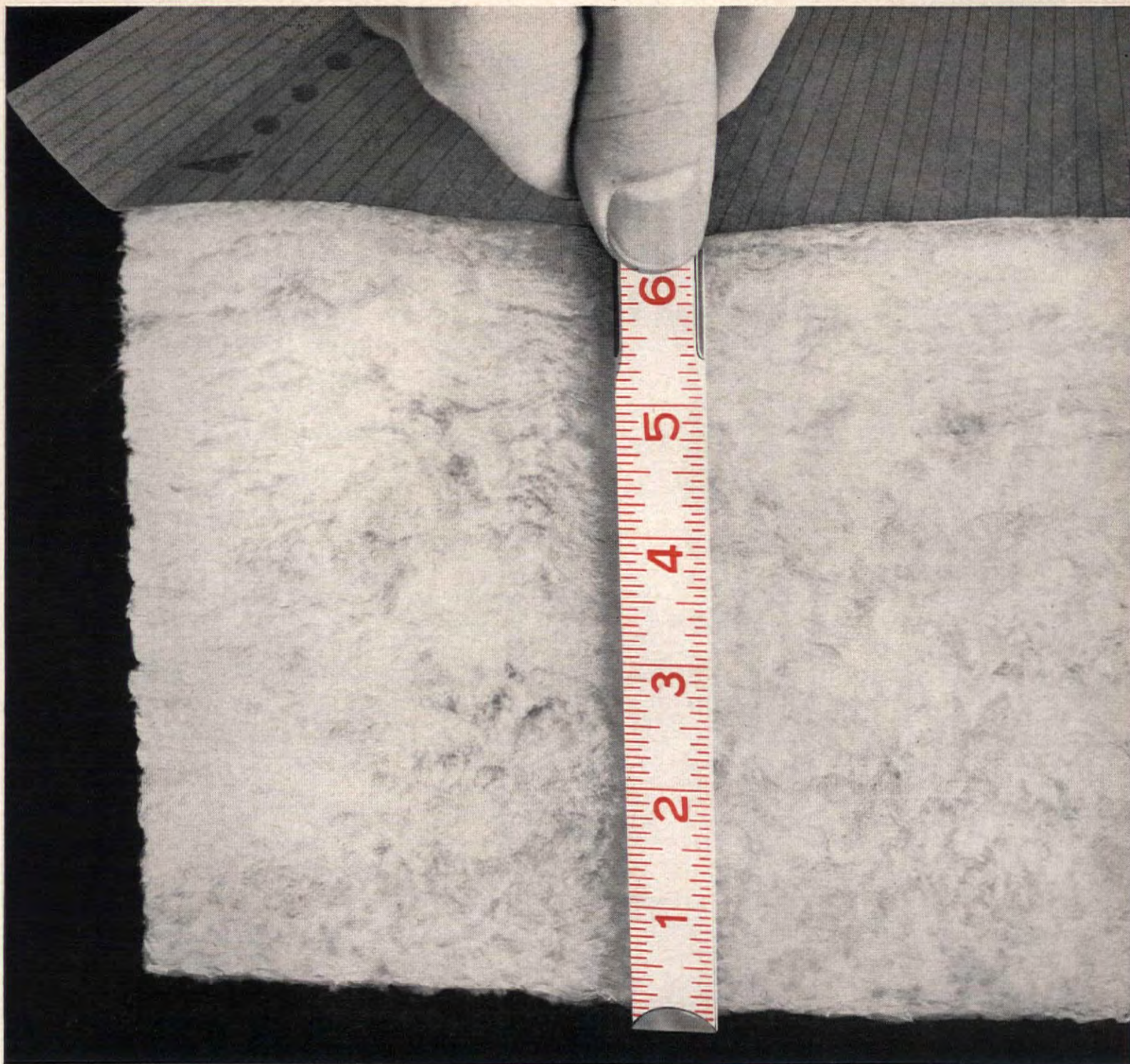
FOR FURTHER INFORMATION and free 1957 color guide write to B. F. Goodrich Flooring Co., a division of The B. F. Goodrich Company, Dept. HH-5, Watertown 72, Mass.



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Now with new 6" batts of Fiberglas Insulation you get the right thickness for ceiling areas in today's homes insulated to the 6-4-2 rule!*

Everything points to 6" in ceilings, 4" in walls and 2" in floors as the rule in insulating new homes. That's what the National Electric Manufacturers Association recommends for electrically heated homes and what tests at Air-Conditioned Village in Austin, Texas, proved most desirable in air conditioned homes.

What's more, latest results of the Fiberglas nationwide Low-Cost Com-

fort Test Program are showing that heating-cooling equipment cost can be reduced appreciably by using adequate insulation. The net cost to the builder of the extra insulation required for Comfort Engineering is very nominal. The added sales feature of Low-Cost Comfort is far greater than the added cost.

That's why we've developed 6" thick batts of Fiberglas Insulation designed solely for ceiling areas of your new homes. Batts come in 4-foot lengths of 15" and 23" widths with a vapor barrier of kraft paper on one side. They are exceptionally light in weight, easy to handle, cut and install. For complete information, see your insulation supplier, or write Owens-Corning Fiberglas Corporation, Department 67-E, Toledo, Ohio.

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*T-M. (Reg. U.S. Pat. Off.) O-C-P. Corp.

Now you can do all your inside painting in a day

There is big news in paint.

New one-coat interior paints promise to cut inside paint costs as much as 25% to 50%, save builders up to \$200 or more per house on painting alone.

Other big savings should result from the speed-up in construction schedules possible with one-coat paint. The whole inside of a house can be painted in a day instead of the three to six days needed for the usual multicoat paint job.

Levitt may shave paint costs by 67%

The new one-coat paints are being pioneered by such builders as Bill Levitt and Andy Place.

Levitt hopes to shave his labor costs by two-thirds with a new alkyd-base Arco paint he is testing. The whole interior is sprayed (except the windows which are removed). The only thing masked is the fireplace-chimney (which is covered with paper). This way a 1,000 sq. ft. house can be painted in three or four hours. The paint does not run and a uniform finish is obtained on gypsum board, wood trim, Masonite, aluminum louvers, etc.

Up to now Levitt has been giving his houses three coats of paint—two primers and a finish coat. Because of the drying time between coats, a complete interior job has taken at least five to six days.

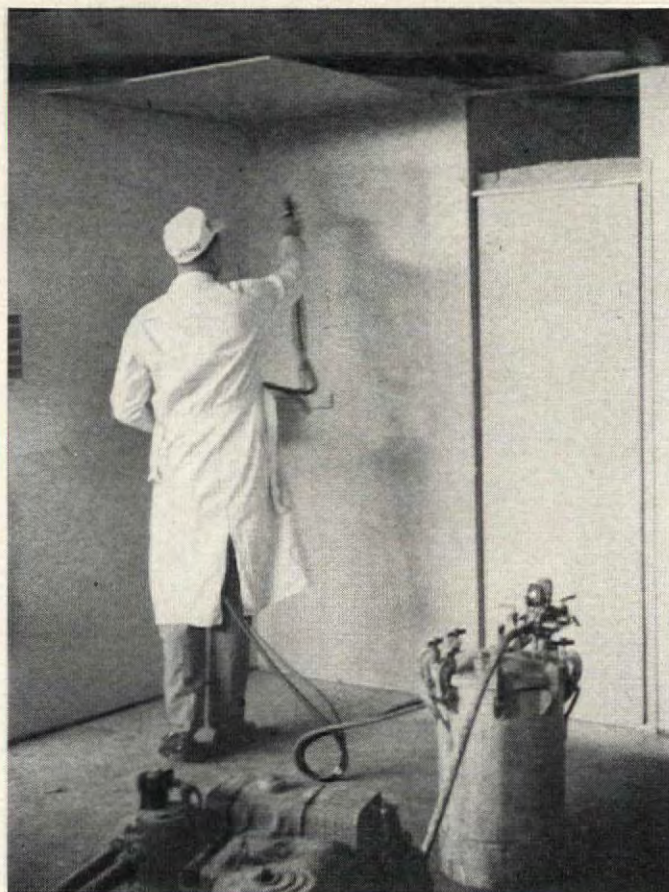
The new paint gives a ripple texture finish, and is a spray-on version of an interior one-coat paint first introduced last year for roller application. Levitt's vice president, Leonard Haeger emphasizes, however, that use of the new paint is still experimental. It worked well in tests on a mock-up room. Now it is being tested in half a dozen houses.

How Andy Place saves with one-coat paint

In South Bend, Ind., Builder Andy Place is trying another brand, USG's Neo-Fleck, a multicolored enamel type (see New Products, H&H, Jan. '57). Like Levitt, Place says his 1,000 sq. ft. interiors can be spray-painted in a day by one man. This includes getting everything ready, masking windows, etc. The actual painting takes about five hours. The same houses formerly required two coats and three to four days time, "depending on the weather." Result: each house can now be finished two to three days sooner. Place's construction chief, Bill Weist, says this speed-up is the biggest advantage of one-coat paint, but Place also saves about \$100 per house on his total paint bill.

How is the new paint working out? "Up to now very well," Weist says. He is using it in all his houses (except when a buyer asks for a solid color). But he adds that the final verdict will depend on what his homebuyers think after they've had it for at least six months. "We are still experimenting."

The paint Place uses is not literally a one-coat type. USG explains it this way: "Two coats are applied in one application. A double spray method is used. The second application is put on immediately after the first, while the first is still wet." In effect, the paint has a built-in primer coat. USG says it is for spray application only (Place had to get union



LEVITT TESTED paint in mock-up room at Levittown, Pa.

permission to use spray guns) and may be used on raw wood, plaster or wallboard.

What about cost?

The dollar cost per gallon of one-coat paint runs more than a low-cost conventional paint. Andy Place, for example, pays \$4.50 per gallon, a dollar more than his old paint cost. A thicker application is also required. One gallon of the new paint will cover about 200 to 250 sq. ft. of wall; a gallon of conventional paint will cover from 350 to 400 sq. ft. But because a conventional paint requires one or two primer coats, the new paint is clearly more economical on the basis of a complete job.

What about other "one-coat" paints?

Many so-called one-coat paints have been on the market for years. But these are one-coat only in the sense that they will cover old paint in one coat. On new walls they need a primer coat. The true one-coat paint does not need a primer.

But by no means all paint companies endorse one-coat paints. Feelings are mixed, according to a HOUSE & HOME survey of top manufacturers. Those who question the use of a one-coat paint do so chiefly because they say it sacrifices durability. They say at least two coats are needed for a paint job that will last.

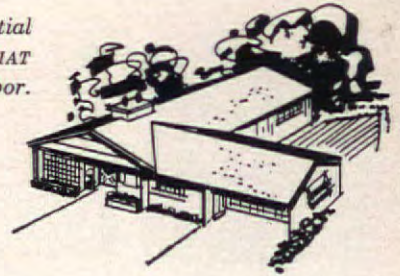
Makers of the new one-coat paints answer such arguments by saying durability is a function of film thickness. And the whole secret of the new one-coat types is that they are made to give a one-coat film equal in thickness to two to three coats of conventional paint. As of last month FHA approval lay in the hands of regional offices; paint is no longer given blanket approval by Washington officials.

G. NEO-FLECK PAINT, new multicolored enamel for interior walls, is for spray application only and needs no primer. Covers raw wood, plaster or wallboard in one application. Eighteen colors. US Gypsum Co., Chicago, Ill.

H. ARCO RIPPLE TEXTURE. Interior wall finish for dry wall construction or "for any conventional surface where a texture finish is desired." For spray or roller use, it needs no sealer and goes on in one application. The Arco Co., Cleveland 27.

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Associate Architect:
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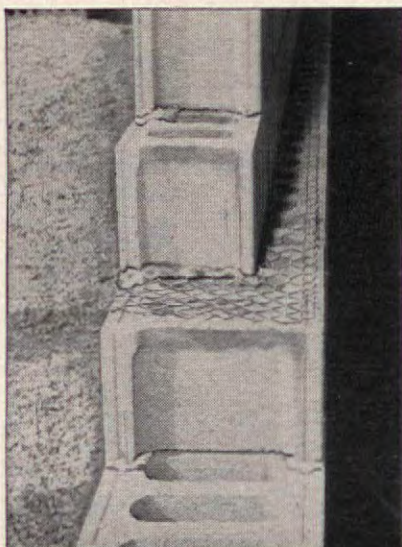
KEY-WALL

?

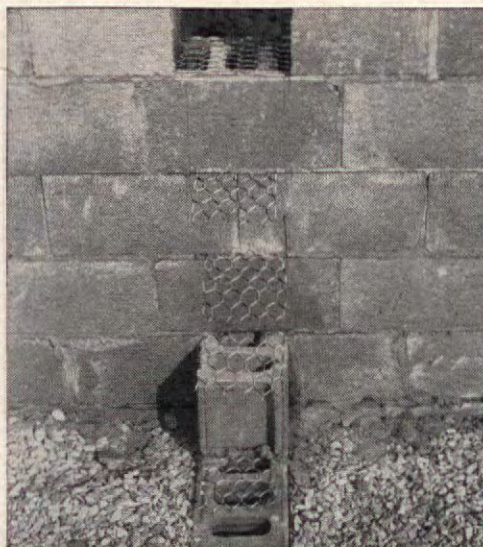
It means
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It means you
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reinforcement.

Brickmason Ted Ehman, working on the Russellville, Indiana High School, likes the way Key-Wall can be lapped without interfering with embedment or adding thickness to the joint. This is particularly important at corners. With Key-Wall, masons find it just as easy to reinforce corners as on straight runs.



It's so easy to lay up face brick the way Mr. Hand does it. With Key-Wall on the top course of 12" foundation units, a better mortar bed for the brick is obtained, as well as reinforcement.



Another reason Mr. Hand rates Key-Wall the best is because it is so easy to tie in curtain walls. On this job, an 8" block was tied into the outer wall, with Key-Wall being used as reinforcement at every joint. Short lengths are used for convenience.



Mr. Ehman finds that mortar flows in, under and around Key-Wall to give exceptional bonding and provide full mortar embedment. Key-Wall is galvanized for protection against weather, assuring a strong bond. It is easy to store on the job. 200-ft. rolls are compact, and can be carried with ease.

I sure like **KEY-WALL** galvanized masonry reinforcement

says Lamoin Hand, Jr., partner in the Cutshall Construction Company of Akron, Ind. "As a contractor and journeyman bricklayer, I like Key-Wall the best. The rolls are easy to handle. They can be stored any place without rusting. They take very little space on the job. Besides, I can put Key-Wall in every

other joint instead of every third or fourth joint and build a better wall. For example, on the Russellville, Indiana High School, we used Key-Wall on every other course rather than every third course as specified for other reinforcements. I like Key-Wall, and so do my men."

AND HERE ARE OTHER ADVANTAGES OF KEY-WALL:

- It rolls out in 200 ft. lengths without joints • It's so easy to cut and fit, easy to handle • You get effective resistance to cracks • You get increased lateral wall strength • You save on material cost • You save on handling and storage

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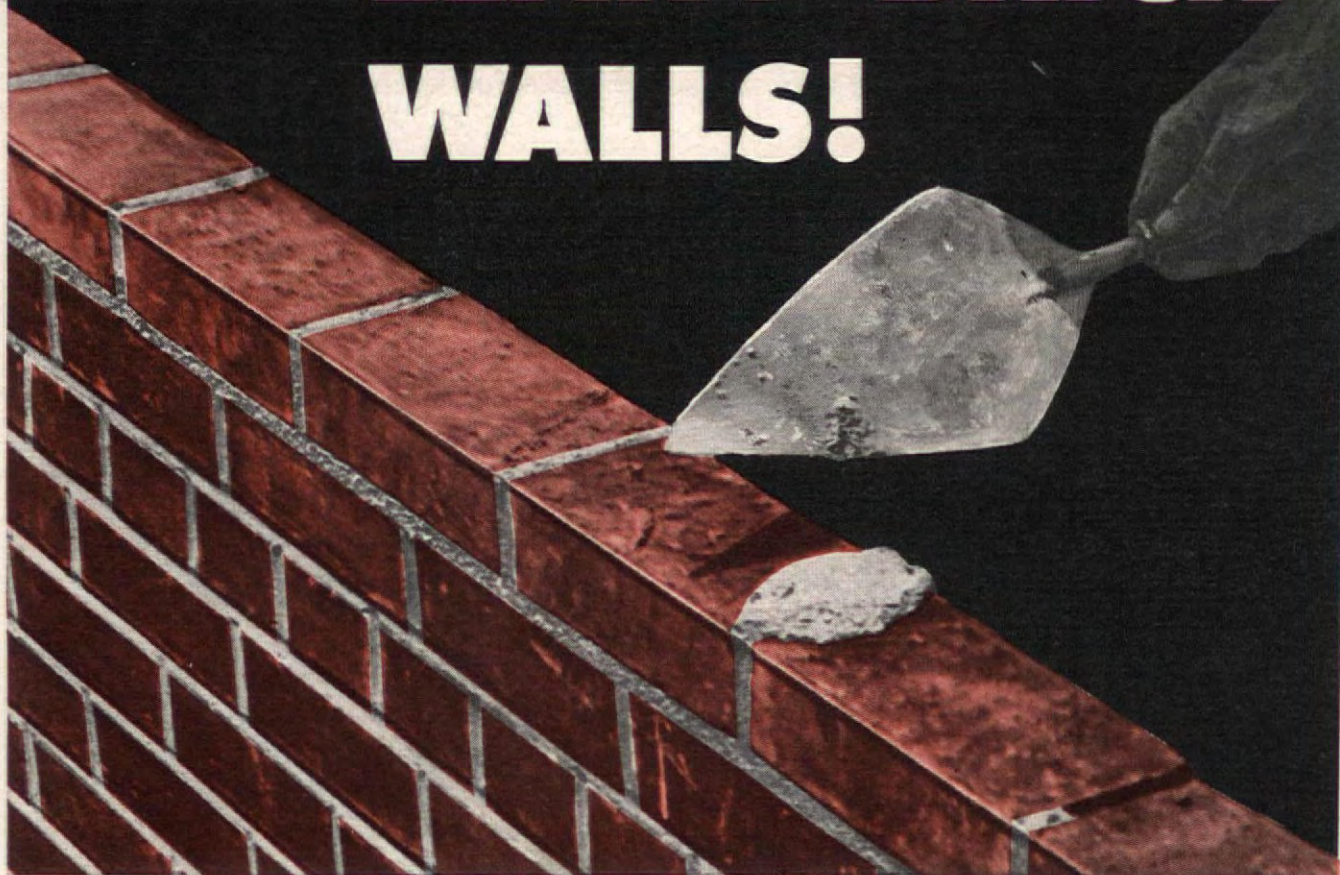
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Instead of throwing enough mortar on the brick to fill the joint completely, bricklayers often spot a dab of mortar only on one or both corners of the brick—and then slush the head joint after the brick is laid. This slushing is not enough to fill the joint solid. Result—water may work its way through voids in the head joint, to the inside of the wall.

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bricklayer to use enough mortar to completely fill the joints without slushing, and still lay the brick easily and accurately to the line.

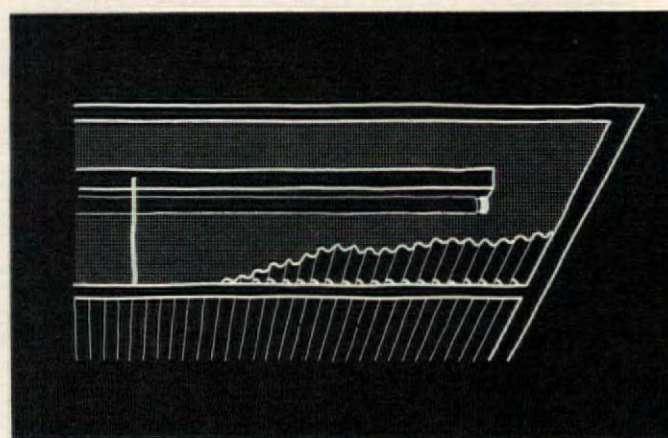
Brixment mortar has great plasticity, high water-retaining capacity and

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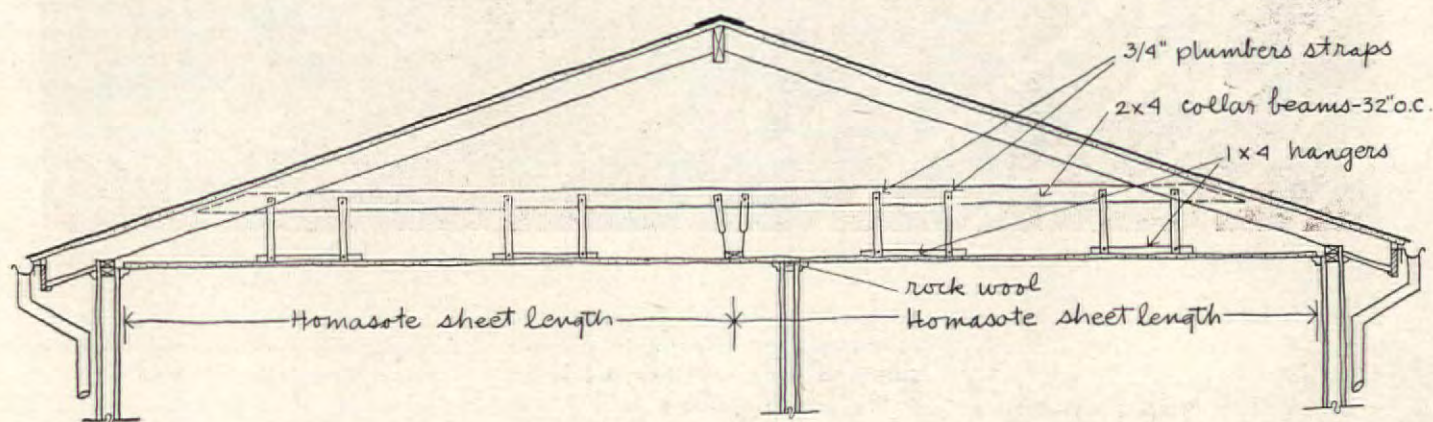
Here are two packaged luminous ceilings for baths and kitchens

a. A whole ceiling of light is now available in just one package. These two new ceilings made by The Wakefield Co. give bathrooms and kitchens shadowless uniform light. Since both "float" from the structural ceiling, air circulation is not affected.

Sunshine Ceiling (shown at left, above) is made for 5' x 7' and 5' x 8' bathrooms. The package includes the electrical channel system for six incandescent lamps (75 w. white or 100 w. pastel bulbs) and a preassembled lightweight sturdy steel grid to hold six 2' x 2' molded plastic diffusers. Electrical channels are attached to the white-painted structural ceiling; grid is hooked to lighting channels and six diffusers are laid in the grid. Diffusers are 8½" below the bathroom ceiling. The completed canopy of light as packaged is 4' x 6' and

weighs about 40 lbs., however, Sunshine Ceiling can be modified in modules of 2' x 4' to float into any size or shape bath or kitchen. Price: \$31.50.

Wall-to-wall Sunshine Ceiling (right, above) uses fluorescent lamps and a corrugated vinyl-type diffuser. In the package you get the electrical channel system for three 40 w. lamps and an unassembled grid. Grid is attached to wall angles and structural ceiling and diffuser is laid in place. Company recommends this ceiling for rectangular baths or kitchens 6' x 9' or smaller. Extruded aluminum T bars and wall angles of the grid can be cut to the length desired. The unit is suspended 9' to 12" below structural ceiling; a 6' x 9' ceiling weighs about 80 lbs. Electrical channels in both types are UL approved. Price: \$62.80. The Wakefield Co., Vermillion, Ohio.



And here's a way to float a ceiling from the collar beams

b. Wilson Air-Float system uses large Homasote panels (up to 8' x 14') hung from simple brackets to make a new, continuous dry-wall ceiling.

In new construction, the ceiling can be hung from collar beams, as shown above, so that both joists and bearing walls are often unnecessary. The ¾" plumber's straps are nailed to both collar beams and to wood hangers—1 x 4 wood strips of various lengths. Panels are then nailed to the wood hangers and glued tightly at joints. After joints are sanded flush and spackled, the ceiling can be finished with textured paint or wallpaper.

Ceiling can also be hung from rafters or joists, is particu-

larly useful on remodeling jobs, maker says, since high-ceilinged rooms can be lowered for a more modern look or to allow installation of indirect lighting and air conditioning. At room edges, the panels rest on stock moldings without being attached; for soffits, supporting members under rafters are eliminated.

This new construction method gives continuous dry-wall coverage of any area, regardless of the condition of the existing joists or ceiling, maker says. No furring-up of uneven joists is required and on actual jobs, joists out of line by as much as 4" have been handled without difficulty. Further details available from the Homasote Co., Trenton 3, N. J.

continued on p. 226



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We've found this to be absolutely true! Customers do like the convenience and the good taste of a built-in dishwasher—but not just any dishwasher; they like KitchenAid. The big reason, of course, is they know that KitchenAid is the best performing dishwasher in the industry. They know KitchenAid is quality...it's made by Hobart!

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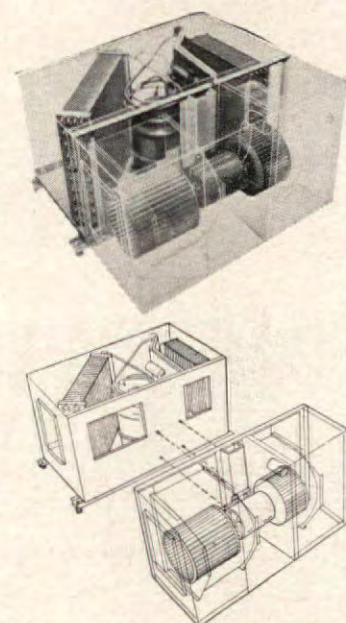


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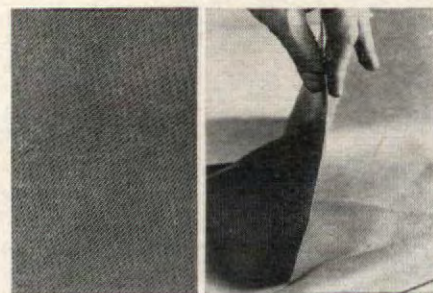
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d. Saran 909 awning fabric is made of thin vinyl plastic. Material got its start in World War II as an insect screening and radar cable cover, returned to civilian use as an auto seat cover and is used today for outdoor fabrics that need to endure weather and use without fading or showing wear. Fabric is translucent, so light diffuses softly through it. Handsomely styled in striped and plain colors, Saran 909 won't absorb moisture, is guaranteed not to sag, cleans off with just soap and water and is self-extinguishing. Material is sold in 34" widths, manufactured by Dow Chemical Co. for Lumite Div., Chicopee Mills, Inc., New York, N.Y.

