

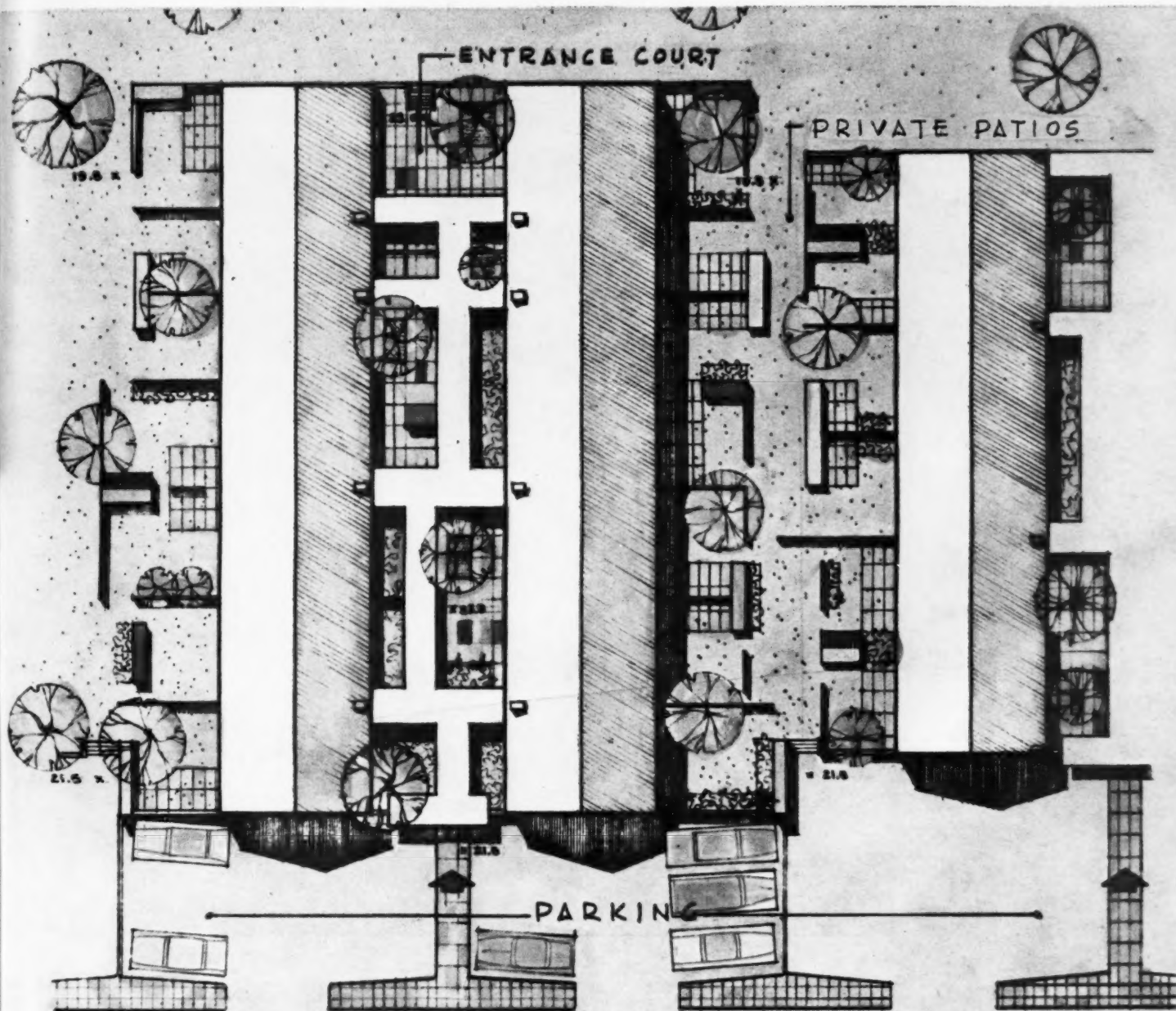
FINE ARTS

OCTOBER 1957 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home

PUBLIC LIBRARY
OCT 11 1957
DETROIT

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



PATIO TOWN HOUSES: a better way to use too expensive land

■ Why Bill Zeckendorf may soon be the biggest US home builder

AIA jury picks the seven best new houses in the West

Tomorrow's housing industry: first report on ACTION's \$250,000 study

Just how — and how well — are new houses sold?



Buyers shop for this valuable extra...

New "Berylstone" Vinyl Flooring by Gold Seal®

For tract units or custom jobs, you'll sell faster with new Berylstone® paving the way. Beautiful for bedrooms. Practical for kitchens. Wherever you use it, this new vinyl makes a terrific impression. "Berylstone" is different... smart! This Gold Seal® Nairon® Standard plastic is a rugged vinyl, too. Its pattern goes deep down, so it keeps its new look for ages. An exclusive Gold Seal finishing process gives "Berylstone" a unique surface gloss and smoothness that's especially easy to maintain. And there's no lining felt needed. "Berylstone"—both tile and yard goods—has its own under-cushion for added quiet and comfort. And it fully meets FHA Title I requirements. See "Berylstone" today!



FOR THE LOOK THAT'S YEARS AHEAD
Gold Seal®
FLOORS AND WALLS

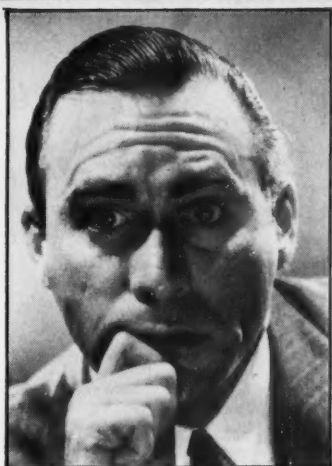
© 1967 Congoleum-Nairn Inc., Kearny, N. J.

SPECIFICATIONS: May be installed directly on above-grade floors of wood, concrete, or ceramic tile—including those with radiant heating. Available in 6 ft. wide yard goods and 9"x9" tile. Tile may also be installed on-grade.

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—LOOMWEVE® *TRADEMARK SATISFACTION GUARANTEED OR YOUR MONEY BACK

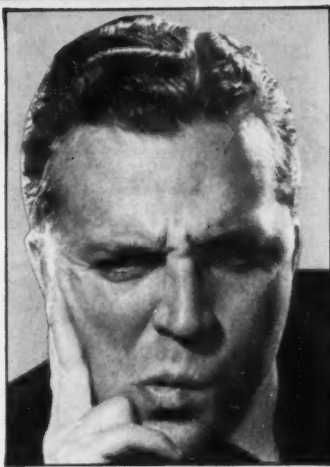
IF YOUR NEW HOME SALES ARE LAGGING . . .

Don't Miss Sales



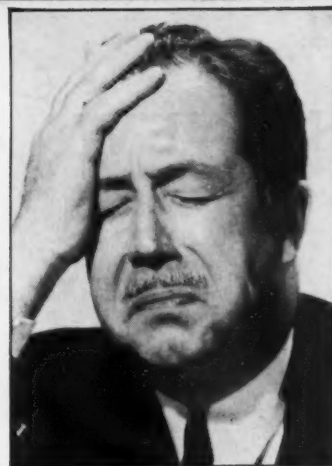
ARE YOU WORRIED?

Have you cut back the number of homes you are building because buyer resistance has become a big problem?



TOUGH CUSTOMERS?

Do you yearn for the "good old days" when sales were a pushover and home buyers were easier to please?



PROFIT HEADACHES?

Are your profits lower because home sales are off! If so — read what built-in features can do . . . to sell the woman!

... Ask Any Mrs.



"I FELL IN LOVE - -

. . . with the kitchen the moment I saw it! The wonderful NuTone Hood-Fan and the Food Center simply thrilled me."



"YOU CAN PLEASE ME!

Be sure to make my home more inviting with the FRIENDLY GREETINGS of the beautiful NuTone Chord-Tone Door Chime."



"I'LL BUY YOUR HOUSE!

I'm 'SOLD' on a house with NuTone BUILT-INS — to keep my bathroom comfortable, and make my kitchen attractive!"

WOMEN BUYERS ARE "SOLD" ON NUTONE BUILT-INS — Even Low-Cost Homes Can Afford Them!

Sales Minded Builders Choose NuTone

Write for complete information . . . NUTONE, Inc., Dept. HH-10 Cincinnati 27, Ohio.

 Range Hoods  Exhaust Fans  Food Centers  Door Chimes  Ceiling Heaters

ARCHITECTS, BUILDERS, DISTRIBUTORS, DEALERS all agree the exciting new Fairfield ESTATE line is the new best-buy in high quality, high style bath accessories at no extra cost. And no wonder! Each brilliant chrome fixture is precision crafted...towel bars are all stainless steel! Exclusive lock-in fastener feature makes installation easier, faster, surer! Year in and year out Fairfield accessories have outsold all others combined in the supplementary accessory field. Now you can install surface and recessed accessories in all price ranges with the one name they know... Fairfield. Specify this new, exciting, buy-appealing line today.

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THE NEW *Preferred* LINE FOR THE BUILDING & REMODELING MARKETS!



the hillcrest

A NEW SPLIT-LEVEL CONTEMPORARY DESIGN

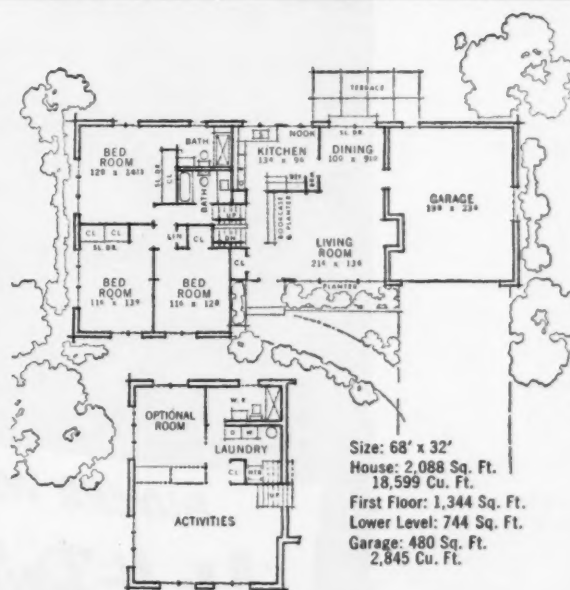
...for a more flexible way of life

THYER
CUSTOM
HOMES

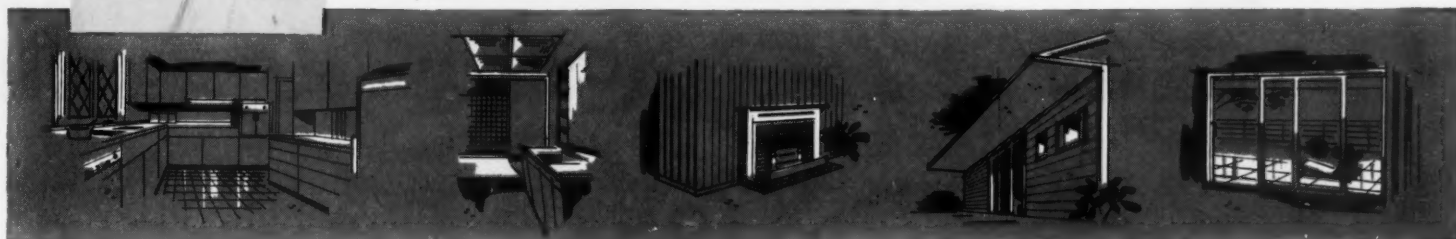
IMAGINATIVE
DETAILING
THAT ALWAYS
REFLECTS
GOOD TASTE

Thyer proudly presents the Hillcrest No. 1 in a new Contemporary series of prefabricated homes by noted designer Richard B. Pollman.

Conceived with uninhibited style sense, this exciting split-level model is completely functional as well as attractive to the eye . . . meets perfectly the demands of today's discerning modern for a home combining fine craftsmanship with clean cut, uncluttered design — a home specifically planned for a more flexible, casual way of life. Write today. Your inquiries are invited. The Thyer Manufacturing Corporation, 2853 Wayne Street, Toledo 9, Ohio — or P.O. Box 336, Dept. 4, Collins, Miss.



3 bedrooms, 2 baths. Note the extra-large living room — and the family room on the lower level that make this home such an ideal place for all kinds of entertaining. There're plenty of closets and well planned storage too! A fourth bedroom and an extra bath on the lower level are optional Hillcrest features.



To help you sell the house you
30% MORE STRENGTH-
... when all concrete is



build, REMEMBER: - COSTS LESS THAN 10% reinforced with WIRE FABRIC!

Porches, driveways, patios, and sidewalks will benefit from the extra strength and the extra durability when reinforced with welded wire fabric. They will resist cracking . . . will stay smooth and new looking much longer . . . will add to the lasting value of homes you build.

A SALEABLE BENEFIT . . .

The higher quality that you put in a house when you use *reinforced concrete* is quality that you can sell! Consumers—home buyers—are learning about the advantages of wire fabric in advertisements in *Better Homes and Gardens* and in *Small Homes Guide*. They are learning that the

30% more strength that welded wire fabric adds to concrete actually costs them less than 10% of the cost of the concrete—only about \$25 in the average house. Your buyers are willing to pay that and more to assure long-term good looks for their property. They know *reinforcement* is one extra that they cannot add themselves.

TO HELP YOU SELL

Use concrete *reinforced with wire fabric* as an extra selling feature in your homes. Send for the free merchandising aids that will help you promote this feature. See your local building materials supplier, or send the coupon.

AMERICAN STEEL & WIRE DIVISION, UNITED STATES STEEL, GENERAL OFFICES: CLEVELAND, OHIO

COLUMBIA-GENEVA STEEL DIVISION, SAN FRANCISCO, PACIFIC COAST DISTRIBUTORS

TENNESSEE COAL & IRON DIVISION, FAIRFIELD, ALA., SOUTHERN DISTRIBUTORS • UNITED STATES STEEL EXPORT COMPANY, NEW YORK

SEE The United States Steel Hour. It's a full-hour TV program presented every other week by United States Steel. Consult your local newspaper for time and station.

USS American Welded Wire Fabric



UNITED STATES STEEL

FREE! Ad mats! Handouts! Brochures!
Booklets! Envelope stuffers!
A COMPLETE MERCHANDISING KIT



American Steel & Wire
Rockefeller Bldg.
Cleveland 13, Ohio

Rush me free merchandising kit to help me sell
the benefits of reinforced concrete in my homes.

Name

Firm

Address

City

State

"If I'm going to manufacture good homes for others, first I've got to learn this business as a builder."

How a personal challenge written in 1949 helped launch a new enterprise in 1957.

"Red" Herzog built over 3,000 houses to learn builders' problems before he entered the prefab field.

When "Red" Herzog put up his first conventionally-built house in a small subdivision near Chicago, he wrote the above statement on a slip of paper and pasted it into his desk drawer.

The desk has changed and Herzog now heads nine companies, but eight years later that same slip of paper — the writing still bold and distinct — can be found in his desk drawer.

Herzog's companies have built more than 3,000 houses — two-thirds conventional, one-third prefabs. He and his organization have learned the building business in one of America's toughest high-cost construction markets — the hard way.

Believe in Prefabs' Future

Herzog and the men he has hand-picked to head major builder-dealer service functions of *Stylecraft Homes* have a common belief and dedication. They are convinced the manufactured home . . . the right kind of manufactured home . . . holds the real future-profit promise of the light construction business. For builders, realtors, lenders, developers — everyone concerned with bringing better homes at reasonable costs to more people.

Stylecraft Homes was incorporated and started manufacturing houses in March, 1957. Characteristically, Herzog insisted on building several hundred of them in his own subdivisions before a single package was sold to others. In late July, *Stylecraft's* first builder-dealers were franchised.

The men who run *Stylecraft* are practical men with shirtsleeves experience in designing, engineering, producing, and selling homes. Not opportunists or promoters. They and a growing group of associates have bona fide experience in every phase of land acquisition, land planning, financing, sales training, home merchandising, and advertising.

The Builder's Prefabber

Stylecraft's credo is homes designed[®] with the builder in mind. Our service goes far beyond delivering a good home package to your site. It includes everything of practical value the others have — plus a lot more. Those who become our builder-dealers will get personal service, not lip service, from men who know what they're talking about.

We have no pretense to mere bigness. We do aspire to deliver the most practical factory-engineered homes on the market today. We want to do business with representative builders and others who have an eye to the future.

If this type of thinking makes sense to you, and if you're located within 500 miles of Central Illinois, we suggest you write, wire or call us for complete information. *Stylecraft Homes, Inc.*, 1032 Lee Street, Des Plaines 1, Illinois — VAndersonbilt 4-6142.

SH-157

Stylecraft

*homes designed
with the BUILDER
in mind*

SHIRTSLEEVES TEAM ENTERS MANUFACTURED HOMES INDUSTRY

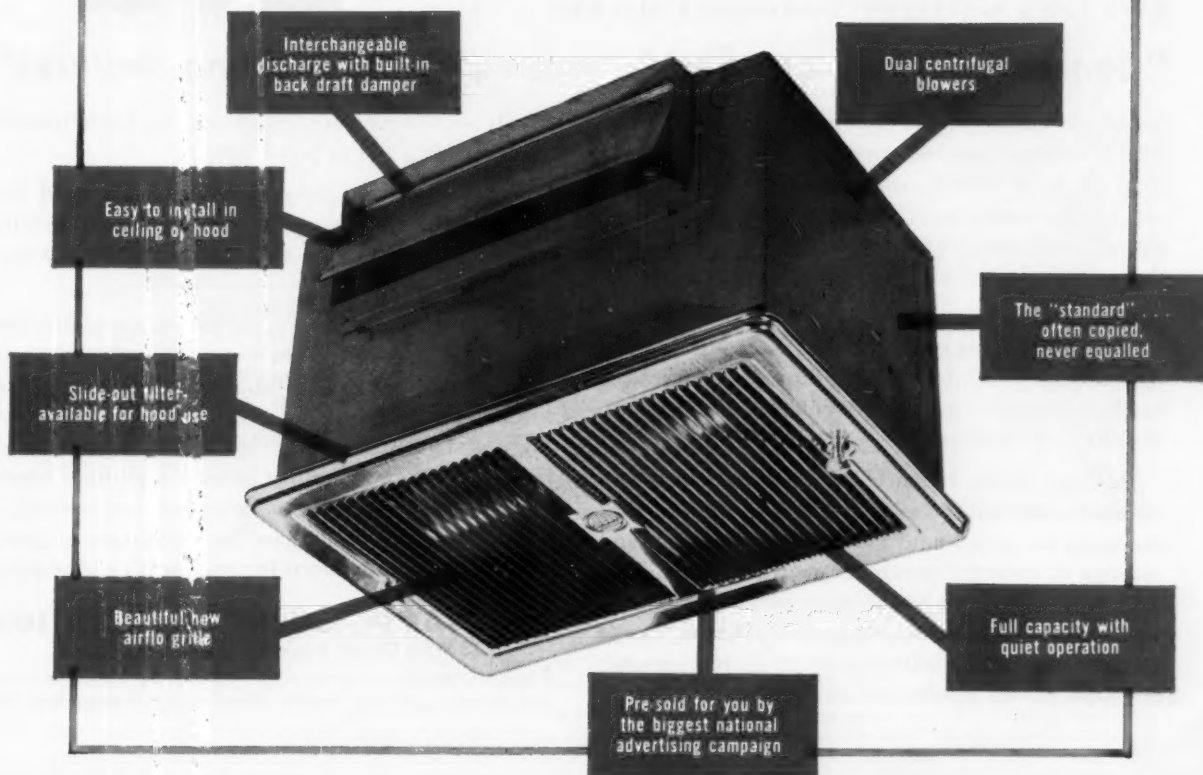
Stylecraft Homes' management group discusses company's 1958 models. Left to right: Vice-President Clifford Carlson (architect/designer) . . . Executive Vice-President Arthur W. Pipenhagen (financial/legal) . . . Vice-President Harold J. Fasbender (production/engineering) . . . President E. A. "Red" Herzog (builder/planner) . . . Vice-President Robert S. Patience (sales/marketing).



SELL THE PLUS IN *Trade-Wind*

GREATER CAPACITY QUIETER OPERATION Model 1501 Kitchen Ventilator for Hood or Ceiling

THESE ARE THE TRADE-WIND PLUS FEATURES

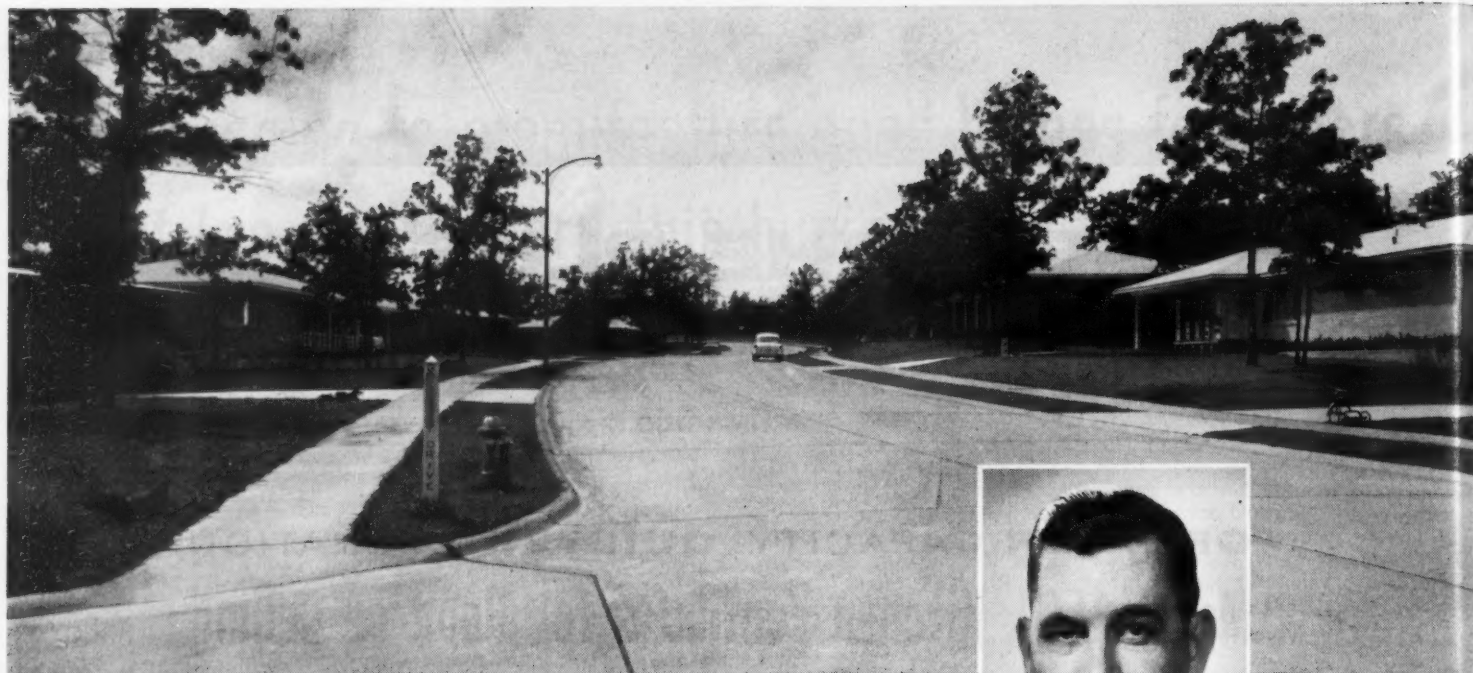


Trade-Wind Model 1501 is the "standard" among kitchen ventilators. It delivers more usable performance with quieter operation. It's versatility permits easy installation in the ceiling (using the stunning new grille) . . . or over a range hood (using the exclusive slide-out filter).

Remember this: Trade-Wind is the one ventilator known and respected by builders, architects, appraisers, home owners and prospects alike.



Trade-Wind Motorfans, Inc. 7755 PARAMOUNT BOULEVARD, DEPT. HH, RIVERA, CALIF.



Crestwood Road, showing method of sloping sidewalks into streets to avoid step downs



SAYS JOHN MATTHEWS, COMMUNITY BUILDER:

"Concrete streets are highly valued merchandising features"

Lakewood Development in North Little Rock, Ark., which features concrete streets and sidewalks, has received the NAHB Award of Merit for planning excellence and overall quality. About 1000 homes have already been constructed. This is about one-third of the capacity of the subdivision.

This development also features 200 acres of private parks, including six artificial lakes, an elaborate bathing beach, a two-mile water ski course, tennis courts, baseball diamonds and football field. Says Community Builder John Matthews:

"My late father began using concrete streets and sidewalks extensively as early as 1913. Throughout the years we have found the added permanence and prestige of concrete streets are worth the cost. This is particularly true of large community developments which must be built over a period of years. In the past, cheaper paving materials occasionally were used, but now all our streets and sidewalks are concrete.

That's because we have found that our homesites sell more readily—and at better prices."

The concrete residential streets in Lakewood Development are 27 ft. wide. Those connecting with main arteries are 36 ft. wide. Each street has a spacious 80-ft. right-of-way.

The advantages of concrete streets are highly important to developers. Only concrete offers the unmatched combination of fine appearance, long life, low maintenance cost and utmost safety. Concrete has high skid resistance, whether wet or dry. Its high light reflectance makes for greater nighttime safety. And concrete's light color helps reduce street lighting costs too. So investigate the advantages of clean, attractive concrete streets for your next development.

PORTLAND CEMENT ASSOCIATION

33 West Grand Avenue, Chicago 10, Illinois

A national organization to improve and extend the uses of portland cement and concrete . . . through scientific research and engineering field work

Glenmere Boulevard was built on two levels to eliminate steep driveways





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 _____

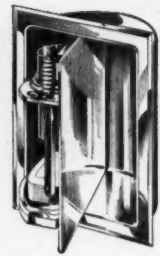
Hall-Mack's
enduring beauty
makes
lightwork
for everyone

Here's bathroom beauty without upkeep...

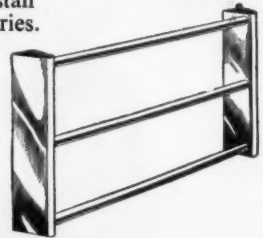
Hall-Mack's beautifully chrome plated accessories make light work for everyone—add sparkle to each bathroom. With Hall-Mack, homeowners enjoy so many conveniences—so many modern features that lift any bathroom out of the ordinary.

There are several complete lines of matched accessories in a wide variety of original designs and ideas—to blend with any bathroom style or budget...their gleaming chrome finish gives years of wear with *only* minutes of care. With Hall-Mack, you're sure to find a style and size which will best suit your taste and needs. When planning, modernizing or building—install Hall-Mack for the finest in bathroom accessories.

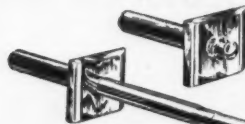
concealed lavatory unit,
 revolving door hides soap,
 tumblers and brushes



electric WARM-DRI rack keeps
 towels dry and warm



recessed Tow'lescope—concealed
 utility bar for drying nylons,
 lingerie—for guest towels



Bathrooms really shine with

HALL-MACK®

bathroom accessories
 in sparkling *chrome!*

HALL-MACK COMPANY

DIVISION OF TEXTRON INC.

1380 West Washington Blvd., Los Angeles 7, California

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

NAME _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

HH-10



NOW ! the magic of Roltite® makes it practical to use walls of decorative laminate

For your new homes or for remodeling older homes Roltite Contact Cement helps you install today's colorful, new decorative laminate walls easily . . . economically.

Walls of decorative laminates put new glamour . . . new sales appeal into your homes. Homeseekers will be sold by the attractive, easy-to-clean beauty of durable, decorative laminate walls. Available in colorful, unique patterns, decorative laminates won't fade, chip, or peel . . . effectively resist mars and scratches. Dirt is easily removed from the surface of this wonderful wall material by a quick swish with a damp cloth.

Take advantage of the great variety of new decorative laminates available on today's mar-

ket, and use the fast, easy, economical installation methods made possible by dependable Roltite Contact Cement. You'll sell your new homes and new buildings faster . . . you'll make bigger profits on remodeling jobs, too.

Mail coupon below today for FREE, fully illustrated four-page instruction folder on how to install decorative laminate walls.



MIDCONTINENT

Adhesive

COMPANY

270 Sunshine Drive

A Division of Minnesota Mining & Manufacturing Company

Grove City, Ohio

Please send me FREE, fully illustrated four-page folder on how to install decorative laminate walls.

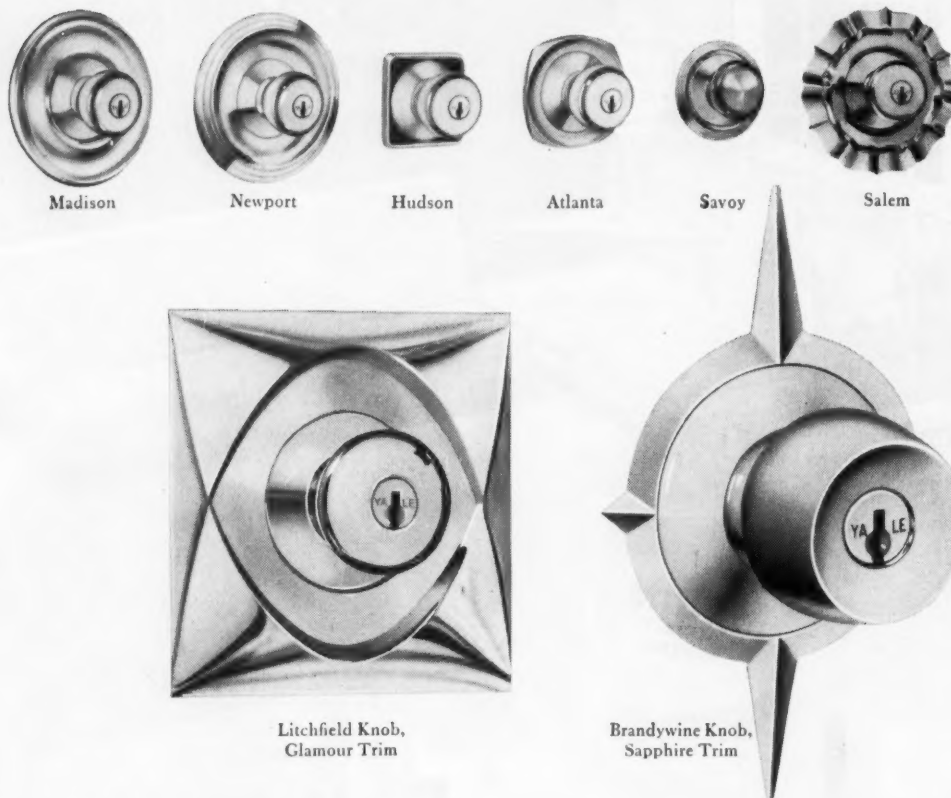
Name.....

Company.....

Address.....

City.....Zone... State.....

*They open doors
for eager home buyers:*



*Yale locksets offer you easy
installation in designs to please
the most selective customers*

For builders who want built-in prestige to boost the appearance and price of their homes, Yale's key-in-knob design sensations are the economical answer. With simplified installation at its time-saving best, you can vary lockset designs to suit the buyer with the elegant lines of

Brandywine and Litchfield Designs

in brass, bronze or aluminum, and a wide selection of trim designs at no extra cost.

The Yale & Towne Manufacturing Company
Lock & Hardware Division, White Plains, N. Y.

YALE & TOWNE

YALE—REG. U. S. PAT. OFF.

**YOU CAN
SPEED UP
SALES
in 1958
with this
TOUCH
OF
QUALITY**



...include Quality Approved
ALUMINUM WINDOWS

Today's home buyer is more interested in quality of construction and quality of building products than ever before. He is looking for better value, more convenience and lower maintenance.

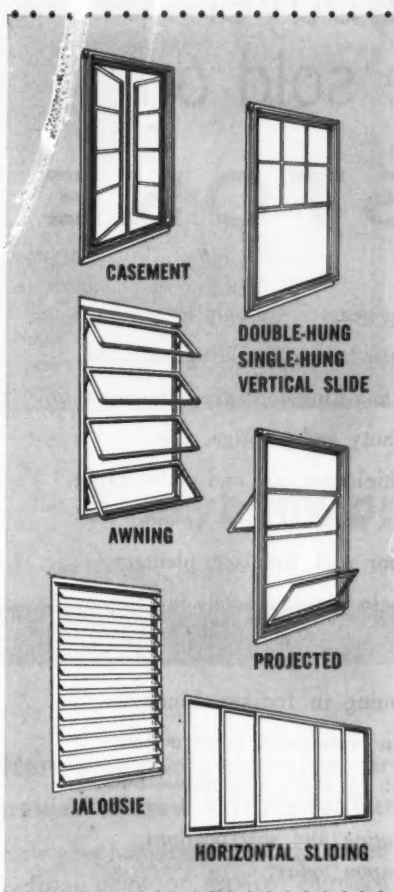
You will find "Quality-Approved" aluminum windows a real asset in selling today's market. They add the "touch of quality" that buyers can see and recognize easily from either outside or inside the house. They mark you as a quality-minded builder.

"Quality-Approved" aluminum windows have been designed and constructed to meet recognized quality standards—standards that have been adopted by the FHA. What's more, the Quality Seal on these windows indicates they have been tested and approved by a well-recognized independent laboratory for quality of materials, for construction, for strength of sections and for minimum air infiltration.

For additional information consult any of the manufacturers listed below, or write direct to Dept. HH-5710.

Aluminum Window Manufacturers Association

45 North Station Plaza, Great Neck, N. Y.



MEMBERS: A.C.A. Window Corp., Lindenhurst, N. Y. • Adams Engineering Co., Inc., Miami, Fla. • Albritton Engineering Corp., Houston, Tex. • The Wm. Bayley Co., Springfield, Ohio • Coco Steel Products Corp., Chicago, Ill. • Crossly Window Corp., Miami, Fla. • Duralite Window Corp., Knoxville, Tenn. • Florida Windows, Inc., West Hollywood, Fla. • Michael Flynn Mfg. Co., Philadelphia, Pa. • Miami Window Corp., Miami, Fla. • Primalum, Beneda Div. Textron Corp., Nesquehoning, Pa. • Reynolds Metals Co. (Window Division), Louisville, Ky. • Stanley Building Specialties Co., North Miami, Fla. • J. S. Thorn Co., Philadelphia, Pa. • Truscon Steel Division (Republic Steel Corp.), Youngstown, Ohio • Universal Window Co., Berkeley, Calif. • Valley Metal Products Co., Plainwell, Mich. • Vun-Russ Co., Inc., Hialeah, Fla. • Ware Laboratories, Inc., Miami, Fla. • Windalume Corp., Kenil, N. J. • Wisco Aluminum Corp., Detroit, Mich.



Long after
these trees have
grown, the buyer
will still be sold on

INDIANA LIMESTONE

Sales come fast — and passing years bring only increasing satisfaction with this nationally-famous building material. In the all-masonry home, Indiana Limestone gives the buyer an immediate bonus in home beauty and prestige, plus the long term advantages of minimum care and maintenance. Apart from all-masonry homes, those with one or more limestone elevations, an interior wall, fireplace, planters or trim of Indian Limestone gain proportionately in acceptance and value.

The new developments coming in Indiana Limestone, plus its traditional place in fine residential construction, warrant its early consideration by every speculative builder.

*For detailed information and specifications,
send coupon today.*



*Founded 1932 as a service organization for the Builder,
Architect and Contractor*

.....
INDIANA LIMESTONE INSTITUTE
DEPT. HH1057 - BEDFORD, INDIANA

NAME

TITLE

ADDRESS

CITY

STATE



CONTRACTORS upgrade installations . . . provide maximum protection and capacity for future needs. Factory-installed mains require no field wiring. Trouble-free operation eliminates callbacks.



INSPECTORS welcome the over-all protection of these full housepower panels. All circuits are easy to identify. And one main disconnect for every 100 amps of service meets any code limitation.



HOME BUYERS get full housepower, safer electrical living and push-button convenience. They'll have maximum over-all electrical protection and be prepared for future electrical demands.

Everybody profits with new Pushmatic panels

Here's over-all electrical protection . . . a powerful new selling feature, too!

Now your homes can have maximum over-all electrical protection — from point of service entrance to appliance cords. New Pushmatic® panels with main disconnects assure this protection... offer such important "extras" as push-button convenience and built-in capacity to meet future electrical needs. Nationally advertised in leading consumer magazines, Pushmatic Electric-Centers® pack real customer acceptance and appeal. What's more, they compare in price with ordinary panels. See your electrical contractor or Bulldog field engineer. You'll find these new circuit-breaker panels loaded with advantages—for everyone! © BEPCO

Bulldog Electric Products Company, Detroit 32, Michigan. • A Division of I-T-E Circuit Breaker Company. • Export Division: 13 East 40th St., New York 16, N.Y. In Canada: Bulldog Electric Products Company (Canada), Ltd., 80 Clayson Rd., Toronto 15, Ontario.



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

BULLDOG

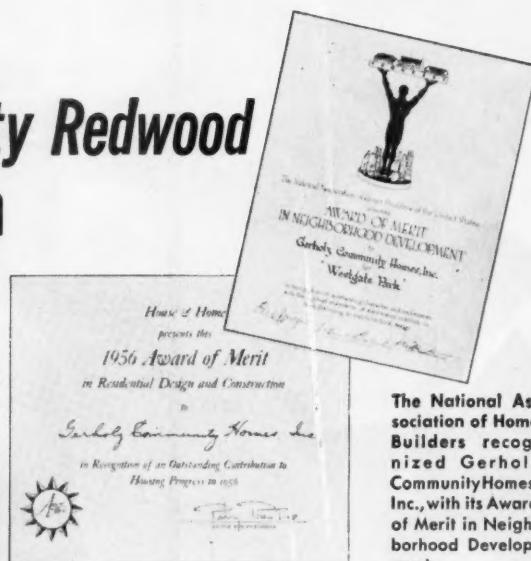
ELECTRIC PRODUCTS COMPANY

A DIVISION OF I-T-E CIRCUIT BREAKER COMPANY

Double award winners use **PALCO Architectural Quality Redwood** for exterior and interior design



**GERHOLZ COMMUNITY HOMES
DISPLAY THIS VERSATILE WOOD
THAT WILL OUTLAST THE LONGEST
MORTGAGE IN STYLE AND DURABILITY**



House & Home presented its 1956 Award of Merit in Residential Design and Construction to Gerholz Community Homes, Inc.



The homes of Westgate Park in Flint, Michigan, have been recognized by wide publicity and two coveted national awards. The photographs above show typical examples of the way in which Builder Robert P. Gerholz and Architect William K. Davis of Daniel & Associates have capitalized on the timeless intrinsic beauty of redwood. Highest dimensional stability and ability to

resist all forms of deterioration are of prime importance in selecting Certified Dry **PALCO Architectural Quality Redwood**, for the lending agencies and home owners today insist on materials that will protect their investments. It will pay you to insist on the premium quality of **PALCO Redwood** — for you pay no extra premium in cost.



See Sweet's Architectural File, or send coupon for your personal copy of this aid to redwood specification.

Specify the best in Redwood **PALCO®**
THE PACIFIC LUMBER COMPANY

Since 1869 • Mills at Scotia, California

100 BUSH STREET
SAN FRANCISCO 4

35 E. WACKER DRIVE
CHICAGO 1

2185 HUNTINGTON DRIVE
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MEMBER OF CALIFORNIA REDWOOD ASSOCIATION

THE PACIFIC LUMBER COMPANY

100 Bush St., San Francisco 4, Calif.—Dept. HH

Please send me without obligation a reprint of the Architectural File Bulletin outlining specification data, PALCO Redwood patterns, sizes, grades, grains, etc.

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





New **FORMICA®** Luxury with the **PALISADE TUB ENCLOSURE**

FREE!

Write at once for your free copy of (Form 741) giving diagrams and installation instructions.

No brand name in the entire building industry speaks for quality more firmly than Formica. With a new Palisade Tub Enclosure you can match the Formica of the Vanity unit or the walls and offer a luxury bathroom that makes your house years ahead in style and design. Available in any of Formica's more than 70 colors, patterns, and woodgrains, it is one continuous sheet of Formica with coved corners — no seams or moldings.

The Palisade is shop built and arrives on the site complete. Thus, you reduce on the job time, by the use of a large component. Once you have discovered how fast it can be installed you'll find yourself saving real money over materials that are installed by the inch at higher installation cost. Tell your Formica fabricator who produces formed tops that you are interested. If he is not yet in production see your Formica distributor.

FORMICA CORPORATION Subsidiary of 
4613-7 Spring Grove Ave., Cincinnati 32, Ohio 
In Canada: Arnold Banfield & Co., Ltd., Oakville, Ontario

Customers buy Formica because it is a brand name they know and trust.

DEMAND THIS CERTIFICATION

We protect this faith in our product by certifying every sheet with a wash-off Formica marking. It is for your protection and guarantee that you are getting genuine Beauty Bonded Formica.

This mark certifies genuine
RUB OFF WITH LOTS OF BAR SOAP ON A DAMP CLOTH



Seeing is believing. If this wash-off identification is not on the surface, it's not FORMICA.

BUILDING CUSTOMERS

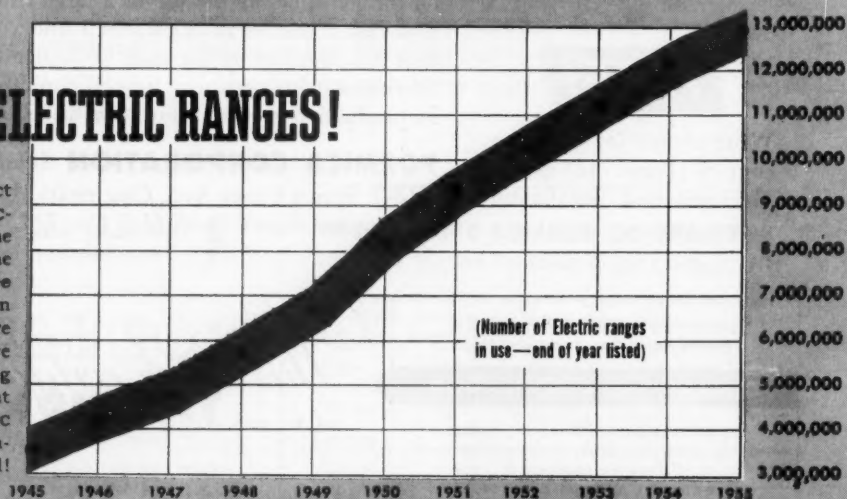
"During the last two years we built more homes than any other builder in the Minneapolis-St. Paul area," says Mr. Orrin E. Thompson, President, Thompson Construction Corp. "Our high sales level continues. One very important selling aid was the *built-in ELECTRIC Ranges* in Orrin Thompson Ramblers. We have no doubt that they play a large part in our continued success." These 4-bedroom, 1½-bath homes have 1,248 square feet of living area. Central floor plan allows access to all rooms without going through living room.



You can profit by

THE TREND TO ELECTRIC RANGES!

There's no doubt about the fact that built-in or free-standing ELECTRIC Ranges help sell homes. The proof is right here for you in the chart on this page. There are *three times* as many ELECTRIC Ranges in American homes now as there were ten years ago. Every day, more than 4,000 of these ranges are being installed. These figures prove that home buyers want ELECTRIC Ranges—show that you should install them in the homes you build!



Source: ELECTRICAL MERCHANDISING Annual Statistical and Marketing Issues

S AS WELL AS HOMES

You, as a builder, are both a manufacturer and a retailer of homes. That is why the equipment you install is so important. Many of the quality materials you put into a home are hidden. The kitchen appliances are out in the open, helping you sell.

So if you install **ELECTRIC Ranges**, you are helping to mark the entire house as modern and desirable. This range offers women what they want—the advantages of **ELECTRIC Range** cooking—its cleanness, its saving of time and effort, and a kitchen that stays comfortably cool.

Built-in **ELECTRIC Ranges** are being featured in many new homes. They offer the efficiency of waist-high ovens, and flexibility of kitchen design because the oven and sur-

face units are installed independent of each other, wherever most desirable. Many women prefer the free-standing type of **ELECTRIC Range**, and they can have *it*, with all its modern features. Some builders are giving customers their preference of either type. Whichever is chosen, it offers automatic features that insure perfect baking and cooking results.

*You can use **ELECTRIC Ranges** as your selling friend, and turn prospects into home buyers!*

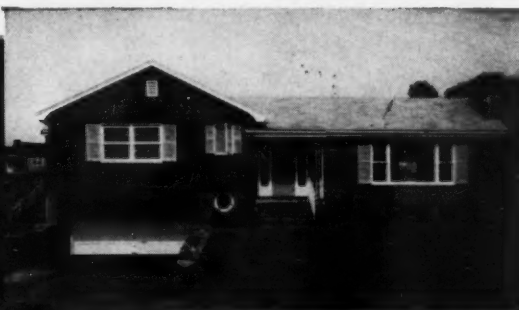
ELECTRIC RANGE SECTION

National Electrical Manufacturers Association
155 East 44th Street, New York 17, N. Y.

ADMIRAL • AMERICAN KITCHENS • FRIGIDAIRE
GENERAL ELECTRIC • HOTPOINT • KELVINATOR
MONARCH • NORGE • PHILCO • RCA WHIRLPOOL
TAPPAN • WESTINGHOUSE



ELECTRIC RANGES help sell houses



"We have been in the building business for a good many years, and have noticed that the **ELECTRIC Range** is becoming a 'must' in the kitchen of today.

"The public today is aware of **ELECTRIC Ranges** as the modern type to have. We have selected them because of the ease of installation and neatness of design. People are proud to have this equipment in their new homes." Elmer and Arthur J. Brodeur, Mountain Acres Estates, West Hartford, Conn.

...the elegance of simplicity...

perfectly expressed in Certified Dry California Redwood



CALIFORNIA REDWOOD ASSOCIATION
576 SACRAMENTO STREET • SAN FRANCISCO 11, CALIFORNIA

DESIGNED BY: JACK HILLMER

PHOTO: ROY FLAMM





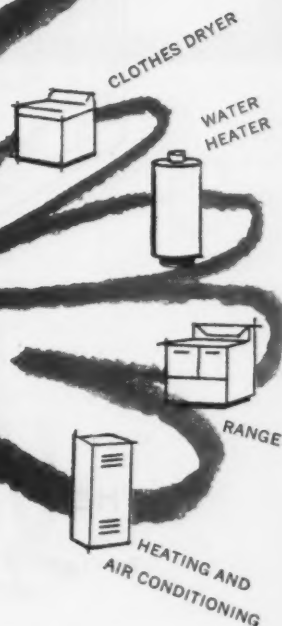
Automatic wife-saving appliances, so much a part of this modern world, are no better than their unseen hands—the automatic controls whose silent service makes them possible. This superior clothes dryer control is but one example of the unseen hands General Controls supplies to manufacturers of clothes dryers, water heaters, ranges and heating and air conditioning equipment. Their absolute reliability is your guarantee that your appliance-equipped homes will give lasting satisfaction for years to come.

UNSEEN HANDS
LIKE THIS CLOTHES DRYER
CONTROL MAKE HOMES BETTER
AUTOMATICALLY



GENERAL CONTROLS

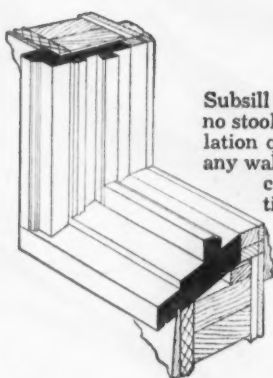
America's Finest Automatic Controls for Home, Industry, and the Military
Glendale, California • Skokie, Illinois
Five Plants — 42 factory branch offices serving the United States and Canada





You're looking
at MALTA's new.....

"Town and Country"



Subsill design requires
no stool... makes instal-
lation quick and easy in
any wall... reduces finish
costs and work
time.

The window that will add *appearance and profit* to the homes *you build*. You'll like the neat, trim lines of this new "Town & Country" awning window unit... its practical design that promotes fast, economical building. Home buyers too, are attracted by its modern beauty... full ventilation and easy care.


Like all Malta windows, it's precision milled from quality material, chemically treated and fully weatherstripped for a lifetime of window satisfaction.

Whatever type homes you're building, you can use "Town & Country" windows profitably. Ask your dealer for complete details on sizes and sash variations or write for literature today.

THE *Malta*

MANUFACTURING COMPANY, SALES OFFICE: ATHENS, OHIO
Supreme Quality Since 1901. Member Ponderosa Pine Woodwork Assn. and N.W.M.A.


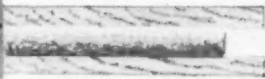


There's a MALTA window for every building need: MALT-A-MATIC double hung... MALT-A-GLIDE horizontally sliding... MALT-A-VENT single awning.



HARRIS
BONDWOOD'S
BEAUTY IS

DEEPER

THAN
THEM
ALL!

 <p>HARRIS BONDWOOD FLOORING A full 5/16 inch of durable hardwood flooring.</p>	 <p>LAMINATED BLOCK FLOORING BondWood has more wearing depth than laminated blocks.</p>	 <p>STANDARD HARDWOOD FLOORING BondWood can be finished more times than other types of hardwood flooring.</p>	 <p>ASPHALT TILE FLOORING BondWood is thicker than asphalt tile flooring.</p>
---	---	--	---

CONSIDER THE LIFELINE WHEN YOU SPECIFY FLOORING

Compare BondWood critically with any other flooring you've ever considered. Just look at all the advantages. You get more than deep beauty and the resultant lifetime of wear. Its unique construction and installation in HARRIS Adhesive Mark 10 provide a solid, stable connection and footing. And there's less waste in installation because with BondWood's slats you can "give or take" in inches — savings on big or small jobs.

Look for HARRIS BondWood in an installation near you. Leading architects and builders are specifying and installing BondWood — the ideal flooring for residences, apartment houses, churches and commercial buildings . . . truly today's best flooring buy because of its unique advantages and reasonable cost.

Send for free color brochure. See our catalog in Sweet's.

BondWood is a licensed product of its Swiss originator. BondWood is exclusively manufactured and distributed in the U. S. and possessions by . . .

HARRIS MANUFACTURING COMPANY
814 E. Walnut St., Johnson City, Tenn.



The Finest in Flooring Since 1898 / Our products are exhibited in the National Housing Center, Washington, D. C.

MORE BUILDERS CHOOSE

Here's how the most famous garage door helps sell your homes:

- National advertising leadership
- Dramatic demonstration of radio operator
- Sales training for builder salesmen
- Free literature and point-of-purchase aids
- Local newspaper advertising
- A written guarantee covering all materials and service

OVERHEAD DOOR CORPORATION • Hartford City, Indiana

Manufacturing Divisions: Hillside, N.J.; Nashua, N.H.; Cortland, N.Y.;
Lewistown, Pa.; Oklahoma City, Okla.; Dallas, Tex.; Portland, Ore.



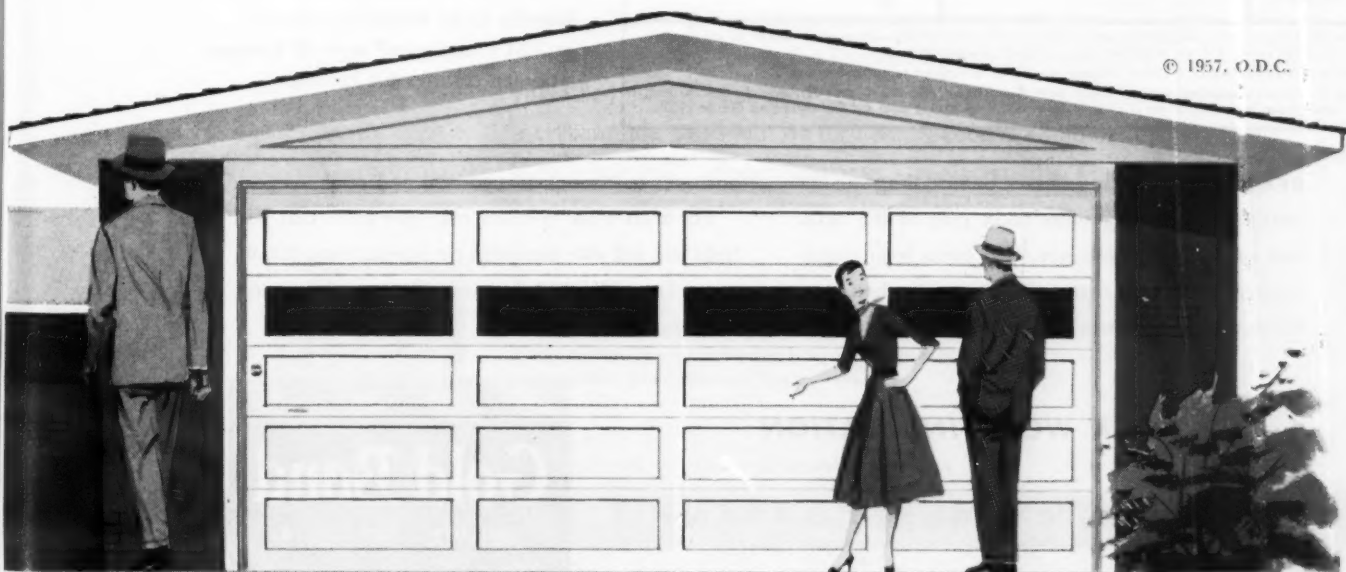
THE



THAN ANY OTHER BRAND

...and this statement has been true for the past 36 years!

© 1957, O.D.C.





2 STEPS TO EXTRA PROFITS...

Gold Bond's Two-Way Insulation Guide to Save on Heating... Save on Cooling

When you build *adequate* insulation into your houses, you can install more economical heating and cooling units. You get more insulation value per dollar, too, so you can sell more home for the money. Here's the easy Gold Bond way to make sure you get every benefit that adequate insulation will bring you:

1. FIND YOUR CLIMATE ZONE

on this map. (If you're planning for air-conditioning, follow the special chart recommendations.)



GOLD BOND RECOMMENDED THICKNESS for adequate insulation

ZONE	SIDEWALLS	CEILINGS
1	3" Regular or 2" Twinsulation	6" Regular
2	3" Regular or 2" Twinsulation	3" Twinsulation
3	2" Regular	3" Regular or 2" Twinsulation
For Air-conditioning, All Zones	3" Regular or 2" Twinsulation	6" Regular or 3" Twinsulation

Note A—Twinsulation recommendations are based on installing with a minimum of 1/4" air space on both sides. For air-conditioning, recess 4" in ceilings.
 Note B—Distribution of 6" thick blanket temporarily limited to certain areas.
 Note C—Chart compiled for guidance with Gold Bond Regular Insulation and Twinsulation only from information available in Heating, Ventilating and Air Conditioning Guide 1957.

2. FIND THE THICKNESS AND TYPE of insulation on this chart.

Baltimore, Md., for example, is in Zone 2—sidewalls there need 3" Regular Gold Bond® Insulation or 2" Twinsulation® with 3" Twinsulation in ceilings for heating.

REMEMBER—what you save by installing smaller heating and cooling units takes care of the extra cost of *adequate* insulation. Your *bonus profit* comes because your prospects will pay more when they know that their homes will be more comfortable—

and will cost much less to heat and cool.

For a 10" x 14" 3-color map and chart that will help you sell *your* prospects on adequate insulation, write Dept.HH-107, National Gypsum Company, Buffalo 2, New York.

ROCK WOOL INSULATION

NATIONAL GYPSUM COMPANY

Gold Bond
BUILDING PRODUCTS

Push buttons...your customers buy them everyday;
they're consumer accepted...and now you can have



PUSH BUTTON

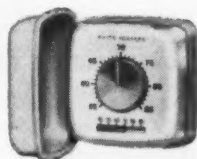
heating-cooling control



to power your sales with WHITE-RODGERS

Fashion Thermostat

Automobiles . . . appliances . . . electronic brains,
everywhere you look, push buttons. Accepted . . . demanded;
in every field they've shot sales upward, and now
White-Rodgers combines the Fashion Thermostat with a
versatile new sub-base for PushButton heating-cooling control . . .
a brilliant new sales feature for heating-cooling equipment
in new homes . . . modernizations . . . replacements. Fits any
heating-cooling system. Write, wire, or call for details today!



*Fashion Thermostat, extremely narrow differential . . .
anticipated for both heating and cooling . . .
exclusive dial-type adjustable heater to match primary
control. Easy installation—no leveling required.*

TEMPERATURE CONTROLS for MODERN COMFORT

WHITE-RODGERS

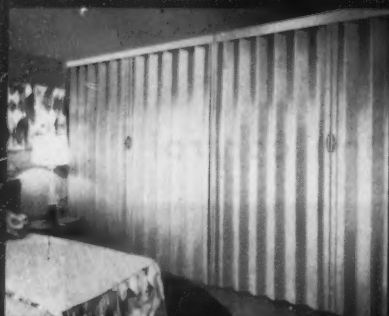
ST. LOUIS 8, MISSOURI

TORONTO 8, CANADA



SAVE SPACE BEAUTIFULLY

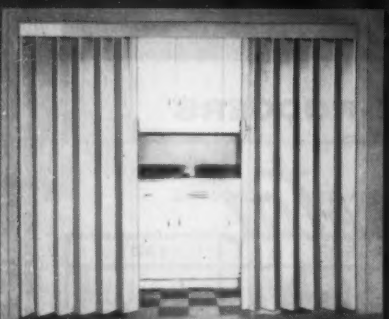
...with the new *Accordofold* supreme



MORE ROOM IN MASTER BEDROOM



ACCESSIBILITY TO CLOSET FROM TWO SIDES



HOW TO CONCEAL A KITCHEN



MORE SPACE IN CROWDED LIVING ROOM



CREATE AN EXTRA BEDROOM OR DEN
One room without Accordofold. Two
rooms with Accordofold. Two individ-
ual units, each with complete privacy.
Accordofold effects construction sav-
ings by eliminating a complete wall.

made with

GENERAL[®]
PLASTICS
The General Tire
& Rubber Company

GENERAL VINYL for folding doors and room dividers comes in a wide selection of smart, new decorator colors . . . in patterns and leather effects to harmonize with every decor. This specially formulated vinyl will flex and fold for years without cracking . . . dirt and grime whisks away with a soapy cloth . . . and it won't support combustion.

You get all these extra advantages with the new Accordofold Supreme . . . the door that *saves space beautifully*.

THE GENERAL TIRE & RUBBER COMPANY
PENNSYLVANIA DIVISION • JEANNETTE, PENNA.

SEND COUPON TODAY! Get full information on the all new Accordofold Supreme • Wrinkle-proof • Well-insulated • Sound-retardant • Look and feel of a solid door • Easy to install • Complete with matching cornice and "close-lock" latch assembly.

AMERICAN ACCORDION-FOLD DOORS, INC.
175-35 Liberty Ave. • Jamaica 33, N. Y.

THE GENERAL TIRE & RUBBER COMPANY
PENNSYLVANIA DIVISION • JEANNETTE, PENNA.

Please send me complete information on the new ACCORDOFOLD Supreme.

Name & Title _____
Firm _____
Address _____
City _____ Zone _____ State _____



*the General
presents*
**A NEW
LOW COST**



ALWINTITE



AWNING WINDOW

SERIES 520

with 12 STAR FEATURES

including **FLASH-WELDED FRAMES** for extra strength

1. FLASH-WELDED FRAMES
2. IMPROVED ROTARY OPERATOR
3. SMOOTH, GLIDING VENTS
4. FULL LENGTH ALUMINUM TORQUE BAR
5. NYLON-PLASTIC BEARINGS
6. EVERTIGHT VINYL WEATHERSTRIPPING
7. EASY-ON SCREENS AND STORM SASH
8. ADJUSTABLE VENTS
9. STAYBARS RIVETED TO SASH
10. DRIP CAP AT HEAD
11. ONE SIZE GLASS FOR EACH WINDOW
12. SIMPLIFIED ONE-MAN INSTALLATION

Builders...home buyers...mortgage bankers...everybody likes the new ALWINTITE Series 520 Awning Window. And there are reasons galore. First of all, it's a sturdy, good quality window with many of the features you'd expect only in higher-priced, heavy-duty windows — yet it costs so much less. Designed for simple, easy installation, for smooth, efficient operation, and for complete customer satisfaction, it's the low-cost awning window you've been waiting for. Check all the features listed here... then see it at your ALWINTITE distributor. For special folder write to Dept. HH-1057.

**ALWINTITE DIVISION
GENERAL BRONZE
CORPORATION**

711 Stewart Avenue

Garden City, N. Y.

DEALERS!!! Aluminum window sales are steadily increasing. Why not handle the line most builders prefer—ALWINTITE by General Bronze. Dealerships available in some areas. Write or wire for details.

Sold...3 times, at \$15,400



O...with Insulite Roof Deck

"Buyers are really excited about open-beam design," says Roy Biscamp, Beaumont, Texas

It was no great surprise to builder Roy G. Biscamp when a buyer snapped up this striking 3-bedroom home, with open-beam ceilings throughout, long before it was finished. But when two more buyers showed up soon after... and each ordered an exact duplicate of this home... he knew that Insulite Roof Deck had tremendous buyer appeal.

Using 2,700 sq. ft. of 2" Roof Deck, he found that application was "the fastest and simplest

I'd ever seen... and we'll cut costs even more on future jobs." Beams were grooved, wired and painted before Roof Deck went on—so the decking, insulation and finished ceiling provided by the Insulite panels completed the job in a hurry.

By specifying 2" Insulite Fiberglas Wool in sidewalls, architectural designer Eddie Stackpole was able to air condition this 1,160 sq. ft. home with an economical 2-ton unit. "Buyers are mighty happy about that low-cost cooling," says Biscamp, "but an even bigger attraction is those high, light, handsome beamed ceilings." Want information on Roof Deck? Write us—Insulite, Minneapolis 2, Minnesota.

"FIBERGLAS" IS REG. T.M. OWENS-CORNING FIBERGLAS CORP.



Handsome exterior lines of Biscamp's first Roof Deck home drew favorable comment from buyers. Notice how the roomy carport area, created by extension of the roof line, makes home seem much larger. Yet this nice feature adds little to total cost.



"Nothing sells homes like ideas," says Roy Biscamp (left); and he proves it with his fast-growing business in Beaumont, Texas. Biscamp works closely with designer Eddie Stackpole (right).

build better, save labor, with

INSULITE®



INSULITE, made of hardy Northern wood. Insulite Division of Minnesota and Ontario Paper Co., Minneapolis 2, Minn.



Cleveland Builder says:

**"200 TAPPAN BUILT-INS
LAST YEAR...and I bet
I didn't spend 20 minutes
on service problems"**

Simon Zalben, vice president and general manager of Marvin Helf, Inc., one of Cleveland's largest builders, goes on to say: "Naturally when anyone installs 200 Built-ins, he expects some problems. But with Tappan all I ever had to do was pick up a phone, call the Tappan distributor—and that was it! We never had a second complaint."

It works the same the country over for all builders. Because Tappan backs up its Service Guarantee with **AUTHORIZED TAPPAN DISTRIBUTORS** who cover every county in **ALL 48 STATES!** Every one of them has factory-trained personnel who know Tappan Built-ins inside and out.

Post-sale call-backs really eat into profits, as you well know. So get the facts on Tappan's new Gold-Ribbon Built-ins—the most dependable, the easiest and most economical of all to install! Tappan has gas and electric ovens that are interchangeable in one cut-out—interchangeable gas and electric surface units that "drop-in" without costly fitting problems.



WANT INFORMATION?

You'll get it the same day. Write, wire, phone
Bob Davis, Sales Manager, Built-In Division,
Dept. HH-97, Tappan Stove Co., Mansfield, Ohio

Choose any combination of
Ovens and Surface Units

TAPPAN

gives the biggest choice of all!



Lasts longer made with



ASBESTOS FIBRE



The Smartest Style in Floor Tile

Terraflex[®] vinyl asbestos in gay new Terrazzo colors

J-M Terraflex floor tile gives the homes you build the smartest floors yet. It gives them color-styling and attractive flooring designs that make rooms come alive. Terraflex will help sell your homes faster.

National advertising in leading publications is selling your prospective customers on the color-beauty, maximum wear and minimum care of Terraflex flooring.

Your prospects know that a Terraflex floor defies

grease and dirt, needs only a damp mopping to keep it spick-and-span.

The Terraflex tile in the new "Terrazzo" type comes in 10 pastel color-keyed patterns to meet homemakers' preferences for soft textured tones.

For complete information about the entire Terraflex floor tile line, write: Johns-Manville, Box 158, New York 16, New York.

JOHNS-MANVILLE



look what you can



new RCA WHIRLPOOL kitchens



Door and drawer fronts snap on... without tools!

With new RCA WHIRLPOOL Imperial cabinets you install the door and drawer fronts after the home buyer has selected the colors. Only the shells are installed during construction. Then, after the clean-up crew is finished, the fronts are snapped on by one man in minutes . . . without tools, screws, or bolts. There's no chance of marring or scratching.

Now, for the first time, you can show five different color styled kitchens in one home. For the first time, you can offer prospects complete flexibility and variation in kitchen styling. And, for the first time, you can offer complete kitchens with the brand name your prospects know best, want most, and buy readily.

All-new RCA WHIRLPOOL kitchens consist of a *complete* standard line of cabinet shells made of steel for durability and ease of installation . . . with door and drawer fronts of wood for extra sales appeal. The fronts are finished in rich fruit-

n do with color now!



In minutes the gay "Carnival Color" kitchen at left can be changed to quiet Traditional . . . simply by snapping on rich fruitwood finish fronts. One color may be used all over, or an accent color may be used on certain cabinets.



And, it's so simple to mix and match several colors as in this two-tone decor. There's infinite variation . . . and the fronts may be changed any time . . . actually, it's easier to restyle these kitchens than to rearrange living room furniture!

ns change the selling picture!

wood and limed oak plus popular pink, yellow, and white for dramatic styling . . . and are easily interchangeable for infinite styling variation.

Mail the coupon now for complete information about the most saleable, most profitable kitchens ever created . . . RCA WHIRLPOOL kitchens!

Contract Sales Division
Whirlpool Corporation, St. Joseph, Michigan

Please rush me complete information about the new RCA WHIRLPOOL interchangeable front cabinets.

NAME _____

FIRM NAME _____ TITLE _____

FIRM ADDRESS _____

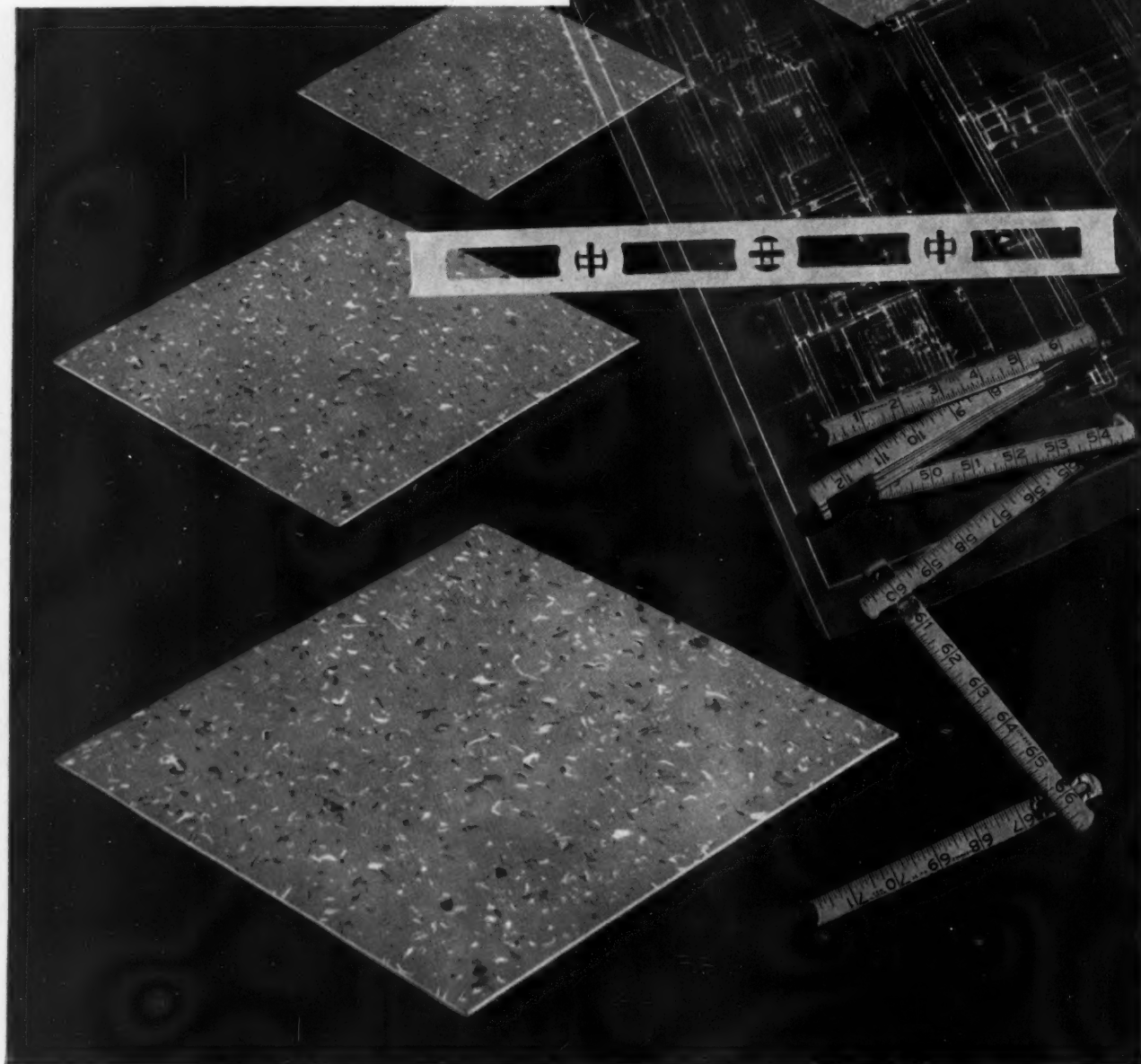
CITY, ZONE, STATE _____

 **Whirlpool** KITCHENS

RCA WHIRLPOOL Home Appliances

Products of **WHIRLPOOL CORPORATION** St. Joseph, Michigan

Today's smartest floors wear KENTILE



This is Terrazzo...
in KENTILE® Solid Vinyl Tile

...latest, liveliest, loveliest tile of all --
with a wide range of soft, rich colors straight
out of the Italian Renaissance!

KENTILE FLOORS

available in Solid Vinyl, Vinyl Asbestos, Cushion-back Vinyl,
Asphalt, Cork and Rubber Tile...over 150 decorator colors!

SPECIFICATIONS:

SIZE: 9" x 9"

THICKNESSES:
5/64", 1/8"

COLORS:

Regular -- 8
DeLuxe -- 7
Decorator -- 7

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.



You know you're RIGHT when you specify Oak Floors

Almost everybody
wants

oak floors

You never risk buyer objections
with the floor that makes decorating easier

Oak Floors—and only Oak Floors—harmonize perfectly with all furnishings, all colors. That's very important in new home sales.

Room arrangement, color scheme and floors . . . these are the main elements a prospective buyer considers in judging the interior of a home. If the floors are Oak, she'll never question whether her furniture will be appropriate. Oak Floors, always in style, make decorating easier.

A builder can guess wrong on a lot of things that affect sales. But you always can be sure of buyer-approval for beautiful, durable, *preferred* Oak Floors. No other building material has such overwhelming acceptance . . . at a price every home buyer can afford.



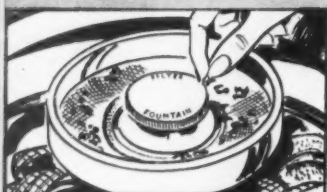
National Oak Flooring Manufacturers' Association

814 Sterick Building, Memphis 3, Tenn.



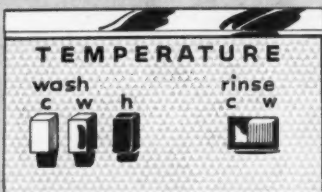
Sell More New Homes With The Only Automatics That Have Every Important Washing and Drying Feature

Automatic Lint Filter!