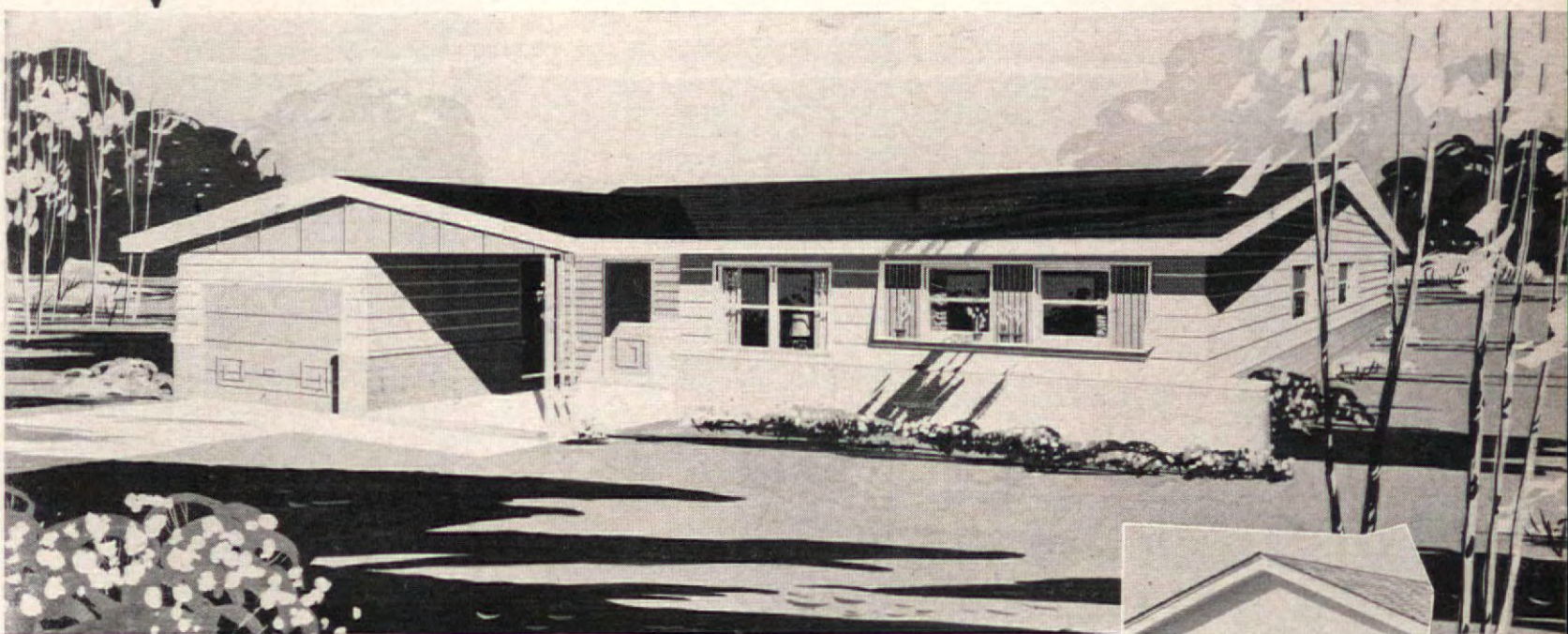
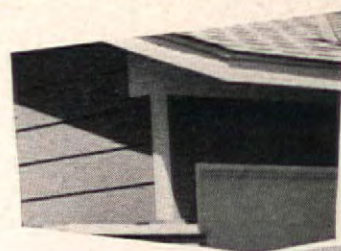
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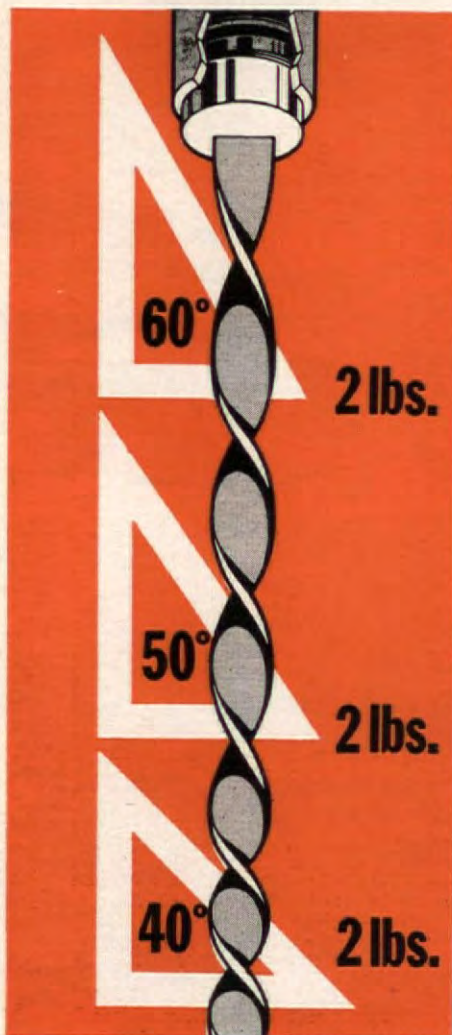
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The change in the degree of pitch in the spiral rod from top to bottom progresses from 40° to 80°. This principle of mechanics controls and equalizes the lifting power of the steel coil at every point in the run of the sash . . . is positive and permanent.

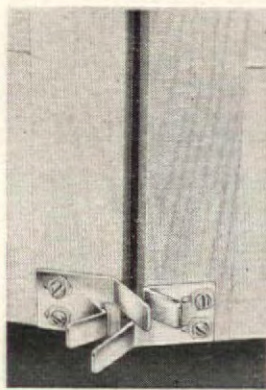
Have your local Lumber and Millwork Dealer supply you with UNIQUE Sash Balances installed in complete window units with or without weather-stripping. Or install them on the job in just a few minutes per window.

... the BACKBONE of double-hung windows

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BALANCE CO.**

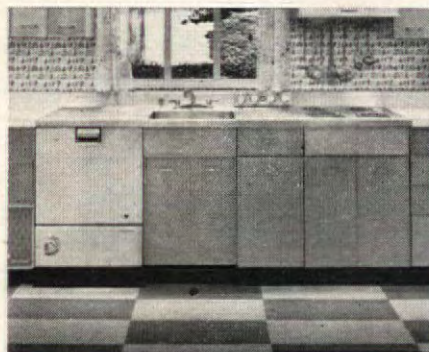
41 MAGEE AVE., STAMFORD, CONN.



e. Bi-folding door hardware allows center-hinged panels to fold together against the jamb, giving full access to closet or wardrobe, with a minimum of door projection into a room.

Hardware set can be used on doors from 3/4" to 1 3/8" thick. A door aligner, secured to the bottom of center panels, is said to eliminate need for a bottom guide track. Header guide track with necessary pivot brackets can be altered to smaller than standard opening sizes, and track is so designed that you can use your own preference for trimming the opening.

No. 2980 sets are furnished complete with all necessary hardware, including hinges and door pulls. Stops are provided, too, so that doors will fold back to only 90° if desired. Packed sets are available for four-door, 4', 5' and 6' finished openings; two-door, 2', 2 1/2' and 3' finished openings. Stanley Hardware, New Britain, Conn.



f. This unit kitchen includes an automatic dishwasher, a 20" sink, a small appliance outlet and four gas or electric cooking tops—all incorporated in an 84" stainless-steel counter. The basic component of a complete line of RCA Whirlpool kitchens, the unit has several important selling features.

Steel base cabinets have changeable door and drawer panels of wood that a housewife can slide on or off and thereby change cabinet colors as often as she likes. Cabinets are squared-up to match '57 design of company's major appliances. In size, they range from large 36" base and wall units to quarter-round shelves. Four drawer sections are available in 15" and 18" widths for base cabinets. Optional equipment includes full-length fluorescent lighting on backsplash, electric pot scrubber, base cabinet instead of dishwasher. Whirlpool-Seeger Corp., St. Joseph, Mich.

continued on p. 230

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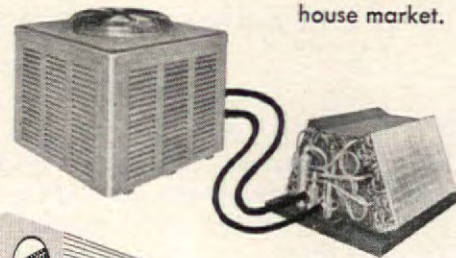


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This low-cost room has custom selling power

A Fiberglas-screened patio is the lowest-cost room you can add to a house. Yet, with this feature, your homes jump into the custom class in the eyes of prospects. Houses with Fiberglas-screened patios are right in step with the nationwide trend to indoor-outdoor living.

Prefabricators of screened patios will tell you, Fiberglas* screening is the *best possible screening for big enclosures*. . . because it spans large areas without denting, stretching, sagging or shrinking—and goes up quickly with the least amount of framing.

Builders in every climate are using Fiberglas-screened patios to give their houses the modern indoor-outdoor flavor that today's buyers demand. You'll find it's the greatest selling feature since the attached garage! Write for names of manufacturers of prefabricated Fiberglas-screened patios or

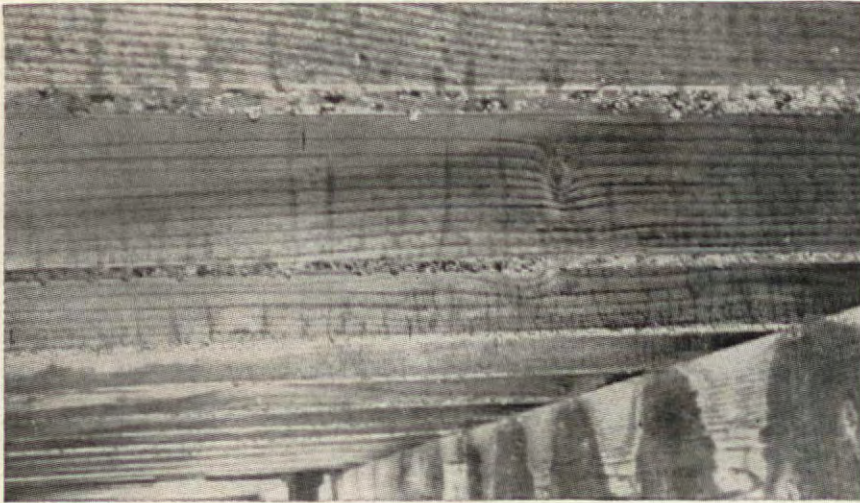
your local distributors of Fiberglas screening.

Write for free booklet, new ideas in patio design by George Cooper Rudolph, A.I.A. Address Owens-Corning Fiberglas Corp., Dept. 67-E, 598 Madison Avenue, New York 22, New York.

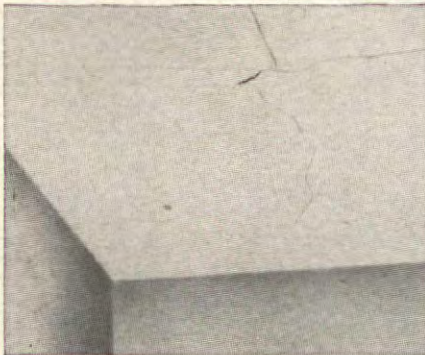
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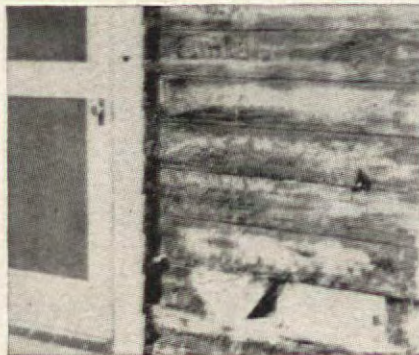
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Condensation on floor joists above a crawl space



Cracked plaster ceiling due to condensation on the inside of a flat roof deck



Condensation in the wall caused framing to decay and plaster to crack

Eliminate the ravages of excessive vapor

Rotting walls . . . blistering and peeling paint . . . masonry efflorescence (the white powder that forms on the outside of brick buildings) . . . warping and rotting wood floors and termite problems are just a few of the many evils we have learned to live with . . . all of them are directly or indirectly caused by excessive vapor condensation.

Governmental and academic research has proven that more than 80% of the moisture induced into the home is from the ground source. It makes little difference whether gravel is used under the basement, slab floor or crawl-space . . . or whether the site is on high or low ground, whether it's on a sand dune or a cess pool —somewhere below the structure water

exists and vapor will soon rise into the building. The only way to eliminate destructive moisture is in the original construction with the installation of "PREMOULDED MEMBRANE," the industries only TRUE vapor seal. In construction application the 4" x 8" sheets of "PREMOULDED MEMBRANE" are laid directly over the hard tamped grade or fill with a 6" head and side lap that is sealed with Sealtight Catalytic asphalt . . . producing a monolithic vapor seal with mechanically sealed joints, that will expand and contract with the concrete slab above . . . without breaking the bond. "PREMOULDED MEMBRANE" has a permeance rating of only .0066 grains per square foot. We sincerely invite your comparison of "PM" against all other so-called vapor barriers on the market.

Write today for complete information and your set of "Tech-Tips."



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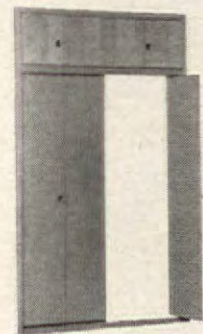
see our catalog in



or write for copy



g. Push-button electric stairway is operated by 1/4" steel cables and dual pulleys, claimed to stop stairs exactly in either up or down position. Treads are covered with ribbed rubber; curved hand rails are galvanized steel, operate on twin-sealed ball bearing rollers as stationary guides to give perfect performance of stairway on both opening and closing. Rough opening requirement is 30" x 72"; frame size-outside is 29" x 71 1/4"; stringers are 1/8" x 5 1/2" and are 21 1/4" distant. Stairs are available for ceiling heights 7' to 12'. Precision Parts Corp., Nashville 7, Tenn.



h. Closet front from same company comes in two sizes completely assembled with 1 1/4 x 2 1/2" jambs. Unit is made 25 1/4" w. for bath, linen closets; 49 1/2" w. for bedroom closets. Over-all height is 91 1/2" h. Parts include 3/4" solid core folding doors, aluminum tracks and nylon door guide (top and bottom) and nylon pivot bearing. Doors for top-of-the-closet storage fold, too. To install, set plumb and nail in place. Precision Parts Corp., Nashville 7, Tenn.



i. Crane Olympic bathtub is one of six in the company's new Crestmont line of enameled steel fixtures. 5' tub for regular-size bathroom is 31 1/8" w., 15" h. 4 1/2' tub is 30 3/8" w. Tubs are formed in one pressing operation and aprons are seam-welded to tub. Raised, tilted edge is said to prevent water seepage behind fixture. White tub costs about \$116.40 (with trim and waste); in one of six colors, it is \$123.70. Crane Co., Chicago 5, Ill.

continued on p. 232

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help sell the house!



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250,000,000 Feet of Orangeburg Pipe in service today!

...and downspout run-offs are one of its popular uses

Orangeburg's lightweight 8-foot lengths save installation costs. Taper-weld Joints seal root-proof with a few hammer taps . . . no cement, no compounds. Orangeburg is strong and tough. Lines 50 years old, going strong today, prove its durability.

Orangeburg Root-Proof Pipe is made in 2", 3", 4", 5" and 6" diameters . . . for sewer lines from house to street main or septic tank; for downspout run-offs, storm drains and other non-pressure underground outside lines. Orange-

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burg also comes *Perforated* in 4" size for foundation drains, septic tank filter fields, draining all wet spots.

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Orangeburg, N. Y., Newark, Calif.

ORANGEBURG FITTINGS



1/4
Bend



Tee

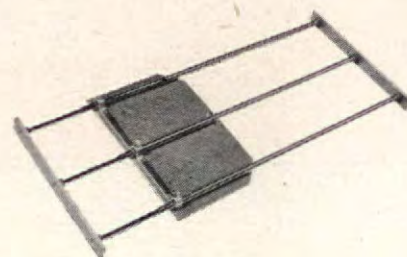


Wye

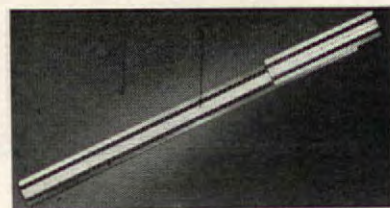


1/8 Bend

Exclusive Orangeburg Fittings featuring Taper-weld Joints simplify the installation.



j. Speedster stair gauge determines exact length and angles for fitting treads between the two string boards, even if boards are warped or cupped. To get proper setting, flexible ends are placed on rough stringers where tread will be placed, telescopic tubing is extended so that center of each flexible end will fit snug against string board. Thumb screw and rear and front settings are tightened to hold position. Gauge is then removed and placed on tread for marking. Ends are 12" l. and 1 1/8" h. to represent space used by tread. Gauge extends from 26" to 47". The gauge will sell for about \$7.75. Speedster Prod. Co., De Pere, Wis.

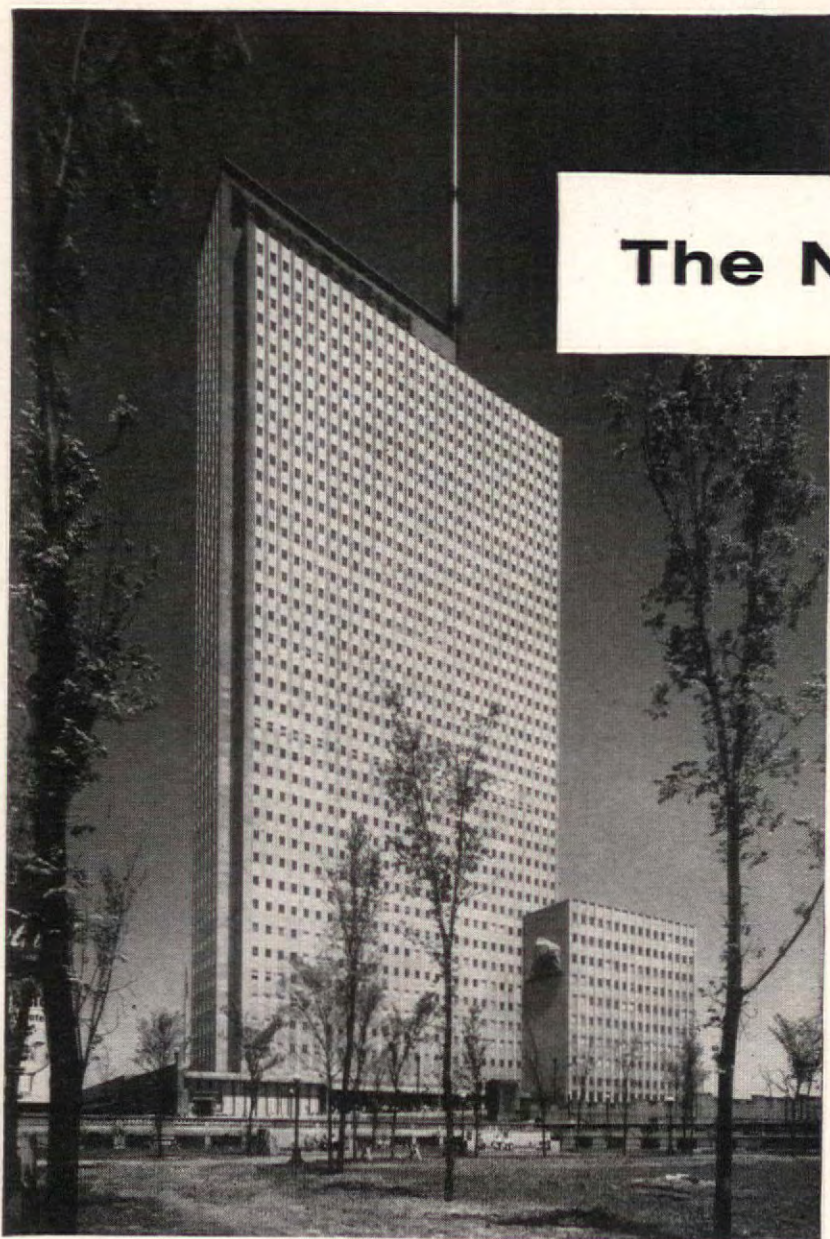


k. Adjustable plaster grounds adapts to any size opening. Set contains two pieces 6' long, four pieces 2' long, double-headed nails; unit comes in 3 1/4", 5 1/4", 5 3/8" widths. Plaster grounds straightens wall at door openings, permits easier, quicker setting of jambs; door opening can be completely grounded from top to bottom and corner to corner in about 3 minutes maker says; 3/4" ground strips aren't needed, thus saving about 60¢ on each door opening. Price per set will be about \$5.25 if you buy over 20 sets; about \$5.75 for from one to nine sets. Speedster Prod. Co., De Pere, Wis.



l. Plastic shades (Glo-Lite) are 3/4" Polyflex slats which overlap each other, filter light softly. Slats are claimed not to be affected by heat or light, won't corrode or discolor. You can get them custom-made to fit window dimensions and have them mounted on a window-shade roller or fixed to roll up from the bottom with nylon pull cords. About \$7 for an average-size window. Artcraft Venetian Blind Mfg. Co., St. Louis, Mo.

continued on p. 234



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in Buildings

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**MEDUSA
WHITE
PORTLAND
CEMENT**

Medusa Waterproofed White Portland Cement was used in the construction of the Prudential Insurance Co. of America Building in Chicago, Illinois. Architect: Naess & Murphy, Chicago, Illinois. General Contractor: George A. Fuller Co., Chicago, Illinois. Stone Contractor: Acme Stone Setters, New Cumberland, Pennsylvania



The tall thin look in skyscrapers today is getting an assist from Medusa White Portland Cement, the oldest yet whitest of all portland cements. Successfully used for a half century, Medusa White is first choice of many architects in their modern buildings for white and colorful mortar, precast slabs, facing units and colorful terrazzo floors.

For decades architects have been improving their work by having a thorough knowledge of Medusa White at their fingertips to give buildings a new, fresh, modern look. If you have not been utilizing the outstanding features of Medusa White Portland Cement in your construction, write for A.I.A. File No. 3-A-2. It contains helpful details and specifications on the whitest of all cements — Medusa White!



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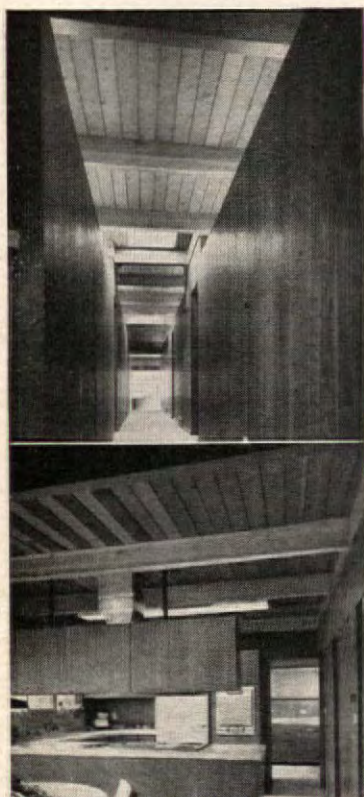
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"Reason for using (RILCO) laminated wood beams"

"PARTIAL TOWARD WOOD . . .
* TO AVOID CHECKING . . .
GREATER STRENGTH"



Residence, Elmhurst, Illinois
Architect: Albert H. Nempede,
Downers Grove, Illinois

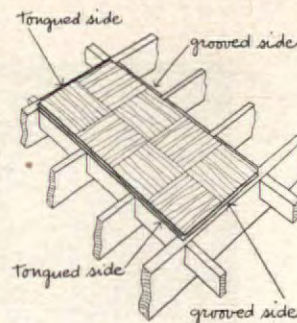
We added the "Rilco" to the heading — but the architect gave us the words — with these additional comments. "As the beams came pre-finished we were particularly impressed with the excellent condition on arrival. As the building is mellowing the warmth of the wood is increasing."

Wood does add the distinctive touch while allowing full freedom of design. Rilco wood laminated members offer strength without bulk plus beauty and fire safety.

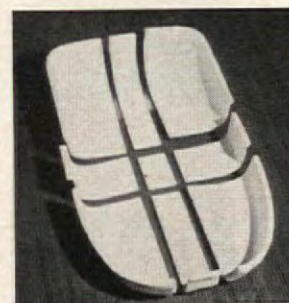
Whether you are designing a residence, church, school or commercial building Rilco laminated beams, arches and wood roof deck offer beauty at surprising savings. Engineered laminated members speed erection. Write for complete information.

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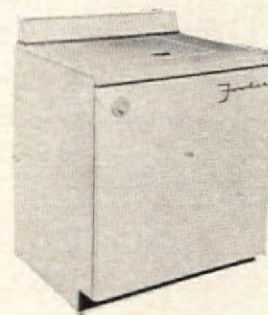
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m. Parkraft hardwood flooring doubles as subflooring and top flooring. Large 7-ply sections are 2' x 4', 3/4" thick. They are laid directly on joists, show a handsome face of 1/8" red oak with alternate grain pattern. Each panel has a slight cup along the length of the flooring. When fastened, design helps to give constant pressure from center to edges to insure a tight fit. Sections are face-nailed 6" o.c. at all edges and at intermediate joists and nails are set and concealed with melamine, waterproof glue. Over base-mentless spaces, company specifies 15 lb. asphalt-saturated felt over joists with 4" minimum lap. Jasper Wood Products Co., Inc., Jasper, Ind.



n. Prefabbed swimming pool (model shown here) can be increased to any desired size from a 16' x 32' base. An oval model is made in eight basic shapes, four or more of which are bolted together on the job site and lowered into the excavation. Pool depth runs from 3' to 7 1/2'. Minimum cost is about \$2,500. Made of Celanese Corp. polyester resins and reinforced with glass fibers, pool has high impact strength, requires little maintenance, is corrosion-proof. United States Pool Corp., Scotch Plains, N.J.



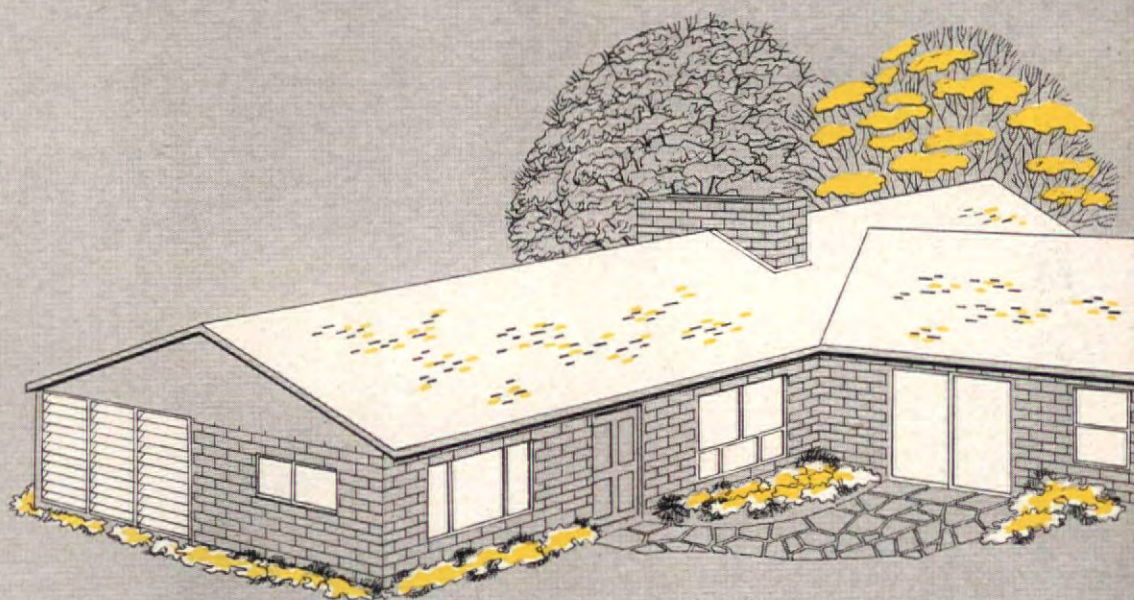
o. Fowler clothes dryer is designed to load from the top and to eliminate stooping and lifting of wet wash. Gas or electric model each holds 18 pounds of wet clothes. Models are 30" w., 36" h., 26" d. Fowler Mfg. Co., Portland 2, Ore.

continued on p. 238

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DOUBLE-HUNG



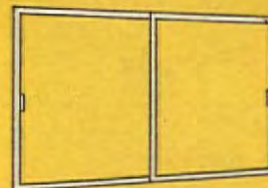
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VISTA VUE



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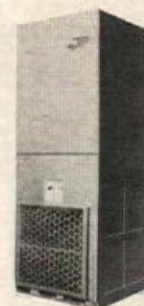
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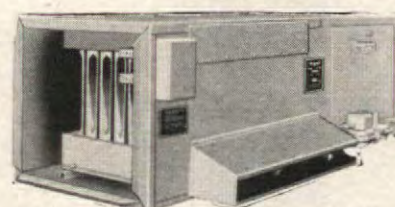
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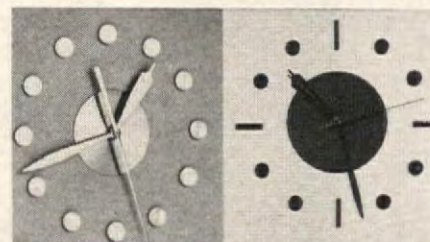
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p. New packaged heat pump can be installed for as low as \$1,000, manufacturer says. Prop-R-Temp Model 32BH—a water-to-air unit—has a cooling capacity of 2.3 tons; heating capacity of 34,800 BTU's. Maker says supplementary heating is seldom needed with model. Company does not find water a deterring factor, has installed water-to-air pumps in many states. Pump uses an Admiralty metal condenser to solve corrosion problems (often cited as a disadvantage to water equipment); reports no replacements in over 1,000 installations. The \$1,000 cost covers equipment plus installation, exclusive of well and plenum. Pump arrives ready to hook up to water and electricity. Over-all size is 24" x 26", 66" h. Complete line includes water-to-air, air-to-air and water-to-water units. Typhoon Heat Pump Co., Tampa, Fla.



q. Bryant gas-fired horizontal furnace measures just 17½" from base to top for installation in limited crawl spaces. Model 326 is available in 85,000 and 105,000 BTU sizes and it will operate on natural, manufactured, liquefied and petroleum-air gases. A slide-in, drawer-type burner assembly gives simplified component access. Bryant Mfg. Co., Indianapolis.



r. Recessed electric wall clock comes in five styles two of which are shown above. It has a face either 9" or 11" in diameter. The clock is shipped with full size template for use in making the built-in installation. Clock is self-starting. Face is finished in copper, brass, aluminum or antique black. About \$15 f.o.b. Swanson Mfg. Co., Owosso, Mich.

continued on p. 242

HOUSE & HOME

GIVE YOUR HOMES A SELLING PLUS WITH SIMPSON RUSTICWOOD!

● To make a home sale in today's highly competitive market, builders need a *plus*—like wall accents of beautiful wire brushed Rusticwood, the new, richly-textured redwood plywood that makes homes sell on sight.

Rusticwood is not only appealing to prospects—it is popular with builders because it goes up quickly, with shiplap joints and dimensions of 4' x 8' to 10'. And although Rusticwood is economical, it adds thousands of dollars to the *appearance* of your homes when used for either interiors or exteriors.

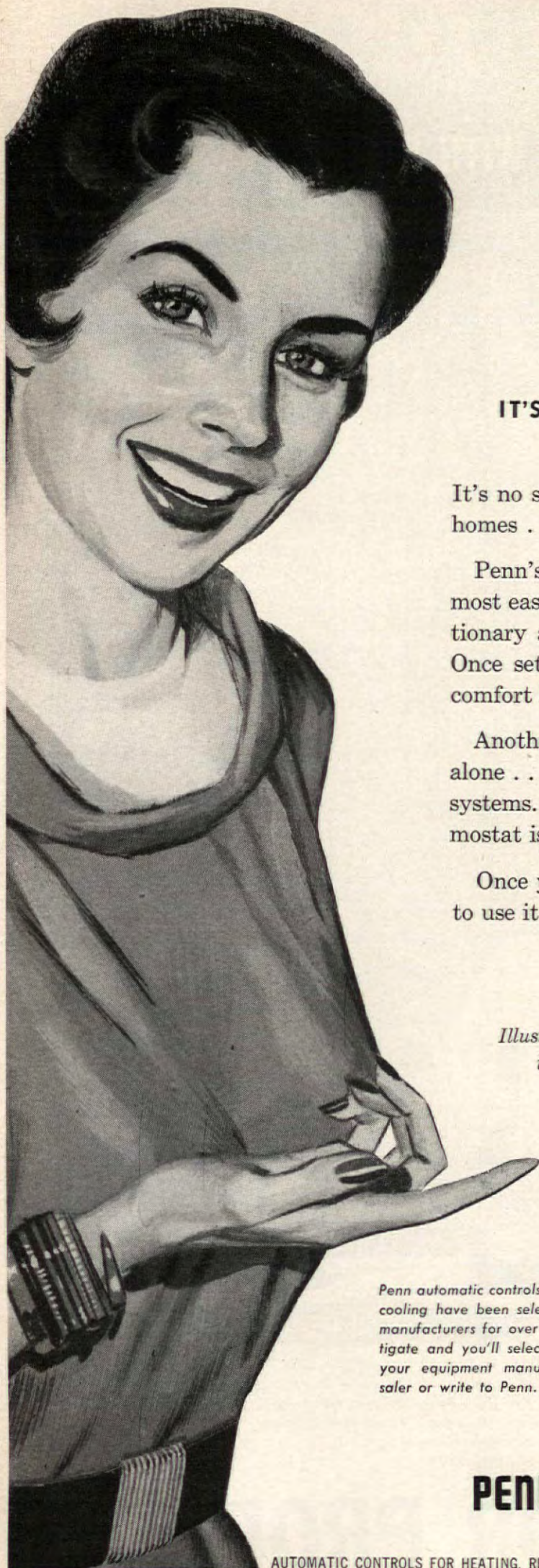
Rusticwood is the kind of an extra value that prospects are looking for—so make your home sales easier by using beautiful Rusticwood redwood plywood, made by Simpson, the largest producer of redwood in the world. Write now for your FREE Rusticwood sample together with Simpson's new 36-page booklet "Manual on Finishing Plywood." Simpson Logging Company, Sales Office, Plywood and Doors (Room No. 803), 2301 N. Columbia Blvd., Portland 17, Oregon.



Simpson
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PLYWOOD & DOOR PRODUCTS



IN THE HOMES YOU BUILD, INSTALL TODAY'S

Easiest-to-read room thermostat

IT'S NEW! IT'S RIM-SET! ONLY PENN HAS IT!

It's no secret, your prospects want *every convenience* in their new homes . . . and, here's a brand new convenience to offer them!

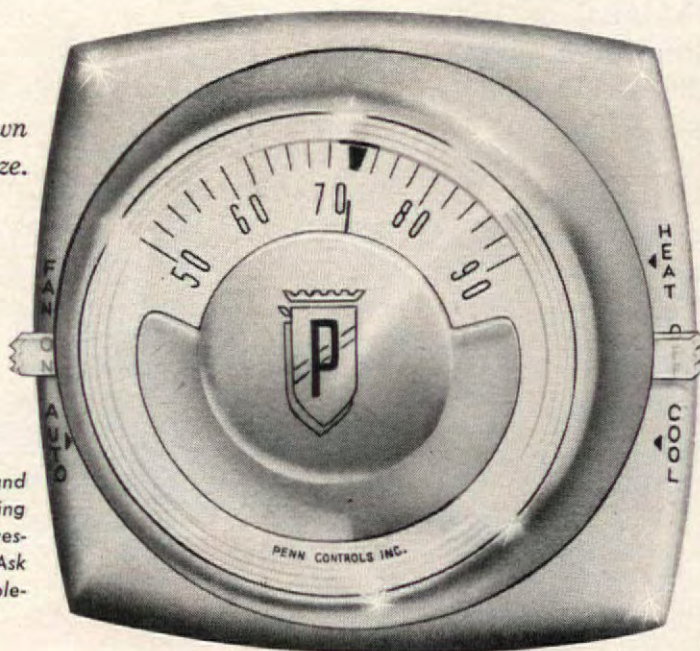
Penn's new heating-cooling room thermostat has the largest, most easily read dial you've ever seen. And, the scale remains stationary as you "dial the rim" to set the temperature you want. Once set, this beautiful, modern thermostat delivers the indoor comfort home buyers want in the homes you sell.

Another innovation is that the *same thermostat* is used for heating alone . . . for cooling only . . . or for combination heating-cooling systems. All you do is use the proper sub-base into which the thermostat is "plugged."

Once you see this new, different, better thermostat, you'll want to use it in all the homes you build and sell!

*Illustration shown
in actual size.*

Penn automatic controls for heating and cooling have been selected by leading manufacturers for over 30 years. Investigate and you'll select them too! Ask your equipment manufacturer, wholesaler or write to Penn.

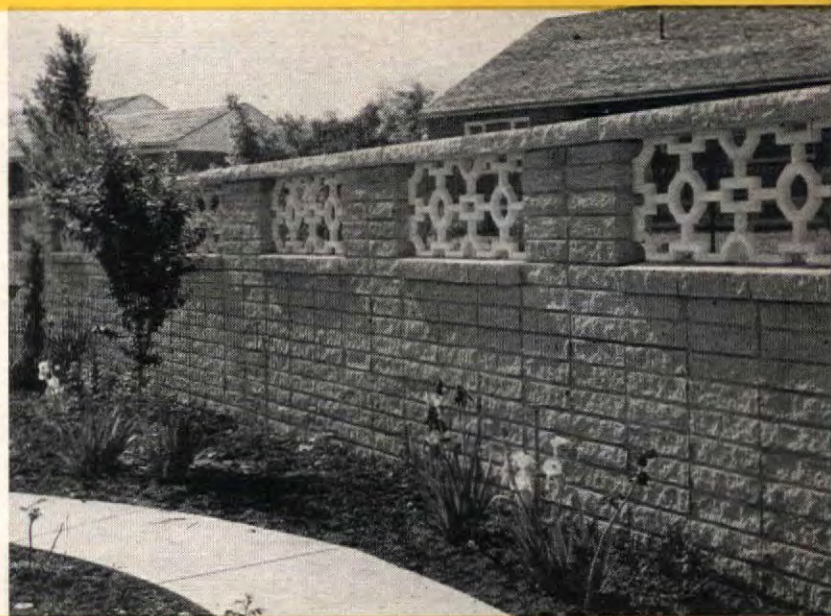


PENN CONTROLS, INC. Goshen, Indiana

EXPORT DIVISION: 27 E. 38th ST., NEW YORK, N.Y.

AUTOMATIC CONTROLS FOR HEATING, REFRIGERATION, AIR CONDITIONING, GAS APPLIANCES, PUMPS, AIR COMPRESSORS, ENGINES

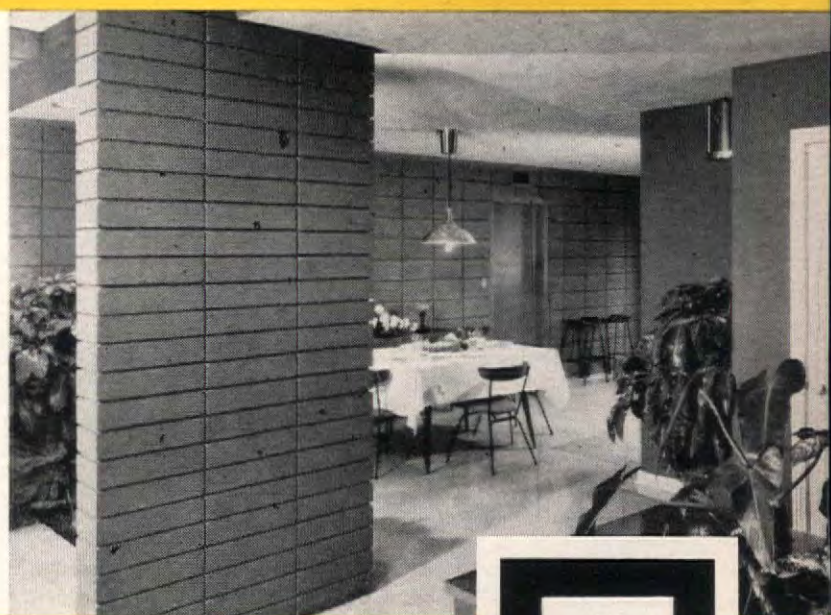
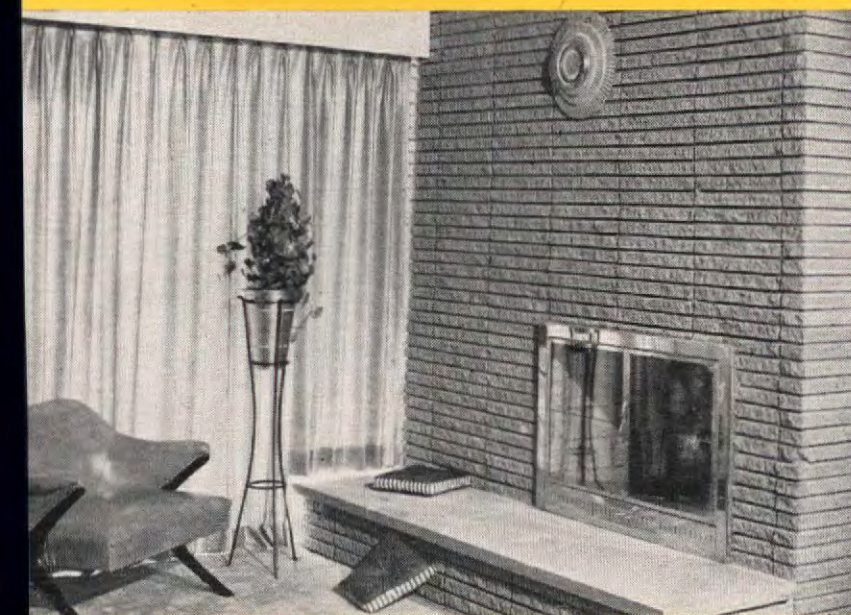
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it's Versatile Concrete Masonry for



low-cost modern living



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Specifications

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cut
Exterior
Trim and
Moulding

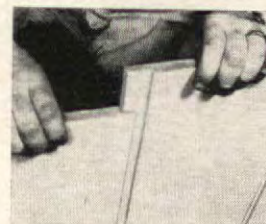


NEW PRODUCTS

for further details check numbered coupon p. 261



s. Oven ventilator is designed for use with built-in gas or electric ovens. Trade-Wind 300 cfm twin centrifugal blowers are installed in back part of over-the-oven cabinet and front section can be used for storage. Two hood styles are available in 24", 27" and 33" lengths. Minimum cabinet width is 24". Snap-in filter is located under hood. Inlet duct carries hot air from hood to ventilator which exhausts it to outside. Built-in backdraft damper is standard equipment and interchangeable horizontal or vertical discharge is provided. Automatic thermostat control turns on ventilator when and if oven becomes overheated. Ventilated unit costs \$57.60; hoods range from \$15.64 to \$25 depending on finish. Trade-Wind Motorfans, Inc., Rivera, Calif.

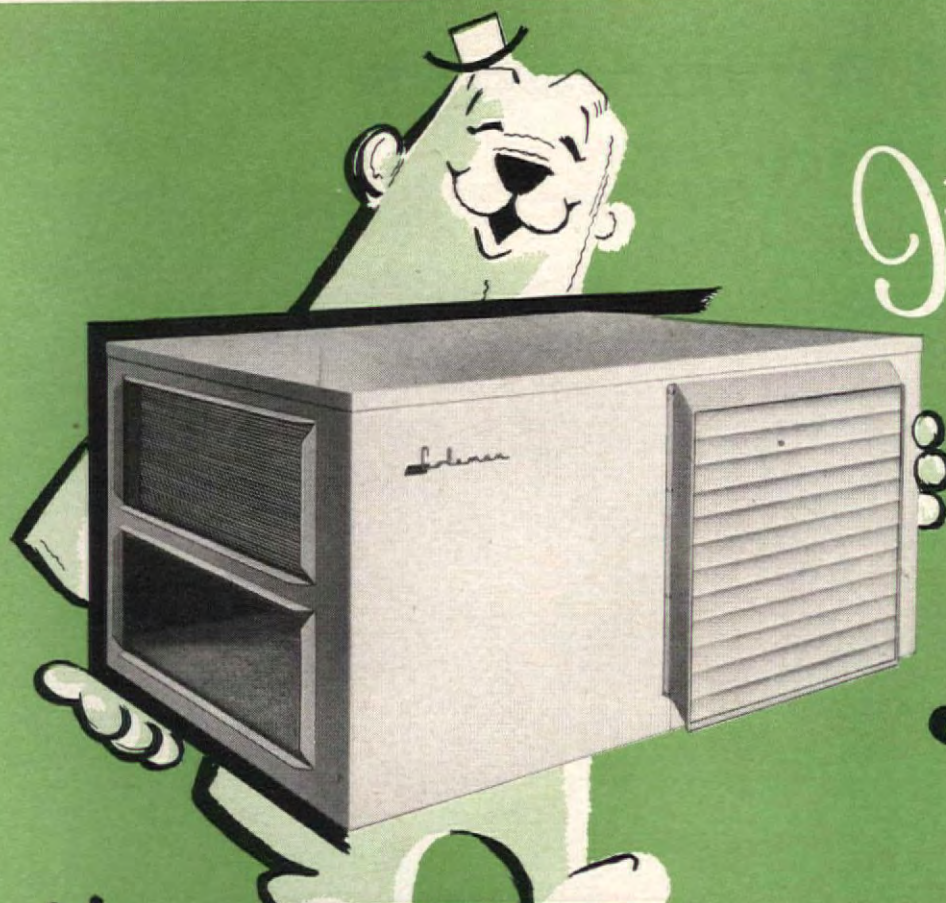


t. Insulite primed siding is easy to work with, fast to apply. This new wood fiber product is prime coated on face, back, edges and ends—all ready for finish painting. Three forms are available. 1) Horizontal lap application. Product is made in 8', 12' and 16' lengths, 1/2" thick, 12" wide. Angle cut edges cause water to drip straight down instead of flowing back behind shingles. Each edge can be used as bottom edge with face side out.



2) Grooved siding (shown in first photo) have shiplap joint along long edges for tight, easy fit. 1/2" thick, 4' wide, 8' long. Five intermediate grooves are 1/2" wide, 3/16" deep, spaced 8" o.c. along panel length. 3. Plain panels (bottom photo) without grooves are 1/2" thick in 4' x 8' size. Long edges are square for use with battens. Insulite Div., Minnesota & Ontario Paper Co., Minneapolis.

continued on p. 246



Introducing
the newest in
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central
cooling**

New **Coleman** **POLAR-PAK**

Cools whole house from any spot in it! From outdoors, too!

Here is central cooling that gives extra sales value to your homes out of all proportion to the low cost.

Exclusive! ONLY Polar-Pak has the blower capacity to give truly satisfactory cooling when installed with existing heating systems. **ONLY Polar-Pak** meets the requirements of the exclusive Blend-Air pipe system. That's why Polar-Pak can be installed in any part of the home where it can be connected to the heating ductwork. And no plumbing connections are needed.

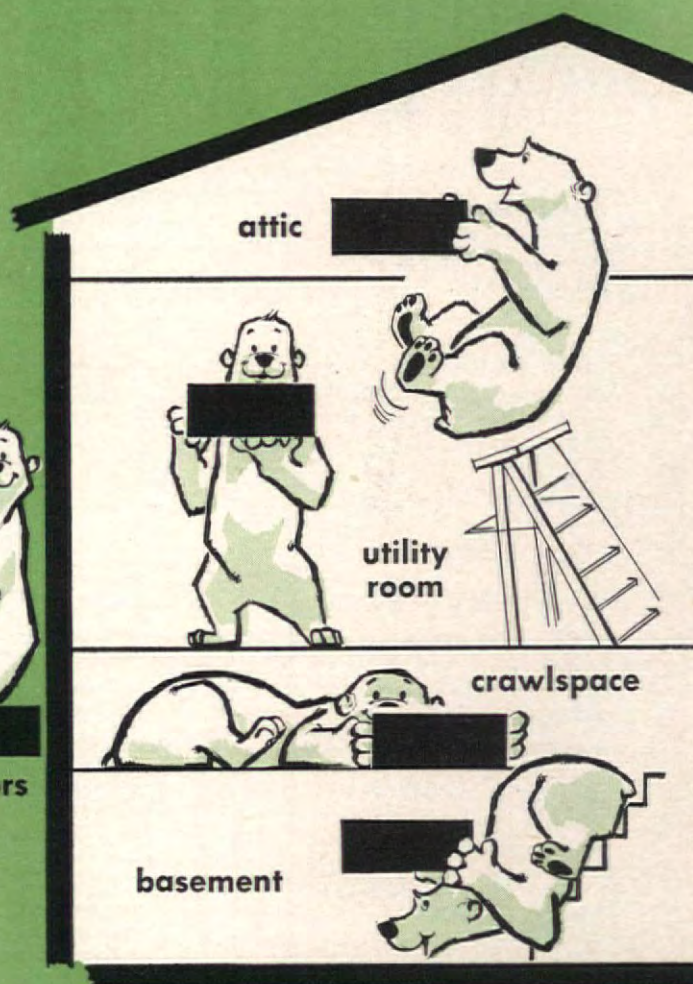
Also can be installed with prefabricated or conventional ducts.

Exclusive! ONLY Polar-Pak ventilates as well as cools! When you install Polar-Pak in your homes, you give your buyers "three season" comfort. Cooling, dehumidifying and filtering in summer . . . ventilation for spring and fall. And Polar-Pak is actually TWO cooling units in one. Turned to "Low Cool", just one system works. On "High Cool", both systems operate. Saves operating costs! Available in 2 and 3½ H. P.

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outdoors



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GLIDE-ALL® *Sliding Doors*

... features like these:

FOUR POINT CONTACT assures positive stability, preventing rock or twist of the panels in operation. This feature is achieved with the two upper adjustable rollers and two adjustable lower guides. Upper Roller assemblies have an adjustability feature ($\frac{3}{4}$ "") to assure easy installation and to compensate for out-of-square openings. Lower guides also adjust to the proper depth to noiselessly guide bottom of panel.



ROLLER ASSEMBLY Smooth-rolling nylon wheel assembly permits quick, simple installation and adjustment that is permanent.



LOWER GUIDES Specially designed steel bracket with polyethylene sleeve—adjusting screw allows $\frac{3}{4}$ " movement up or down... locks in permanent position.

OTHER FEATURES that make Glide-All Sliding Doors outstanding are shown below.

Glide-All Doors are available for 8' floor-to-ceiling and 6' 8" high installations—in a variety of standard opening widths. For complete details, specifications and prices see Sweets or write the nearest Woodall plant.



HEAVY STEEL TRACK is easily installed, and formed to prevent rollers from "run off." Notched for quick panel installation.



ALUMINUM THRESHOLD Decorative and sturdy, it is simply attached to floor. Grooves receive bottom guides to assure panel stability.



STURDY PANEL Hard, smooth hard-board with great structural strength takes any finish to walls.



RIGID STEEL TUBES Used for stiles and rails, they give panel stiffness but allow it to "float" to compensate for expansion, contraction and prevent warpage.