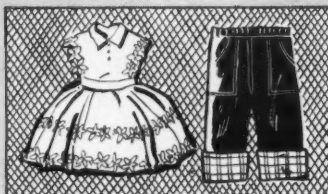
Kelvinator's "Filter Fountain" filters out fuzzy lint specks. No lint problem!

Choice of Wash and Rinse Temperatures!



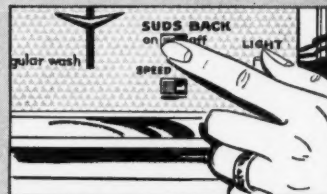
Wash in hot, warm or cold water; your choice of warm or cold water rinse.

2 Wash and Spin Speeds!



Slow speed for delicate fabrics; regular speed for washing heavier fabrics.

"Suds-Back" Suds and Water Saver!



Lets you save sudsy filtered wash water to use over and over for greatest economy.

ONLY THE NEW 1958 KELVINATOR HAS THE "Magic Minute"

Kelvinator's Exclusive Pre-scrubbing Period

60 seconds of automatic pre-scrubbing in double-rich suds to cut grease and grime before the regular washing begins!

YOU GET THESE GREAT KELVINATOR FEATURES, TOO

- No gears to get out of order
- Exclusive Three-Way agitation
- True overflow rinsing in clear water
- 2 separate automatic cycles, one for regular and one for light wash
- Full 9-pound load
- Both Washers and Dryers only 27" wide. Install flush to the wall, flush to each other
- 6 new 1958 matching Laundry Pairs. A matching pair for homes in every price class

Dimensions: Washers and Dryers • Width 27" • Depth 28 1/4" • Cabinet Height to Top Surface 36" • Cabinet Height including Backguard 42" • Height with lid open 51 1/4"

New Kelvinator Super-Speed, Triple-Safe dryer matches the new "Magic Minute" washer. Your choice of Bermuda Pink, Buttercup Yellow, Surf Turquoise and White.



American Motors Means
More For Americans



Live Better Electrically

Kelvinator

Division of American Motors Corp., Detroit 32, Mich.

ROUNDUP

FHA acts to end confusion over fees on 5¼% mortgages

FHA has announced its new rules on fee allowances on 5¼% paper bringing some hope that the confusion over discount control which has slowed FHA lending to a trickle may be ending (see p. 52). In addition to the maximum discount FHA will allow a 1% commitment fee, a 3 point discount on standby commitments plus a 1% standby fee. But in each case the local director must first decide whether these fees are "reasonable and customary" in his area. Theoretically the price on FHA 5¼s with standbys could be as low as 92½-93 to the lender in the high discount areas of the US.

Though these prices may bring back money that has been withheld temporarily from the mortgage market, no mortgage banker really believes they will bring any significant amount of new money. Other demands on the money market continue high and short-term investment opportunities are quite attractive. Even Fanny May came into the open market with a \$200 million debenture issue offering a 4.7% interest rate.

THIS MONTH'S NEWS

(Index to the top stories)

NAHB directors: discount control and proposed MPS dominate talk at San Francisco meeting.....p. 38

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Builders, housing chiefs agree discount controls still won't work

Even with fresh amendments (see above) discount controls won't work.

Seldom in the fractured and contentious housing industry has there been such agreement on a point. Builders say so (and did—loudly—at NAHB's directors' meeting last month in San Francisco—see p. 38). Mortgage bankers say so (they have been for years, but politicians pay little attention to mortgage bankers). Top HHFA and FHA brass say so ("A difficult, complex, almost unworkable amendment," cries HHFA Administrator Cole.)

Worst element of discount controls, say industry leaders, is that (like all price controls) they put a premium on slippery ways to dodge the spirit of the law. It is easy to get into trouble accidentally, too. "Don't make a move without checking with your lawyer," advises past NAHB President Tom Coogan. Says builder-mortgage banker Irv Rose of Detroit: "In Michigan, we are allowed, in effect, 3½ points. The market calls for 5. We can't live with it and we can't live without it. We don't like it a bit."

Will the new federal roads give cities a bigger headache?

Four hundred city planners, redevelopers, economists and government officials met in Connecticut last month to take a good look at what kind of impact the new federal roads program will have on American cities. They seemed unnerved by what they learned.

By 1975 the US will have gained another 50 million people and 35 million more autos—nearly all in metropolitan areas. Speakers agreed that if the 6,700 miles of new expressways scheduled within the urban areas don't fit competent long-range plans, they will only compound land use evils. Yet few urban areas are making sensible plans, they don't have the kind of governments with power to make them and there aren't enough trained planners to do the job (see p. 43).

Democrats expected to push middle income housing in '58

It appears certain now that Senate Democrats will try to get a middle income public housing program through Congress in 1958. One new link to the chain of evidence: Sen. Frank J. Lausche (D, Ohio), a conservative on fiscal and housing matters, has been bumped off the important banking committee to make a place for Wisconsin's new Democratic senator, Edward William Proxmire, a Fair Dealing liberal. The switch would undoubtedly mean one more committee vote for a middle income program.

F&S Construction Co. switches to prefabs in Chicago

Prefabbers consider Chicago the hottest spot in the US now. National Homes has just signed the big F&S Construction Co. as a Chicago distributor though F&S President Sam Hoffman—an outspoken champion of conventional construction—didn't favor the idea. (His son and son-in-law, who help run the business, outvoted him.) National reports sales for the first six months of 1957 down 10% from 1956 but confidently predicts that excellent late summer and fall sales will push volume for the year up 5% from last year.

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NAHB DIRECTORS:

Builders fight stiffer FHA standards

Northern California group wins promise of 'local discretion' from FHA brass

A group of chiefly northern California builders set out to torpedo FHA's proposed new Minimum Property Standards last month.

They succeeded in stirring up much behind-the-scenes controversy at NAHB's fall directors' meeting in San Francisco. They did *not* succeed in stopping the most important feature of FHA's rewrite of its technical rules: a single set of uniform national standards to replace the Balkan empire of rules that often conflict and still more often make it hard to use new ways to build better for less. Whether they will succeed in forcing FHA to back down on some requirements it wants to tighten remains to be seen.

Fight against the new MPS book was fronted by Jack Hennessy, executive vice president of NAHB's East Bay local.

Builders have been moaning for years that the 28 regional versions of FHA MPRs produce unreasonable and arbitrary local interpretations (H&H, May). Hennessy, however, cried that cutting 28 books of standards to one means "too much centralized control." He also insisted the 443-page draft of MPS (which has been circulating among industry groups for comment since spring) upgrades housing standards so much it would add \$2,000 to the cost of a house. (What kind of a house, Hennessy did not say; neither would he produce a breakdown showing how he derived the figure.)

In reply, Neil Connor, FHA's chief of architectural standards, told builders:

1. FHA intends to let local offices continue long-standing local construction methods and customs.
2. Local chief architects will have authority to approve methods of construction not specifically approved in the new MPS book "if an engineering analysis shows they will work satisfactorily."
3. Local offices will also have to decide where to draw the lines for enforcement of standards that depend on climate or geography (like insulation, ventilating, heating, slabs, etc.).

Upshot of the struggle is hard to gauge now because NAHB technicians expect to take another three months to decide on what organized builders really think of the new standards.

Indications are strong that NAHB will back the principle of cutting today's 28 MPRs to one MPS. Indeed, many of NAHB's technical luminaries are much annoyed at Hennessy's campaign (in which he circularized all NAHB chapters). Says one: "It's time our association wakes up. Let's build better homes. You can save a dollar on these new MPSs, too, if you'll just study them."

FHA's top men also indicated they will issue one book of MPSs—no matter what some builders think. On some specific rules (see col. 3), builders will certainly demand—and probably get—slight easing.

Says Hennessy: "We won our fight. We've set FHA back four or five months and we've got a lot of builders to look into this thing."

NAHB directors denounced FHA mortgage discount controls (see p. 52) as "unworkable"—and applauded promises by HHF Administrator Albert M. Cole and FHA Commissioner Norman Mason to press for repeal.

Biggest outcry over the discount regulations involves standby commitments. FHA now insists that where it has approved standby deals (at 3 or more points below regular discounts), the builder must deliver on the mortgage at the standby price, or the regular discount price but nothing in between, even though he gets an offer. Builders complain this will cost them money if the mortgage market improves. Replies FHA General Counsel Pierce Gerety: "If we don't insist on a differential, very soon lenders would be offering nothing but slightly phony standbys. So the standby price has to be low enough so builders won't use it deliberately."

Gerety told NAHB's board: "We said discount controls won't work, that they ought to be repealed. We and you doubt they can be workable, but we're going to give it a fair try."

(For other news of NAHB directors' meeting, see p. 41.)

What worries builders about proposed MPS

Here are the main points where builders—some builders anyway—are critical of FHA's proposed new Minimum Property Standards, and the prospects, where known, of the outcome:

Slabs—Proposed MPS book would authorize two types of slab: 1) fully floating (as recommended by BRAB), with steel mesh support if any dimension is over 30', and 2) self-supporting, with piers cutting the span to what mesh-supported concrete will hold without cracking with no compaction of the subgrade. California builders, including past President Earl Smith, complain this would add as much as \$200 to the cost of slab-houses. Not only would the ½" steel 12" o.c. be costly, but it would require builders to hire union tradesmen they do not now have to use. FHA technicians, after looking at heavily compacted fills in California tracts, now say there is a good case for a third type of slab—partly edge-supported and partly supported by compacted fill. Outlook: builders may win this point.

Insulation—Proposed MPS would require some in the South where it is not now mandatory. Builders complain about extra cost, but FHA officials say some of this should be offset by smaller furnaces. Moreover, homes cheaper to keep warm will mean lower monthly housing costs and should make more would-be buyers pass income screening.

Chimneys—New MPS would require brick to grade, as recommended by the Natl. Board of Fire Underwriters. San Francisco builders for years have been putting up FHA homes with brick chimneys (for fireplaces only) starting on the second floor. They lay an asbestos sheet on top of floor joists and sub-floor, a steel sheet above that and then build the chimney. Builders insist the new rules would make fireplaces so costly that builders would leave them out of San Francisco homes. FHA officials indicate this local variance may well be approved under the policy of letting local "customs" continue. They note local codes will prevent this kind of chimney construction in most cities, anyway.

Room sizes—New MPS will require, in a three-bedroom house, 10 sq. ft. more of bedroom space. More important, the new book sets up new minimum dimensions that assure small rooms will have enough space for furniture. NAHB is asking that this upgrading be scrapped, but chances that FHA will do so seem doubtful.

Lot sizes—New MPS would boost minimum lot from 4,000 to 5,000 sq. ft. But they provide for local exceptions in areas already platted with smaller lots (like Baltimore, with its 16' row houses), or where offsetting advantages are gained. NAHB is asking that the old set of rules be retained. Ted Pratt, chairman of NAHB's committee studying the new requirements, notes that NAHB does not oppose raising housing standards, but feels the better way to do it is by higher valuations for better homes. "We object to raising the floor because it keeps you from building for the low-income family," he says. Outlook: uncertain.



NEW FHA MINIMUM PROPERTY STANDARDS were argued at a meeting with top FHA architectural staffers. Builders said FHA's map of "major quake areas" was too inclusive, complained that nearly the

entire nation had been designated (needlessly) as an area needing special termite protection, and suggested that the word "minimum" might well be deleted from the title of the new rules.



CHIEF FIGURES in the MPS discussions were (l to r) Builder Joseph Curran of Dearborn, Mich., chairman of NAHB's FHA-VA committee; Ted Pratt of Royal Oak, Mich., chairman of NAHB's committee on new MPSs; Neil Connor, FHA chief of architectural standards, and Bill O'Connor, his deputy. Connor told builders: "We have no intention of doing anything that cannot be substantiated on an engineering basis. If you can convince us we're wrong about anything, we'll back down."



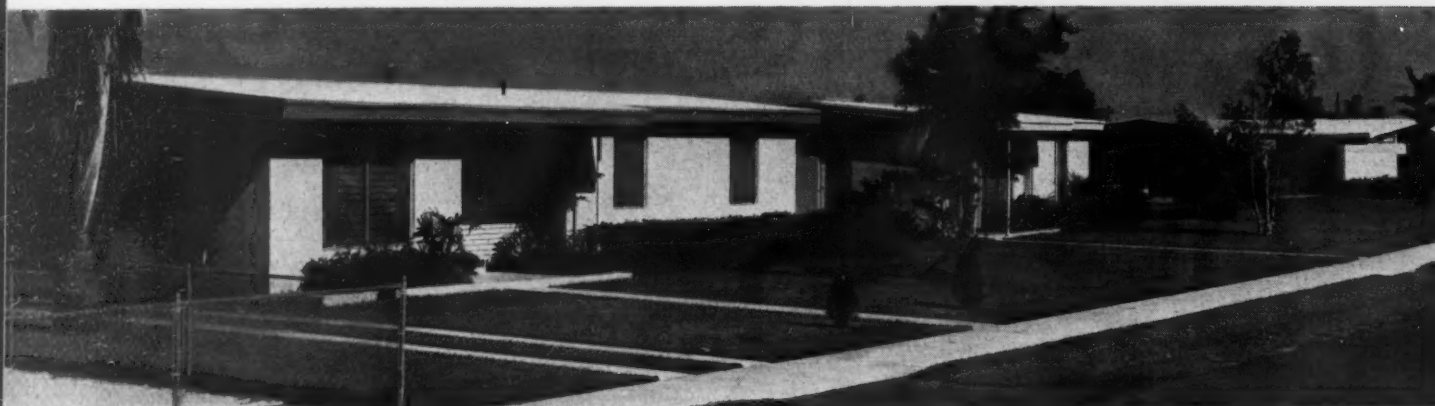
PRESIDENT GEORGE GOODYEAR warned that "California is on the brink of a serious housing shortage" because tight money has cut housing starts more severely than in states closer to major sources of mortgage money on the East Coast.

PRINCIPAL SPEAKERS were (l to r) FHA Commissioner Norman Mason, Vice President D. C. Sutherland of the Bank of America, HFA Administrator Albert M. Cole, and President J. Stanley Baughman of FNMA. Cole denied that the administration (as has been frequently asserted) is trying to depress housing as a counter-inflationary move. Mason, among other things, denounced the high level of closing costs as "ridiculous." He said: "In many areas, we find closing costs exceed down payments." Sutherland complained that FHA's 2-point discount limit on California mortgages is "damming up" the flow of eastern capital the fast-growing state needs. (Later, Mason and other FHA officials indicated they will review it and probably increase it.) Baughman revealed that early this year, Fanny May was being offered 20% of FHA and VA mortgages on new construction, was buying most of them.



News continued on p. 41

THERE'S A NEW TREND IN BATHROOMS!



ARCHITECT: James E. Vensel, AIA, Miami, Fla.
 BUILDING CONTRACTOR: The Mackle Co., Inc., Miami, Fla.
 PLUMBING CONTRACTOR: Rays Plumbing, Miami, Fla.
 PLUMBING WHOLESALE: Morehouse Supply Co., Miami, Fla.

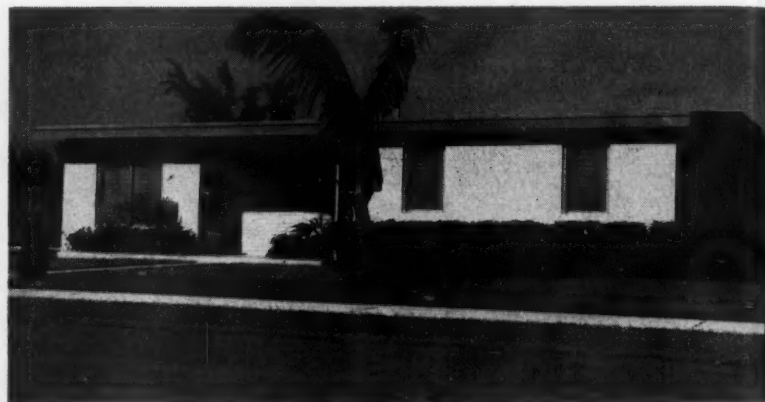
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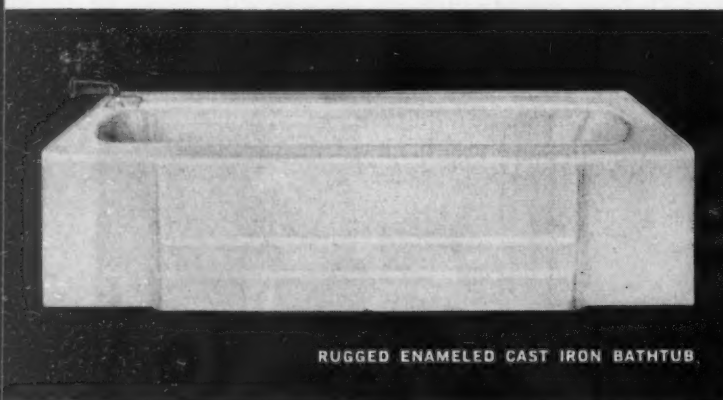
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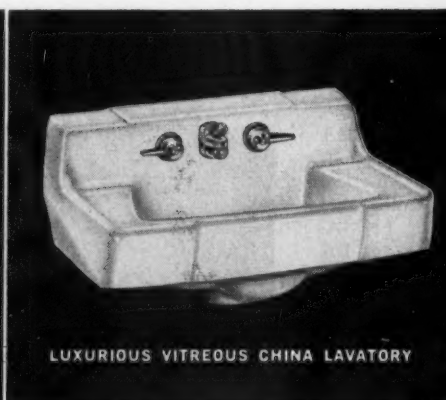


Architects and builders, write for complete catalog. See the U/R section in Sweet's Architectural and Light Construction files. Universal-Rundle Corp., 510 River Rd., New Castle, Pa.

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Industry leaders believe home building now at low ebb

One million starts a year is probably as low as housing will get. It is already down there. The rate may not bounce back for several months, but at least the slump will get no worse.

This was the consensus of builder spokesmen, government officials and economic experts at NAHB's San Francisco sessions.



ECONOMIST ROGG

A hard core of housing demand

For the last six months, notes NAHB Economist Nat Rogg, housing starts have been fluctuating between 950,000 and one million a year. This suggests a "hard-core" of housing demand will produce close to one million new homes a year "even under the worst conditions" including today's "extremely tight money."

Next year Rogg predicts "close to one million starts."

HHF Administrator Albert M. Cole is not yet committing himself to a specific forecast for 1958. But he prophesies that it will be "better—with some loosening of the mortgage market." He adds: "There will be many, many more than one million starts a year in the near future. It's as inevitable as night following day."

Cole puts the blame on the Democratic controlled Congress for much of today's slump in housing. Says he: If Congress had 1) raised VA's politically frozen 4½% interest rate and 2) cut FHA down payments "promptly" as the Administration asked last spring, "We would now have starts well in excess of where they are—1.1 or 1.15 million is my guess."

Builders' plans

These details of what home builders are planning to do next year are revealed by Rogg's semi-annual survey of the 400-odd members of his "economic council" (who will build some 24,123 homes this year):

- Prices will be about the same as this year despite rising costs of labor, materials and land. Median price of a new home among this group is now \$15,100, compared to \$14,800 six months ago and \$14,600 a year ago. Next year, it will be about the same.

- Starts in every price bracket except \$15,000-\$17,500 are expected to go up. In the \$10,000 to \$12,500 bracket, the reporting builders expect to boost their output 45%. Overall, the builders are planning to increase starts 16%.

These tables show trends of builders' plans as reflected in the Rogg survey:

TREND BY PRICE BRACKET OF SALES HOUSING STARTS
REPORTED BY BEC MEMBERS

Sales Price Class	Percent Change:	
	1956 to Estimated 1957	Estimated 1957 to Planned 1958
Total Sales Units.....	- 8%	+16%
under \$10,000	-17%	+24%
\$10,000-\$12,499	-16%	+45%
\$12,500-\$14,999	-10%	+ 9%
\$15,000-\$17,499	- 8%	- 5%
\$17,500-\$19,999	+ 4%	+28%
\$20,000-\$24,999	+25%	+25%
\$25,000 and up.....	+18%	+ 2%

PRICE DISTRIBUTION OF 1957 SALES HOUSING STARTS
REPORTED BY BEC MEMBERS

Sales Price Class	Number	Percent
Total sales units.....	23,830	100%
under \$10,000	1,874	7.9%
\$10,000-\$12,499	3,946	16.6%
\$12,500-\$14,999	5,849	24.5%
\$15,000-\$17,499	4,950	20.8%
\$17,500-\$19,999	3,867	14.1%
\$20,000-\$24,999	2,292	9.6%
\$25,000 and up.....	1,532	6.3%

NAHB backs amended mortgage insurance plan

NAHB has endorsed the US Savings & Loan League's plan to insure 90% conventional loans (H&H, May).

But it wants the plan amended so all kinds of mortgage lenders can use it.

Specifically, NAHB thinks "maximum initial subscription requirements should not exceed \$10,000 to \$15,000." Moreover: "Additional stock subscriptions after the initial capital contribution should be based only upon the dollar volume of loans guaranteed." Suggested rate: 1 to 3%.

Builders also add these warnings: "No attempt should be made by the federal government to control interest rates on mortgages." And: "Default provisions should not encourage liquidation of holdings in time of economic stress. Long term obligations such as FHA debentures should be an integral part of the default mechanism."

How much other lenders should pay to play in the S&L plan (which would require a law by Congress to authorize the Home Loan Bank Board to supervise it) is controversial. Mortgage bankers say the S&L planners have it rigged so only S&Ls can really use the plan. Other bankers complain that it would duplicate FHA—without its safeguards and push toward better housing standards.

And Capitol Hill experts doubt that Congress will authorize the scheme without tacking on a provision to control interest rates. This, say S&L sponsors, would kill it.

Dansyear elected to head Executive Officers' Council

S. A. "Sonny" Dansyear, executive secretary of the Miami Home Builders Assn., is the new president of NAHB's Executive Officers' Council. He succeeds John Downs of Chicago.

Dansyear, a one-time social worker and real estate salesman was assistant to the president of Frank J. Rooney Inc., big Miami general contractor, from 1947 to 1952. He has headed the 300 member Miami NAHB chapter since.

His big interest is raising the professional attainments of executive officers. "The old type promoter is on the way out," he says adding: "Anybody with a percentage deal

(on the local home show) tends to become a salesman. The need now is for services to members. We have to get out in the byways and teach."

To this end, the Miami chapter has sent Dansyear to week-long summer institutes on trade association management at Yale University for two years.



EXECUTIVE OFFICER DANSYEAR

The need now is for services

Builders, S&Ls promote 'Save for your home' plan

NAHB and the US Savings & Loan League have started a new promotion to encourage families to save for a new home.

The plan works like a Christmas Club. Families put a fixed amount into an S&L account each week or month, aiming at the specific amount they need for a down payment on a home.

The plan helps builders and S&Ls two ways: 1) it puts more savings into a place where they can be invested in mortgages and 2) it means more families may be buying homes instead of spending their money on something else. The promotion started in Washington, D. C. with local builders cooperating with several local S&Ls. The plan has been tagged the "Home Buyers Club."

House subcommittee plans study of second mortgages

The House housing subcommittee headed by Rep. Albert Rains (D, Ala.), has broadened the scope of its fall hearings—will now delve into the subject of second mortgages as well as community facilities.

The hearings begin in Miami Oct. 8-9 and continue in Washington at a time still to be set. Miami was picked as a starting point for two reasons:

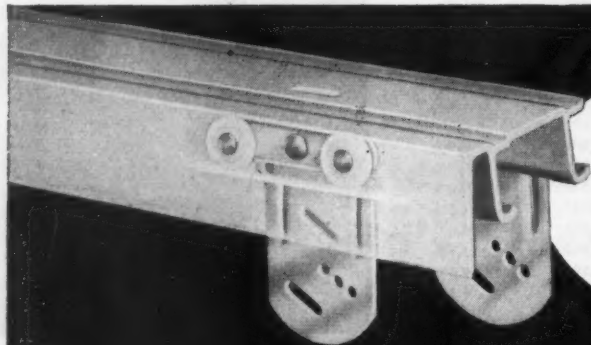
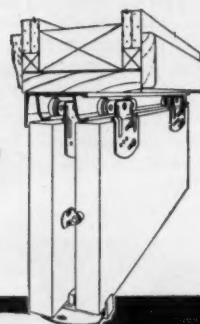
1. As a fast-growth area Miami and Dade county have serious community facilities problems. Yet it is the first area in the US to set up a metropolitan government—which many experts believe is the best answer to the facilities problem (see p. 49).

2. Second mortgage financing is quite common throughout South Florida, particularly on low-priced homes. Most of these mortgages are non-amortizing, carrying an 8% interest rate and requiring a balloon payment at the end of three years. The borrowers, usually low income families, invariably must refinance—with all the attendant fees and charges.

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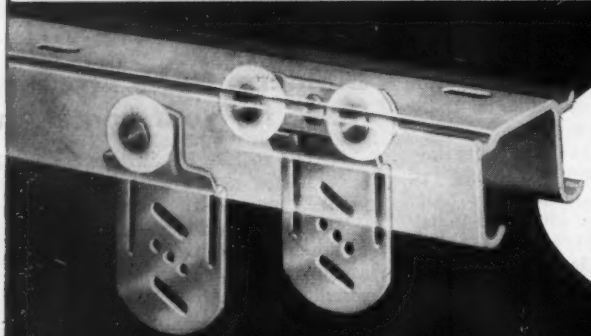
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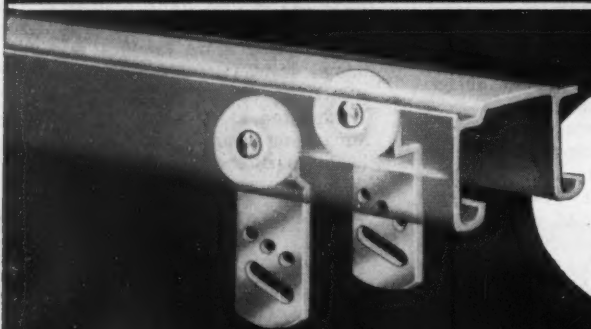
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- Nylon and steel door guide uses two screws.

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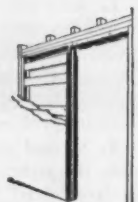


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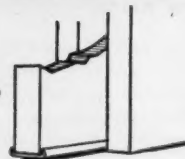


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ROADS AND HOUSING:

\$100 billion highway program called major threat to most of urban America

The nation's new multi-billion-dollar federal roads program stands a strong chance of increasing chaos and congestion in urban areas.

This warning was voiced by speaker after speaker at a remarkable high-level conference sponsored last month by a private firm—Connecticut General Life Insurance Co. in Bloomfield, Conn.

Four hundred top US economists, land planners, redevelopers, highway builders and government officials (but no home builders) met for three days to consider the challenge of the highway program to metropolitan areas. What they learned was largely frightening.

Items:

- HHFA Administrator Albert Cole and Federal Highways Administrator Bertram D. Tallamy, both of whom voiced concern over the problems but implied they are working them out, had never met until the previous week. (But their aides have exchanged some information.)

- There will be 50 to 60 million more humans and 35 million more autos in the US in 1975—nearly all in urban areas.

- The highways, created in part as a defense measure, may themselves intensify defense efforts. Cities will tend to merge into each other in sprawling "megapolises" along the expressways; railroads and transit lines will decline as they lose more traffic to truck lines and autos.

- Nearly half the \$27 billion of federal aid will be spent on 6,700 miles of expressways in urban areas, but road builders will have no or poor planning guides to follow in most cities. Even if cities want to plan now, there is an acute shortage of trained city planners.

New legislation urged

Some experts called for immediate legislation to prevent destruction of central cities. Architect Albert Mayer urged that the highway program be postponed two years to give planners breathing space. City Planner Carl

Feiss proposed a new cabinet post to consolidate the highway and urban renewal programs. Many speakers advocated federated metropolitan government superseding present local bodies.

Against the dominant note of pessimism were several more or less optimistic voices. Highway builders, city administrators and automotive interests were dead set against any delay of the highway program, which they feel is well planned. Several planners agreed that HHFA's urban renewal program has done much to spur metropolitan planning and that the highway program itself will foster local planning.

Nearly all agreed that tremendous demand is building up for more apartment houses in central cities. And no one voiced any doubt that most expansion in metropolitan areas would come from home builder activity in the suburbs. HHFA's Cole predicted builders will have a total volume over the next 13 years of close to \$200 billion.

Home builders defended

Throughout the conference, references to suburban housing were uniformly disparaging. Only defense of the builders was made in a paper prepared by Neal J. Hardy, former assistant HHFA Administrator and now director of NAHB's National Housing Center, who did not attend the conference.

Housing design and home builders' land planning will improve, he said. He conceded much criticism of builders was justified.

Explaining the home builders' problems, Hardy said: "The industry is still a complex of various producers and financing institutions whose individual decisions, often unrelated to each other, determine the type and style of dwelling, and even to a considerable extent, price. . . . Decisions as to the materials and equipment which go into the houses which the builder assembles are made by others. . . . The type and style of houses built are determined [in part by] the criteria insisted upon by those who lend money and the agencies of government which insure and guarantee mortgages. . . . It is often the failure of the

community to make decisions affecting sound development which is the important factor. . . . And last are the preferences of the consumers [who are now] in a position to exercise their own preferences."

Though terming himself optimistic about getting highway and urban renewal officials to work together on solutions to new problems, he conceded they will be hampered if cities do not help on long-term plans.

Mumford castigates suburban tracts

Administrators Cole and Tallamy and housing in the suburbs came in for a blistering attack from author Lewis Mumford in the conference's "summary" talk.

If the two officials, he said, "had really any notion of what they are doing, they would not appear as blythe and cocky over the way they are doing it as they actually appeared." The highway program, he said, was enacted by Congress because Americans "favor anything that seems to give added attraction to the second mistress that exists in every household right alongside the wife—the motor car."

"What happens to the land itself under this program? The land is chopped up into a thousand unusable fragments that will never recover their pristine glory once they have been covered by the suburban fall-out that comes from the metropolitan explosion. . . . There are various words that one must use to characterize the kind of degraded urban tissue that is growing up around our great metropolitan areas, neither urban nor rural, neither vegetable, animal nor mineral—just one mixed-up Waring blender kind of community in which nothing has definition, nothing has form and one can scarcely find a reason for preferring one patch of urban blight to another."

Mumford pleaded for rebuilding urban centers into new integrated "regional" cities, each surrounded by greenbelt towns which could be taxed to help support the central core.

URA asks coordination of renewal, highway plans

Day after the highway conference closed, Urban Renewal Commissioner Richard Steiner issued a statement warning local public agencies of the problems posed by new highways that will run in or near renewal projects. Renewal plans may have to be delayed if location of the highways is undecided. Steiner said families displaced by the new rights-of-way must receive the same aid in finding new housing as families displaced by renewal programs. Low-income families displaced by highways "will have a priority for admission to low-rent units" available regardless of whether the right-of-way is first bought as part of the Title I project.

Meanwhile, FHA has clarified its policy on proposed tracts lying in or near the right-of-way of new highways. Key points:

- Applications on land in a proposed right-of-way will not be accepted for processing if taking of right-of-way is "imminent and assured."

- Applications on land in right-of-way that is only proposed will be processed in the "usual manner."

The directive warns that even tentative plans for new roads may hurt the saleability of the property. Therefore, "careful consideration must be given to their current market acceptance levels."

- Directors should avoid becoming involved in premature proposals which developers may undertake on the basis of a proposed new highway.

NEWS continued on p. 44

Arthur J. Warmley, Hartford Courant



Urban redevelopment is beginning to prove feasible under sec. 220, reported Builder James Scheuer, City & Suburban Homes Co. (nearest camera), at panel session on highways' impact on housing at Connecticut General Life's meeting. Left to right: Edmund N. Bacon, executive director, Philadelphia City Planning Commission; Guy T. O. Hollyday, chairman, Title Guarantee Co. of Baltimore and ex-FHA commissioner; Andrew Heiskell, publisher of LIFE and chairman of ACTION; Albert Mayer, architect and city planner (partially obscured); Martin Meyerson, vice president and research director of ACTION (hand to chin); Scheuer, and Glenn C. Richards, commissioner of Detroit's Public Works Department.

HOUSING MARKET:

FHA low down payment package proves a dud; fails to spark sales

FHA's new low down payment terms and its higher interest rate have given no shot-in-the-arm to home building. It's unlikely they will very soon.

This comes as no surprise to FHA. An FHA study spanning 10 years proves that cutting down payments has never stimulated house sales more than a little. (This fact was the clinching argument in persuading the Administration's inflation-conscious economists to approve the cut.)

But builders, who hailed the Aug. 5 FHA package as a bonanza, are surprised and even puzzled. For in the local markets:

- FHA's new 5¼% interest rate has not brought out more money as they had expected. Indeed because of the discount muddle they are getting less.

- Among those few builders who offer the low down payment terms a mere handful report better sales. The most common report: more lookers.

Inability to get mortgage money on the new terms is, of course, the chief complaint of builders.

Most lenders have been waiting to see how FHA would clarify its discount muddle (see p. 52). And most of those who are lending are insisting on 10 to 15% equities. (Bank of America still wants 25% down.)

Big Builder Willard Woodrow of Los Angeles sums up the builders' feeling: "It's like a merry-go-round that you're trying to get on. Once you're on you may get a little dizzy. But if you can't get on at all you get mad."

Some builders are offering the new terms on cheaper homes, counting on a Fanny May take-out. For them the problem of low appraisal looms as large as tight money. Says San Francisco's Ned Eichler: "Without an adjustment in appraisal policy, the new terms will make no difference at all." Local FHA officials reply: "We must hold the line in the event of a catastrophic depression. We cannot recognize the present inflation as permanent."

Another problem: lower down payments mean bigger mortgages. With FHA's controversial income requirements already disqualifying many buyers, lower down payments and bigger mortgages only make the problem worse.

Reports of lower down payments helping sales are rare.

On Long Island, where any builder who wants the new terms can get them, Builder Stephen Muss complains: "Effect of the new terms is absolutely nil." Cleveland Builder Maurice Fishman is advertising the new terms, reports in disgust: "I'm going to quit this business unless there's improvement soon."

Aside from a few isolated instances of increased sales (in Miami, for example) the most promising report has been of more buyer interest. Frank Hart of the big Los Angeles realty firm of Walker & Lee sums it up: "It hasn't helped so much the builders are jumping with joy. But they are in the main pleased with increased traffic."

Whatever their complaints home builders are piling new applications into FHA offices throughout the US.

FHA reports 22,265 applications on new 1- and 2-family houses in August, a 21.1% gain from a year earlier. This volume seems to indicate that builders share the opinion of Chicago FHA Director James C. Moreland who predicts the new terms will have little effect this year, but may next year.

Private nonfarm housing starts hit 92,600 in August vs. 90,200 in July for a seasonally adjusted rate of 1,010,000—first time it has hit a million since last December. But BLS notes that increased private activity is apparently due more to apartment construction than to home building.

There are signs that the rest of the national economy may be leveling off or even sliding—as home building has been doing nearly two years.

Federal spending is cut back. Rate of plant expansion has flattened out—estimated up only 6% this year vs. a 23% gain in 1956. Jobs are not so plentiful, and unemployment is up.

Economists report an apparent growing consumer resistance to higher prices—a note which may be quite as ominous for home building as it surely is for the automobile industry. The only significant increases in the economy are the cost of living, wholesale prices, wages and construction—other than home building.

MARKET BRIEFS

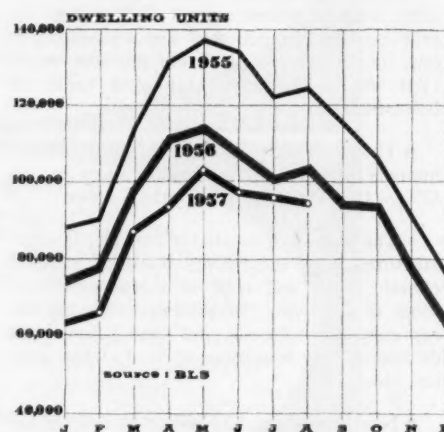
Do buyers demand facilities?

On Florida's booming west coast, fed by a continuing influx of retirees, the answer is yes.

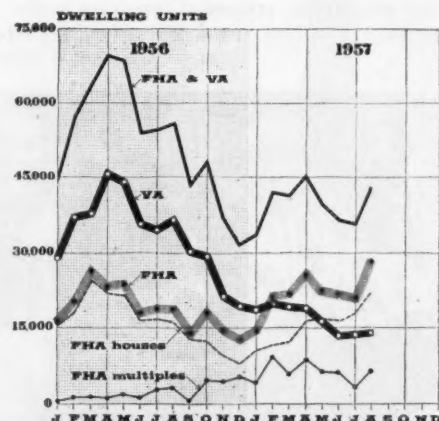
Now that builders must create whole communities to build big volume, they are discovering veiled buyer resistance unless they create community facilities to give their new neighborhoods identity and focus.

Reports HOUSE & HOME Correspondent Douglas Doubleday, associate editor of the St. Petersburg Times: "The builder feels this but often doesn't recognize it. James Rosati has had a big success with Orange Lake Village, a sort of trailer park with foundations. The secret is the community he created. He knew it isn't the wheels that attract

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Housing starts in August totaled 95,000—92,600 private and 2,400 public, off 1% from July and 9% from August, 1956. Private starts showed a contraseasonal increase from July's 90,200. Seasonally adjusted annual rate hit 1,010,000 pushing annual rate for the first eight months to 970,000.



FHA and VA applications: FHA applications rose strongly in August while VA appraisal requests showed a slight gain. FHA's 28,931 applications on new units (22,265 for homes, 6,666 for multi-unit projects) marked a 26-month high. VA's 14,545 appraisal requests were off 60% from August, 1956.

For the first eight months, VA volume is off 54.5%. FHA volume is up 8.4%, thanks mostly to a 633% gain in Capehart Act military housing applications.

people to trailer life, it is the easy retirement housekeeping in a pleasant community. His buyers pay a small monthly fee to maintain and operate a swimming pool, shuffleboard courts, a boat basin on Lake Seminole and other facilities.

"Sidney Colen is the most successful home builder because his Kenneth City tract was built from raw land into an integrated community. His buyers have incorporated to buy the water and sewer facilities, operate them and extend them to other areas. The new young mayor is organizing things to finance a community house on a site Colen is to donate. These buyers feel they have their own thing, and that they belong.

"But most St. Petersburg builders don't realize that a house is merely part of something bigger. Making a community from scratch is more than step-and-repeat.

"We have plenty of new finger fills in the Bay. Builders are working on them. Everybody wants a waterfront lot, don't they? It seems not, for the houses are moving slowly. Buyers want a wonderful site, but they are offered a concrete wall holding a patch of sand that won't look God-made for years."

'Bigger house' zoning beaten

Real estate interests in DeKalb county, Ga. have beat down—at least temporarily—a move to raise minimum house size from 1,000 to a whopping 1,200 sq. ft.—highest minimum in Georgia.

DeKalb county adjoins Fulton county (Atlanta) on the east. Housing and industry are shooting up. Present population is 215,000 vs. 136,395 in 1950.

Larger minimum house sizes were urged by Claude H. Blount, former bank president and chairman of the county commission on roads and revenues. He argued that small homes don't pay their share of the tax load since assessments are low and the state exempts the first \$2,000 valuation from property taxes. Bigger homes would produce enough taxes to pay for direct services, he contended.

The DeKalb Real Estate Brokers Assn. and the DeKalb Development Assn.—together representing 40 realty firms—quietly applied strategic pressure. Their argument: DeKalb county, site of many new industries (including a General Motors assembly plant) cannot hope to attract more industry if it doesn't have small, inexpensive homes for workers; getting more industry is the real answer to the tax problem.

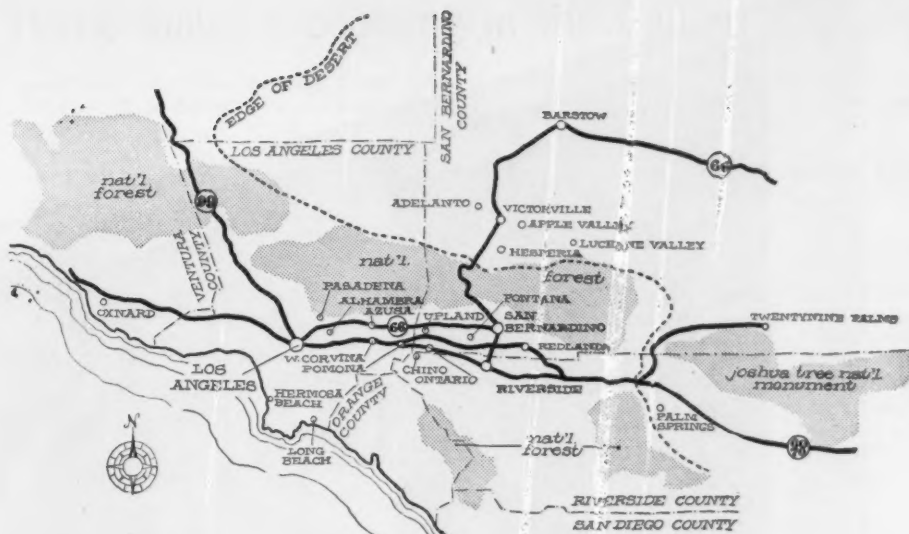
The disagreement on means of overcoming the revenue problem was not resolved but Blount did agree to withdraw his proposal from the county planning commission.

NAHB to teach decoration

NAHB has decided to promote home decoration as well as home ownership.

Last year it started a school for home buyers, held the first course in Washington and sent how-to-do-it kits to all chapters and affiliates. This year it is starting a school of interior design in cooperation with the Natl. Housing Center and the American Institute of Decorators. Pilot course was set for Sept. 30 through Oct. 3 in the Housing Center with the Washington HBA co-sponsoring.

Builders hope the new school will promote local home shows as much as good interior design. Persons looking at homes during Home Week will be given free enrollment coupons for the school. Builders also hope furniture dealers will buy exhibit space in home shows if they see local builder chapters helping sell furniture.



LOS ANGELES' HOUSING BOOM SPRAWLS EAST INTO THE DESERT

LOCAL MARKETS: Minneapolis starts show signs of pick-up; under \$14,000 market strong

Minneapolis-St. Paul: Activity is picking up again.

Starts were down 25% for the first six months, and 40% below the first half of 1955. But sales are reported down only 18%, and the local home builders expect starts for the full year will be fairly close to the 1956 level.

Best market: "Under \$14,000 is very hot," says Wm. Coffman, "and over \$23,000." Several bankers and S&L lenders agree \$20,000 is best. Lawrence Nelson, executive vice president of the MHBA, says \$15,000-\$20,000 homes are moving faster, \$35,000-and-up houses lowest. But the market is spotty. Some areas sell like wildfire, others are slow.

FHA mortgages: Most banks refuse to follow the new FHA terms. They have their own limits, usually 15-20% down and 20 years. Most lenders get the maximum 2 points.

Conventional mortgages are up 10% in relation to government backed loans. They account for 60% of new mortgages in most banks. Interest rate is 5 1/4 to 6%.

VA mortgages: Most banks stopped all VA loans last month.

Failures: Few builders have gone under, and those that have are small operators who have a sizable mortality rate anyway.

Unsold inventory of completed houses is down (from 146 Feb. 1 to 97 May 1 to 80 July 1), according to a builder survey.

Future: Predicts Paul W. Petterson, vice president of the Marquette Natl. Bank: "It should be excellent within two years. Free-ways will remove a lot of housing—perhaps 5,000 units—and these will have to be replaced. Our population is growing. New industries are coming in all the time."

Houston: Starts picked up to about 800 per month in July and are still rising, says Gordon Neilson, executive vice president of the local home builders. He attributes part of the upsurge to the 2,500 people who move into Houston every month. Housing's pace is still slow. In 1955, starts averaged 1,300 a month, in 1956 1,000. For the first six months of 1957 they fell to just under 700. "There are no more year-old unsold houses than some months ago," says Neilson. "Our high-priced market never dried up; recently there has been a shortage of low-to-medium-

priced houses with suitable terms." About 80% of Houston houses—priced from \$6,000 to \$20,000—are now sold with conventional mortgages. Builders get highest appraisals for houses from 1,800 to 2,000 sq. ft.

Peoria, Ill.: Local builders stand to benefit more than any others in the US from the federal highway program. Peoria is the earth-moving equipment center of the world; its factories are busier than ever. Says S. N. Howard, vice president of First Federal S&L Assn.: "Peoria is a stable market for homes and will continue so for quite some time."

A 1954 dip stretched into 1955. Starts picked up late that year and 1956 was the area's best. This year, starts are off only 8% (because builders have always relied chiefly on conventional loans), and most builders think they will make this up by the year-end. Heavy rains almost stopped building in the spring.

LA home building spills over into San Bernardino County

Sprawling Los Angeles is spilling over into the vast deserts of San Bernardino County.

Houses are still going up on hills and orange groves to fill the remaining open places along the 60 mi. from downtown Los Angeles to San Bernardino. But the big new growth is desert towns up to 80 mi. north and east of the mountains around San Bernardino.

Housing starts in this biggest (21,000 sq. mi.) US county are making a strong comeback from the 1956 dip. The figures (for the first six months of each year):

	1957	1956	1955
Cities	1,543	2,200	2,529
Unincorporated areas ..	4,913	3,601	4,182
Total	6,456	5,801	6,711

From Alhambra to Pomona, bypassed hills are being built up around West Covina and Azusa. This is an area of custom-built homes. Tract houses are going up fast in the Ontario-Shino-Uplands area. Sales are slow in Fontana, but a Kaiser Steel plant expansion will give home building a shot in the arm there. San Bernardino itself has a housing boom

continued on p. 47



specifications

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Pease Woodwork Co., Hamilton, Ohio
Mulino Sash & Door Co., Mulino, Ore.
Edward Hines Lumber Co., Chicago, Ill.
Eugene Planing Mill, Eugene, Ore.

Wadsworth Millwork Corp., Wadsworth, Ohio
Midgley's, Eugene, Ore.
B&E Wood Products, Butler, Wisc.
Cascade Wood Products, Inc., Medford, Ore.
Columbia Cabinets, Spokane, Wash.
Custom Woodcraft, Inc., Caldwell, Idaho
Klamath Millwork & Supply, Klamath Falls, Ore.

Pervis Sales (Eastern), Toronto, Ont.
Lampland Lumber Co., St. Paul, Minn.
J. O. Olsen Mfg. Co., Eugene, Ore.
Ready-Hung Door Corp., Burbank, Calif.
Welsh Sash & Door Co., Corpus Christi, Tex.
Ready-Hung Door Corp., Oakland, Calif.
Ready-Hung Door Corp., Merced, Calif.

LOCAL MARKETS: Home building booming in the California desert

going on its north side. Redlands, to the southeast, reports slow sales.

In the desert, scores of homes are rising in Hesperia, a 32-sq.-mi. township being bought by a group headed by promoter M. Penn Phillips. Victorville is benefitting from growth of an Air Force base at nearby Adelanto. Higher-priced homes are going up in Apple Valley, which is zoned for acre and larger lots. Barstow, farther north, and Twentynine Palms, 80 mi. east, are both growing fast, in part because Marine bases are nearby.

In most of the county, \$15,000 houses are selling best, builders say. Hardest to sell are low-priced two-bedroom homes. By far the busiest builder is Frazar Brothers, a Glendale firm that has built about 500 houses between San Fernando and Ontario. Frazar is selling \$11,500-\$13,000 homes for \$500 to \$600 down, takes its profits in second trust deeds. Other builders have modest plans and are building smaller groups of houses than two years ago. Wayne Wood, vice president of Land Title Co., explains the change this way: "Because of engineering, improvement bonds and all the other costs of subdividing and building, it's twice as expensive to develop 100 lots as 50, and the builder can't get 100 home loans today anyway."

Modified ranch-style houses with shake roofs continue in strongest demand. There is a trend toward wider and shallower lots that provide room for the wide ranch houses and cut down on landscaping work.

Builders see some hope in the new FHA terms, but so far have not noticed any effect in better terms or stronger buyer demand.

Little Rock: Septic tank systems have been prohibited in all new developments in the county because the soil won't pass percolation tests. Few builders expect the ban will create new problems. Most home building, even by small builders, is in large tracts with all public facilities.

Sales of used houses are reported brisk, and builders say more people are shopping for new houses. Starts are down, however. F. W. Dodge reports only 388 private housing starts in the first six months (plus 1,535 Capehart Act military units) compared with 652 in the first half of 1956.

The city's three biggest builders, Elbert L. Faucett, Jack Bracy and Raymond Block Sr. are waiting to see what the effect will be of the government's action under the new Housing Act before planning new tracts. Faucett and Bracy agree that \$15,000-25,000 new houses are selling fastest. Block says his best sellers range from \$10,000 to \$12,500 with \$12,500-\$20,000 next best and \$20,000-\$30,000 slowest.

Memphis will need 4,500 new homes in the next year but apparently won't get them. Starts are now running at about 3,400 units a year—about one-third below demand.

That is what FHA Director James E. Kerwin reports after the most thorough survey FHA has ever made of the Memphis market. The city's population is growing about 16,500 a year, he warns, so home building must step up rapidly "if the current low over-all residential vacancy rate of 2.5% is not to reach serious levels."

The FHA report indicates a demand for 2,016 new houses in the \$12,000-and-up price range. About 1,000 more rental units are needed, mostly for Negroes who will be displaced by rehabilitation and street improvements.

Kerwin says the need for new housing will soar when the federal highway program gets

under way. By 1960, he says, about 6,000 families will be displaced by new roads. FHA estimates 1,600 can afford private rental housing, 3,350 can buy homes, but about 1,000 will need public housing. Most of those uprooted will be Negroes.

Wichita: Mid-year plans by builders indicate starts will fall even more the last six months of this year. A survey by the Wichita Assn. of Home Builders in cooperation with F. W. Dodge Corp. shows only 14 builders planning to build 25 or more homes in the last half of this year, compared with 22 builders with such plans in the first half (May News). Actually, in the first six months, only 10 builders started 25 or more units. Total starts amounted to 1,079 units. Wichita builders plan 1,271 in the last six months, a figure below actual starts for the same period last year. The survey shows a continued shift to higher-priced houses and to FHA financing.

Las Vegas: The booming market that three years ago drew builders from Los Angeles and Phoenix has withered to nothing. From 3,000 starts in 1954, Las Vegas has dropped to 2,700 in '55, to 1,130 in '56 and only 475 for first half of '57.

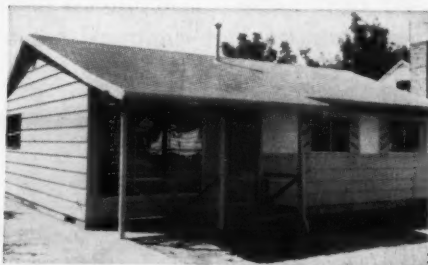
Ted Martin, president of the local HBA (an organization with so few members it doesn't even meet any more) reports only two tracts under development vs. eight a year ago. Neither has more than 10 houses underway at one time. The out-of-town builders who flocked into the area are gone. Most local builders are doing only commercial or custom residential work.

"Money is our biggest problem," comments Martin. "We just can't get it here. But our demand is way off too."

St. Louis: Home building is in the doldrums. The local home builders predict starts will not top 5,000 this year, a far cry from the 7,083 last year and 11,102 in 1955. Builders say new FHA terms have sparked some buyer interest but no builder is planning a major new tract. Best market is for \$16,000-\$18,000 ranch houses in the northwest part of the county. High land prices almost rule out any cheaper houses.

Local industry has opened a drive to raise \$350,000 to conduct an advertising campaign based on Dallas' "Operation Desire" promotion (April, News).

St. Petersburg-Tampa: "Thrift capital" from retired couples continues to bolster home building. Starts in the first six months this



LOW PRICED HOUSE was put on the market in Portland, Ore. to take full advantage of new FHA 3% minimum down payments. The three-bedroom, 1,030-sq.-ft. house sells for only \$9,250 on the buyer's lot. Builder Leo Rush has commitments for 100, on either 25 or 30-year terms. Realtor John Clarke is handling sales, some on a trade-in basis.

year totaled 7,635, pointing to more than a 10% gain over 1956. Last year starts soared to 13,272 from 9,687 in 1955.

Fastest selling new houses are \$10,000-\$13,000 "small but somewhat luxurious retirement homes," according to Oscar R. Kreutz, president of First Federal S&L Assn. and former executive manager of the National S&L League. His firm did \$3.3 million more mortgage business in July while many Florida areas suffered declines. Few houses have been sold on FHA terms to incoming older people in the past, and recently the number of FHA buyers has declined even more. Many local builders are taking back second mortgages to sell new houses.

VA offices in Detroit, Chicago hit by scandal

The stigma of scandal apparently will follow VA housing to its grave. Items:

- Two builders, two VA officials and a VA fee compliance inspector were indicted by a federal grand jury in Detroit on 12 counts of bribery.

The builders, Morris Green, 46, and Julian Klein, 39, are accused of bribing to influence VA men inspecting homes and processing applications. Until August 1956 (when they went bankrupt), Green and Klein owned 80 firms, had built about 1,200 homes in three years in Detroit, Pontiac, St. Clair Shores, Trenton and Lansing—85% of them VA-financed.

Accused of taking bribes were Frank A. Ventitelli, 35, VA mortgage and direct loan reviewer for 10 years; Archibald Mackay, 36, VA construction analyst and supervisor of compliance inspectors and fee appraisers for six years; and Aleck B. Alhandy, 35, former fee compliance inspector (and Mackay's brother-in-law). They are charged with accepting bribes ranging from \$100 to \$250 plus \$375 in photographic equipment.

- The smoldering scandal in the Chicago VA office (June, News) was being investigated by a federal grand jury in the wake of two suspensions and two transfers.

Suspended were retired Gen. Robert E. Moffett, 59, the \$9,200 a year chief appraiser, and Edwin E. Bell, a \$4,700 a year loan examiner. VA said the reason was: "administrative weakness."

VA also decided to transfer Layard G. Thorpe, 62, head of the loan guaranty division in Chicago, to Washington. Janette Metz, 38, a loan examiner, was shifted to another department.

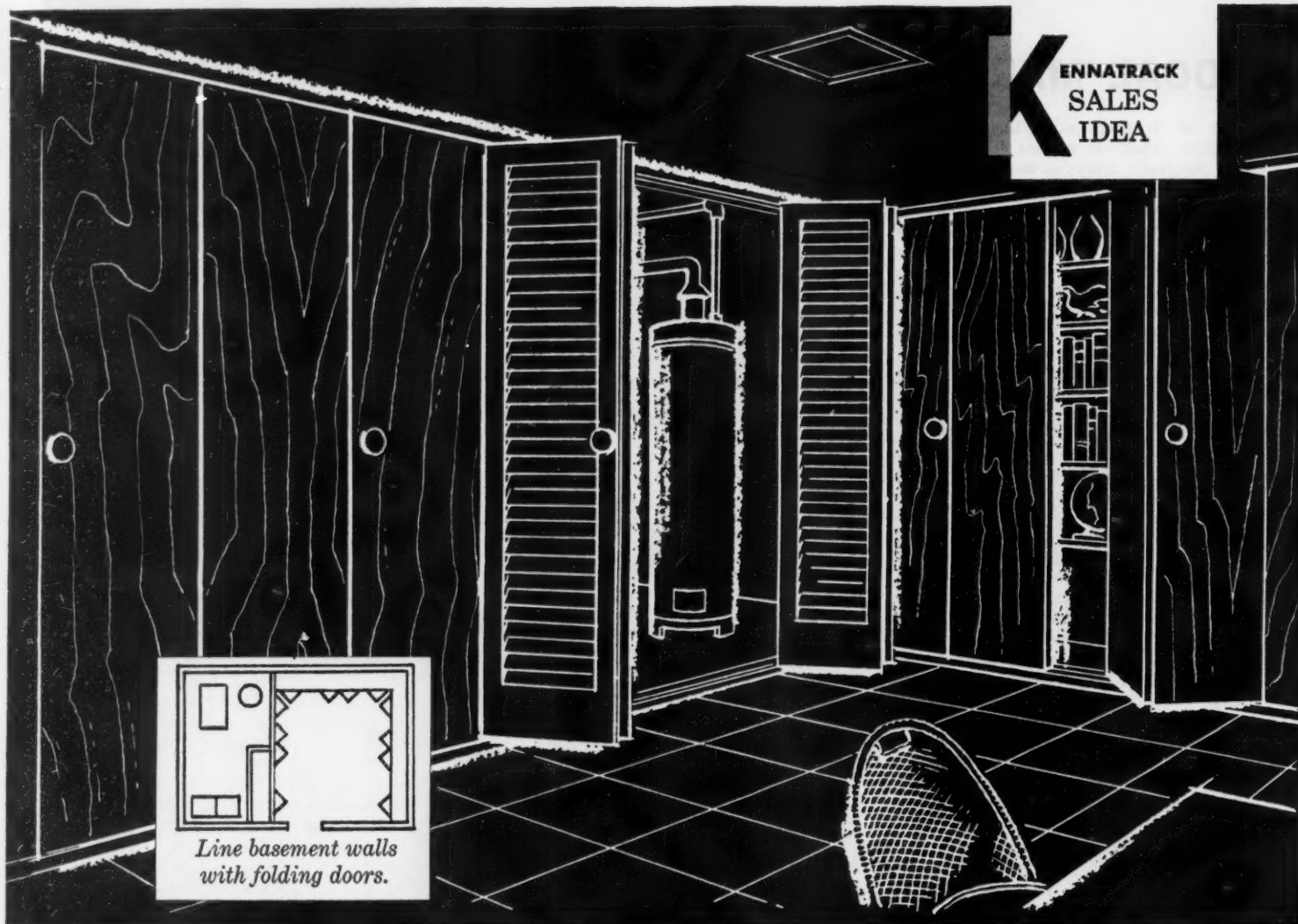
The Chicago *Tribune*, whose investigation touched off the grand jury probe, charged that builders gave VA officials gifts ranging from automobiles to manicure sets to get preferential treatment.

The scandal is one indirect result of the much bigger scandal that saw former Illinois Auditor Orville Hodge sent to prison for embezzlement last year. Hodge, himself, is a one time VA inspector.

- The House Veterans Affairs committee is gathering evidence in preparation for hearings in New Jersey—probably this fall—into alleged shoddy building in veterans' homes.

Two Long Island builders, Arthur and Jerry Wender, were indicted in New York on charges of submitting false statements on FHA and VA houses. A federal grand jury says they lied when they claimed the houses were "built in substantial conformity with FHA specifications."

NEWS continued on p. 49



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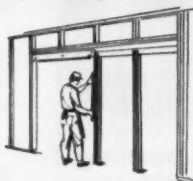
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How Sigety got fired

FHA's bustling young deputy commissioner stumbled as a political arranger seeking a promotion for himself—and one for his boss

On Aug. 23 FHA quietly issued a routine press release that began: "Norman P. Mason, commissioner of the Federal Housing Administration, announced today that Cyrus B. Sweet, assistant FHA commissioner for operations, has been promoted to the position of deputy commissioner, effective Aug. 27. He will succeed Charles E. Sigety, who has resigned." (see p. 67)

Behind that bland facade lay some of the housing world's sharpest political in-fighting in years. The dust is still settling.

Charles Edward Sigety, whose youthful (34) energy and friendly bluntness had given FHA a much needed shot-in-the arm, was, in effect, fired by HHFA Administrator Albert M. Cole. As is customary for officials of Sigety's rank, he was allowed to hand in his resignation. That was only a formality.

A pitch for the top

Sigety had to go because he violated one of the oldest rules of politics—and got caught off base at it. Hearing that the White House was peddling Cole's job and had, in fact, offered it—unsuccessfully—to Vice President Milford A. Vieser of Mutual Benefit Life Insurance Co. of Newark, N. J., Sigety began lining up strong industry support for a double switch in housing officialdom. His boss, FHA Commissioner Mason, would step up to the HHFA spot and Sigety would succeed Mason.

Somehow—there are several versions of exactly how—word of this leaked back to Cole. Naturally, the HHFA boss demanded that Mason fire Sigety.

Mason was unhappy. He had brought Sigety, a Yale-trained lawyer who also holds a Harvard degree in business administration, into FHA 2½ years ago. Together, the two had accomplished much toward restaffing and reorienting the agency in the wake of the windfall scandals of 1954. Mason allowed that he wanted to talk to Sherman Adams, the assistant to the President, about the situation. Then he went on a week's vacation, presumably hoping the trouble would blow over.

It didn't. On Aug. 14, after seeing Adams (in company with Cole), Mason told his deputy he would have to resign. He did. Later, Sigety asked Mason if he could have until Nov. 15 to make his exit, but Mason, apparently at Cole's insistence, refused.

Missing: friends in court

Why did Sigety's risky gambit fail? Many elements of the housing industry have been unhappy with Cole for a long time. But the affable, cigar-puffing ex-congressman has survived all assaults.

Capitol Hill sources explain it this way:

A White House emissary asked top ranking GOP members of the Senate banking committee about chances of getting Mason and Sigety confirmed to "new positions." (On key appointments in Washington, congressional committees are often consulted in advance on the acceptability of persons whose

appointments would have to be confirmed by the Senate.) But Sens. Homer Capehart (R, Ind.) and John Bricker (R, Ohio), the ranking Republicans, gave the White House no encouragement. Their objections: 1) FHA



EX-DEPUTY SIGETY

He lacked political support

was refusing to hire deserving Republicans they recommended and 2) was hiring people they viewed with no enthusiasm, including Democrats. For instance, FHA had passed up suggestions that ex-congressman Harold Velde be named FHA general counsel several months ago, and, instead, had tried to appoint James G. Donovan, former Manhattan congressman who originally ran as a Democrat, but later became the Republican nominee. Rebuffed on Capitol Hill, FHA instead named Donovan director of its troubled Jamaica, L. I. office (May, News).

The impression also persisted on Capitol Hill that both Mason and Sigety were partial to the East Coast-Dewey faction of the GOP.

Sample:

Pierce J. Gerety, who finally was named FHA general counsel last April, had been with the late Wendell Willkie's law firm in New York.

Politics being what they are, it is almost irrelevant that Sigety doesn't even know Dewey. More to the point, he had almost as little acquaintance with New York's senators, Irving Ives and Jacob Javits. So when he stumbled as a political arranger, there was no powerful figure in Congress to back him up.

Cole, on the other hand, stands well with his former congressional associates. Washington building circles still insist that, at the height of the behind-the-scenes furor, Rep. Charles Halleck (R, Ind.), former House Majority Leader, phoned President Eisenhower to urge him to keep the HHFA administrator on the job.

A well-entrenched administrator

With Sigety gone and with Congress adjourned, Washington dopesters figure Cole

will stay on at the head of HHFA. The White House has officially denied Vieser was even offered his job—a denial mortgage men shrug off as ridiculous. This much seems certain: Cole has powerful backers among the top echelons of the Administration—men who insist all the talk about his being on the way out is bunk.

In any case, it could well embarrass the Administration to dump Cole now, after having backed him up in a fight.

The central truth about the short, bright government career of Charlie Sigety is that he got out of his depth (considering his political backing) when he tried to take advantage of a situation he didn't create.

However, FHA's loss is Al Cole's gain.

First US met government faces challenge from cities

The nation's first modern metropolitan government appears headed for a court fight—even before it marks its first month of existence.

Dade County, Fla. (Miami and environs) put the met government into operation in mid-August. Met commissioners (the old county commission) promptly began passing ordinances preempting areas of government that, so cities claim it was never intended they should control—police power, city courts, building, planning and zoning. City officials, including those of Miami, promised a court challenge to keep their old power in these fields.

The met commission named a county manager, O. W. (Hump) Campbell, 51. He quit a \$26,000 job as San Diego city manager (which he had held since 1949) for the \$35,000 Florida job. Campbell, still winding up his affairs in San Diego, sided against the men who had just hired him. Said he: "My general concept of metropolitan government is that cities will continue to perform most of their functions as long as they perform to the standards set by the county."

Other US cities were following Miami's lead toward metropolitan government,* despite an ACTION survey which warns it may not be the best answer to urban growth problems (see p. 238). Items:

- A team of researchers completed a \$300,000 study of St. Louis' problems, recommended the city set up a metropolitan district government to handle seven functions: arterial roads, transit, planning, economic development, sewers, civil defense and assessment. They also gave one noteworthy piece of advice to the city: go slowly to insure a better chance of public approval.

- Milwaukee's Department of Community Development predicts that at least seven of the city's nearby suburbs—all incorporated since 1951—will soon ask to consolidate with the city because of "mounting municipal problems" which their limited resources make it impossible for them to handle.

- An independent study of Sacramento and its suburbs brought a recommendation that Sacramento county and five cities consolidate under a single government. The move would apparently require enabling state legislation.

* The nomenclature of areawide government varies. Though Dade county calls its set-up "metro" for metropolitan government, the ACTION researchers classify it as an "urban county" plan—an arrangement they consider more practical for smaller metropolitan areas.

NEWS continued on p. 52

Question:

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*To cite a few examples... Cleveland's Dover Bay Homes sold forty-two homes in the \$25,000 to \$35,000 price range within sixty days in their beautiful lakefront development in exclusive Bay Village. Chicago's Roger Ladd has 55 sales ahead in the \$32,500 to \$45,000 price range in his nationally famed North Shore Subdivision in Deerfield. In the completion of Toledo's Lincolnshire some 65 homes in the \$22,000 to \$40,000 range were sold out in a period of 120 days.

Scholz Homes Inc.

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MORTGAGE MARKET:

Confusion over FHA discounts, fees stymies deals in new 5¼% paper

"Things are really chaotic."

Thus is the mortgage market aptly described by George Dickerson of Stockton, Whatley, Davin & Co. in Jacksonville. From other mortgage men across the nation, he gets no argument.

FHA discount controls have so beclouded the mechanics of pricing mortgages that almost no one really knows how to set up a deal on the new FHA 5¼% mortgage. FHA offices throughout the nation stewed for weeks over what "allowable fees" they should approve above

HOUSE & HOME's exclusive monthly mortgage roundup

maximum discounts. While they stewed, builders and mortgage bankers fumed and lenders kept a tight grip on their money.

"We're working in a complete fog," cries Donald McGregor, executive vice president of T. J. Bettes Co., Houston. Says McGregor: "The trouble is that FHA came out saying these fees would be set on a regional level. But the FHA offices don't know what to do with the authority. They have no instructions."

Deluged with complaints from mortgage bankers and builders along with appeals from regional directors for advice, FHA issued "a clarifying letter" in mid-September—conveniently waiting till Congress was adjourned.

It allows a 1% commitment fee; allows directors to grant at least a 3 point standby discount plus 1% for the standby fee. (See col. 3). Directors are given discretion on other fees, but warned to make sure any allowances were customary before discount limits were set.

No one could really tell at mid-month just how much fog this letter would dispel on the local level. It seemed certain, at least, to produce an avalanche of requests in local FHA offices for standby deals. Wendell O. Edwards, new FHA assistant commissioner for operations, confidently predicts: "I think things will settle down. I expect within a couple of weeks the whole industry will like it."

A few FHA directors didn't wait for the clarifying letter to announce allowances. At least one had to do a quick switch—the San Francisco office had agreed "as of today" to allow a 3 point commitment fee.

Most mortgage bankers believe net price to lenders will have to come down to 96 to make FHA 5¼s attractive to lenders.

One exception: the northeast, where lenders seem quite willing to invest at the FHA discount price or more (par in Boston).

Many mortgage experts agree with Robert M. Morgan, vice president of Boston's Five Cents Savings Bank, who predicts: "FHA is going to find itself forced to allow such outrageously big fees to keep the program going that they will have to raise interest to 5½% as they should have done in the first place."

Fanny May looms as the only market until FHA straightens out its muddled rules on the local level.

Fanny May buying rose substantially in August to hit 6,049 mortgages compared to 3,975 a year earlier. Offerings totaled 5,460 vs. 5,762 in August, '56.

Builders in many cities were offering minimum down payment terms, counting on Fanny May for their take-out. But even this has its drawbacks. In San Francisco, Fanny May's quality standards demand the buyer have a higher income than FHA requires. Result: so many FHA mortgages are rejected by Fanny May that many builders now use Fanny May's screening standard and turn away would-be buyers that FHA would accept.

More nails were pounded into the coffin of the VA housing program, but not without a few kicks from the corpse.

In parts of Texas, some builders found that even if their take-out is at 89 (on loans free of discount control) local VA officials are quite generous in giving them a new CRV covering most of the discount.

New deals in VA mortgages are impossible almost everywhere. The legal discounts (3 to 5½ points) produce yields far below what lenders will take. Even in Boston savings banks have pulled out of the local VA market.

FHA gives local directors rules on fee allowances

Rules governing fee allowances under discount control regulations have been announced by FHA.

In a letter to the 75 regional directors FHA Deputy Commissioner Cyrus B. Sweet noted that: "FHA desires to disturb established financing practices as little as possible, provided they are reasonable."

"Directors should thoroughly familiarize themselves with lending practices in their areas and should not approve practices, charges, fees or discounts which they do not find were customary prior to Aug. 5, 1957 and which are not reasonable . . ."

Here are the key points:

Commitment fees

Where directors find fees for advanced commitments customary and reasonable they may be approved—but not to exceed 1% of the mortgage principal.

Fanny May charges

Fees, charges and stock purchase requirements of Fanny May get a blanket exemption under FHA controls. If an originating mortgagee withholds funds for prospective charges and Fanny May rejects the mortgage the charges must be rebated to the builder.

Standby commitments

If the director finds standby arrangements are customary he may approve a standby discount of at least 3 points greater than the regular discount in that area. Directors must require clear evidence of the inability of the mortgagee to dispose of the mortgage at market prices within maximum discounts. Directors may also approve a non-refundable standby fee of 1% of the mortgage principal.

However, to prevent circumvention or evasion of the FHA maximum discount, FHA requires that a mortgage for which a standby has been obtained be closed either at the standby price or the FHA regular discount price—nothing in between.

Fees for an advance commitment and a standby commitment can be approved for the same deal. But FHA warns its directors not to approve such an arrangement if the two commitments are made at or near the same time. "Standbys should not be approved if advance commitments at scheduled discounts are readily obtainable at the time standby approval is requested," the Sweet letter explains.

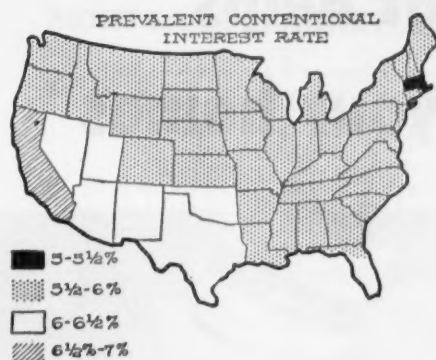
Construction loans

A builder can be charged an additional 2½% of the principal for a construction loan, with interest on the loan not to exceed 6%. Even though the builder pays this 2½%, the originating mortgagee may also charge a 1% origination fee against the home buyer.

Other points

On commitments made before Aug. 5, which specify closing at "highest permissible interest rate" (5¼%) discounts limits must be observed regardless what a commitment or contract may provide.

An originating mortgagee may sell a mortgage on the secondary market for a discount greater than the FHA allows. But neither the builder nor seller can be assessed to cover the bigger discount.



Conventional interest rates are trending up in the wake of the FHA rate hike, and the increases in the bank prime loan rate and the Federal Reserve Banks rediscount rate. A HOUSE & HOME survey of leading mortgage bankers and savings & loan officers in 21 cities shows the rate up 1/2% since the first of the year in all areas. Most of the increases have been in the last two months.

Conventional interest now varies from 5-5 1/2% in Boston to 6 1/2-7% in California. Southwestern states and South Florida report a 6 1/2% prevalent rate. A range of 5 1/2-6% is normal in the rest of the US with 6% most common, 5 1/2% reported only on best quality loans.

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 Sept. 15, by Thomas P. Coogan, president, Housing Securities Inc.:

FHA 5 1/4s

(minimum down, 25 or 30 years)

Immediates: 95 1/2-96 1/2 Futures: 95 1/2-96 1/2

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 93 1/2-95 Futures: 93 1/2-95

VA and FHA 4 1/2s

(minimum down, 25 or 30 years)

Immediates: 89-91 Futures: 89-91

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

Ike pocket-vetoes VA direct loan bill, raps Congress for keeping 4 1/2% rate

After seven years, VA is getting out of direct mortgage lending.

The official end will come next June 30—but VA expects to be out of funds by Oct. 1, except for a \$2 1/2 million-a-month trickle of repayments from the \$700 million it has loaned veterans in rural areas since the program began in 1950. That means perhaps another 2,500 houses.

President Eisenhower killed the controversial loan program by pocket-vetoing a bill to extend its life to July 25, 1959 and give it another \$200 million.

'Inflationary . . . discriminatory'

He called the measure "inflationary" and "discriminatory"—the latter because it would have made 4% mortgages available at par (to a lucky few) in areas which can't get 4 1/2% mortgage money at 95 from private lenders.

The President again criticized the Democrat-controlled Congress for refusing to boost VA's 4 1/2% interest rate—implying he might have signed a direct loan bill providing 5% interest.

The dead bill would have raised the limit on direct loans from \$10,000 to \$13,500 and—for the first time—authorized VA to 1) make three-month advance commitments to builders and 2) make construction loans to builders.

It would also have extended the regular VA loan guaranty program for World War 2 veterans for another year, to July 25, 1959. This now expires next July 25, unless Congress votes it another extension meantime. (Korean War veterans have until Jan. 31, 1965 to get guaranteed VA home loans.)

Another fight in '58?

Congress could vote VA direct lending new life next year, but it seems obvious the President will veto it again unless it 1) is incorporated in the omnibus housing bill or 2) has an interest rate closer to the market price of mortgage money.

VA direct loans were supposed to be confined to rural regions and small towns. But VA has declared all or part of 2,726 of the nation's 3,075 counties eligible—an area embracing 40% of the nation's population. The pocket-vetoed measure would have nar-

Eisenhower's Veto Message

I am withholding approval of H.R. 4602, which would extend and expand the direct loan program for housing for veterans in rural areas and small cities and towns. . . . Since [it] was established in 1950, approximately \$700 million in funds have been disbursed.

In recent months a steadily expanding economy with continued strong demand for available investment funds has resulted in a general rise in the interest rate structure. Because of the higher yields available on other forms of investment, the flow of investment funds into VA guaranteed mortgages has been drastically reduced. . . .

What the proposed legislation seeks to do is to make substantial amounts of additional mortgage funds available by providing for direct government loans at interest rates well below the current market. These funds are to be made available only to a limited number of veterans—those in rural areas and small cities and towns. I cannot approve a program that has such a potential inflationary effect upon the economy or that is so discriminatory. There is no justifiable reason for making loans at interest rates below the current market available to some veterans and denying them to others.

Help to veterans in the field of housing can be met most effectively with programs available to all our citizens, veterans and non-veterans alike, through the coordinated activities of the HHFA. The recent liberalization of loan terms under the FHA mortgage insurance program should make this program available to a far wider segment of the population, thus stimulating private home building activity to meet the growing needs.

rowed this. The House report on the bill said lawmakers intended that loans be confined to cities under 30,000 population not within commuting range of a big city.

FNMA STOCK

		Low	High
		for	for
		month	month
Bid	Sept. 9	Aug. 14	
49 1/2	47	47	54 1/2
Asked	51 1/2	50 1/2	49
			56 1/2

Quotations supplied by C. F. Childs & Co.

FHA to make one-year test of small town loan plan

FHA this month will begin its new plan aimed at making FHA loans much easier to get in small towns.

Six district offices, one in each of FHA's regional zones, have been picked for a one-year test of the scheme: Arizona, Kansas, North Carolina, Springfield, Ill., Albany, N. Y. and Philadelphia, Pa. Additionally, FHA plans to authorize two Negro-managed banks to participate but up to mid-month had not picked them.

Small town builders have shied away from using FHA because its nearest office is sometimes 100 mi. distant. This means delays of months getting approvals of plans and applications and waiting for FHA staff inspectors to look at homes which are under construction.

FHA's solution adapts Title I repair loan processing methods to Title II mortgage loans. Here's how it will work:

- The would-be buyer or builder applies in the usual way to a local FHA approved mortgagee.

- The mortgagee, probably a local bank or savings and loan, makes its own credit and income analysis, sets its own valuation on the property, approves the loan without further red tape or referrals to the distant district office. "All we do," says FHA's new deputy commissioner, Cy Sweet, "is to check to see if the papers are all there and all in order. If they are, we approve the loan for FHA insurance."

- For local appraisal, the lender will make his own or hire an appraiser from a panel of qualified local people to be designated by the nearest FHA office.

- For inspectors, the local lender will pick one from another FHA approved panel.

Sweet theorizes that even in the smallest communities, there would be a retired contractor, a building inspector, a real estate man or perhaps a carpenter foreman who would pass muster with FHA as a construction inspector. What the fees will be for appraisals and inspectors is up to the local lender, says Sweet, but the cost can be added to closing costs.

Instead of painstakingly examining every house it insures, FHA will rely on spot checks afterwards to police the small town program against bad loans and shoddy building.

The experimental program will be limited to five commitments to any one builder at a time. For any bigger building program, applications will have to go through land planning processing at district offices.

NEWS continued on p. 55

Another Admiral exclusive that helps women decide on your homes



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Wonderful
Flex-O-Heat
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*Am I going to get the
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Takes the guesswork out of cooking. Unlimited heat settings. Temperature always constant at any given setting. Insures uniform results.

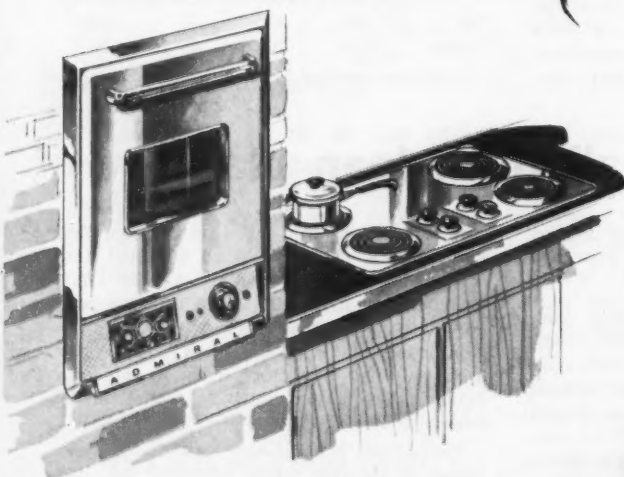


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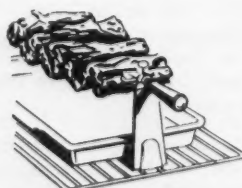
If your kitchen doesn't sell the woman, chances are you'll have trouble selling your house. Homes with Admiral kitchens are easier to sell because Admiral Built-Ins have exclusive features women want. For instance, Flex-O-Heat Surface Unit Controls. They provide not just 5 or 7 fixed heats, but 1000 or more heat settings. Cooks get the exact degree of heat needed from lowest simmer to fastest boil and *all* the in-betweens.

This is just one of many great Admiral features, pre-sold in advertising, designed to help you sell your house. Furthermore, Admiral Built-Ins are easy to install, and they cost less!

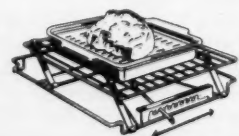
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Elevator Broiler Rack raises up and down without being removed from the oven. No burned fingers.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.)
As reported to HOUSE & HOME the week ending Sept. 6.

FHA 5 $\frac{1}{4}$ s (Sec. 203) (b)

City	Price under FHA discount ceiling	Bid by Lenders	Price with commitment fee allowed	Price with all allowable fees*
Boston	99	100	a	a
Out-of-state	97 $\frac{1}{2}$ -99	96-96 $\frac{1}{2}$	b	b
Chicago	98	97-98	a	a
Cleveland	97 $\frac{1}{2}$	98	97	94 $\frac{1}{2}$
Denver	97 $\frac{1}{2}$	96 $\frac{1}{2}$ -97 $\frac{1}{2}$	b	b
Detroit	97 $\frac{1}{2}$	96 $\frac{1}{2}$ -97	96 $\frac{1}{2}$	95
Houston	98	96-98	b	b
Jacksonville	98	97-98	b	b
Newark	98 $\frac{1}{2}$	98-99	97 $\frac{1}{2}$ c	96c
New York	99	99	a	a
Philadelphia	98 $\frac{1}{2}$	99	b	b
San Francisco	98	96	95	b
Wash., D. C.	98 $\frac{1}{2}$	98 $\frac{1}{2}$	b	b

* Includes standby, warehousing, construction loan fee and any other fees a local director deems "customary and reasonable."

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	99	a	99	a	99	a
Out-of-State	94	a	94	a	94	a
Chicago	a	a	a	a	a	a
Cleveland	a	a	a	a	a	a
Denver	a	a	a	a	a	a
Detroit	93 $\frac{1}{2}$	a	93 $\frac{1}{2}$	a	94	a
Houston	94 $\frac{1}{2}$	a	94 $\frac{1}{2}$	a	94 $\frac{1}{2}$	a
Jacksonville	a	a	95	a	95	a
Newark	95-96	a	96-97	a	96-97	a
New York	a	a	a	a	a	a
Philadelphia	a	a	a	a	a	a
San Francisco	a	a	a	a	a	a
Wash., D. C.	98	a	98	a	98	a

* 5% down on first \$9,000; 25% of balance

VA 4 $\frac{1}{2}$ s

City	30 year, 2% down		25 year, 5% down		25 yr. 10% down or more	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	a	a	a	a	a	a
Out-of-State	88-90	a	90	a	90	a
Chicago	a	a	a	a	a	a
Cleveland	a	a	a	a	a	a
Denver	a	a	a	a	a	a
Detroit	89 $\frac{1}{2}$	a	90	a	90	a
Houston	89d	a	90	a	90	a
Jacksonville	90-91	a	90-91	a	90-91	a
Newark	a	a	a	a	a	a
New York	a	a	a	a	a	a
Philadelphia	90-92	a	90-92	a	90-92	a
San Francisco	89 $\frac{1}{2}$ d	a	89 $\frac{1}{2}$ d	a	89 $\frac{1}{2}$ d	a
Wash., D. C.	90	90	90	90	90	90

NOTES: a—no activity on these terms. b—not established by FHA. c—subject to FHA approval. d—very limited market.

► Immediate covers loans for delivery up to 3 months; include only those loans free of discount control.

► 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.

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, George Dickerson, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Newark, William F. Haas, vice pres., Franklin Capital Corp.; New York, Irving Wharton, vice pres., J. Halperin & Co.; Philadelphia, Robert S. Irving, exec. vice pres., W. A. Clarke Mortgage Co.; San Francisco, M. V. O'Hearn, vice pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, vice pres., Frederick W. Berens, Inc.

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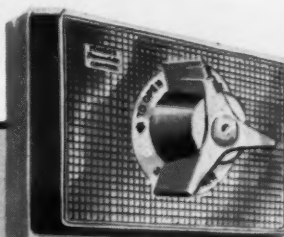
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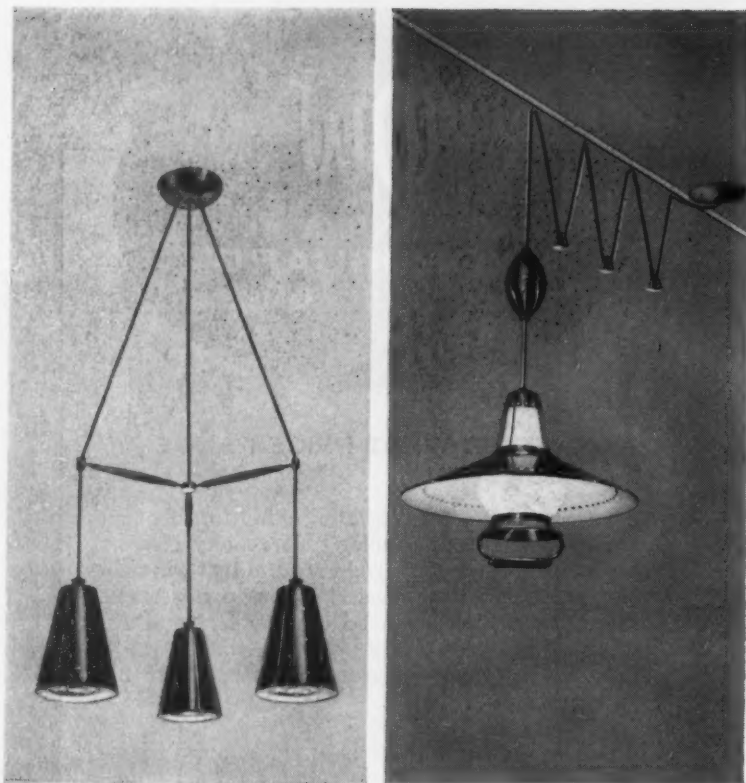


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Here's a HYDROGUARD!
I thought they
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expensive homes!

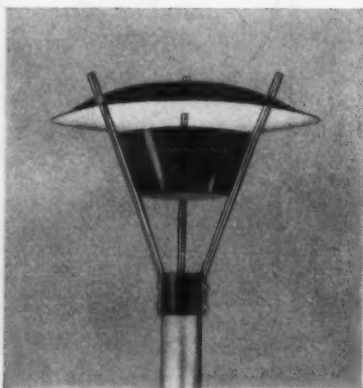
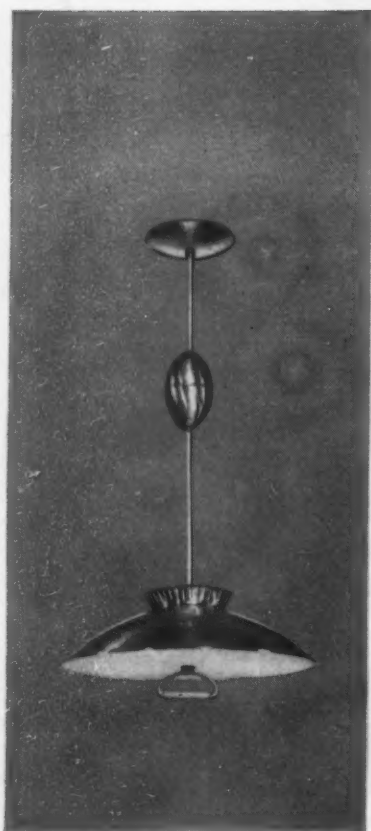
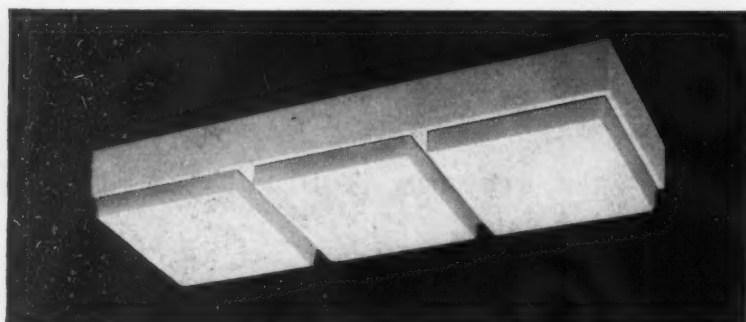
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MILLING MOBS

formed in front of Myers' house nightly for over a week. Finally, after a rock felled a cop, police banned assemblies.



SEGREGATION:

Is Levittown only the start of builders' race troubles?

When William Myers Jr., 34-year-old Negro veteran who works as a \$5,000 a year refrigeration tester in nearby Trenton, bought a three-year-old house in Levittown, Pa., last Aug. 11, it touched off nine nights of turmoil—the worst anti-integration row a new-built suburb has seen in years. Myers is the first Negro in the otherwise white community of 15,000 homes and 60,000 people.

Before state police sent by Gov. George Leader finally quelled the uproar, Myers' picture windows were broken by stones, rocks from a mob felled a cop, threats of bombs were shouted, seven persons were arrested.

Is Levittown unique? Or is it only a forerunner of problems builders soon may be facing elsewhere? The two-year-old prophecy of one of the nation's leading experts on minority housing comes to mind: "Whites will go on fleeing to the suburbs and Negroes will follow them—until the whites run out of places to go. Then, when there are Negro families living almost everywhere, we may have 'stability' again."

What can builders learn from the trouble in Levittown? Reports HOUSE & HOME Correspondent John Gerfin:

LEVITTOWN, PA.

The demonstrations have subsided. The outward furor reached its peak Tuesday night, Aug. 20, when a Bristol township policeman was skulled by a rock and hospitalized. That—plus some stickwork by state police, who whacked a head or two—took the starch out of the crowds. The Levittown Betterment Assn. is still casting about for some way out of the situation. It is supposed to be hiring a lawyer, but it's not clear what can be gained by that. An offer of \$15,000 was made to Myers by a Bucks County assistant district attorney (acting as a private lawyer), but Myers turned it down. He says he's in Levittown to stay.

It's a cinch that Builder Bill Levitt does not enjoy particularly happy relations with the Negro element. (He once said: "As a Jew, I have no room in my mind or heart for racial prejudice. But . . . I have come to know that if we sell one house to a Negro family, then 90 to 95% of our white customers will not buy into the community. That is their attitude, not ours.")

Last month, one of the Philadelphia Negro newspapers, the *Tribune*, printed a list of 187 properties in Levittown with VA mortgages which have been foreclosed. The paper pointed out that the homes were available to any buyer. The editor told other newsmen that Levitt heretofore had refused even to talk to his men, thus leaving the impression that he printed the list to needle Levitt.

Long holdout

Philadelphia has a heavy Negro population (in the city itself, an estimated 500,000 out of 2 million people). There are also sections where Quakers are relatively strong. Lower Bucks County is one. Swarthmore is another. In both suburbs, there have been big efforts to promote integrated housing. Bloomsdale Gardens, less than ½ mi. from Levittown, is integrated (though mostly Negro). Myers lived there before moving. And there is Concord Park near Trevoise (H&H, Apr.

'55). Bristol borough, hard by Levittown, has a sizable Negro population.

So Levittown would be a natural for integration supporters to attack. The real mystery is how Levitt held out so long.

NAACP went to court—unsuccessfully—in 1955 when it sued Levitt, (and FHA and VA officials) on charges that his refusal to sell homes in Levittown to Negroes was unconstitutional. A federal judge dismissed the case for lack of jurisdiction.

Fallsington, which adjoins Levittown, is a Quaker headquarters. The group that got Myers in is located there.

Builder's dilemma

What could Levitt have done to avert what ultimately happened? Probably nothing. He could either resist [selling to Negroes] or capitulate. If he resisted he was faced with the camel-in-the-tent possibility, particularly since his low prices and down payments put his houses within financial reach of many Negroes. If he gave in, presumably he risked jeopardizing his operation. The experience of integrated developments hereabouts is that Negro applicants far outnumber white applicants. Concord Park, the most celebrated, had to install a quota system (55% white, 45% Negro) to stay inter-racial. A majority of white residents, in a University of Pennsylvania survey, said they would not have bought in Concord Park without some assurance that Negroes would be a minority.

Who are Levittowners?

If it's possible to generalize about 60,000 people, you could say Levittowners are divided into two groups. One consists of people of limited incomes who see Levittown as a great common denominator of happiness. Because houses are like peas in a pod, no man has a grander castle than another. Levitt has made each man as good as his neighbor—at least for outward appearances (deeds even forbid fences of any sort between houses).

The second group is young people on the way up. With them, there is a high turnover of properties. They would not be so concerned with Negro residents as a danger to their calm way of life as much as they would fear the effect on reselling their houses. It's already hard enough reselling a Levitt house. A buyer can have a brand new and frequently more up-to-date model right off the assembly line for the same price. (Myers says he paid \$12,100 for his. The man who sold it to him paid \$11,500 originally. The model was the Levittowner, a one-story rancher since supplanted by the \$11,900 Jubilee as the best buy. So it appears Myers, like so many other Negroes, paid a premium.)

The club in the county

One thing that seems to distinguish Levittown dwellers is their clubbiness. Some inhabitants of a critical bent say this can be stifling. Anyway, Levittown is one of the greatest neighborhood-social-group, civic association, joiner-places imaginable. The physical setup lends itself to this. Levittown is arranged in planned neighborhoods in which all streets begin with the same letter. But the community feeling seems to be a result of moving in, not a sales inducement.

Lower Bucks County people are quite vocal at township meetings. This is not peculiar to Levittown. Neither is anti-Negro sentiment. Scratch almost any suburbanite (and a majority of city dwellers) and you'll find the same opposition. Yet the stone throwing here was not of a Chicago or Detroit type. By and large, it wasn't a lynch mob. Levittown's milling citizens were people who saw the even tenor of their lives (and of course that old bugaboo, property values) threatened. So they stumbled around like a herd of sheep hoping, it would seem, that lightning would strike and Myers would run out. The mobs also had a good sprinkling of teenagers and folks who were just plain curious.

It was a definite anti-Negro demonstration. And the feeling against Myers still exists. But the fact that the cops were able to break it up so easily once they put their minds (and nightsticks) to it, indicates the people weren't ready to do something desperate.

What next?

The same situation is bound to arise elsewhere. So the building world will have to watch Dogwood Hollow to see what happens.

- Will it be deserted by a majority of whites?
- Will sales of houses in new parts of Levittown be affected?

- Will the fact that Levittown became such a burning issue produce more pressure than usual from other Negroes to move in?

The answers are not to be found yet. How big the breakthrough at Levittown was will not be clear for some months.

NEWS continued on p. 60



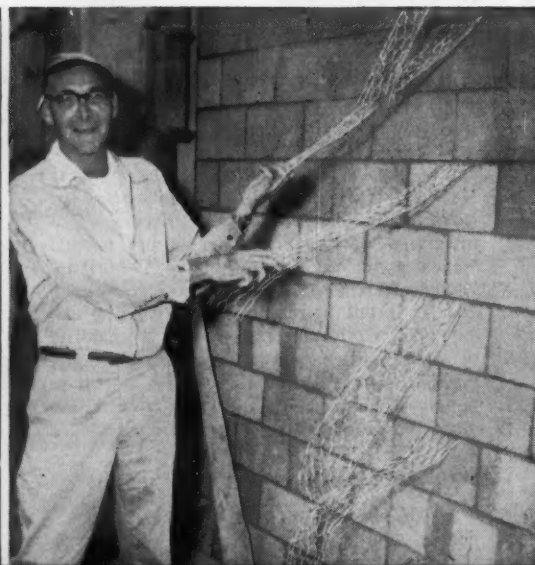
KEYWALL

Galvanized

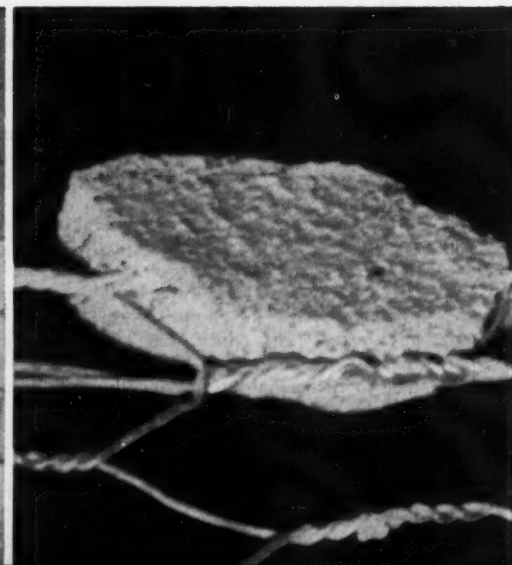
Masonry Reinforcement



"I have no problem getting masons to lap KEYWALL. I prefer a 2-foot lap. When it's lapped, it doesn't interfere with the embedment. Yet it gives the full reinforcement value of continuous wire," Mr. Gans points out.



Wherever walls intersect, Mr. Gans uses KEYWALL to tie them together. "It is easy to place in alternate joints as shown," he explains. "And KEYWALL bends out of the way, removes the hazard of projecting rods or wires."



"Reinforcement is only as good as its bond. This section of joint shows how KEYWALL is fully embedded in the mortar to provide an exceptional bond. Actually, the hexagon mesh becomes locked into the mortar," says Mr. Gans.



Note the full embedment of the face shell of these units. KEYWALL helps hold mortar in place, giving a stronger, more weather-tight wall.

When a 2-day-old course of masonry was removed from the wall this section of five units came out in one piece. The load of this beam is carried by the KEYWALL reinforcement in the mortar joint.



"EXCLUSIVELY, NOW" says Al Gans, Masonry Superintendent R. S. Ursprung Company Cleveland, Ohio

"I believe in reinforced masonry," says Al Gans. "In fact, I was one of the first in Cleveland to use it. But I was never satisfied with results until Keywall came along."

"It looked right to me. I tried it out. It solved the

problems I had with other types. The results in the wall have lived up fully to my expectations. Today, I use no other type."

Here you see some of the ways Mr. Gans is using KEYWALL to get better, stronger walls.

KEYSTONE STEEL & WIRE COMPANY PEORIA 7, ILLINOIS



"I build a chase in the wall. Pipes, ducts and conduits are easy to install when KEYWALL is used. I run the KEYWALL right through the chase," Mr. Gans explains. "The center mesh can be cut away as required without destroying the reinforcement value."



"You can't beat KEYWALL as a wall tie," according to Mr. Gans. "It does everything a wall tie should do, and does it better. In addition, it gives reinforcement. What's more, this double-duty product costs no more in the wall than the ordinary non-reinforcing type of wall tie. With KEYWALL I omit header courses, too. KEYWALL doesn't shear when walls move, as header brick do. It's easy to see why I'm so enthusiastic about KEYWALL."

MATERIALS & PRICES:

Oil heat group starts anti-gas drive to get local bans on type 'B' vents

Makers of gas and oil heating equipment have locked horns in a bitter public relations battle—one which seems destined to be refought in city after city. The issue: should the type B-vent be outlawed.

A type B-vent, a metal or asbestos-cement tube (or a small tube within a larger tube), is used with gas heating equipment only. The alternative is an A-vent—a masonry or factory-built chimney—usable with any type of heating equipment but \$40 to \$300 more costly than the B-type.

The Oil Heat Institute is campaigning to require a type A-vent in every new home.

It has had a public relations firm prepare a kit telling local oil associations how to persuade officials to put an A-vent requirement in their building code. The kit includes press releases and pamphlets. Sample quotes: "Shocking but true . . . our community lacks a safe chimney law," and "If a homeowner does not have an all-purpose chimney he is indeed a captive of the gas industry and is the possessor of a vent which is potentially unsafe"

The "unsafe" charge is based on the fact that a B-vent cannot be used safely with any fuel other than gas. But it is approved by the American Standards Assn. and the Underwriters Laboratories Inc.

Gas Appliance Manufacturers Assn. has put its public relations firm to work churning out replies—some quite sarcastic.

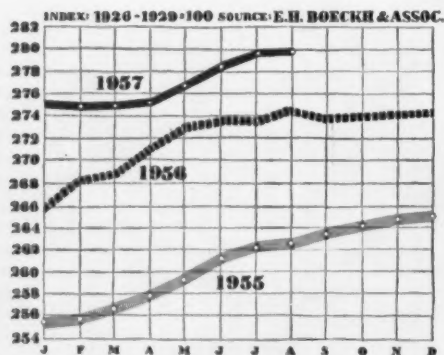
To the charge that the B-vent is unsafe for other fuels than gas: "Misuse of any fuel . . . can be dangerous . . . It would be dangerous to fry eggs in a paper plate . . ." To a charge that the homeowner with a type B-vent is a captive of the gas industry: ". . . Builder and buyer have free choice of fuels and chimneys. . . . The trend in heating is to gas. . . . There is no apparent inclination to switch from gas to oil, wood, charcoal or old newspapers."

Oil men, in their salvos, say the A-type vent oil furnaces need costs only \$40 more than B-type good only for gas. Gas men call the difference \$300. Privately, spokesmen for both camps agree both figures are right. It depends on the type, size and quality of the chimney.

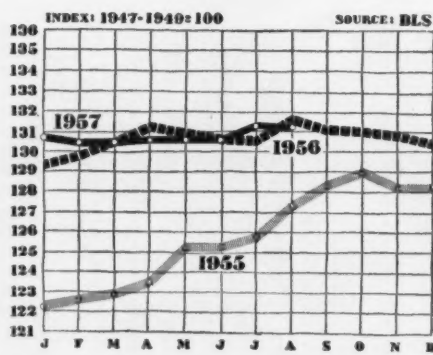
Underlying cause of the fight is the unmentioned fact that oil is still running well behind gas in heating new homes and other buildings.

In 1947 sales of oil-fired heating plants outnumbered gas 888,000 to 322,000. By 1955 gas had moved ahead; totals were: 1,152,000 gas to 808,800 oil. In 1956 totals were: 1,087,100 gas to 709,192 oil.

The American Gas Assn. now predicts that the number of gas customers will increase by 10 million in the next 10 years—28.4 to 38.2 million—doubling total revenues of the industry.



Boeckh's index of residential building costs went up 0.1 point to 279.4, a minor increase attributed by Col. E. H. Boeckh to one or two labor wage hikes which went into effect later than most. Boeckh expects the freight rate increase, which took effect Aug. 29, to be reflected in his index in October.



BLS' building materials price index slipped 0.1% in August to 131.3—down 0.2% from August, 1956. Chief cause of this dip from July is the continued drop in the lumber and wood products index, down 0.6% from July and 5.2% from August, 1956. Only big gain in August: 5.2% for aluminum sheets.

MATERIALS BRIEFS

Mergers, mergers, mergers

Mergers among building materials producers, noted earlier this year (May, News), are becoming a stronger and stronger trend.

Motives vary. Sometimes, mergers have brought complementing products into a single complete line. Sometimes, the chief aim is diversification. Items:

- Bestwall Gypsum and Johns-Manville Corp. have agreed on a merger, will submit the plan to stockholders. Johns-Manville now makes asbestos, wood fibres, asphalt, cement, mineral wool and other products. Though it bought gypsum deposits recently, it has not produced any gypsum products. Bestwall was spun-off from Certain-teed Products Corp. last year, is ranked as third largest gypsum products producer in the US (behind US Gypsum and National Gypsum). The merger would, in effect, give Johns-Manville a complete line of gypsum products.

- National Gypsum, meanwhile, is considering buying American Encaustic Tiling Co.—a move which would broaden its activities into ceramic tile.

- Flintkote Co., like Johns-Manville a big asphalt and asbestos materials maker, is branching out another way—buying the Kosmos Portland Cement Co. of Louisville, Ky.

- Ideal Cement Co. of Denver, expanding in its own field, has agreed to buy the Northwestern Portland Cement Co. of Seattle—adding a 600,000 bbl. capacity to its own 16 million bbls.

- Fenestra Corp. has bought Davidson Enamel Products Inc. of Lima, Ohio, major producer of porcelain enamel products. Fenestra is thus in a position to market a full line of curtailment products.

Other recent mergers of note (May, News): Weyerhaeuser Timber with Eddy Paper Corp. and Kieckhefer Container Co.; Yale & Towne with Thomson Hardware division of Standard-Thomson Corp.; Carrier Corp., with the Elliott Co. (makers of compressors); and American Hardware Corp. (Corwin Locks) with Kwikset Locks Inc.

New York code spreads

New York's State Building Construction Code, first portions of which were promulgated just six years ago, is now used by half the state's 62 cities (but few of its biggest ones). Another 73 towns and 122 villages have also adopted it.

Communities which adopt the code do so voluntarily—some substituting it for archaic codes, other smaller towns accepting it as the first code they have had.

Maj. Gen. Edward J. McGrew Jr., chairman of the State Building Code Commission, attributes current interest in the code (six cities adopted it in two months) to a desire to qualify for federal urban renewal grants.

Lumber rises, dips

Lumber prices spurted briefly in late August, just before freight rates were increased—then slipped again in September. Details:

Such highly-specified Fir items as 2x10 14' lengths (which had reached \$68M) fell to a top of \$64M while 2x4 dropped to \$60-\$61M. Some poorly loaded and distress cars of 2x4 sank as low as \$57M.

Fir plywood orders rose at the end of August, ending fears that prices would skid still more.

Sanded 1/4" AD index settled at a shaky \$68M with 5/8" sheathing down to \$98-\$102M.

Western pine was down from August at \$67-\$70M for No. 3 common. Orders trailed production. Southern pine orders were reported well ahead of production. Strikes shut some mills in early September. Lumber workers walked out demanding the 5¢ an hour wage boost won by other workers in a few mills earlier in the summer.

Railroads feel housing slump

Housing's slump is hurting the nation's railroads, too.

Most directly hurt: the big transcontinental roads. The Southern Pacific, Rock Island, and Santa Fe all put part of the blame for a drop in profits on fewer shipments of lumber and other construction materials.

The Boston & Maine and the Illinois Central also blame the July cement strike for a drop in revenue.

Prefab scholarships offered

National Homes is offering scholarships to 25 young men interested in careers in the prefabricating industry.

Studies at the University of Indiana's School of Business will be supplemented by eight-week and ten-week summer jobs in the industry. Students can choose to stress managerial, financial, sales, production or any other aspect of the business.

Westinghouse dealers get power to set own prices

Tough competition in appliances has led Westinghouse to make a major shift in its pricing policy.

Now, dealers, not the factory, will establish suggested list prices on all Westinghouse appliances.

In other appliance developments:

- General Electric laid off 1,200 persons at Appliance Park in Louisville when an expected late-summer pick-up in sales failed to develop.

- GE and Philco shut down their plants for three-week vacations instead of the usual two.

One bright spot in the appliance picture: sale of home laundries has quickened, causing Westinghouse to recall 500 men at its Mansfield, Ohio plant. Philco and Maytag also report better home laundry sales.

Long Island home prices up 16% sq. ft. since '50

Statistically, Long Island home builders are helping their own against the overwhelming pressure of rising costs.

The Island's Home Builders Institute has compiled figures showing that:

- Materials prices increased 21.6% and union labor went up 45.5% from 1950 to 1957.

- Prices of homes (per sq. ft.) increased only 16%. This is quite close to the rise in the cost of living—18.4% over the same period.

Robert S. Hunt, executive vice president, put average L. I. house costs at \$10.17 per sq. ft. in 1950 vs. \$11.79 in 1957. House prices have soared 45%, Hunt admits, from a \$10,000 average to \$14,500. But at least \$1,000 of this cost can be blamed on the rising price of land, and average home size has risen from 983 sq. ft. to 1,230 sq. ft., Hunt says.

Four western lumbermen organize first American lumber exchange

An attempt to revolutionize the hit-or-miss system of lumber marketing is starting in Portland, Ore.

It will take the form of a National Lumber Exchange—the industry's first—modeled after cotton and corn commodity exchanges in the Midwest.



GENERAL MANAGER BAKER

Savings for both buyer and seller

The exchange is backed by a group of western lumbermen. It will begin a 15-day dry run for the benefit of interested mills and wholesalers Oct. 21.

Technology to cut costs

"Lumber merchandising . . . was fast falling behind the competing industries in the building field—such as aluminum and steel," says Howard Baker, member of a pioneer Portland lumber family who is now the exchange's executive vice president and general manager.

By using the exchange for their buying and selling, predicts Baker, mills and wholesalers will be able to make deals much cheaper than under today's system of direct contact and barter. Marketing a carload of lumber now costs about 5% in sales commission plus selling overhead and financing costs. Exchange backers claim this should shrink to about 1 1/4% for sales via the exchange.

The savings should spread to everyone who eventually buys lumber—the retailer and the home builder included, Baker says. Since the exchange should bring stability to the lumber market and will include a futures market, Baker also believes it will let builders project their costs much more accurately when they plan a new tract.

Match orders and offerings

The exchange, to be quartered in Portland's Terminal Sales building (long a lumber headquarters), will provide a place where offerings of lumber can be matched with purchase orders. It will have a listing board for mills and wholesalers—mills listing lumber for sale in carload lots and wholesalers listing their orders for carloads.

The exchange has leased a \$960,000 Univac to process offerings, taking into account dimension, grade and price. From the basic Univac card another machine can produce 90 cards a minute for distribution on the exchange floor so traders will know what is available within minutes after its offering.

Mills will pay \$5 to list a carload. Wholesalers pay \$1,000 a year for member-

ship, but get it back in credit at \$5 per car for each of the first 200 cars they buy or sell in a year.

Through a factoring agent, qualified sellers can get paid at once for their lumber, a service that costs 1% of the sales price.

Idea born in 1954

Plans for the lumber exchange were started in 1954 when the backers began to look for a better way of marketing lumber. Later, they formed a private stock corporation, brought in Walter A. Heller & Co. of Chicago as factoring agent.

Backers and exchange officers, in addition to Baker, are: Fred C. Talbot Jr., San Francisco lumberman; H. E. Van Allen, Whitefish, Mont., mill owner, president; and Lyle Baker, Portland, secretary.



EXCHANGE CHAIRMAN TALBOT

An old name in lumber trading

Capitalization of the exchange was not announced nor were the number or names of stockholders. But Baker said stockholders include non-lumbermen as well as lumbermen, from many parts of the country.

Success marks first month of materials handling test

A test program aimed at bringing more automation into lumber handling is proving much more successful than its sponsors expected.

Three hundred lumber dealers and 80 mills have agreed so far to take part in the test and more are expected. For their part, the lumber dealers will order carloads of lumber in unit packages from mills who offer it.

The test is being sponsored by the Natl. Retail Lumber Dealers Assn. and the Natl. Assn. of Lumber Manufacturers for two reasons: 1) to encourage more dealers to adopt mechanical handling techniques and 2) to test present methods of packaging and handling.

By mid-September, with the test only a month old, 29 carloads of unitized lumber had been delivered and 20 more ordered. The test is to continue at least six months.

Robert B. Brown, NRLDA's materials handling director, predicts the test will bring a "terrific trend" toward unitized shipments as more dealers discover how much unloading time they save, how much less damage lumber suffers en route and in unloading.

Predicts Brown: "I expect it won't be very

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LABOR:**'57 wage settlements average 15½¢; will push building costs up 2 to 3%**

The building industry took a shellacking at the bargaining table this year—a defeat which means another big jump in costs.

Wage increases won by building trades rank among the largest ever given in one year. They average 15½¢ an hour—or about 5% when compared to the average union hourly wage rate of all trades (\$3.20, according to BLS).

This 5% increase sets a wage pattern which will mean a 2 to 3% increase in the cost of homes when increases are passed on to all trades—as they are sure to be eventually.

BLS' index of union labor costs showed the biggest quarterly jump in five years in the second quarter.

The index (1947-49 average=100) averaged 147.7 last year, reached 150 on Jan. 1 and remained at 150 on April 1. By July 1 was up to 156. (est.)

BLS reported higher pay scales in the second quarter for seven of every 10 workers in seven building trades in 100 major cities. Increases covered 80% of carpenters, 75% of laborers, 70% of painters and plasterers and 60% of all others.

A trend toward longer contracts shows up in 1957 pacts

The authoritative Bureau of National Affairs studied 514 settlements in the first half of the year, found that 108 run for three years, 13 for five years. All provide for deferred increases—15¢ per hour each year the most common. Even then, all but one of the longterm pacts are subject to reopening for wage negotiation. (Exception: the five-year, 90¢ package won by northern California laborers—June, News.)

Wage hikes were biggest this year on the west coast, averaging 18.7¢. Other regional averages: Rocky Mountain, 14.6¢; Northeast, 15.8¢; Midwest, 15.3¢ and the South 12.5¢ (though Miami, the South's biggest housing market, gave increases averaging 20¢).

There were more settlements among the three basic trades which set the wage pattern for the rest: carpenters, laborers and bricklayers, BNA found.

Why were 1957 wage hikes so big? Home builders blame general contractors and subcontractors.

Builders seemed in a strong bargaining position this year. With starts off in most areas, they had a natural argument for union negotiators: "Business is bad. We can't afford to raise wages when there is no proportionate increase in productivity."

Unfortunately for home builders, however, they not only didn't sell this argument to labor—they didn't sell it to general contractors either. And the contractors are still the prime negotiators in most metropolitan areas (in some cases the *only* negotiators). They are less concerned with wage rates than with wage stability. Unlike builders, they don't have to sell a product after it is built, competing with other goods and services for consumer dollars. Neither do most plumbing and electrical subcontractors.

So general contractors and many subs negotiated and settled amiably. Frustrated builder-negotiators, if they had any voice in talks at all, had no choice but to agree. If they negotiated separate contracts they still had no logical option but to agree to wage patterns contractors had already set.

The home building industry will have to solve this labor riddle or accept as inevitable a labor-cost spiral which has no relation to productivity or its own ability to pay.

One answer is to team up as the Detroit Assn. of Home Builders has done. Builders and the local AGC chapter negotiate jointly with carpenters, bricklayers and laborers. Each organization has one representative present at negotiation sessions between other trades and their subcontractor employers.

Will labor itself recognize builders' problems? One straw in the wind: Dallas plumbers are reducing weekday overtime rates from double time to time-and-a-half. They hope cutting rates will mean more work. Doubletime was fine but jobs few. They finally reasoned that they just might have priced themselves out of the market.

many more years before a dealer will have to pay a premium to get a hand-loaded car of lumber."

Oddly, many dealers ordering package lumber do not have mechanical unloading equipment, Brown says. But trials have shown that hand-unloading a car with packaged lumber takes 10 to 12 hours less than unloading a hand-loaded car. A big reason: lumber shifts when shipped loose and often much of it is damaged.

COSTS:**N.Y. housing division starts \$30,000 study of how to save money**

New York State's Division of Housing is starting a novel research program to find new techniques and new materials that will cut construction costs.

The prospective savings should benefit home building throughout the nation. How big they may be is anybody's guess, but Housing Commissioner Joseph P. McMurray hopes to save \$1,000 per dwelling unit on New York state's program of building public and middle income housing projects (approximately 11,000 units in 1956). McMurray estimates that in a \$100 million dollar program of state-aided public housing the savings might run as high as \$7 million, which would permit the construction of an extra 500 apartments.

Money-back study

The research is costing New York state taxpayers \$30,000 but McMurray says: "For every dollar I invest in research I expect some return." If he can cut costs only 1/100 of 1%, he will get the \$30,000 back, so it looks like no gamble at all.

Economics gives his scheme urgency. Construction costs are now going up faster than incomes. If the trend continues unchecked, McMurray fears, "We will be faced with the kind of situation you have in many European

**COMMISSIONER McMURRAY**

Can research cut costs?

countries where every kind of housing except the top luxury brackets has to be given a subsidy."


The research is taking three forms:

1. Top contractors, engineers and other technical men in the industry have met for a day-long how-to-do-it huddle on practical ways to save money now. Their suggestions are being circulated widely among architects and contractors working on state-aided housing in New York.

2. Six architectural schools throughout New York state have been hired to study actual projects built with state aid, suggest

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continued from p. 63



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changes in planning, specifications, and materials that can cut costs without reducing livability. They are: Rensselaer Polytechnic Institute, Columbia University, Pratt Institute, Cooper Union, Cornell University and Syracuse University.

3. The National Institute of Architectural Education (successor to the Beaux Arts Institute) will run a \$750 national competition for under-graduate architectural students for design ideas which can cut building costs.

Good for schools

One big dividend of the year-long research effort, McMurray believes, will be getting architectural schools to emphasize cost problems more in their curricula. "Up to now," says McMurray, "when architectural schools have considered problems in housing, costs never get into it." As the six schools dig into cost-cutting methods, they will hold seminars with technicians from the Housing Division to analyze ideas as they develop.

McMurray, always a practical man about getting things done, has foresightedly won advance promises of cooperation from two groups which are often accused of blocking technique innovations in building: labor and code officials. President Howard McSpedon, and other leaders of the New York Building Trades Council have been "extremely cooperative," says McMurray, and have made it clear they are not afraid of technique innovations which cut labor costs. New York City's Board of Standards and Appeals, which will likely have to change some of its rules, is sitting in with a committee McMurray has named to run the research program. The State Budget Bureau has assigned a liaison man to make sure that the State Public Works Department, supervising construction of \$1 million a year worth of schools and hospitals, gets the results of the research, too.

NY Housing Division ponders six ways of cutting costs

Some ways New York's Housing Division is considering to cut costs of its \$70 million-a-year building program:

1. *Speed up approval of site and building plans.* "Contractors tell us it takes too long to do a project," says McMurray. "They tell us we ponder over the planning details too long and save peanuts at the cost of dollars. I'm perfectly willing to say maybe we make a few mistakes. Our own methods will be subject to scrutiny."

2. *Higher density land use.* Up to now, state-aided public housing and limited profit private housing, which the division supervises, has covered less than 15% of each site, usually only about 12%.

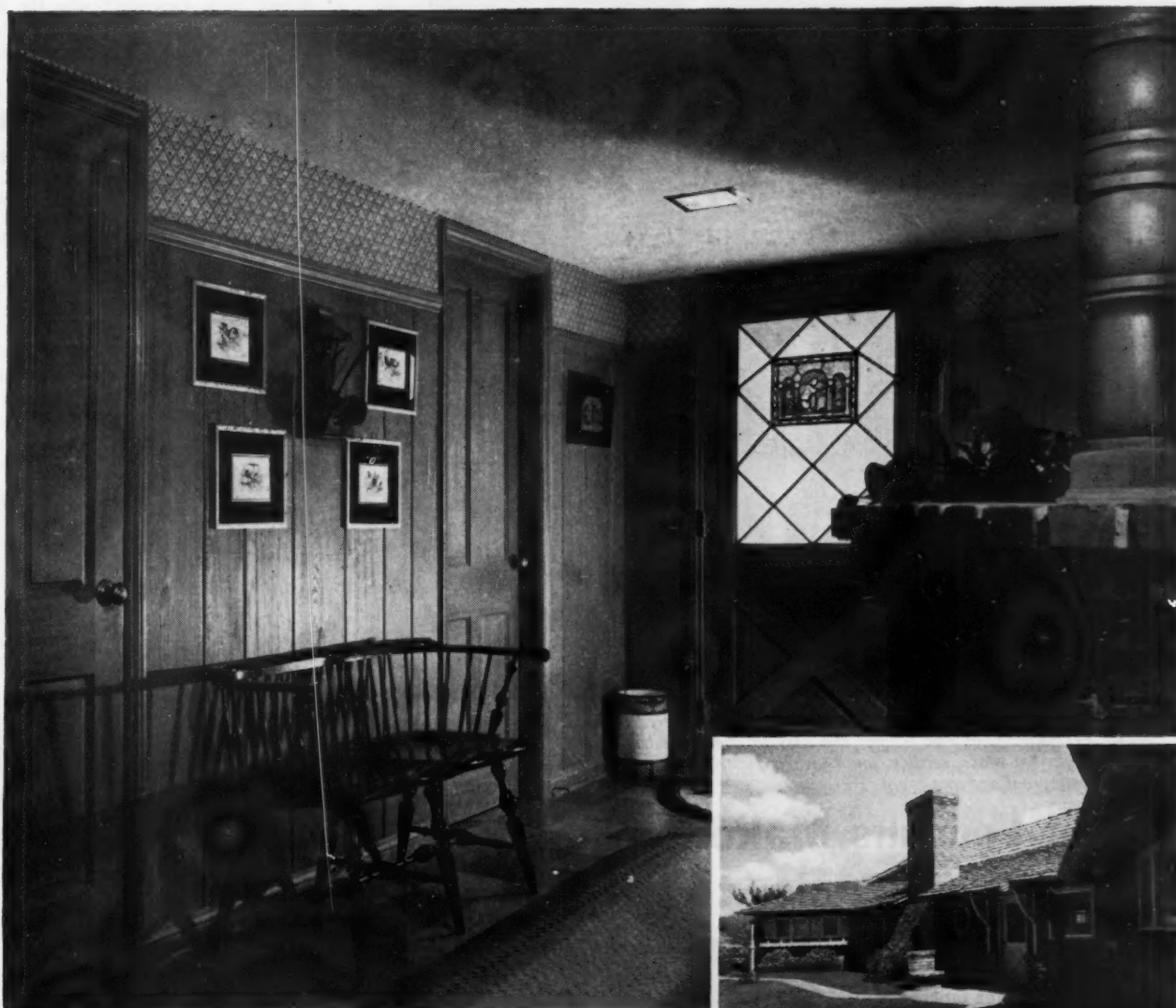
3. *Standardized components.* With the buying power leverage of 7,000 units a year, Housing Division officials hope they can persuade manufacturers to produce bigger parts that require cheaper and simpler site assembly.

4. *Cheaper door assemblies.* Joshua D. Lowenfish, chief of architectural research for the Housing Division, figures it costs \$2.76 to plaster between the top of inside 7' doors and the 8' ceilings. A 7' plywood door costs \$7.00. Why not an 8' door for \$8.00, saving \$1.76?

5. *Are brick walls too costly?* Instead of brick, can some projects be built cheaper by using bigger, cured concrete block for exterior walls? The Housing Division is asking the experts to study the question even though it might require changes in New York City's archaic building code.

6. *Are inside fire hoses and standpipes*

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Maxwell Dorne's Paradise Valley homes near Phoenix, Arizona, feature "color-glazed" interior walls and trim of Western Pine.

How Maxwell Dorne "color-glazes" Western Pines to help sell his houses

Here's a new idea in interiors. Designer-builder Maxwell Dorne calls it "color-glazing." The object is to produce a warm, distinctive color finish that still displays the natural grain of the wood. Let Mr. Dorne describe how he does it:

"Western Pines are the woods we usually turn to. First, you apply a flat undercoat in one color, wipe it off when tacky and let it dry. Then put on a color-glaze coat to which dryer has been added. You can add a second coat if desired. Finally, you finish it off with a coat of flat varnish.

"We can depend on Western Pines. They do what we ask of them. The combination of grain figure, knots and color—that natural texture and ability to hold a finish—fits in beautifully with our over-all design."

For more information on any of the Western Pine Region woods listed below, write: WESTERN PINE ASSOCIATION, Dept. 216-V, Yeon Bldg., Portland 4, Oregon.

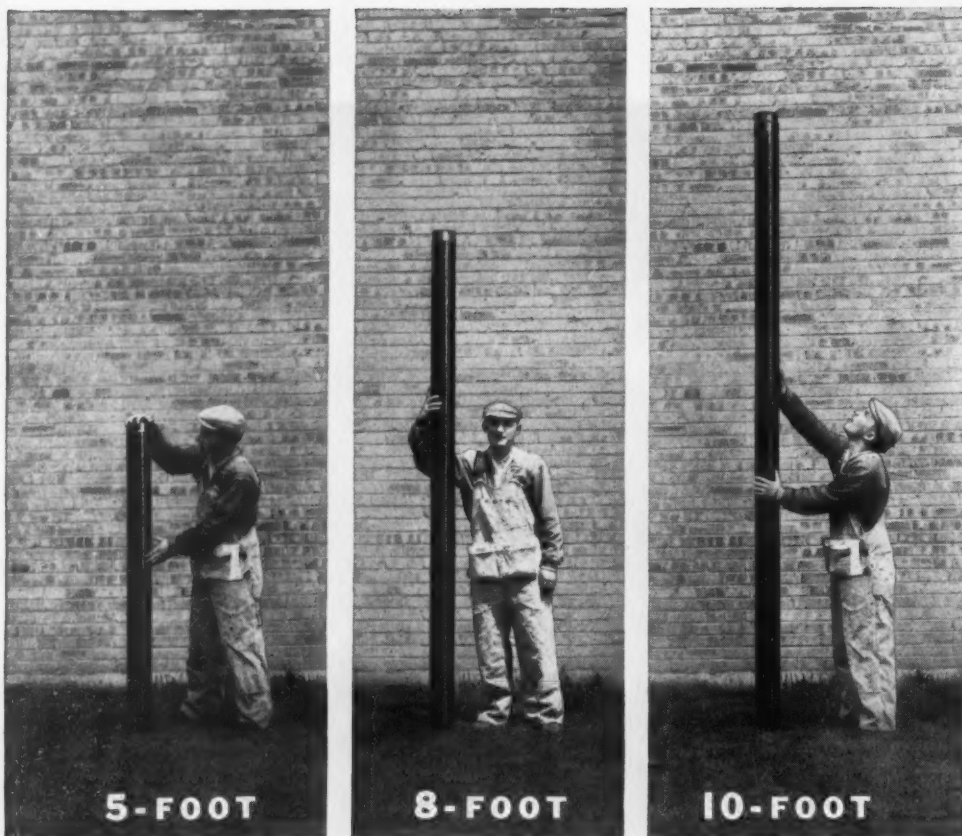
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are manufactured to high standards of seasoning, grading, measurement

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Choice of 5-foot, 8-foot, and 10-foot lengths, pioneered by L-M. Permaline fibre pipe is light and easy to handle, resists alkalis, acids, hot water, settling, and heaving. Taper-tight couplings are waterproof and root-proof.

L-o-n-g Lengths Make Permaline Fibre Pipe Easier to Install

With 10-foot lengths, you make only half as many joints as with 5-foot lengths. And Permaline tapered couplings are simply *tapped* onto the tapered end of the pipe to make a permanent, watertight, root-proof joint. No cement—no calking—just drive it!

Permaline fibre pipe is light and easy to handle. Several lengths may be joined on the ground before lowering them into the trench. Permaline pipe resists soil acids and alkalis, hot water, freezing, thawing, and settling—without leakage!

Get complete information on the many advantages of Permaline pipe. Mail the coupon—or ask your wholesaler to get in touch with us.



Sewer installation at a project home, by N. J. Rodrigue, Plumbing Contractor, Houma, La. Permaline comes in 5, 8, and 10-foot lengths. Diameters 2, 3, 4, 5, 6, and 8 inches. Full line of fittings, adapters.

L-M PERMALINE BITUMINOUS FIBRE PIPE for better sewers and drains



This seal is your guarantee of recognized quality in Bituminous Fibre Pipe.

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Send me free bulletin with complete information on L-M Permaline Fibre Pipe for sewers and drains.

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necessary? New York City's building code requires them on all buildings over seven stories high. Lowenfisch says the fire department never uses them. Moreover, juvenile hooligans steal the brass nozzles and cut up the hoses.

Four trade groups start Modular Measure Assn.

Modular measure, a prime hope for the standardization that can mean better building at less cost, has taken an important step forward.

Four building trade associations—NAHB, AGC, AIA and the Producers Council—have organized a Modular Building Standards Assn. to promote the 4" module.

At the first meeting of the association's directors in White Sulphur Springs in August, Architect C. E. Silling of Charleston, W. Va. was elected president. Silling is one of the



MODULAR MEASURE'S SILLING

"... To build better for less ..."

pioneers in the fight to win industrywide acceptance of modular measure. Other officers: James E. Coombs, AGC, first vice president; M. Edwin Green, representing AIA, second vice president; H. Dorn Stewart, Producers Council, secretary; and Martin L. Bartling, NAHB, treasurer.

The association's first job is to get more money by signing up more associations and firms as sponsors.

If it can raise enough money to last three years, the association plans to put a secretary for modular measure in the New York office of the American Standards Assn. The secretary would send out technical data to show how modular measure can be applied to any building material and method.

Says President Silling: "MBSA is an organized effort . . . to build better for less cost and improve the competitive position of the building industry for a continuing healthy part of the consumer's dollar."

Five building industry leaders, including HOUSE & HOME Publisher P. I. Prentice, have been cited for their contributions to modular measure. The American Standards Assn. gave its 1956 modular awards as follows:

For design, Architect John R. Magney, Minneapolis; for education, William Demarest, last year with NAHB and now with Manufacturing Chemists' Assn., Washington; for production of modular products, Neill Boldrick, vice president, Acme Brick Co., Fort Worth; for construction procedures, Builder Andy Place of South Bend, Ind.; and for promotion, P. I. Prentice, editor and publisher, HOUSE & HOME.

PEOPLE: Fred Morrison leaves VHMCP to join Met Life as program recovers from its time of trouble

Fred B. Morrison has resigned after 18 months as executive head of the Voluntary Home Mortgage Credit Program to join Metropolitan Life Insurance Co. in New York as executive assistant to Mortgage Vice President **Norman Carpenter**.

Skeptics about VHMCP will find nothing in the move to crow over. The gifted young (30) lawyer was lured away by more opportunity and more pay.

Morrison has been with VHMCP since Dec. 1, 1954 when he became secretary of its regional office in Washington, the first one opened. He placed the first loan arranged in a small community and the first to a minority

H&H—Reni



LAWYER FRED B. MORRISON

More opportunity, more pay

family (80% of the loans have been in small towns, 20% to minorities). He moved up to national executive secretary when **Arthur Viner** resigned to enter private business.

In its 2½ years, says Morrison, the program has proved a better vehicle than lenders hoped when Carroll Shanks, president of Prudential, first proposed it as a better way to get FHA and VA mortgage money into remote areas than direct government lending. Through Aug. 15, VHMCP placed \$272 million in FHA and VA loans on 29,741 homes. In doing so, it found private mortgage money for 38.2% of its applicants.

This was accomplished despite constant fire from Democrats in Congress, who, by introducing a bill to end VHMCP entirely, forced the administration to impose conditions that made some VHMCP loans a losing proposition. Early in 1956, a 2-point discount ceiling was set on VHMCP loans and VA was allowed to stop referring direct loan applicants to VHMCP in areas where it was slow finding private mortgage money.

But lenders kept making the loans, even though this meant they were lending in the country (where distance makes it cost more to inspect property) for less than they were netting in big cities.

"A surprising benefit," Morrison says, "is that VHMCP has opened up new territories for many lenders. For some this has already proved a sound investment; others look on it as a good investment in years to come."

Last summer was VHMCP's most critical time. As interest rates rose, VA's politically frozen 4½% rate made VA loans hard to get. The result was an upsurge in direct loan applications. The referral system sent VHMCP as many as 4,000 applications a month. VHMCP could find private funds for so few that its 16-member national committee cried

VA direct loans were so easy to get they were killing VHMCP's private lending system.

Monthly placement ratios tell the story: March, 42%; April, 34%; May, 19%; June, 15.3%; July, 19.4%. Morrison is sure the August ratio will show continuing recovery.

With the VA direct lending program killed (see p. 53), he knows VHMCP will have easier going. "FHA's new 'authorized agent' procedure in small towns will fit them to handle the remote area problems," Morrison says, "and VHMCP is shifting to a complete FHA basis." (See p. 53)

Builder **Philip M. Klutznick**, chairman of American Community Builders (developer of Park Forest, Ill.), has announced plans for another large city—this time in Israel. A \$500 million privately financed venture, the city of Ashdod will rise 20 miles south of Tel Aviv and is expected to become the country's second largest seaport. The busy ACB chairman, who is also international president of B'nai B'rith, has added another job to his schedule: President Eisenhower has named him an alternate representative to the US delegation in the UN general assembly this fall.

George D. Lytle has resigned as executive vice president of Modern Homes Corp. and its subsidiary, Lytle Construction Co., Dearborn, Mich., to open an architectural office in Royal Oak, Mich., specializing in work for project builders of prefab houses.

Robert Pamplin elected Georgia-Pacific president

Robert B. Pamplin has been elected president of Georgia-Pacific Corp., succeeding **Owen R. Cheatham**, founder of the company

CLOSEUP: Two new top men at FHA

Cyrus B. Sweet, who has just moved up from the No. 3 to the No. 2 spot at FHA, is a thin and relaxed man of 57 with a weather-beaten countenance and not a visible gray hair.

He smokes a pipe and speaks in a deliberate voice that is just loud enough to be heard across the spacious, beige carpeted office he inherits from the departed deputy commissioner, **Charles Sigety**. Sigety, 34, a hard driving lawyer-accountant, got fired for lining up outside support for a double switch in which his boss, **Norman Mason**, would have taken over as HHH Administrator and Sigety would have succeeded Mason in the top FHA job (see p. 49).

Sweet, who came into FHA three years ago after 30 years in the lumber business, has been moving up its executive ladder by easy stages. He began as Title I repair loan officer. In 1955, he was promoted to assistant commissioner for Title I. When **Charles Mattoon** fell ill in July 1956, Sweet moved to the key job of assistant commissioner for operations. Now, another year later, the lightning has struck again.

Cy Sweet started out to be a lawyer, but in 1922, at the end of his junior year at the University of Kansas, he and four school-mates wangled summer jobs with the Longbell Lumber Co. Longbell, which has headquar-

(in 1927), who continues as chairman and chief executive officer.

Pamplin, 45, joined G-P 23 years ago after earning degrees at Virginia Polytechnic Institute and Northwestern University. He rose



WOODSMAN PAMPLIN

Up the ladder

from an accountant to secretary-treasurer, financial vice president, administrative vice president and—as executive vice president—to chief operating officer of the \$200 million timber and forest products company. His headquarters will be in Portland, Ore.

The Urban Renewal Administration, which has sometimes been criticized for laying too much stress on slum clearance and too little on salvaging slipping neighborhoods, named **Henry E. Price**, Aiken, S. C., home builder and modernizer, as director of a new rehabilitation and conservation branch. Price is no newcomer to Washington; he was with the RFC Mortgage Co. in the '30s, served with the National Assn. of Real Estate Boards for ten years and was first secretary of the Urban Land Institute.

FHA appointed **Charles M. Gowdy**, a staff lawyer, as compliance officer.

continued on p. 69



FHA'S EDWARDS AND SWEET

Going up by easy stages

FOR MEN WHO BUY EQUIPMENT FOR WHAT IT SAVES

"Not one dime's worth of maintenance"

*Mr. Joe Cloghessy, Pres.
T. F. Cloghessy, Inc.
Hammond, Ind.*

That's this contractor's cost record with a Homelite Diaphragm Pump. Zero for maintenance . . . and he used the pump every day for three months on all types of tough, dewatering jobs. Was convinced last winter . . . when other pumps clogged with hardened sand and clay. The Homelite Diaphragm Pump worked when others

wouldn't. Handles water thick with mud, sand, clay, gravel freely. Pumps 5,000 gals. per hour. Handles seepage easily. Starts instantly. Primes fast. Easy on fuel. And lightweight . . . weighs only 120 lbs. Prompt service available from your local Homelite Factory Branch. Write or call for demonstration.

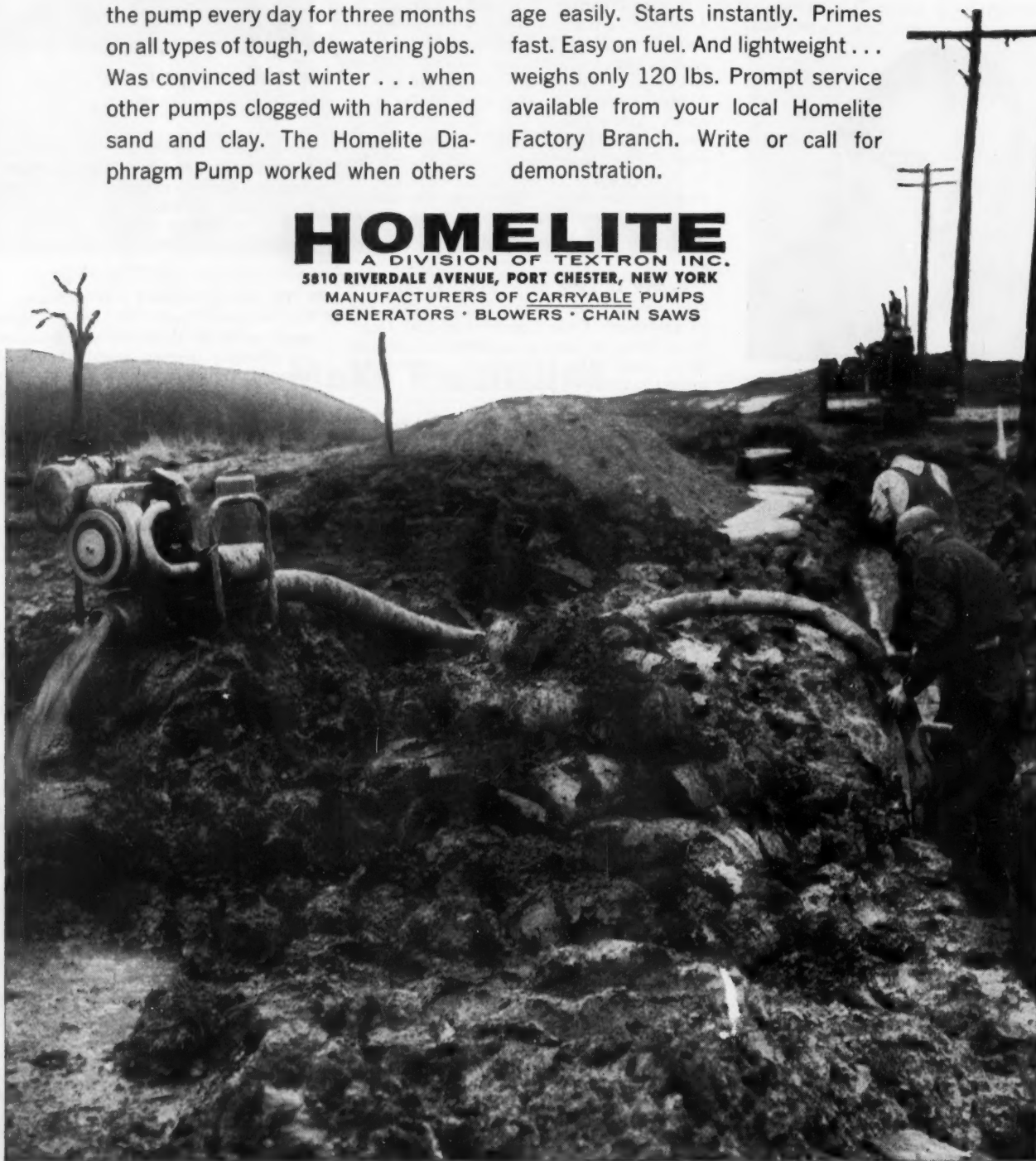
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Complete Line of Homelite Carryable Construction Equipment Now Available



Self-Priming Centrifugal Pumps . . . Carry these lightweight, dependable pumps anywhere. Non-clogging design . . . 28 foot suction lift . . . capacities up to 15,000 g.p.h. . . sizes from 1½" to 3". Diaphragm pump also available.



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Carryable Gasoline Engine-Driven Generators . . . Lightweight Homelite generators can be carried and used anywhere to provide high-cycle and 115 volt power for your electric vibrators, tools, and floodlights. Complete range of sizes up to 5,000 watts . . . all standard voltages.

HOMELITE

a division of Textron Inc.
PORT CHESTER, NEW YORK

continued from p. 67

Assn. for two terms in 1949 and 1950, a well known figure among the nation's lumbermen.

Wendell O. Edwards, who succeeds Sweet as assistant commissioner for operations, is a wiry, balding and bespectacled former home builder who, as FHA boss in his native Detroit, was rated one of the agency's best local directors.

Edwards, now 50, graduated from Albion College, earned a masters' degree at Wayne University and recently taught residential appraisal and mortgage financing at the University of Michigan.

After college Edwards spent ten years in the retail lumber business, property management and real estate. Between 1938 and 1952, he built some 400 homes in Royal Oak, Berkeley and Ann Arbor, Mich. "I wanted to run things myself," he recalls. "So I never built more than 30 houses a year. If I had built more, I would have had to hire a lot of help and that would have meant big overhead." Edwards stayed in the \$12,000 to \$25,000 price bracket.

He was named FHA director in Detroit in July 1953. So far this year, the office has handled FHA's largest volume of business.

One of Edward's proudest accomplishments there was arranging for the first FHA loan to rehabilitate housing for the aged. FHA is underwriting a \$4 million Sec. 207 mortgage to convert the 12-story former Hotel Detroiter (barely five blocks from the downtown center) into a home for the aging. The Catholic Carmelite Sisters will run it, charge an average of only \$150 a month for both room and board. It is the largest loan to date under the 1956 law and the first involving renovation of old property. The housing for the aged program allows loans up to 90% on projects sponsored by nonprofit, religious, fraternal or labor groups. Churchmen figure the fixup property is a bargain. New construction would have cost at least 33% more.

Baird succeeds Burgess as Treasury under Secretary

Julian B. Baird, 64, board chairman of the First National Bank in St. Paul, will take over **W. Randolph Burgess'** post as Under Secretary of the Treasury for monetary affairs.

Associated Press



BANKER BAIRD

Staunch and stubborn

Burgess, much wooed by builders because they figured he was calling the tune on money, has been named US ambassador to the North Atlantic Treaty Organization.

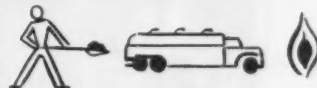
Minnesota banking sources say Baird holds views similar to Burgess' but will be more independent of "the New York viewpoint." (Burgess was chairman National City Bank for 15 years until taking the treasury post in

continued on p. 71

MOST COMPLETE LINE OF QUALITY All-Metal CHIMNEYS



FOR ALL HOMES...



FOR ALL FUELS —

Majestic Thulman Chimneys

A good chimney offers more than just a smoke pipe . . . and Majestic offers you the most! Chimneys for homes up to two stories high, with basement . . . chimneys for any fuel, or incinerator venting, or for use solely with gas-fired appliances . . . top housings for single flues or combinations of two or three flues, in plain finish or attractive brick design.

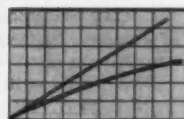
MOST IN SAFETY

All Thulman chimneys are listed by UL for zero clearance from any point. Exhaustive tests prove them safest even under extreme conditions.



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The exclusive Thulman "thermosiphon" principle and friction-free metal flue provide the highest possible draft. High insulating value and rapid heat-up promote efficiency, and condensation is eliminated.



MOST IN APPEARANCE

From ceiling plate to top housing, Majestic's Thulman looks better, fits in better with architectural design. Complete in all parts, there is never any makeshift construction needed with a Thulman installation.



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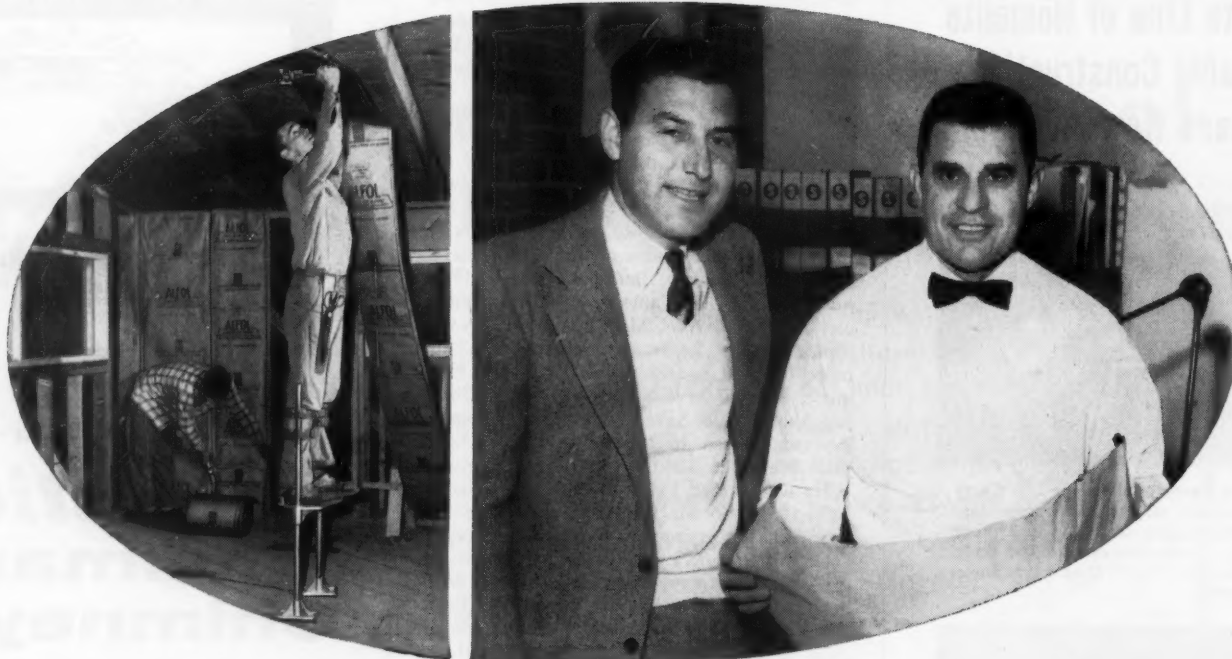
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NAME.....