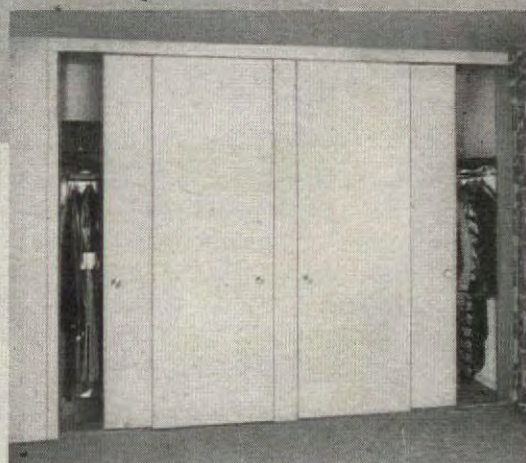
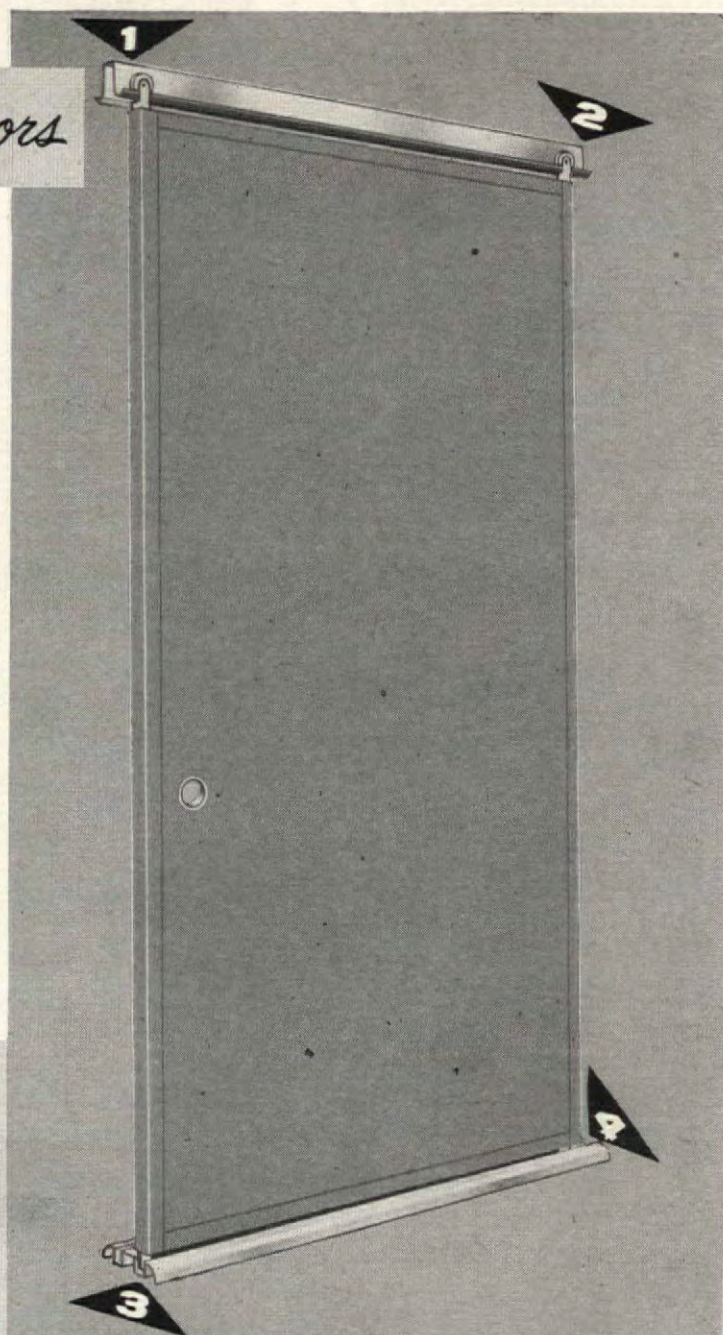
GLIDE-ALL Doors are available in principal cities throughout the United States and Canada.

For information write Plant nearest you.

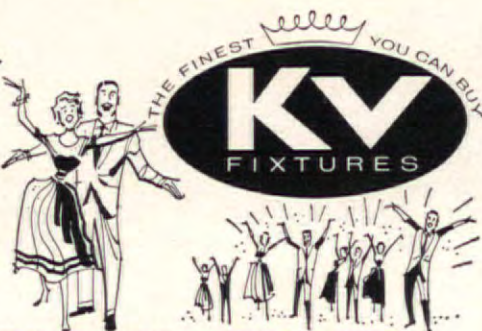
GLIDE-ALL DOORS ARE A PRODUCT OF
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that make
sales!

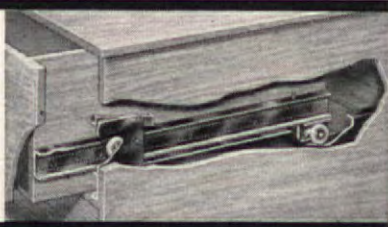


QUALITY FIXTURES FOR THE MODERN HOME

Discriminating home buyers judge your craftsmanship by those important finishing touches. K-V's established record for quality proves its complete line of drawer, sliding door and shelf hardware belongs in the finest homes.

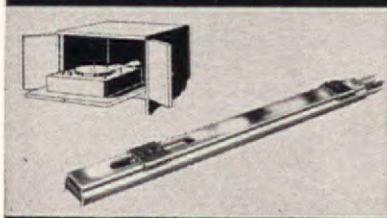
K-V Drawer Slides

are easy to install, won't jam, stick or sag. Drawers fitted with K-V slides can be easily removed and won't pull out accidentally. Slides are fitted with the finest ball bearings—some with nylon rollers. Light to heavy-duty models.



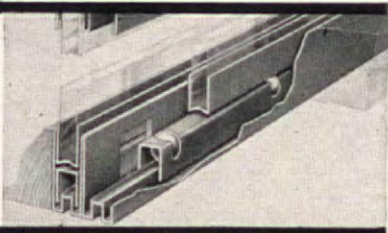
Under-Drawer Slides

are perfect for pull-out shelves or drawers in kitchen or den built-in cabinets. Same high quality steel as other K-V drawer slides, they're ideal for use in installations where side clearances are not available.



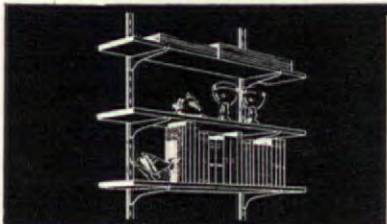
Sliding Door Hardware

assures free-running, noiseless operation always because of K-V's new improved track fitted with finest ball bearings or nylon rollers. Wide variety of steel track and sheaves for every type door. K-V 992 Roll-Ezy illustrated.



Open Wall Shelves

can be built easily and quickly with K-V 80 Standard and K-V 180 Bracket. Made of the finest steel in satin finish, this hardware gives sturdy support and is completely adjustable.



Built-in Shelves

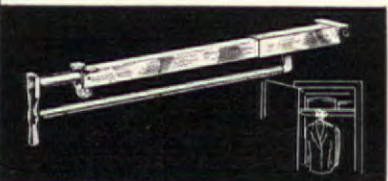
supported by K-V 233 Standard and K-V 239 Support, are completely adjustable, sturdy and will not tilt or tip. All standards have numbered adjustment slots to permit easy height adjustment. Patented lock-in grip.



Kitchen and Closet Fixtures

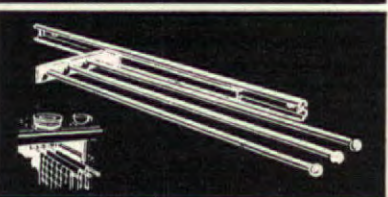
of lifetime chrome add convenience and storage to every home. Hanging space in any closet is virtually doubled with K-V closet fixtures.

K-V 1 Clothing Carrier →



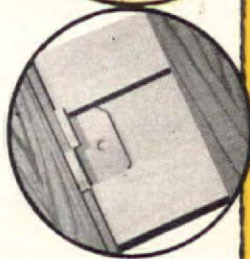
Add kitchen convenience with a complete line of bright chrome towel, cup and pan racks.

K-V 793 Disappearing Towel Rack →



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Grand Rapids, Michigan



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Clip System*
goes up easily
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nailing.

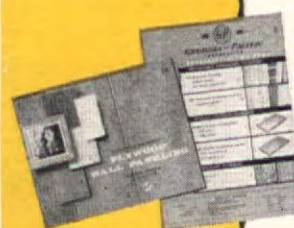
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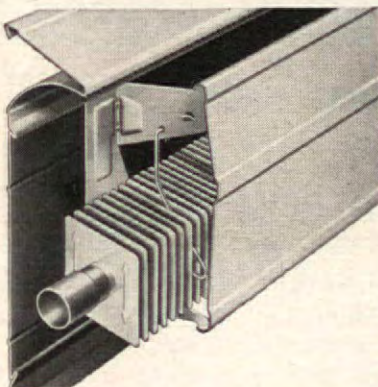
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EVERY HOUSE
YOU SELL...



52 Weeks of Springtime

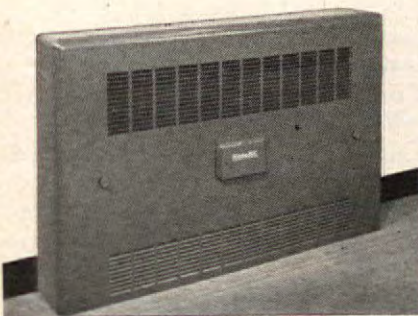
You can have a single central system for heating and cooling with water . . . or two completely independent, completely compatible systems for hot water heating in winter, central cooling in summer. And either way you get 52 weeks of springtime.

It's Springtime with Webster Baseboard Heating and Warren Webster Cool Air System



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Cabinet-contained Webster Heating-Cooling Conditioners team hot water heating with chilled water cooling in a single central system, without ductwork or window obstruction. Units are compact . . . quiet . . . small . . . moderate in cost. Provide flexible, easy, automatic control — room by room. In two sizes and three enclosure arrangements. Ask for Bulletin B-2001. Warren Webster & Company, Camden 5, New Jersey. Since 1888. Offices in 67 Principal U.S. Cities and Canada.

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WARREN WEBSTER
HEATING . . . COOLING



u. Hotstream gas heater has a stone-lined tank and two outlets for two different water temperatures. One provides up to 180° for laundry and dishwasher; the second gives 130° water for normal domestic use. Company also makes an aluminum-lined tank with the same two-temperature feature. Both tanks are available in 30, 40, and 60-gal. sizes for working pressure of 127.5 psi, hydrostatic tested to 300 psi. Other features include: Fiberglass insulation; corrosion-proof plastic dip tube; Unitrol control for 100% shut-off of all gases including liquefied petroleum gas. Hotstream Heater Co., Cleveland, Ohio.



v. Insulating roof deck slab provides deck, finished ceiling in open beam construction and insulation against heat or cold. Slab is made of three or more laminations of wood fiber board together with a strong adhesive compound. Slabs are 2' x 8' and thicknesses are 1½", 2" nominal or 3" depending on amount of insulation required. Long edges have an inter-locking joint; short edges have a simple step joint. Sections are dropped into place, nailed directly to roof framing members. Maker says no caulking at joints is needed; material is available with or without vapor barrier, depending upon climate. Underside of slab is painted with fire-resistant white paint. Johns-Manville, New York City 16.



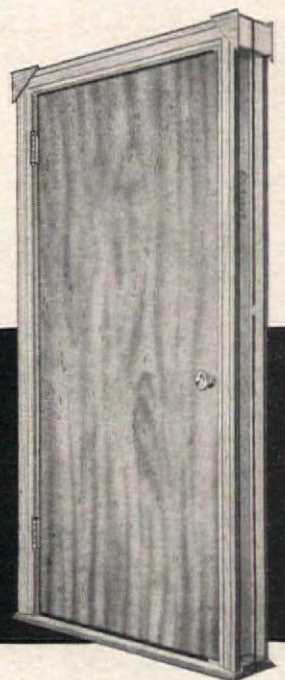
w. Metal roofing nail was designed for use on corrugated and V-crimp steel and aluminum roofing. Thin concave head (it and shank are made of same hard steel core) assumes roof shape when driven home. Self anchoring ring threads on shank are said to give great holding power. Entire nail is dipped twice in molten zinc to make it rust-, stain- and streakproof. Stormguard Umbrella Head Anchor-Shank nail from W. H. Maze Co., Peru, Ill.

continued on p. 250

Costs Too High?



Try
Ready Hung Doors



When you stop to think of all the things a man has to do to install all the materials in 10 openings in a house, it's small wonder that the "costs are too high!"

WITH READY HUNG DOORS YOU SIMPLY SLIP THE HALVES TOGETHER IN THE OPENING AND NAIL IT TO THE HOUSE!

Ready Hung Doors WILL reduce 4 days work to 4 hours — install 3 units per hour or 24 per day.

Ready Hung Doors WILL replace highly skilled carpentry with nail driving only — use less skilled men.

Ready Hung Doors WILL replace worrisome hand work with machine precision and uniformity—Do a better job.

Ready Hung Doors WILL eliminate the need for power tools, mitre box and 16 hand tools — Use only a hammer, level and screwdriver.

READY HUNG DOORS will not only get your *costs down* but will *eliminate variables* that make the costs go beyond the "estimate."

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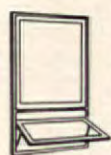
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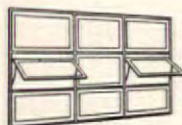
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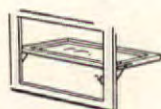
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window variety
with



Crestline stacking awning windows



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and ventilation

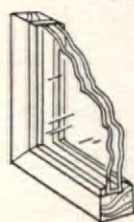


Extra slim mullion
for beauty and
broader view

Hundreds of window layouts are possible with CRESTLINE stacking awning window units. They bring a special beauty to any room!

Smaller sizes are designed to be used in combinations with the larger picture window sizes. Units are either fixed or ventilating with single or Crestopane insulating glass and install easily in any wall. Opening units are roto-operated, open to a full 90°, are fully weatherstripped and come with aluminum screens applied on the inside.

These versatile CRESTLINE windows bring extra value and distinction to any home, and make your job easier, whether it is to sell, build or design!



Crestopane
insulating glass
factory applied.
(Single glazing optional)

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or write
Crestline Millwork

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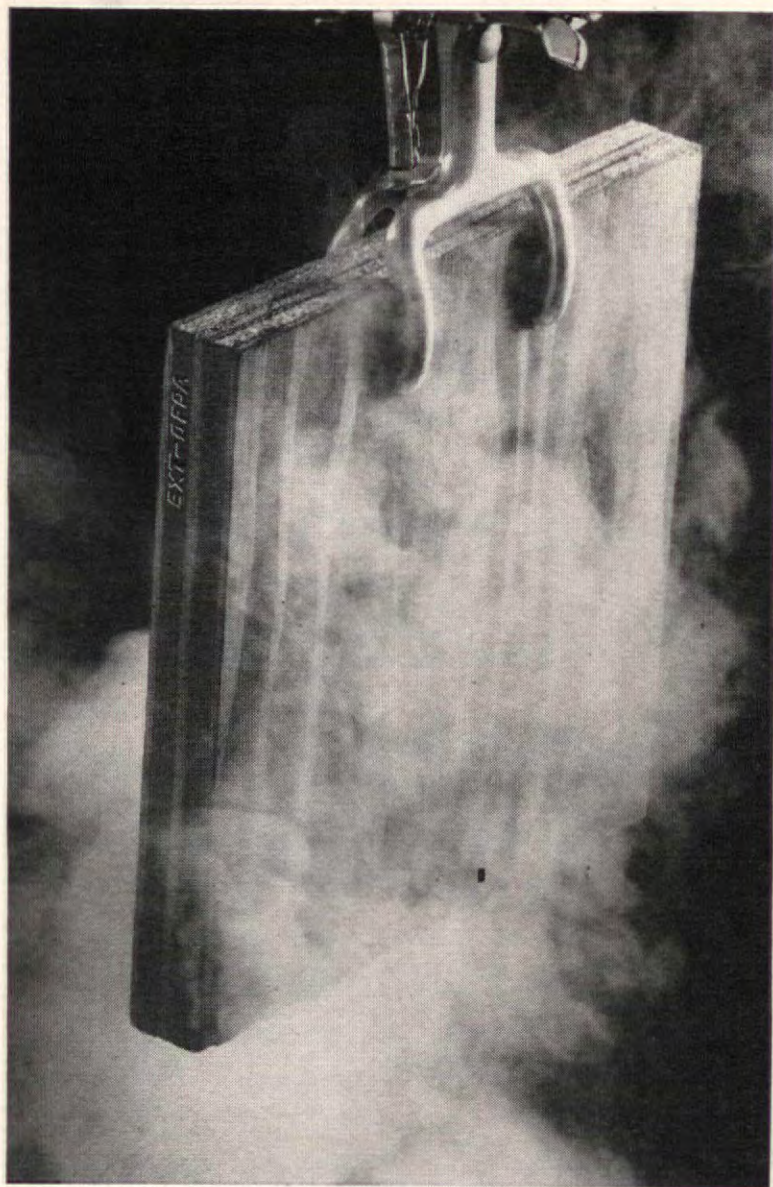


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It's phenolic-resin bonded... for longer life*

Subjecting this plywood to super-heated steam brings you this important proof: Even the severest moisture conditions can't affect phenolic-resin bonding! This adhesive outlasts the wood!

That's why phenolic resin is used by well-known plywood manufacturers belonging to the Douglas Fir Plywood Association. Under all weather conditions, phenolic resin keeps the plies together; makes plywood one of the most practical exterior building materials... and one of the most economical.

The grade trademark of the Douglas Fir Plywood Association tells the difference. It's burned into the edge of every panel and guarantees 100% waterproof phenolic-resin bonding. THE DOW CHEMICAL COMPANY, Midland, Michigan.

*The Dow Chemical Company is a leading producer of phenol as used by plywood adhesive manufacturers.

EXT-DFPA To get the best, look for this grade trademark whenever you order, buy or specify plywood.

YOU CAN DEPEND ON



NEW

Information*
valuable
to the Masonry
Industry

available now on
Stabilizing Walls with

DUR-O-WAL®

Request Yours
TODAY!

*Technical data from independent laboratories on Dur-O-wal masonry reinforcement has just been compiled for you. Send for your free file today. Engineering Dept. D, Dur-O-wal, Cedar Rapids, Iowa.

Trussed Design

Butt Weld • Deformed Rods

DUR-O-WAL®

Rigid BACKBONE of STEEL
For Every Masonry Wall

Dur-O-wal Div., Cedar Rapids Block Co., **CEDAR RAPIDS, IOWA** Dur-O-wal Prod., Inc., Box 628, **SYRACUSE, N.Y.** Dur-O-wal of Ill., 119 N. River St., **AURORA, ILL.** Dur-O-wal Prod. of Ala., Inc., Box 5446, **BIRMINGHAM, ALA.** Dur-O-wal Prod., Inc., 4500 E. Lombard St., **BALTIMORE, MD.** Dur-O-wal Div., Frontier Mfg. Co., Box 49, **PHOENIX, ARIZ.** Dur-O-wal, Inc., 165 Utah St., **TOLEDO, OHIO**

YOU'LL BUILD IT BETTER—SELL IT SOONER—WITH

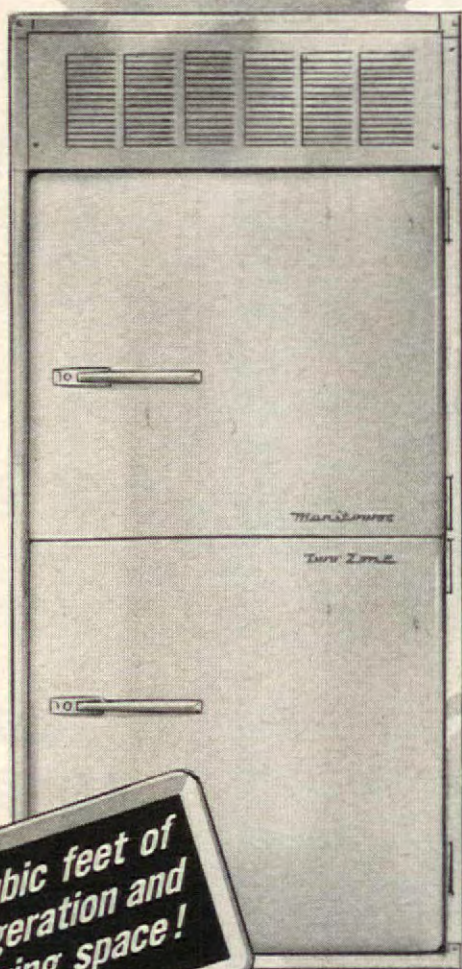
Manitowoc

Built-in 2-Zone®

...world's only family-size
built-in refrigerator-freezer

Compactness for small home planning, bountiful living for your luxury homes, and the only truly full-size capacity combination for modern families. A 10 cubic foot refrigerator featuring *Cold-Flo* to dissipate frost before it forms — and 13 cubic foot, 455 pound capacity freezer with superfast, supercold freezing anywhere in compartment. Highly adaptable, left or right doors, smart new squared-up styling, choice of beautiful satin stainless or prime coated (door only) finishes.

You really make it a dream kitchen — delight the housewife, who makes or directs those big home-buying decisions — with a 1957 Manitowoc built-in 2-Zone.



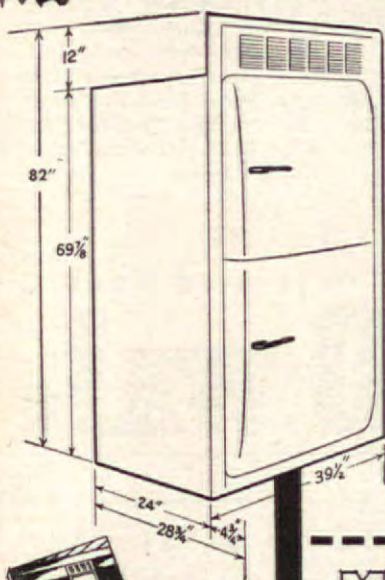
**No installation
more simple than this**

Manitowoc built-in 2-Zone is a *completely equipped package* — all ready to slide into built-in space. Takes only six simple steps to install!

Single compressor is part of the unit — mounted in place, ready for superbly efficient operation.

Bigger by 10-cubic-foot average than any other similar unit — but requires little more space, if any. Only 36" wide, normal cabinet depth.

Plan the kitchen that sells the house — with the biggest and best that modern families need — Manitowoc's built-in 2-Zone.



Mail the coupon today for complete details on features and specifications of the new Manitowoc built-in 2-Zone.

Manitowoc EQUIPMENT WORKS

Manitowoc, Wisconsin

Please send complete information, without cost or obligation, on the new Manitowoc built-in 2-Zone.

Name.....

Firm.....

Address.....

City.....Zone.....State.....



NEW PRODUCTS

for further details check numbered coupon p. 261



x. Micromatic tile of veined Vina-Lux reinforced vinyl now comes in 1/16", 3/32" and 1/8" thicknesses. Four new Uvalde tiles are Capestrano-Vina-Lux reinforced vinyl asbestos, available in 1/16", 3/32" and 1/8". Asphlex vinylized tile, Kona Black and Banyan Green tiles—black or green standard white marbleizing, in 3/32" and 1/8". Azrock asphalt tile Walnut in 1/8" and 3/16". About 35-55¢ psf installed over concrete. Azrock Products Div. Uvalde Rock Asphalt Co., San Antonio, Tex.



y. Exterior wall construction system made up of framing, sheathing and side-wall shingles. Johns-Manville's Shadowbestos framing consists of wood strips nailed horizontally across studs. At bottom of each strip is a groove which holds heads of both sheathing and shingles so they are self aligning. Face of each framing piece has a precise cant so each course snugly overlaps preceding course, eliminates top nailing. Shadowbestos Sheathing is a wood fiber insulating board, asphalt impregnated and treated to resist termites and fungus. Sheathing is 1/2" thick, provides backing and reinforcement for shingles. Fireproof Colorbestos Sidewall shingles are asbestos and cement. They are available for wide or narrow exposure. Johns-Manville, New York 16.



z. Roof insulation selector is based on the new certified C values recommended by the US Dept. of Commerce and the Bureau of Standards. One side (shown here) determines the C value that an insulation must have in order to meet a specified U Value. Other side determines U value necessary to prevent condensation. Armstrong Cork Co., Lancaster, Pa.

continued on p. 254

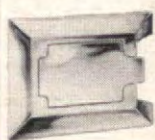
"Just Wonderful"

says Mrs. William A. Kent
of Union Lake, Michigan



Mr. and Mrs. William A. Kent in the living room of their fashionable Union Lake, Michigan, home. The Soss Lev-R-Latch, as displayed on door at left, was used on all doors throughout the house. "Soss Lev-R-Latches are much easier to operate than old style knobs and their smart, streamlined design blends perfectly with the modern motif of our new home," says Mrs. Kent.

HERE'RE 7 BIG REASONS WHY YOU SHOULD SWITCH FROM KNOBS TO SMART, MODERN SOSS LEV-R-LATCHES:



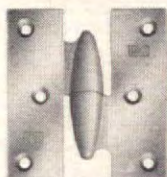
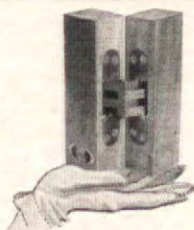
- Eliminates service calls to repair loose knobs
- Extremely easy to install
- Eliminates need for door stops
- Makes opening doors much easier at all times

SOSS
LEV-R
LATCH

- Smart, modern, flush-type design
- Body is formed from solid casting
- Available in all standard U.S. finishes with or without locking mechanism for all interior swinging doors

SOSS INVISIBLE HINGES

"The Hinge That Hides Itself"—Hinge works inside door and door jamb. When door is closed hinge is completely hidden from view. Made from heavy duty materials that assure a lifetime of trouble-free operation. Available in a wide range of sizes for every application.



SOSS OLIVE BUTT HINGES

Low in cost • Installation is same as any 3½" butt hinge • When open, door can be taken off without removing pins or screws • Lifetime nylon bushing • Choice of attractive finishes • Adaptable to either 1¾" or 1½" interior or exterior doors • Lifetime Guarantee

For complete details on these advanced SOSS products write:

SOSS MANUFACTURING COMPANY

Department 56

P.O. Box 38 • Harper Station • Detroit 13, Michigan

Weisway... solves bathroom problems



Scrub spot for soiled funsters



Extra bath for weekend guests



Budget bath for bigger family

There's a *Weisway* to suit your need... whether it be the corner shower shown above, or a conventional style. Either may be used exposed or built in.

As for model, your choice may be the large "VP Master" in lifetime porcelain enamel... or a budget-priced "Thriftee" that requires only 30" x 30" floor space. You won't be disappointed whichever you choose. Many *Weisway* showers installed nearly 20 years ago are still in like-new condition.

Glass door or curtain, porcelain enamel or terrazzo receptor are optional with most models... colors, too. Send coupon for catalog that gives complete specifications.

WEIS



Henry Weis Manufacturing Co., Inc.
597 Weisway Bldg., Elkhart, Indiana

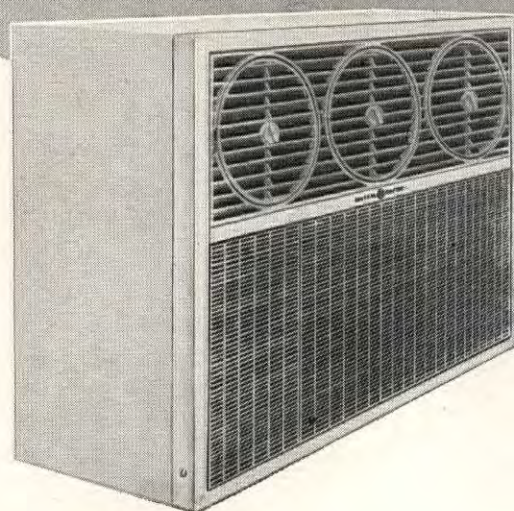
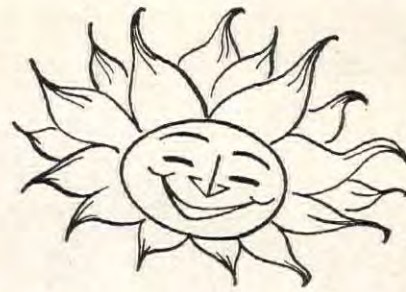
Enclosed is 25c. Please send your new illustrated catalog of cabinet showers.

NAME _____

ADDRESS _____

CITY, STATE _____

Air



General Electric Thinlines let you completely air condition a whole house zone by zone. And the system's fully automatic! As the sun moves around the house, the unneeded units turn off and those in the warm rooms go on. Your buyers don't have to pay for cooling they don't need.

conditioning— zone by zone

with the new General Electric Built-In Thinline

Here at last, is a permanent air conditioning system that's easy for you to install—economical for your buyers to operate. The General Electric Built-In *Thinline* Air Conditioner gives your homes zone-by-zone cooling—with no plumbing or costly ductwork, no wasted floor or window space.

The case is shipped to the site first—installed through the wall during construction. The mechanism slides easily into the case when the building is complete. With *Thinline* styling there's no unsightly overhang *inside or out* to mar the appearance of the house.

Buyers Will Like the Economy

*Thinline*s are economical to operate—there's no need to pay to cool rooms that are not in use. And there's one for every home-cooling need. Built-In *Thinline*s come in 1/2, 3/4 and 1 hp. models. All fit the same thin case.

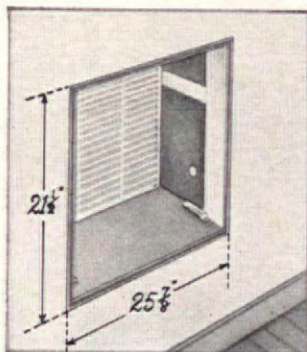
Every *Thinline* is pre-sold through national advertising—backed by expert service and a written guarantee—designed to meet FHA requirements. See your General Electric distributor for full details. General Electric Company, Louisville 1, Kentucky.

SPECIFICATIONS: BUILT-IN THINLINE

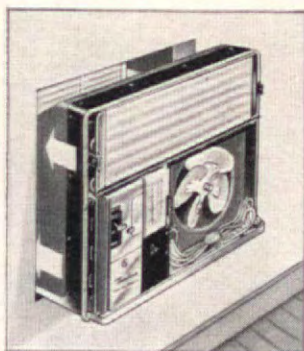
Model Number	RB32P	RB52P	RB72P
Compressor Motor	1/2 HP	3/4 HP	1 HP
Volts—60 Cycle	115	115-230	230
Amperes (nameplate)	7.5	11 0-5.5	6.8
Watts (ASRE)	800	1,150	1,480
BTU/Hr. Capacity*	5,500	7,700	10,100
Dehumidification (Pts./Hr.)	1.1	2.1	2.9
Two Speed Fan Switch	No	No	Yes
Width	25 3/8	25 3/8	25 3/8
Height	21 1/2	21 1/2	21 1/2
Depth	17 7/16	17 7/16	17 7/16
Ship. Wt. (Case)	37 lbs.	37 lbs.	37 lbs.
Ship. Wt. (Unit)	146 lbs.	152 lbs.	164 lbs.

*Cooling capacities are tested and rated in compliance with ARI (Air Conditioning and Refrigeration Institute) Standard 110-56 and are stated in BTU's (British Thermal Units).

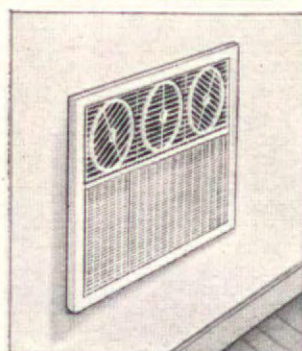
It's simple to install the new General Electric Thinline Built-In model



Case is installed during construction—mounts in any kind of wall. Panel protects opening until building is completed.



Thinline mechanism slides into case later. Six screws hold it in place—give you a quick, weather-tight installation.



Add appearance front, air filter, grille. Plug in and the *Thinline* is ready to operate. Grille can be painted.



On the outside the *Thinline*'s aluminum grille will keep its smart good looks for years. Easily painted to match the exterior.

Progress Is Our Most Important Product

GENERAL  ELECTRIC

Chosen for Quality
by **CENTEX**
OF DALLAS
for their ELK GROVE
CHICAGO, HOMES

Glamour ALUMINUM SLIDING GLASS DOORS



*The finest doors
you can offer - yet they
COST YOU LESS!*

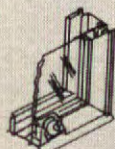
COMPLETE WEATHER CONTROL
UNDER ALL CONDITIONS



HEADER DETAIL



TIGHT WEATHER
SEAL



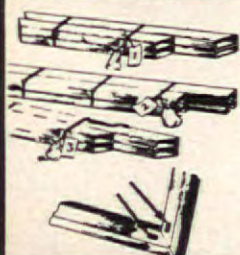
ADJUSTABLE BALL
BEARING ROLLERS

GLAMOUR Aluminum Sliding Glass Doors not only look like expensive custom units—they include all custom quality features!

In addition, GLAMOUR is the builders' dream... easy installation, trouble-free performance, lasting satisfaction!

But your big surprise comes when you price GLAMOUR. Compare its quality... feature for feature! When you do, your choice will be for GLAMOUR, too—like so many other leading builders.

WRITE FOR SPECIAL
PRICES TO THE
BUILDING INDUSTRY

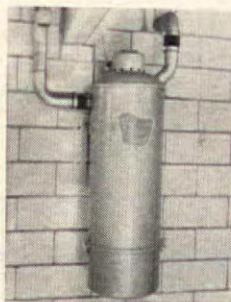


Only GLAMOUR offers "Organized Packing." Saves time and labor. Each panel, complete with its own hardware, is individually wrapped within 1 master carton. Only GLAMOUR offers "color coding." To assemble—simply match the color coded part corners.

GLAMOUR GLASS WALL-DOR CORP.
434 W. Chicago Ave. Chicago 10, Illinois

NEW PRODUCTS

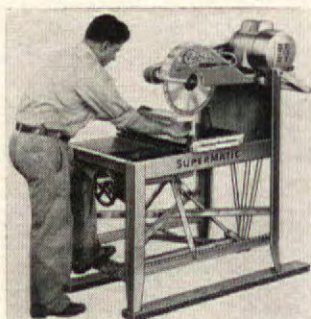
for further details check numbered coupon p. 261



aa. H-10 model Vacu-Flo vacuum producer unit is smaller than its predecessor (the H-12 unit) and costs about $\frac{1}{3}$ less. It was primarily designed for the project and prefab builder, is claimed to give as much vacuum power as larger tank. Photo shows it mounted on basement wall with connections for intake and exhaust tubing. Roomy dirt receptacle does not need frequent emptying. H-P Products, Inc., Louisville, Ohio.



bb. Armstrong Cushiontone roof deck is designed for use with open-beam or cathedral ceilings. It combines in one material acoustical properties, roof decking, insulation, vapor barrier and interior finish. Product is made in 2' x 8' planks, 2" or 3" thick and is composed of layers of asphalt-impregnated insulation board which has been perforated to muffle noise. Board is painted with flame resistant finish. In 2" thickness, the product is manufactured without a vapor barrier for warm climates. Armstrong Cork Co., Lancaster, Pa.



cc. Supermatic 2 hp. masonry saw has a recessed Hi-Lo control wheel which automatically makes all adjustments. Operator does not need to turn off motor to raise or lower the cutting head since wheel keeps it level, ready to cut at any height from 0" to 17". Saw cuts wet or dry masonry, can be converted to a light duty concrete saw and a track saw. Frame extensions may be added to increase saw width up to 6'. Supermatic 14" saw costs about \$570, 18" model is \$595, both f.o.b. Clipper Mfg. Co., Kansas City 8, Mo.

continued on p. 256

for homes beyond
the water mains

F&W

WATER SYSTEMS

HELP SELL YOUR HOUSES



F&W
Multi-
Purpose
Jet



F&W Multi-Purpose
Pumps Whip
Falling Water Level
Problem

● For locations where the water level of a shallow well may drop too low, you can give your houses extra sales appeal by installing an F&W Multi-Purpose Jet Pump. It can quickly and easily be changed from shallow well to deep well operation at no extra cost, simply by moving the jet off the pump and down into the well. This is typical of the kind of advantages you get with F&W Water Systems; whatever the requirements, there's an F&W Model to meet them exactly. All offer outstanding advantages in long life, dependable service, low-cost operation, and minimum maintenance.

F&W Multi-Stage Deep Well
Jet—Delivers extra capacity.
New, automatic control valve
assures top performance.



F&W VARIJET Shallow Well
Jet—Pumps 40 to 70% more
water, yet reduces power con-
sumption. An exclusive F&W
patent.



Send for F&W Catalog
for your files

Flint & Walling Manufacturing Co., Inc.
565 Oak Street, Kendallville, Indiana

F&W

WATER PUMPS

Performance-Proved Since 1866



Residence of Chester A. Smith, Columbus, Ohio

You'll always be proud of
MARBLE

In today's home, the trend is to Marble—because architects, builders, decorators, and homeowners themselves have discovered the unique and permanent beauty which Marble alone provides.

Marble has many uses in the home: for counter surfacing, floors, wall areas, as tops for tables or furniture, about the fireplace, in the bathroom or kitchen. And wherever used, Marble is the most distinguished and beautiful material money can buy.

Write now for colorful brochure, "Marble in the Home," to:

MARBLE INSTITUTE
 32 SOUTH FIFTH AVENUE



OF AMERICA, INC.
 MOUNT VERNON, NEW YORK



CROSSETT

Royal Oak Floors

ARE **FAMILY** FLOORS

They sell your houses . . . because Crossett ROYAL OAK FLOORS won't wear away and because they keep their gleaming beauty for a lifetime. Most important, they blend with any decorative scheme giving a feeling of warmth that cannot be matched by other materials. Best of all—Crossett ROYAL OAK FLOORS are economical. May we send you complete details?



SEND FOR YOUR FREE BOOKLET

This booklet — "A Home Owner's Guide" — gives you complete information on how to lay, finish, and maintain oak floors. For further data and information, address:

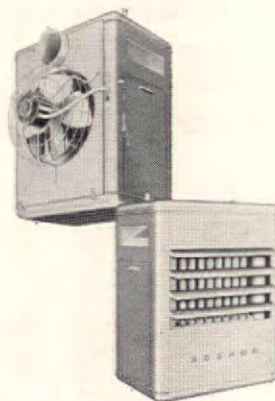
Crossett LUMBER COMPANY
A Division of The Crossett Company

CROSSETT, ARKANSAS

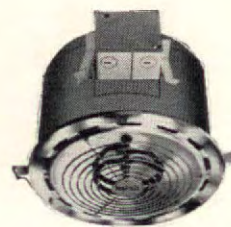


NEW PRODUCTS

for further details check numbered coupon p. 261



dd. Reznor's suspended gas unit heater has a handsome cabinet design front and back. Controls are all in one group inside cabinet and are easily reached by removing access panel on cabinet side. Fan motor is mounted directly to wire fan guard, eliminating girder-type motor base. Company's Flexi-Temp control system is optional now on the 25, 50, 75 and 100,000 BTU suspended models. This system minimizes temperature fluctuation, closely approaches continuous air circulation. Toggle type switch on new model operates winter-summer fan, allows fan to be operated independently for cooling air circulation during hot weather. Reznor Mfg. Co., Mercer, Pa.



ee. Bathroom ceiling heater, 12 1/4" from edge to edge, is encased in moisture-resistant, nickel chromium alloy. Heetaire has a thermo-overload safety control, silent fan and a built-in outlet box with eight knockouts. Markel-La Salle Ceiling Heetaire (Series 280), Markel Electric Products Inc., Buffalo, N. Y.



ff. Gas-fired wall heater is one of six new models designed to heat converted attics, attached garages and add-on rooms. Models can be recessed between wall studs 16" o.c. and are vented to outside with standard BW type wall vents. Exposed view of heater shows burner, corrugated combustion chamber of aluminized steel, three-speed automatic blower, which can be added to either single or dual-wall models. AGA-approved. The Coleman Co., Inc., Wichita, Kans.



Interior designs by John and Earline Brice.

**Give any interior this fresh new beauty
BEGIN WITH A BEAUTIFUL BACKGROUND
of plastic wall tile**



"Begin with a beautiful background of plastic wall tile." This is the theme for the big '57 Dow advertising and promotion program for dealer-guaranteed plastic wall tile made of Styron®. Dramatic interiors like this delightful "checker" laundry area will be featured in full-color national magazine advertising and in exciting promotion material.

Play up Styron plastic wall tile in your homes in any price range. Make the most of its extensive color range and versatile shapes . . . its unlimited decorating possibilities. Above all, stress its *guaranteed quality*. Your certified dealer can help you create new buyer preference with dealer-guaranteed plastic wall tile made of Styron. THE DOW CHEMICAL COMPANY, Midland, Michigan, Plastics Sales Department PL1553Q.



IDEA! Make a focal point of stripes in Styron plastic tile to underscore modern kitchens.

YOU CAN DEPEND ON





1. National Homes, Lafayette, Indiana, specifies Styrofoam 1" thick placed horizontally around the perimeter 12" from the foundation wall of the house.



2. Styrofoam insulation 1" thick is then placed at an angle 12" high against the poured foundation wall.

National Homes uses Styrofoam



*A new concept for
construction of all masonry
structures:*

Styrofoam is used to eliminate dampness and cut building costs. Portland cement mortar bonds Styrofoam to the masonry—permanently, without studs. Plaster keys directly to Styrofoam surface—smoothly, without lathing. No special training or tools are needed. And the warm, dry walls keep their smooth, crack-free appearance year after year. The man who looks ahead will investigate this!



3. Next the slab is poured—and that's it! From experience National Homes finds it has protection from cold and damp for the lifetime of the house.

for lifetime perimeter insulation

There are good reasons why this is so. The same reasons that can help you enhance your reputation.

Styrofoam* (a Dow plastic foam) is a homogeneous insulation with a remarkable combination of properties. This rigid insulation contains millions of noninterconnecting air cells. As a result, it can't absorb water. It provides true protection against dampness and water. Its low thermal conductivity stays low. In addition, it resists rot, mold, deterioration. And

having no food value, vermin and rodents won't bother it.

But what makes Styrofoam even more outstanding is its unparalleled performance in such fields as low-temperature and plaster-base construction . . . industrial equipment . . . roofs, cavity walls and wall panels. This clean, odorless, lightweight insulation has many applications that are well worth your investigation. You'll find Styrofoam pays off in lifelong efficiency and economy.

*Styrofoam is a registered trademark of THE DOW CHEMICAL COMPANY

For further information, contact your nearest Styrofoam distributor: CALIFORNIA, San Francisco: Western Foam Products, Inc. • CALIFORNIA, Los Angeles 13: Pacific Foam Products Company • FLORIDA, Tampa: The Soule Company • GEORGIA, Atlanta 8: Badham Sales Company • ILLINOIS, Chicago 11: The Putnam Organization, Inc. • IOWA, Des Moines: Wilson-Rogers, Inc. • KANSAS, Kansas City: Styro Products, Inc. • MASSACHUSETTS, Ipswich: Atlantic Foam Products Company • MICHIGAN, Detroit: Par-Foam, Incorporated • MICHIGAN, Midland: Floral Foam Products • MINNESOTA, Minneapolis 8: Edward Sales Corporation • MONTANA, Billings: Madden Construction Supply Company • NEW YORK, Rochester 20: William Summerhays Sons Corp. • NEW YORK, Long Island City 1: Styro Sales Company, Inc. • OHIO, Cincinnati: The Seward Sales Corporation • OHIO, Cleveland 3: Structural Foams, Inc. • PENNSYLVANIA, Plymouth Meeting: G & W H Corson, Incorporated • TEXAS, Houston: The Emerson Company • UTAH, Salt Lake City 10: Utah Lumber Company • WASHINGTON, Seattle 9: Wiley-Bayley, Inc. • WISCONSIN, Milwaukee: S & S Sales Corporation • CANADA, Edmonton, Alberta: Northern Asbestos and Building Supply Co., Ltd. • CANADA, Kitchener, Ontario: Durofoam Insulation, Ltd. • CANADA, Vancouver, B. C.: Wiley-Bayley Co., Ltd. Or write THE DOW CHEMICAL COMPANY, Midland, Michigan—Plastics Sales Department PL 1740X.

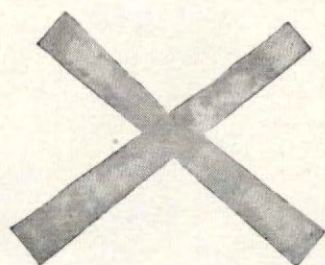


YOU CAN DEPEND ON





Which is the best way to air condition your houses?



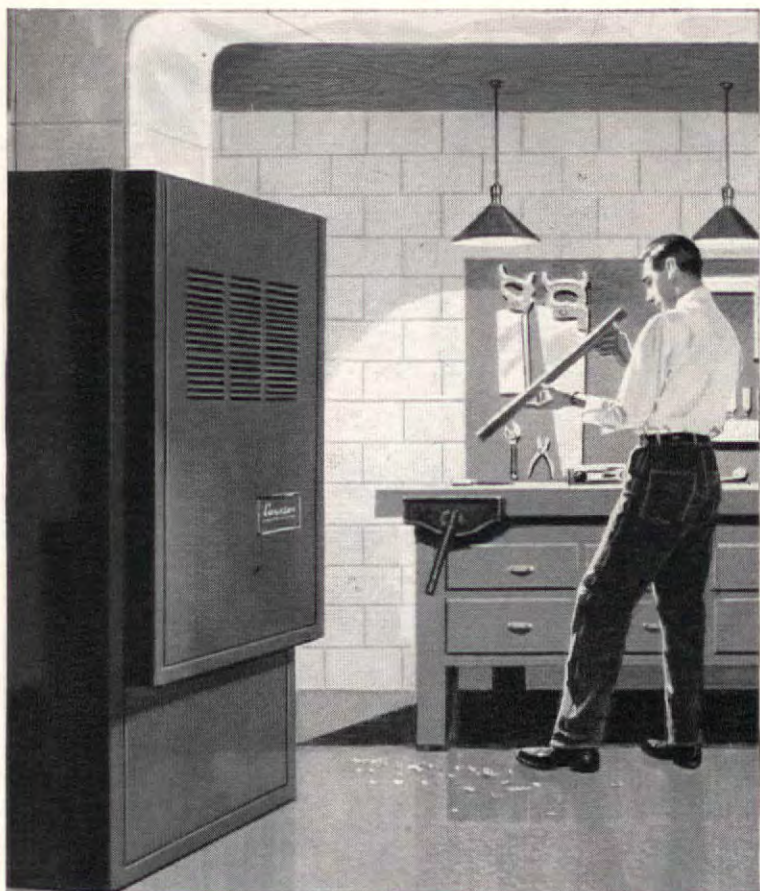
That depends on the houses. The size, the type of architecture, the construction, and the climate can make big differences.

For example, take the air conditioners shown on the opposite page.

One may be best for your houses, but which? Only a survey of your plans will tell. So ask your Carrier dealer to guide you in the right selection. Because he sells these four (and many more), his first interest is to recommend the type that serves you best. Call him today and be sure.



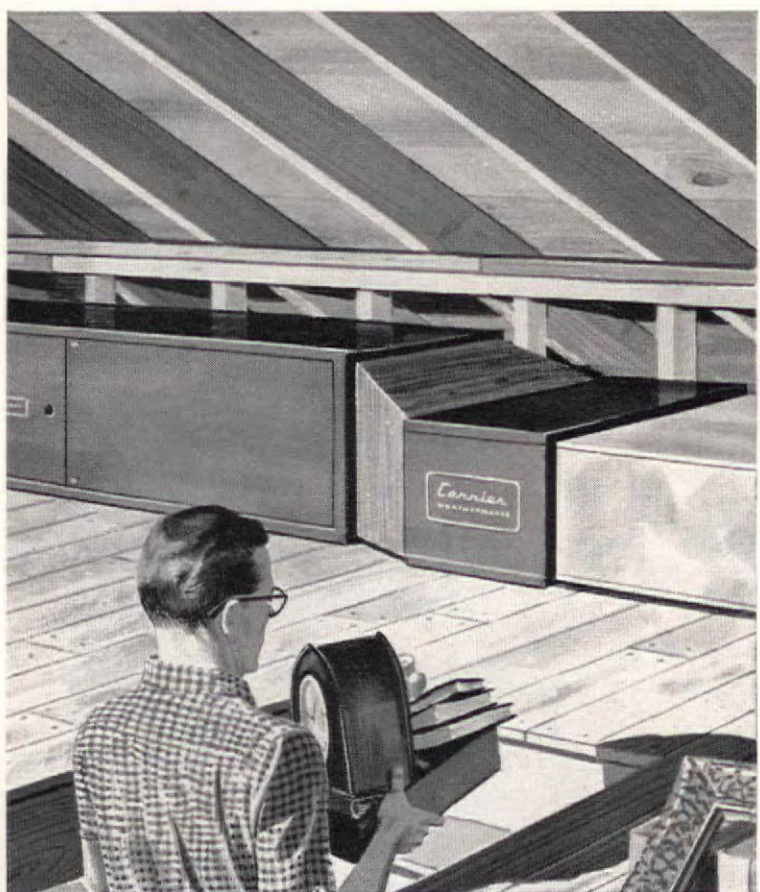
For more information, ask for booklet WE-4. Call your Carrier dealer, listed in the Classified Directory. Or write Carrier Corporation, Syracuse, New York.



Do your homes have basements? This Carrier Year-round Weathermaker* will provide both heating and cooling from one compact unit. It also fits in closets or utility rooms. Uses gas or oil and can be water or air cooled. One control regulates both heating and cooling.



Are your homes without basements? This combination of a Carrier downflow type Winter Weathermaker with a Summer Weathermaker underneath is perfect if you put your ducts in the slab or crawl space. Takes little space in the house. Gas and oil fired models available.



Do you build small, compact houses? This horizontal Winter Weathermaker has a matching Summer Weathermaker alongside and supplies year-round air conditioning (heating and cooling) without taking any space within the house. It fits in the attic or crawl space, needs no water.



Do you want to offer future air conditioning? This Carrier Winter Weathermaker has a cooling coil casing on top. At any later date a coil can be inserted in this casing for summer cooling without changes in the ducts. Your homes will have "the FURNACE with a FUTURE."

*Reg. U.S. Pat. Off.

Van-Packer masonry chimney goes up in 3 hours, saves 20-40% over brick

By using the Van-Packer Factory-Built Masonry Chimney, thousands of builders all over the country are able to save money, yet still install a genuine masonry chimney.

Besides the cost reduction gained by installing a prefabricated chimney that needs no pier foundation or special framing, builders also save by eliminating job delays and mortgage-pay-out delays caused by lack of a completed chimney. At the same time, with the Van-Packer Chimney, they're getting all the beauty, permanence and safety advantages of conventional brick.