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Moisture control is a must with Baltimore's Morris Sugarman (left) and Herbert A. Thaler. Photo at left shows Alfol Insulation going into walls and ceilings of their award-winning Summit Park project. Note continuous, unbroken seal.

how this award-winning team "insures" its reputation against condensation

"By insulating our walls and ceilings with Borg-Warner's Alfol Aluminum Foil Blanket," write builders Herbert A. Thaler and Morris Sugarman of Baltimore, "we guard against moisture condensation as we insulate our homes."

A positive vapor barrier

Partners Thaler and Sugarman, whose 215-home Summit Park has already earned 3 major awards, know that condensation can be costly. "Moisture problems—blistering paint and the like—can be mighty damaging to a builder's reputation. That's why we insist on Alfol."

As these top builders know, Alfol does *more* than deliver outstanding insulating efficiency. At the same time, it gives you a separate vapor barrier that is both *positive* and *continuous*. And a positive, continuous vapor barrier is the best "insurance" against condensation your homes can have!

Isn't it time *your* homes got the benefit of this important Alfol "extra"? It's yours at no extra cost . . . because Alfol still costs no more than ordinary insulations.

Free data book: Why not investigate Alfol now. Write today for your copy of the 24-page Alfol Data Book. Learn how Alfol can give you better construction at lower cost.



Fabulous Summit Park homes get two-way protection with Alfol

Close-up of Alfol blanket shows how award-winning Summit Park homes get full insulation *plus* a positive vapor barrier . . . all in one product. Multiple aluminum foil sheets space themselves automatically . . . reflect radiant heat . . . provide maximum year-round efficiency. Separate vapor-proof backing affords a positive and continuous vapor barrier . . . the finest protection obtainable against moisture condensation problems.



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1953.) That is, he would be much more orthodox about letting Treasury come to the market like any other borrower. Baird, they say, might issue a long-term bond regardless of the rate it would have to pay but, whatever he decides, will try hard to avoid inflationary effects.

Small bankers are not expected to like the appointment. Baird heads one of the Northwest's big bank holding companies, and the small independents have been fighting their extension.

Sums up a top Federal Reserve official in the Twin Cities: "Baird is studious, stable, a great believer in free markets, and a man of strong and stubborn views when he makes up his mind."

Dupont's Charles Topping elected president of BRI

Charles H. Topping, senior architectural and civil engineering consultant of E. I. du Pont de Nemours, has been elected 1957-58

Ankers



RESEARCHER TOPPING
Recruiter extraordinary

president of Building Research Institute. He succeeds Armstrong Cork's research director, Edmund Claxton.

Long active in BRI, Topping in the past year has topped his previous achievements: as membership committee chairman, he sparked an 89% growth in the technical group (now composed of more than 1,200 members representing more than 350 organizations).

BRI elected Harold L. Humes of Baldwin Hill Co., Trenton, N. J., vice president.

DIED: F. Ronald Lein, 60, a Minneapolis home builder for 34 years and past-president of the Minneapolis HBA, Aug. 2 in an auto accident near Minneapolis; Donald E. McGinnis, 63, Los Angeles broker and developer Aug. 10 in Los Angeles; Bruno Funaro, 46, author and associate professor of architecture in the Columbia School of Architecture Aug. 12, in New York; J. W. O'Harrow, 65, vice-president and sales manager of The Kitchen Maid Corp., Aug. 13 in Huntington, Ind.; Alexander D. Seymour Jr., 73, professor emeritus of architecture at Cornell University Aug. 23 in Portland, Me.; Judd Greenman, former president of Oregon-American Lumber Co. of Veronia, Ore. and former president and board chairman of the Natl. Lumber Manufacturers Assn. Aug. 27, in Portland, Ore.; Robert Sheldon Johnson, 38, national sales manager of paint division of U.S. Gypsum Corp. Aug. 31, in Mt. Prospect, Ill.; Christian H. Ziegler, architect and former commissioner of the New Jersey State Housing Authority, Aug. 31 in Jersey City; Elwell Whalen, 68, president of the People's Bond & Mortgage Co., Sept. 1 in Philadelphia.

CANADA:

Government to boost loans with \$150 million fund

Canadian housebuilders will get a \$150-million shot-in-the-arm to revive their lagging industry (60,000 starts to the end of July, compared with 75,000 through July 1956).

The money will be government loans at the regular NHA rate of 6%. But mortgages will be issued through and administered by banks, life insurance companies and trust and loan companies. They will charge a fee of around 1% (making the yield to the treasury about 5%).

Amortization will be upped to 30 years when a buyer's income is insufficient to meet monthly payments over the usual 25-year term (Central Mortgage and Housing Corp., Canada's FHA-plus-HHFA, says monthly payments should not exceed 23% of purchaser's income; the average in recent years has been 18.5%).

Said Prime Minister Diefenbaker: "This decision was made to ensure that any bor-

rower qualifying under the act and wishing to finance construction of a lower priced house will not be prevented from doing so by the lack of mortgage funds . . . loans to builders will be made only as sales warrant." No builder will get more than 25 loans this year under the program).

CMHC has set floor areas rather than prices as ceilings for loans made under the \$150 million program. Reason: Construction and land costs vary widely across the country. Limits: 950 sq. ft. for two-bedroom, 1,050 sq. ft. for three-bedroom and 1,300 sq. ft. for four-bedroom houses. (Last year's average NHA 3-bedroom bungalow had 1,138 sq. ft., cost \$14,163, including \$2,041 for a 60-ft. lot, carried \$10,352 mortgage.)

Builders' first reaction to the plan is skeptical. It is the second time in six months that \$150-million has been used as a magical relief figure. Say builders: "We are still waiting to see that \$150-million the banks were supposed to put out before."

The money may really help lower cost projects, mainly outside big cities. "Money isn't available for this type right now," says Toronto Builder Frank Mernick.



SUN HAD SET BY THE TIME TRUSS ROOF WAS EASED INTO PLACE

Toronto firm sells 36 homes with 'house-in-day' stunt

A Toronto home building firm has combined a sales promotion stunt with a valuable research lesson.

Consolidated Building Corp. built a masonry house in suburban Scarborough in 21 hours and 59 minutes, 145 tradesmen (numbered like football players) working through the night to the tune of a 40-piece brass band and a running commentary by Construction Boss Larry Shankman.

The brick home (priced at \$12,600) has 1,012 sq. ft. of floor space, requires a \$2,900 down payment.

The House-in-a-Day stunt drew an estimated 70,000 persons, clogging highways for 2½ mi. around the site. Spectators helped the workmen drink 65 gallons of free coffee and eat 400 meat pies, 250 cakes, 300 sandwiches and a gross of bananas.

Consolidated's public relations man, Bill Hogan—who thought up the promotion—calls it a hit. He got free radio and TV time and sold 36 houses.

Shankman considers the stunt a success from his viewpoint also. He is looking for ways to cut down the number of days a house is under construction. He now has it to one week for a masonry house working a 12-hour day. He hopes to achieve the same

completion time in an 8-hour day. The 24-hour promotion gave him data on job organization and time procedures which he is applying to his regular operation.

Consolidated was formed three years ago. Owners (all in their 30's) are Shankman, John Fienberg, Noel Baldin and Lou Stulberg.

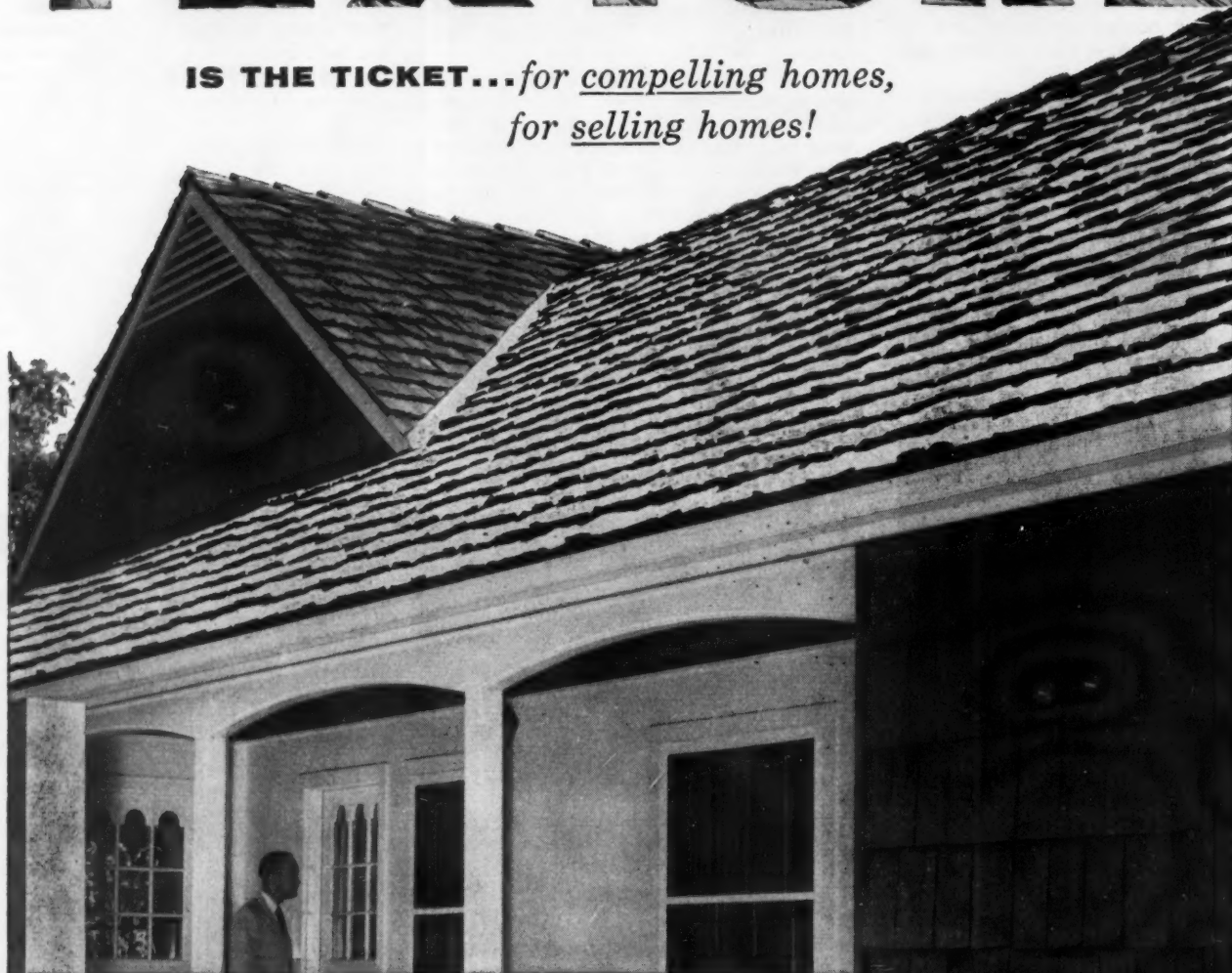
NEWS continued on p. 73



CONSTRUCTION BOSS SHANKMAN

TEXTURE

IS THE TICKET...for compelling homes,
for selling homes!



The hand-hewn texture and life-long luxury of genuine handsplit red cedar shakes combine the character and quality necessary to succeed in today's market. And, because they will outlast the very sheathing they're nailed to, handsplit shakes are actually the lowest-cost exterior material you could choose!

Team the two—an entirely new level of consumer appeal and generations of carefree service—and you will see why handsplit cedar shakes create demand wherever they appear.

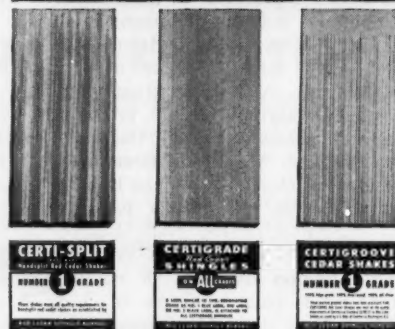
Handsome handsplit shakes belong in your next exterior design. For that's where the sale begins!



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

RED CEDAR SHINGLE BUREAU

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



continued from p. 71

Chartered banks step up lagging mortgage lending

Canadian banks are showing more interest in NHA mortgage loans. This shows up two ways.

• During June, the 10 chartered banks unloaded some \$10 million of mortgage paper to private investors.

• In July, they approved 3,000 new loans, totaling some \$30 million (compared to only 5,500 loans during the first six months of the year).

These were first major signs of mortgage lending since the banks said in March they would put out "at least \$150-million" this year (April, News). So far, they have approved \$90 million of new NHAs. But, deducting sales of existing mortgages, net addition to banks' NHA portfolios from January to mid August has been only \$17 million (compared with \$135 million in the same period last year).

Canada's banks first got into mortgages in March 1954. They make only NHA loans. Since that time they have put out some \$500 million, been variously hailed as saviours and villains of mortgage lending.

PUBLIC HOUSING:

Gary, Ind. plans to sell 165 units of public housing

First outright sale of a public housing project is being planned in Gary, Ind.*

The city council has voted (6 to 4) to sell the 165-unit Duneland Village project, built in 1941. The city says it needs the money to finance rehabilitation of the city's other four projects (1,135 units). Some sources also blame racial tension but City officials deny it. (Though 80% of the city's public housing units are Negro-occupied, there are none in Duneland Village, which lies in an all-white neighborhood.)

Gary's authority to sell the project comes through an amendment to the housing law passed in 1954. Introduced by Rep. Edgar W. Heistand (R, Calif.) it lets a city liquidate public housing by vote of its governing council if: 1) it advertises and takes bids and 2) proceeds from the sale pay off the bonded debt on the project.

Gary officials hope to net \$500,000 more than the project's bonded debt from Duneland Village. They put part of the blame for their move on the Public Housing Administration. In 1947, PHA ordered the housing authority to cut its reserves according to a PHA formula. And PHA ordered the local group to accept relief tenants without prejudice. Soon, 50% of its tenants were paying less than \$25 a month. Last year, PHA turned down the Gary authority's request for a \$390,000 loan to rehabilitate its projects.

Gary rejected another way of fixing its projects. It could (as Chicago has done) change its bookkeeping set up, lump its projects together with one reserve fund. Thus money from two newer projects (built in 1952), not needing major repair, could be used to fix up older ones. Scoffed one member of the Gary Housing Authority: "That idea is not sound financially. It avoids present problems and creates a future financial problem that they [Chicago] won't be able to solve."

*Not to be confused with sales by the Public Housing Administration of World War II Latham Act defense housing—a liquidation program now nearly completed.



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Giant size—full 18" wide x 18" high x 19 1/2" deep.
Giant value—Deluxe features at low price.

Designed particularly for budget kitchens, yet the L & H "ECONO-MATIC" CUSTOM-BILT ELECTRIC OVEN offers deluxe quality features and maximum flexibility for kitchen planning.

The L & H "ECONO-MATIC" OVEN is fully automatic with recessed infra-red open-coil broiling element, smokeless broiler pan and tray, "balanced heat" baking element and combination timer, electric clock, and teleminute timer. Full width protective hood. Single knob thermostat control for broiling, baking, or roasting. Fully automatic pre-heat. Automatic oven interior light—oven signal light. Sparkling stippled white porcelain enameled oven interior with smooth rounded corners is easy to clean. Almost 6500 cubic inches of usable oven space. Fits into any standard 24-inch cabinet.

Model LPO in choice of five Porcelain Decorator Colors. Model LSO in Lifetime Stainless Steel. "Easy-View" window optional. There is a size and model L & H CUSTOM-BILT cooking top to fit any kitchen plan.

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LETTERS

LAND PLANNING

Your article on Land Planning (H&H, Aug.) was well illustrated and an interesting message to the whole building industry.

But why do you advise home builders to knock on FHA's door for "free" subdivision plans? Do you suggest that builders take their wrapping-paper sketches to the FHA Architectural Division to have them draw free house plans? Of course not.

Why don't you suggest that builders employ planners who are trained and experienced in designing residential developments, rental housing, shopping centers, etc., from the smallest project to complete new towns?

EVERT KINCAID
Evert Kincaid and Associates
Chicago

PICK THE RIGHT PAINT

Your chart showing the right paint for the right job (H&H, Aug.) is one of the most comprehensive compilations in many years. It is so timely and so cogently presented, that we want all of our regional sales managers to have a copy.

B. F. AMES, vice president
Plexitone Corp. of America

A good job, but...

Silicones are used on *above grade* masonry as water repellents, not as water-proofers as stated in Footnote 4. They do not interfere with the normal breathing of the surface on which they are applied.

As repellents, they cannot be expected to halt leaks resulting from large cracks or holes. However, while vapor barriers may be desirable for other reasons, they are not a prerequisite for silicone application.

Other points: silicones may be applied by brush, roller, or spray; they are frequently used to combat efflorescence, staining, and soiling; and they may be used as protective undercoatings for decorative or other protective finishes.

H. L. CAHN, technical service
GE Silicone Products Dept.

REALTOR-BUILDER ROUND TABLE

I am delighted with the Realtor-Builder Round Table report. The questions raised are those for which answers need to be debated openly and conclusions reached.

EUGENE P. CONSER, exec. vice president
NAREB

... It will encourage realtors to become expert merchandisers.

This is, indeed, a far cry from the days of my youth when "salesmanship" was occasionally confined to such remarks, uttered with pride and assurance, as "Mr. and Mrs. Homeseeker, this is the kitchen."

GUY T. O. HOLLYDAY, chairman
The Title Guarantee Co., Baltimore

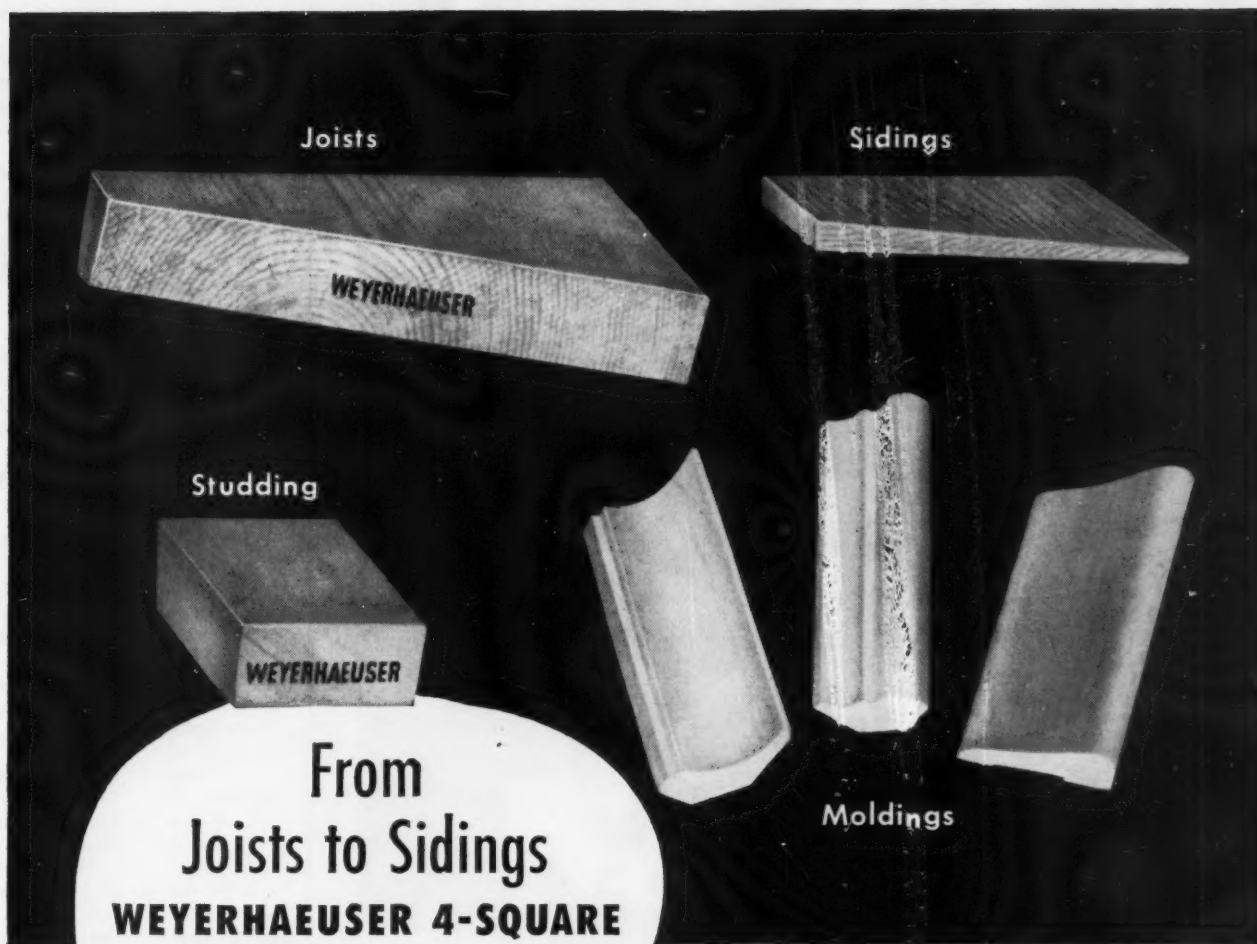
AIR CONDITIONING ROUND TABLE

You did a very fine thing for the industry in bringing about a change in the FHA attitude and policy on air conditioning.

WILLIAM BYNUM, president
Carrier Corp.

... splendid work. Only through meetings like this can we focus real attention on what must be done to make residential air

continued on p. 76



Assure Satisfaction

Every builder knows that one of his best single business assets is his "stock" of satisfied customers. They serve you as good salesmen. Their recommendations provide one of your strongest selling forces... at no extra cost to you.

The sure way to deliver satisfaction is to build with top quality lumber products—and a dependable source of quality lumber is your Weyerhaeuser 4-Square Lumber Dealer. Shown here are just a few of the wide variety of Weyerhaeuser 4-Square Lumber Products for home, farm, and commercial construction. There is a grade and species for every use.



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- **4-Square Kiln-Dried Dimension:** Studding and Joists—scientifically seasoned to provide uniform dimensional stability.
- **4-Square Kiln-Dried Siding:** available in many patterns of durable Western species. These sidings give both beauty and lifetime economy.
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Builders using Weyerhaeuser 4-Square Lumber and Building Products are continuously increasing their "stock" of satisfied customers—and volume of profitable sales.

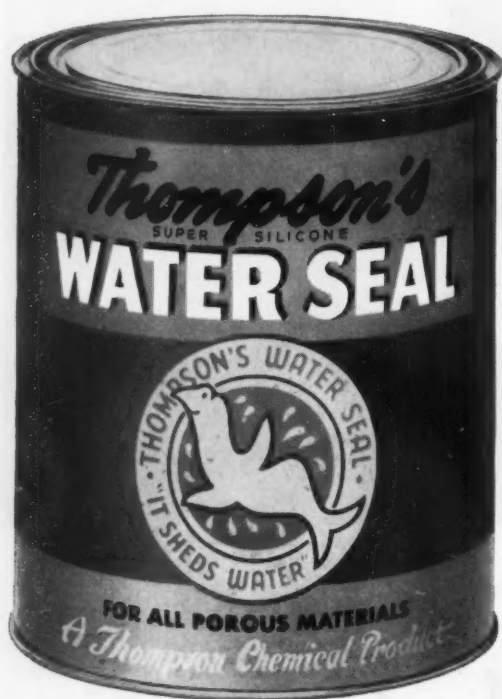
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- ✓ **EXTERIOR SIDING WARPS AND CRACKS** — Thompson's Water Seal penetrates deep into wood fibers — gives exposed structures protection for 5 years or more against weather and moisture that often cause warping, swelling, checking and grain-raising right on the job.

NEW BOOKLET WITH COMPLETE SPECIFICATIONS — contains Thompson's Water Seal end-use specifications for porous materials in building and maintenance applications... and for TWS use with paints, floor hardeners and Thompson's Waterproofing Redwood Stain.

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LETTERS

conditioning the main selling feature of 1958 and 1959 housing.

DON V. PETRONE, *president*
Typhoon Air Conditioning Co.

This will be of tremendous help to us in developing our future policies.

W. W. SPROUL, JR., *vice president*
Westinghouse Electric Corp.

This was, undoubtedly, the outstanding meeting of this or any other year, insofar as our interest in residential construction is concerned.

G. S. JONES, JR., *managing director*
Air-Conditioning and Refrigeration Institute

I believe you stimulated action that will be beneficial to the entire industry.

J. J. DECKER, *acting president*
American-Standard

BATTLE OF MIDDLETOWN

I read "The Battle of Middletown" (H&H, Aug.) with extreme interest. It is realistic!

Communities all over the country either are now, or soon will, experience the fantastic gains and losses brought about by chaotic growth.

The tragedy is that it could all be avoided if action were taken early enough. Every town over 5,000 population should take four basic steps:

1. Name a planning board (5 to 7 members)
2. Retain planning consultant
3. Develop a fluid master plan
4. Initiate five-year financial forecasts

With the staggering highway program well underway, all towns so involved should take heed immediately.

NORMAN I. TURNER, *architect*
Southwest Research Institute
San Antonio

CORRECTIONS

The captions on the National Homes models on page 113 of the September issue should have read:



Cape Cod by Royal Barry Wills



Contemporary by Charles M. Goodman



Colonial by Emil A. Schmidlin

On page 109, Shannon Vandruff (not Van Druff) invented "Cinderella."

On page 126, the architectural credit should read Schmidlin & Lee, not Schmidlin & Ellis.

On page 236, Harris & Grant should read Haring & Grant

the NO-TROUBLE floor



Higgins Floors are wonderfully beautiful and WORRY-FREE

DARK TONES: For use alone or in combination with the natural blocks as shown above, Higgins Block is made in the rich dark tone many decorators demand.

UNFINISHED: For those who want the "custom" look of on-the-job finishing, Higgins Block is also available without factory pre-finish.

For as long as a Higgins Block floor lasts—and that's longer than most buildings—it cannot, physically *cannot* expand or contract; this means NO maintenance trouble. It's prefinished, made to lay quickly and easily, and to be walked on as soon as it's down; this means NO installation trouble.

*The wood made
world famous in Higgins
hardwood-hulled
fighting boats*

One look tells the customer it's as easy to care for as a new table-top. It tells him clearly, too, that the builder cares about quality materials—and that's why Higgins floors sell houses, why they're ringing up extra builder profits all over the country, with NO trouble. Write for details today!

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New for 1958 from Westinghouse...

THE SHAPE



NEW 1958 WESTINGHOUSE ELECTRIC RANGE with two Miracle Ovens that bake perfectly... exclusive Plug-Out surface and oven heaters that lift out completely for easiest cleaning.

NEW 1958 COLD INJECTOR WESTINGHOUSE REFRIGERATOR chills foods and drinks faster than any other refrigerator. Color panels—in 10 modern shades—can be changed with kitchen color scheme.

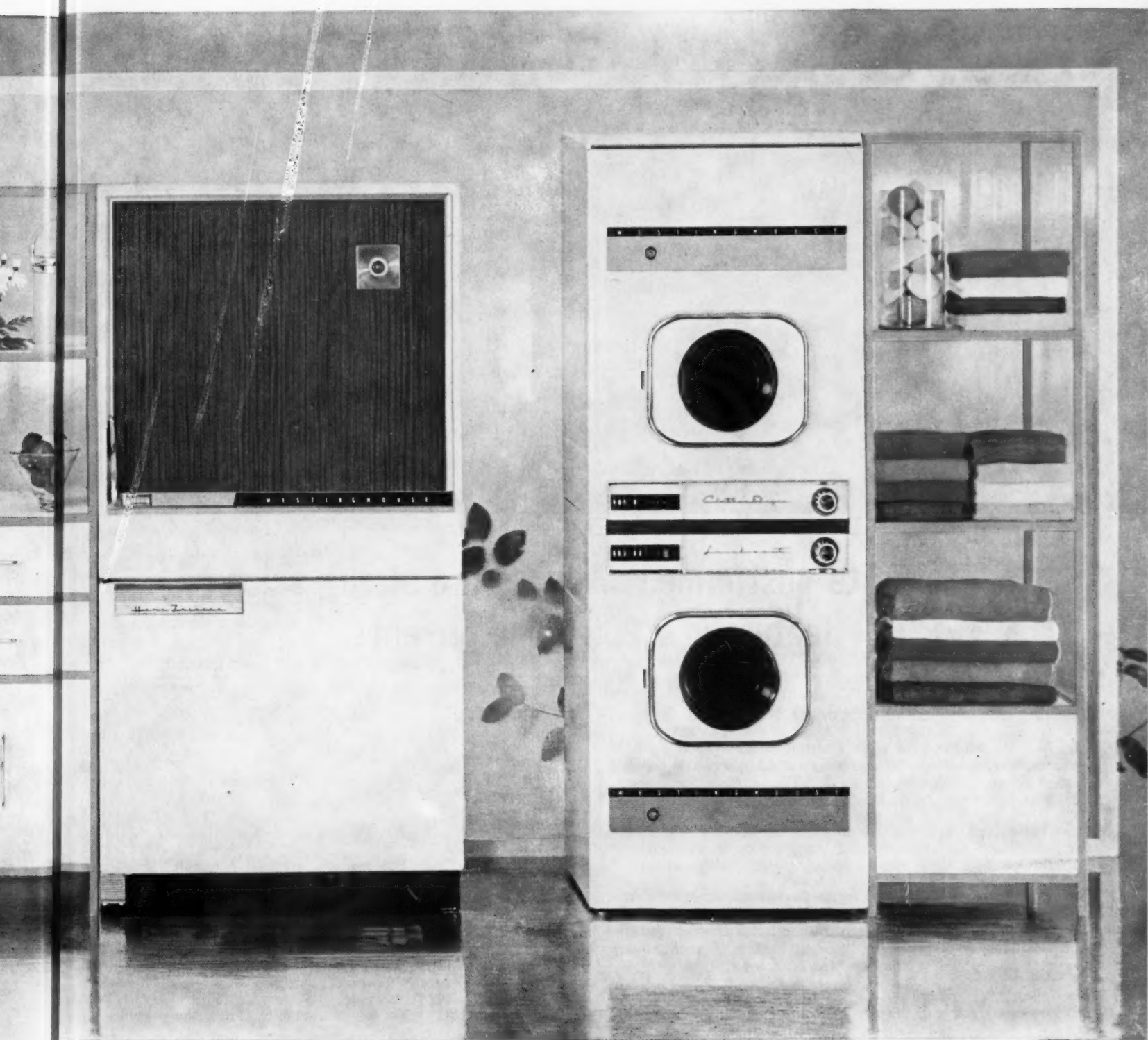
NEW 1958 WESTINGHOUSE SPACE-MATES a complete laundry in only 25 inches. Laundromat® (at bottom) has Revolving Agitator that washes cleaner, rinses better, cleans itself. Clothes Dryer (on top) with patented direct air flow system dries faster, thriftier.

Now... stepping out of the future comes the biggest appliance news in many a moon—the Westinghouse SHAPE OF TOMORROW. Here at last is the ultimate in appliance styling... sleek, squared-off beauty with a flair for fitting in (and looking built-in) wherever you see it.

This inspired styling has special significance for you as a home builder. Never before has an appliance line so perfectly suited your needs. With 1958 Westinghouse major appliances you can

OF TOMORROW

with styling that fits in to look built-in!



design kitchens that have the custom, built-in look of a luxury home. You can put new excitement in your models with appliance styling so far ahead it must have been borrowed from tomorrow.



Be first in your area to show THE SHAPE OF TOMORROW in a model home. Call your Westinghouse Distributor or write to the Westinghouse Electric Corp., Contract Sales Dept., Major Appliance Division, Mansfield, Ohio.

You can be sure...if it's

WESTINGHOUSE

GE Textolite Ideas

FOR YOUR
MERCHANDISING FILE



Birchwood Park kitchen features Textolite postformed counters and "Mix-or-Match" color styling. Fabricators: Formed Laminates, Inc.

Textolite® postformed counters are strong sales feature in 2,600-home project!

General Electric postformed counters eliminate dirt-catching seams; add functional design and beauty.

Mr. Morris Sosnow, builder of mammoth Birchwood Park in Jericho, New York, knows that the sale of a home can be decided in the kitchen. That's why he specified Textolite postformed surfacing on kitchen counters in all his homes.

Priced at \$19,990 to \$30,000, over 800 homes have already been completed and sold. No wonder that, today, in Nassau and Suffolk Counties, so many jobs specify postformed counters.

General Electric Textolite postformed surfacing eliminates dirt-catching corners; its no-drip lip keeps liquids off the floor. The surfacing resists stains and scratches; cleans with a swish. And, with over 80 attractive patterns and colors, Textolite offers the extra advantage of "Mix-or-Match" color styling.

Check your Yellow Pages under "Plastics" for the Textolite fabricator nearest you. Specify Textolite surfacing . . . it sells!



Combination desk-and-work counter in Birchwood Park kitchen shows "Mix-or-Match" program at work. Textolite surface matches General Electric appliances perfectly. Only Textolite offers the colors and patterns that make a "Mix-or-Match" program possible.

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OCTOBER 1957

House & Home

Published by TIME Incorporated

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NEW WAYS TO BUILD BETTER

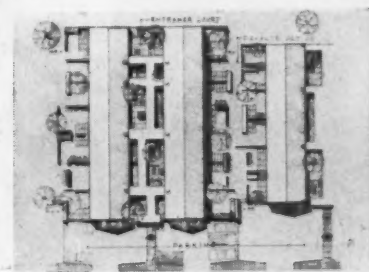
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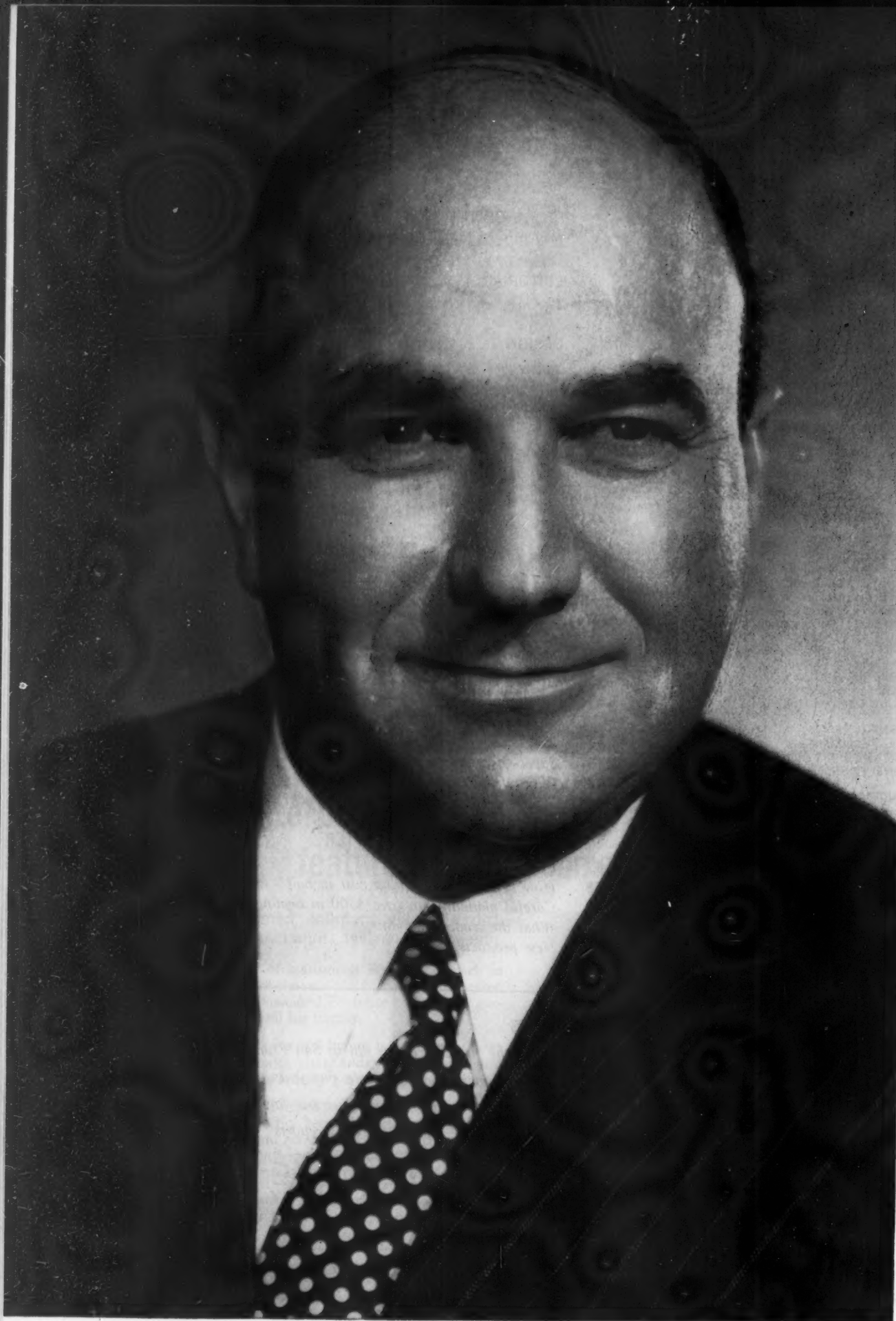
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Cover: Preliminary study for a patio town house project in Buffalo by Architect Carl Koch



Fabian Bachrach

ZECKENDORF

He's the biggest real estate tycoon in America...

Bill Zeckendorf is the smartest and boldest land speculator in America. That is why he has come so far so fast. Twenty years ago he was making \$9000 a year. Today he buys and sells properties worth millions of dollars every day. And his big-leverage speculations must total well over \$1 billion, with a net worth that some people estimate as high as \$100 million and some, unkindly, estimate at nothing at all.

Zeckendorf's genius is to see a "higher use" for land others hold cheap—to see land as what it could be, not what it is.

For example, land in New York's east forties was selling for \$250,000 an acre, cheap for New York. Zeckendorf paid three times that to buy an eight-acre slaughterhouse site; then snapped up land around it, because he was smart enough to see that the only reason land was selling so cheap was the smell from the slaughterhouse. As soon as he closed it down, his "crazy" investment doubled in value overnight. He sold part of it within a few months to the Rockefellers for the United Nations site at a "bargain price" that netted him a \$2 million profit. And he claims he could have made \$20 million if he had kept it for commercial purposes.

Today Zeckendorf thinks home building on blighted city acreage or on far-from-the-city farm acreage offers the best chance to make big profits converting land to "a higher use." So . . .

...he may soon be the biggest home builder too

For what he thinks about land see page 84.

For what he thinks about land planning see page 84.

For what he thinks about using experts see page 86.

For what he thinks about design and price see page 88.

For ideas from just about the best-engineered houses in America see page 90.

For his advice to smaller builders who want to stay competitive see page 94.

His ideas are worth checking
against your plans for the next five years

Here is what he thinks about land...

Zeckendorf thinks he has found in home building today's best way to make money in land.

He thinks prime urban land has reached its peak, and he thinks suburban land prices are at or near the point where home buyers will refuse to pay them.

But he thinks there are still two places where you can make big profits in land:

- 1) Reclaiming second-grade urban land through slum clearance and redevelopment.
- 2) Converting farm land into brand new cities and towns.

So he has gone into urban renewal in a big way . . .

450 acres in southwest Washington will be developed with commercial buildings, row houses, and apartments. (See page 138.)

45 acres in Chicago will be redeveloped with new apartments. (See page 138.)

16 acres in Buffalo (which Webb & Knapp has named Seneca Square) will be developed with row houses and town houses. (See page 136.)

100-plus acres in Denver will get houses and row houses.

58 acres in Cincinnati will be developed with housing.

. . . and he has bought rural land in a big way

32,000 acres along the Mississippi River between New Orleans and Baton Rouge will be used for both industrial development and housing. The 1,700-acre residential area, named Godchaux Communities, will have 4,680 homes. The first are now underway at an 800-a-year clip.

5,000 acres between Ft. Worth and Dallas will be used for both housing and industrial development. (Webb & Knapp has 10% interest in this project. Winthrop Rockefeller holds 20%; Angus Wynne, of Dallas, 70%.)

11,000 acres within the Los Angeles city limits will be used for high priced housing and apartments.

1,100 acres in Vancouver will be used for an integrated community.

And two other Canadian sites, both over 1,000 acres, are now being considered.

Wherever he builds, he will have a big land profit to underwrite his home building venture

Hottest example: the 32,000 acres he is developing near New Orleans. This land belonged to the Godchaux Sugar Company, whose stock was selling cheap because the company was not making much money. Zeckendorf did not

want the sugar business, but he did want the land. To get it, he bought the company, promptly sold its sugar refinery for enough cash to give him the land at a net cost of around \$50 an acre. Even as sugar land some thought it was worth \$200 an acre, but now Zeckendorf expects to develop it as industrial sites to sell for a minimum of \$1,200 an acre. And FHA is acknowledging about \$3,000 an acre in its developed land valuations for the residential area.

Zeckendorf may do even better on the Los Angeles land. He bought this land for about \$100 an acre ten years ago, carries it on his books now at \$200 an acre. When he bought it, no one else wanted it, because it was so steep and mountainous (up to 2000') and so hard to supply with water. But Zeckendorf thinks the bulldozer is the greatest invention to come out of World War II, and if necessary he is prepared to level his mountains to sell them. Meanwhile he notes happily that terraced hillside land right near him is selling for \$29,000 and up for a half-acre.

At Ft. Worth-Dallas, he paid \$1,000 an acre for the land, thinks he can cash it in for between \$4,000 and \$5,000 when he has developed the area.

With this land, he is building new towns instead of just building houses

Instead of building dormitory suburbs like Levittown or Park Forest, Zeckendorf is planning independent integrated new cities where people can work as well as sleep.

Godchaux Communities, the first of these new towns, will be 22 miles up the Mississippi from New Orleans, in the heart of a great industrial boom of new plants attracted by unlimited fresh water, cheap natural gas, cheap water transportation, and plenty of labor. Already building in this area are plants for DuPont, Kaiser Aluminum, Olin-Mathieson, Wyandotte, Shell Chemical, Crown Zellerbach.

All across the country, most of the 1,000 new plants built each year are located in rural areas. This means new housing is needed. In the New Orleans project, in Ft. Worth-Dallas and Vancouver, Zeckendorf's plans cover both plant site and housing.

The potential in these "new towns" is tremendous

By building several integrated communities with both housing and industrial development, Zeckendorf will have one advantage few other builders have: the more industrial land he sells, the more his home sites are worth; and the more houses he sells, the more his plant sites are worth to industrial management.

...and what he thinks about land planning

Zeckendorf thinks that with good land planning, a new community can have all the attractions and advantages of older established areas, with none of their liabilities. So he has paid for the talent to do it right.

For example, Charles Clark's land plan for the New Orleans residential project (Godchaux Communities) is loaded with features worth copying (see facing page).

The safety-type streets include many cul de sacs and loops. Almost all street intersections are T's instead of crossings. The plan as a whole discourages fast through travel.

Wherever there is a crossing, there is a traffic light.

In addition to the 4,680 house sites, which will vary in size from 6,500 sq. ft. to 15,000 sq. ft. the plan includes sites for:

Six public and two private elementary schools—(1) on land plan above—all in park areas and distributed throughout the development to minimize the children's travel; an almost centrally located high school (2); and a nursery school (3). These will be sold at "lowest possible cost."

A huge shopping and commercial center (4) with plenty



of parking space. It includes a motel, restaurant, bus depot, gas station.

Apartments and garden apartments (5) and a civic center (6) which act as a buffer between the commercial area and the private homes.

Professional offices, a hospital, and a residence for hospital personnel (7), all grouped near the highway.

Five churches (8), to be sold at lowest possible cost.

A golf course (9) to be sold to the residents. Interesting extra: one of the three drainage canals for the area (which

is mostly only five to six feet above sea level) has been planned to provide the water hazard (10) for the golf course, as well as a place where water can safely be impounded during a storm.

Bordering the golf course are a women's club (11), garden club (12), and a commercial recreation center (13).

A nursery (14) and riding academy (15) are included. Finally—and who else ever thought of this!—there are two cemetery sites (16), which is probably the “highest use” of land ever.

Here is what he thinks about using experts

Most home builders are still trying to run a one-man show with low-salaried help. Zeckendorf thinks you should use the best talent you can get, is putting together a team of top-notch specialists with the highest-priced talent in America. Says he: "I always like to send a man to do a boy's work."

The faces and names on these pages are all well known and respected in the home building industry. And it is a reasonable guess that the architects of future Webb & Knapp houses and the land planners of future Webb & Knapp developments will be of the same caliber.

HIS TOP MANAGEMENT TEAM



Bill Zeckendorf Jr.

Bill Jr. is largely responsible for selling Bill Sr. and other Webb & Knapp brass on going into the home-building business. As a vice-president of Webb & Knapp, he is carrying a big part of the management load.

And he gets a major share of the credit for conceiving the organization outlined below, which is likely to set a pattern for big-builder activity in the years ahead. Among his priority plans: determine through research "the best future house."



Dave Slipher

One of the smartest building experts in the country, Slipher (ex-research director of FHA, ex-vice president of National Homes, ex-construction boss for big California builder Fritz Burns, ex-associate director of ACTION) is president of Webb & Knapp Communities, Zeckendorf's home-building-management affiliate. His job, once Zeckendorf turns over the land, includes the responsibility for land planning and engineering (including utilities), for design, for construction, for merchandising, and for financing.

DO HIS PLANS CALL FOR A BIG STAFF?

From Slipher's job specification, it might seem so. But the internal organization is a skeleton one: besides Bill Jr. and Slipher, the staff for the management of this multi-million-dollar home building venture now consists only of Architect Ieoh Ming Pei (see facing page); Bob Wright, technical supervisor for Webb & Knapp Communities, who has been with

Slipher for 14 years and is his right-hand man on this project; Tom Pflieger, formerly with NAHB Past President Earl Smith in California, who is now setting up the merchandising program for the New Orleans project. All the rest of the talent that is involved in the venture will be independent operators.

HE HAS A TOP DESIGN TEAM . . .

IEOH MING PEI of New York City is one of the very best architects in the country, as practical as he is talented. Pei is Zeckendorf's staff architect, has designed many of Zeckendorf's past projects. He is the architect of Zeckendorf's Chicago and Washington urban-renewal projects (see pages 138 and 139), will probably design houses for the "new towns."

CARL KOCH of Boston, well known for his highly publicized Techbuilt house and his other work with two-level houses, designed Zeckendorf's Buffalo project (see page 136). Like Pei, he will probably design houses for future communities.

BRUCE MCCARTY, of Painter, Weeks & McCarty, Knoxville (and architect of the NAHB Research House) has so far designed 17 houses for Webb & Knapp Communities. Eight McCarty designs are already being used in the first "new town" project near New Orleans.

A. QUINCY JONES and FREDERICK E. EMMONS, the Los Angeles architect team, have already made preliminary plans for a number of houses to be added to the growing Webb & Knapp portfolio. Their houses will probably first be used in Ft. Worth-Dallas.



Ieoh Ming Pei

Howard Stuples & Assoc.



Carl Koch



Bruce McCarty

Dale Healy



A. Quincy Jones

Dale Healy



Frederick E. Emmons

. . . AND A TOP LAND-PLANNING TEAM

ALBERT MAYER, Mayer, Whittlesey & Glass, New York City (veteran large-scale land planners), did the over-all plan—i.e., industrial sites and roughed-in residential area—for the project near New Orleans.

S. B. ZISMAN, Associated Architects and Planners, Dallas, another top-level firm, did the over-all land plan for the Ft. Worth-Dallas project.

CHARLES CLARK, Los Angeles, did the land plan for the New Orleans project's residential area (see page 85), is doing the residential land plan for the Ft. Worth-Dallas project now.

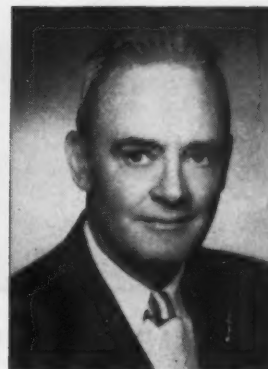


Albert Mayer



S. B. Zisman

Joel's Photo Studio



Charles D. Clark

BUT HE IS STILL WORKING ON THE BUILDER TEAM

In addition to the best architectural talent and the best land planning talent, Zeckendorf is trying to interest the most efficient builders in doing his actual construction.

But Builder Ray Cherry of Hadley-Cherry, Los Angeles, got away.

Webb & Knapp interested Cherry (one of the most efficient builders in southern California) in taking on the construction program for the New Orleans houses. The deal was almost worked out, but fell through at the last minute because of complications over participation.

The pattern that Webb & Knapp hopes to follow is to have the best local group of builders build each project. If W&K can't find the management and technical skill and can't get the right price with local builders, out-of-town builders will be brought in.

For example, Webb & Knapp has already persuaded National Homes to take the first erection contract National has ever taken—an erection contract not only for National's own line of prefabs, but for McCarty-designed houses built to Zeckendorf's own specifications.



Ray Cherry, who got away

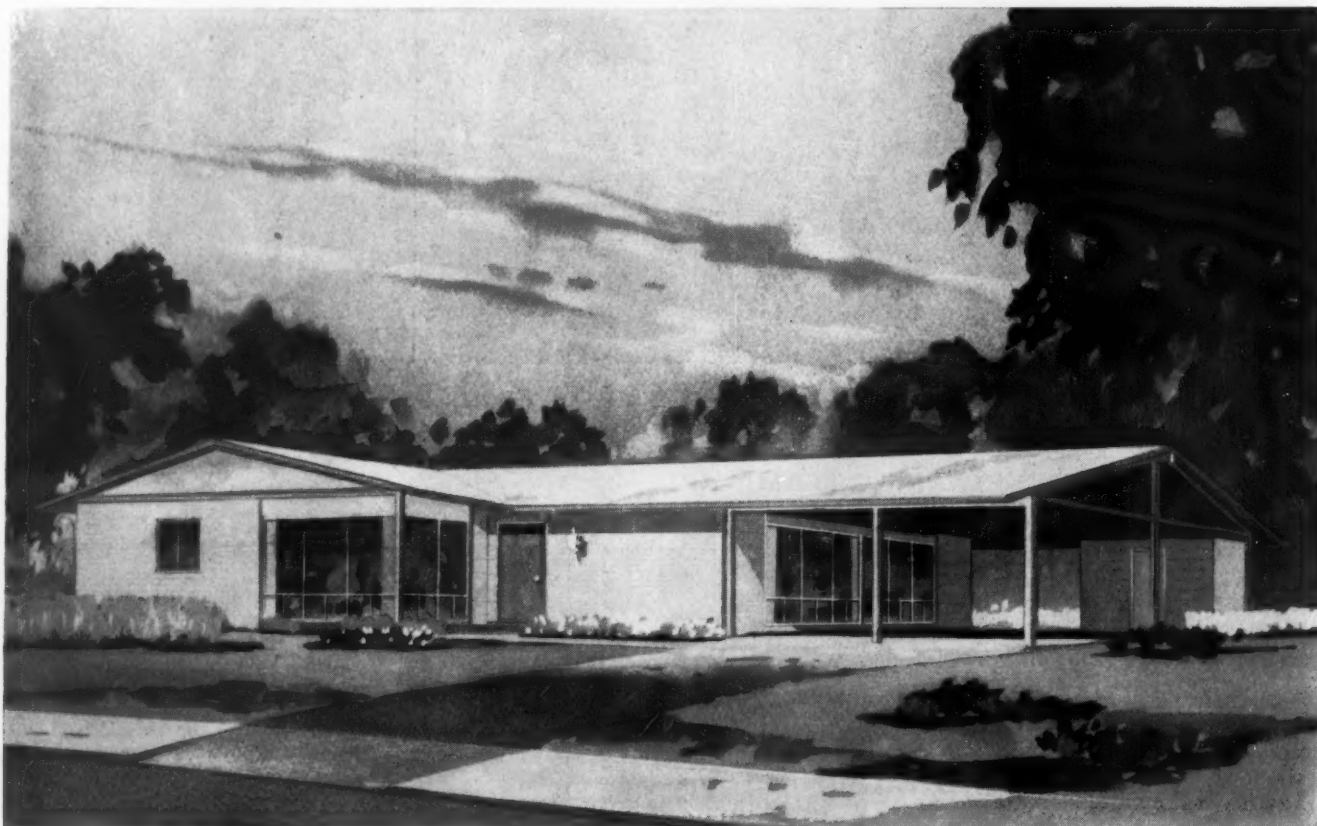
Here is what he thinks about design and price

He thinks you should spread your own risks by offering the widest possible range of styles and prices. On these pages are a few of the houses that Zeckendorf will offer in his New Orleans project. (Price shown includes land and air conditioning.)

These and others designed by the team named on page 87 will be used in future projects, too. Says Slipper: "When we go into later projects, we'll have these houses on the shelf. We'll have to adapt them for different climates. We'll have

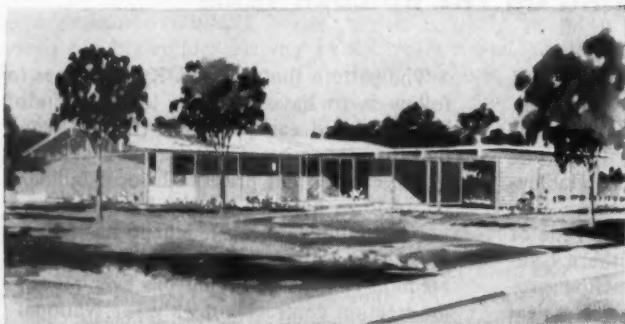
to add to the line. But we're going to use them, because we no longer believe that the sacred-cow regional architecture is all-important."

In addition to houses by Webb & Knapp's regular design team, the New Orleans project will include selected models from both National Homes' and Lumber Fabricators' 1958 lines. Thus, Webb & Knapp gets the architectural product of Charles Goodman, Royal Barry Wills, Emil A. Schmidlin (National Homes) and Henry Norris (Lumber Fabricators).

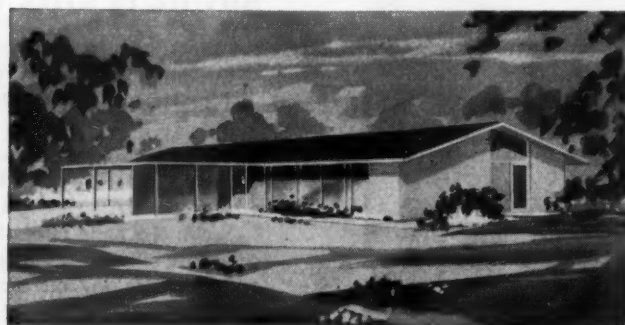


Top of the price range is around \$25,000 . . .

This house is a Goodman-designed National Home offering 1,600 sq. ft., four bedrooms, for \$25,000 to \$26,500.



This 1,300-sq. ft. design has standard (for all McCarty houses) three bedrooms, two baths. \$18,950 to \$19,250.



Another 1,300-sq. ft. McCarty design, with standard two-car carport separated. \$18,950 to \$19,250.



Still another version of the basic 1,300-sq. ft. house by McCarty. Again, \$18,950 to \$19,250.



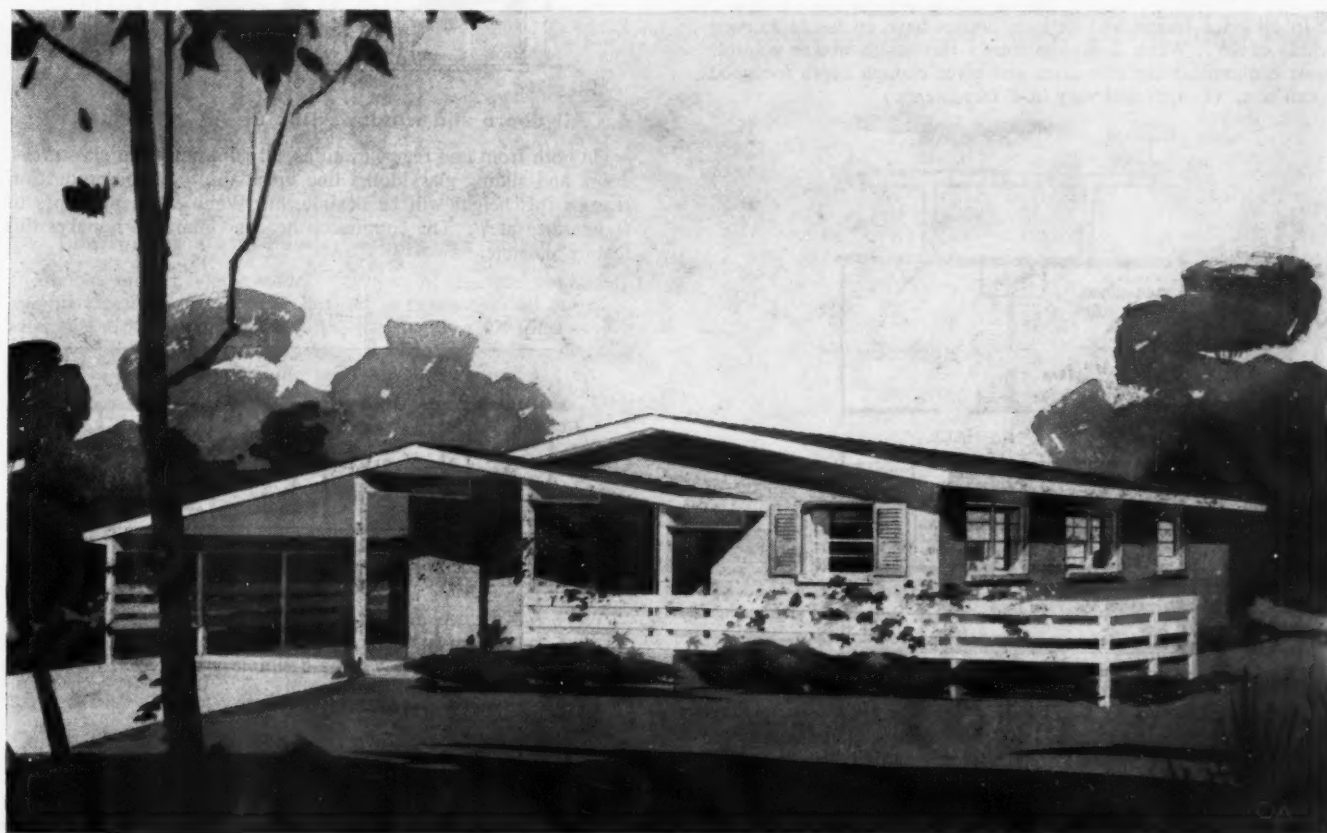
This slightly smaller McCarty house is longest (56') in a line of long, low houses. \$18,750 to \$19,500.



Wills-designed National has 1,300 sq. ft. of space, sells for between \$18,500 and \$18,950.



Goodman-designed National has 1,282 sq. ft., three bedrooms, two baths. Priced \$17,500 to \$17,950.



... low end of the price range is around \$14,000

Lumber Fabricators house designed by Henry Norris has 994 sq. ft., sells for between \$13,750 and \$14,250.

His beautifully engineered houses are worth studying

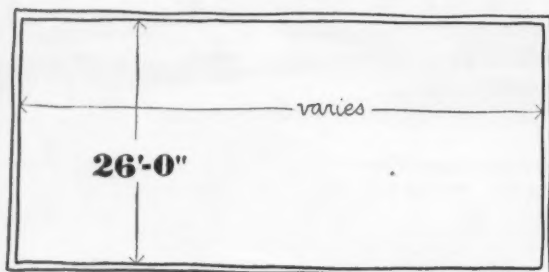
The houses designed for Webb & Knapp are just about the best-engineered houses in America. They reflect the best thinking of Architect Bruce McCarthy, architect of the NAHB research house, and Dave Slipher, one of the top building experts in the country.

Webb & Knapp plans to let contractors modify the architectural drawings for production economy, though

those modifications will have to be approved. This flexibility reflects Slipher's understanding of the importance of local tradition in the use of methods and materials. By holding to his basic ideas but compromising on unessential details, he should save a lot of money and headaches.

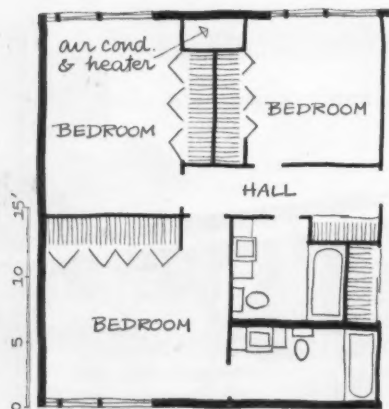
Here are 31 of these basic ideas:

The planning of the house shows the emphasis put on designing for efficient mass production.



1 Every house is 26' wide

In all price ranges and designs, houses have an inside framing width of 26'. Webb & Knapp thinks this width makes possible most economical use of trusses and gives enough depth for good room size. (Length will vary in 4' increments.)



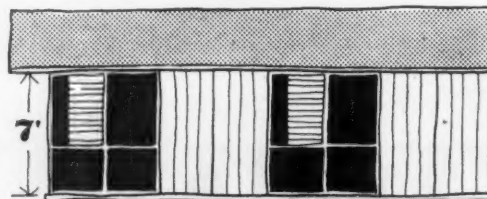
2 Bedrooms are alike in every house

The bedroom wing in a \$13,500 house is just the same as the bedroom wing in a \$20,000 house. By standardizing the bedroom end of the house, Webb & Knapp gets the economies of mass buying and mass production in the part of the house that has 90% of the doors and partitions. Fenestration will vary slightly with site and sun conditions.

(The only difference in house size will be in the living areas. "That is where people want extra space," says Slipher.)

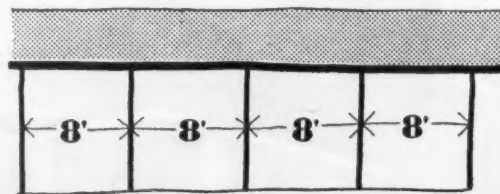
3 Standardized baths permit preassembled plumbing

Every house has the same arrangement: two baths side by side, one an inside bath (see drawing for Number 2). Neither has a window (though FHA may require a strip window in the outside bath). Both have quality features: all plastic ceilings with fluorescent lighting above, exhaust fans vented through the roof, electric quick-heaters, tile to the ceiling in tub enclosures. Floors are covered with one-piece, $\frac{1}{8}$ " vinyl sheeting cut from a 6' roll. Webb & Knapp hopes to use above-floor plumbing (H&H, July '57) in the near future.



4 All doors and windows line up

On both front and rear elevations, all shutters, fixed glass areas, doors and sliding glass doors line up at the top. For production reasons this height will be flexible, but Webb & Knapp hopes to standardize at 7'. The continuous header (number 9) makes this feature possible.



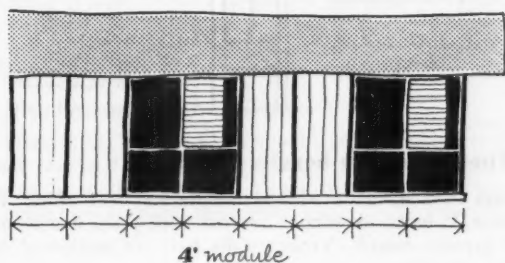
5 "Modified post-and-beam" keeps bearing 8' o.c.

Webb & Knapp plans to raise some future models 8' above the ground and screen in the lower level. With the 8' bearing posts already planned for, this will be a simple procedure. Foundations will be necessary only at the 8' points.

6 All ceiling heights are 8'-1 $\frac{1}{4}$ "

This dimension was adopted so that 8' drywall could be installed on the walls without cutting. The 8'-1 $\frac{1}{4}$ " is measured from the slab to the underside of the lower chord of the truss. This allows $\frac{1}{2}$ " for the ceiling drywall, $\frac{1}{4}$ " for the vinyl flooring, and a tolerance at the floor that is covered by the baseboard.

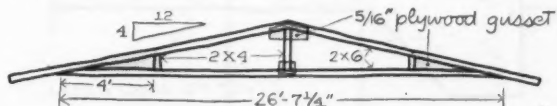
Parts instead of pieces are the rule, another step on the way to really efficient mass production



7 All houses are panelized

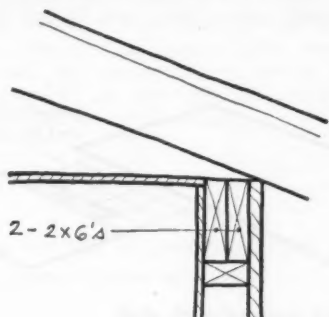
Every house has been designed to use 4' panels like those in the LuReCo system—a system Architect McCarty has had a lot of experience with. There are three basic panels: solid, with a window, and with a door. All tolerances are minus, so the panels will not add up to an oversize house.

National Homes is now making these panels in its Tyler, Tex. plant. Later, other builders may set up to panelize near the site.



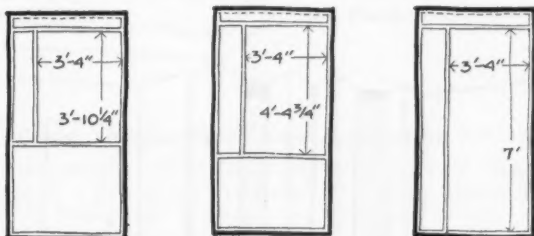
8 Glue-nailed trusses are used

All houses will have king-post trusses 24" o.c. The truss is based on the Small Homes Council design, spans 26'.



9 Continuous lintel-header eliminates cripples

Double 2x6's (in one model, 2x12's) on edge are continuous for the length of the house. They act as lintels over all openings, eliminate separate headers since the top member is strong enough to span at least 4'. The Illinois SHC estimates this will save about \$16 per house, mostly in labor costs for fitting cripples.

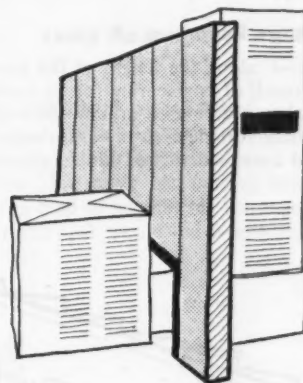


10 Windows are standardized to fit framing

Only three sizes of windows (plus fixed glass and glass doors) are used. Size A is 3'-4" x 3'-10 1/4", size B is 3'-4" x 4'-4 3/4", size C is 3'-4" x 7'. All are jalousies. Sizes A and B will be used in bedrooms and living areas (size A is short enough to allow furniture to fit under). Size C (which extends to the floor) will be used in living areas only.

These sizes will just fit the framing, eliminating extra lumber and fitting. Windows are being specially made for the houses.

All Webb & Knapp houses are air conditioned, and are more scientifically designed for air conditioning than any other volume builder's house in the country. Says Slipper: "We chose a heating and air conditioning unit that would do an efficient job for our houses under ideal conditions of orientation and sun protection. Then we engineered each house to get those ideal conditions." This let Webb & Knapp use a unit considerably smaller (it is a 23,000 Btu heat absorption unit driven by a 2 hp. motor) than is possible with the usual lack of planning for cooling.

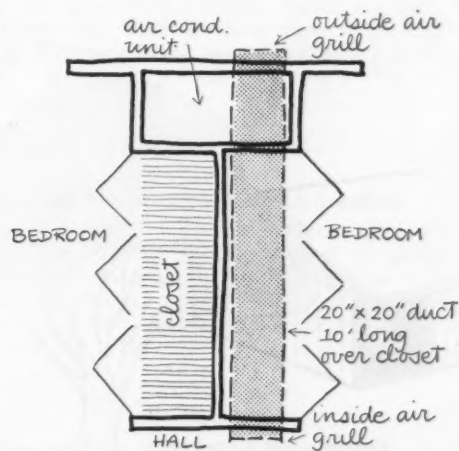


11 Heating-cooling unit is installed from outside

As in the NAHB Research House (H&H, July '57), the unit is installed in a bedroom closet where it can be slid into place from outside the house. The condensing unit remains outside. Equipment for this system costs slightly more than conventional units, but installation is so easy that installed cost is 10% less.

Webb & Knapp can promise their buyers better service too. "It is like a Volkswagen engine," says Slipper. "You take the whole unit down to the shop for repairs, slip in a temporary replacement."

(As in the NAHB Research House, air is distributed through 10" asbestos perimeter ducts, and heating system is forced hot air.)

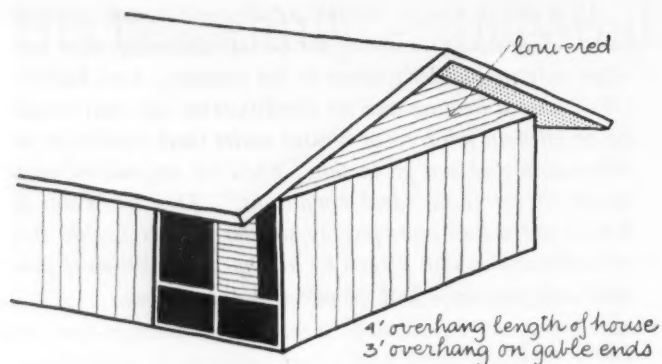


12 10' return duct serves entire house

All return air reaches the heating-cooling unit through a 20" x 20" duct built over a bedroom closet. It picks up inside air in the bedroom hall, outside air just over the unit. Interior doors have 1" sawed off at the bottom so that air can be pulled out of every room in the house.

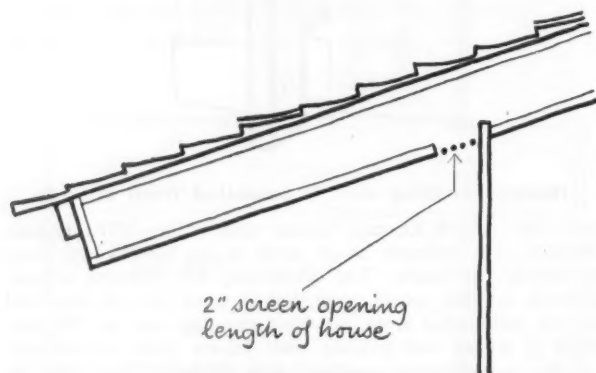
13 Louvered gable ends keep roofs cool

Metal louvers with screen behind open up the whole end of the house (see drawing, Number 14). Air moves freely under the roof, drawing off the sun's heat. So "the roof cannot be a heat trap—it is just an umbrella and a parasol."



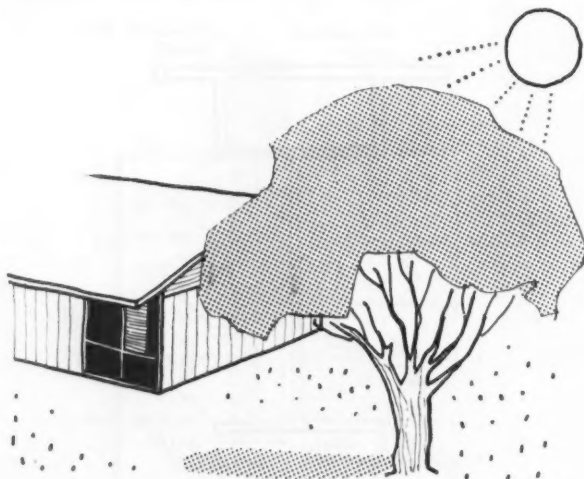
14 Big overhangs keep sun off glass

Deep overhangs—4' along the length of the house, 3' on gable ends—are another result of engineering for air conditioning. These are the biggest overhangs ever used on any volume builder's house in the US. "They pay for themselves easily," says Slipher. "Without them we would have had to use double glazing."



15 Soffits have full-length vent openings

2" opening, screened with aluminum mesh, runs the full length of the front and rear soffits, allowing the roof to breathe.

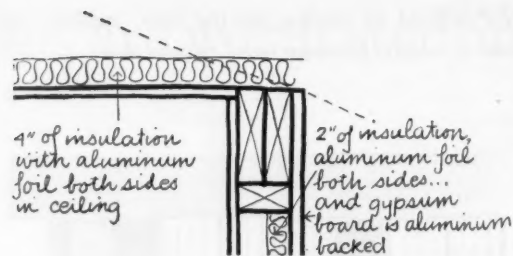


16 Blank end walls face low west sun

To keep the afternoon sun from heating up the houses, bedroom end walls that face west have no windows.

17 Big shade trees help too

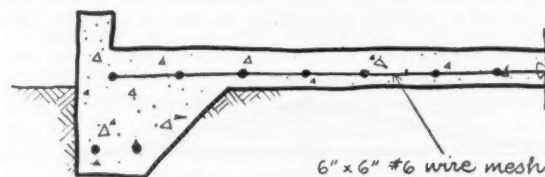
Wherever large glass areas face the late sun, 6" trees are moved in to shade the house. Webb & Knapp pays \$25 for them. They are in addition to the extensive landscaping (lawn, plants, flowers, and a minimum of three 3" trees) provided for each house.



18 The houses are heavily insulated

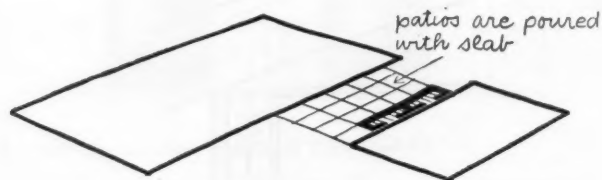
Ceilings have 4" batts with aluminum foil both sides. Frame walls have 2" batts, aluminum covered both sides, and aluminum backed gypsum board. Veneer walls have an additional 1/2" of insulating sheathing.

In all parts of the house, Webb & Knapp is making the most efficient use of its materials. Here are some examples:



19 Reinforced slab eliminates center footing

Welded mesh, 6" x 6", 6-6, is used in the slab, making a footing down the center of the house unnecessary. FHA may require it just the same, although it serves no purpose. (There's a continuous vinyl membrane between the gravel fill and the slab.)

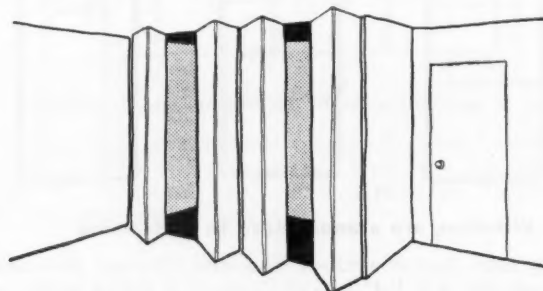


20 Patios are poured with slab

This saves the concrete contractor an extra trip, and saves Webb & Knapp about \$5. Both slabs are 4" thick, with cold joints at the exterior wall and under partitions.

21 Brick is laid in unbroken panels

No brick is used over window openings, and rarely will panels with windows have any brick. Thus brick is used only where it can be most economically laid.



22 Closet doors have no framing

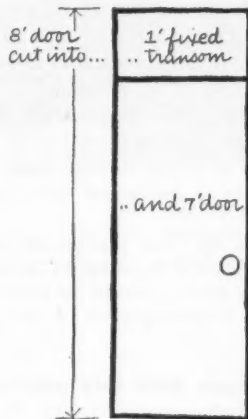
Metal bi-fold doors run wall to wall and floor to ceiling at one end of every bedroom, forming the closet. Jambs, head and trim are eliminated, cutting costs (the only closet cost is the cost of the door); and closet is big and completely accessible.

23 Partitions are not fastened to the exterior wall

"Prefabbers learned this trick long ago," says Slipher. Partitions are nailed to the top header and base plate, but not between. This lets the exterior walls expand, contract, and bow with seasonal temperature changes without breaking the usual tight joint with partitions. A piece of trim covers the joint on the inside.

24 The houses have no gutters

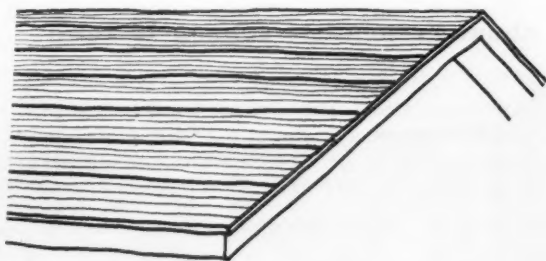
At a saving of "at least \$25 a house", gutters have been omitted. Shingles extend 1" beyond the 1½" x 6" fascia board, thereby acting as a continuous drip. Deep overhangs keep this water from being blown against the house.



25 Fixed-transom door eliminates fitting

Instead of framing doors, Webb & Knapp plans to buy 8' flush doors, cut them at the 7' level, plug the two open ends of the hollow core, use the top 1' section as a fixed transom. This will not only eliminate the time-consuming job of fitting trim and heads (saving about \$1 per opening), but will blend nicely with the Contemporary interiors of the houses.

The houses are full of quality features usually found only in much more expensive homes.



26 Cedar shingle roofs have interesting pattern

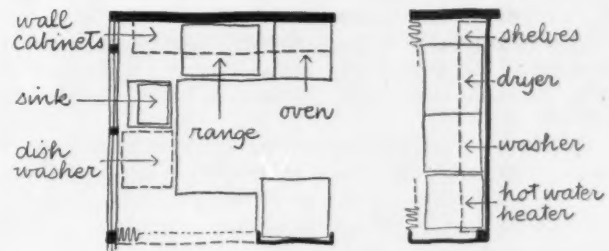
To give pattern and texture, every fifth course of shingles is doubled, at a cost of \$35 per house. This device (which Slipher got from H&H's July '57 issue) gives the houses a longer, lower look. As a selling point Webb & Knapp is using red cedar shingles for the first time in the area, at a cost of \$5 a square (or more than \$100 a house) more than asphalt shingles.

27 Floors are covered with ½" vinyl

Vinyl was chosen instead of asphalt because it wears better and resists local moisture conditions better. Although it will cost twice as much, Slipher feels it is worthwhile.

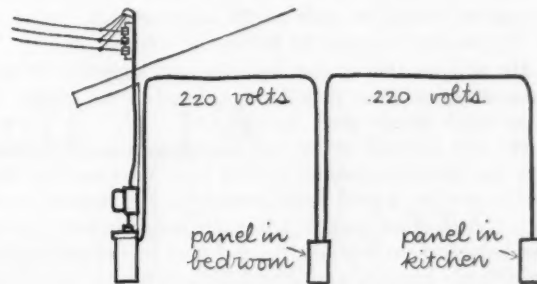
Even though the double-thickness vinyl costs \$200 more per

house than common 1/16" vinyl, Webb & Knapp prefers it because it is more resilient, does not retain indentations nearly as long. Full-size sheets are used in baths and kitchen, 9" x 9" tiles in the rest of the house. The large sheets have proven expensive to install because the ½" vinyl is fairly brittle.



28 Kitchens have lots of built-ins

The roster: a built-in dishwasher, garbage disposer, counter-top range and wall oven. All kitchen cabinets are of a plastic laminate material. It costs \$150 more per kitchen than a good grade of wood, but is being used to combat the warpage or rusting that the high humidity in the area would mean with either wood or metal cabinets.



29 100-amp. service, two distribution boxes used

Offering 100-amp. service instead of 60-amp. service costs Webb & Knapp about \$5 extra—"so little it is not worth talking about." Service entrance cable (three No. 2 wires) connects the two panels inside: one in the bedroom hall, the other in the kitchen. Both get 220 volts. 110-volt branch circuits are short, so voltage drop is almost zero. Webb & Knapp hopes to use a 220-volt loop system (at baseboard height around the house) within a year or two.

30 Soil and lumber are termite-proofed

Just before the slab for a house is poured, the soil is poisoned. Then, when the framing is up, the lower 5' all around the house is sprayed again. And any lumber that will be in contact with the concrete is pressure treated. The house buyer gets a renewable 2-year guarantee against termites from the sub-contractor.

31 Color will be integrated throughout

In such a big project, color coordination throughout is a big (and from a merchandising point of view, important) job. It is assigned to Slipher's right-hand man Bob Wright. He has just about the whole spectrum to work with, is using as his base colors all of the pastels, natural wood, and plain or painted brick. Color accents come from brighter solid colors on shutters and trim of traditional models, splashes of bright color on panels and trim of Contemporary houses.

The outside wall, trim, and roof colors for each house are planned in relation to colors on all adjacent houses on both sides of the street.

On interiors, buyers get a choice of 12 colors except in the bathroom and kitchen, where built-in color (counter tops and so on) limits their choice to two or three.

He thinks smart small builders will have to team up...

Why? To stay competitive in these days when it takes so much capital to buy and develop land.

Some small builders have already "teamed up"—six of them raised \$95,000 to buy and develop a 1,000-acre tract near Savannah (see "Joint Venture in Land", H&H, June, p 124.)

This kind of cooperation among small builders may be necessary to match the advantages that Webb & Knapp shares with all big builders (see also "Florida's Mackle brothers are shooting for 25,000 houses a year", H&H, July, p 143). Here are those advantages:

1) He can buy plenty of land ahead, and make a big profit on his land.

2) He can spread his risks pretty thin by having land in many areas and a wide range of house designs and prices.

3) Because he is building in all sections of the country, he can (and plans to) carry out nationwide promotion, advertising, and selling.

4) Even if he wasn't making money on his land (which he is) and doesn't make money on the houses (which he undoubtedly will), he'll still have a big potential capital gain on the shopping centers in each of the communities.

5) He can buy cheaper by buying in volume.

6) He will be able to get his subs and suppliers to work on close margins (and they'll do it because his orders will mean so much steady work for them).

7) He will be able to get the mortgage money he needs. He now has standby agreements with New York savings banks that make possible a pool commitment for 120 houses, backed up with construction money. As each house is sold, another builder commitment is added to the pool. This arrangement makes possible planned and scheduled continuous production.

He is now getting 97 on new 5½ %'s.

8) He will be able to get the financial backing he needs for land and land development. In a big firm like Zeckendorf's there are many possibilities:

Webb & Knapp is big enough to have cash enough to handle a lot of land development on its own. Reports that most of the development money will come from this source seem rea-

sonable since, though Zeckendorf is famous for pyramiding debt, he always seems to be able to get more cash.

For example, Alleghany Corp. has agreed to buy \$20 million of 15-year 5% Webb & Knapp notes. In return (when it takes the final notes, probably in 1959), it will get a 15-year transferable option to buy 10 million shares of Webb & Knapp common, equal to one-third of the company, for \$2.50 a share.

But there are several possibilities of other sources:

In the case of the New Orleans project, for example, both the cash that Godchaux Sugar had on hand and the money from the sale of the refinery were available for land development.

As on some of his past urban projects, and as in the case of Ft. Worth-Dallas project, he might bring in others with capital as partners or stockholders in his project.

9) He can cut closing costs. Because of the size of the development, many things can be done to cut New Orleans' traditionally high (\$400 to \$600) closing costs. Closing, like the rest of the operation, is being put on a production-line basis.

For example, there was one basic title search for all the land, cases and closings are processed in groups of at least six houses, individual lot surveys were made a part of the over-all engineering.

The result: a savings in closing costs of not less than \$100 a house.

Why did Webb & Knapp pick this particular time to go into home building?

Bill Zeckendorf Jr.'s answer to that question is an important reminder for other builders:

"In the mid-60's, the demand for new housing will be twice as great as it is today. So unless ways are found to break the log jam in land acquisition and land development—the biggest problem of most home builders today—we just won't be able to build all the houses we will need. That would hurt a lot of industries besides housing.

"Time is short, experience in whole-city planning and construction is short. So we have decided to move now, so that our know-how, our organization, and our land inventory will be in shape for the mid-60's."

Here's what New Orleans builders have to say about Zeckendorf coming to town

FRED J. FORSTALL, president of Home Builders Association of Greater New Orleans, whose firm usually tops 100 houses per year:

"It is a fine thing for the community, to the extent that needed housing will be provided. But if he carries out the tremendous building program people have been talking about, then he is going to overdevelop that area.

"Usually, we like to sit back and watch how newcomers perform for a while before forming opinions. I don't mean that we question the Zeckendorf plans, but we have seen others come into this area with big ideas about building thousands and thousands of houses, and have watched them fall flat. There was one who even went into bankruptcy.

"There are building problems which are unique to the southern Louisiana area, and I am sure Zeckendorf will be smart enough to use architects and engineers who understand these problems."

MORGAN G. EARNEST of Earnest Homes, who will build 100 houses this year:

"They haven't lived up to their statements that they would have some models open in September. I think they have run into the problems all out-of-town builders encounter when

they go into new areas. They are not familiar with local customs, and by the time they run into a maze of complications, they sometimes fail to get their projects off the ground. The same thing happens when New Orleans builders go elsewhere."

A. L. SIZER of A L Construction Co., who usually builds 125 houses a year:

"I've never heard of Zeckendorf doing any house building before and I haven't seen his plans, but I imagine his ideas are all right. Whether he will hurt us or not I don't know, but I don't think so. We feel that he'll sell to new people brought into this area by new industry. He may be a little premature. They'll probably need housing eventually, but not now in the quantities Zeckendorf is discussing.

BUDDY EANES of Buddy Eanes Home Builders, Baton Rouge, who builds 50 houses a year:

"I am not familiar with the houses Zeckendorf plans to build, but I see very little effect from his operations in the near future. I feel generally that any stimulation of the market is not going to hurt, and it might help. It is a tremendous speculation that Zeckendorf is talking about, but then the area between Baton Rouge and New Orleans is unique in its industrial potentialities." /END



THE JURY: Proctor Mellquist, editor, *Sunset Magazine*; George Pardee, builder; Harwell Hamilton Harris, AIA; Thomas Church, landscape architect; Gardner Dailey, FAIA; Charles Eames, designer; Carl Koch, AIA, chairman.

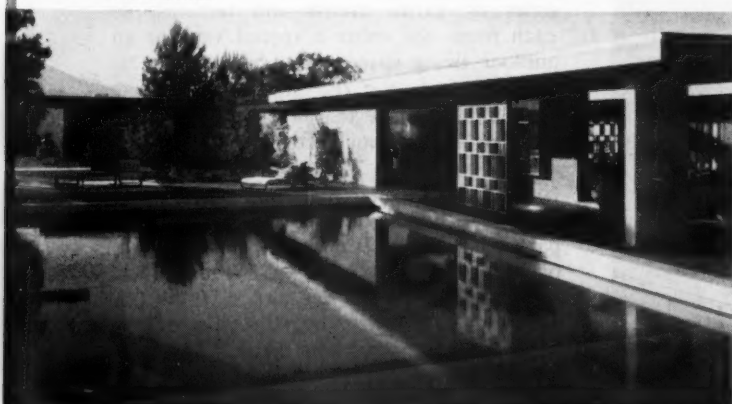
SUNSET and AIA pick the seven best houses in the West

Here and on the following pages are the seven honor award houses in the 1957 competition sponsored by the AIA and *Sunset Magazine*.

The entries—all Western houses built in the past three years—were in two groups, custom built and merchant

built. Carl Koch, chairman of the jury, says: "I think the most encouraging aspect was that the only unanimous honor award was to a builder's low cost house. Certainly the builders generally, and the architects as well, have a long way to go in low cost house design."

Irvin Kershner



The jury called this house "refreshing and unusual . . . a series of pavilions with a garden running through them." Architect Thornton Ladd also did the landscaping. Pasadena, S. O. Bennett, builder.

Only unanimous award winner was this house, built to sell for \$12,000, including architect's fee but not lot. In Kirkland, Wash. Paul Hayden Kirk & Assoc., architects. Robinson Homes, Inc. ➡

Honor awards went to:

Paul Hayden Kirk & Assoc. Merchant built. Below, and *HOUSE & HOME*, Oct. '56, p. 194.

Thornton Ladd. Custom built. Left, and *HOUSE & HOME*, Dec. '53, p. 118.

Paul Hayden Kirk & Assoc. Merchant built, p. 96-99.

Paul Thiry. Custom built, p. 100.

Henrik Bull. Merchant built, p. 101.

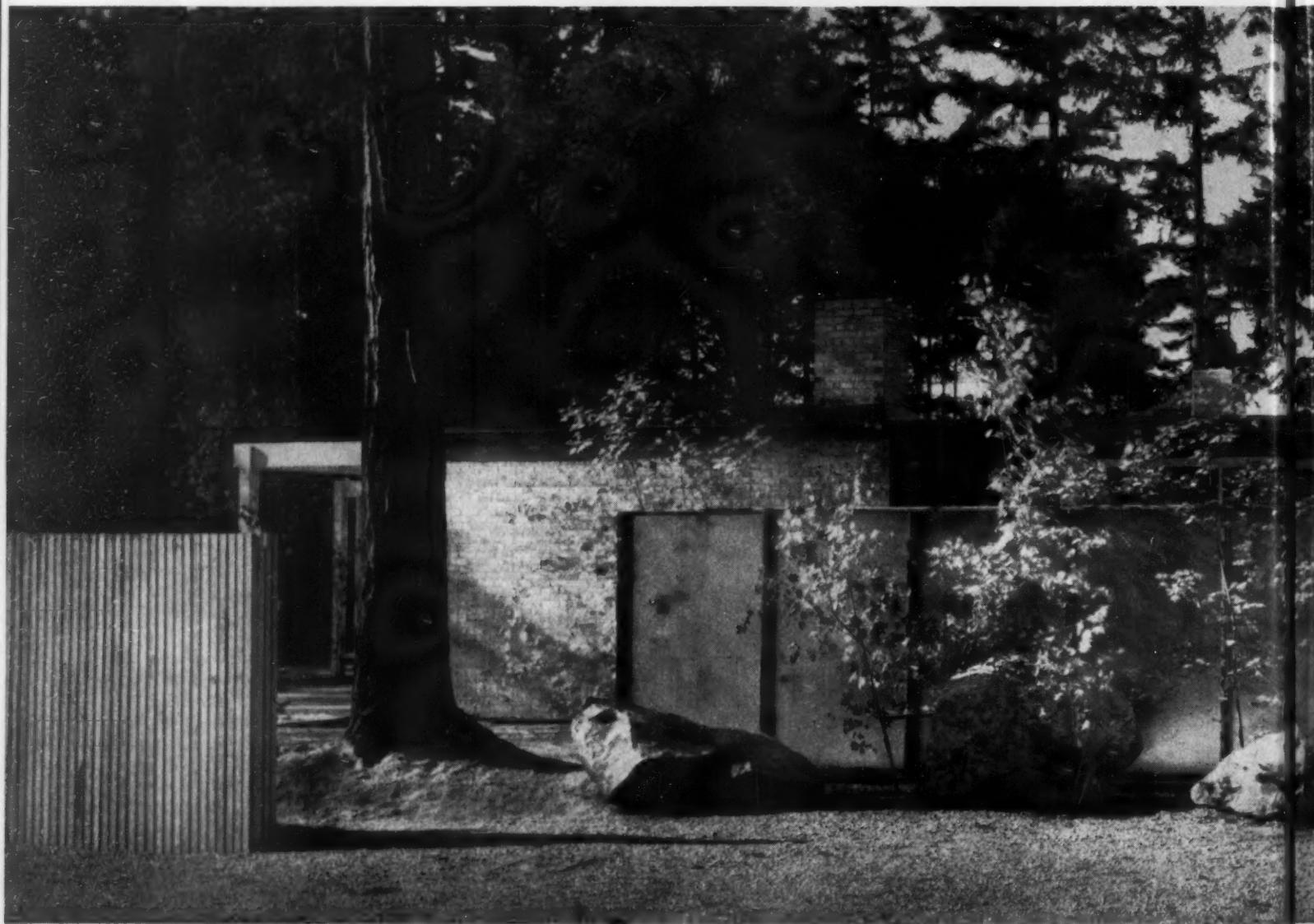
Paul Hayden Kirk & Assoc. Custom built, p. 102-103.

Raphael Soriano. Custom built, p. 104-107.

Dearborn Masser



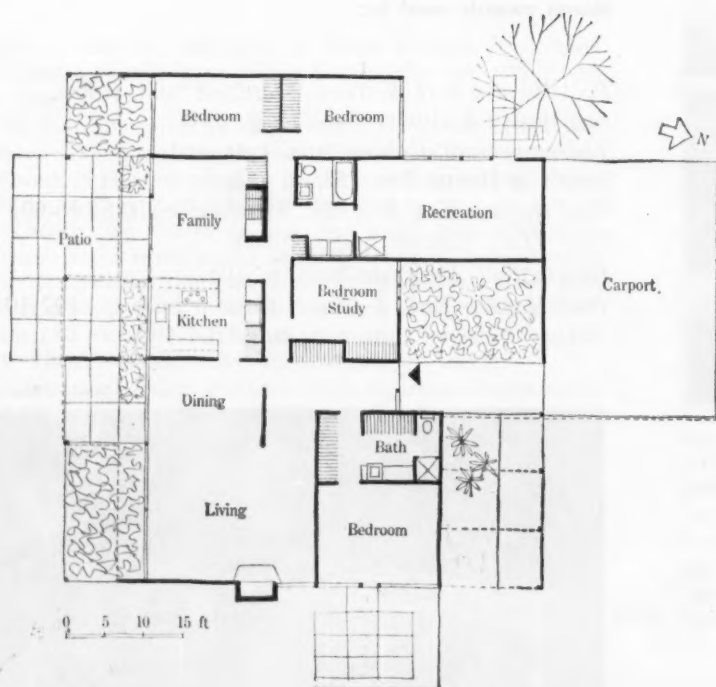
Photos: Dearborn Massar



EVERY ROOM IN THIS HOUSE HAS ITS OWN SPECIAL YARD.

To make each part of this house fit closely to the outdoors, the architect broke the lot into a series of yards, courts and terraces, so each room has either a special view or an outdoor living space. And because this is a two-zone house, the quiet formal zone has outdoor areas that are separate from those of the informal active zone. For example, the master bedroom has a private court and the living room overlooks its own special planting area. And the noisy active parts, such as the kitchen and family room, open to their own terrace. The recreation room is near the service and drying yard. Like most good zoning, this locates the children's rooms next to the family room, in the active part of the house.

In Medina, Wash. Paul Hayden Kirk & Assoc., architects. Robinson Homes, Inc.



Formal zone can be completely separated from children's family-room activities merely by closing two doors, one to kitchen, one to hall.



Obscure glass panels, wood fences and brick walls screen outdoor areas from street.

Designed for the Electri-Living
program of LIVING For Young
Homemakers.

Main entrance and bedroom-den are on the
same planted court. Board walk, like this
one leading to entrance, is repeated motif. ➤



More on this house on next two pages



Photos: Dearborn Massar

Doors open the whole side of living-dining area. Wood walk leads to terrace.

Presentation of this house begins on page 96

SLIDING GLASS DOORS OPEN ROOMS to the outdoors, and make them all seem light, large, and airy. The doors run from floor to ceiling, and as shown, often from wall to wall.



Extended brick wall and lots of glass make court part of the master bedroom.



Planting and obscure glass screen, right, give privacy to master bedroom court.

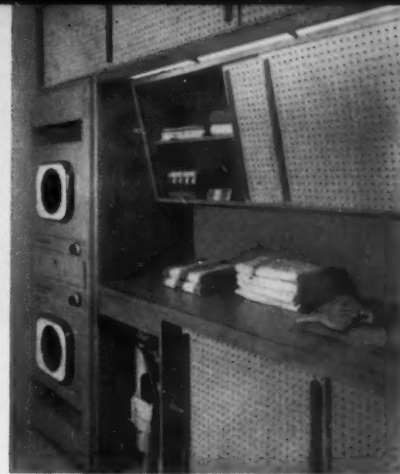




Storage is varied in size, arrangement and color to make kitchen convenient, pleasant.



Master bedroom has lavatory separated from bath, built into dressing-area counter.



Laundry has lots of shelf, counter space. Ample storage is found throughout house.

Light, bright family room makes casual meals cheerful, parties gay. With nearby terrace, this room is well adapted to family fun.

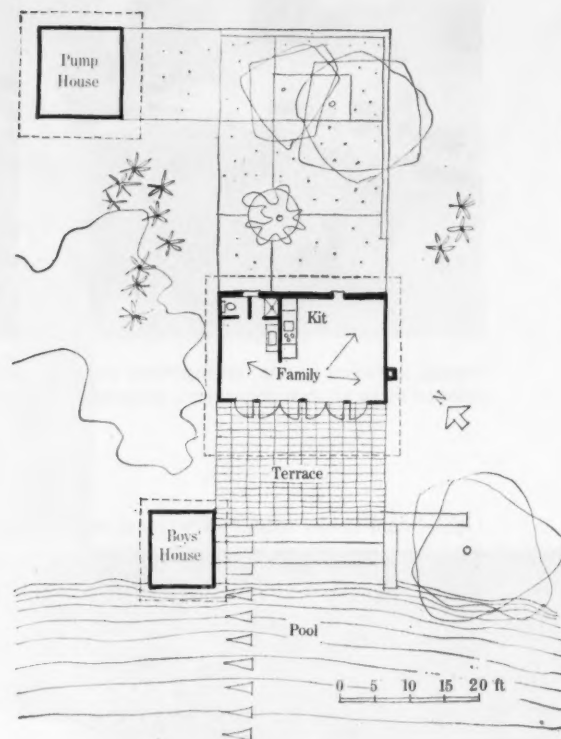




Entrance-side windows are for bath, right, and parents' sleeping balcony.

THIS SIMPLE WEEKEND HOUSE gives maximum shelter with minimum housework and maintenance. Most living is done outdoors, so the indoors has only three parts, a kitchen-sitting area, a cleanup-dressing area and a small balcony for sleeping. The interior has an exposed wood roof, and ceramic tile is the finish for both floor and terrace. Closets were left out so there's no hiding place for dirt or bugs.

In Ellensburg, Wash., Paul Thiry, architect.



House is in valley, facing a mountain-fed creek.

Art Hupy



Large terrace is really an outdoor living room on the open side of this house. Plastic roof at left covers sleeping quarters for sons.

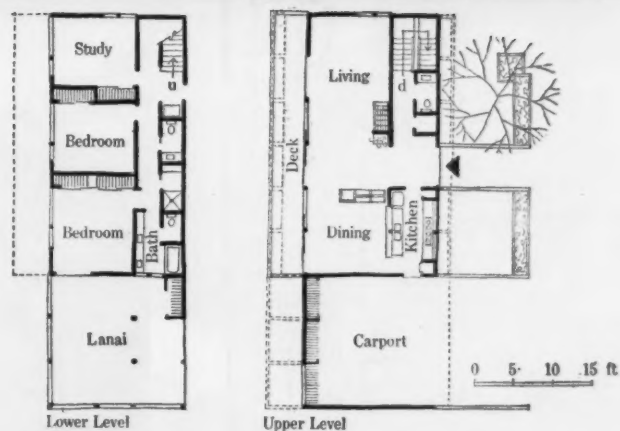


Photos: Dean Stone & Hugo Steccati

Framework and battens, stained black, form a striking pattern.

DRAMATIC HILLSIDE HOUSE was built on a site with a 64% (or 33°) slope. To take advantage of the magnificent view and still stay within the budget on this difficult site, the architect used a two-story plan and kept both floors completely off grade. Carport and living areas are at the street level on the upper floor. The lower floor has three bedrooms and a large private deck.

*Belvedere, Calif. Henrik Bull, architect.
Alexis Tellis Assoc., builder.*



Living room deck shades bedroom windows on the floor below.

Carport drive and entrance walk tie the house to the street. ➡





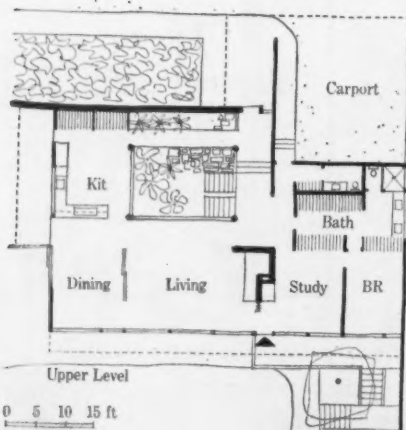
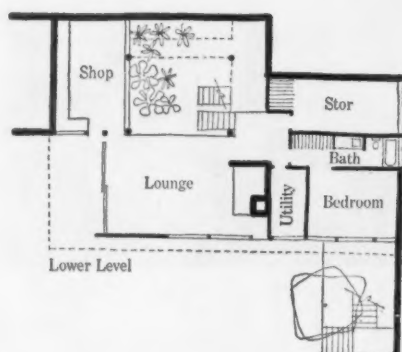
Photos: Dearborn Massar

Entire site is completely landscaped. It has same eastern quality as the court. Landscape architect was William G. Teufel.

AIA-SUNSET AWARDS

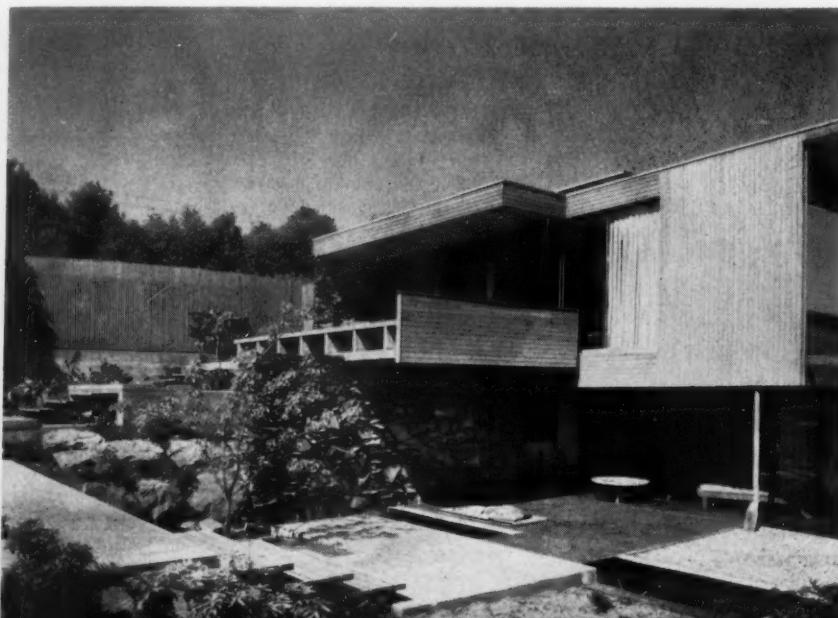
THE HEART OF THIS HOUSE IS A GARDEN COURT that brings the landscaping right into the middle of the house (see plan, left, and photo, right). To make the interior court possible in Seattle's weather, the architect decided to close it to the sky and open it to all the major rooms in the house. So the floor of the court was located halfway between the ground floor and the second floor of the house. Here it can be seen from both levels and has plenty of height to make it the center of attention. Light is from glass penthouse overhead.

*Seattle, Wash. Paul Hayden Kirk, architect.
Lewis J. Dowell, builder.*



House is for two adults, so second floor works like a one-story house.

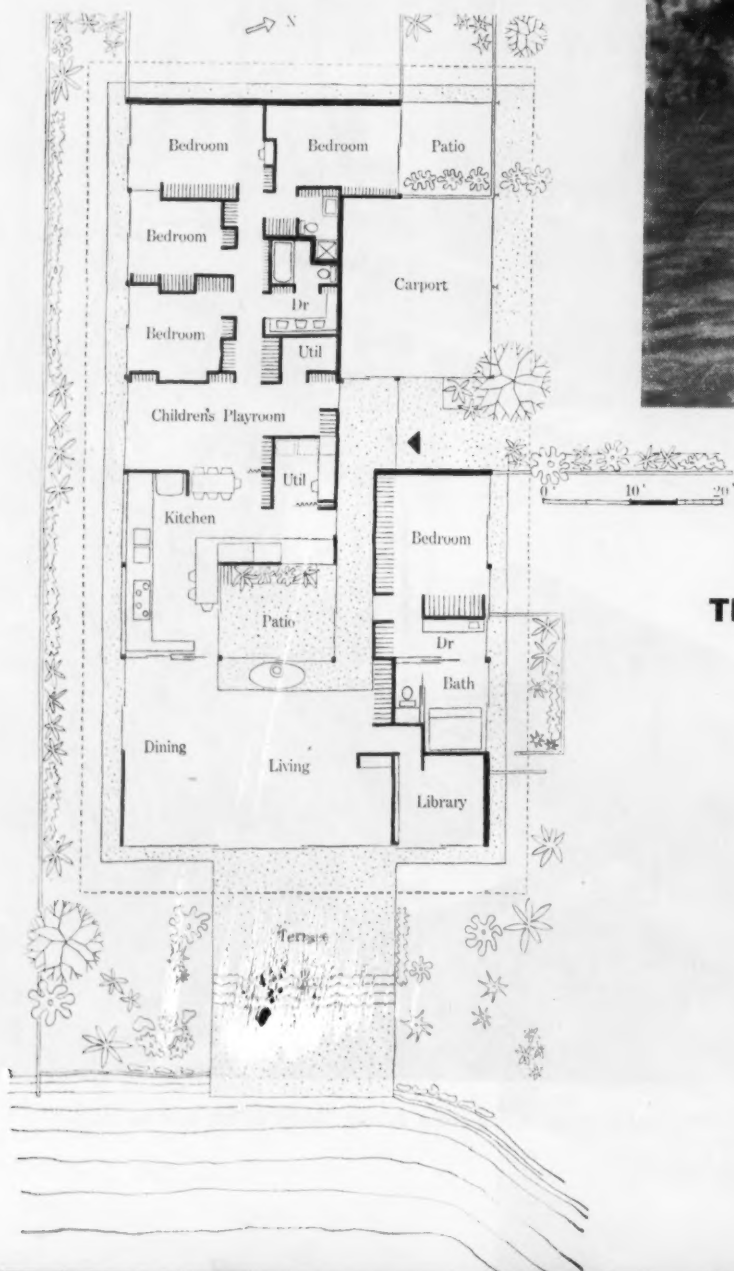
Lower level, planned for children home for a visit, opens directly to outdoors.





Oriental flavor of court is repeated in rectangular pattern of both screens and living room railing. Stairs at left lead to court.

Plan was divided into two 40'x40' squares, one for adults and one for children. Inner patio and kitchen form the connecting link. Outdoor play areas and patios are enclosed by screens.



THIS HOUSE MARKS A BIG STEP in steel construction. It is the first steel-framed house ever built that takes full advantage of the strength of steel to use really long span beams. (It is also the first house in which a number of other construction problems were solved. For details, see the following pages.) The long span beams let the architect place all supporting columns on the exterior walls so the whole interior is free of structural framing. Many of the interior partitions are storage walls that can be easily moved to meet changing space requirements. And almost all the exterior walls are sliding glass doors that open to screened outdoor areas. Because the columns are along the side walls only, the lagoon end of the house has no structural framing to break the view.

In Belvedere, Calif. Raphael Soriano, architect.

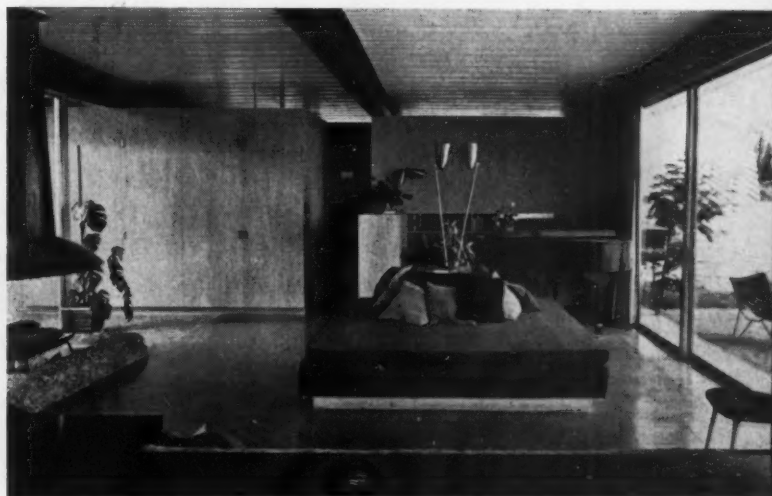


All-glass walls, made possible by structural system, leave view clear.

Photos: Elizabeth Soriano

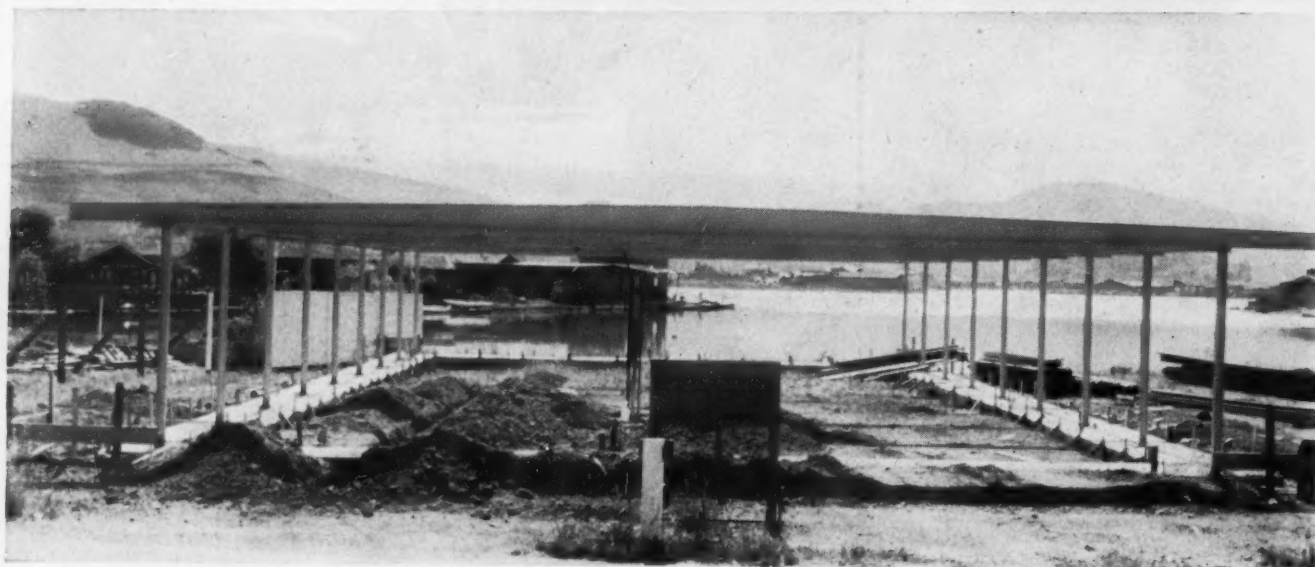
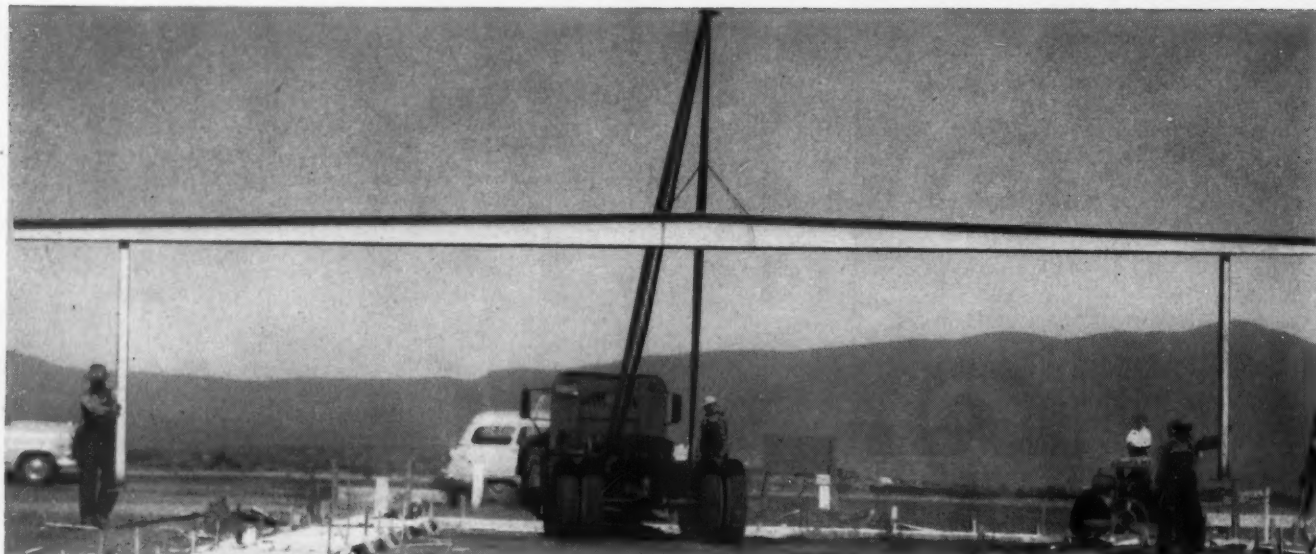


Wall at entrance is faced with cork; core is marine plywood.



Most interior walls are storage cabinets that can be moved or removed.

continued on next page



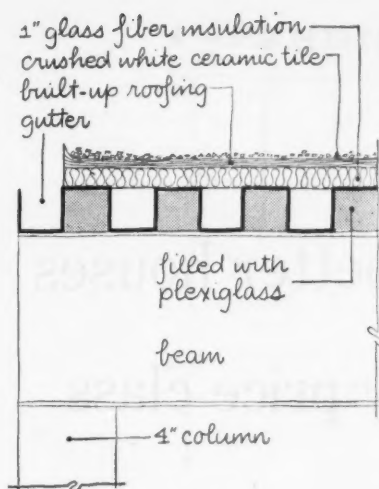
THESE WELDED STEEL BEAMS SPAN 40 FEET!

In Soriano's earlier Los Angeles house (H&H, Nov. '51) the span was 20'. In a second house (H&H, Dec. '55) the span was only 25'. In this new house the span is 40', plus a 4½' overhang on each side. To get this span without excessive depth, Soriano used a tapered beam instead of a rolled section. The beam was cut in the designed shape from sheet steel, and the flanges welded on. Beams and columns were made up as a complete unit, trucked to the site, and bolted 10' o.c. to the foundation. Soriano used a 10' spacing because he could get good competitive bidding on that length roof deck. The steel deck, welded to the framing, is both the finished ceiling and the roof structure.

Interior partitions are storage walls or 3" sandwich panels. The panels are 1" plywood, faced with 1" layers of refrigerator-insulating cork. It cost 19¢ a sq. ft. Storage walls, sandwich panels, and exterior window walls are all 8' high, so they fit to the underside of the beams. The remaining space to the steel decking was filled with Plexiglass. It cost 80¢ a sq. ft., was put in without putty, molding, or breakage./END



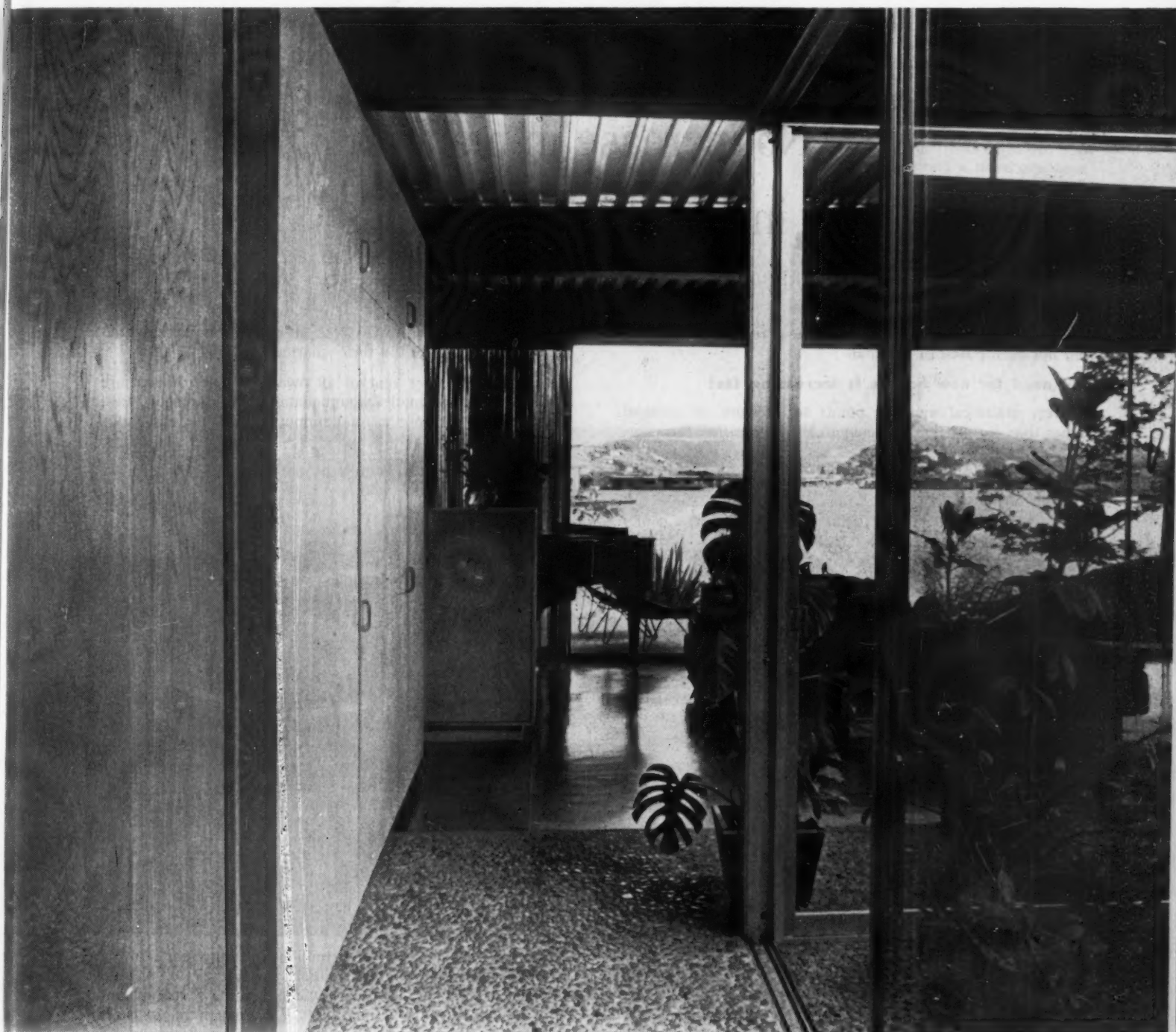
Shopbuilt cabinets were installed after frame, are movable for flexibility.



Edge of the corrugated steel decking serves as gutter; roof insulation and built-up roofing stop short of it (left). Insulation is 1" fiberglass on top of the decking, covered by crushed white ceramic tile to reflect heat, keep it from decomposing the built-up roofing. Screening (right) is an aluminum acoustical material.



Steel deck's corrugations, open over the beams. (top of photo, below), were another major problem in steel construction. Soriano used Plexiglass, cut $\frac{1}{8}$ " too big, and with two helpers, plugged the corrugations himself. Entrance floor and fireplace base are of Mexican agate pebbles, which have a natural polish.



FORECAST FOR '58 HOME BUILDING:

by Miles L. Colean

Home Building's No. 1 Economist

GROWING DEMAND for more and better houses —GROWING SHORTAGES in every price class BUT...

No relief from Washington

No increase in money

No increase in new homes

If home building does not set a new record in 1958, it will not be for lack of demand.

The need for new houses is increasing fast

Every statistical measure points to pressure of demand rather than satisfaction of demand, shortage rather than surplus, underproduction rather than overproduction. Let's call the statistical roll:

- *Births are setting a new all-time record* of 4,328,000 this year, will probably hit 4,415,000 next year. While babies don't buy houses, they certainly cause their parents to do so.

- *Marriages are continuing to climb* gradually from their post-war low in 1954, and you can look for a sharp upward turn in the mid-1960's. Marriage totals will probably hit 1,524,000 this year, 1,539,000 in 1958. These figures stack up well with anything in the past except the three post-war years.

- *Population growth still centers around the cities*, where it is rising much faster than population as a whole. This is due not only to increased births but also to migration from rural places. Census officials say the drift to the cities is still increasing instead of slacking off.

- *Non-farm households are still climbing* close to one million a year, or 200,000 to 300,000 higher than many observers predicted.

Meanwhile . . .

- *Demolitions are snatching dwelling units* at the rate of about 250,000 a year from the current supply. The high rate of demolitions—it will probably climb fast to 500,000 a year—stems from highway and urban renewal programs and abandonments for economic reasons.

- *Vacancies are getting dangerously low* as a result of population growth, demolitions and low production. The over-all

vacancy rate is down to 2.3% of all dwelling units, has been falling steadily since the third quarter of 1956

Less than one per cent of all owner-occupied houses are for sale. Family rental accommodations are also tight. Less than five per cent of the total supply is available, and much of this is pretty poor quality.

Right now, it is hard to see how vacancies can get any lower without producing explosive conditions. Yet we are chopping the supply by 250,000 or more a year while new families create a demand of close to a million.

A grim situation? It would be if the country were in a depression—if people's incomes were so low they could not escape the overcrowding and other hardships foretold by this statistical roll call.

But that's not the case. People are becoming more prosperous instead of less so.

Home-buying power is increasing, too

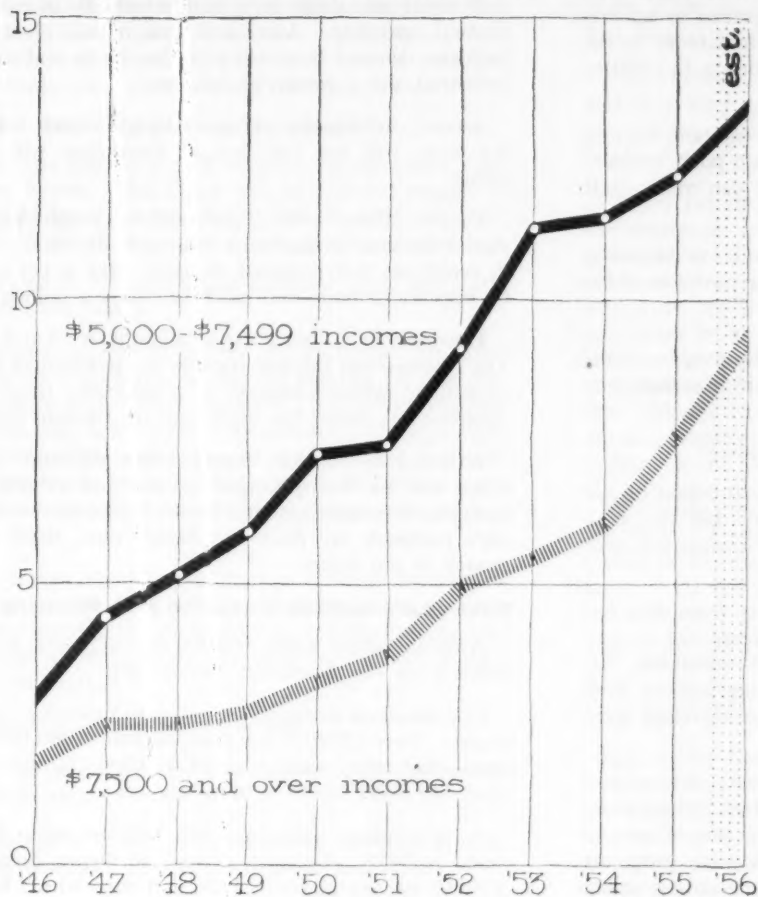
Take the net growth in households, for instance. According to Federal Reserve estimates, most of it is where families can afford to do something about their desire for better housing—in the middle and upper income ranges. And the trend is toward even greater growth in these ranges.

Federal Reserve figures on spending units (see graph on facing page) are the tip-off. Here's a sampling:

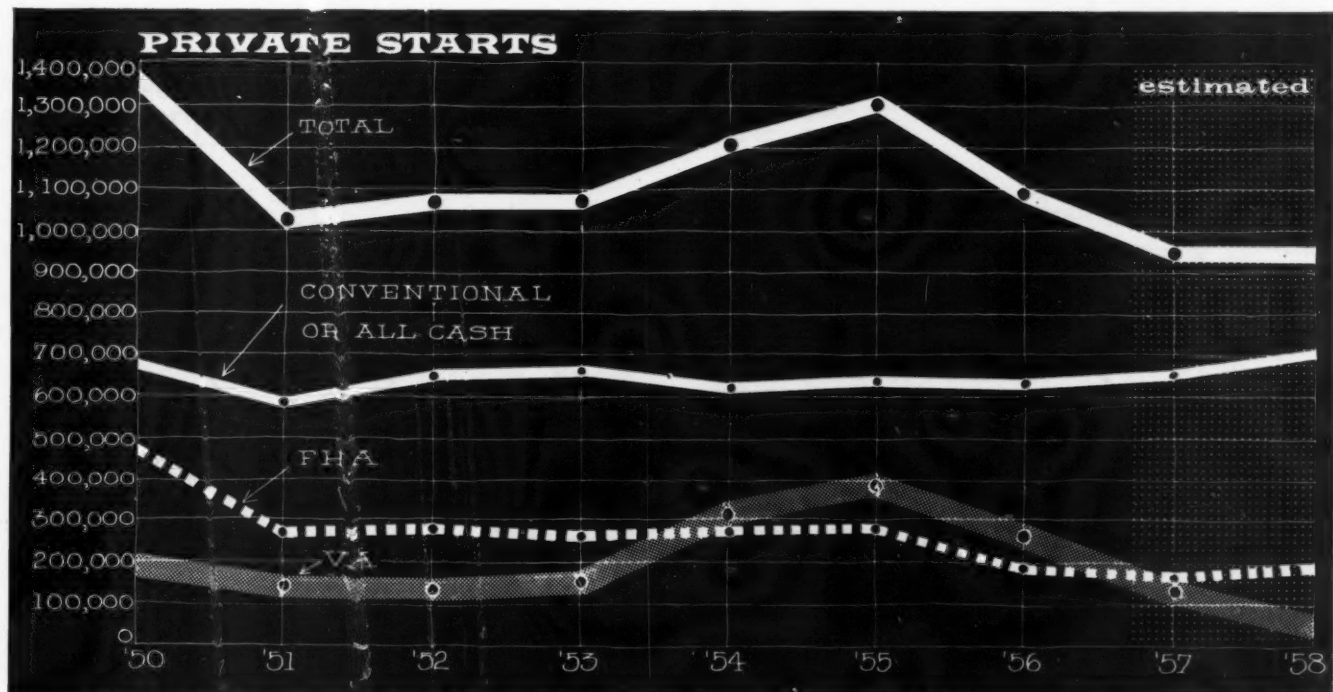
- In 1952, about 26% of all spending units had incomes of \$5,000 and over, and 9% had incomes of \$7,500 or more. By 1956, the ratios were up to 41% and 17% respectively.

- In 1954, there were 17.4 million spending units in the \$5,000-and-over group, 6 million in the \$7,500-or-more bracket. In 1955, these totals climbed to 19.8 million and 7.7 million respectively. And by 1956, they were up to 23 million and 9.5 million.

↓SPENDING UNITS (in millions)



BOOST IN HOME-BUYING POWER is revealed in the graph at left. From '55 to '56, spending units who could afford a new house climbed 3.2 million. Of that total, 1.4 million (those with incomes of \$5,000 to \$7,499) could afford to buy a moderately priced home, and 1.8 million (those at \$7,500 and over) could swing a more expensive home. In the same period spending units in the lower income brackets, not shown in the graph, fell off—dropped 1.5 million in the under \$3,000 group and 800,000 in the \$3,000-\$4,999 class. Source: Federal Reserve Board.



HOUSE STARTS WILL HIT 950,000 in 1958—the same as this year. Here's Economist Colean's reasoning: As usual, the bulk of the starts (probably about 700,000) will stem from conventional-mortgage and all-cash financing. VA financing, killed by low interest and discount limits, will not account for more than

60,000 units. So it is up to FHA financing, also hampered by unrealistic interest and discount rates, to bring next year's starts up to this year's level by providing for 190,000 units. Can FHA do it? Colean thinks so. Sources: Bureau of Labor Statistics, VA, FHA ('50 to '56), M. L. Colean ('57, '58 estimates).

So the annual growth is two to three million in the \$5,000 class and better than 1.5 million in the \$7,500 class. The 1.5 million should be able to buy houses priced at no less than \$18,000 and averaging \$20,000. The remainder in the \$5,000-and-over group should be able to swing a \$12,000 to \$18,000 house.

True, these estimates must be used with caution because they are based on small samples. But the main point is clear: Growth is substantial—particularly where it can make itself felt in the market.

The obvious conclusion: Potential demand for homes is greater than at any time since the immediate post-war years.

But home production is stalled

You would expect at least 1.5 million new dwelling units in 1958. But the total will probably reach less than one million and perhaps as few as 950,000.

Why? There are three curbs on home building:

1. *The cold war.* We have been putting \$40 billion of our annual national production into fighting a cold, but very real, war. Result: We simply do not have the resources left over to fill all our wants.

2. *Inflated costs.* We have been suffering from cost inflation mainly because high outlays for defense are heaped on top of heavy—and almost irresistible—demands for schools, highways, industrial plants, shopping centers and, of course, new homes. In some markets, rising costs have seriously deterred demand.

3. *Frozen interest rates.* In an otherwise free-money market, home building has been handcuffed by arbitrary government restraints on the price it pays for its money under the VA and FHA programs. And it is these programs that must finance all home building above the almost stable 650,000 units financed by conventional loans or cash.

Fortunately, two curbs may not be so tight in 1958.

First of all, there is a real possibility of some cuts in Federal spending. Also, and this means plenty to home builders, demand is tapering off for funds and materials for industrial and commercial building.

Second, inflationary pressures should soften. Home building costs will not fall, but at least they will stay fairly stable.

Despite these good signs and although more money should become available, it still probably won't be possible to reach the full potential demand. But it certainly should be possible to build and sell better than a million new units.

However, even that prospect is unlikely, if not impossible. The reason—and the sole reason—is the blight of interest-rate control, to which Congress in a surrender to an aggressive minority has added the nightmare of discount control.

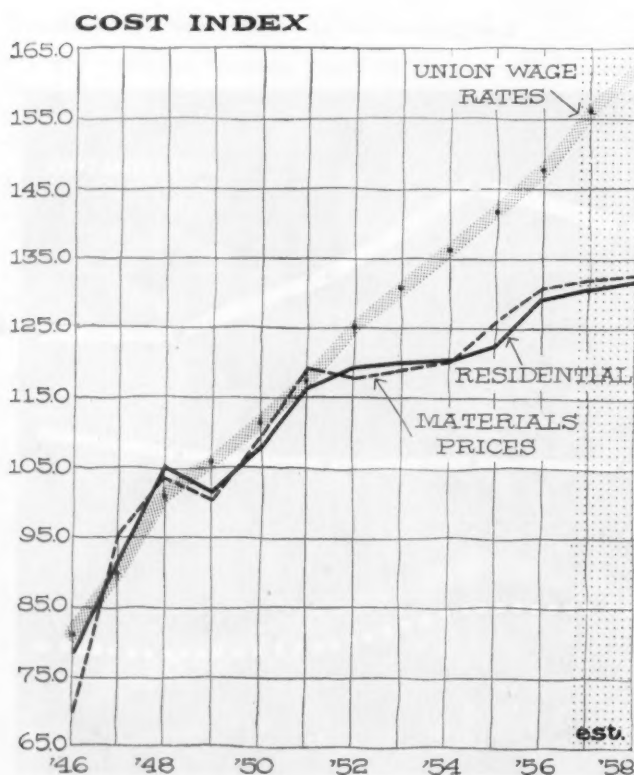
Interest-rate control, coupled with discount control, has killed the VA loan-guaranty system and crippled the FHA mortgage-insurance system. Under both systems, home building's prospects are poor—no money now, slight promise of money in the future.

Next year's outlook hinges on FHA financing

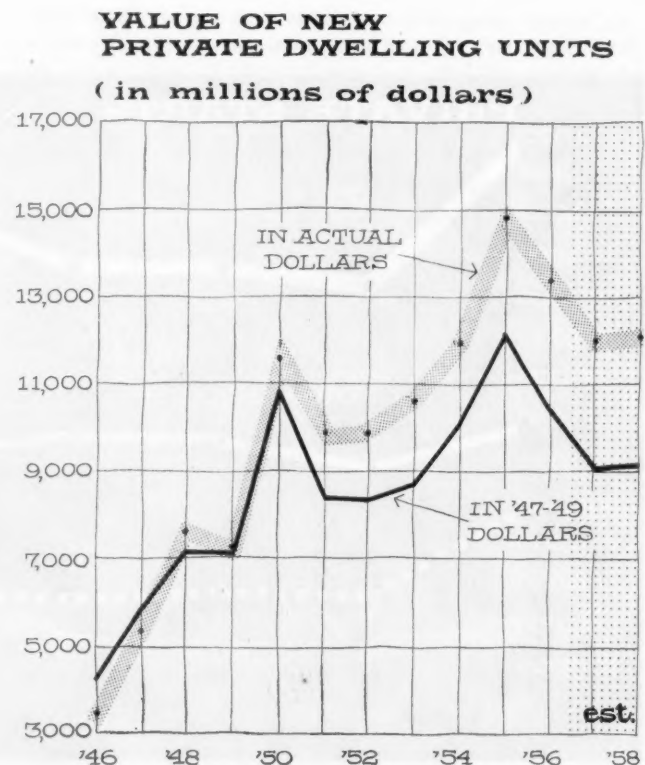
Anything above some 760,000 housing starts in 1958 must result from FHA financing. Here's why:

Conventional mortgage and all-cash financing runs a steady course. Since 1950, it has dropped below 600,000 units only once—and never quite reached 700,000. It may do so next year, but don't expect it to go higher.

VA guaranteed mortgages will add no more than 60,000 units in 1958. That's a pretty sad figure compared with 270,000 VA mortgages in 1956 and even with 130,000 probable this year.



COSTS WILL BE ALMOST STABLE next year. The over-all residential cost index is expected to rise less than half a point (131.4 to 131.8) despite soaring union wages. Sources: U. S. Dept. of Labor (wages, materials), E. H. Boeckh & Assoc. (residential), M. L. Colean (estimates).



DOLLAR VOLUME WILL RISE SLIGHTLY in 1958. The value of new-home construction is likely to hit a little over \$12½ billion, thus reverse the sharp fall-off that started in 1955. Sources: U. S. Depts. of Labor and Commerce ('46 to '56), M. L. Colean ('57 and '58 estimates).

But the VA system is hog-tied by a $4\frac{1}{2}\%$ limit on interest and a five-point limit (five points below the present market) on discount rate. So in 1958, the VA will account for little more than may come from two sources: a dribble expected from the direct-loan program and the carryover of outstanding commitments, most of which will end up in FNMA.

But can FHA financing pick up the slack?

This year FHA financing will account for no more than 160,000 new homes. That figure will have to be boosted by 30,000 if total starts are to hit 950,000 in 1958. It must be hiked by 90,000 if total starts are to reach 1 million.

Is an increase in FHA mortgages possible? Yes. But early signs are not encouraging.

FHA's top interest rate is $5\frac{1}{4}\%$. Its maximum discounts range from 1 to $2\frac{1}{2}$ points. So the net yield to 25-year maturity is no more than 4.75% to 4.9% (taking into account servicing costs and home-office management costs at a tight figure of 9.7%). This is at a time when high-grade industrial and utility bonds are being offered around 5% and private placements and commercial-property mortgages can be had at $5\frac{1}{2}\%$ to 6%.

So don't expect much more than a modest increase in FHA activity. At the same time, a decline seems unlikely because of the availability of around \$1 billion from FNMA, plus private institutional funds that may be considered captive of the FHA market.

Beyond this, what happens depends on . . .

. . . either an increase in the FHA discount rate that would produce a gross yield of about 6%

. . . or enough of a drop in non-housing demands to trim the general structure of interest rates by at least $\frac{3}{4}\%$.

Will FHA discount rates be raised? One change is pending.

The discount on military housing mortgages, originally set at $1\frac{1}{2}\%$, is going to 4%. What's more, FHA seems willing to make other changes where the present schedule does not reflect market conditions.

Nevertheless, any major change will be made reluctantly and only after evidence is beyond effective challenge—even by a Congressional committee. So immediate relief from this quarter is not likely.

Will a fall-off in other demands channel more funds into the mortgage market? Not right away. Demand is still growing for funds for state and local governments and public-utilities expansion. Outlays for business plants and equipment are leveling off, but don't expect this to mean an immediate let-up in the demand for funds. Pressure will be kept on the market for several months because of the need to refinance short-term loans and restore a more liquid position. Sooner or later, some slack will develop from this source. Whatever the benefit may be and whenever it may come, it is not likely to be felt in early 1958.

Of course, there are other possibilities, but they are all pretty iffy. They include: another infusion of FNMA funds; a shift in Federal Reserve policy from neutrality to "active ease"; a tax cut coming early enough in the year to make a real difference in the private money supply.

Unless pressure for action becomes far stronger, none of these possibilities can be counted on as vital influences on home building in the crucial first half of 1958.

So, despite home building's strong potential, any current forecast must be conservative. You can be pretty sure of a halt in the downturn. And you can hold open the chance of something better, but not bank on it. For you can't ignore the scope of political influences and the uncertainties of political decisions on which that "something better" must largely rest./END

Here's Economist Colean's '58 forecast for private rental housing . . .

Of the prospective total of 950,000 new dwelling units in 1958, close to 100,000 will be in buildings for three or more families. The proportion of multi-family units to the total is larger than a few years ago, but about the same as in 1957.

Most of the new units will be in large buildings and will offer fairly expensive accommodations. Many of them will be in cooperative projects.

The interest-discount pattern for FHA multi-family housing produces a better net yield than is possible for houses. But it is still none too attractive.

The $4\frac{1}{2}\%$ interest rate and 5% discount for mortgages on rental and cooperative properties under Sections 207 and 213 offer a 4.94% yield (assuming a 30-year maturity). The 5% interest rate and 2% discount for multi-family mortgages under Sections 220 and 221 permit a 5.18% yield.

Neither of these yields is particularly tempting to the investor. For one thing, there are always procedural complications in this type of financing. For another, he

can get a higher net yield elsewhere. Furthermore, the discount feature, by increasing the initial cash requirement, adds to the frustrations of the already harried entrepreneur.

. . . and for public housing

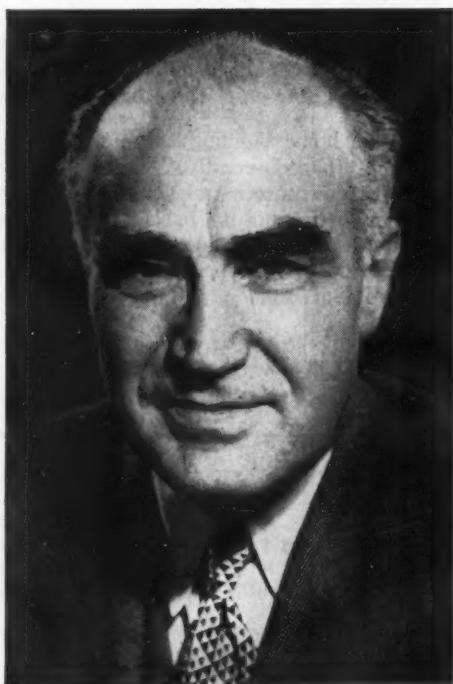
During 1957, government housing has made a spectacular revival from its comatose state of the last several years. The probable total—at least 50,000 units—more than doubles 1956 and is the highest since 1952. Next year's total will not be so high—is not likely to top 40,000 units costing \$420-million.

The bulk of 1957's gain is in military, not local-authority, housing. Military housing will account for about 30,000 units. Housing built by local authorities and other government agencies will probably come to about 20,000 units.

Neither military nor local-authority housing is expected to come up to this year's total in 1958.

The local-authority program has lost much of its appeal. It is bogged down with a cumbersome bureaucracy, confronted by public apathy if not outright hostility and suffering from the disillusionment of its own adherents. Only the zeal and political skill of a shrinking group of supporters keeps it alive.

THE STAGGERING NEED AND CHALLENGE



An address by Henry R. Luce,
Editor-in-Chief, TIME, LIFE, FORTUNE and HOUSE & HOME,
at the National Executive Marketing Conference.

It seems to me this is an historic occasion. At last the industry charged with raising the American standard of housing is getting together to think like an industry and act like an industry to get its job done.

I salute you. I salute the National Housing Center and the National Association of Home Builders for sponsoring this meeting. I salute the presidents, vice presidents, and sales managers of the great supply manufacturing companies who have traveled so far to come here. I salute the leaders of the architects, the realtors, the appraisers, the lumber dealers, and the mortgage lenders—who, in union with the others, have made this truly a summit conference of the entire industry. And I am proud of the part that the magazine HOUSE & HOME has played in bringing you all together.

I salute you all.

You home builders have much to be proud of in all the homes you have built since the war.

You have built far more homes than any builders have ever built in such a short span of time—almost as many houses in 12 years as all the houses in England or all the houses in France. And on the average they are the best 12 million houses ever built. You have broken the housing shortage.

You have made possible the greatest mass migration in all history, the great migration from East to South and West, from farm to city, from city to suburb—more than 80 million people on the move!

You have proven that private industry can do the job. You have set a unique example of teamwork by government-and-industry, not only without subsidy but at an actual profit to the taxpayer.

Still more important, you have laid firm foundations for a production-line industry which should soon be able to offer more comfort and better living in production homes than anyone can get today in one-at-a-time houses priced twice as high.

You manufacturers, too, have much to be proud of in these 12 million post-war houses. You have not only met ever-soaring demand for more and more production; you have poured out a stream of new products to make those

OF BETTER HOUSING

houses much more comfortable, much more efficient, and much more livable.

You have given us insulation to make our homes cheaper to heat and easier to cool. You have given us acoustical ceilings to keep our houses quieter. You have given us plywood for a hundred indoor and outdoor uses, some utilitarian, some decorative. You have given us walls of glass to make indoors and outdoors one. You have given us plastics for a score of better uses, from locks to skylights, from floors to drawers that will not stick. You have given us baths of truly Pompeian splendor. You have given us air conditioning. You have given us far better and more economical heat. You have given us a flood of wonderful appliances to make housework easy.

Very important—you have given us fine new tools to make home building more efficient, and you have offered us new equipment which could cut in half the staggering cost of moving the mountains of material used in building houses.

The tremendous job we still have to do

Having saluted you, and with such ample cause, my mind is drawn back to a certain occasion four or five years ago when I had reason to suppose I was in line for a round of congratulations. It happened to be something concerned with building, too—the building committee of a church in Manhattan. We of the committee had just completed a rousingly successful campaign for funds—we had not only achieved our goal but had topped it by a fine margin. On this Sunday morning, the minister was about to announce the glorious news from the pulpit, and I set my facial muscles in what I imagined to be a becoming expression of modesty. But did the minister toss a bouquet to us stalwart workers? He did not. Said he: “Let us pray.”

And that, gentlemen, is my keynote for these remarks about our industry.

“Let us pray”—for the perception to see what a tremendous job we still have to do! . . . For the honesty to recognize the failures of the past . . . For the intelligence to draw the correct morals from those failures . . . For the

perseverance to carry through with what we have begun with such high promise in San Francisco this week—the building of a coherent, integrated industry.