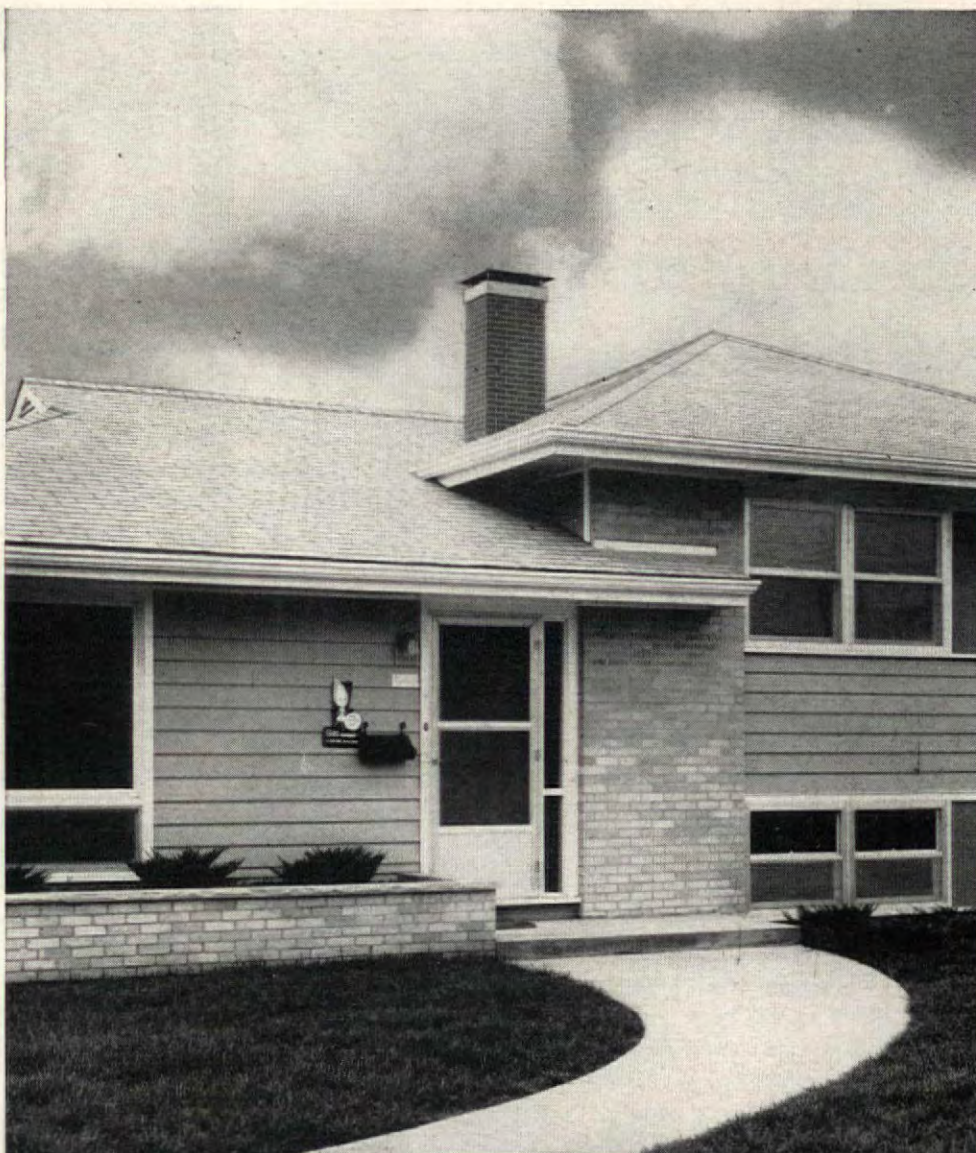
Attractive roof appearance is provided by Van-Packer's asbestos-cement brick-design panel housing in a choice of three colors — red, buff or white. Complete fire-safety is assured by the acidproof $\frac{5}{8}$ " fire clay tile liner, 3" vermiculite-concrete insulating wall and asbestos-cement jacket.

Immediate delivery to your job site from your local heating or building material jobber or dealer. See "Chimneys—Prefabricated" in Yellow Pages, or write Van-Packer company for Bulletin RS-1-19.

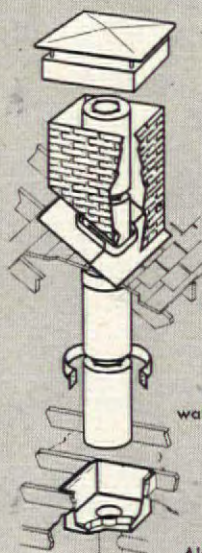
Van-Packer FACTORY-BUILT MASONRY Chimney

Van-Packer Company
Division of The Flintkote Company
P.O. Box No. 306, Bettendorf, Iowa
Phone: 5-2621

Also Manufacturers of
Van-Packer Fire Clay Tile Gas Vent



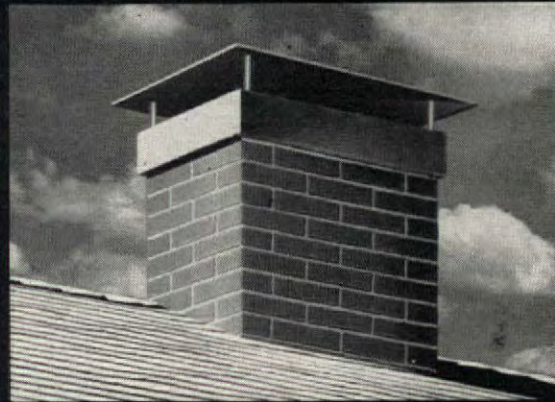
Attractive Van-Packer Chimney housing in red, buff or white brick color blends with all homes



- Snap-on housing cap
- Brick-design panel housing in red, buff or white
- Adjustable aluminum flashing
- 7" I.D. flue sections of 2100°F. $\frac{5}{8}$ " fire clay tile liner, 3" vermiculite concrete insulating wall, asbestos-cement jacket.
- Section joints sealed with acidproof cement.
- Aluminum drawband reinforces each section joint.
- Support assembly has 4X safety factor—eliminates pier.



UL listed for all fuels, all home heating plants and incinerators, approved by major building codes.



Handsome brick-design panel housing assures buyer acceptance

Completely packaged Van-Packer Chimney delivered to job when you want it



636. Silicone Masonry Water Repellents. Silicone Products Dept., General Electric, Dept. HH, Waterford, N. Y. 4 pp. Brochure describes benefits provided by silicon masonry water repellents and includes specifications for application.

637. Product and Warehouse Catalogue. Engineering Service Dept., Crucible Steel Co. of America, Dept. HH, Box 1558, Pittsburgh 30, Pa. 232. pp.

Seven hundred products available from stock are shown. Sixteen categories of special purpose steels, including high speed,

tool, stainless, alloy and machinery, are given. Over 20 estimating, conversion and weight tables are included. Request catalogue copy on company letterhead.

638. Fir Plywood Construction Guide. Douglas Fir Plywood Assn., Dept. HH, Tacoma 2, Wash. 34 pp.

Full-page structural drawings give you basic information on types, grades and applications of fir plywood. You'll find here instructions on floor construction, single and double wall construction, roof construction, recommendations from minimum property requirements of FHA.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this May issue check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

- | | |
|--|--------------------------|
| A. Goldblatt masonry guides..... | <input type="checkbox"/> |
| B. Goldblatt corner blocks..... | <input type="checkbox"/> |
| C. Tru-line nylon mason's line..... | <input type="checkbox"/> |
| D. Chesbro-Whitman working platforms..... | <input type="checkbox"/> |
| E. Morgen Mfg. Co. working platforms..... | <input type="checkbox"/> |
| F. Safway Steel Products..... | <input type="checkbox"/> |
| G. USG's Neo-fleck paint..... | <input type="checkbox"/> |
| H. Arco one-coat paint..... | <input type="checkbox"/> |
| a. Wakefield luminous packaged ceilings..... | <input type="checkbox"/> |
| b. Homasote Wilson Air-Floater ceiling..... | <input type="checkbox"/> |
| c. Pedders Adaptomatic air conditioner..... | <input type="checkbox"/> |
| d. Chicopee Mills Saran 909..... | <input type="checkbox"/> |
| e. Stanley bi-folding door hardware..... | <input type="checkbox"/> |
| f. Whirlpool unit kitchen..... | <input type="checkbox"/> |
| g. Precision Parts electric stairway..... | <input type="checkbox"/> |
| h. Precision Parts closet front..... | <input type="checkbox"/> |
| i. Crane Olympic bathtub..... | <input type="checkbox"/> |
| j. Speedster stair gauge..... | <input type="checkbox"/> |
| k. Speedster adjustable plaster grounds..... | <input type="checkbox"/> |
| l. Artercraft Glo-Lite plastic shades..... | <input type="checkbox"/> |
| m. Jasper Wood Parkcraft flooring..... | <input type="checkbox"/> |
| n. US Pool prefabricated pool..... | <input type="checkbox"/> |
| o. Fowler clothes dryer..... | <input type="checkbox"/> |
| p. Typhoon packaged heat pump..... | <input type="checkbox"/> |
| q. Bryant horizontal furnace..... | <input type="checkbox"/> |
| r. Swanson electric wall clock..... | <input type="checkbox"/> |

- | | |
|---|--------------------------|
| s. Trade-Wind oven ventilator..... | <input type="checkbox"/> |
| t. Insulite primed siding..... | <input type="checkbox"/> |
| u. Hotstream gas heater..... | <input type="checkbox"/> |
| v. Johns-Manville insulating roof deck..... | <input type="checkbox"/> |
| w. Stormguard roofing nail..... | <input type="checkbox"/> |
| x. Uvalde micromatic tile..... | <input type="checkbox"/> |
| y. Johns-Manville construction system..... | <input type="checkbox"/> |
| z. Armstrong roof insulation selector..... | <input type="checkbox"/> |
| aa. H-P Vacu-Flo unit..... | <input type="checkbox"/> |
| bb. Armstrong Cushiontone roof deck..... | <input type="checkbox"/> |
| cc. Clipper masonry saw..... | <input type="checkbox"/> |
| dd. Reznor gas unit heater..... | <input type="checkbox"/> |
| ee. Markel bath ceiling heater..... | <input type="checkbox"/> |
| ff. Coleman wall heater..... | <input type="checkbox"/> |

TECHNICAL PUBLICATIONS

- | | |
|--|--------------------------|
| 636. GE water repellents..... | <input type="checkbox"/> |
| 637. Crucible steel, 700 products..... | <input type="checkbox"/> |
| 638. Fir plywood construction guide..... | <input type="checkbox"/> |

* For information about unlisted Technical Publications see below.

NAME _____

OCCUPATION _____ TITLE _____

FIRM _____

STREET _____

CITY _____ STATE _____

IMPORTANT:

House & Home's servicing of this coupon expires Aug., 1957

* Any inquiries with money or check enclosures must be addressed directly to the manufacturer.

In addressing direct inquiries, please mention

House & Home

and the issue in which you saw the product or publication.

I wish to enter a subscription to **House & Home** for

1 year, \$6 ☐ 2 years, \$8 ☐

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charming...
practical and
profitable!

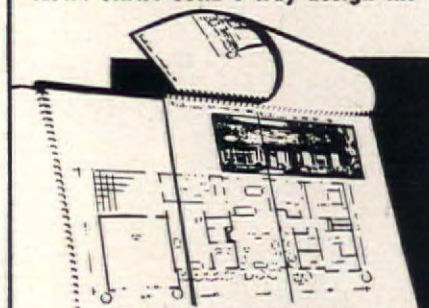
Héritage homes



BUY!
BUILD!
SELL!

• Heritage brings you experienced guidance and assistance at every step... assuring fast, economical progress. Heritage's complete sales promotion package, tailored to your market, helps you sell as fast as you build.

New! GRAFI-CORE 3-way design kit



... here's custom styling from the GRAFI-CORE Plan Book that gives your customer choice of 1000 custom home styles... and you the advantage of Heritage's modular pre-craft construction... a winning combination for you!

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THE INDEPENDENT LUMBER CO.
19621 Nottingham Road Cleveland 10, Ohio



"Owners love Insulite Roof Deck," says builder Al Crossley (left) of Newburgh, New York. "They like the smart style of open-beam ceilings and they like the bright, white appearance of the deck itself. Jobs like this are my best advertising. They help me get new business." Architect for this home was H. N. Wormann, New York City.

"On homes, on stores, Insulite Roof Deck saves up to \$23 per sq."

*... says builder Al Crossley of
Newburgh, New York*

Decking . . . insulation . . . finished ceiling . . . that's the 3-in-1 value Al Crossley offers in building with Insulite Roof Deck.

On both the beautiful home at left and the store building below, Insulite Roof Deck was Crossley's choice. In both cases Roof Deck reduced his costs, speeded construction, created the extra beauty of open-beam interiors. His actual saving on this home,

as compared to use of wood decking, was \$23.34 per 100 sq. ft.!

Insulite Roof Deck can help *you* deliver better value in a wide variety of light construction . . . in any price range . . . in any climate. It goes up fast; cuts and fits easily; provides a vapor barrier; reduces waste; saves construction time. With Roof Deck, you eliminate all ceiling plastering and painting; cut winter fuel costs; repel summer heat.

Do these big advantages sound good to you? For complete information on Insulite Roof Deck, write us—Insulite, Minneapolis 2, Minnesota.

build better and save with
INSULITE®



INSULITE, made of hardy Northern wood—Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minn.



For commercial buildings, like this economical warehouse, showroom and office, Insulite Roof Deck saves real money, speeds construction. Crossley applied beams and Roof Deck to this 6,000 sq. ft. building in just 72 man hours, held cost of the building to \$6 per sq. ft.

Tongue-and-groove panels go on fast, make weather-tight seal. Insulite Roof Deck comes in 2' x 8' panels, 1½", 2" and 3" thick. Exclusive continuous vapor barrier available in 2" and 3" thicknesses. Prefinished white ceiling surface is flame resistant; requires no painting, staining or waxing.

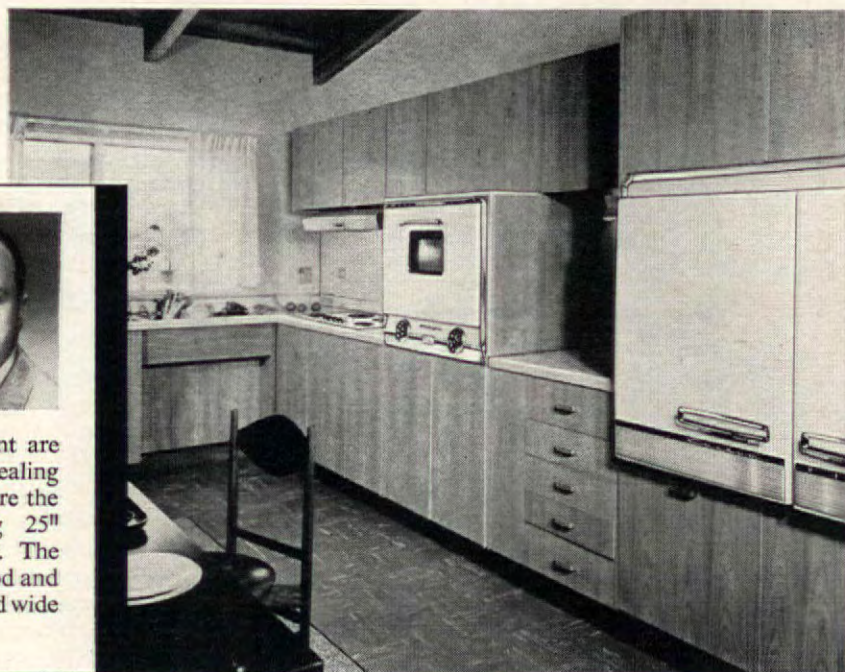
INSULITE IS A REGISTERED T.M., U.S. PAT. OFF.

NORTH

Harry J. Quinn
South Holland, Illinois



Westinghouse built-ins in Lemon Yellow plus a Dishwasher with matching wood front are featured in architect-builder Quinn's appealing kitchen. Also included in another area are the Westinghouse Space-Mates, matching 25" wide Laundromat and Clothes Dryer. The house, jointly sponsored by U. S. Plywood and Living For Young Homemakers, attracted wide attention.



"PHOTO BY LIVING FOR YOUNG HOMEMAKERS"

Builders across the nation put more sell

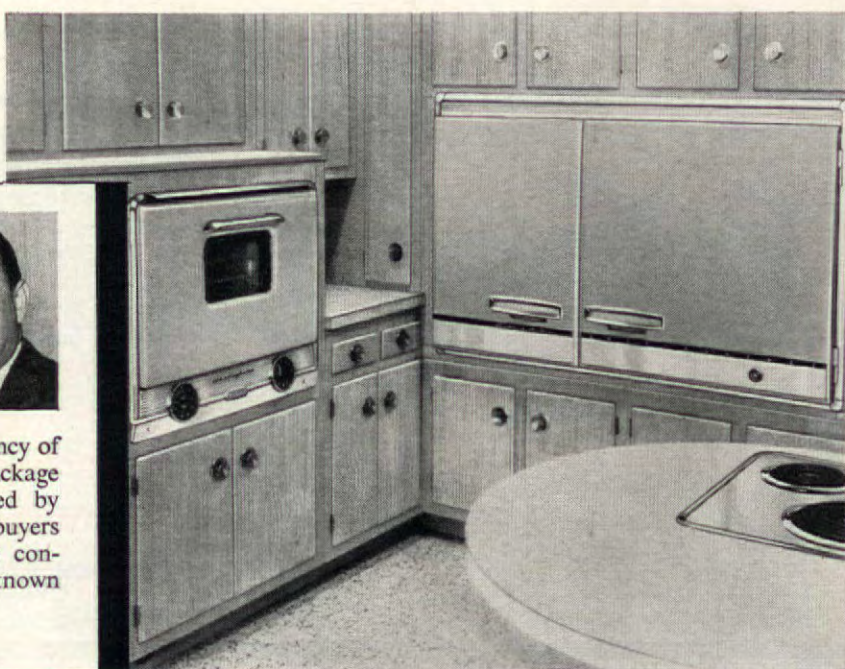
Like these builders, hundreds of others set sales records

EAST

Robert Postal
Cold Spring Park, L. I.



Breakfast snack bar has a built-in, 4-unit range platform which contributes to the efficiency of this well-designed kitchen. A complete package of Westinghouse built-ins was installed by builder Postal. Visitors and home buyers recognized the quality hidden in the construction of this house by the well-known quality name on display in the kitchen.



Plan now with Westinghouse for 1957 National Home Week!

Do as these successful builders did! Make a place for Westinghouse Appliances in your new home construction plans. And be sure to include them in your National Home Week model home. They'll help you draw and sell homebuying crowds in September and every other month of the year. For further details, contact your nearest Westinghouse Distributor or write to: Westinghouse Electric Corporation, Major Appliance Division, Contract Sales Department, Mansfield, Ohio.

SOUTH

Harold Newton
Greenville, South Carolina



This view, through the kitchen and into the adjacent utility room, reveals the compact, efficient planning made possible by Westinghouse Appliances. Builder Newton's contemporary home, with this kitchen, was one of the major attractions in the Lake Forest Parade of Homes. Note the 17" built-in oven . . . the 25" wide Space-Mate Laundry Twins installed vertically, with dryer on top.



in their houses with WESTINGHOUSE

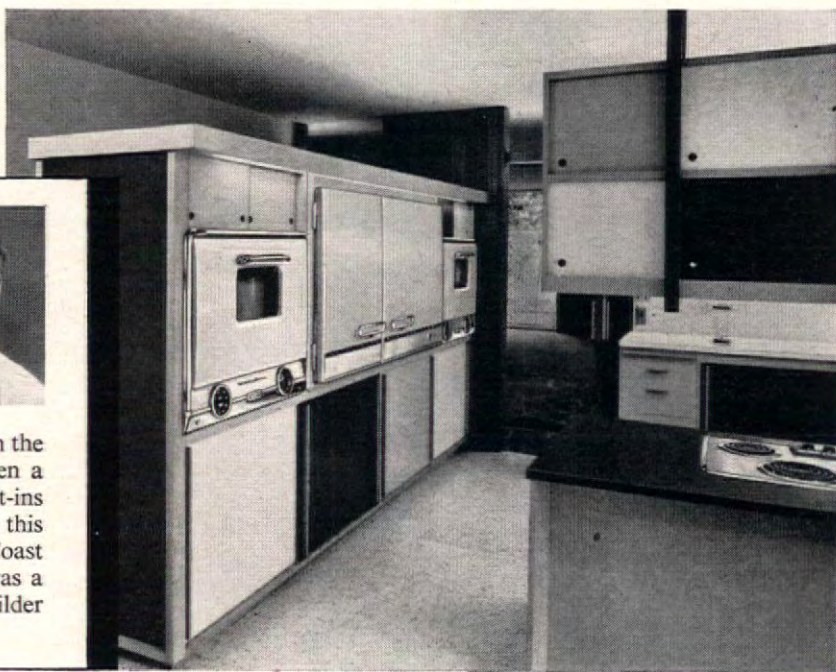
with Westinghouse Appliances in 1956!

WEST

Richard Robinson
Kirkland, Washington

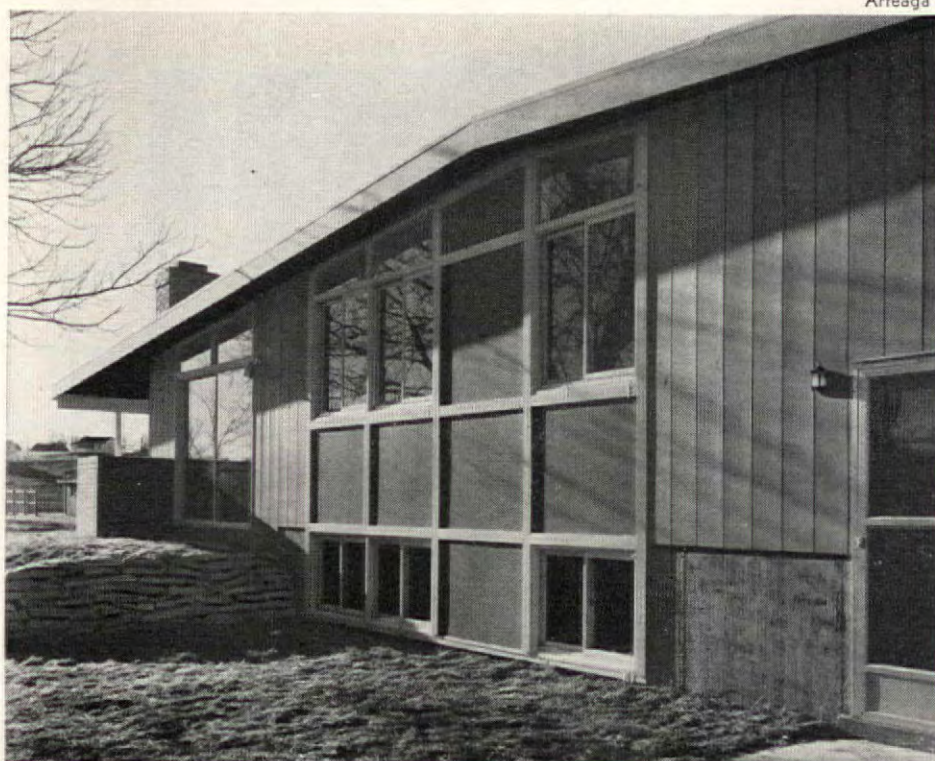


New horizontal in-the-wall Refrigerator-Freezer plus two built-in ovens installed in the same wall give builder Robinson's kitchen a striking appearance. Westinghouse built-ins along with unique custom cabinets made this kitchen especially appealing to West Coast home buyers. This Electri-Living Home was a prize winner in the 1956 American Builder awards.



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





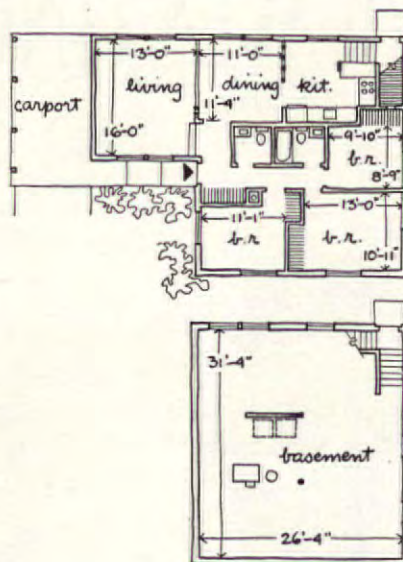
Part slab, part basement model offered by St. Louis builder

For the first time, the St. Louis pioneers in contemporary slab houses, **Fischer & Frichtel**, are offering a basement—but with a difference.

Instead of the usual dimly lit dungeon, their \$17,950 model has almost 3' of basement wall above grade, permitting use of larger-than-usual windows that let in more daylight. The houses have 1,100 sq. ft. above grade, and 940 sq. ft. in the basement.

Fischer & Frichtel added the basement because: 1) some buyers wanted contemporary styling, but needed extra cubage and 2) many of their lots have rear or side slopes that make it hard to produce a shelf for a slab.

The living area is still on a slab, with all other rooms on a higher level, above the basement. For this model, the builders use forced warm air heat, rather than the radiant heat of their basementless houses, priced from \$14,950.



IBEC returns to US housing, to build 2,000 Florida units

Two **Rockefeller** brothers—**Nelson** and **Winthrop**—are setting out to become big-scale US home builders.

Their first venture inside the continental US in eight years will be a 2,000-house tract 10 mi. north of Ft. Lauderdale, Fla., where they have bought 640 acres of truck farm land from **Marqusee Associates**, Florida builders and developers.

The Rockefellers will operate through **IBEC Housing Corp.**, an offspring of the Rockefeller-family founded **International Basic Economy Corp.**, and **Winrock Enterprises Inc.** headed by **Winthrop Rockefeller**. IBEC Housing, founded in 1948, built a 204-unit FHA project at Norfolk, Va. in 1949 but since then has concen-

trated its activities abroad. Since 1954, IBEC has completed 1,583 houses near San Juan, Puerto Rico and plans 3,500 more in two other projects on the island.

Plans for the houses are not yet completed. First units may be built conventionally (CBS is the Florida standard) until enough volume can be developed to utilize the poured concrete, crane-lifted method devised for IBEC by Architect **Wallace K. Harrison** to cut housing costs by building with big parts instead of 30,000 pieces.

Over-all town planning for both IBEC and an adjoining 1,800-acre project by **Marqusee Associates** is under way, with **Raymond & Wilcox** as planning advisors.

No-down second car plan lures suburban buyers

American Motors Corp. is offering builders a package deal that lets them offer a new car with a new house, with no extra down payment.

First to try the setup was Detroit's **Rodney Lockwood** in his \$18,250-\$30,000 Cranbrook Village project. In spite of the heavy number of **GM** and **Ford** executives who bought his houses (and were therefore committed to their own bread-and-butter brands), Lockwood closed some 15 sales (out of 200) that included the car. Other leading builders using the scheme: **Stone & Schulte**, in San Jose, Calif., **Long Island Homes** in Milwaukee, and **Simpson & Co.**, Indianapolis.

The plan is aimed at suburban buyers who need a second car for the first time but are leery of the extra expense.