The basic failure of understanding

You may notice that I speak to you in a dual voice—sometimes saying “you,” and sometimes “we.” The explanation really is simple; when I pay tribute to all you have achieved, I speak as Editor of TIME, LIFE and FORTUNE on behalf of the great public you serve. When I say “we”—as when we pray together—I speak as Editor-in-Chief of our industry magazine—a magazine whose problems are your problems, whose responsibilities are your responsibilities, whose success will be your success, and whose future is your future.

And so, if past failures must be faced up to today, I accept whatever may be our fair share of responsibility. For, as I hope to demonstrate, many of the failings of our home building industry seem to be rooted in one basic failure—a failure of understanding among the six major segments of the industry. The beat-up word cannot be evaded: a failure of *communication*. And communication is my business.

Now this failure of communication in our industry is astonishing, since the separate segments of the industry—notably the architects and the builders—have some of the very best trade magazines in America; and in the so-called shelter books we have by far the best consumer press of any industry in America.

But still, architects, builders, appraisers, lenders, realtors, and suppliers do not know nearly so much as they need to know about one another's problems. They do not understand each other's needs and opportunities. Therefore, we have failed to develop the teamwork without which those needs cannot be met or those opportunities served.

So home building is still a divided industry—whose segments are just beginning to realize that the prosperity of each part is tied to the prosperity of the whole; and whose

continued

members are just beginning to work together to clear away the road blocks that are holding us back.

Four propositions for a united industry

At this point you are entitled to ask: How about some chapter and verse? Well . . .

As Editor-in-Chief of *HOUSE & HOME* I do not profess to be an expert every day on every technical aspect of the home building industry that is covered in the magazine; any more than I am a perennial expert on the Medicine stories in *TIME* or on Technology as elaborated in *FORTUNE*. However, I have had a considerably better-than-average layman's education in the building field, and I do have the large advantage of frequent contact with my editorial colleagues who *are* expert. So, from plenty of reading, plenty of talking, and much more listening, I have arrived at a number of propositions which I shall now submit to you.

Exhibit A—The Architects: It does appear that when they think of houses at all, the architects tend to think only in terms of designing a few thousand homes a year for custom clients. *Proposition:* Consider the architects' opportunity for greater service—and profit—as industrial designers for at least a million better homes for everybody.

Exhibit B—The Builders: I have no doubt that they favor in principle the aim of providing more livable and attractive homes for less money; but they cannot do this single-handed, and, generally speaking, they have not availed themselves of the industry resources that would enable them to do it. *Proposition:* Consider the result if all builders were willing to pay architects a fee big enough to make design-for-production profitable; and then were to take advantage of the realtors' special training to help them sell more houses.

Exhibit C—The Mortgage Lenders: So many of them seem to think of home building as only one of several investment opportunities competing day-by-day for their loans. *Proposition:* Consider what they could *really* do as bankers for the industry which over many years has offered them a bigger and better investment opportunity than all the other industries combined.

Exhibit D—The Manufacturers: On the whole, they seem to view themselves merely as vendors of lumber, or appliances, or bathtubs—or you-name-it. *Proposition.* Consider what these same manufacturers might achieve if they were to recognize their true potential role—as suppliers to America's biggest industry—an industry which should be providing twice as big a market for the manufacturer's product in new houses, and in old houses too.

Let's pause a bit longer with the manufacturer. It seems to my colleagues and myself that the manufacturer often suffers from a peculiar form of astigmatism: he is apt to confuse the identities of his salesmen and his actual customers. To be specific, he thinks of the builder as the

customer, for whose orders he must fight. In actual fact, however, the builder, along with the realtor is a key figure in the manufacturer's sales force—whereas the only *real* customer is the man who ultimately buys a house. And so—the manufacturer would do well to recognize the builder and realtor as his second-echelon sales force, capable of selling for him a bigger and bigger share of his production. And as a corollary—the manufacturer would do well to think of the builder's showroom as his own showroom—visited each year by about 40 million Americans, each looking for a better home and for better equipment to install in it.

One more word about the manufacturer: I believe it is the rare one who ever pauses to reflect that the builder's mortgage banker is the manufacturer's banker too—providing 20- and even 30-year credit to help sell the manufacturer's product as part of the assembled house.

And so, in very brief, a glimpse of an industry divided. Each of us is paying a high price for that division, and I am afraid the home-owning and -buying public is paying an even higher price.

The potential of a united industry

Now let's look for a few minutes at the potential of a *united industry*—in which architects, builders, bankers, suppliers, and realtors comprehend the function of home building and home selling as a great cooperative effort to help all Americans have better homes. And let us suppose, further, that this industry grasped the portentous fact that most consumers no longer build houses; that they buy them as they buy their cars and their clothes, ready made.

What then?

In the first place—if we were an industry truly working together—I believe we would no longer—or not much longer—be hamstrung by thousands of separate local building codes. I think most of you agree with me that the conflicting and often senseless requirements of these codes fragmentize our national market as no other industry's national market is fragmentized. They obstruct the use of uniform products, and so add a \$1,000 or more to the selling price of every home—a \$1,000 for which the buyer gets no added value; a \$1,000 that discourages a million sales.

As a united industry we would be well along the way—instead of only just starting—to standardize and coordinate the parts that go into the assembly of a house. And then the builders would not have to waste millions of dollars each year cutting and fitting lumber and pipe and whatnot at each building site.

Not to mention that horrendous anachronism—the compulsory paint brush.

Finally—and here I am speaking of our legitimate political potential—I believe that a united industry in home building would *not* be suffering almost the whole

cutback from tight money, as our fragmented industry now is doing. I do *not* believe we would be the only great industry that misses a share of the almost unbelievable prosperity of the whole American economy.

We have not built nearly enough good houses

A few moments ago I mentioned what I consider a salient fact of the industry's situation in the Year 1957—and immediate future: and that is that consumers in large numbers do *not* build houses; they buy them like automobiles or clothes. I am moved to say several things along that line.

In the first place, let me speak of the positive virtues of dissatisfaction. Dissatisfaction is one side of a coin, the other side of which reads "rising standard of living." There are many indices to living standards, one of which is the up-to-dateness of the consumer's automobile. I think I do not need to labor the point—which Detroit has long since grasped and successfully exploited—that the obsolescence of yesterday's automobile is a powerful sales lever for the industry's annual product. If this point is not immediately clear, just think of it in these terms:

How many new cars would Detroit sell if Ford, Chrysler and General Motors spent all their advertising dollars telling motorists how easy it is to fix up a 1950 car to be just as good as a '58?

By contrast, think of some prevalent practices in the home building industry in its present divided state. For example, I submit that it is a rare realtor who will forthrightly tell his prospect that yesterday's house is as obsolete as yesterday's car; and that new houses are much pleasanter to live in than houses built many years ago. I submit that many—too many—builders deplore any change in house design that would make new houses look really modern and up-to-date. I submit that many—too many—real estate salesmen tell shoppers the patent untruth that houses were built better in the good old days. And the manufacturer is spending \$10 advertising to the fix-up market for every dollar he spends to tell customers how much pleasanter, how much easier, how much more fun it is to live in a fine new house than in a fixed-up old one. In a well coordinated industry, this picture would be reversed.

Perhaps some of you are not happy with the analogy between the house and the automobile, and I shall not insist on it. For the sake of argument, let us assume it is *not* the business of our industry to stimulate obsolescence, and that our sole function is to satisfy whatever spontaneous demand there may be for new housing. How, then, is our industry doing in those terms?

Despite the salutes at the beginning of these remarks, the answer must be "Not so good." For one thing, we have let our prices climb nearly twice as fast as the rest of the cost of living, and so we have come very near to pricing our-

selves out of the current market. As for sales—we are not selling enough new houses even to keep up with the population growth, plus farm to city migration, plus demolition due to the highway program. I could go on and on about our defaults, but perhaps it is sufficient to say that we are *forcing* nearly seven million families—non-farm families—to live in homes that are either dilapidated or lack a private bath. We are forcing them to live so, because we have not built nearly enough good houses to go around.

I say to you—and I fear no disagreement—that it is a disgrace that one-seventh of our non-farm population should be forced to live in that kind of house.

The experts on HOUSE & HOME tell me that at the present rate of building it will take 100 years to liquidate these seven million homes that should be junked or completely rebuilt right now. Now I cannot believe that our industry—or our country—will wait anything like 100 years for the standard of housing that we deserve. I believe that our industry must get together on a program to replace those seven million junkers at the rate of 500,000 a year, and have them all off the market long before 1980.

The portentous statistics of the challenge

So how many houses *should* be built and sold in a year?—not merely to keep up with population growth but to provide every American family with a good home at a price it can afford?

I shall not toss off a headline-making figure. Instead, I shall offer you what seem to me to be the most portentous statistics of all, underlying our industry's market. They go like this:

A family earning \$5,000 a year generally can afford to pay at least \$12,000 for a new house.

A family earning \$7,500 generally can afford to pay at least \$15,000.

In 1956, the Federal Reserve Board says, more than three million new families moved up to the over \$5,000 bracket.

And nearly two million families moved up to the over \$7,500 bracket.

The Federal Reserve Board believes this staggering increase in your effective market is continuing this year and will probably continue next year.

If it does, our potential market on New Year's Day 1959 will include more than five million families who can newly afford to buy at least a \$15,000 house who could not afford one three years earlier and it will include at least ten million more who can afford to buy at least a \$12,000 house—and who could not afford one three years earlier.

Yet for those three years, the present forecast is that our industry will build only 3,100,000 new homes—all kinds and all prices combined.

Gentlemen—Let us pray—and then get down to work.



Photos: Moulin Studios

Builders and manufacturers get together at first executive marketing conference

Said NAHB Past President Thomas P. Coogan: "This is a red letter day for home building and the home buying public".

Said Editor Henry R. Luce: "This is an historic occasion. At last the industry charged with raising the American standard of housing is getting together to act like an industry to get its job done". (See page 112.)

More than 400 management and sales executives of America's leading building product manufacturers crossed the country to San Francisco last month to take part in the home building industry's first national executive marketing conference with the officers of the National Association of Home Builders and the most important builders. Participating also in the all-day discussions were representatives of the realtors, the lumber dealers, and the mortgage lenders.

The conference was sponsored by the National Housing Center and was developed in collaboration with the editors and marketing staff of **HOUSE & HOME**.

The program developed active audience participation. Among the points on which all the speakers seemed agreed were these:

Agreement No. 1

The builders are not just the suppliers' customers;
they are part of the suppliers' own sales force

Said **NAHB President George Goodyear**: "Most people no longer build houses—they buy them ready made. That is another way of saying the home builders sell them, with everything that goes into those houses included in the package."

Housing Center Chairman Richard G. Hughes: "We invited you manufacturers to this marketing conference not because we buy from you, but because we sell for you, and we need your help to sell more for you."

John W. Norris, president of Lennox Industries: "The builders are the biggest and most productive sales force we have. We manufacturers have more selling know-how and experience, so we should help the builders sell better."

Stephen J. Hall, administrative vice president, Simpson Timber Co.: "The builders are the people who are selling our product, so we want to know them better and work with them closer."

Donald D. Couch, vice president of American-Standard: "We're glad we spent a lot of money developing a sales plan to help builders sell more new houses, for the plan also makes it easier for them to capitalize our brand-name consumer advertising."

Builder Tom Coogan, past president of NAHB: "Nothing goes into the built-for-sale

house that the mortgage lender will not finance, so the manufacturers should realize that the builder's mortgage banker is their banker too, extending 20- or even 30-year credit to finance their sales. They need the mortgage lender's help."

Lender Stuart Davis, executive committee, US Savings and Loan League: "The houses we consider the best mortgage risks today are quality houses sold completely equipped, so the buyer won't have to load himself down with high cost, short-term credit to buy his appliances, carpets, etc. We want to make high percentage loans on such quality houses, so we have asked Congress to let us set up our own privately financed mortgage insurance system for loans up to 90%."

Moderator Perry Prentice: "In a normal year builders and realtors sell consumers more bathrooms and bathroom fixtures than all the plumbers in America. They sell consumers more disposers, more built-in dishwashers, burner tops and ovens, more color kitchens than all the appliance dealers. They sell five times as much lumber, five times as many doors, five times as many windows, five times as much millwork as all the lumber dealers sell to the fix-up and do-it-yourself trade. They sell 1,500,000,000 sq. ft. of flooring and 2,500,000,000 sq. ft. of roofing."

"And some 3,000 of them maintain at their expense the model houses which could be the finest possible rent-free showrooms for the manufacturers, visited each year by some 39,000,000 different Americans, all interested in better homes and better products for those homes."



President Goodyear



Chairman Hughes



Air Conditioner Norris, president of Lennox

Agreement No. 2

The new house sale is the most important sale.

John W. Norris, president of Lennox Industries: "The new house sale is the prestige sale that makes it easier for us to sell the old house market."

Realtor Maurice Read, past president of the California Realtors: "We realtors know firsthand that the new house sale is the most im-

portant sale—both for us and for you manufacturers—because it starts so many other sales. It starts a chain reaction of families moving to better homes, and that means a lot of fix-up sales too. More fix-up is done when a house changes hands than at any other time, and most people get their ideas for fix-up from the new houses they see, and especially from model houses. The new house sets the standard for modernizing the old."



Lumberman Hall, vice president of Simpson



Salesman Couch, v.p. of American-Standard



Lender Davis



Realtor Read



Appliance Man Rieger, vice president of GE



Rug Man Schumacher, president of Firth

More on marketing conference



Roy Stevens
Lumber Dealer
Thompson



Administrator Cole



Economist Rogg



Lockmaker Kendrick,
president of Schlage



Prefabricator Price

Charles K. Rieger, vice president of General Electric: "We recognized the special importance of the new house market years ago and set up a separate sales organization to sell it; now we are doubling this separate sales force. "The builders are the sales force we count on to market an unsaturated product for us, and next we are

counting on them to put across the electronic range."

Ade Schumacher, president of Firth Carpet: "The chance to show our product to 39,000,000 people in the model house sounds wonderful to me. That would sell the old house market as well as the new."

Agreement No. 3

Builders need more help from the manufacturers to sell more houses and products used in houses.

Consultant Stanley Edge: "The builders could sell a lot more houses if the manufacturers gave them more selling help." (See opposite)

Clarence Thompson, chairman of the Lumber Dealers Research Council: "I would estimate that about 3,000 of us lumber dealers supply 90% of the new homes, so we know firsthand how much help the builders need. We earn our living giving them this help—help finding land, help finding financing, help getting a good architect, help on pre-cutting, help in saving money on material handling. And we know the help most builders need most is help on selling and help in making their model house a more effective selling tool to sell more houses and more products used in houses."

Builder David D. Bohannon, past president of NAHB: "The smart builder would be glad to identify his house with the brand names of

the good products he sells as part of the house, but too few manufacturers help us make the tie-in."

NAHB President George Goodyear: "We builders need and want all the merchandising help and sales training help we can get from the manufacturers to recapture our rightful share of the consumer dollar. It would be a great help if you would direct more of your consumer advertising to helping us sell more new houses."

John W. Norris, president of Lennox Industries: "Our advertising to help the builders sell more new houses is paying off for us."

Editor Henry R. Luce: "How many new cars would be sold this year if the automakers spent all their advertising dollars telling motorists how easy it is to fix up a 1950 car to be just as good as a '58?"

Agreement No. 4

1,000,000 new houses a year is nowhere near enough to meet America's staggering need for better homes.

HHF Administrator Cole: "Demand is far in excess of today's production."

FHA Commissioner Mason: "We are not doing our job volume-wise today."

Editor Henry R. Luce: "The need of better housing is staggering. Nearly 7,000,000 non-farm families are forced to live in homes that are either dilapidated or lack a private inside bath because we have built 7,000,000 too few good homes to go around. This is a national disgrace." (see page 115).

NAHB President George Goodyear: "We are planning now for the time when we must build 2,000,000 new homes a year."

Economist George Cline Smith of F. W. Dodge Corp.: "The home building industry is suffering from what I call the million-house psychosis—the delusion that a million new homes a year is anywhere near enough. Today a million homes a year is under-building. Even 1,250,000

new homes would let us replace only 300,000 obsolete houses a year, an impossibly low replacement rate that would take 180 years to replace on present stock.

"Never before have the basic demand elements for better housing been so strong."

NAHB Economist Nat Rogg: "The basic minimum shelter requirement from now to 1965 is over 1,200,000 new houses a year just to stand still, without making even a start towards raising the American standard of housing. If you are content to stand still, if you are content to be an industry with no imagination, an industry selling only what was good enough for the last generation, then, gentlemen, you've had it. You've already been where you are going."

"The American people now have \$140 billion a year free for discretionary spending—money they can spend for what they want after they have bought what they need. The challenge to our industry now is to see how much of that \$140 billion we can tap for housing by offering a better product at a better price with better merchandising."

Just how — and how well — are new houses sold?

What help are the builders and their realtors getting from the manufacturers whose products they sell to the public as part of the new houses?

What use are they making of the sales aids many manufacturers offer?

And what are they doing to tie in with the manufacturers' brand-name promotions at the point of sale?

Here is the first public report of a pilot study conducted in Pittsburgh last spring to get the answers to these questions. It was made under the sponsorship of a voluntary committee which included, on the one hand, the president and two vice presidents of NAHB, along with some of the smartest builders and realtors, and on the other hand, the presidents or top vice presidents of 18 of the foremost advertising agencies in the country.

The report was presented at the National Executive Marketing Conference in San Francisco by Home Building Consultant, Stanley Edge, who supervised the research as a service to the industry.

Pittsburgh was chosen for the survey partly because Edge was familiar with the market, partly because it was about the right size, partly because it seemed reasonably typical, and partly because it was so centrally located that it seemed pretty sure that, if anything, the builders there would be getting more than average selling help from their suppliers.

The study first tracked down the builders of more than 90% of the houses built last year in Allegheny County. It covered all the builders who belong to the local Home Builders Association, plus all the contractors whose accounts with the six Pittsburgh lumber yards who serve the new house market indicated that they were building new homes and not just repairing old ones.

Then professional interviewers were sent to conduct depth interviews with all the builders who said they had or had had model houses, furnished or unfurnished. Next, comparative shoppers were employed to get first-hand reports on how these model houses were being sold. Finally, a mail survey was sent to 2,000 recent home buyers.

Stanley Edge's report follows in question and answer form:

Q. How much merchandising help are the builders in Pittsburgh getting from the manufacturers whose products they use in their houses?

A. Very little. Only 32% of the builders with model houses told our interviewers that they got any help at all from any manufacturer, distributor or dealer of any product used in their model houses, and only 24% of them said they got any help at all from any manufacturer, dealer or distributor of any product other than appliances; and even this help did not amount to much. With rare exceptions the help was limited to furnishing brand-name signs or cardboard cut-outs or offering mats for cooperative advertising featuring the builder's use of the manufacturer's product.

Q. Did the builders like these cooperative advertising mats?

A. Apparently not. During the entire two-month period covered by our survey we could not find a single advertisement in any Pittsburgh paper in which a model house builder had made use of one of these mats. The builders told our interviewers, "Their mats aren't the kind that would help us sell houses."



Q. Now, let's ask that same question another way. Are the builders in Pittsburgh cashing in on the manufacturers' brand-name promotions at the point of sale?

A. I'm afraid the manufacturers would be shocked if they saw how few of them are. At 52% of the model homes we

shopped there wasn't even a printed card identifying even one brand-name product used—not even the appliances. Only one builder had a display room to display the quality brand-name products used in his houses. At only three of the houses did the salesman give the shoppers any literature prepared by any manufacturer. Salesmen seldom volunteered brand-name information and under questioning it turned out several times that they did not even know what make of appliance was used, even though the name was right on the shield on the appliances. Half the time the salesman did not know whether the heating system was hot water or hot air, let alone whose brand he was selling. Several salesmen answered, "We'll find out when we go down to the basement."



Despite all the national promotion of water heaters, our shoppers found only one model house where the salesman could tell them the brand of water heater used. That one exception was a home where an excellent cut-out working model was on display—the only cut-out working model of any product we found in any model home in Pittsburgh.

Q. Was anybody doing a good job helping the builders?

A. Yes, the local utility companies were on their toes to help the builders make a successful selling feature of the appliances in their house. Out of 76 model houses, we found that 72 included ranges and ovens in the package, 59 including refrigerators, 51 included dishwashers, 50 included disposers, 47 included washers and dryers. And 47 of the 72 reported that

More on marketing conference on next page

MARKETING CONFERENCE *continued*

they had received selling and promotion help from the utility company—compared with 18 who said they had received help from the distributor, 14 from the dealer and 13 from the manufacturer. These figures duplicate and overlap each other; the total was still 47—with 25 of these 72 model house builders getting no help at all from anybody to make the appliances they sold help them sell houses.

Q. Would it have been worthwhile for the manufacturers and distributors to make a bigger effort to get displays in these model houses?

A. Sixty-eight model-house builders estimated that a total of 1,033,000 people had visited their model houses—an average of close to 15,000 per builder. That works out to almost 200 lookers per house sold, which may sound like exaggeration at first hearing, but actually it is probably a little under the national average.

I can't imagine a finer rent-free showroom for the manufacturer's product.



Q. Did the builders want more help from the manufacturers?

A. They told our interviewers they did. Incidentally, they were so concerned with their selling problems that a high percentage of them spent nearly two hours telling our interviewers their troubles. And it might interest you to know that on three separate occasions, 40 of them paid \$2,000 to get a famous sales-training expert to come to Pittsburgh and give them a six-hour lecture on how to sell better.

Q. We know that several manufacturers do have excellent plans to help the builders to sell more houses. What about them?

A. Builder after builder indicated that he would be glad to tie in with a well prepared merchandising program but only a few manufacturers have such a plan, and apparently those few are not getting through to the builders in Pittsburgh. We checked up on two of them.

One of these uses an excellent sales-training film on how to sell a house. We had a builder who was using this manufacturer's product ask to see the film, and sure enough it turned up in a drawer, never used.

The other case was an excellent 100-page merchandising program. We couldn't find that any builder in Pittsburgh had ever seen it, so we checked back on the distribution chain and found that none of that manufacturer's dealers knew about it, so we checked further and found that even the manufacturer's regional distributor did not have a copy.

Q. What kind of help did your survey make you think the builders would welcome most?

A. National advertising designed to help sell, not the old house, but the new house and all the new things in it.

Q. What else?

A. A great many builders would welcome help in training their salesmen to make more effective use of the various products used in their houses. For example, I might cite the case of a client of mine who had just bought all the appliances for 340 package kitchens, so he told the appliance manu-

facturer that every Saturday morning he had a two-hour sales meeting for all his salesmen and suggested that the appliance manufacturer take over the whole two-hour session to teach the builder's salesmen how to make optimum selling use of



the appliances. Instead of sending a good man from the regional office to do the job, the manufacturer assigned it to the local salesman on the account who did such a poor job this meeting broke up before half the usual time was up.

Q. What else?

A. They would like more interesting displays—not just printed signs.

Q. Did your shoppers think a good selling job was being done to sell more new houses?

A. They rated 18 of the salesmen as good, 19 as fair, and 11 as poor.

I suppose this is about on a par with the performance of salesmen for other industries, but I think our shoppers ratings were on the friendly side, and here is why: at each model house the shoppers started the conversation by saying "We are interested in a new house" and at each house the shoppers got the salesman's name, because they had to put it in their written reports. But they visited 22 model houses before they ran into a salesman who knew, and followed, the first rule of big-dollar selling: get the prospect's name.

Incidentally, I got a good check on the importance of good selling. At one big builder's tract the shoppers were shown around by two different salesmen—one of whom they rated poor, one excellent. Later I found that the excellent salesman had made 18 of this builder's last 20 sales; the poor salesman had made only two.

Incidentally, it might interest the furniture and furnishing manufacturers to know that there were 11 models in this tract, ranging from \$13,950 to \$22,000 and only the second highest priced model, selling at \$15,000 was furnished. And that the furnished model sold as many as all the ten unfurnished models combined.

Q. How big were the builders whose model houses you shopped?

A. Most of them were building 25 houses or more a year, because it takes real money to have a model house; an average of \$5,494 for furniture and furnishings and an average of \$4,208 more for promotion to get out the crowds. A builder can't absorb such a \$9,702 sales expense on much less than 25 houses a year.

Q. How did the model-house builder compare in size with other Pittsburgh builders?

A. The model-house builders accounted for 75% of all the sales we could track down. The 76 model-house builders averaged 56 sales last year; the other 85 builders we were able to find averaged 16 a piece. Incidentally, Pittsburgh builders average much higher than the national average. The builders of 25 or more houses built 85% of the total we could run down and the builders of 5 or more built over 99% of what we were able to run down.

And this year the over-25 house builders are increasing their share of the market and the under-25 house builders are losing out. /END



Now is the time to BUY A NEW HOUSE

Yesterday's house is almost as obsolete as yesterday's car, but not enough people seem to know it.

Today's good new houses are built much better and tighter than houses were built in "the good old days."

Today's good new houses are better insulated and better oriented, so they are easier to keep cool in summer and cheaper to keep warm in winter. Today's new heating and cooling equipment is much more efficient, so a well-built new house of 1,200 sq. ft. can be air conditioned all year round for less than \$150 a year.

Today's good new houses are planned for easy housework and servantless living, and you can buy the built-in dishwasher, disposer, refrigerator, range, oven, freezer, washer and dryer under a package mortgage with up to 30 years to pay.

Today's good new houses are planned for more enjoyment of your land. They are planned for rear-living and privacy, instead of front-living in sight of every passing truck. They are planned for indoor-outdoor living with sliding walls between patio and parlor.

Today's good new houses are better planned for family living and larger families, with two separate rooms for day-

time life and a formal room and a family room, a room for the parents and a room for the children, a room for TV and a room to get away from TV. And acoustical ceilings make them quieter.

Today's good new houses have more baths and better plumbing. They have adequate wiring for electrical living. They are much better lighted, day and night. They make use of scores of fine new products and new maintenance-free materials—from aluminum, asbestos and acrylics to plywood and steel and vinyl. They lend themselves to today's fresher decoration, today's better colors, today's richer textures.

Today's good new houses are more apt to be architect-designed and built by merchant builders who know how to hold down costs. (New house prices have risen less than any other building cost since 1952.)

Today's good new houses, in brief, are much better houses and much better buys. They offer much easier, pleasanter living. And they are much easier to pay for on a long-term, low-down-payment mortgage. (Many builders will now let you trade in your old house to buy a new one, just as you trade in your old car.)

So visit the model houses advertised in your local papers this week and see how much more happiness your family can get for the money if you buy a new house now.

House & Home

America's Biggest Industry: Magazine for America's Biggest Industry
COUNTRIES: AMERICAN, CANADIAN, BRITISH, AUSTRALIAN, NEW ZEALAND, SOUTH AFRICA

This advertisement is published on behalf of the home building industry by House & Home.

This advertisement appears in LIFE, Sept. 30th and in TIME, Sept. 23rd

You can get free mats of this ad, in several newspaper sizes, with spaces for you to insert your own company or association name.

Write to House & Home,
9 Rockefeller Plaza, New York, N.Y.

Here's the advice HOUSE & HOME is giving in full page advertisements to 28 million readers of TIME and LIFE

"Now is the time to BUY A NEW HOUSE" . . .

Yesterday's house is almost as obsolete as yesterday's car but not enough people seem to know it.

Today's good new houses are built much better and tighter than houses were built in "the good old days."

Today's good new houses are better insulated and better oriented, so they are easier to keep cool in summer and cheaper to keep warm in winter. Today's new heating and cooling equipment is much more efficient, so a well-built new house of 1,200 sq. ft. can be air conditioned all year round for less than \$150 a year.

Today's good new houses are planned for easy housework and servantless living, and you can buy the built-in dishwasher, disposer, refrigerator, range, oven, freezer, washer and dryer under a package mortgage with up to 30 years to pay.

Today's good new houses are planned for more enjoyment of your land. They are planned for rear-living and privacy, instead of front-living in sight of every passing truck. They are planned for indoor-outdoor living with sliding walls between patio and parlor.

Today's good new houses are better planned for family living and larger families, with two separate rooms for day-

time life—a formal room and a family room, a room for the parents and a room for the children, a room for TV and a room to get away from TV. And acoustical ceilings make them quieter.

Today's good new houses have more baths and better plumbing. They have adequate wiring for electrical living. They are much better lighted, day and night. They make use of scores of fine new products and new maintenance-free materials—from aluminum, asbestos and acrylics to plywood and steel and vinyl. They lend themselves to today's fresher decoration, today's better colors, today's richer textures.

Today's good new houses are more apt to be architect-designed and built by merchant builders who know how to hold down costs. (New house prices have risen less than any other building cost since 1952.)

Today's good new houses, in brief, are much better houses and much better buys. They offer much easier, pleasanter living. And they are much easier to pay for on a long-term, low-down-payment mortgage. (Many builders will now let you trade in your old house to buy a new one, just as you trade in your old car.)

So visit the model houses advertised in your local papers this week and see how much more happiness your family can get for the money if you buy a new house now."/END



Charles Ervin uses

20 TRADE SECRETS

to sell 500 houses a year in a city of 150,000

Ervin's trade secrets are so unorthodox they may strike you as all wrong. Or they may impress you as just the kind of methods you can put to good use. But, whether or not you like his ideas, you'll have to admit they have paid off.

Ervin was a 23-year-old stripling when he started business ten years ago in a 10'x12' shed. Today his annual sales of new homes in Charlotte, N. C., top \$7 million. What's more, his business keeps booming in a year when most home building has slowed down.

Here's how he does it:

Trade Secret No. 1:

**Find a style that sells well in your area
—then offer plenty of variations on it**

Ervin's basic style (see opposite) strikes a lot of Charlotte people as what a home should look like. And most of his prospects want a house that is similar to one of the 3,000 houses he has already built. But they also want—and get—some individuality.

Some prospects come in with plans prepared by their own architects. Ervin then contracts to build their houses. Others have seen an Ervin house they like, but ask for changes such as more closets, an extra bath, a fireplace or larger rooms.

Prospects' suggested changes go to the design department, which draws finished plans and elevations. Most of the time Ervin's designers don't have to talk with customers because the bulk of this liaison is handled by his salesmen.

In developing his basic designs, Ervin has worked with three architectural firms—Holroyd, Folk & Gray; Paul Lincoln Snyder; and James R. Thomas.

Trade Secret No. 2:

Span the price range from low-cost to luxury

Like General Motors, Ervin offers everything from a stripped-down Chevie to an accessory-loaded Cadillac. His prices, including land, start at \$10,400 and go up to around \$35,000 (for a 2,500 sq. ft. house with oversize garage, large screened porch, 2½ baths, big lot with trees).

Trade Secret No. 3:

Build in any part of town

Ervin has property in half-a-dozen Charlotte locations. He has land wherever buyers want to live—north, south, east or west. He constantly buys and develops land, makes sure he has lots for all price ranges. His tract sizes vary too—from 100 to 1,000 lots. If buyers don't find what they want in Ervin's tracks, he will build on their lots.

continued

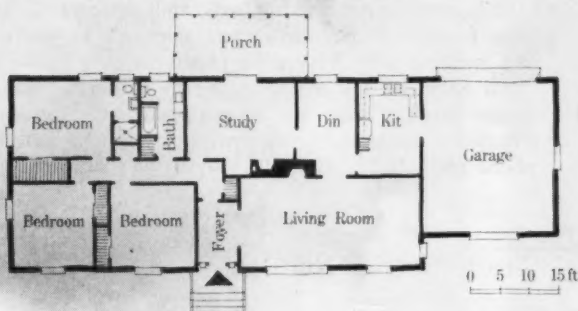


\$18,000 is the price of this house and lot—proof to Charlotte newcomers that Ervin offers one of the country's best buys.

In his traditional brick houses,
Ervin offers variety
in models and price



\$13,814 buys this 1,300 sq. ft. home without lot.



\$23,000 is Ervin's price tag on this 2,200 sq. ft. home without lot. House has three bedrooms, two baths, dining room, den.

Trade Secret No. 4:

Give your buyers a firm price on all options

Ervin's prospect not only gets his plan in a matter of days but also gets a firm price. And if he decides to add a porch or an extra bath, use stone in his fireplace instead of brick or push a wall out another four feet, he gets a price for the extras immediately.

Each salesman has a component price list. He starts with the base price for a standard house (three bedrooms, bath, brick-veneer construction) and adds fixed prices for all additions and changes. He does not show his price list to buyers, but will discuss prices of larger items like porches and bathrooms.

Salesmen are so familiar with costs they can give quick estimates that are close to the cost department's prices.

Do buyers haggle about the cost of extras? No more than new-car buyers argue over accessory prices.

Trade Secret No. 5:

Give your new development a settled look

Thousands of families want a new house but cannot stand the thought of moving into a rough, dusty, barren neighborhood. Ervin does all he can to overcome this reluctance.

He saves every tree possible, as the accompanying photos show. He seeds and landscapes every lot (cost: \$350 per house), gives every buyer ten pounds of seed for bare spots. He often landscapes a formal entrance to his projects.

Result: his new tracts soon look attractive, show up well when salesmen drive prospects through them.

Trade Secret No. 6:

Always have something new to talk about

Like other successful merchandisers, Ervin knows he has to have something to keep people interested.

At least once a year he opens a new project, usually has both furnished and unfurnished model houses. What's more, he designs new houses for his older neighborhoods—variations of split levels, for instance. And he builds talking points into these houses—new family rooms, new designs in screened porches, garages and carports. His aim: show Charlotte families something different from what they have been seeing.

Although most of his homes are built to order, Ervin starts about 100 houses a year on speculation. They are usually sold during construction, often soon enough to let buyers specify many features.

Trade Secret No. 7:

Locate your models shrewdly

Ervin arranges his model houses to give prospective buyers a favorable first impression. He often puts two or

three models on a short block, then ropes off the entrance of the block. He likes people to have to walk a half a block from the parking area so they see the houses from a distance and get a feeling of the neighborhood.

Rear screened porches, one of his best sales features, are usually standard in his models. If he does not furnish a model, he puts in big plants to soften the bareness.

Trade Secret No. 8:

Advertise—even when business is good

Some builders whose sales are going well pride themselves on never having to advertise. Ervin doesn't make that mistake. Like any smart merchandiser, he advertises regularly to keep his public aware of his product.

Ervin ads plug new ideas and new models to create demand. He uses billboards, newspaper display space, radio, TV and direct mail. His 15-minute weekly TV show features the Charlotte Boys Choir, a highly regarded local institution. Ervin's advertising theme: "Ask any Ervin home owner." His slogan: "Ervin Better Built Homes." His ads have a side benefit—they boost his men's morale.

Trade Secret No. 9:

Train your salesmen, and give them attractive incentives

How to turn lookers into buyers? One Ervin answer is a skillful sales force with plenty of incentive for hard work.

His ten salesmen work on commission, rotate between the main office, branch office and furnished models. They get a bonus after selling 25 and 50 homes, a new car if they sell 100 (or \$1 million in houses). Four cars have been won in the last three years.

Salesmen attend weekly meetings, often hear specialists explain new materials, methods and equipment. They also have more authority than most salesmen in quoting prices and working with buyers on plans.

To help dig up prospects, Ervin subscribes to a "New-comer Service" that lists names and credit ratings of new Charlotte residents. Likely prospects get a letter, then a phone call inviting them to visit Ervin's houses.

Trade Secret No. 10:

Put your built-to-order houses on a production line

How does a builder who turns out 500 houses a year make each one different? Ervin cites four main reasons for the success of his production line:

1. His field force is organized in specialized departments (see organization chart, page 128).
2. He has streamlined his paperwork.
3. He has a tightly knit supply set-up (see Trade Secret No. 13).
4. He is almost independent of subcontractors (see Trade Secret No. 14).

Ervin has seven field departments—foundations, framing, interior work, brick veneer and plaster work, landscaping, painting and finishing. Each department has about ten crews.

He streamlined paperwork by designing job orders and other forms that minimize writing. Many of the forms simply

continued



Semi-circular steps, wrought-iron railings and recessed front door form a gracious entrance to this house which sold for \$26,000.

Ervin knows the front door is
where the sale begins



Formal entrance has Southern charm, great appeal.



Entrance porch of this low price house has inviting look.

require check marks and circling of words or numbers.

Does the variety of houses faze his crews? No. They are used to his system, which uses the same kind of framing, foundations and brick veneer on all houses. Flooring, wall coverings, roofing, windows and front entrances may vary, but basic designs and materials fit a familiar pattern.

Ervin's chain of command leads from the design department through the general superintendent to seven field department superintendents.

Field superintendents study plans, note non-standard parts, write up instructions and assign crews. They spend plenty of time at building sites, return to the office every afternoon to prepare memos to crews for the next day. Before work each morning, crew foremen report to their department heads for special instructions.

Ervin produces ten houses a week. One day last summer there were 136 houses under construction, ten in the loan stage and 28 on the planning boards. Each plan and cost breakdown had been approved by the company's experts.

Trade Secret No. 11:

Get your crews to think for themselves

Alfred Levitt once said: "When you design for mass production, you also design for mass labor." Many builders want no blueprints on a job because they force men to stop, think and make decisions.

Ervin's methods are the direct opposite. He wants independent thinkers.

"Maneuverability is our greatest asset," he says, "and that's something you don't get without skilled men who can make decisions. We've worked to make our men more efficient rather than to standardize our plans."

Trade Secret No. 12:

Assure your crews of year-round employment

"When a man gets regular employment, he becomes a citizen," says Ervin. "Instead of being an itinerant worker, he works steadily and can make plans. And when a man stays with us, we gradually get him trained. Then we've got ourselves a company."

Most of Ervin's top men have been with him for an average of nearly ten years. His foremen average seven years and his crew men, four years.

But it's more than the promise of steady work that holds Ervin's men. They stay with him because they are made to feel a part of a highly successful building team.

How does Ervin build team spirit? Some of his methods are deliberate—regular foremen's meetings, barbecues for his work force, Christmas bonuses for over 100 key men. Others just come naturally because ex-bricklayer Ervin understands and respects his men, finds it easy to get along with them. He drives a low-price car, wears a sport shirt and old slacks to work, knows hundreds of his men by their first names and is "Charlie" to scores of them.

Trade Secret No. 13:

Tie your supply system in with your schedule

One key to Ervin's production is a subsidiary called Ervin Building Supply. Its job: to assemble and deliver materials to each site exactly on time.

Easy? Not when 125 to 150 houses are under construction at scattered locations—and when ten new homes are being started each week.

Ervin Building Supply receives a carload of material a day, runs a storage yard and a good-sized subassembly operation. It assembles windows; makes door frames, kitchen cabinets and vents; and pre-cuts framing materials.

A second Ervin subsidiary handles plumbing and heating. A third does tile work.

Trade Secret No. 14:

Cut down on your subcontracting

You get better work at lower costs by not depending on subcontractors, says Ervin, who subs only electrical work.

Adds General Superintendent Gerald Harkey: "With subs, you lose control, maneuverability and quality. The typical sub has to turn out a job for his low bid price, regardless of quality. We can do better for less money. Also, we can try out new ideas, rush jobs when we have to. No one passes the buck."

In open-shop Charlotte, the typical builder pays his sub \$37.50 a thousand for brick laying. It costs Ervin \$23.50 to lay his own.

When he used a sub, Ervin's plumbing costs were \$737.50 for a one-bath house with 30-gal. water heater, double kitchen sink with spray, plumbing and venting for a washer. Now his costs average \$516.86.

Heating systems used to cost him \$750. Today his costs are \$368 for better equipment and better installation.

Ceramic tile for a bath cost \$295, now it is \$189.

Ervin also does all his own earth moving—has more than \$350,000 invested in 156 trucks, six big earthmovers and many smaller ones.

Trade Secret No. 15:

Know the cost of what you're doing—not what you did

Many builders pride themselves on knowing the exact cost of every house they built.

"That's just looking backward," says Lat Purser, Ervin's executive vice president. "We want to look ahead."

So Ervin nails down the cost of new models and extras before going into production, then does not keep tabs on the cost of each house as he builds it. On some houses, he makes more than expected; on others, less. But his system assures a desired over-all profit based on steady output.

"Of course," Purser concedes, "some costs are bound to get out of line. But we spot them fast, and nothing goes over a month before we do something about it."

Ervin aims at 15% for overhead and profit. Last year he made 4.6% profit on gross sales of \$7,338,000.

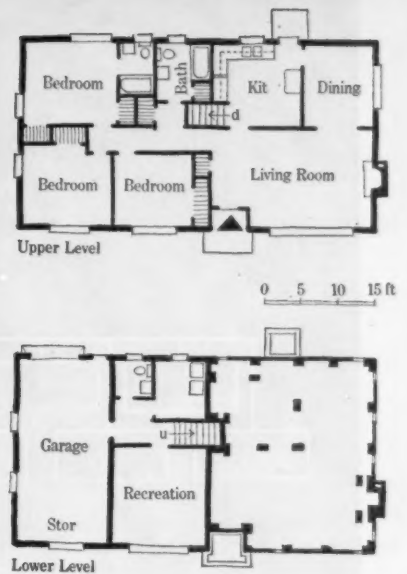
Trade Secret No. 16:

Use your land to sell houses—not for profit

Unlike most builders who develop their own land, Ervin does not count on a profit from his lots.

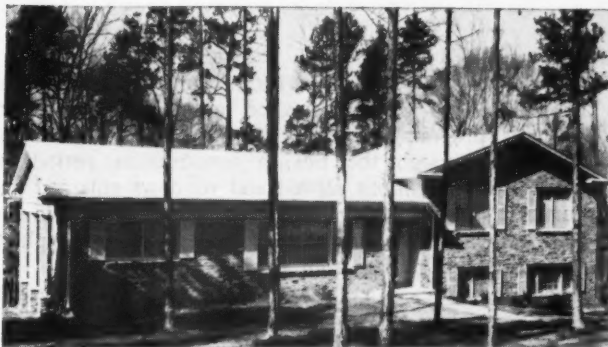
"Land is just a vehicle for our houses to ride on," he says. "Normally we don't try to make money on it."

continued



This 1,600 sq. ft. home sold for \$12,275, plus \$2,275 for wooded lot. It has three bedrooms, and playroom.

Splits start at \$12,675, fit the land and local taste



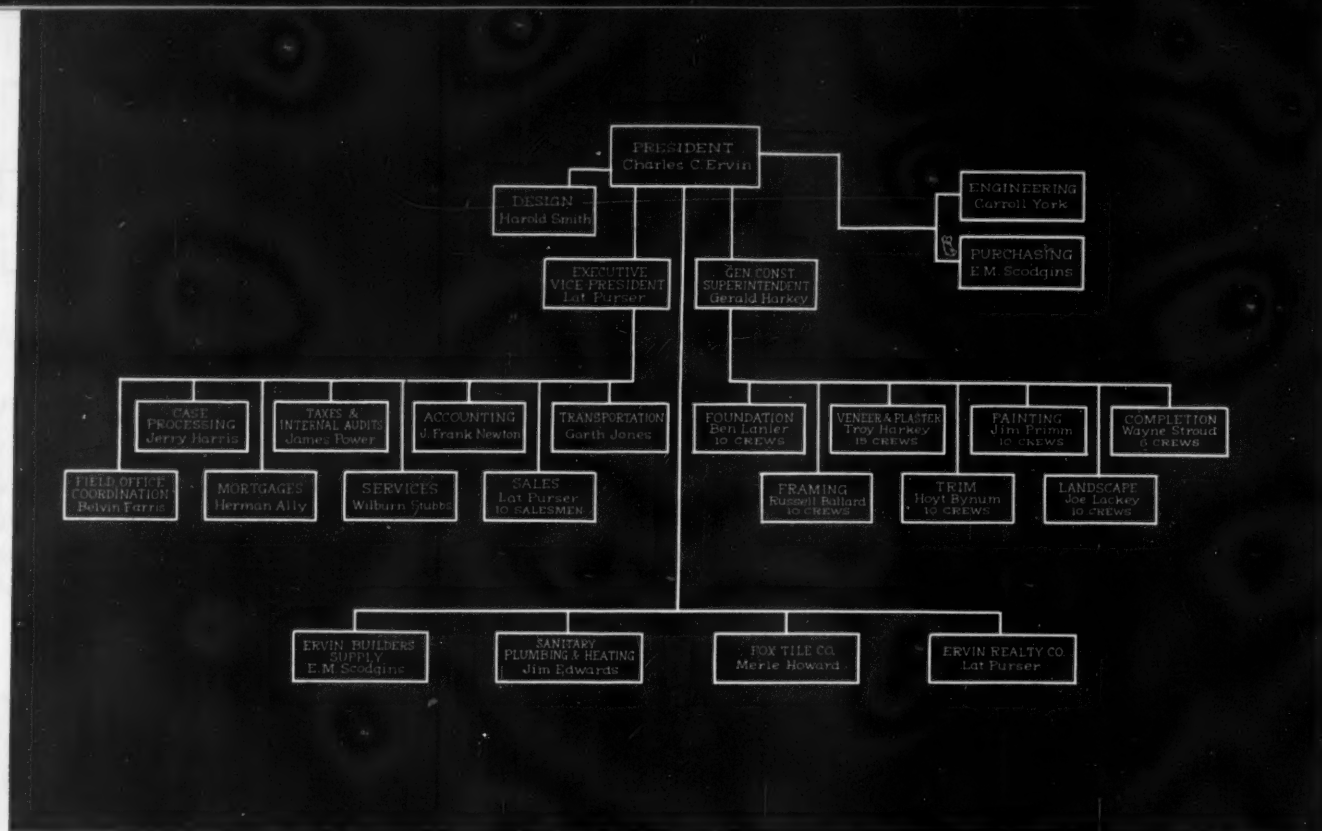
Four-bedroom split brought \$22,000 and \$5,000 for an acre lot.



Split levels like this sell for \$15,000 including the lot.



This 1,600 sq. ft. home sold for \$12,275, plus \$2,275 for wooded lot. It has three bedrooms and playroom.



ORGANIZATION CHART shows how Ervin delegates his top jobs to key specialists and divides his field force into specialized crews.

ERVIN'S TRADE SECRETS *continued*

His idea: It's good sales psychology to price your lots as low as possible and make your profit through efficient production methods.

Trade Secret No. 17:

Make your houses and your methods appeal to lenders

Today most builders are scratching for mortgage money. But Ervin gets a steady supply from a large eastern insurance company. How come?

An insurance company official put it this way: "He builds a fine house with a good plan, and his locations are some of the best in town—in fact, he seems to have bought up the best land there. He gives us a steady source of very desirable business." He also rates high with the VA, FHA and local bankers.

Ervin himself adds these points: he has never fallen behind on even a dollar's worth of commitment. He does such a careful screening and mortgage-preparation job that he absorbs much of the mortgagee's usual work.

Trade Secret No. 18:

Keep your buyers happy after they've bought

About 3,000 families now live in Ervin's houses. They send him half his new prospects. This is no accident, has not happened easily.

Ervin works hard at customer relations. The head of his service and complaint department has a title of public relations officer—and acts like one. As soon as he gets a complaint, he fills out a service ticket. This becomes a work order, which field men try to fulfill within 48 hours—and even sooner in emergencies.

Ervin says he has never had a complaint that required intervention by the VA, FHA or mortgagee. His customer-relations program starts the day a prospect walks in. It continues through the ticklish construction period when buyers want partitions moved and windows enlarged and is nurtured during closings and on move-in day. Two weeks after moving in, a new owner gets a handsome plant or miniature dish garden from Ervin.

Trade Secret No. 19:

Don't try to do it all yourself

The top man in a \$7 million business carries a heavy load. So Ervin has built his organization around specialists. And the bigger his business has grown, the more specialists he has hired. To see how Ervin delegates authority, take a look at the organization chart above.

Trade Secret No. 20:

Don't balk at long working hours

Every successful builder works nights and weekends, so it's probably no surprise that one of Ervin's secrets is long hours for himself and his key men.

Typical day for foremen and salesmen is 12 hours. Typical day for Superintendent Gerald Harkey is 13 hours. Typical day for Charles Ervin, who works longer and harder than anyone else, is 16 hours. Last summer Ervin took his family to Florida for what he called his "first real vacation in ten years."

Today at 33 Ervin has a reported net worth of over \$1 million. But he didn't "luck his way" into it. He earned it the hard way—picking up small profits on a lot of houses that were good buys./END

For 300 years the history of America was the history of cheap land.

The Dutch bought Manhattan Island for \$24. Most of the colonies took their land from the Indians for nothing, and for nine generations any settler could get all the good land he could use—sometimes free, sometimes for \$1 an acre.

For nine generations land was so cheap we wasted it with never a care.

We are still wasting it, but today land is no longer cheap, as every home builder knows to his sorrow. Land is expensive. Land which not so long ago sold for \$1,000 an acre now brings up to \$6,500 an acre in most of the suburbs where most of today's houses are being built. Land is so expensive that the land profit on many small houses is as big or bigger than the builder's profit. Land is so expensive that it often costs almost as much as all the manufacturers combined get f.o.b. factory for all the products and materials used in the house.

In brief, land is so expensive we can no longer afford to waste it as we have.

The one worst way to waste land for home building is to put a free-standing house right in the middle of a small lot, cutting it up into four smaller pieces—a 20'x60' front yard, two 10'x30' side yards, and a 60'x70' back yard—only the last named big enough to be any good and permit any privacy.

The trouble with the 60'x120' lot cut into four pieces by the house is fourfold:

- 1) It is more lawn than most men want to cut after they come home from work, more land than they want to landscape, more land than they want to water;
- 2) It wastes a third of the lot on the unusable front and side yards;
- 3) The back yard is bigger than any one wants or needs for a garden and two or three patios, but
- 4) It is too small to provide play space for children after they are six or seven.

Builders say the detached house centered on its tiny lot is what the setback ordinances in most suburbs require. That is quite true—but setback ordinances can be changed, and setback ordinances are not always wise. (Some of the finest homes in America—houses we were proud to publish in color in the September H&H—are set back less than 10' from the sidewalk.)

Builders also say the detached house centered on its tiny lot is what home buyers want. That is quite true too. That is what they want, because that is how rich people site their houses when land is cheap. That is what they want because they have never been offered anything better.

There must be a better way to use expensive land—and HOUSE & HOME believes there is.

In Europe, land has been expensive for hundreds of years. (That's one big reason our ancestors left Europe and came to America.) So for hundreds of years Europeans have been learning how to use land economically. They have learned how to provide as much living and as much privacy on lots 40'x60' as most tract buyers get on lots three times as big. They have learned to use some of the land so saved for little neighborhood parks big enough for games.

Today some of the smartest builders and some of the finest architects in America are profiting by what Europe learned the hard way. They are introducing . . .

The patio town house

a better way to use too-expensive land

For examples, see the next 12 pages



LIVING ROOM opens into the quiet, sunlit patio which forms the central feature of the house (see plan below).

A patio town house is good enough for New York's top families

The patio town house is very different from the familiar row house of Philadelphia, Baltimore, and other cities.

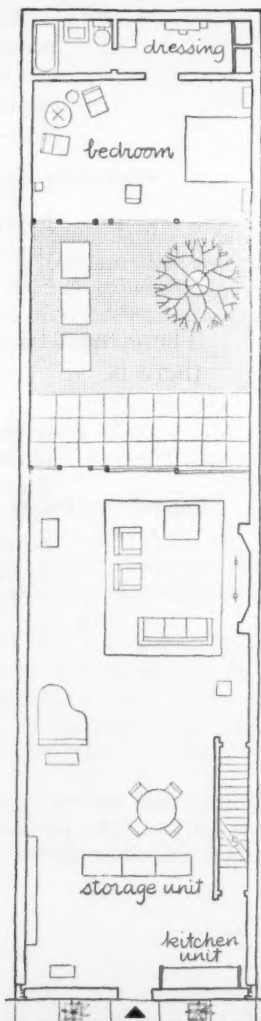
The patio row house is *not* designed for cheapness. It is designed to permit the pleasant luxury of indoor-outdoor living where land is too expensive to waste.

This small house for a prominent New York family was designed by Architect Philip Johnson and cost nearly \$100,000 to build.

BEDROOM walls also open to patio, are curtained for privacy.



Photos: Robert Damora



Photos: Julius Shulman

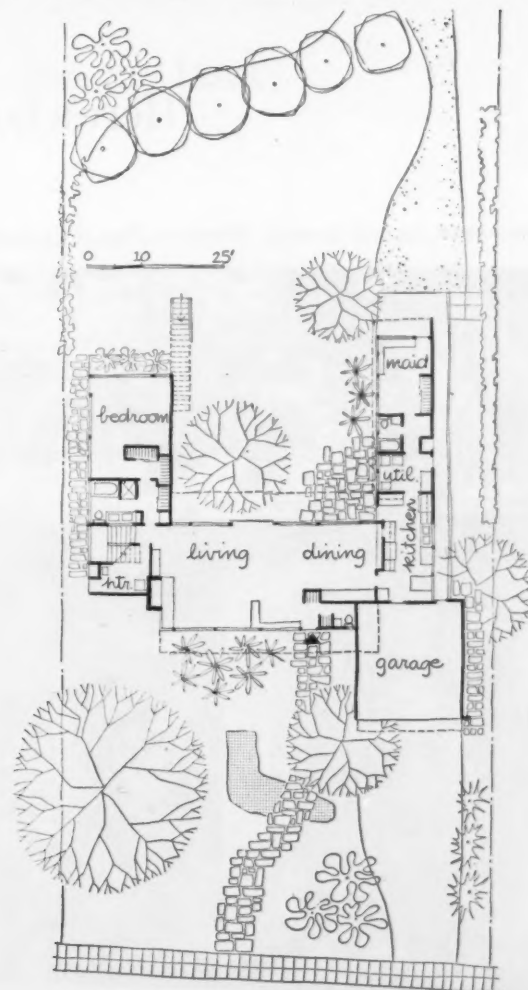


PATIO formed by the wings of the house extends the dining-room space outdoors. U-plan is wrapped around the patio.

The patio town house idea works even for big luxury houses

Architect Richard Neutra faced this house inwards on itself instead of outwards on its too-near neighbors. Look how much openness and privacy this turnabout and its U-shaped plan made possible! This is not really a row house; zoning required that it be built free standing. But it could have been a row house, and would have been even better that way, for then it could have run from lot line to lot line.

PATIO is lavishly planted. Upper story is a sleeping porch.



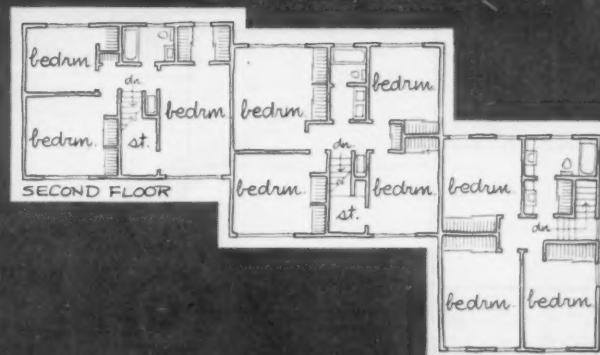
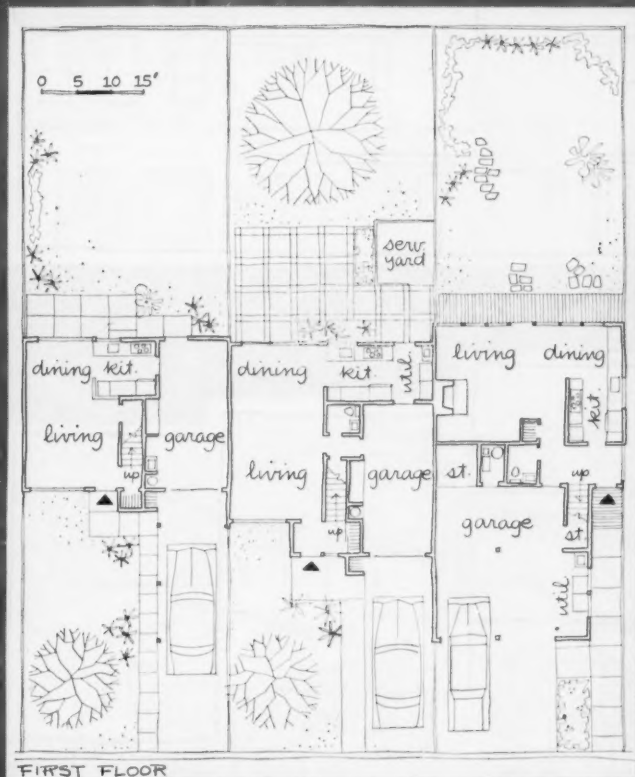


MODERATELY PRICED TOWN HOUSES are informal and un-regimented even though built in a row. No two houses are exactly alike.

Here's how you can use the patio town house idea

ENTRANCE to each house is distinctive. Here the carport roof extends as an entrance shelter, one of many variations.





TYPICAL FLOOR PLANS show how living space can be varied and full use made of the entire lot. Four-bedroom unit (center) sells best.

for \$14,000 homes on high cost, close-to-the-city land

You can put 12 patio town houses on an acre and still give every family outdoor privacy. And you can make close-in land pay off, even when it costs as much as \$24,000 an acre. Want proof? Take a look at the moderately priced (\$13,450 to \$15,950) houses shown here.

The secret is full use of land. No space is wasted on useless side yards. Front yards are kept small (some advocates of the patio town house say there should be no front yard at all because the family cannot use it). Back yards are enclosed as private patios.

Result: With 12 families to an acre, this project offers each family more really usable land—and more privacy—than detached-house tracts at five or less families per acre.

Fact is, very few suburban tracts give owners any privacy—even on ½-acre plots. Yet the owner of a patio town house can entertain or read outside without disturbing or being disturbed by his neighbor.

But patio town houses like these are good buys for more reasons than thrifty land use.

They require shorter roads and utility runs. They are easier to heat and maintain than detached houses—not only is there less yard, but side walls need no attention. And the repetition

of structural forms—although there is no sense of dreary monotony (see next page)—simplifies production.

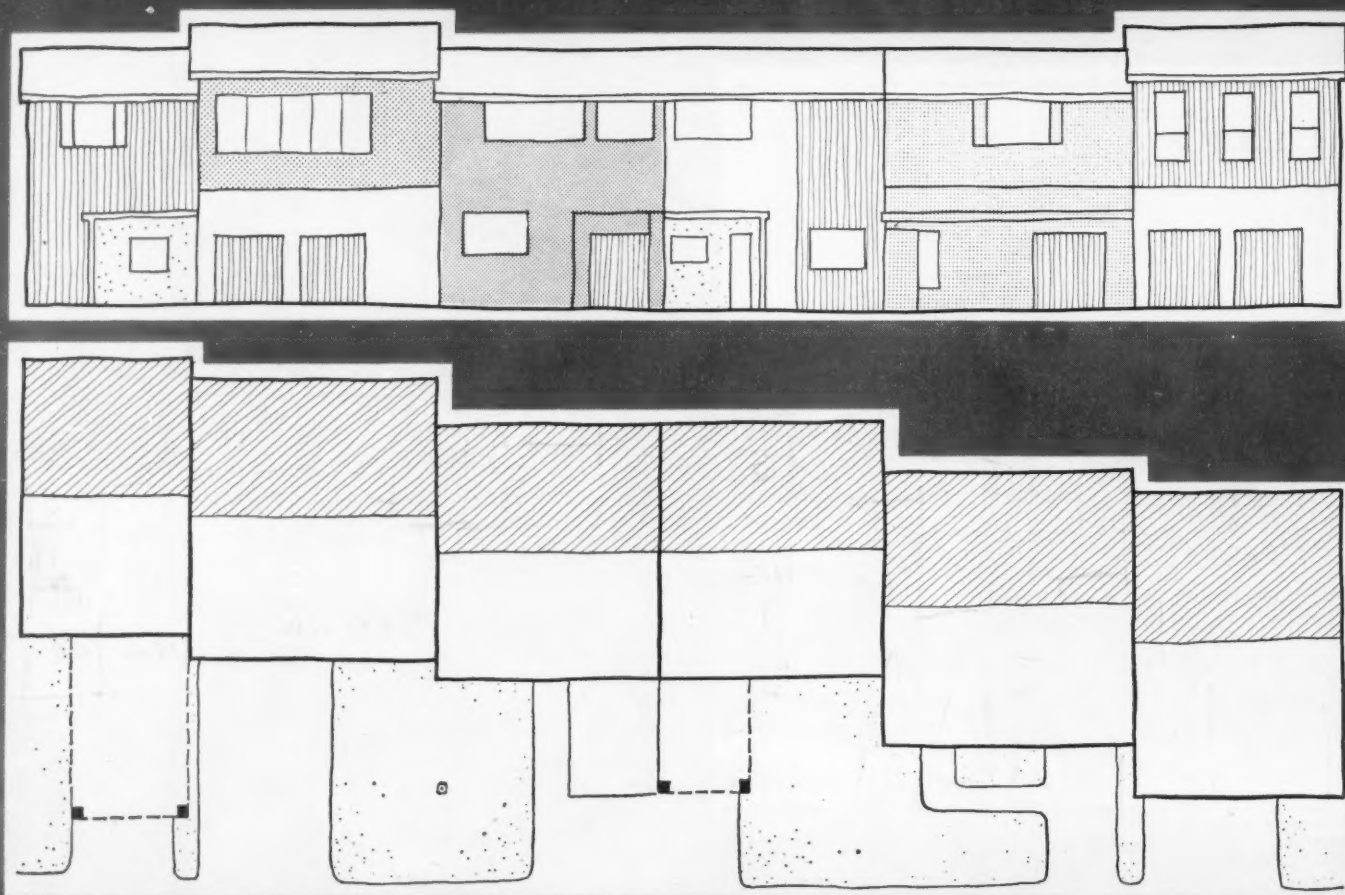
Like most patio town houses, the houses pictured here will be bought by people who want the convenience of living close to town—and their jobs—coupled with the satisfaction of owning their own home. As an alternative to building 20 to 40 miles out of town, the project opens new opportunities for builders.

The houses (designed by Architects Vernon De Mars and Don Hardison) are being built on a former defense-housing site in Richmond, a San Francisco suburb. The builder-developer is the Barrett Construction Company, well-known as home builders and heavy building contractors. The houses will be financed under VA (\$350 down and \$70 a month for 30 years) and FHA (section 220).

Here's how costs break down on a \$15,950 unit:

Improvements	\$9,885
Architect	150
Sales and advertising	600
Financing service charge (construction loan and discount)	858
Lot	3,050
Overhead and profit	1,357

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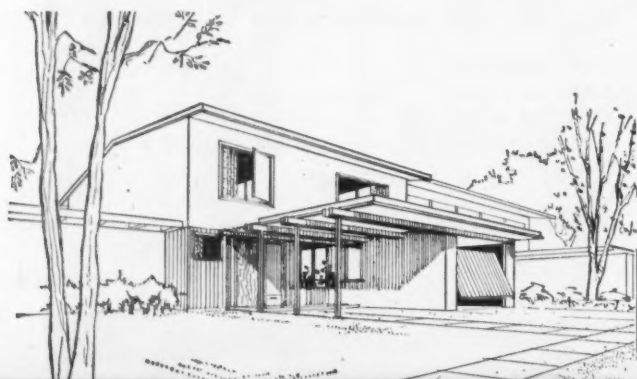


FACADE AND PLOT PLAN show how staggered setbacks and variety of colors, textures and forms are used to create individuality.

The patio town house can look different from its neighbors



GARAGE VARIATION (above and below) is one of several changes made in the exterior designs to give the patio town houses variety.



How do you vary the look of patio town houses? Here's the five-point formula used at Richmond Plaza by Architects Vernon De Mars and Don Hardison. (They are top authorities on variations. See also H&H story on San Francisco's Easter Hill, July '55):

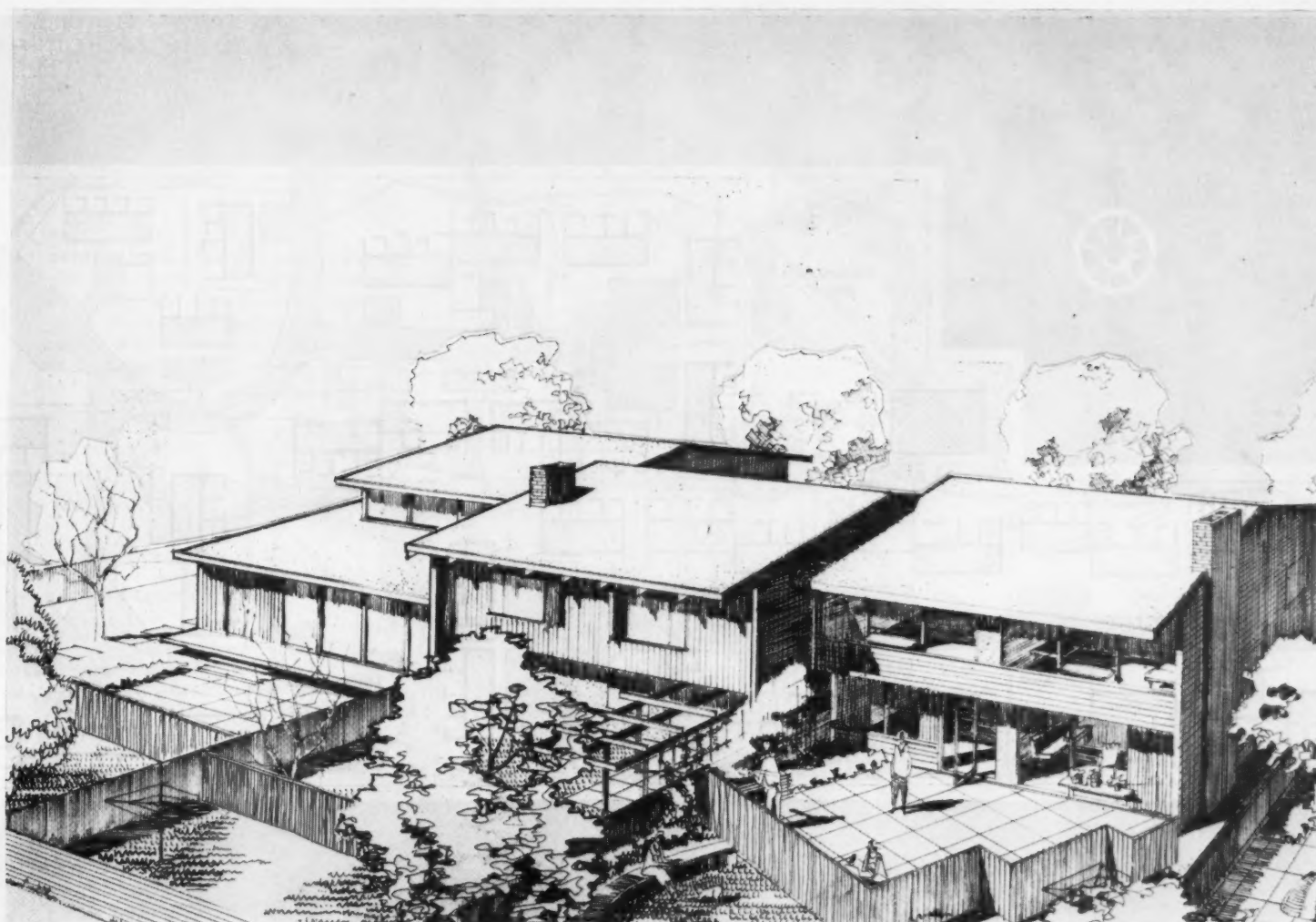
1. "Siting is the key." Put some houses close to the street, some back a few feet, others back still more. Staggered setbacks also give more backyard privacy (see next page).

2. "Color helps erase the row-house stigma." Use a lot of pastel shades. Give every house a different color—sometimes even the first and second floors of the same house. Stay away from sharply opposing colors in adjoining houses; the contrast is too blatant.

3. "Window changes add variety." Most important is the shape of the windows. For instance: these houses have tall windows that reach to the floor, broad bands of casement windows, panels of fixed glass in front. Railings in front of some tall windows give the appearance of small balconies.

4. "Textures, too, should vary from house to house." These houses are faced at random with stucco and V-groove siding. Board fences and flush doors also add variety.

5. "House types should be mingled." Side by side in this project are three- and four-bedroom houses, houses with garages and houses with carports.



PATIO PERSPECTIVE shows how houses are oriented to the rear by means of large glass areas. Sliding doors open living room to patio.

...and offer better indoor-outdoor living than many a detached house

Indoor-outdoor living is better in these houses than in 90% of detached houses because . . .

. . . each house has a planned private patio.

. . . houses are designed for direct access to these patios.

From his living room, each house owner has a view of his own patio, but it is difficult for anyone else to see in.

Patios have a four-way appeal:

1. They are planned for comfortable outdoor living—have paved terraces on which families can dine, read, entertain and sunbathe. Many of them also have barbecues and overhead-trellis sunshades.

2. They let the home owner express his individuality. There is plenty of space for grass, flowers, shrubs and even a vegetable garden. Each owner can be pretty sure that when his planting comes up, his place will look different from his neighbor's.

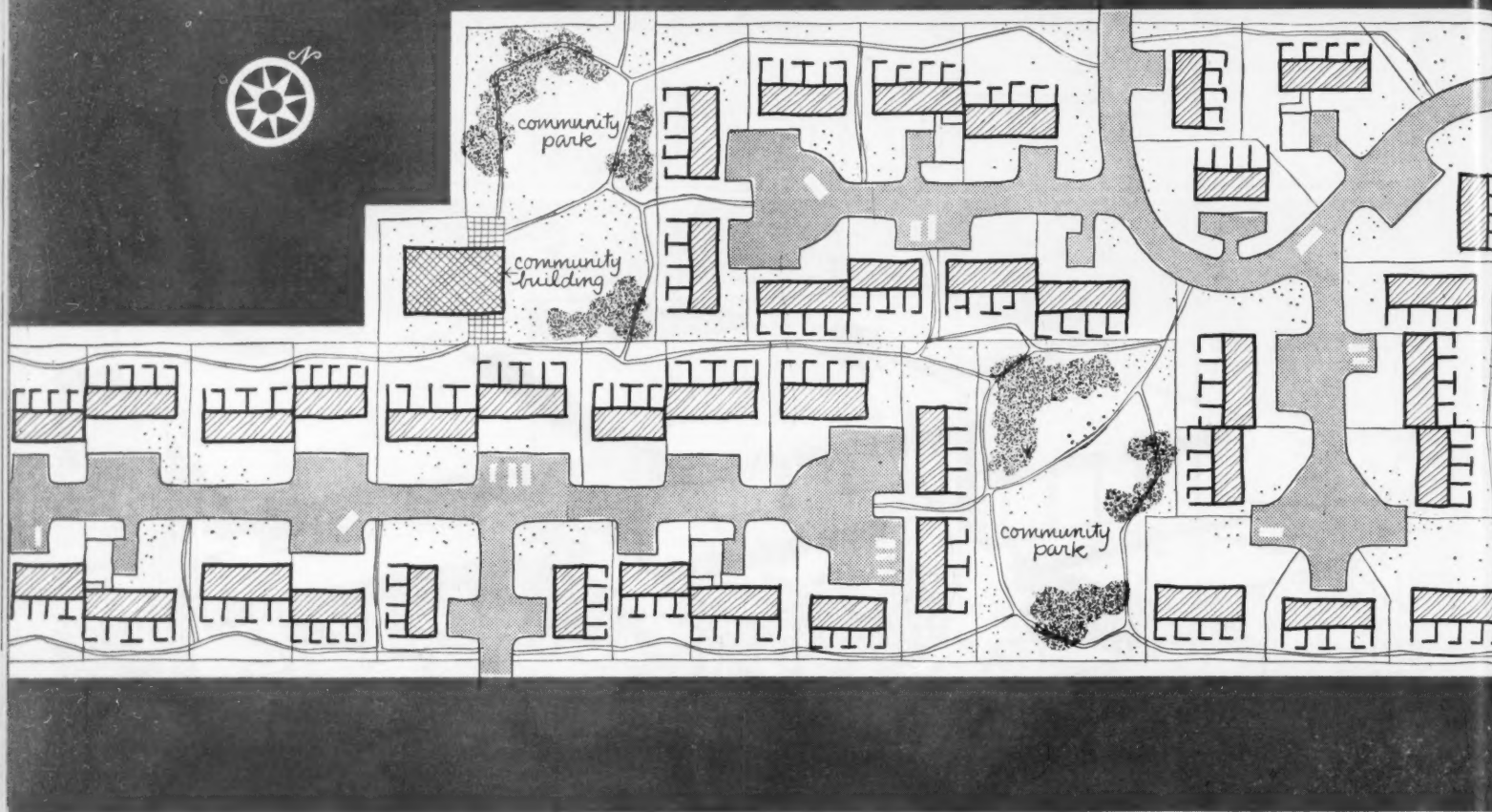
3. They are easy to keep up. There are no large lawn areas to be mowed by a home owner who would rather be doing something else. Each family can keep its place neat and attractive without hiring a yard boy.

4. They make ideal play areas for small children. Children are protected from intruders, cannot wander into the street and can be supervised easily from the adjoining kitchen or living room.



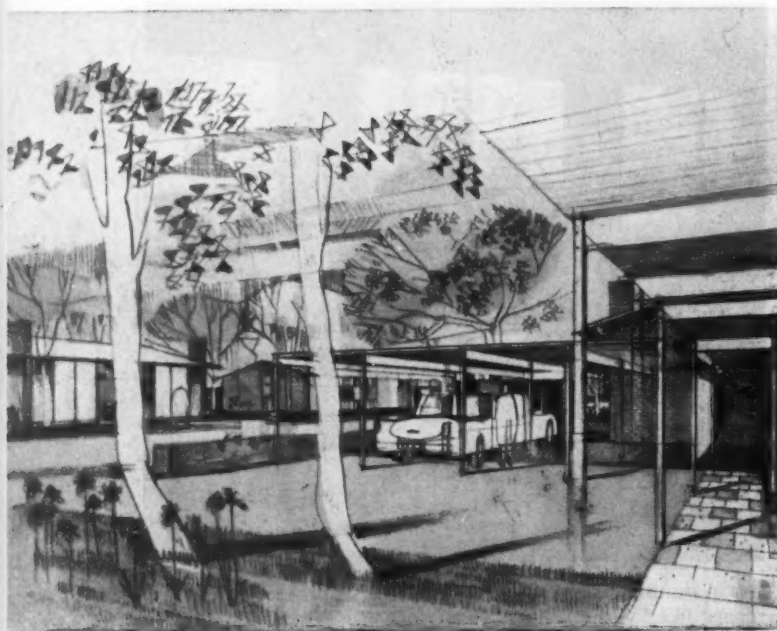
FROM INSIDE, the patio town house has a private view. Most rooms, like living room, face the patio and garden, for sunlight.

continued



PLOT PLAN of Buffalo project shows patio town houses in groups of four. There are two large playground areas, and a community building.

You can create a better neighborhood with patio town houses



With the patio town house you waste no land on useless side yards and you cut way down on the size of front lawns—so you can use some of the land you save for parks.

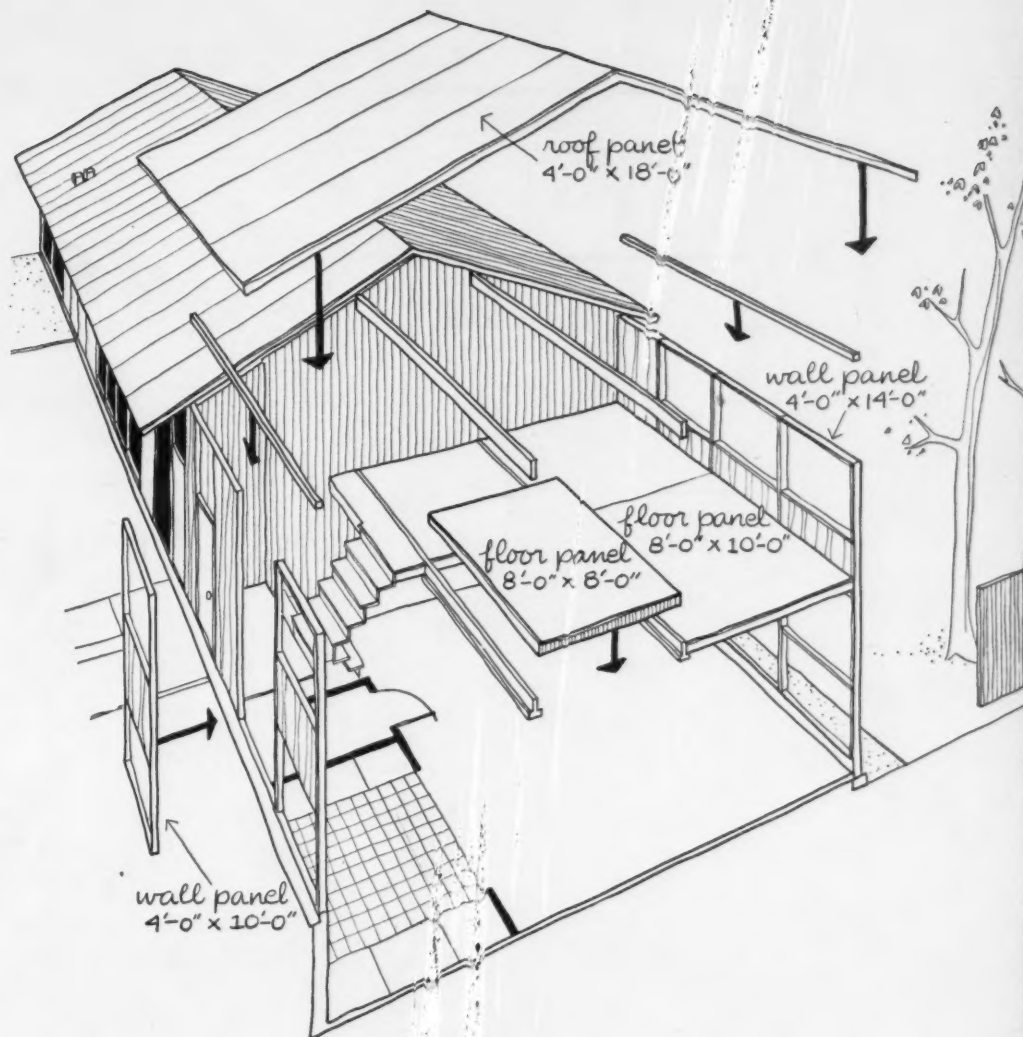
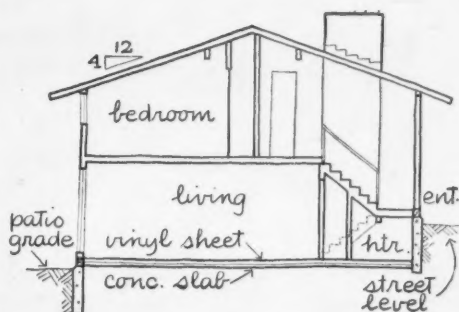
In the Webb & Knapp project shown here, Architect-Planner Carl Koch has provided two parks, each a big 150'x275'. They are large enough for baseball, touch football, basketball and other games that need more space than you find in the typical suburban backyard. They also have walks and trees for strollers.

The parks will be owned and maintained by a cooperative association of the residents. Cost of keeping up the parks should not be more than about \$20 per year for each family, the builder estimates.

The neighborhood spirit of the project is enhanced by the network of footpaths that links each house with its neighbor and lets most residents walk to the parks without crossing a street.

← **STREETScape** is orderly and uncrowded. Some houses have carports (used to break up the pattern) but most use off-street bays for parking like those shown in the plot plan above.

SECTION (below) shows how split-level plan works. Entrance is half-way between the two levels, with heating equipment under the landing. Yard is graded down at rear of house so patio is on same level as the living room.



EXPLODED SECTION shows how the floor, roof and wall panels fit together. Panels are Techbilt, made at factory 200 miles away.

...and you can cut your building costs by using prefab panels

These Webb & Knapp patio town houses were designed to be built almost entirely out of factory-made panels.

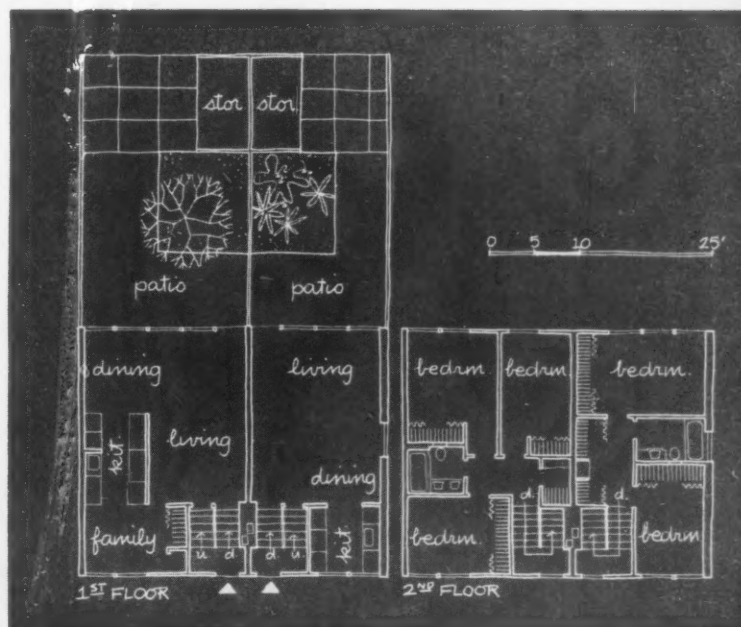
Architect Carl Koch has used a 4' module so that his stressed-skin panels will fit every house. The 16' wide house (see plan, right) will have four panels; the 20', five.

There are only seven kinds of panels: 1) floor; 2) roof; 3) front panel with windows; 4) front panel solid; 5) front panel with a door; 6) back panel with windows; 7) back panel with a door that gives access to the patio.

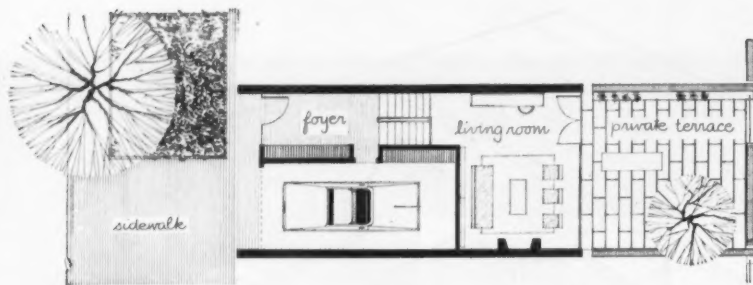
By using the panel system, Koch has limited work in the field to preparation of the site, plumbing, assembly of the panels, roofing, and masonry work.

The split-level design lends itself well to panelization. The houses have the simple features of two-story houses, but Koch keeps wall panel heights to a minimum with low eave heights upstairs. Floor to ceiling dimension at the bedroom windows is 5'-10".

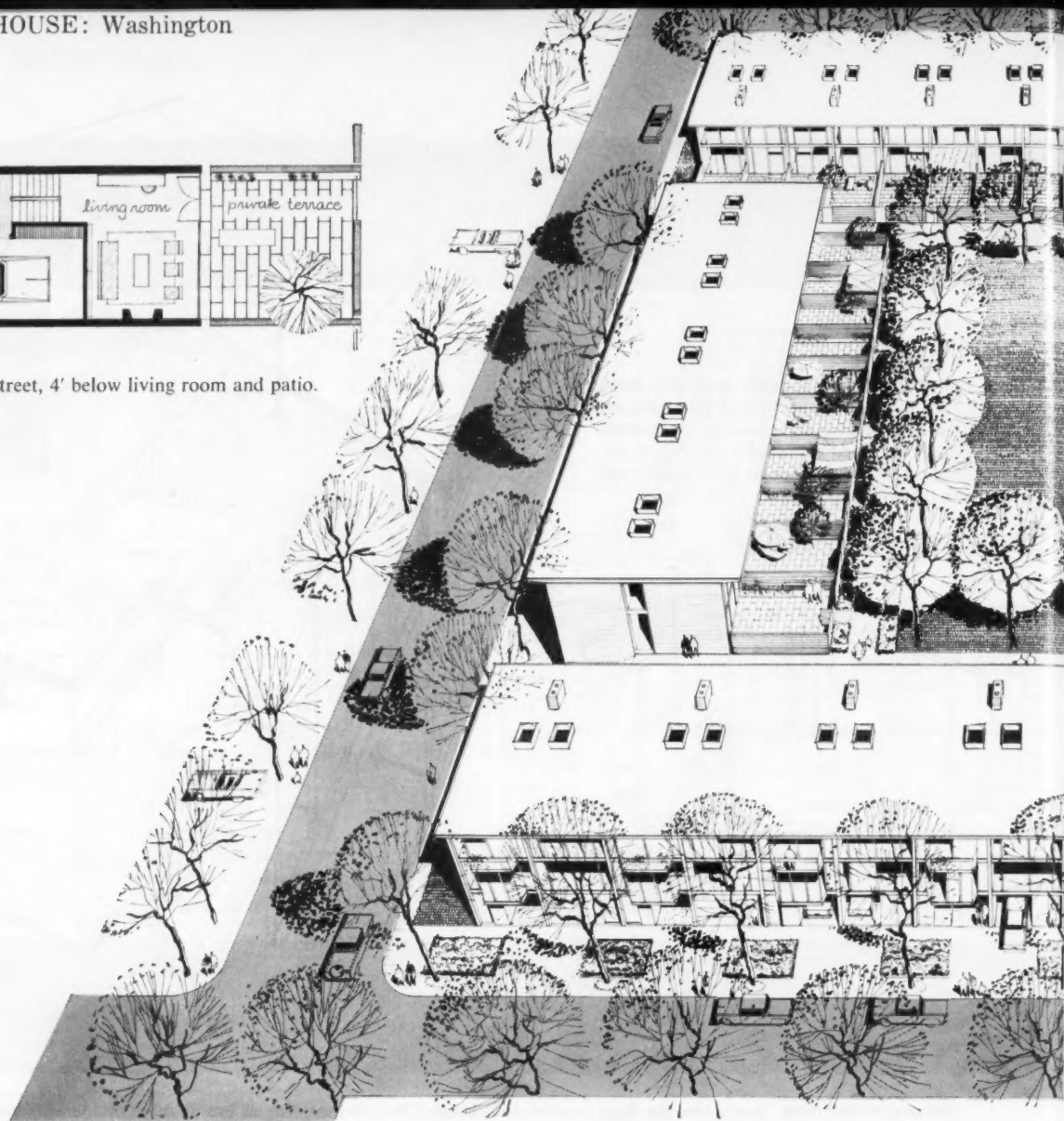
FLOOR PLANS show the two basic houses—one 16' wide with two bedrooms, the other 20' wide with three bedrooms. Patios are fenced, and each has a shed for storing garden tools and furniture.



continued

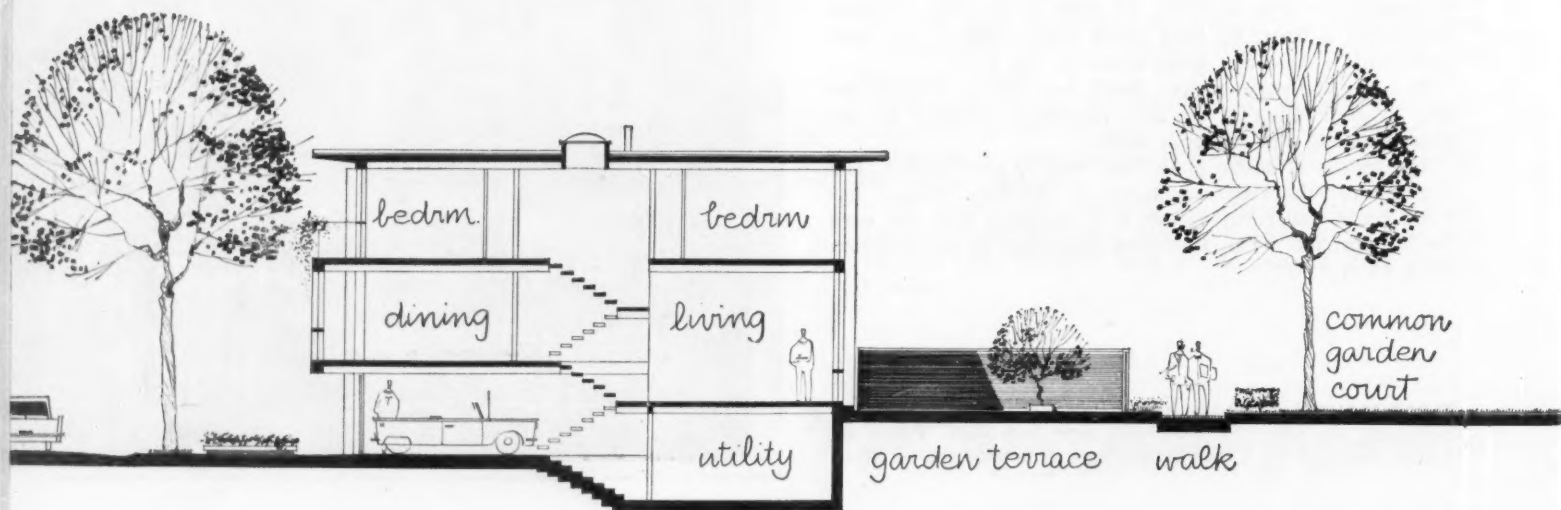


ENTRY AND GARAGE are off street, 4' below living room and patio.

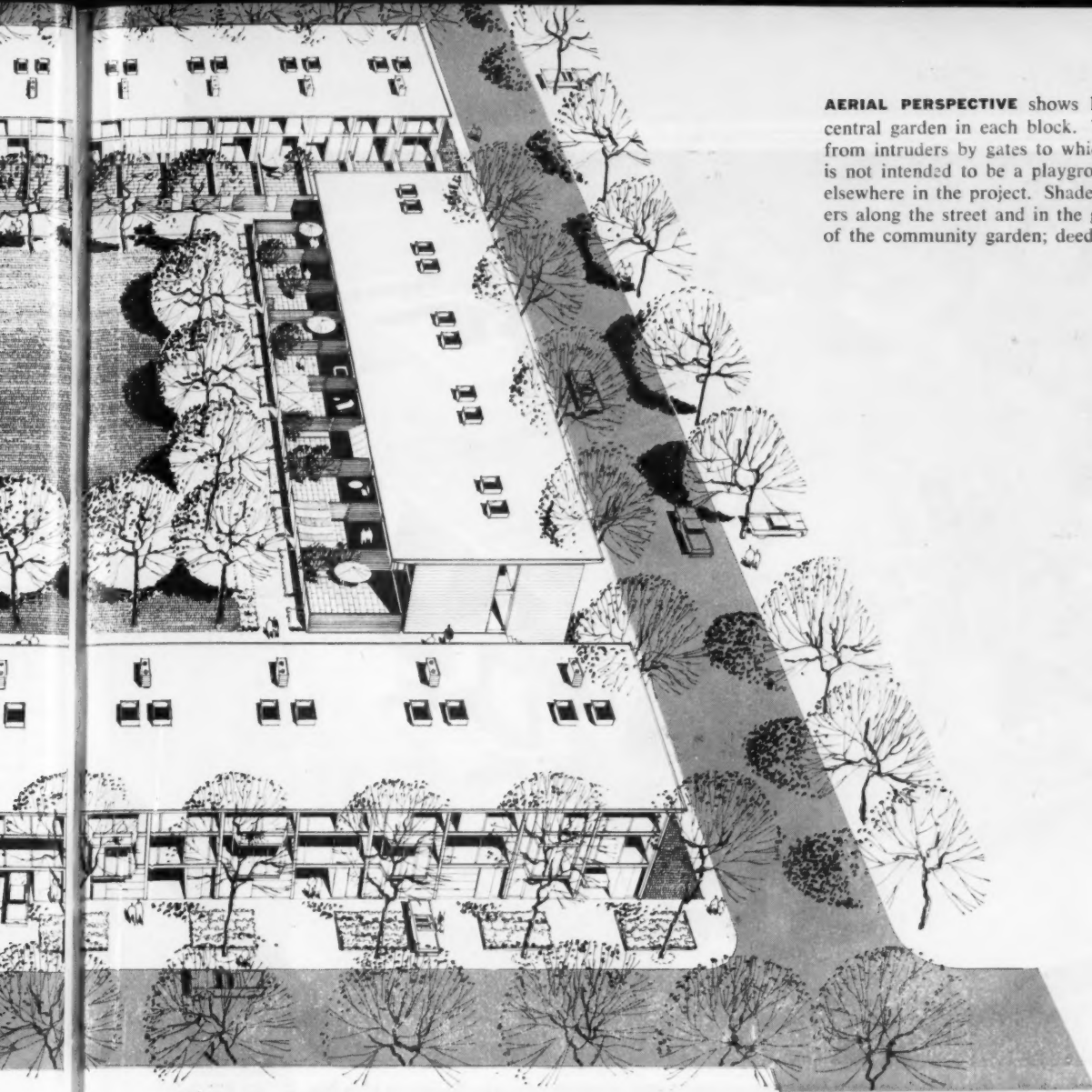


The patio town house idea means better living --

even at 30 families per acre



AERIAL PERSPECTIVE shows how banks of houses enclose the central garden in each block. The garden is quiet, and protected from intruders by gates to which owners will have keys. Garden is not intended to be a playground—a play area will be provided elsewhere in the project. Shade trees will be planted by the builders along the street and in the garden. Each resident owns a strip of the community garden; deed restrictions prevent changes.



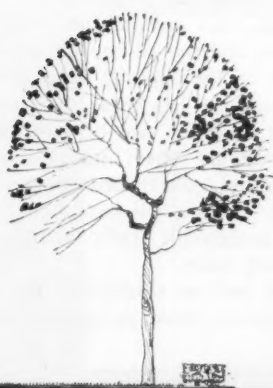
Here, as the drawings show, the patio town house idea is combined with the old city square motif.

In this case the houses are moved in to enclose the garden, so that it will be secluded from street noises.

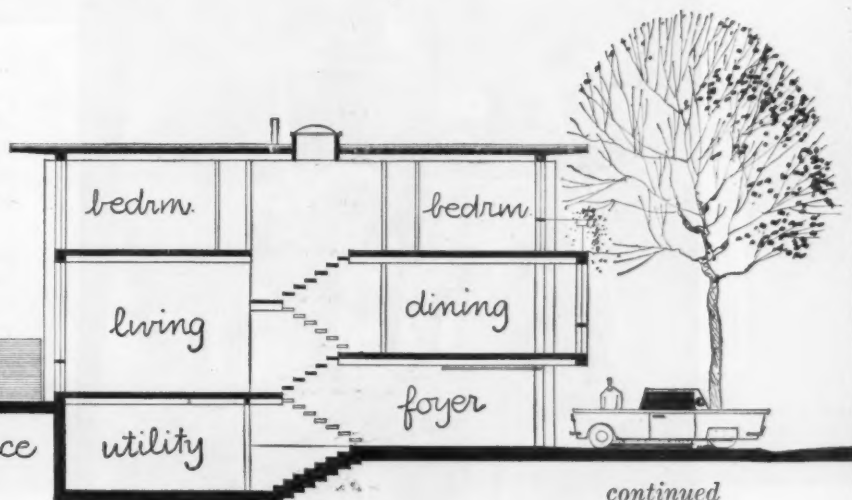
The houses will have five levels. Parking and an entrance foyer are on the street level, with a basement utility room one half flight below. Half a flight above the entrance is the living room which opens to a private patio and, through it, to the common garden or park (to bring the park up to

this level, fill must be brought in). Bedrooms are on the top level of the house; two bedrooms face the street, two face the garden. The front bedrooms have balconies formed by the projecting dining and kitchen level.

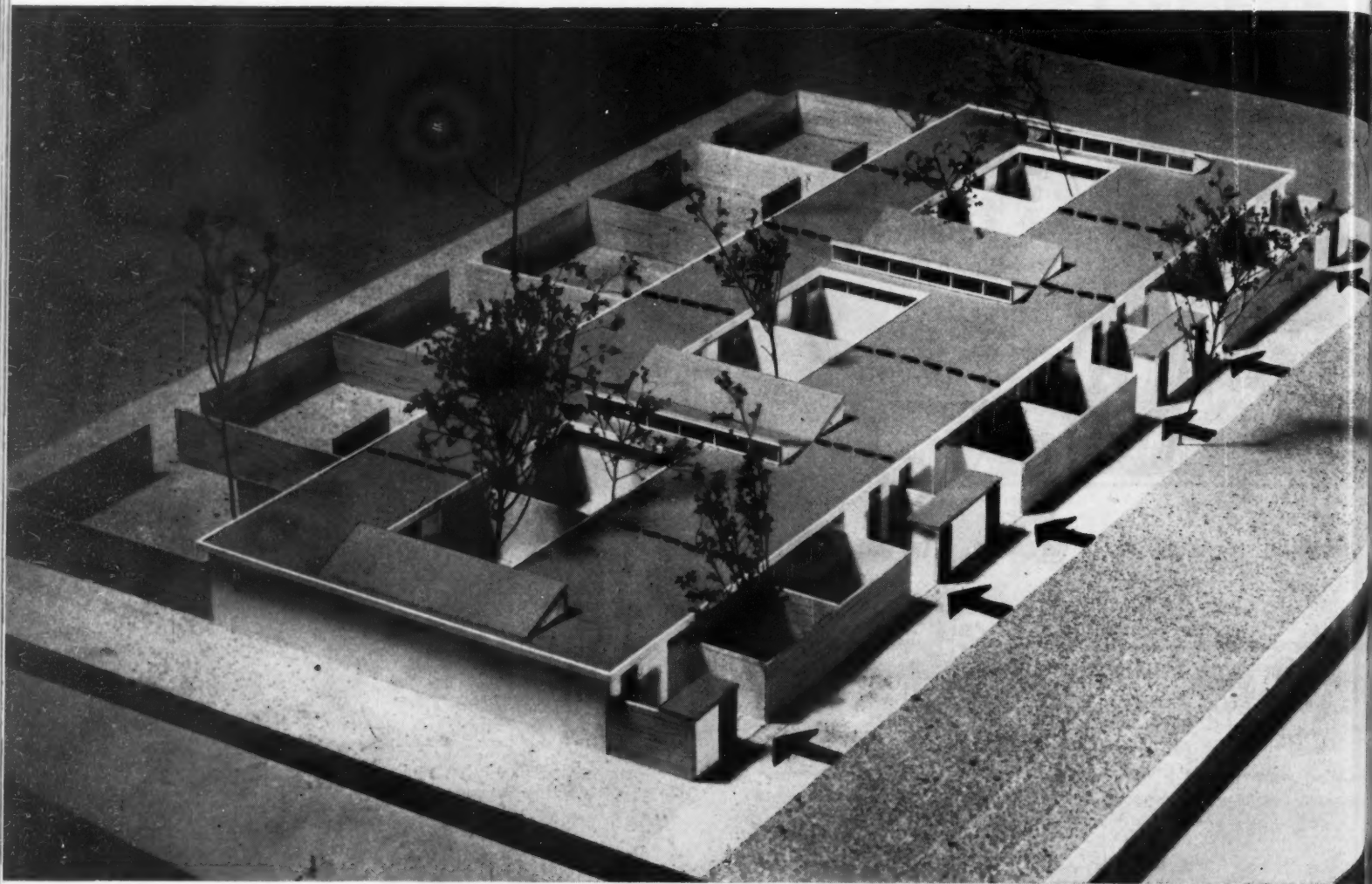
Designed by Architect I. M. Pei in association with Architect Harry Weese, the houses will be built by Webb & Knapp on slum-clearance land in Washington six blocks from the Capitol. Several variations will be available at \$20,000 to \$35,000 a unit.



walk garden terrace

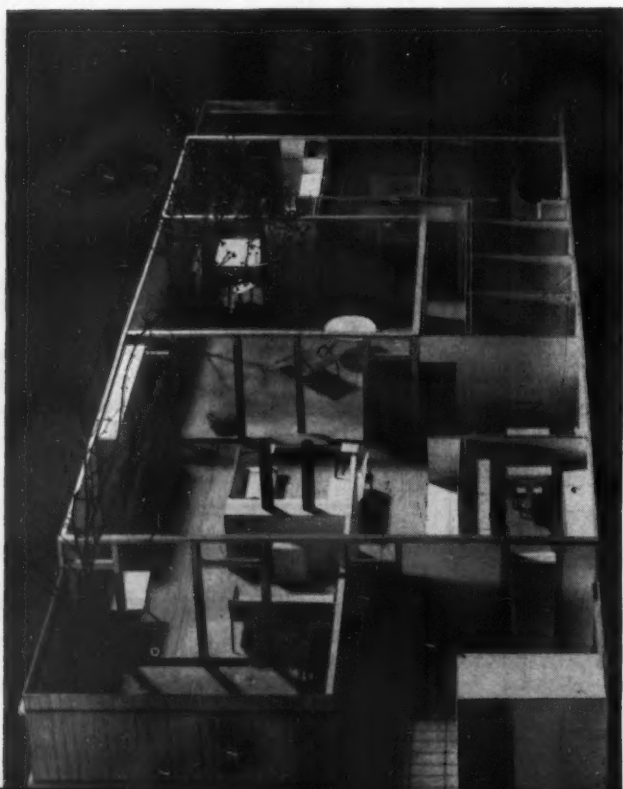


continued



BLOCK OF HOUSES would look like this from the air. Arrows show entrances, dashed lines dividing walls. These are plan No. 1: (see opposite).

You can turn the patio town house inside out for maximum privacy and quiet



These "inside-out" patio town houses set the stage for a revolution in city living.

These houses make possible "lot-line-to-lot-line living", because they use every square inch of valuable land.

These houses also make possible "country living in the city", because they open on outdoor areas that are entirely secluded from the street and from the neighbors.

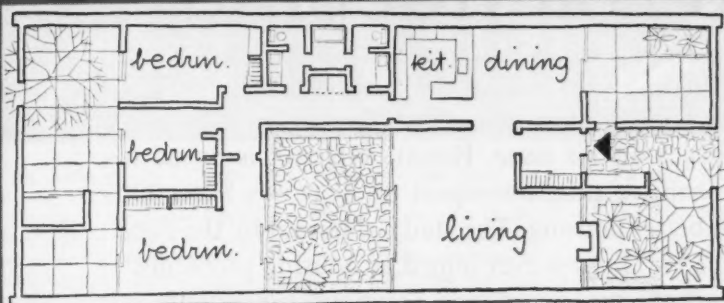
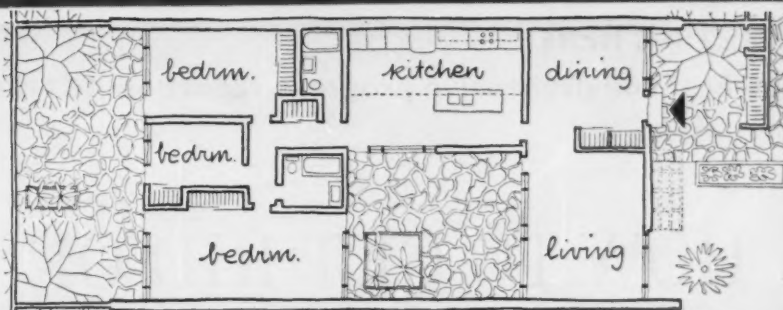
The secret is the high walls that enclose the whole lot, including front and rear patios and the all-important central patio. Of the five plans shown on the opposite page, all have at least one central patio, and one has three. The central patios provide: 1) a pleasant view for two or three rooms in the house; 2) good outdoor living space; and 3) a barrier between the living areas and the quieter bedrooms.

To assure greater quiet, the houses will have buffer zone parks separating them from automobile traffic. Owners will walk 50' to 200' to the parking areas.

Architect Serge Chermayeff and his students at Harvard's Graduate School of Design planned these patio town houses.

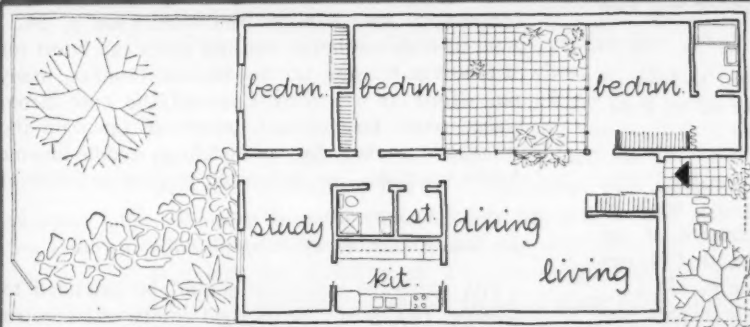
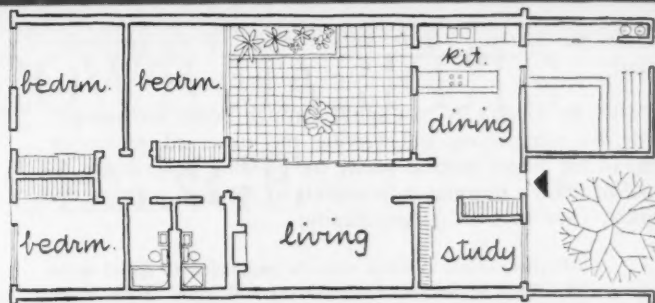
CUTAWAY VIEW shows patio in center of house, with living area in front, bedrooms at rear. Shed at entrance provides convenient storage for trash cans, an important problem with town houses.

PLAN VARIATION 1 is shown in the model at right. Like other plans, it has a separate dining room, but enormous kitchen is an unusual feature. Master bedroom suite has cross ventilation.



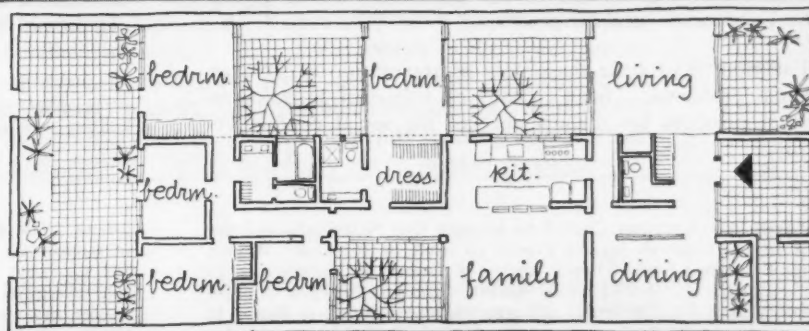
PLAN VARIATION 2 has the kitchen open to the dining room. Patio outside dining room serves as service yard. Bathtub serves two lavatories, with washer-dryer around the corner.

PLAN VARIATION 3 has a den which could serve as fourth bedroom at front of house, unfortunately close to the street. Kitchen opens to central patio for convenient outdoor dining.



PLAN VARIATION 4 is smaller, has master bedroom at front of house, family-dining room at rear. This house has a smaller central patio, puts space into large back patio.

PLAN VARIATION 5 with five bedrooms and three inside patios is most lavish. As in all these plans, space is provided in patios for flower beds and trees./END



STARTING HERE:

The first comprehensive progress report on ACTION'S \$250,000 study:

HOW TO GET RID OF ROADBLOCKS TO BETTER HOUSING

On this and 13 other pages of this issue, HOUSE & HOME is proud to present the first comprehensive progress report on ACTION's \$250,000 study of impediments to better housing. The study, financed by the Ford Foundation, is one of the two largest ever aimed at housing problems.* The most provocative problems raised and solutions suggested:

How can housing regain its old share of the consumer dollar?

Partly by solving its cost spiral through better technology, partly by recognizing and serving the unserved niches of demand for better homes, partly by pressing government to equalize today's unequal inducements to different parts of the market. (See p. 140C.) Specifically:

—Higher-income families must be persuaded to spend more for homes so the filter-down theory will work. More house for the money on better terms is the secret of success.
—Demand for in-town housing—both remodeled old homes and new apartments—will rise spectacularly because the big gains in population will be in the types of people who want to live downtown.

How can we overcome the industry's backward technology and leap to 20th Century mass production with all its economies and promise of bigger markets?

Housing must throw off the shackles of "localism"—its system of building, its methods of financing, its basis of building regulations and inspection and organization of the design profession that reflect the outmoded idea that houses are assembled at the site from small pieces. (See p. 234.)

Otherwise, outside fabricators will probably bypass the housing industry and walk away with most of its customers.

Can better organization of the Balkanized suburbs help solve community facilities problems?

Far more is at stake than mere technological, or even tax revenue problems. Today's chaos of suburban jurisdictions at least provides for management of the social conflict be-

tween the diverse groups that make up polyglot metropolitan areas. Outright consolidation of center cities and their satellites is neither politically or socially attractive. But informal collaboration, beginning with technical problems like water supply and sewerage, can lead gradually to fuller cooperation in other areas. (See p. 238.)

What must be done to make rehabilitation work better—so it can lead to renovating big parts of aging city neighborhoods without massive subsidies?

Financing is the big stumbling block. Lenders should be persuaded to set up joint pools of mortgage money, akin to the way New York insurance companies split up the risks of compulsory auto liability insurance. (See p. 242.) Enforcement of truly minimum housing codes can boost rehabilitation of low-rent housing for low-income families, many of whom can afford to pay their share of the cost through slightly higher rents. Promotional drives can open up the relatively untapped market for remodeling middle-income housing. Astute operators can find profit in prestige rehabilitation.

Can anything be done to revive rental construction, without which chances of stopping blight in cities are slim?

FHA mortgage insurance should be extended to high-rent housing; FHA must ease its rigid equity and construction rules to give investors more incentive; FHA should issue debenture bonds to attract new capital investment in rental housing and cut interest rates. Renters should get income tax deductions like home owners. Local tax assessors must stop soaking the landlord and going easy on home owners. (See p. 244.)

* The other: the Fund for the Republic's \$305,000 survey of minority housing problems, begun two years ago and still underway.

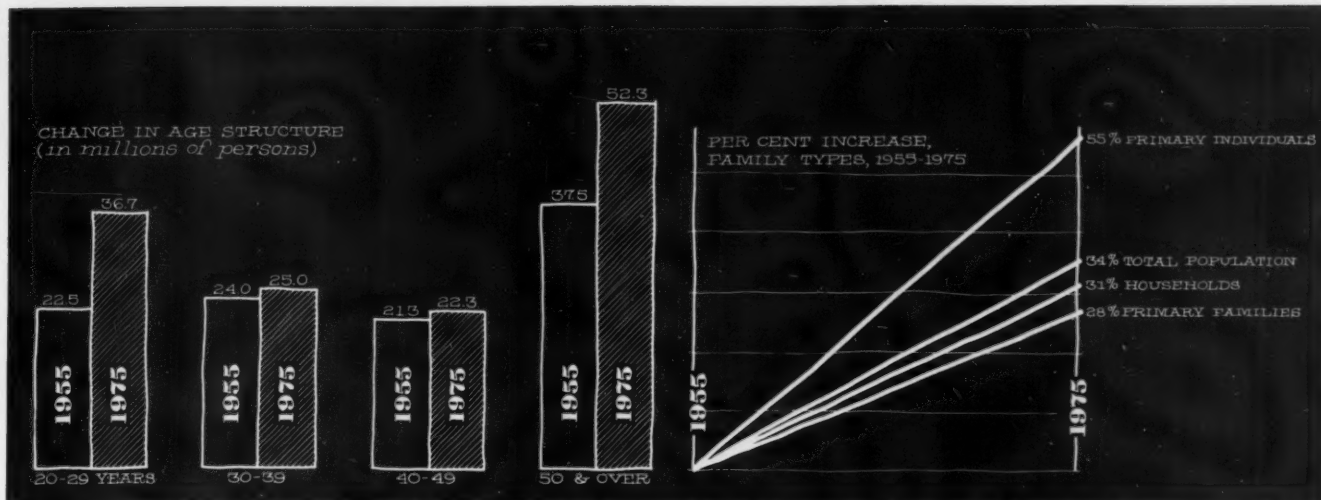
ACTION (the American Council to Improve Our Neighborhoods) put some of the country's leading experts to work on the study. Among them: Economist Louis Winnick, author of "American Housing and its Use"; Edward C. Banfield and Morton Grodzins, top-rank political scientists at the University of Chicago; Burnham Kelly, professor of city planning at MIT; Economist Miles L. Colean, FAIA.

ACTION's findings will be published by McGraw Hill Publishing Co. as a series of five to eight books. They will consist of the reports of the staff headed by ACTION Vice President Martin Meyerson.

The reports will also include recommendations of five ACTION committees set up to review the research. The committees are composed of leaders in housing, business, labor and local government and civic

groups. The five committee chairmen: Joseph Lund, past president of NAREB; Roy W. Johnson, executive vice president of General Electric Co. (and president of ACTION); Guy T. O. Hollyday, Baltimore title executive, past president of the Mortgage Bankers Assn. and former FHA commissioner; Ben Fischer, former chairman of the CIO housing committee; and Philip Graham, publisher of The Washington Post and Times-Herald. Chairman of the overall research committee of ACTION directors is Ferd Kramer, Chicago mortgage banker.

ACTION notes that findings of researchers and recommendations of the committees will stand on their own. ACTION will not necessarily endorse them 100%. Says Executive Vice President James Lash: "We are anxious to provide a forum for discussion of the issues."



CHANGES IN AGES of the US population, which will take place between now and 1975, will involve a net growth of only 2 million persons in the age group (30-49) that buys homes in the suburbs. By contrast there will be an increase of 14 million among young adults (20-29) who generally prefer renting. And there will be an increase of 15 million among older people (50 and up). Most of these are past child-rearing age, might be persuaded to return to the city as suburban problems and costs mount. Source: Census & ACTION

FAMILY TYPES will show varying rates of growth between 1955 and 1975. Primary individuals—mainly single persons who have their own dwelling—will increase 55%, while the US population as a whole goes up only 34%. Growth of families will be much less: 28%.

This means the kinds of people who usually want to live in central cities, and often prefer to rent, will rise much faster than the kinds of people who usually want a detached house in the suburbs. Source: Census & ACTION

HOW TOMORROW'S MARKETS WILL CHANGE

Here's what ACTION's researchers predict:

The market for housing may change dramatically in the next 25 years. The reason is people.

There are lots of different kinds of people—young bachelors, married couples with tiny kids, older married folk whose offspring have grown, widows, divorcees. Almost every group likes a different kind of housing.

In the next 25 years, the kinds who like to live in the suburbs—notably couples between 30 and 49 years old—will increase very little. And the kinds of people who tend to want to live in central cities will rise spectacularly (see graphs).

So far, the suburban urge has seemed to grip young couples, after the birth of their first or second child, with the determination of lemmings running toward the sea. But the actuality of a house in the suburbs seldom lives up to the dream about it. Already a counter trend is discernible; disillusioned suburbanites are beginning to come back to town. As the suburbs fill up, costs mount and commuting distances increase, this trickle should grow.

But all the promise of bigger and changing markets could run afoul of the industry's long standing bugaboo: high costs. Consumers have grown more and more tight-fisted with their housing dollars. They are stubborn in their preferences, often irrational in their choices. And they cry about lack of space. But they refuse to pay for it—at today's prices. In short, the consumer demands less than he can get, gets less than he used to for what he pays, and spends less for housing than for autos, TV sets and amusements. This is housing's No. 1 market problem.

What should the industry do about the revolution in spending habits?

PROBLEM: So far, the housing industry "has been slow to recognize the revolution and even to identify the competition: transportation and recreation." When one is up the other is down.

The home was once the major yardstick of social standing.

Not any more. Lower income groups derive status and satisfaction from autos. The middle class gets it from culture and vacation travel. The rich enjoy public and community service.

• Between 1909 and 1956 the percentage of the share of the country's annual income spent for housing (utilities excepted) fell from 19.3 to 12.2%. At

continued on next page

the same time, transportation's and recreation's share rose from 8.2 to 17.8%.

• In 1946 (under rent control) housing's position was even worse: people spent as much on restaurant meals and smokes as on living quarters (9% of income). Housing has lagged behind its competition ever since.

SOLUTION NO. 1: Something must be done about costs. Bigger scaled buildings, more use of factory assembled components, fewer craft restrictions on what jobs workmen may do will help (see page 235). People won't spend more for housing now because, as almost everybody knows, construction costs—and so house prices—have risen faster than prices in general. Consumers don't think housing is worth it any more.

• Since 1926, home building costs have risen 166%.

But here's what's happened to other key costs:

Wholesale pricesup 70%

Consumer goods and services ...up 55%

Incomes (in terms of real buying power) have risen, too—more than 50% since 1926. But the average per-capita income of \$682 in 1929 could have bought more space than the consumer with the 1955 average of \$1,629.

Why have home building costs gone up so fast? "Apparently, gains in productivity—responsible for keeping the increase in consumer prices well below the increase in factory wages—have been totally, or nearly totally, lacking."

SOLUTION NO. 2: Persuade upper middle and upper income families to spend more for housing.

This is the "only way to solve the housing problem" by private building. The "millions of sub-standard units will not be replaced (barring massive and unlikely government subsidies) unless such a shift in top bracket outlays for housing makes the 'often derided' filter-up process work on a much bigger scale."

• Many well off people live in "comparatively low cost housing." In 1950, nearly 1 million households with incomes over \$7,000, and 200,000 households with incomes of over \$10,000 occupied apartments renting for under \$60.00 a month or homes valued at less than \$10,000.

• If the well to do families who spend 10% or less of their annual income for housing could be persuaded to spend more, then 2 million moderately priced units would appear on the market.

• If filter-up is thus made to work, prices of good used homes probably will fall.

Most people still want to live in the suburbs

Between 1900 and 1950, fringe areas of cities gained in population 26% faster than central cities. By 1975, if this continues, 40% of the US will live in the suburbs (as against 27% today).

What is the suburb-bound family looking for? "It is a new, 6-room, 3-bedroom house with basement and garage. It is of modified contemporary-traditional style on a 70' x 100' lot, on a curving street with full-grown trees set amidst houses different from, and somewhat more pretentious, than itself. The house contains a fully equipped kitchen large enough for eating, a dining or family room, a living room to be used like an old fashioned parlor, 1½ baths with colored tile walls and separate tub and shower. Preferably it also has a porch, a flagstone patio and an extra den or guest room. It is inexpensive to heat and easy to maintain. It costs about \$10,000."

The consumer soon discovers, of course, that his \$10,000 dream house is only a dream. So he settles for less or buys an existing dwelling.

Such singleness of purpose is awesome. Its consequences, wild suburban growth and relentless urban blight, are disturbing. Today's city planners speak their bewilderment over

the lack of response to the time honored argument for central city living: convenience to work, shopping, recreation, cultural facilities. And suburban planners speak their bewilderment over the plethora of problems that arise from trying to zone new areas, educate new children, police a new population and handle the traffic of sky-rocketing swarms of automobiles.

Why do people want to live in the suburbs?

1. Homogeneity—"the nightmare of sociologists." Most people think good neighbors are people with the same racial, ethnic and religious background. The suburbs provide it. In study after study, people who like where they live say the chief reason "is good neighbors." The big reason for dissatisfaction is "undesirable neighbors." What are undesirable neighbors? Surveys tell us that people call them noisy, uneducated or different in race or religious characteristics.

2. Space and safety for unsupervised play for children.
3. Schools without "undesirable elements"—i.e., Negroes.
4. More space per dollar than in city apartments.

But central cities will make a comeback in the next 20 years if the right type of housing is built

As the graph (on the preceding page) shows, the big increase in US population between now and 1975 will be in the types of households that usually want to live in central cities—and most of whom prefer to rent. This is a solid prospect—not a guess or a prophesy. Few elements of the future are easier to predict than the age distribution of the adult population 20 years hence. Reason: All these people are already born; no medical advance is likely to cut the death rate enough to make much difference.

Who wants to live downtown?

- Young married persons
- Widows
- Bachelors
- Divorcees
- Childless couples of any age
- Elderly couples whose children have grown

There are many more of these than is often supposed. "A market does exist for central city housing among the well-to-do, but this group has up to now been neglected in housing studies." Post-war builders have already recognized that some upper middle class households—usually but not always without children or past the child-rearing ages—would welcome high quality apartments downtown. These households, plus the growing number of households who want a town house, provide a steady demand for downtown residences "which may partially compensate for the suburban exodus."

Who are the people who live downtown and what do they want in housing?

A study in collaboration with Fortune magazine of 640 upper-middle and upper income families living in or near downtown business districts of New York, Philadelphia and Chicago produced some interesting answers:

continued on p. 246

Other ACTION reports opposite, and on p. 234



CASE CITY is exploding into the country. New factories—like the metal works downstream from the city—need big areas of open

land. Subdivisions and people follow. So far the result is chaos in the suburbs, decay downtown.

NIGHTMARE OR DREAM?

ACTION-student project predicts what can happen in a boom town which faces blight. The outcome depends on whether Case City copes in time with spreading slums, problems with traffic and transit, flight to the suburbs and its growing Negro ghetto.

Time has run out for the city of today. Its 1980 future will be either a Nightmare (less sinister but far grubbier than George Orwell envisaged) or a Dream. There is really no middle ground left.

The core of most American cities will collapse in the next 25 years unless community leaders and local politicians prevent it by much more teamwork than they have used so far. "Business leaders particularly must take the initiative if they expect to preserve their huge investment in central cities." The problems confronting cities—slums, flight of middle class to the suburbs, decline of downtown shopping, traffic snarls and transit deficits—are well and widely known. "None of the things that can be done to solve these problems is out of reach for our technology or for our economy. The main limits are people and their opinions."

On this and the next three pages, 45 graduate students in architecture, landscape architecture and city planning at the University of Pennsylvania—guided by ACTION researchers—

apply the findings of ACTION's \$250,000 research on housing problems to the future of what is here called Case City, U.S.A.

What will Case City (which is realistically modeled on a medium-sized city) be like 25 years hence if things go on pretty much the way they are now?

A nightmarish, ethnic and low-income ghetto. Downtown may well be abandoned, or else be a Negro shopping district. Public transit will no longer run at all, for with all middle- and upper-income shopping done in the suburbs, everybody will move by private auto. Open spaces will have disappeared from what is countryside today. In its place will be jumble of subdivisions (some good, but many bad) laced with irrational ribbons of gasoline gardens and garish commercial zones.

Does this have to happen?

No, but preventing it will take much forethought and action *now*—by political leaders, businessmen and ordinary citizens.

For a look at the alternate prospects, turn the page.

Who did the study: research on Case City and its problems was adapted for ACTION by Louis G. Vastardis, instructor in city planning at the University of Pennsylvania, from a report prepared by the student research group, F. A. Eckhart, chairman. The project was supervised by Dean G. Holmes Perkins of the School of Fine Arts and Martin Meyerson, professor of city planning, with help from three other faculty members: Robert B. Mitchell, Ian L. McHarg and William Cox.



OLD HOUSES (50 years or more) are 80% of the housing supply in Case City. This once fancy neighborhood is still good, but an executive's wife who lives nearby sighs: "There's nothing elegant about any old house in Case City nowadays. Most of the 'nice' people live out of the city."



RACIAL CHANGE is starting in this Italian-Polish neighborhood of frame semi-detached and row homes built about 30 years ago. Negro newcomers are paying as much as \$7,900 for a house that sold for \$3,500 eight years ago—and "For Sale" signs are going up in front of two or three houses in each block.



EMPTY BUS shows plight of privately owned transit system—trapped in what seems like a circle of fewer riders, higher fares, still fewer riders. Fares went up last April from 15¢ to 18¢. In May, passenger traffic was off 12% from May the year before.

Case City already has serious problems

Negro population is soaring while white population declines.

Since 1950, the population of Case City has remained static at 130,000. But its suburbs, in six years, jumped from 320,000 to 420,000 residents. At the same time, the non-white population at Case City rose 25% (14,450 to over 18,000) as low income Negro migrants from the south filled up the space left by white families moving to the suburbs.

Slums are about average.

Just over 20% of Case City's dwelling units are dilapidated or deficient in plumbing—about normal for cities of its size. But Case City housing now shows signs of deteriorating faster and faster. A housing code has been on the books for years. It has never been much enforced, even though HHFA has declared Case City's efforts to fight blight a "workable program." In truth, so little is being done about the spread of slums in Case City that no area has yet even been certified officially for urban renewal. The redevelopment agency is clearing one small area, but five years after the planning of this project, officials have still not found a private developer to build. Case City does not have a city planning staff (it is one of the few cities this big which doesn't).

Many small suburban subdivisions are physically and economically unsound.

Twenty major new subdivisions constitute almost all the building in Case City and its environs in the last six years. But now, the houses in some of its least attractive tracts are becoming hard to resell—except for less than they cost only three years ago. This is particularly true for some houses in the \$11,000-\$13,000 bracket, about the cheapest in the area.

Community facilities are wearing out.

Ten of Case City's 17 schools are more than 50 years old. Some schools have good sized playgrounds, but except for these the city has only 27 acres of playgrounds, only one large park—heavily over-used.

The local transit company runs only busses. It just raised its fares from 15¢ to 18¢ but its traffic and profits have been dwindling. Even though suburban commuters going to jobs in the city almost equal the number of city dwellers going to work in the suburbs (according to highway, railway and transit officials), some virtually empty busses pass through the downtown area at the rush hour.

But business is still booming.

Factories are expanding—and 40% of the labor force in the Case City area works at manufacturing, many in a huge new metallurgical works. A complex of research firms has sprung up near a university to the north.

Retail trade amounts to nearly \$300 million a year in Case City, but it has not swelled much since 1950. Two major suburban shopping centers are attracting more and more trade as center-city traffic on Saturday "shopping day"

gets more and more snarled. Downtown parking space is scarce and merchandising methods "antiquated."

How blight threatens a boom town.

Population of Case City and its environs may grow as much as 75% in the next 30 years if present trends continue, reaching 500,000 within a few years and perhaps as much as 750,000 by 1980. As industry and jobs increase, the influx of migrants—particularly southern Negroes—will speed up. No other major source of new labor is in sight for this full employment area.

So by 1980, this nightmare threatens.

Four out of five houses in Case City are already 50 years old or older. If today's sluggish pace of code enforcement, rehabilitation and clearance continues, "most of today's 50-year-old dwellings will be slums by 1980." And this 80% of Case City will be largely a ghetto of low-income Negro and other minority groups.

Open space will disappear from the whole area.

Case City is already short on parks and neither the city nor its surrounding satellites are taking steps to preserve oases of nature amid the spreading asphalt and concrete.

Business will shift to the suburbs.

Mass transit patronage and facilities "will have almost vanished." Downtown, choked by traffic congestion will have lost its retail, finance and office functions to outlying centers. It will be "a commercial slum with tremendous loss in private values and public tax revenues."

Suburbs will suffer, too.

Suburban home ownership will continue to rise. "Substantial numbers of low income families will buy secondhand houses as their present owners move to better homes. Family incomes (in terms of today's buying power) may rise two-thirds by 1980. This will leave far too many 1950 economy houses unwanted and perhaps unoccupied—tomorrow's suburban slums even before the mortgage is paid off.

Continuing Balkanization of local government around Case City will mean one of three things:

1. "A sharp decline in the quality of education, sanitation and other public services.
2. "Municipal bankruptcy or
3. "Sharp increases in local taxes."

The nightmare of 1980 is partly here today.

Urban dwellers "are plagued by the decay of the old, by the deficiencies of the new." They are paying a high economic cost in a decline of property values, and a high social cost in spreading slums and poor services in growth areas. As prosperous Case City (and others like it across the nation) acquires more people, more productive capacity and more income, it may find itself, paradoxically, the center of a group of communities which are physically, socially and economically impoverished. This "Nightmare-1980" is not a prediction. It is a warning. To make the nightmare turn into a dream will need action, ingenuity and perseverance.



DESERTED DOWNTOWN looms because obsolete buildings, bad parking drive shoppers into big suburban centers. The main street already has a few vacant stores. This picture of what passes for the rush hour in Case City was taken at 5:10 P.M. on a recent Thursday.



BIG SLUM AREAS, like these Negro-occupied tenements close by a railroad, could easily engulf the city if lax code enforcement, rehabilitation and clearance continues. Some single rooms with bath privileges in this neighborhood bring \$40 a month rent.



SUBURBAN BLIGHT threatens two ways: 1) cracker box postwar homes in unkempt, treeless subdivisions already are hard to re-sell; 2) the unplanned hodge-podge of tracts and commercial strips salts residential neighborhoods with juke-joint soda stands instead of parks and playgrounds.

continued



WORN-OUT NEIGHBORHOODS like this one must be overhauled through code enforcement and rebuilding. Rents will have to rise.



RENEWAL must transform the area into something like this. Street has become parklike walkway, overhead wires are buried.

Can Case City escape the doom of blight?

Does Case City have to rot before the natural forces of urban renewal will rebuild it?

Not necessarily—though that is the way it is drifting.

What must Case City do?

First, wake up. It's got to realize it has a problem—a big one. Then it must re-plan, fix-up, re-build.

But isn't Case City on the way to becoming a low-income ghetto? How can it stop this drift?

It is leaning that way now and the city—and its businessmen—must act before it is too late. The city must build better community facilities and better neighborhoods to attract and hold high-income and middle-income families. Public policies (both national and local) must be altered to give rental housing (i.e. center-city housing) an equal break with the suburbs.

What about all the slums in Case City now—and the aging homes that will become slums?

Code enforcement must take the profit out of operating slums. It can be—it has been—done.

Is there really a market for rehabilitated houses in Case City?

High income families who can afford center-city homes for part of the year now look in vain for the elegant town

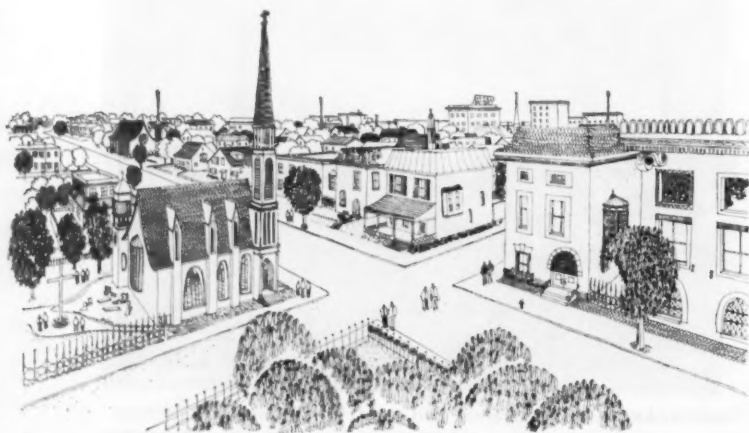
houses of years past. This is a big potential market for which old homes can provide the space and convenience. But these old houses must be in neighborhoods that can make a comeback. And they must have all the latest gadgets. Many low income families are already paying high rents per square foot.

What about the threat of blight in the suburbs?

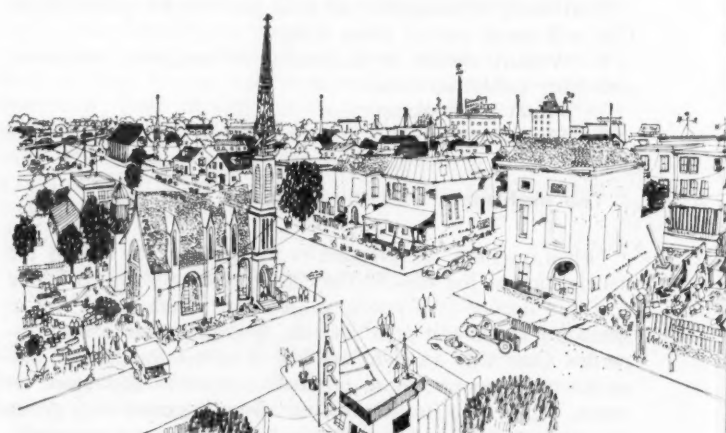
"If many of our present subdivisions are not to become outright slums in another 15 to 25 years, preventive measures must begin today."

Case City (and the nation) have these choices:

- If central cities are to be saved and renewed, apartments must be given a better break in financing. This will have to be at the expense of easy financing for suburban housing.
- Do people want good housing enough to spend more of their income for it? Or do they prefer more autos, TV sets, liquor and cigarettes?
- Do people want to be near downtown? If so, they must accept limited open space, high-density, multi-story living in new buildings, or an old remodeled house instead of a new one. Do they want more country, more trees, bigger and bigger lots? If so, they must accept longer and more costly commuting, high tax rates to pay for duplicating the facilities downtown already has, and, in time, revisions of government jurisdiction to share the costs and assets of the whole area more evenly./END



GOOD NEIGHBORHOODS, like this one, must be preserved. These 50-year-old single-family homes focus on the church and park.



DECAY could turn it into this nightmare by 1980. Owners have left for suburbs. Overcrowding, poor zoning have done the rest.

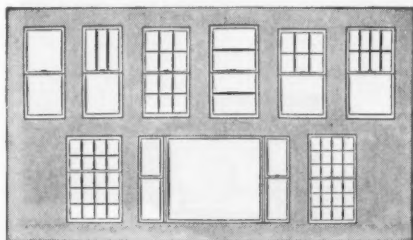


Sir Peyton Skipwith built Prestwold in about 1770. It is located in Mecklenburg County, Virginia, on a rise of land overlooking the Roanoke River

Double Hung Wood Windows Add Greatly to the Excellent Design of Prestwold



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.

Prestwold was built of the best materials and constructed so well that it is claimed by many to be the most substantial house in Virginia. The stone for the walls was quarried and cut into rectangular blocks by slaves. They also cut the great pines used for the waist-high dados and carved cornices. The double hung wood windows have solid shutters on the inside . . . a precaution, in colonial times, against Indian attacks.

Double hung wood windows, because of their durability, continued utility under all conditions of use and maintenance, are still the most used windows in homes today. Another reason is that wood is a nonconductor of heat and cold. This means that the inside frames and sash of wood windows remain cool in summer and warm in winter. Double hung wood windows have been further improved through use of spiral, steel tape balances or a spring sash balance and weatherstrip combination. Metal weatherstrip, made of non-rusting zinc, bronze or aluminum in combination with spring sash balance, can be installed on new or old sash. It eases the operation of wood windows and reduces air infiltration to a minimum.

WEATHERSTRIP *Research* INSTITUTE

OFFICE OF THE SECRETARY, BOX 128—RIVERSIDE, ILLINOIS

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You're smart to look at it their way

If you were doing the buying, you'd demand quality, beauty, and long life-expectancy in the materials used. And you'd trust and praise the builder who provided them.

For that praise, and for the profit-making reputation it brings, you invest wisely when you demand K&M Asbestos-Cement Siding and Roofing Shingles.

The Sunday-afternoon home-shopper goes for the bright modern colors of K&M Siding Shingles. And when you apply them with backer strips, you bring out long, modern horizontal shadow lines that add distinction to any house.

You can make a strong sales point of the famous Good Housekeeping Seal of approval awarded to K&M Shingles. This approval, along with the fact that K&M Shingles won't burn, rot, corrode, or need protective painting, gives you a double-barreled advantage when you talk roofing and siding with your prospects.

See our catalog in Sweet's Light Construction File, and then speak to your building-supply dealer. Or write to us for full information about beautiful, profit-building K&M asbestos-cement shingles.



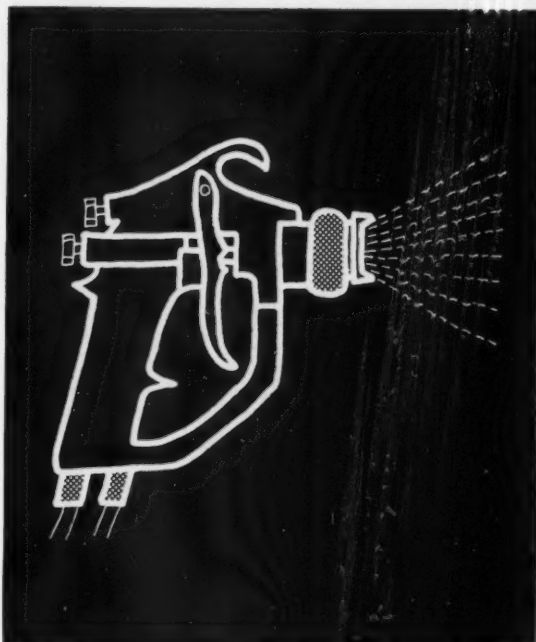
SELL THE SILICONE TREATMENT. Another sales plus of K&M Siding Shingles—they're treated with miracle silicones to make dirt-carrying water "ball up" and run off. Unsightly siding streaks are therefore minimized!



KEASBEY & MATTISON COMPANY • AMBLER • PA.

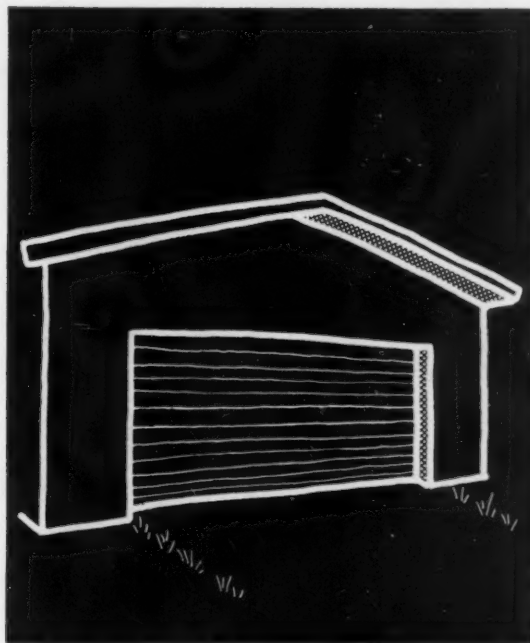
Starting on page 168: NEW WAYS TO BUILD BETTER

A new editorial section on ideas, products and techniques



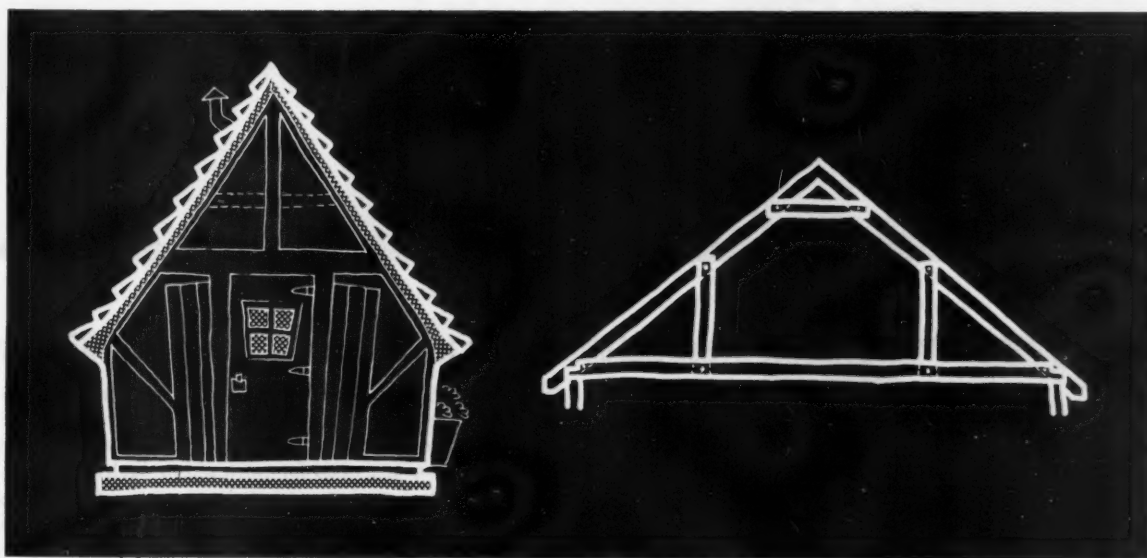
BIG NEWS IN SPRAY PAINT!

Do you know that you can cut your painting costs in half with techniques now in use in other industries? Find out how on **page 168**.



HERE'S A ROLLER DOOR IN PLASTIC

New on the market this month is the latest idea in garage doors—fiberglass reinforced plastic. New Products start on **page 186**

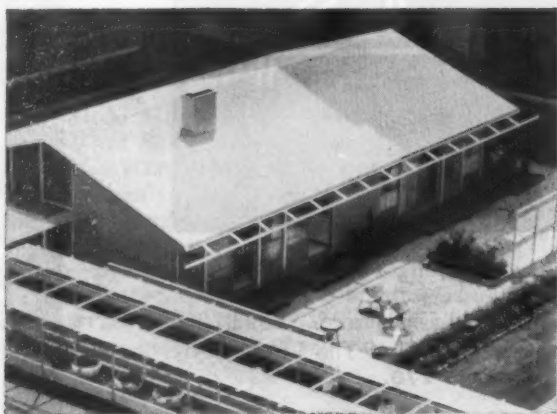
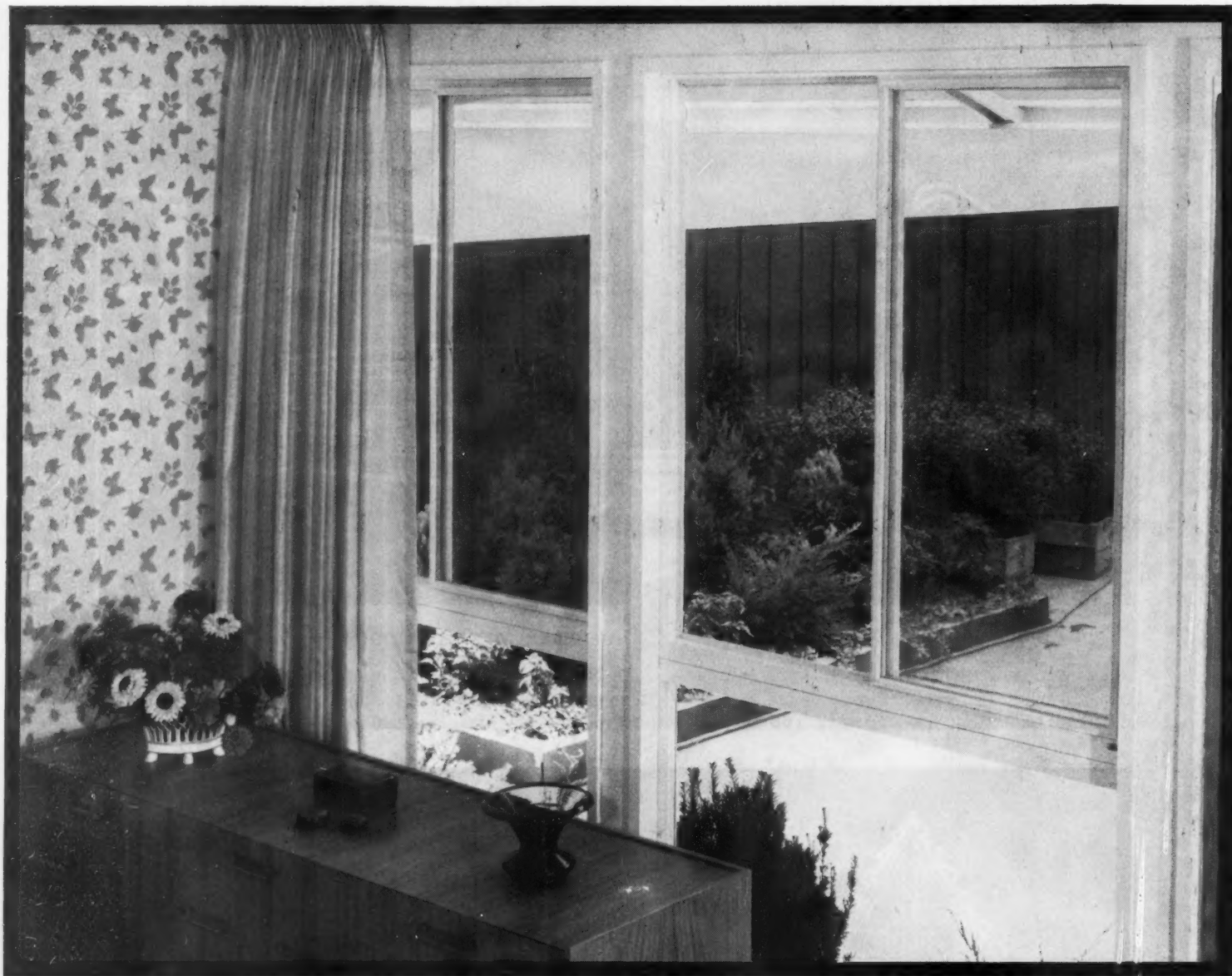


FOUR PAGES OF "BORROWABLE" IDEAS

There's lots to be learned from your colleagues and competitors whether it is how to turn your sales office into a bonus playhouse or a new way

to support a story-and-a-half roof. You'll find these and other ideas in What The Leaders Are Doing, starting on **page 176**.