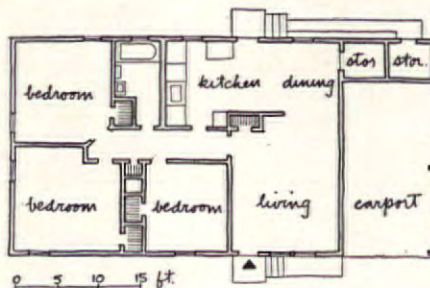
In a typical deal, American Motors (**Nash** and **Hudson**) shaves the list price on a \$2,100 car by some \$400. The builder pays \$300. The buyer pays off only the \$1,300 balance—on the usual 30-36 mo. terms. Financing is separate from the mortgage. The plan may not be included in an FHA or VA sale.

Wallace Johnson cuts costs, returns to low price field

Close attention to every penny of costs ("we're skinning fleas for their pelts") has produced a \$9,500 house for Builder **Wallace Johnson** in Memphis.

And not "minimum houses," either. Johnson is offering a 970 sq. ft., three-bedroom, one bath house on 80' lots. For an extra \$1,000, he is producing a four-bedroom version of 1,110 sq. ft. Both houses have carports and brick veneer fronts.

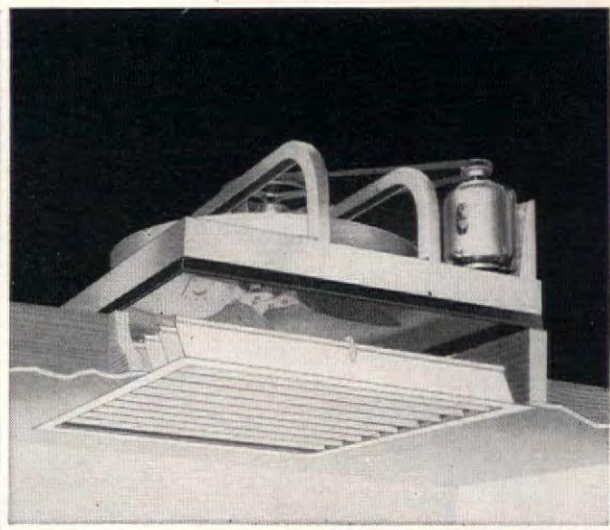
Gill



No saving was too small. Even nails were bagged for each job, sent out with materials. If carpenters mislaid nails, they had to replace them. Bids from subs and materials dealers were pared on the assurance that Johnson was planning 600 or 700 houses this year. Some major savings:

Leaders continued on p. 268

How to cool a house for \$125* with an R & M-HUNTER Attic Fan



**List price for R&M-Hunter Attic Fan (5000 CFM). Trade discount to builders.*

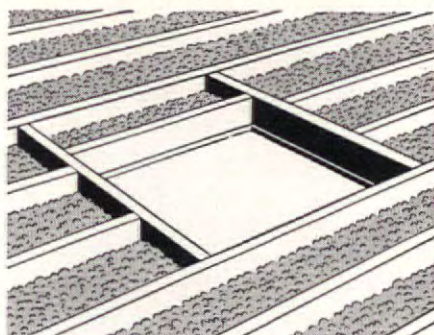


Inexpensive way to give home buyers cool comfort

Today's home buyers are demanding cool comfort . . . and an R&M-Hunter Attic Fan is the economical, efficient way to provide it. This modern ventilating fan pulls cool, refreshing breezes throughout the house. Room temperatures are 10° to 20° lower on hot summer nights. Operating costs are low and there's no service problem. Fan unit is guaranteed 5 years; motor and shutter, 1 year . . . backed by R&M-Hunter's 70-year fan experience. Capacities to 16,000 CFM, certified air deliveries.

Consult your classified phone book and phone your local R&M-Hunter distributor. Or write Hunter Division — Robbins & Myers, Inc., 2406 Frisco Ave., Memphis 14, Tenn., for complete data.

R & M-HUNTER ATTIC FAN IS EASILY INSTALLED



Step 1. Frame ceiling joists for opening. This involves no extra expense on new construction.



Step 2. Place R&M-Hunter Fan on attic floor or joists over ceiling opening. Easily wired at fan junction box.



Step 3. Screw-fasten automatic ceiling shutter. Metal trim covers edges of opening. No finishing.



SEE OUR CATALOG IN SWEET'S FILE. WRITE FOR BOOKLET.

R & M-HUNTER Package Attic Fans

HUNTER DIVISION — ROBBINS & MYERS, INC., Box 2406, Memphis 14, Tenn.

Project Builders Don't Need Design!

Not pre-set design, at least. Project builders know their markets and their own requirements best. They succeed only when designs suit their specific needs exactly.

American Houses project builders succeed because they get custom-tailored service. These builders are currently erecting over \$15,000,000 worth of military and speculative houses custom engineered by American—proof enough? If you build east of the Mississippi, send for details.

American Houses Inc.



American Houses, Inc. Dept. HH-557
S. Aubrey and E. South Sts.
Allentown, Penna.

As a project builder in the area east of the Mississippi, I want to know what American Houses can do to increase my sales and profits.

Name _____

Firm Name _____

Address _____

City _____

Zone _____ State _____

- Grade beams replaced continuous footings, saved \$35 in concrete, and 40% of excavation cost.
- $\frac{3}{4}$ " drywall instead of $\frac{1}{2}$ " saved \$22.
- No. 2 common oak flooring, instead of select, saved \$85.
- Two wall heaters (\$125 less) replaced a forced warm air system.
- Baths got a linoleum floor, and 5' of plastic tile only around the tub.
- Base trim (only $2\frac{1}{2}$ " wide, no shoe-mold) saved 10¢ per lin. ft. of wall.
- Driveways are gravel, not paving.
- Plumbing is back-to-back.
- Rooflines are unbroken.

James Kerwin FHA district director, insists that there is a market in Memphis for at least 2,500 houses priced under \$10,000. First sales reports would seem to bear him out. Johnson sold 19 the first day the project was open, more than he sold in the previous month.



Entire patio, pool screened in Florida luxury houses

Over 4,200 sq. ft. of vinyl-coated Fiberglass screening is going into Gerald E. Hall's new \$55,000 luxury homes in Miami. It covers completely a 40' x 75' patio opening off the sliding glass walled living area, including a 17' x 36' pool.

The Hall house points up the growth of the screened patio in Florida housing.

To protect the outdoor dining area on the patio, Hall installed two 10' x 10' translucent plastic sheets just under the screening to ward off sun and rain. Opaque panels screen sunbathing area.

Chicago Builders Barney Loeb and Quinn Hogan find tight money is stopping marginal buyers from even applying for loans, but qualified families aren't scared off at all. In two weeks, they submitted 306 mortgage applications on their Streamwood development of National Homes prefabs, found 245, or 80.1%, were completely qualified. . . . Architect Dan Palmer of Los Angeles estimates that builders will have to spend \$600-\$700 more per house for better design and features to combat the buyer's market. Predicts Palmer: "Designers will be less restricted by cost budgets." . . . When buyers of their Deerfield Beach, Fla., houses were threatened by \$60 assessments to pay off bond issues floated in the boom of the '20s, Mackle & Co. stepped in, offered to post a cash bond to protect their buyers until the courts decide what, if any, levies are legal. Says Mackle Lawyer Richard Kenney: "It's just common morality to protect your customers."



Here's the hottest news EVER in a Bathroom Ventilator

Broan No. 600

Wall Fan
Priced at

\$19.25
LIST

and fully guaranteed



What builder doesn't want to cut costs and improve his house at the same time? The big question is how. You can accomplish both objectives with a new Broan No. 600 — 6-inch bathroom ventilator — a fan designed for either side wall or ceiling installation. Look at these big advantages that the No. 600 offers you.

- It is the only fan that can use low cost 3" round duct.
- It moves more air than any fan of comparable size — 100 CFM.
- It is installed fast — simply nail to joists, header or studs.
- It has an attractive snap-on grille — no screws, wing nuts or tools needed.
- It is whisper-quiet in operation.
- It has a dependable, fool-proof back-draft damper.
- It provides the lowest installed cost.
- It is offered at the lowest initial cost — \$19.25 list.

This newest news in fans is made by Broan — the Company that originated — and still makes — the famous Motordor fan. Write for informative bulletin and the name of the distributor nearest to you.

Broan MFG. CO., INC.

Specialists in quality ventilating equipment for 25 years

924 West State Street
Hartford, Wisconsin

Near Milwaukee

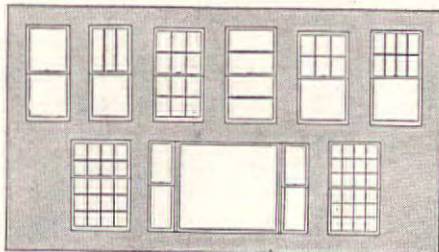


This fine home in Alton, Illinois, was occupied starting in the 1840's by Lyman Trumbull, a United States Senator from 1855 to 1873, and one-time rival of Abraham Lincoln.

Lyman Trumbull Home a Living Record for Double Hung Wood Windows in America



Relative inexpensiveness permits generous use of double hung wood windows with metal weatherstripping.



An endless variety of design can be achieved with double hung wood windows. They are easily shaped and their surface receives and holds any type of finish.

Lovely settings and a long history of wealth have nurtured in Alton a rich treasury of fine homes. Most, like the Lyman Trumbull home, have been well kept, with the result that the city today provides an excellent record of American taste in residential architecture since the 1840's. Deserving particular attention are the double hung wood windows in these homes. They blend perfectly into the varied types of architecture, adding outer beauty and inner comfort.

Double hung wood windows have always been known for their efficiency. Today, they have been made more efficient, through the use of spring sash balance, other modern type balances and metal weatherstripping. Whether installed in new or old windows, metal weatherstripping will cut fuel costs at least 24% and window air leakage is reduced 85%. Metal weatherstripping stops window rattling, makes windows operate more easily and deadens street noises. Also, the weather-tightness of metal weatherstripped double hung wood windows makes them ideal for the installation of air conditioners. All these benefits add to the comfort and convenience of home buyers.

WEATHERSTRIP *Research* INSTITUTE

OFFICE OF THE SECRETARY, BOX 128—RIVERSIDE, ILLINOIS

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NEW FOR '57. Watch her eyes light up as the lady of the house spots this new dripless Single Lever Mixing Faucet. She is one step closer to buying your home when she finds she can blend hot and cold water to any temperature wanted, and switch from full force to a trickle at the flick of a finger.



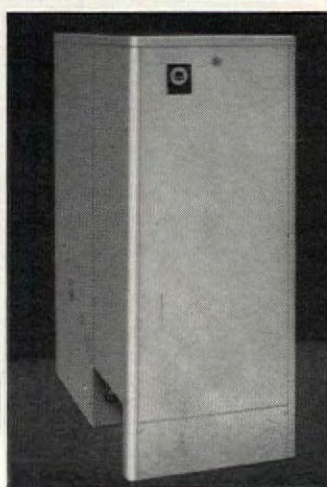
These new **AMERICAN-Standard** home more exciting...add "sell"

Best known hot water system and work-saving kitchen aids



Point out the baseboard panel heating. Buyers will listen when you tell them about the clean, draft-free, steady warmth delivered by American-Standard hot water heat with baseboard panels. Point out that these compact baseboard panels allow complete decorating freedom for wall-to-wall carpeting, draperies, furniture arrangement.

NEW FOR '57. The All-New Arcoleader packaged oil heating unit brings the comfort of hot water baseboard heating at a new lower cost. You cut construction costs through extra-speedy installation. This compact, cast iron unit arrives factory-assembled, packaged, crated, with controls and accessories pre-wired. A factory-installed water heater can save the cost of a separate heater.





products make your that buyers can see

add big value to homes at nominal cost



1957 Blueprint for Sales. New home promotion kit to help you develop and carry out your merchandising plans. Packed with practical sales-building ideas for grand openings, publicity, advertising, signs and displays. Also includes Builders' Manual of Bathroom Planning with plans for multiple use plumbing facilities, storage ideas, a color selection guide and other features that buyers want.

Get your Blueprint for Sales plus product details from AMERICAN-STANDARD, PLUMBING & HEATING DIV., 40 W. 40 St., New York 18, N. Y.



NEW FOR '57. An automatic garbage disposer by American-Standard spells *modern home* in big letters. No hand feeding . . . "swirlpool" action flushes food waste down drain. Self-cleaning, stainless steel disks grind even toughest solids. (Special mounting ring reduces installation costs.) *Buyers stop* for a second look at the convenient, durable American-Standard cast iron sink with fused-on enamel in color or white. They like the extra work space—deep, roomy bowls.

AMERICAN-Standard

PLUMBING AND HEATING DIVISION



PLUMBING,
HEATING,
COOLING
MONTH

NEW FHA STANDARDS

Storage capacity and recovery rate of hot water heaters shall be not less than indicated in the following table which is taken directly from the new MPS's:

Storage and tankless type domestic water heater											
Number of bathrooms...	1			2				3			
Number of bedrooms...	2	3	4	2	3	4	5	3	4	5	6
Peak load delivery gal.	60	70	80	70	80	87	94	87	94	101	108
Storage type—gas and oil fired											
Storage gals.	30	40	40	40	40	50	50	50	50	50	60
Recovery gal. per hr...	20	20	25	20	25	25	30	25	30	35	35
Storage type—electric											
Storage gals.	52	52	52	52	52	66	66	66	66	80	80
Recovery gal. per hr...	10	12	18	12	18	16	18	16	18	18	20
Tankless type											
Draw in 5 minutes											
150°F. water	15 gallons			25 gallons				35 gallons			

In the table above "peak load delivery—gallons" is the number of gallons of 150° F. water which a heater must be capable of delivering within a two-hour period, except:

1. Adjustments may be made in either or both storage capacity and recovery rate provided the total gallons in "peak load delivery" is not reduced more than 3%.

2. Minimum tank size shall be 30 gallons.

3. Based on 100° F. rise in water temperature, recovery rate shall not exceed 100% nor be less than 20% of the tank storage capacity.

Peak load delivery shall be calculated as follows (according to FHA):

For oil and gas, .70 (storage capacity in gallons) plus twice the recovery in gallons per hour.

For electric, .85 (storage capacity in gallons) plus twice the recovery in gallons per hour.

FHA proposes that recovery is to be calculated as follows:

$$\text{Btu input} \times \text{efficiency} \\ 8.33 \times (150 - \text{inlet water temp.})$$

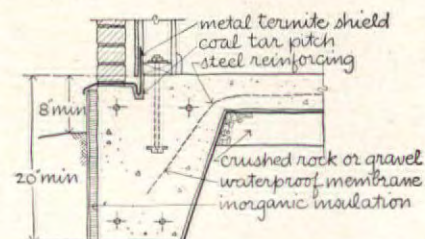
Efficiency ratings are: oil .65; gas .70; electric with wrap-around element .85; electric with immersion element .95.

Thus a 52-gallon electric heater with a 12-gallon recovery rate would have a peak load recovery rate of .85 x 52 or 44 gallons plus twice the recovery rate (2 x 12 is 24) or 68 gallons, the same as the 40 gallon gas or oil fired heater. Hence the tank size depends on performance.

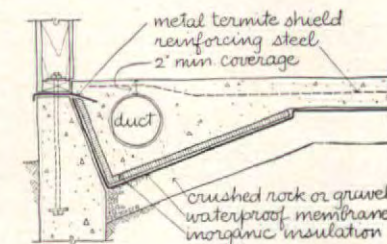
Footings must fit with good engineering practice

The new rules recognize that footings are designed for the proper distribution of superimposed loads but add the idea that structural design shall be based on recognized engineering procedures.

Flared footings may now be poured integrally with the wall.



Slab with integral footing. Exact depth is determined by terrain and climate, minimum below grade is 8".



Vitrified clay pipe can be laid directly on insulation or membrane when used as integral duct but it must have 2" coverage.

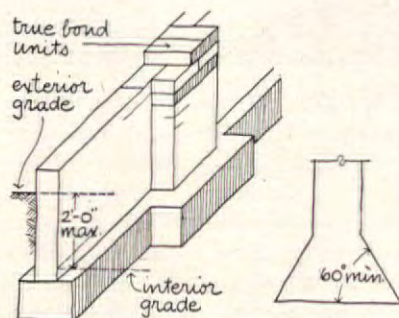
It is also now permissible to trench and pour footings right into the trench (in contrast with many requirements that a builder had to trench, then pour footing, then pour the wall). Now if a builder is working in soil where the trench is firm he can pour faster and easier.

Storage area will be computed from floor area

Instead of calling for 150 cu. ft. plus 50 cu. ft. per bedroom, the volume will now be computed on the basis of 1 cu. ft. per 3 sq. ft. of floor area. This means a reduction for a minimum house, but on a larger house it may require an increase in storage area. Logically the amount of storage space should be related to the total size and cost of the house, rather than to the number of bedrooms. More important perhaps than the change in method for computing the storage volume is the flexibility given the designer in placing storage area. The new MPS's call for 25% of the volume to be suitably located for interior storage and 50% for exterior storage. The balance may be located where the designer wants it to produce the most workable and economical plan.

Now inside kitchens are easier to use

Inside kitchens are now approved. Requirements for light and ventilation have been clarified and standards fixed so as to provide light and ventilation suited to the size and use of the room.

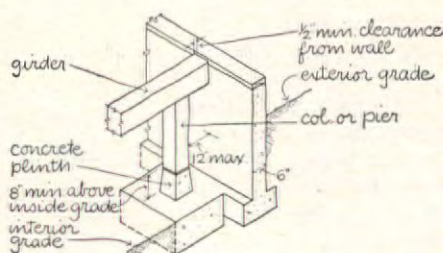


Curtain-wall footing may be poured integral with pier footing as at left. Flared footings should be poured as at right.

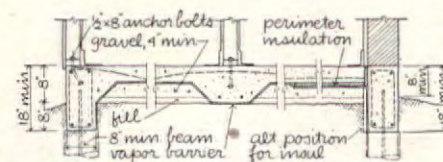
New types of foundation walls are permitted

While there are no basic changes in minimum wall thickness for houses with basements, the new rules offer more choices of methods for slab and crawl space houses.

Several of these are shown in the drawings.



Considerable savings will result if pier-supported girders are constructed as in this drawing, as foundation wall need not be notched for girders.



Grade beam when perimeter insulation is not required, left; bearing partition, center; grade beam with insulation, right.

continued on p. 274



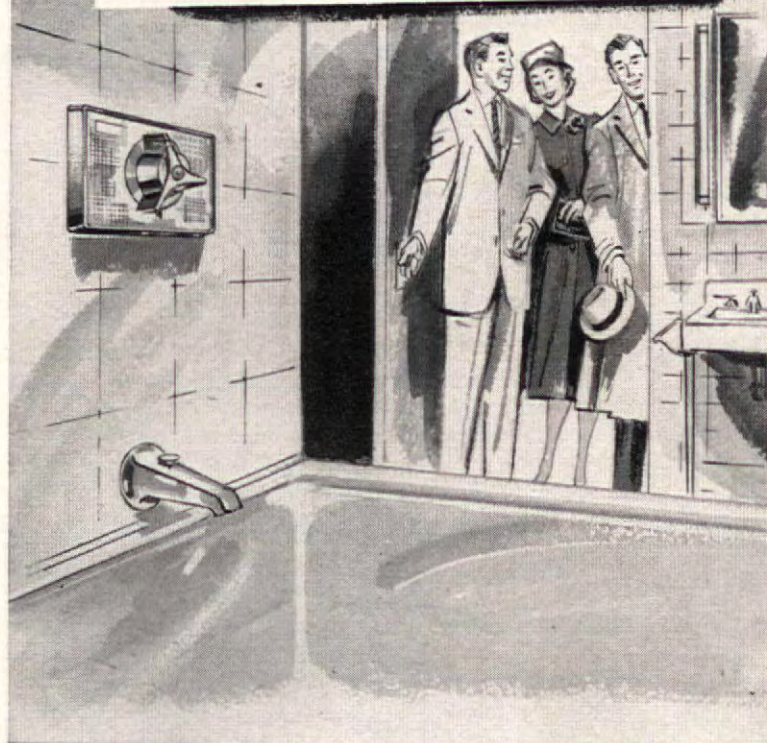
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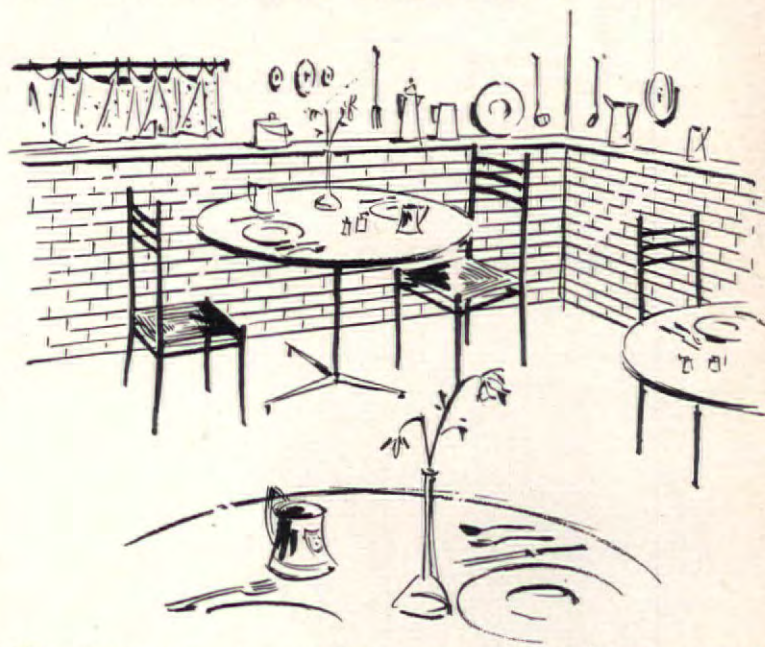
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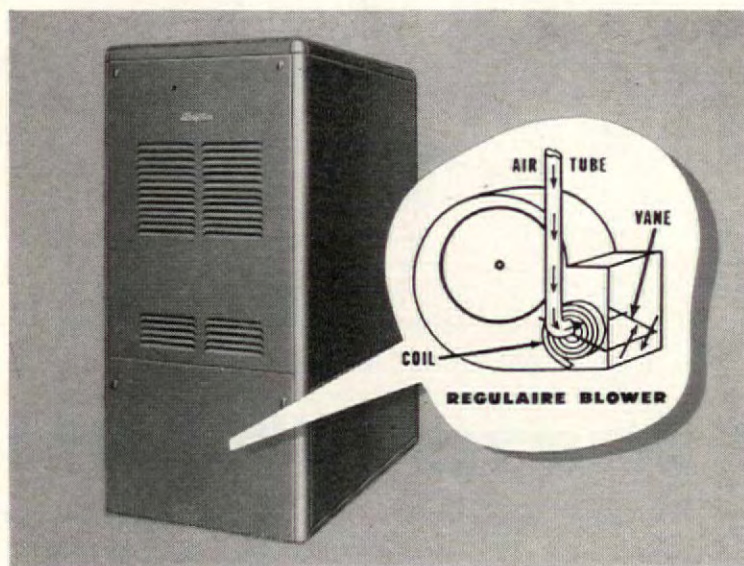
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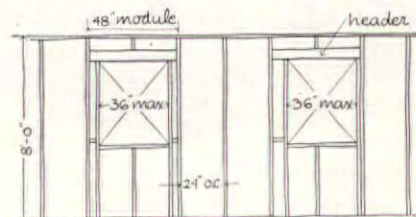
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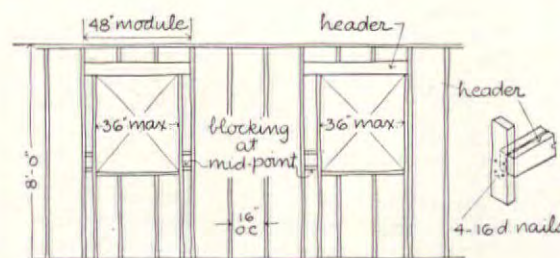
NEW FHA STANDARDS (continued)

Rules for wood framing have been liberalized

The new standards are more liberal in permitting innovations for builders who want to work out improved methods. In the new rules is a section on structural design data which gives basic design loads and working stresses. All data is included so the builder can work out his design to fit any area or condition, get it approved by submitting the proper data to FHA. This provides considerable option.



With studs 24" o.c. single-stud framing may be done like this. Elimination of double studs can save builder money.



For 16" o.c. framing single studs may be used like this for openings up to 36" wide. Header may be end nailed.

Some of the savings that can be made are indicated in the accompanying drawings. Double studs at windows are no longer necessary under certain controlled conditions. While stud spacing 24" o.c. was approved previously, the new rules will encourage more of this.

Builders can make an even greater saving when windows are mounted flush against the top plate with a continuous header of double 2 x 6's. Up to now the double 2 x 6 has required more lumber than a 2 x 4 header. But if the new standards eliminate the second stud on either side of the opening, a 2 x 6 header will save 20 studs alongside ten openings, plus the ten window headers. And each stud in the house could be 2" shorter. So savings on a 28' x 40' house could be 60 or 70 bd. ft.

Header sizes have been changed

For one-story houses headers may now span greater distances.

Now a double 2 x 4 will span up to 4' (rather than 3'6").

Double 2 x 6 will span up to 6' (rather than 4'6").

Double 2 x 8 will span 8' (rather than 6').

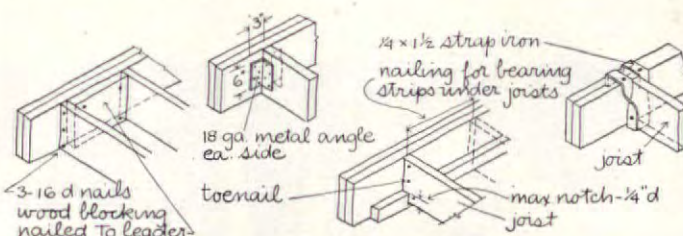
Double 2 x 10 will span up to 10' (rather than 7'6").

Double 2 x 12 will span 12' (rather than 9').

The new rulings go into considerably more detail than the old MPR's and will permit various methods which were not considered acceptable. (See drawings.) These changes give much greater flexibility to the builder.

Studs may now be end nailed

Builders who use tilt-up construction should be able to build faster because of new rules that permit studs to be end nailed rather than toe nailed.



Approved methods for framing joists into side of wood girder or beam and other framing details simplify construction.

No central stringer is required for factory-built stairs

The old MPR's specified that a central stringer was necessary in a stair wider than 2'6". Now factory built stairs up to 3'6" do not need a stringer.

Roof framing will have no real changes

But requirements have been broadened to permit greater variation in construction methods, like wider boards for sheathing.

Complete design data on roof trusses is included in the new standards. Trusses that meet the specifications will be accepted by the chief underwriter, whereas before he could refuse to accept trusses because he did not like them. The new rules specify connections, assembly, attachment and bracing.

Lumber treatment rules are clarified

New regulations have been drawn up to provide protection against decay hazards as well as against termites in certain parts of the country. Various methods are to be provided to secure adequate protection.

Wiring must comply with the 1956 National Electric Code

Size of service entrance conductors and panel will be determined by adding the demands of electrical equipment serviced by individual circuits to a basic demand for lights and small appliances. FHA proposes to use this table:

Equipment	Demand (KW)
Basic demand	4.0
Automatic clothes washer	0.6
Dishwasher	0.9
Electric range	8.0
Electric clothes dryer	3.4
Electric water heater	1.5
Food freezer	0.6
Food waste disposer	0.4
Water pump	0.4
Attic fan (1)	0.4
Bathroom electric heater (each 1)	1.0
Central heating system (1)	0.5
Central air conditioner (1)	3.0
Room air conditioner (each 1)	1.0

(1) Note: only the larger load need be considered.

For computed demands up to 12 KW, the service entrance conductors are to be not less than No. 6 and service entrance panel not less than 60 amps.

For computed demands from 12.1 to 20 KW the service entrance wire is to be not less than No. 2, and the panel rated at not less than 100 amps. Demands over 20 KW require a service larger than 100 amps.

The rules on prefabricated houses will be eased

Many regional differences will be eliminated and the new regulations will be simpler. This should make it easier for prefabricators to get their houses accepted in areas where they could not modify them to meet local MPR's.

Lighter concrete mixes will be permitted

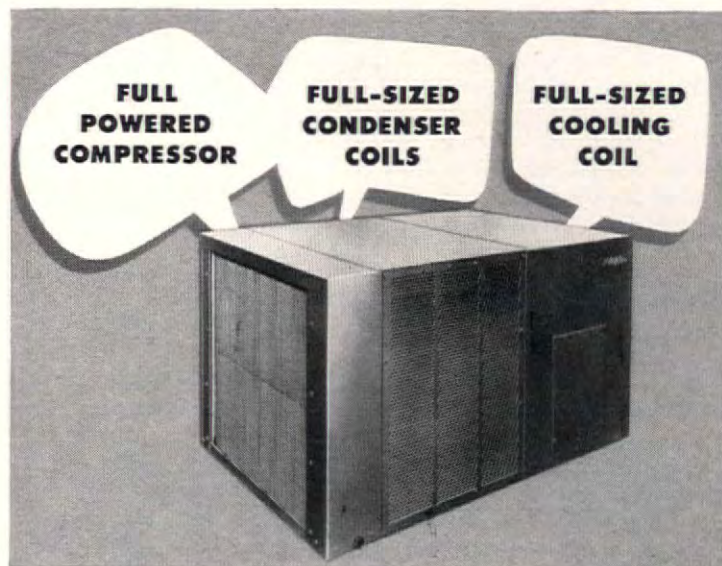
Builders using a rule-of-thumb system for getting 2,000 lb. concrete may continue to do so. The new rules permit a builder to use nonreinforced 1,500 lb. concrete if he has control over the mix. This will benefit the builder who buys from a ready-mix plant that exercises consistent control or the big builder who takes samples that meet ASTM specifications. This may save up to \$30 a house.

Underslab fill can vary with your location

The new standards require that a base course of material having limited capillarity shall be provided where concrete slabs under habitable rooms are in contact with subsoil of such a nature that capillary water from water table, at its seasonal height, will reach the slab.

continued on p. 276

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The table below indicates the approximate capillary rise in various soils.

Type of subsoil	Capillary rise in feet
Gravel	0
Course sand	3
Fine sand	8
Silt	12
Clay	12

When the depth of the water table cannot be readily determined or when the seasonal height is unknown, a base course must be installed.

Concrete slabs on the ground are to be a nominal 4" or greater in thickness, but may be 3" when placed over a 2" bottom slab.

Slabs may be designed as fully floating or as edge supported slabs. Floating slabs must be entirely supported by base course or subgrade. Fill under a slab depends on the type of soil and upon the degree of compaction. Under normal conditions fill must not be more than 12" of earth or 24" of bank run, coarse sand or gravel. Where fill is installed by mechanical means under controlled conditions, the depth may be increased provided the fill is installed in 6" layers, is compacted to not less than 95% of maximum density, if density tests results are submitted, and if the compaction is supervised by a soils engineer.

Edge supported slabs must be installed under all other conditions and when the character of foundation fill and compaction is questionable.

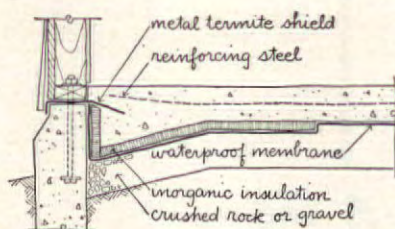
Edge supported slabs must be reinforced

Concrete slabs on ground with edge and intermediate supports shall be designed to support safely total superimposed loads in accordance with recognized engineering practice. Allowable working stress of reinforcing steel may be increased to 40,000 psi for this condition.

When slab is not designed on this basis the two tables below, based upon a conventionally loaded slab, may be used.

New materials are allowed for slab insulation

The new rules permit use of a wider variety of material and include such materials as non-rigid glass fiber insulation, some of which are less expensive than the rigid insulation formerly required. Savings could be as much as \$50 a house.



Slab floor with frame wall shows inorganic insulation on moisture barrier.

Minimum reinforcing as now proposed by FHA for 4" thick ground supported slabs with additional edge and intermediate pier supports

Length of slab	Maximum spacing center to center of piers		
	6'	7'	8'
	Minimum pier footing 115 sq. in.	Minimum pier footing 130 sq. in.	Minimum pier footing 175 sq. in.
Up to 45'.....	6 x 6—10/10	6 x 6—8/8	6 x 6—6/6
Over 45'—Up to 60'.....	6 x 6—8/8	6 x 6—8/8	6 x 6—6/6
Over 60'—Up to 75'.....	6 x 6—6/6	6 x 6—6/6	6 x 6—6/6

Minimum reinforcing for 4" thick ground supported slabs with additional edge and intermediate wall supports

Length of slab	8' span	10' span	12' span
Up to 45'	6 x 6—10/10 fabric plus 1/4" traverse rods at 12" centers	6 x 6—10/10 fabric plus 3/8" traverse rods at 12" centers	6 x 6—10/10 fabric plus 3/8" traverse rods at 9" centers
Over 45'—Up to 60'	6 x 6—8/8 fabric plus 1/4" traverse rods at 12" centers	6 x 6—8/8 fabric plus 3/8" traverse rods at 15" centers	6 x 6—8/8 fabric plus 3/8" traverse rods at 9" centers
Over 60'—Up to 75'	6 x 6—6/6 fabric plus 1/4" traverse rods at 18" centers	6 x 6—6/6 fabric plus 3/8" traverse rods at 18" centers	6 x 6—6/6 fabric plus 3/8" traverse rods at 12" centers

Floating slabs need reinforcing

They must be reinforced for temperature and shrinkage according to the following table, taken from the new MPS's.

Length of slab	Unheated slabs	Heated slabs
Up to 30'	None	6 x 6—10/10 welded wire fabric
Over 30'—Up to 45'	6 x 6—10/10 welded wire fabric	6 x 6—10/10 welded wire fabric
Over 45'—Up to 60'	6 x 6—8/8 welded wire fabric	6 x 6—8/8 welded wire fabric
Over 60'—Up to 75'	6 x 6—6/6 welded wire fabric	6 x 6—6/6 welded wire fabric

Concrete slab must be thickened under all masonry partitions and under all frame bearing partitions. The thickened portion shall extend at least 8" on each side of the centerline of the partition and be at least 8" thick. Reinforce with two 1/2" rods in one-story construction and two 5/8" in two-story construction.

New FHA minimum room sizes give more freedom to designers

Size of house	Living room	Dining room	Kitchen	Total bedroom	Min. bedroom
1 BR	160	80	60	120	80
2 BR	160	80	60	200	80
3 BR	170	95	70	280	80
4 BR	180	110	80	380	80
Least dimension	11'	8'	3'4"		8'
Room count	1	1	1	1 for each bedroom	

* Passage space, face of base cabinet to face of base cabinet or face of opposing wall.

Combined rooms	Living-dining	Kitchen-dining	Living-dining-kitchen
Living unit with 1-bedroom.....	180	100	220
Living unit with 2-bedrooms.....	180	100	220
Living unit with 3-bedrooms.....	200	110	250
Living unit with 4-bedrooms.....	220	120	280
Least dimension.....	(1)	6'	(1)
Room count.....	1 1/2	1 1/2	2

(1) Least dimension of: (a) living room space, 11'. (b) dining space, 6'. Other habitable rooms 80 sq. ft.; minimum dimension, 8'; room count, 1.

continued on p. 278



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| <input type="checkbox"/> Models | 8.4 moist-cold refrigerator—5.7 freezer—8.1 ice maker refrigerator. |
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There is no change in the size of the living room for a four-bedroom house.

In a three-bedroom house, the present MPR requires two bedrooms of 100 sq. ft. and one of 70 sq. ft. as a minimum. The proposed MPS will permit one bedroom of 120 sq. ft. and two of 80, or one of 100 and two of 90, or any combination of 280 sq. ft. with not less than 80 sq. ft. in any one.

Probably of more importance is the new minimum dimension requirements. These will assure that a room of minimum size will provide adequate space for furniture placement, access, etc.

The new simplified method of determining minimum area of combined rooms is important. It recognizes that most of today's houses are open planned.

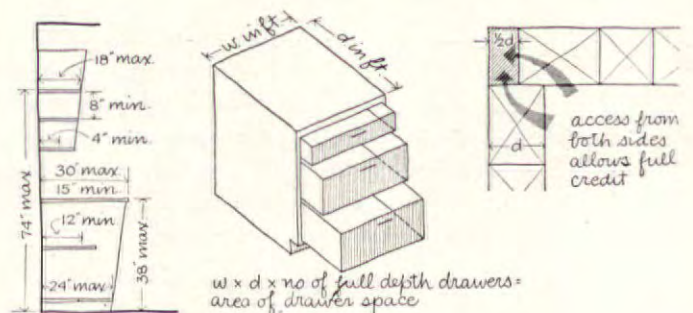
Use of kitchen storage space is liberalized

The new sq. ft. minimums are as follows for shelf and counter top area as now proposed by FHA:

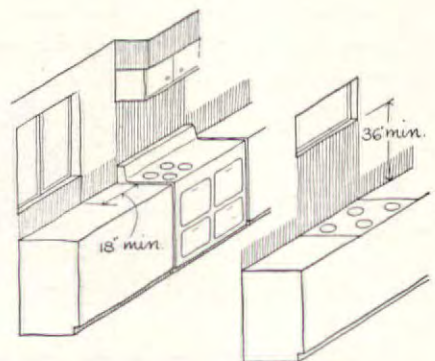
	One or two bedroom house	Three or four bedroom house
Total shelving in wall and base cabinets.....	50	60
With not less than:		
in wall cabinets	20	24
in base cabinets	20	24
Total counter top	10	12
Total drawers	10	12

Area occupied by kitchen sink or a counter-top stove may not be counted. Usable storage space in cooking ranges in drawers or shelving may be included.

Height, depth and spacing of shelving and counter top are shown in the drawings.



Drawings like these show builders exactly how to compute kitchen storage. Minimum separation of wall cabinet shelves is 8". Corner shelves must be accessible from both sides.



Clearance over range is 36" for wood cabinets, 24" for metal or fireproofed wood. A window over range must be at least 36" above the burners.

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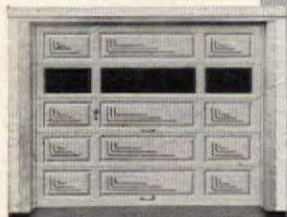
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MANUFACTURING CO., Lancaster 15, Pa.

ROUND TABLE *continued*

1 Trade-in financing is needed primarily as a stand-by to lessen the builder's immediate cash exposure on the one-house-in-ten on which he is apt to have to make good on his guarantee to take in the old house at 85% to 90% of the appraised value.

2 Trade-in financing must be obtained locally, from a local bank or savings and loan. There is no use expecting an insurance company in New York to finance trade-ins in Oregon.

3 The mechanism of trade-in financing must be simplified to avoid running up more than a minimum of title costs, real estate commissions, and transfer taxes.

4 80% financing based on valuation would be adequate. That would, in fact, cover 88% of the builder's acquisition cost if he took the used house in at 90% of valuation; it would cover 94% of his acquisition cost if he took the house in at 85%. Either way, the builder would have less than his prospective profit on the new house tied up in cash on the trade-in.

To let the savings & loans meet this need . . .



STRUNK

Norman Strunk, acting on his own and without implying any sponsorship from the USS&L League, offered a two part suggestion on how savings and loan associations could assist in the trade-in program.

Part I—Let the savings and loans put a limited percentage of their funds into non-amortized 80%-of-valuation loans with a maximum maturity of one year, just as they can now put a limited percentage into non-amortized short-term construction loans.

For the Federals, he said, this would require no new legislation; it would require only a change in Federal Home Loan Bank Board regulations to raise the ceiling on one-year-or-less unamortized loans from 60% to 80% and to redefine the limitation on how much money the Federals can invest in any kind of unamortized loan. For state chartered associations it would, in some states, require an amendment of state law; and in some, changes in by-laws or regulations.

Part II—Streamline the financing operation by setting up one or more trusts in each area to warehouse trade-in houses for builders and realtors through a revolving credit.

Let builders and realtors simply convey title to their trade-in houses to the trust; let them move houses easily in and out of the trust; and let them borrow 80% of the fluctuating value of their trade-in inventories on a note secured by an assignment of their beneficial interest in the trust under a simplified title policy procedure.

This proposal would be subject to four limitations:

1 New Federal legislation might be needed if the trade-in inventory is to be financed through the trust.

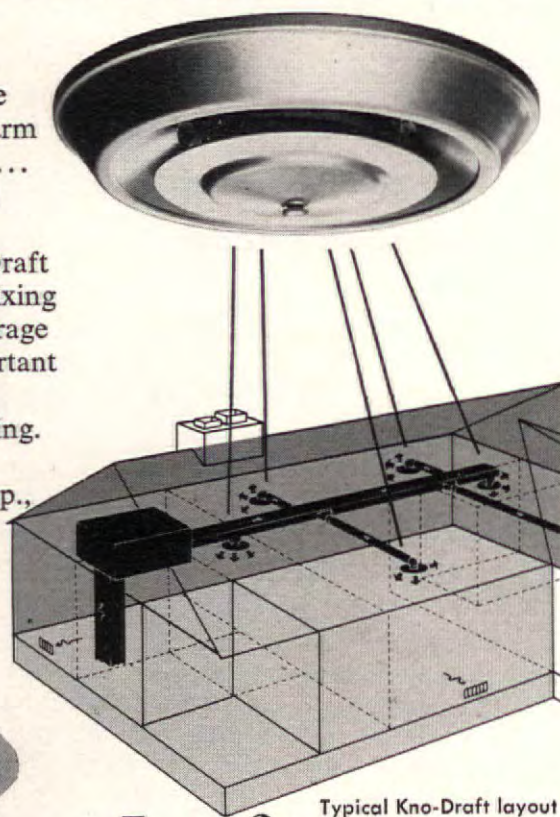
2 Still more important is a special title company arrangement to handle the title transfer in and out of the trust as a single transaction.

Mr. Galaty of Chicago Title & Trust Co., who helped work out Mr. Strunk's proposal with Wyn Waram of the USS&L staff, said his company is prepared to handle such a package transaction.

continued on p. 282

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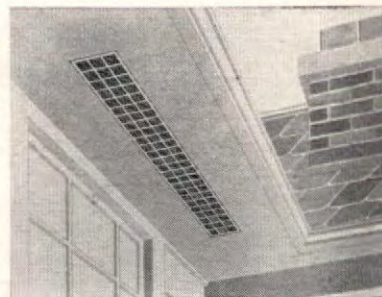
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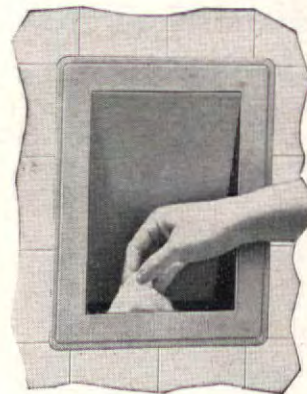
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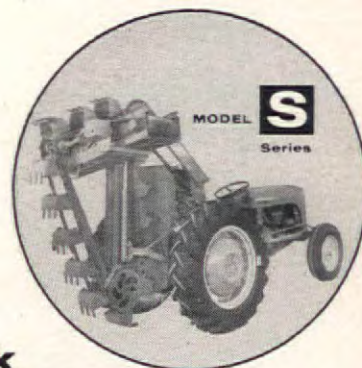
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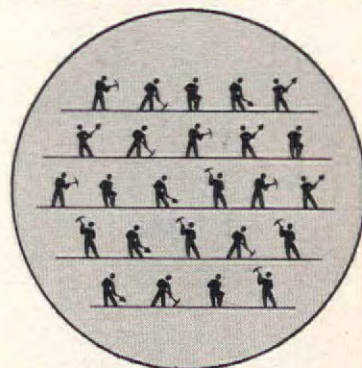
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3 Money would have to be a lot easier than now before savings & loans could be expected to finance trades on a large scale. But in an easier market all the savings and loan men at the Round Table thought they would offer trade-in financing for about the same yield as construction financing.

4 State laws might make the trade-in trust unworkable in some states.

**To let FHA help
meet the need . . .**



SIGETY

Deputy Commissioner Sigety agreed that FHA should try to amend its regulations to base its trade-in house commitment on its appraisal value, eliminating the present limiting reference to the builder's inevitably lower acquisition cost.

But Mr. Sigety expressed his own belief that what is really needed is a completely new FHA title for trade-in financing on a short-term rather than a long-term basis, to do for trade-in loans what the FHA advance commitment did for construction loans. This title would be designed to help the banks make 80% advances on trade-in houses without regard to their 60%-70% limit on uninsured real estate loans. He also thought this new FHA title should be written to permit the same streamlining that was suggested in Part II of Mr. Strunk's proposal.

**To let the banks help
meet the need . . .**



ROGERS



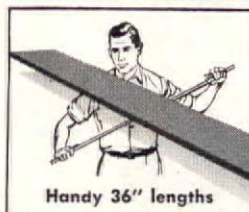
CARTER

Jack Carter and Donald Rogers of the Senate Banking Committee staff suggested that the Senate might prefer to amend the national banking laws to let national banks offer 80% floor financing for trade-in houses, making this change simultaneous with any new legislation permitting savings and loans to finance trade-ins along the lines suggested to Mr. Strunk.

Roland A. Bengé, the ABA representative at the Round Table, pointed out that when such a change is made in the national banking laws the states are apt to follow the national lead.

The end result of all these proposals would be to let builders make trades based on sound appraisals, FHA or other, without worrying about short-term financing.

The builders would certainly expect to resell the trade-in house within the year; in fact, they could hardly afford not to. So their exposure would be no more and no less than their exposure today on construction financing./END



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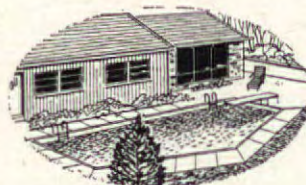
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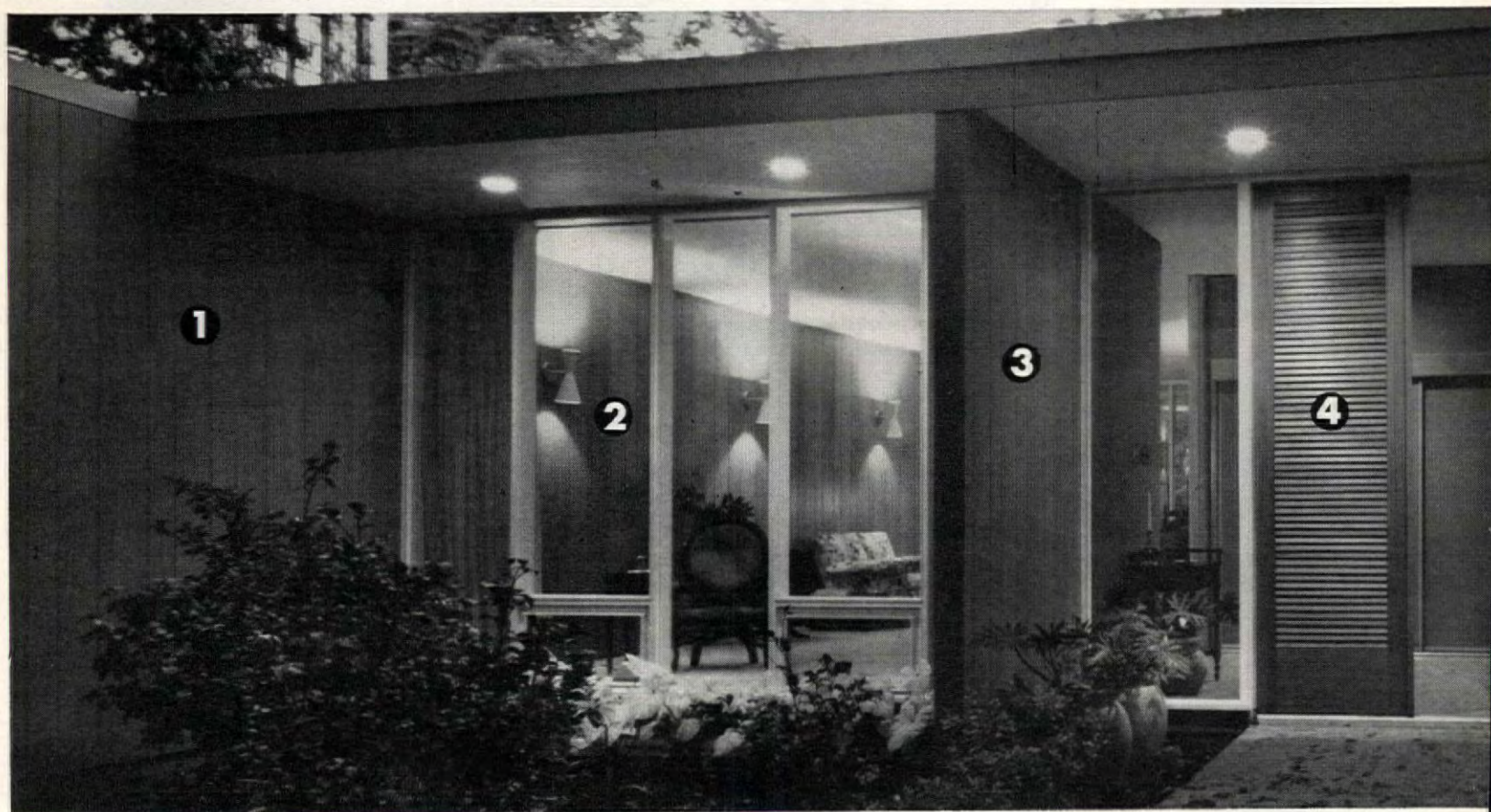
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Gold stipple on white ceramic
Knob with Rose and Insert in brass



COUNTESS-TEMPO
Rose fleck on cream ceramic Knob
with Rose and Insert in bronze



ROSEWOOD-TEMPO
Knob in Rosewood
with Rose and Insert in brass



EBONY-TEMPO
Knob in Ebony wood
with Rose and Insert in chrome



COCOBOLA-TEMPO
Knob in Cocobola wood
with Rose and Insert in bronze

If you have a reputation for setting style trends in home building, take a close look at these new Russwin Doorware designs*. Notice how the use of unusual materials — woods and ceramics along with metals — puts them in a class by themselves. See how the design contours conform to the shape of the hand. These decorators' inspirations are available in soundly constructed Russwin Doorware. They are attracting builders with a flair for setting style trends at a minimum cost. Be the first in your community to cash in on them. Consult your Russwin Dealer. A four-color brochure on all the new Russwin Designs is yours for the asking. Write Russell & Erwin Division, The American Hardware Corporation, New Britain, Conn.

RUSSWIN®
DOORWARE

that fits the hand...the home...the budget

* Wood and Ceramic Knobs available in non-key sets only... may be used in conjunction with metal key knobs.



NATIONAL HOMES

**SALES
BEST
SINCE
1953!**

The Chicago American, Fri., March 8, 1957



STREAMWOOD'S grand opening last Sunday, announced by a full page ad in *The Chicago American*, drew more than 10,000 persons to view the three model homes displayed by L & H Builders on

Bartlett rd., just north of Irving rd. The three bedroom National homes sell for \$13,200 to \$15,750 with payments as low as \$300 to veterans. Buyers signed up for 188 homes.

This reprint from the March 8th issue of *The Chicago American* graphically tells the results of the L & H Builders' promotion of National homes in the metropolitan area of Chicago.

Ten thousand people attended the open house . . . 186 sales were made the first day . . . within a week the number of sales had increased to 400! National Homes builder-dealers throughout the country are making tremendous sales.

Such outstanding gains are due to these National Homes benefits:
 . . . Superior style, design and merchandising know-how
 . . . Three great new lines of homes that are outselling all others
 . . . Financing available . . . Lower organizational overhead
 . . . A more complete house package for the builder.

Go National! For details, write George A. Cowee, Jr., Vice President for Sales, National Homes Corporation, Lafayette, Indiana. Plants at Lafayette, Indiana; Horseheads, New York; Tyler, Texas.

ONE OUT OF EVERY 48 HOMES BEING BUILT IN AMERICA TODAY IS PRODUCED BY