Rusco windows specified for all U.S. "Steelaire" homes!



New Dual-Glaze windows featured in the "Steelaire" FIFTH AVENUE model home

The "Steelaire" FIFTH AVENUE home shown here is part of the newest line of metal homes produced by U. S. Steel Homes Division. It features some of today's most advanced styling and construction ideas. And it also features a great new line of Rusco windows that end forever the need for extra storm sash!

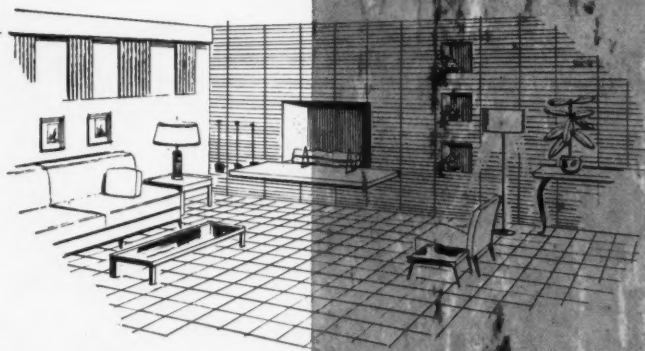
Rusco Dual-Glaze prime windows have two panes of glass mounted in each fixed or movable window panel. Units are made of hot-dipped galvanized steel with beautiful baked enamel finish. Unique construction guarantees maximum cold weather protection plus full, year 'round ventilation control. Dual-Glazing is flexible, too! It can be included in original window package or added at any future date! Either way it's a big advantage for both builders and buyers. Write today for full information.

The F. C. Russell Co., Dept. 7-H-107, Cleveland 1, Ohio. In Canada: Toronto 13, Ontario.

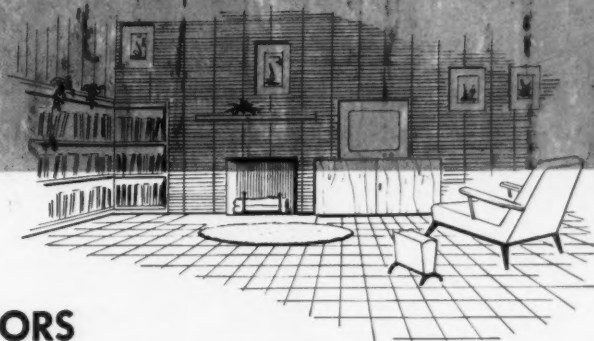
RUSCO

The window that brought a new look to building!

Style-Smart...Care-Free...Long-Lived



Color shown:
V-332, Parisian Dawn



Vina-Lux® FLOORS

WITH *Micromatic Veining*

Sophisticated, lasting beauty is bred into Vina-Lux — today's best answer to residential flooring. The quality of this tile starts with its vinyl-resin binder reinforced with strong, tough asbestos fibre — one of nature's most enduring materials. Add to this *Micromatic veining* and a color range that quickens the pulse of every American woman. Here's real help

to all home builders when it comes to selling *their* product.

Vina-Lux has other virtues, too. Grease, oil and spilled household products won't harm its smooth, slip-safe surface. And — it's easy to care for — wipes clean quickly — needs no laborious care. Look into Vina-Lux today — ask us for samples and informational literature.



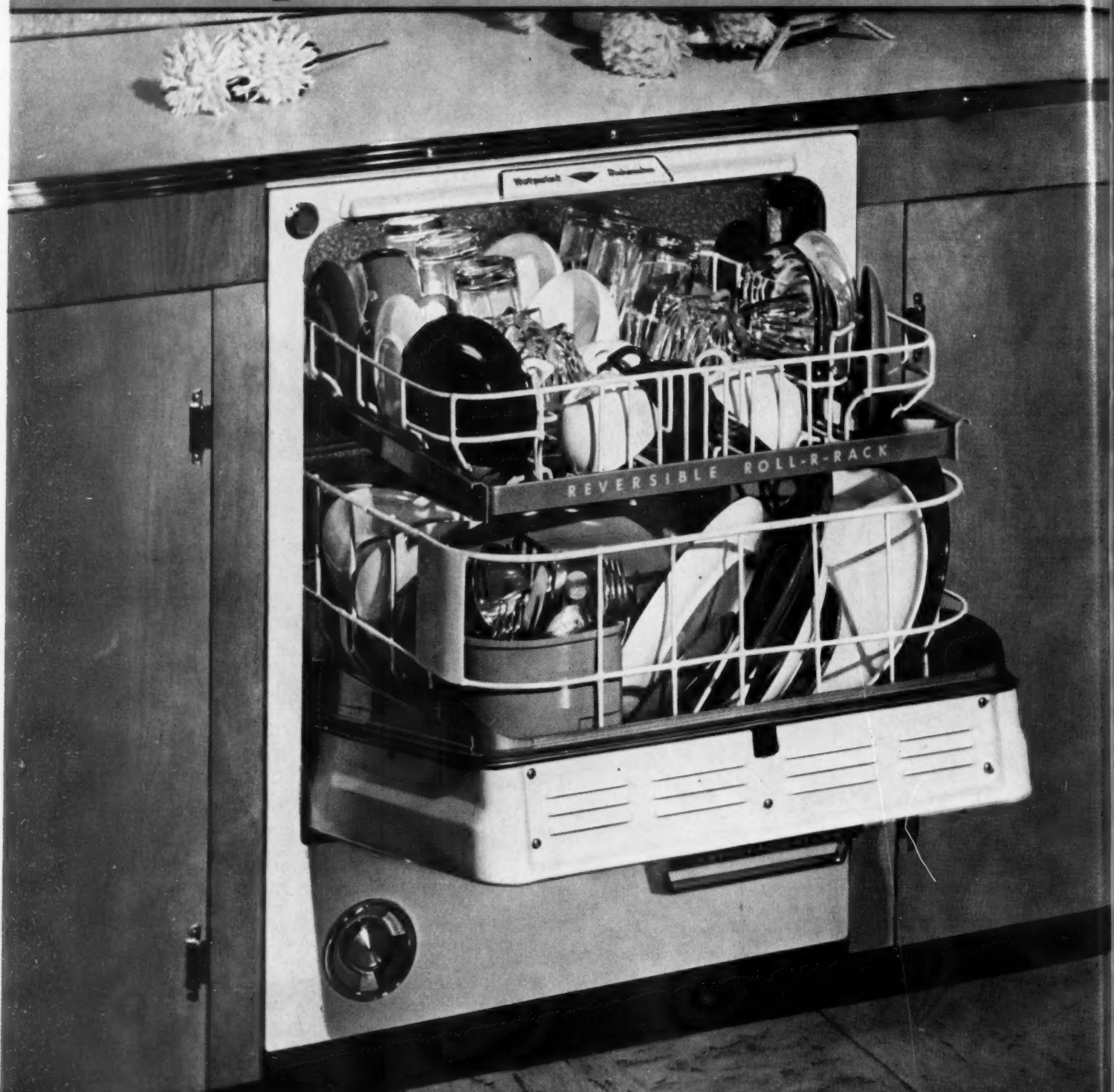
AZROCK FLOOR PRODUCTS DIVISION

UVALDE ROCK ASPHALT COMPANY

555A Frost Bank Building • San Antonio, Texas



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... Copper-tone... 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 CQ. (A Division of General Electric Company) 5600 West Taylor Street, Chicago 44, Illinois

Look
→
at this
→
Proof!



House in rear, built by Saul Sonnier, was roofed with conventional strip shingles. SEAL-TABS are on house in front, and Audrey couldn't blow one tab loose!

HURRICANE AUDREY couldn't budge Flintkote self-sealing, hurricane-resistant **SEAL-TAB** Shingles!

Remember what Hurricane Audrey did to Texas and Louisiana! Left thousands homeless! Ruined or damaged thousands of homes!

Yet... Audrey more than met her match in Flintkote SEAL-TAB Hurricane-resistant Shingles. Not a single SEAL-TAB was even lifted!

Many letters were received by Flintkote in praise of the unbelievable tenacity of SEAL-TABS. Here is what Mr. V. P. Pierret, Lafayette, La., builder, said:

"I made it a point to check all the SEAL-TAB Shingles I used in the homes I built and to my satisfaction I found that what these shingles were supposed to do, they did, and in a superb manner. They held the 'Fort' and didn't let a shingle loose. This is an excellent shingle, believe me.

"You may rest assured that all of my future homes, new and re-roofed ones, will have this shingle on them."

Another Lafayette, La. builder, Mr. M. P. Dumesnil, Jr. writes:

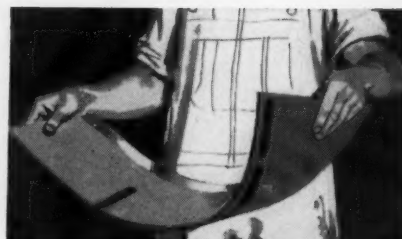
"SEAL-TABS withstood the hurricane winds very well, while the conventional shingles were torn off the roofs pretty generally. As a result, I intend to use FLINTKOTE SEAL-TABS on all my homes in the future."

And Mr. Paul V. Nohe, Jennings, La. building supply dealer writes:

"During this storm there was not one SEAL-TAB Shingle lost on any roof, and to the contrary, regular shingles were blown off in all sections. There is no doubt in my mind that from now on SEAL-TAB Shingles will sell like hotcakes and a person is foolish not to buy them."

Get ready for the big demand for SEAL-TABS!

Get in touch with your Flintkote supplier today. Or write for complete information to The Flintkote Company, Building Materials Division, 30 Rockefeller Plaza, New York 20, New York.



Seals itself down! Each SEAL-TAB Shingle has a strip of special Flintkote-developed adhesive, factory-applied on the underside of the butt. SEAL-TABS are self-sealed by the heat of the sun—making a sturdy, weather-tight roof.



Easy application! SEAL-TAB Shingles are easily and quickly applied on new housing or over old roofs. Their exclusive aluminum strip retards the adhesive action until the shingle is applied—prevents delays and waste.



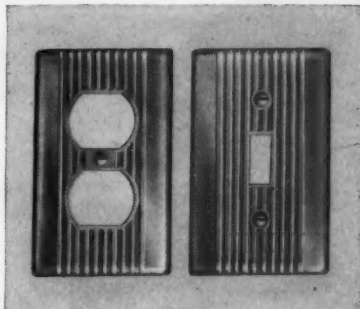
FLINTKOTE

*Originator of the
Asphalt Strip*

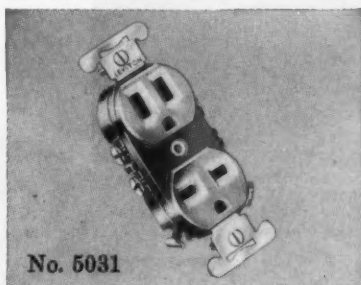


PRODUCT NEWS

New Leviton Wall Plates Have Clean Line Design



In step with today's trend toward clean, functional design, the new Leviton wall plates are smartly styled to complement any decorative scheme. Molded in rich brown phenolic or gleaming ivory plastic, these distinctive low relief design wall plates eliminate dust collecting problems... wipe clean in a jiffy. Complete range in 1, 2, 3, and 4-gang plates, with combinations to meet all wiring installations. Also available for Interchangeable Series Devices. Individually packed in cellophane together with necessary mounting screws. Meet NEC and Federal specifications.



New U-ground Devices Added to Leviton Line

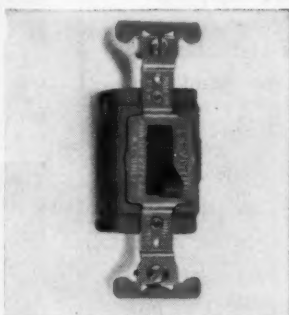
Among the many new items constantly being added to the U-ground line of Leviton specification grade devices are the duplex outlet combinations with parallel and tandem slots. These combinations are particularly applicable where 125V and 250V is required at one outlet. For use with air conditioners, portable power tools, washers and dryers. New and also available are single pole switch and U-ground outlet combinations. Meet all Federal specifications. Listed by U.L.

For complete information write Leviton Manufacturing Company, Inc., Brooklyn 22, New York.

SPECIFICATION GRADE

X-RAY OF LEVITON 20-AMP. QUIET SWITCH...

exposes superior quality, design and construction



Ratings: 20 A. — 120-277 V. Single pole, double pole and 3-way, AC only. Also available in 15 Amp. single pole and 3-way. Listed by UL, CSA and meets Federal specifications.

Long-Lasting — Heavy gauge steel plaster ear straps riveted to housing, thereby providing a permanent assembly. 20-Amp. Quiet Switches will outlast ordinary 20-Amp. switches due to simpler, more durable construction.

Reliable — New design includes a magnetic arc-snuffing action at the fine silver contact points, assuring years of extra service.

Easy to Install — Large head brass terminal screws accommodate No. 10 conductor. Comes with mounting screws inserted in strap.

Quick Identification — Red body cover for easy identification.

Write today on your letterhead for free sample.

What you don't see counts, too! Leviton rigid quality controls assure you of specification grade 20 amp. heavy duty quiet switches that outperform your most demanding requirements. Compare this new Leviton switch on any basis you desire. You'll be convinced that grade for grade, performance for performance, Leviton superior quality stands out. Look at these special features...

Versatile — Fully enclosed flush tumbler switch . . . operates in any position.

Durable — Will withstand high inductive loads of fluorescent systems, and take full rated capacity of tungsten filament lamp loads . . . Takes full load currents up to 80% of the switch ratings for motor control.

Your Best Jobs Are Done With...

For full information write:

Leviton Manufacturing Company • Brooklyn 22, N. Y.
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For Best Results Use Wire By American Insulated Wire Corporation



Make this **EYE-LEVEL** test
with a
WOODTEX®
SHINGLE!



You'll see how
35 EXTRA POUNDS

*of weather-protecting materials per square
give extra strength, texture and sales-appeal!*

Take a Certain-teed Woodtex Asphalt Shingle in your hands. Hold it flat at eye level and peer across its surface. You'll see a graining and texture unlike that of any other asphalt shingle on the market.

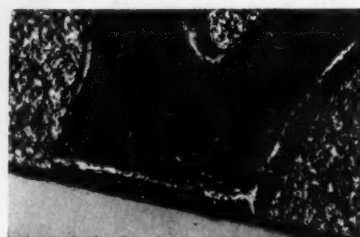
It's a *raised* graining, not an embossed one. It's actually *built up* on the weather-exposed surface of an extra-weight base. It represents 35 additional pounds of weather-protecting materials per square—extra heft and texture that insure

many added years of beauty and rugged resistance to wind and weather.

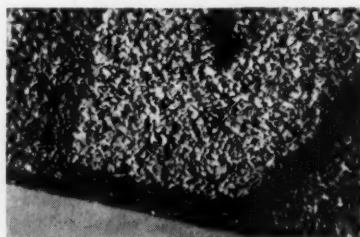
Make the Woodtex eye-level test—and you'll readily use this fine, distinctive shingle. Then use the test yourself to show your customers the extra beauty and weather protection Woodtex offers.

Woodtex literature is yours for the asking. Just contact your nearest Certain-teed supplier—or write to us.

**Here's the 35-lb. difference
that makes Woodtex what it is!**



Over an extra weight base, on the exposed "weather half" of the shingle, an additional heavy coating of asphalt is applied in a distinctively grained pattern.



Final mineral surface granules are then pressure-imbedded in the asphalt graining to achieve the massive 250-lb. heft and texture of Woodtex construction.

Certain-teed

REG. U.S. PAT. OFF.



Products of Certain-teed Products Corporation

SOLD THROUGH

BESTWALL CERTAIN-TEED SALES CORPORATION

120 East Lancaster Avenue, Ardmore, Pa.

EXPORT DEPARTMENT: 100 East 42nd St., New York 17, N.Y.

ASPHALT ROOFING • SHINGLES • SIDING • ASBESTOS CEMENT • SHINGLES AND SIDING
FIBERGLAS BUILDING INSULATION • ROOF INSULATION • SIDING CUSHION

new! exclusive!
the true metallic lustre
of copper in a decorative plastic
COPPERTONE
by PANELYTE



Panelyte's cooking up greater kitchen sales for you with Coppertone, the first true copper color ever faithfully reproduced in a decorative laminated plastic. It's the perfect answer to Mrs. Housewife's demand for greater use of copper in the kitchen and, like all Panelyte colors, is beautifully functional. It resists heat, stains, scuffs and impact—provides a lifetime of dependable service.

See for yourself why Panelyte is the "top choice"

of leading designers and furniture manufacturers throughout the nation. For free samples of Coppertone plus Panelyte's complete range of colors, including the exciting new Princess and Galaxy patterns, write: Panelyte Division, Dept. HH-1057, St. Regis Paper Company, 150 East 42nd Street, New York 17, New York.





“Take it from me...
this ceiling
sells homes!”*

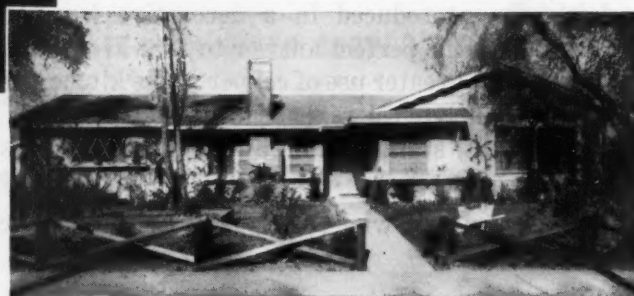
**Willard (Bill) Woodrow, president of famous
ALDON CONSTRUCTION COMPANY
praises LIFE-Advertised QUIET-ZONE Tile**



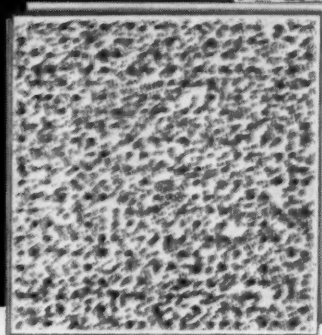
NORTHRIDGE-PLAZA HOMES, being built in San Fernando Valley by **ALDON CONSTRUCTION COMPANY** of Bellflower, California—one of the nation's “TOP 10” volume-builders—is a 476-house project, featuring products advertised in LIFE magazine.

Says Bill: “We attribute the immediate success of our Northridge-Plaza development to a great combination: the quality reputation of Aldon-Built Homes and the quality reputation of the famous LIFE-advertised brands we put into them . . . like Quiet-Zone ceilings by Celotex.

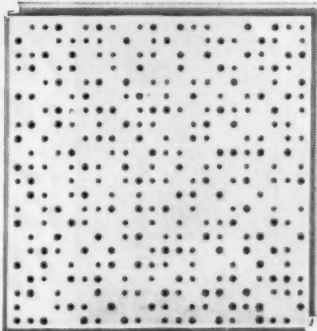
This family room is a good example. Our prospects know the ceiling is new, smart, beautiful, sound-absorbing and dependable . . . because they know and respect the nationally advertised brand name behind it: **CELOTEX**. It's a visible, extra sales feature that sells homes because people like it!”



*A \$2,000,000 Opening Week—120 homes!



Fiesta Quiet-Zone Tile



True White Quiet-Zone Tile

QUIET-ZONE

Sound-Absorbing Ceiling Tile by

CELOTEX

REG. U.S. PAT. OFF.

Leading builders know the trend is to decorative ceiling tile and sound-quieting in homes. Quick to sense the sell in QUIET-ZONE, they have applauded its exclusive Linear Random† pattern, created by Raymond Loewy Associates, and its superior sound absorption . . . up to 20 times greater than ordinary ceilings!

Currently, in LIFE and other magazines, your prospects are seeing ads that pre-sell another CELOTEX exclusive:

choice of either True White or the brand new brown-flecked Fiesta overlay pattern. Now (and only with Quiet-Zone) you can complement the interior decorating scheme of any home you build.

New and improved Quiet-Zone leads the line that leads the industry . . . the complete ceiling tile line by CELOTEX, originator and world's largest manufacturer of sound-quieting fiber tile, nationally advertised for a third of a century!

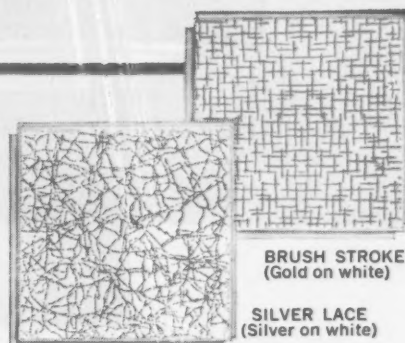
"Designer"

NEW DECORATIVE TILE IN COLOR

Most Complete Line Ever! These new Designer tile... Brush Stroke and Silver Lace... added to the popular Linen White, Sculptured White and pastel group, make Celotex the line that gives you a complete variety for every prospect, every purpose!

FOR FULL INFORMATION, CALL YOUR CELOTEX REPRESENTATIVE OR DEALER, OR WRITE:
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†U.S. DESIGN PATENT NO. D 168,763



BRUSH STROKE
(Gold on white)

SILVER LACE
(Silver on white)

now, adding Cooling

to Williamson Heating
is as easy as installing
a telephone

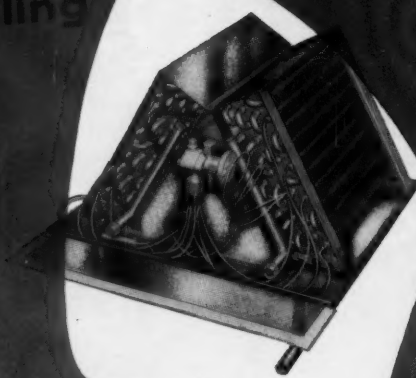
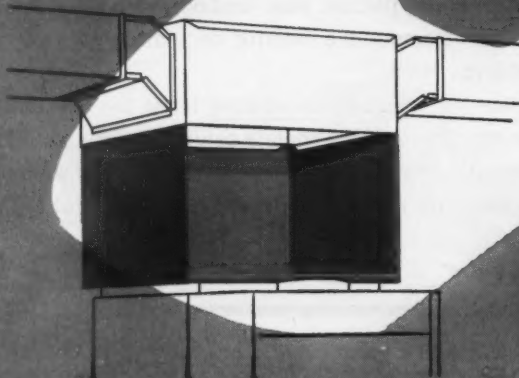
Yes, you can now delay that important "Yearround Air Conditioning" decision until your home is completed and your buyer decides whether he wants cooling added to his heating equipment immediately or not. Simply install a WILLIAMSON Warm Air Furnace with a cooling coil enclosure—the latter at practically no extra cost. When the buyer decides on cooling it can be added almost as simply as adding a telephone.

Remember, Williamson has a size and a type of central cooling unit and furnace to fit any size home you are building. No water required—no costly plumbing.

See our 12 page insert in SWEET'S Light Construction File.

WILLIAMSON

High Boy with
Cooling Coil Enclosure



"A" Type
Plenum Coil



Outdoor Waterless
Refrigeration Condensing Unit
(for all Weathermatic units)

THE WILLIAMSON COMPANY
3334-I-10 Madison Road, Cincinnati 9, Ohio

Send me further information on WILLIAMSON'S
Plan for adding Summer Cooling.

Builder
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Address _____

City _____ Zone _____ State _____



... One call for all ...

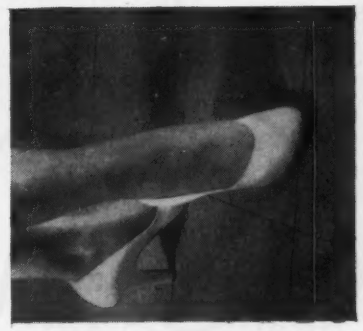
THREE WONDERFUL PRODUCTS NEW!

FROM SCIENCE... THE GREATEST ADVANCE IN THE WOOD INDUSTRY IN 20 YEARS!

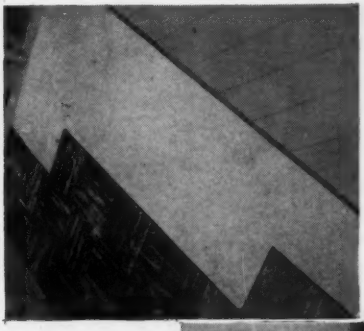


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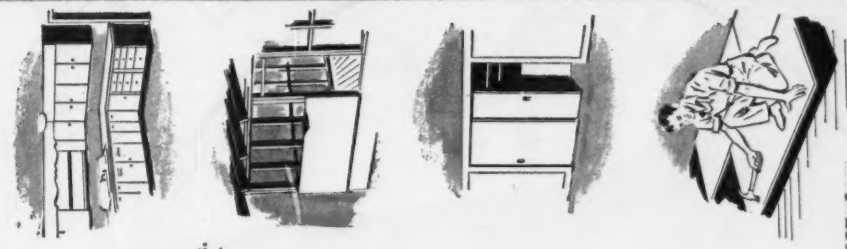
Par-TILE FLOORING TILE
A durable, mar-resistant flooring tile which takes a beautiful gloss, the natural wood particles making an attractive pattern. Possesses the best characteristics of cork but takes a finer finish and will not wear out. For finer flooring, Par-TILE gives you both beauty and permanence.



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UNBEATABLE FOR UNDERLAYMENT
Par-TEX and Par-WOOD are the most versatile building materials in the world today. Used for underlayment, they do not ripple or telegraph through linoleum, tile, carpeting or other floor coverings.

Par-wood is used as the core for furniture tops, for drawer and fine cabinet construction, doors and sliding panels, as well as for interior panels, drainboards and underlayment. Does not telegraph through plastics, veneers or other laminated surfaces.

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"measures up" to everything you ask of a floor tile

Heard about Tile-Tex Quality Control? It's the work, and hobby, of men who are extreme perfectionists. Real worriers. They're able to sleep well only because they know that every piece of tile will live up to Tile-Tex's fine reputation. These Tile-Tex men live just to test tile. They test to try to develop formulas that will make Tile-Tex floor tile products better. They test to find the best raw materials. They test every shipment of raw materials. Test along every step of production. They test the finished tile in special "proving grounds." So you can take their word for it... that Tile-Tex is by far best, by test.

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In the 11 Western states: Pioneer Division,
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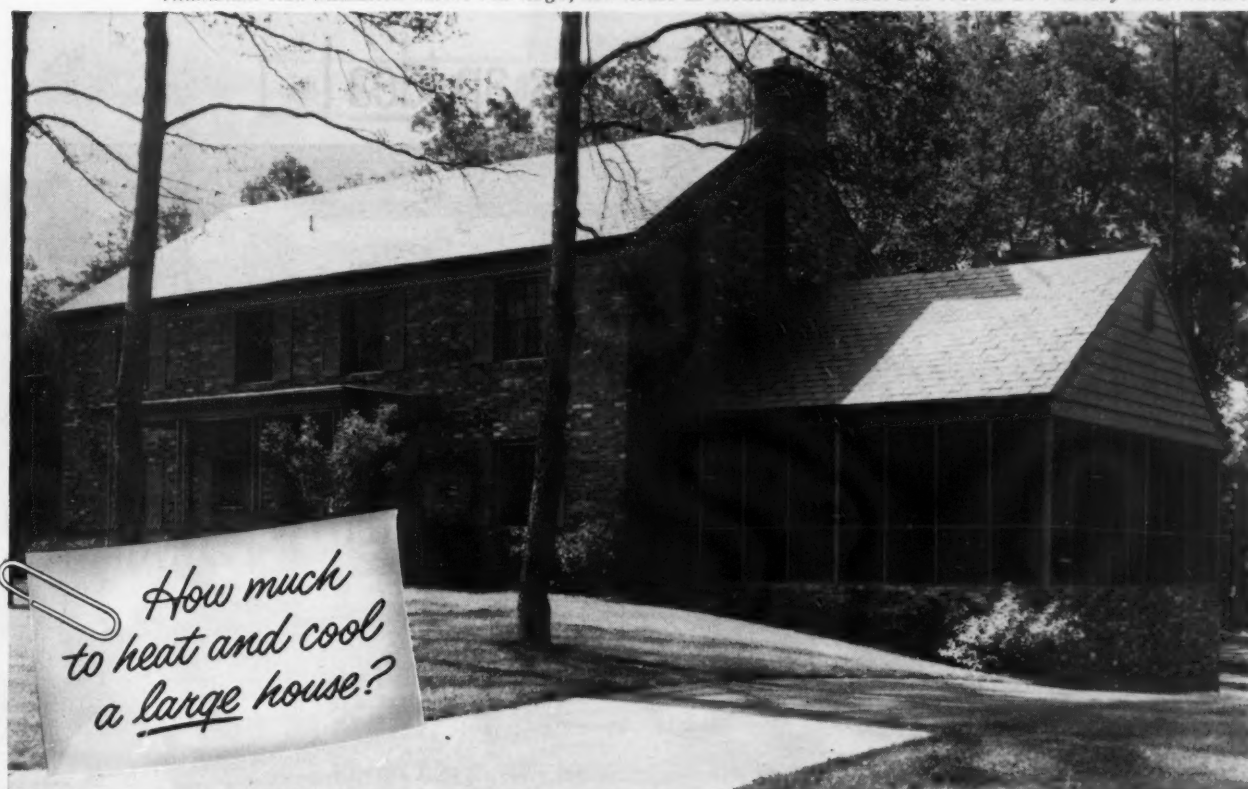
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*REG. U. S. PAT. OFF. †TRADEMARK OF THE FLINTKOTE COMPANY

Aluminum-clad insulation makes this large, new house as economical to heat and cool as an ordinary small house.



With ALUMINUM-CLAD INSULATION
this Maryland home was heated and air conditioned
for one year for \$300—or \$25 a month

This is a test home in a Washington, D.C., suburb. It has a heated and cooled area on three floors of 4,590 sq ft. For the year ended May 1957, carefully kept records show that the cost of operating furnace and central air conditioner to maintain a mean 73 degrees was \$301.68—or \$25.14 a month.

Low? Yes—but economies like this are the rule when adequate insulation, surfaced with ALCOA® Aluminum, is installed in walls and ceilings. During winter, aluminum-clad insulation keeps furnace heat *in* to cut fuel expense. During summer, it is the most effective insulation known for keeping *out* radiant heat.

And this is important to both builder and buyer: aluminum-clad insulation cuts original equipment costs. In this case, for example, specifications with FHA-minimum insulation would have called for a

225,000-Btu furnace and 5-ton air conditioner. But with aluminum-clad insulation, only a 175,000-Btu furnace and a 3-ton air conditioner are needed.

It works out the same way for smaller houses, too, of course. Aluminum-clad insulation pays for itself in lower equipment costs, then gives year-round comfort . . . in a Care-free home that costs less to heat and cool.

ALCOA does not make insulation of any kind, but ALCOA Aluminum is used by many manufacturers to produce several types of insulation. ALCOA's new book about insulation, *Comfort Everybody Can Afford*, has been written especially for builders. Mail the coupon today for your free copy.

NEW!
"ALCOA THEATRE"
Exciting Adventure
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Aluminum Company of America, Industrial Foil Division
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Gentlemen: Please send my free copy of your new book about insulation: *Comfort Everybody Can Afford*.

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There's nothing so powerful as an idea!



Some magazines specialize in news or fiction or fashions. Better Homes & Gardens specializes in *ideas*. Ideas that wake people up so their dreams of richer, happier family life can come true. None of the other major media creates quite the same kind of do-something-now mood. The husbands and wives (and their children) who read BH&G don't just *talk* about what they see in their favorite idea magazine. They *do* something about the ideas they see on every page.

The happy truth for *advertisers* is that there's nothing quite so powerful as an idea if you want to make a sale. And Better Homes & Gardens is as full of ideas as a supermarket is full of food! *Meredith of Des Moines . . . America's biggest publisher of ideas for today's living and tomorrow's plans*



$\frac{1}{3}$ of America reads **BH&G** the family idea magazine

THE CEILING: FORESTONE

The difference is easy to sell!

Today's home buyers want more and more for their money. You can give them this added value with beautifully sound-conditioned rooms. It's a "point of difference" that gives you a strong competitive advantage *without materially increasing your costs.*

Forestone Acoustical Tile was designed especially for homes. Its fissured surface produces a smart travertine effect, a subtle decorator's touch to enhance the best contemporary or traditional home styling. Functional too—this attractive ceiling absorbs up to 70% of the sound that strikes it. Your prospects will quickly sense its peaceful quality and appreciate its luxurious appearance.

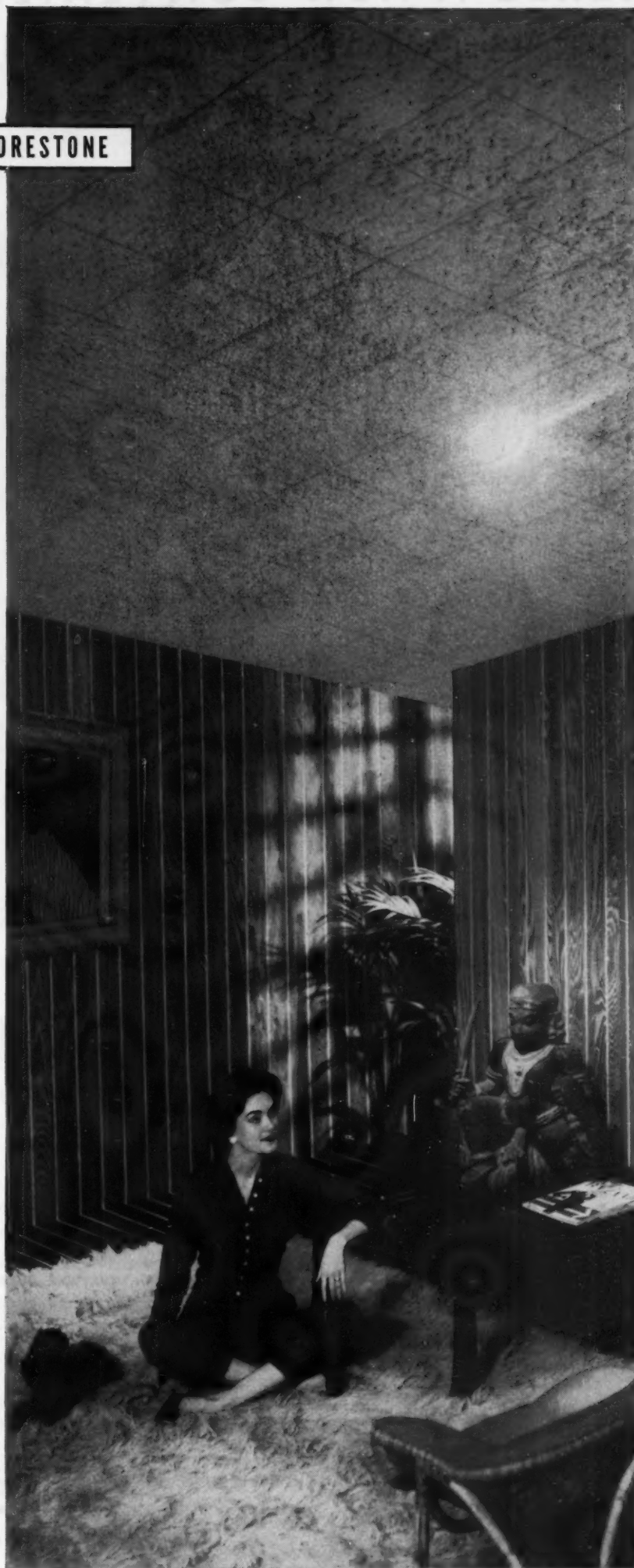
Use Forestone in any room. It is available through your local Lumber Dealer. Your own men can install it, easily and economically. Or your Simpson Certified Acoustical Contractor will apply it for you.

Write today for complete information on Forestone: Simpson Logging Company, 1008 White Building, Seattle 1, Washington.

AI-79/2151

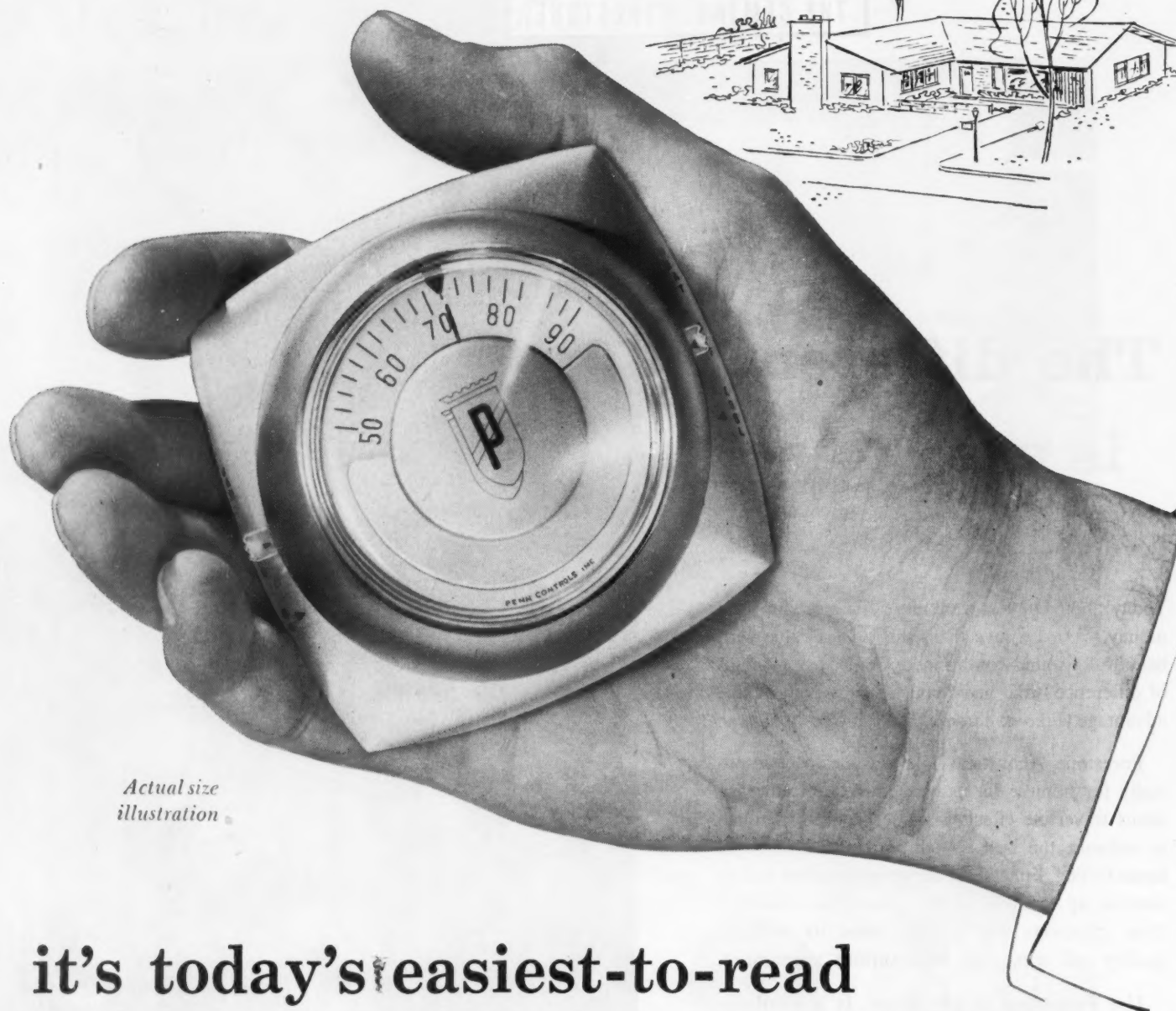


FISSURED WOODFIBER ACOUSTICAL TILE



Wall treatment is Simpson Redwood Rusticwood Plywood

HERE'S A NEW CONVENIENCE FOR THE HOMES YOU BUILD



*Actual size
illustration*

it's today's easiest-to-read ROOM THERMOSTAT

..... did you know...

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 Controls, Inc.

Your prospects will like the extra convenience of this new Penn room thermostat because it has the largest, most easily read dial face. And, this dial face remains stationary . . . for easy readability . . . as you "dial the rim" to set the temperature.

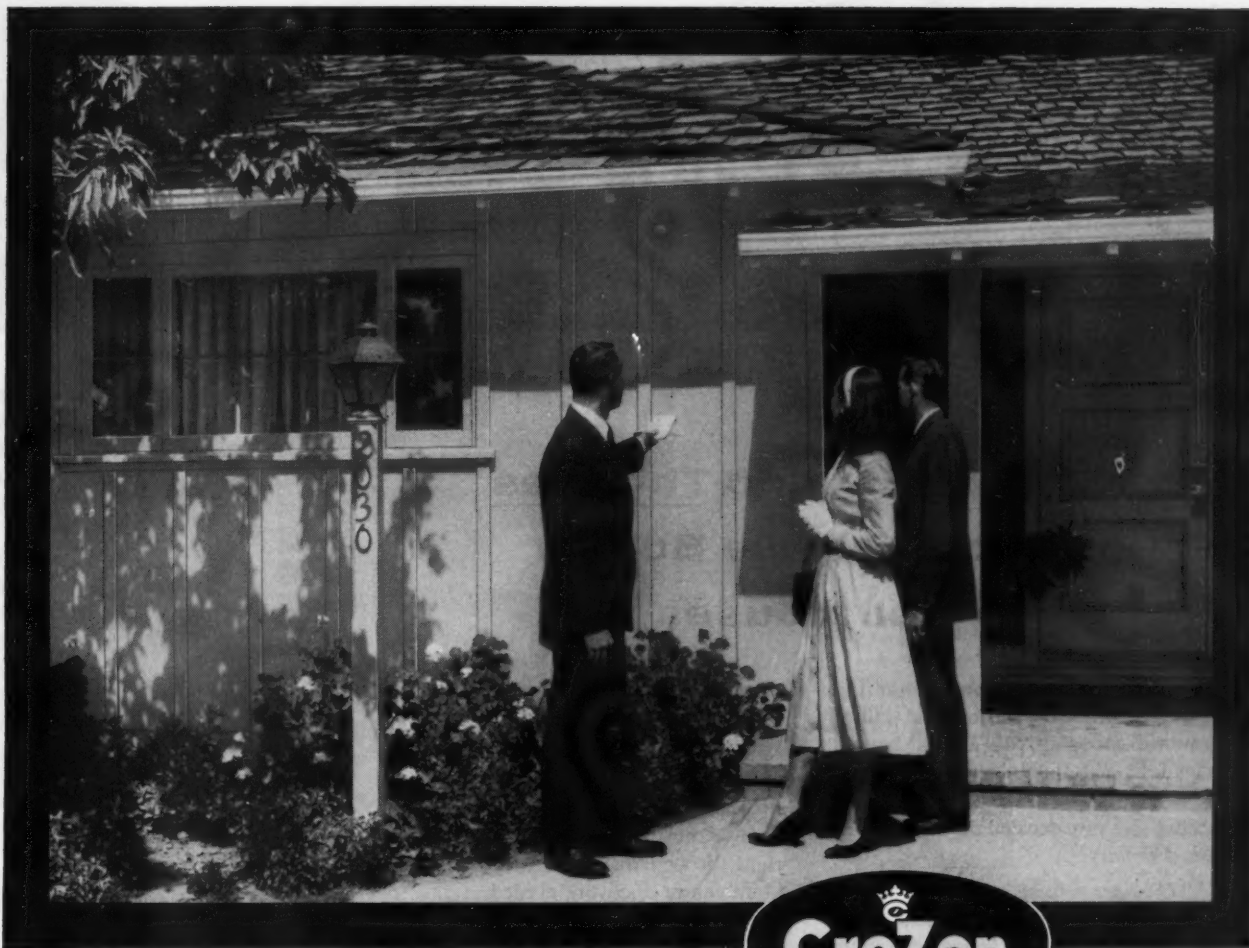
Then, too, your prospects will like the compact size and beautiful, modern design that blends perfectly with any color scheme. And, for lasting satisfaction, they will like its efficiency in delivering the indoor comfort they want!

Once you see this new, better thermostat . . . for heating alone, for cooling only, or for combination heating-cooling systems . . . you'll want to use it in *all* the homes you build and sell!

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



Residence: Frank Quement. Designer and Builder: Robert L. Dodge

CreZon

*The permanent,
protective overlay
for plywood*

CreZon overlaid plywood siding is **HELPING HIM CLOSE THE SALE**

"Sold!" What single word rings more happily in a builder's ear?

Helping to close that sale is siding of CreZon overlaid plywood. Because homes with CreZon siding find a ready market . . . they look better, last longer and slash maintenance cost over the years—important sales features for today's discriminating buyers.

And siding of CreZon plywood is one "extra" that actually saves time and money in construction. Easy-to-work CreZon plywood siding goes

up in a hurry with a minimum of trim loss.

You save, too, on paint and painting time because the velvet-smooth CreZon surface requires no excessive priming and sanding. *There is no grain pattern that must be hidden!* Two coats do the job of three.

Use CreZon overlaid plywood on your next job. Discover the "extra" that actually saves you money. For technical information, see Sweet's Light Construction File 1st, Architectural File 5th, or A.I.A. File 19-E-5.

CREZON OVERLAID PLYWOOD IS AVAILABLE UNDER VARIOUS TRADE NAMES FROM THESE LEADING MANUFACTURERS AND THEIR DISTRIBUTORS:

Diamond Lumber Company
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Roseburg Lumber Company
Roseburg, Oregon
St. Paul and Tacoma Lumber Co.
Tacoma, Washington
United States Plywood Corp.
New York 36, New York
Walton Plywood Company
Everett, Washington

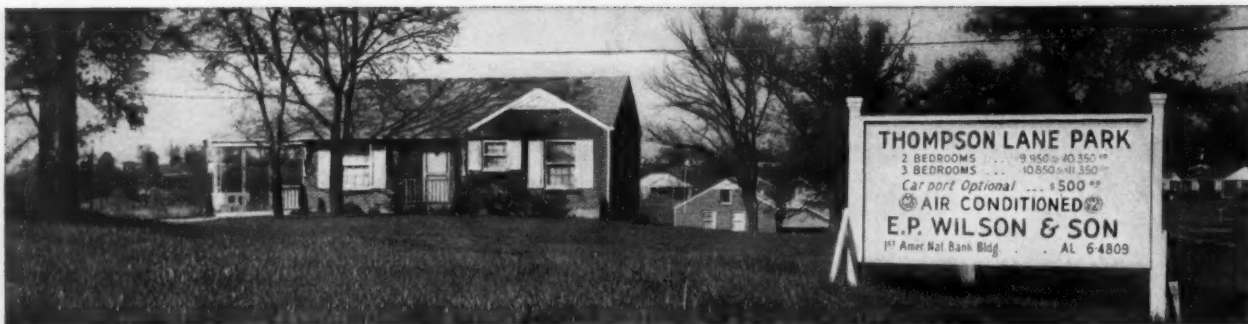
Also available in Canada through:

Canadian Western Lumber Co.
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Western Plywood Co., Ltd.
Vancouver 15, B. C.

Another quality product by



CROWN ZELLERBACH



General Electric *Thinlines* completely air condition 30 homes in Thompson Lane Park, Nashville, Tennessee.

General Electric *Thinlines* Help Nashville Builder Sell Houses

"We wanted an air conditioner thin enough to fit neatly through the wall yet powerful enough to cool a whole house," says John Wilson, builder of the Thompson Lane Park Project in Nashville. "That's why we decided on General Electric *Thinlines*."

"*Thinlines* sure helped us sell houses! Better than 90% of our customers wanted them. And they could be included in the FHA or VA mortgage."

Mr. Wilson found that just one 1-hp *Thinline* (10,500 BTU's) could completely

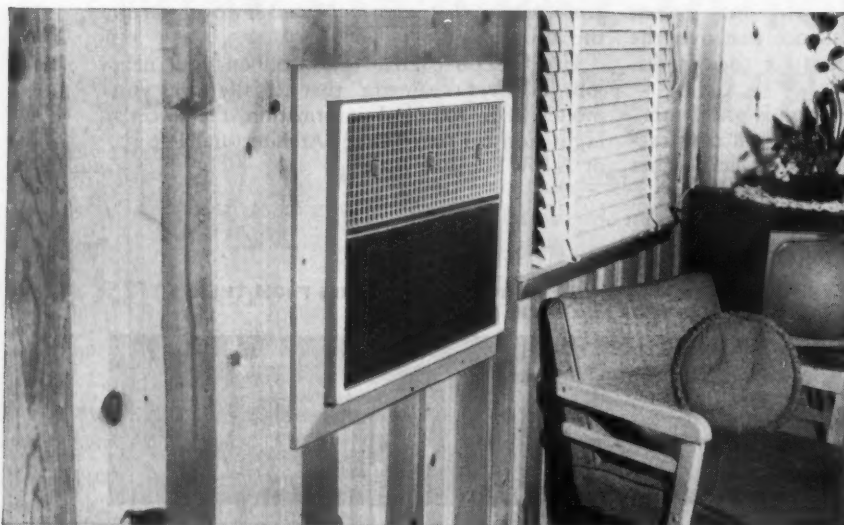
air condition an 800-square-foot house. In his larger homes just two *Thinlines* were needed.

Consider compact, powerful *Thinlines* for your next job. They're so thin they fit easily almost anywhere—in windows or right through the wall. And there's no plumbing or ductwork needed.

Thinlines come in ½, ¾, 1 and 1½ hp models. See your General Electric Room Air Conditioner retailer for full details. General Electric Company, Appliance Park, Louisville 1, Kentucky.

Progress Is Our Most Important Product

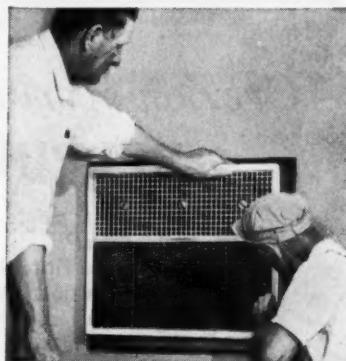
GENERAL  ELECTRIC



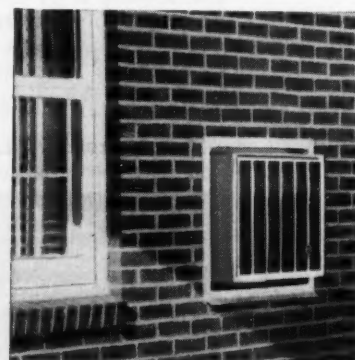
On the inside there's no unsightly overhang because the *Thinline* is only 16½ inches deep. And the *Thinline's* smart, trim styling blends neatly with any décor.



Leave an opening about 27 inches wide, 23 inches high to install General Electric *Thinline* through wall. Adapter kit makes it easy.



Slide the *Thinline* in later. Six screws make a strong and weather-tight seal.



On the outside *Thinline's* aluminum grille looks well with the building—keeps its good looks for years.

another
first by
I-XL

Custom Hardwood Kitchens... Years Ahead in new, never-before *Pearltone!*

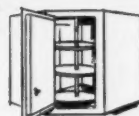


I-XL Prefinished Hardwood Cabinets Sell Themselves—*Sell the house!*

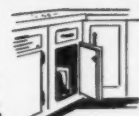
PEARLTONE!...The most exciting new thing that's happened to wood in I-XL's century of wood working leadership. PEARLTONE!...A brand new limed oak finish that lets the kitchen go as modern as the rest of the house. Available exclusively from I-XL in a wide choice of special-purpose units which can be grouped in a variety of arrangements to make each kitchen as different as the woman who'll own it. No cutting, fitting or painting...every I-XL PEARLTONE unit is fully built and finished at the factory...shipped ready for immediate installation. Learn more about PEARLTONE and other low-cost custom custom hardwood I-XL kitchens.



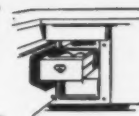
Adjustable
Wall Shelves



Lazy Susan
Shelves



Tray Storage
Cabinet



Bread-box
Drawers

Plus...12 Other Modern, Work-saving Features



Also available in

Softone

Rich, tawny birch finish



i-XL

I-XL Furniture Co. 67 W. Division St., Chicago 10, Ill.

Gentlemen:

Please send me information on the complete line of I-XL custom hardwood kitchens.

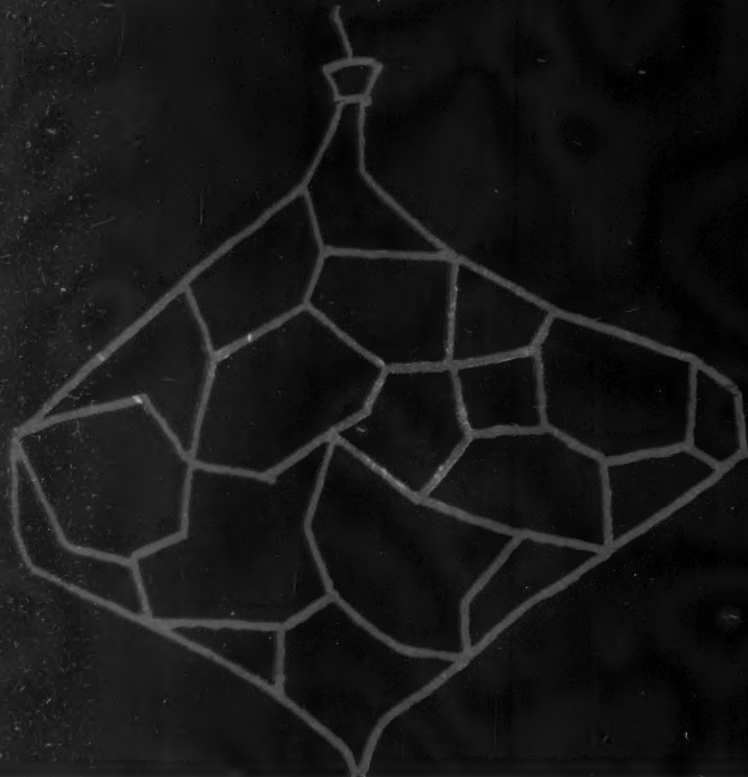
My Business is _____

My Name _____

Street _____

City _____ State _____

Distributorships still available in a few good territories.



*the prestige
gift
for
everyone
in
building*



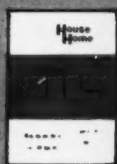
A QUALITY GIFT

The best of its kind, a gift that says you value his friendship.



A PRACTICAL GIFT

A gift that will help him in his work, a gift that reflects your common interest in better houses.



AN ECONOMICAL GIFT

How else can you give so much for so little? 3,800 pages with 3,800 good ideas for as little as \$3.50!



A 12-TIME GIFT

A gift that will keep coming month after month, long after other gifts are forgotten.



AN EASY GIFT

Just send us your Christmas list on the convenient order form across the page. We'll announce your gift on Christmas Eve with the handsome Christmas card pictured here.



**House
&
Home**

The Prestige Gift for the Smart Professional in Building

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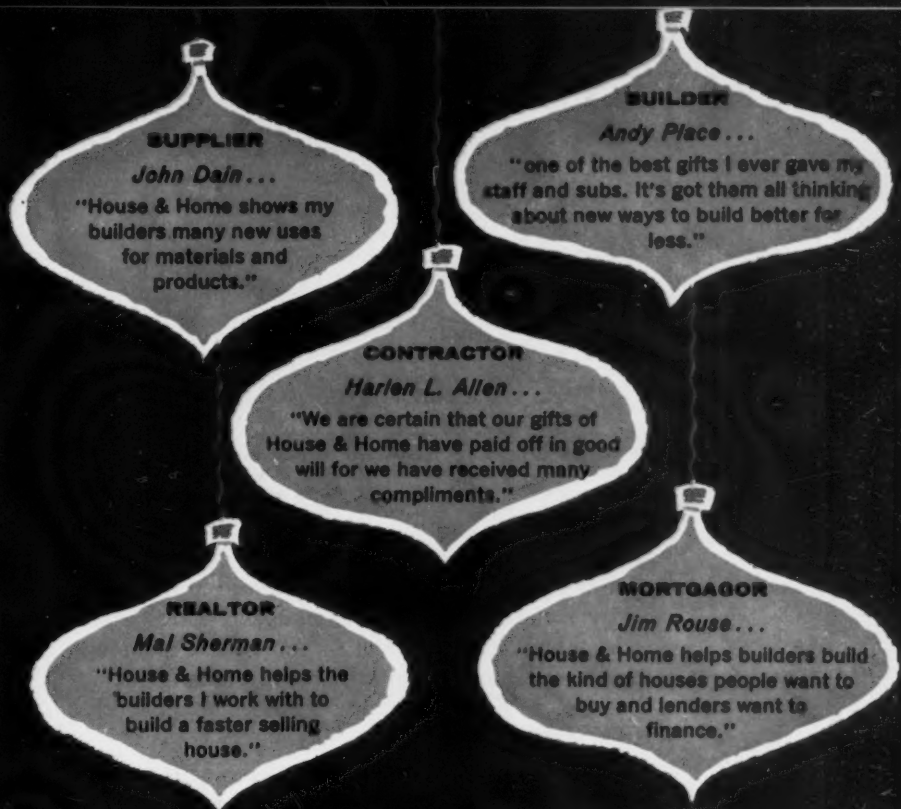
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House & Home
9 ROCKEFELLER PLAZA
NEW YORK 20, N. Y.

Fenestra sets the fashion in window beauty . . .

FENESTRA COLOR-STYLED WINDOWS SAVE BUILDER 30% IN CONSTRUCTION COSTS FOR LIGHT AND VENTILATION!

"We were able to effect a 30% savings in our light and ventilation costs by installing Fenestra® Steel Casement Windows in the 84 homes that make up the Clock Homes Tract", reports Jerome L. Moss, President, Moss Building Corporation, Beverly Hills, California.

"Even in homes designed for the higher priced

market, it is common sense to exercise economies without sacrificing quality. Our selection of the Fenestra line accomplished just that. For not only do these windows translate themselves into reduced construction costs, but they enhance the modern architectural motif of our homes.

"The steel windows are supplied with a nail-on





Typical Clock Tract Home located in La Mirada, California, a \$1,500,000 project. Four models of homes, each with variations, sell in the \$17,500 to \$18,650 price range, feature 3 to 4 bedrooms, two-car garage with space for workshop or utility room, average 1 3/4 bathrooms. Kitchen supplied complete with electrical appliances. Architect: I. E. Curtis Chambers, AIA.

type inside-outside trim which the carpenter nails right to the wall of the house. Expensive, time-consuming framing-in is eliminated. And, because no shimming is required, we save 1 1/2 to 2 man hours per sash. For finish, we use dry wall or plaster and eliminate the wood frame.

"Another factor in keeping costs down is the virtual elimination of glass breakage. Because the glass is installed *after* the sash is in place, handling has been facilitated and subsequent breakage of the fragile material has been reduced to a negligible amount.



Customer Given Color Choice

"Fenestra Steel Casement Windows receive an especially durable prime paint coat at the factory. They are weather resistant and need not be 'babied' upon delivery to the home site. Only one coat is required after installation. We give the customer a choice of eight interior color schemes. "These windows will last the lifetime of the home. They are rugged and practical and provide our houses with a maximum of light and ventilation."

Nationally Advertised

Nationally advertised Fenestra Color-Styled Windows are setting the fashion in window beauty. Ask your Fenestra Representative to show you how you can cash in on this powerful promotion in your model home. Call him today, or mail coupon below.



Slim, Trim Styling of Fenestra Steel Windows permits extra light and ventilation at no extra cost.

Fenestra

INCORPORATED

STEEL-STRONG WINDOWS

Fenestra Incorporated

HH-10, 3401 Griffin Street
Detroit 11, Michigan

Please send me complete information on Fenestra Color-Styled Windows for my new homes!

NAME _____

FIRM _____

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CITY _____ STATE _____



PAINTING WITH A BRUSH may soon be as antiquated in home building as in most other industries. Three new developments in paint technology point the way (see photos, right).



ONE-COAT PAINTS can be applied so fast with industrial cold-spray equipment that a typical room like this Levitt test room can be completely painted in six to seven minutes.

RIGHT NOW you can cut painting costs in half

Have you considered using a spray gun for all your house painting—interiors and exteriors?

Using a spray gun would cut your labor time by as much as 85%. (At \$3 an hour this is the difference between paying a man \$24 for a day's work with a brush and paying him \$3 to do the same work in an hour with a spray gun.)*

For exterior work you still need two spray coats (primer and finish), but paint chemistry has already created one-coat spray paints for interiors (see New Products, H&H, Jan.) and may soon do the same for exteriors. With one-coat spray paint you can do the job up to 20 times as fast as you can apply two or three coats by brush. So, on the basis of the time it takes to put the paint on, a one-coat spray job costs, for example, \$1.50 instead of \$30 for three coats by brush.*

Spray painting has replaced brush work in almost every industry that uses paint—except on-site home building.

In home building it is still news when someone even experiments with spray painting (see New Products, H&H, May). Today an all-spray-painted new house would be very big news. This is so even though some house painting contractors own spray equipment. They use it regularly on old house work but seldom for new houses, and, then, only for special jobs like painting blinds.

The reasons home building still uses a brush are no longer good enough to stop a switch to spray painting.

Until recently, a case of sorts could be made that spray painting for new houses was fine in theory but totally im-

practical because of the lack of adequate equipment and paints. That argument has been knocked out by technological progress. Here is what has happened:

New spray rigs have been developed and are now on the market. These include three basic types: cold spray, hot spray and airless spray (see photos above and text below for details). Special formulations for hot spraying and for airless spraying have now been worked out by the paint chemists and these paints can be bought today on special order* from most of the major paint companies. New multi-colored enamels and lacquers and rippled texture alkyds are ready for use in cold-spray equipment (H&H, May, p. 216). But the most important of all these developments is the perfecting of one-coat paints for interior work and the near-promise of one-coat formulations for outside use. It is one-coat paint that makes spray-gun savings compelling.

Many people believe that strong opposition from labor prevents—and will continue to prevent—home building from using spray guns and thus making a big cut in its painting costs. Despite the popularity of this argument, there are good reasons today to believe that labor's cooperation can be won. You can understand the labor angle better if you first look at another reason why spray painting has been held back.

Marketing habits have favored brush painting so spray gun know-how has spread slowly.

Almost 60% of all paint is sold through local hardware stores or lumber dealers direct to home owners. Most consumer paint jobs are done with brush or roller and even when the home owner does use a sprayer his equipment is too light

*Both comparisons ignore the factor of make-ready time. All spray work requires some masking. This generally takes more time than is needed for the set-up and preparatory steps for brush work on new surfaces. For detailed comparison of costs, see page 170.

*Orders must be for a minimum of about 100 gallons. For orders under 500 gallons there is a batch fee of about \$5. (If you build ten houses a year you can use 100 gallons of interior paint.)



HOT-SPRAY EQUIPMENT, which uses water jackets or heating coils to make heavy bodied paints less viscous, can match the coverage of the usual three-coat finish in one pass of the gun.



AIRLESS SPRAY EQUIPMENT cuts down the time needed for masking. Because there is no air in the spray, there is no fog or accidental dispersion of the paint to be cleaned up.

...by using today's new paint technology

to handle the high solids required for efficient professional painting of new houses. The result has been that home builders and painting subs have generally used the paints regularly stocked by local dealers and so have not taken advantage of the spray-paint progress being made by today's rapidly advancing paint technology.

Many home builders are taking small savings by using substitutes for paint when they could get big savings by spraying.

On Long Island brush painting is now so expensive—reports Charles Gould, field secretary of the Homebuilders Assn.—that builders are using wallpaper almost exclusively. On the exteriors a switch to asbestos shingle siding has eliminated another big painted area. The only paint most new houses in Nassau and Suffolk Counties get today is in the kitchen and on the wood trim.

Substitution is not just a Long Island answer to the high cost of professional house painting. In Providence, R. I., Builder Walter Monroe says he now uses wallpaper at half of what it once cost him to paint.

Outside the field of home building, costs are being reduced by a change in painting methods rather than by substitution. For example:

Spray painting is becoming standard for maintenance of industrial buildings and this work is being done by members of the house painters' own union.

Many locals of the Brotherhood of Painters, Decorators and Paperhangers permit spray work in their contracts with painting contractors who specialize in industrial maintenance work. In New York, for instance, Ray Reynolds of Bingham-

ton has contracts with locals all over the state for the use of hot-spray and airless-spray painting.

Each local* is free to make its own rules on the use of spray, and now many influential voices are urging acceptance of mechanization.

Organized labor's attitude toward spray painting is described by a second painting contractor who also specializes in industrial maintenance work (in an area far distant from New York):

"At first, the unions didn't allow any spray work. Even today some locals won't allow it for painting any kind of a building. Still we've made a lot of progress in industrial maintenance. What we told the international and then the locals (we started telling them way back in the 30's) was that if they didn't spray, their men would be out of jobs. This was true. The men that worked for the factory did all the painting, sometimes with brushes and sometimes with sprayers. And the paint unions were not able to get into the plants. Well, the paint unions started to see the light and for 10 or 12 years the pattern has been to pay the spray-paint operators 25¢ more per hour than the brush men. Ten years ago union brushers hereabouts were making \$1.75 and now they're making \$2.75 to \$3.00, sprayers made \$2.00 and now they're making \$3.00 to \$3.25. There are a lot more union painters working now than in the days of the brush."

The "more work with spray" argument is summed up by Gustave Levy, president of Houston's Spec-Flo Co., who says: "Actually, the new methods of spray painting, while shaving man-hours off a single job, should create a lot of new work. These new methods can make paint cheaper to apply than the cheapest wallpaper or asbestos shingles and so recoup the ground lost to those forms of covering."

*Almost 80% of all locals review their contracts each spring.

continued

CUT PAINTING COSTS IN HALF *continued***What type of spray painting is best suited to new house work?**

As you would expect, there is no pat answer to that question.

Cold spray is the oldest system, but some of the most important of the new improved techniques use cold spray equipment. Tests made by Builder Bill Levitt (see H&H, May, p. 216) show that some of the new one-coat cold-spray paints can save up to \$200 in painting the interior of a house.

The major limitation of cold spray is the fog produced by air pressures of up to 70 lbs. in the paint gun. Paint fog from cold spray can waste up to 40% of the material, requires careful masking or a lot of window scraping, needs lots of ventilation, and if used outdoors in any wind it gets paint speckles where they shouldn't be.

The use of masking is a factor in figuring the cost of spray painting. Significantly, Bill Levitt's vice president Len Haeger says they find it cheaper, in tests, to scrape windows rather than mask them, even with cold-spray paint.

Despite improved cold spray, today's hot-spray systems seem to be the most promising for home building.

Hot spray substitutes heat for paint thinner, and in so doing:

1. Cuts in half the loss of material from overspray.
2. Builds up a three-coat paint thickness in one pass of the gun without any sagging of the paint film.
3. Reduces the need for masking.

The heat lowers the viscosity of high-solid, thickened paint enough so it can be atomized and sprayed at low pressure. With air pressures lowered as much as 40 lbs. below cold-spray pressures, paint fog or overspray is cut drastically. With less overspray, a careful operator using the right nozzle needs little more than wide masking tape to stop spatters from overspray.

Hot spray also gives a more uniform coating in varied weather conditions. In cold weather, when the painter with a brush must thin his paint to apply it (and then must put on more coats than he does in hot weather) the painter using hot spray can (without tampering with his paint mix) get the same spraying viscosity as at any other time of day or year.*

But the high-solid paints used in hot spray still present some problems.

At present paint chemists have not yet found a way to include the deep penetrating primer coat for exterior wood with one-coat hot-spray paints. For inside use the paint men can formulate alkyds with higher solid content for fast-drying, non-sagging, one-coat work. But where weathering and moisture will tax the strength of the paint film, a good primer is needed, and a good primer must be light and thin for penetration. Some paint chemists believe that an answer to the outside primer problem is not far off. They point out that the chemical industry gives the paint industry more new ideas and new materials each year than the paint chemists can keep up with.

Another problem in the laboratory is the formulation of high-solid linseeds for one-coat hot spray. Linseeds usually will not seal as well when formulated for hot spray and they tend to run. One solution may be to use polymerized linseed oils like those used in some of the new caulking compounds. These oils are extremely viscous at room temperature and could carry the high-solids for hot-spray paints, but not a great deal is yet known of their behavior in hot spray.

*Nonetheless it is bad practice to paint in freezing weather under any conditions, since cold surfaces prevent a good bond with the paint vehicle, and the surface may contain frozen water.

For the present little use is predicted in either hot spray or airless spray for the latex emulsions, like polyvinyl acetate, styrene-butadiene and the acrylics. Very little is known about the behavior of these water emulsions under heat. Some formulations lose their stability entirely.

Equipment for hot spray is made by the Spee-Flo Co., Houston, the DeVilbiss Co., Toledo, and the Bede Co., Amherst, Ohio. One-gun portable rigs range in price from about \$700 to \$1,200 without compressor, and guns will operate up to 80' from the unit. In the Spee-Flo and Bede systems paint is heated by an electric resistance coil through which the paint runs. DeVilbiss units heat their paint with a hot-water jacket running along the paint hose up to the gun.

Of all the spray paint systems, airless spray is the neatest, but also the trickiest.

The one big advantage of airless spraying over hot spray is the elimination of overspray and overspray drift. Paint is atomized at the gun simply by pressure (up to 600 lbs.) forcing it through a specially designed nozzle. Since no air is used, there is a minimum of overspray. With special nozzles it's almost possible to paint an edge. But if an operator comes to the edge of a house, for instance, and doesn't turn the corner neatly, the paint spray in front of 600 lbs. pressure can shoot out and mess up his job.

The one big disadvantage of airless is that good one-coat paints are harder to make for this equipment. Airless guns operate on only 125°, whereas hot-spray temperatures run up to 180° for some paints. In hot spray, the atomizing air produces rapid solvent evaporation on the heated material once the paint leaves the gun and therefore leaves a higher solid deposit on the wall. Airless cannot produce as tight and tough a fast-drying paint film, because the air and the higher temperature are missing. Increasing the temperature in airless will create a drop in viscosity for spraying high-solid paints but it will not produce the necessary and compensating solvent evaporation. This can result in runs and sags in the paint surface.

The solution to this problem, paint chemists say, is further away than solutions to hot spray's problems.

Airless equipment is more expensive than that used in hot spray. Two-gun portable airless units range in price from \$2,300 to \$3,000. Since paint is abrasive, nozzles made of tungsten carbide or synthetic sapphire must be used. Paint hoses for airless spraying must test out at 3,000 lbs. pressure; they are made of nylon-lined, stainless-steel-jacketed hose costing \$100 for a 25' length.

Airless equipment is made by the Spee-Flo Co. and by the Bede Co., Amherst, Ohio.

Here is the arithmetic that shows how you can cut your costs in half with one-coat spray painting.

For a typical 1,200 sq. ft. house with 2,400 sq. ft. of interior wall area . . .

Brush painting two coats would require:

Paint	14 gal. @ \$4	\$ 56
Labor*	64 man-hours @ \$3	192
		<hr/>
Total Cost		\$248

Spray painting one coat would require:

Paint**	8 gal. @ \$6	\$ 48
Labor***	19 man-hours @ \$3	57
		<hr/>
Total Cost		\$105

* half this time is for fussy work and set-up, half for painting at the rate of 150 sq. ft. per hour.

** a little more than half as much paint is needed but it costs more per gallon.

*** less than one hour is used spraying; the rest is set-up and masking time.

/END

**Selling works
like this ...
when you get
the kingpin!**

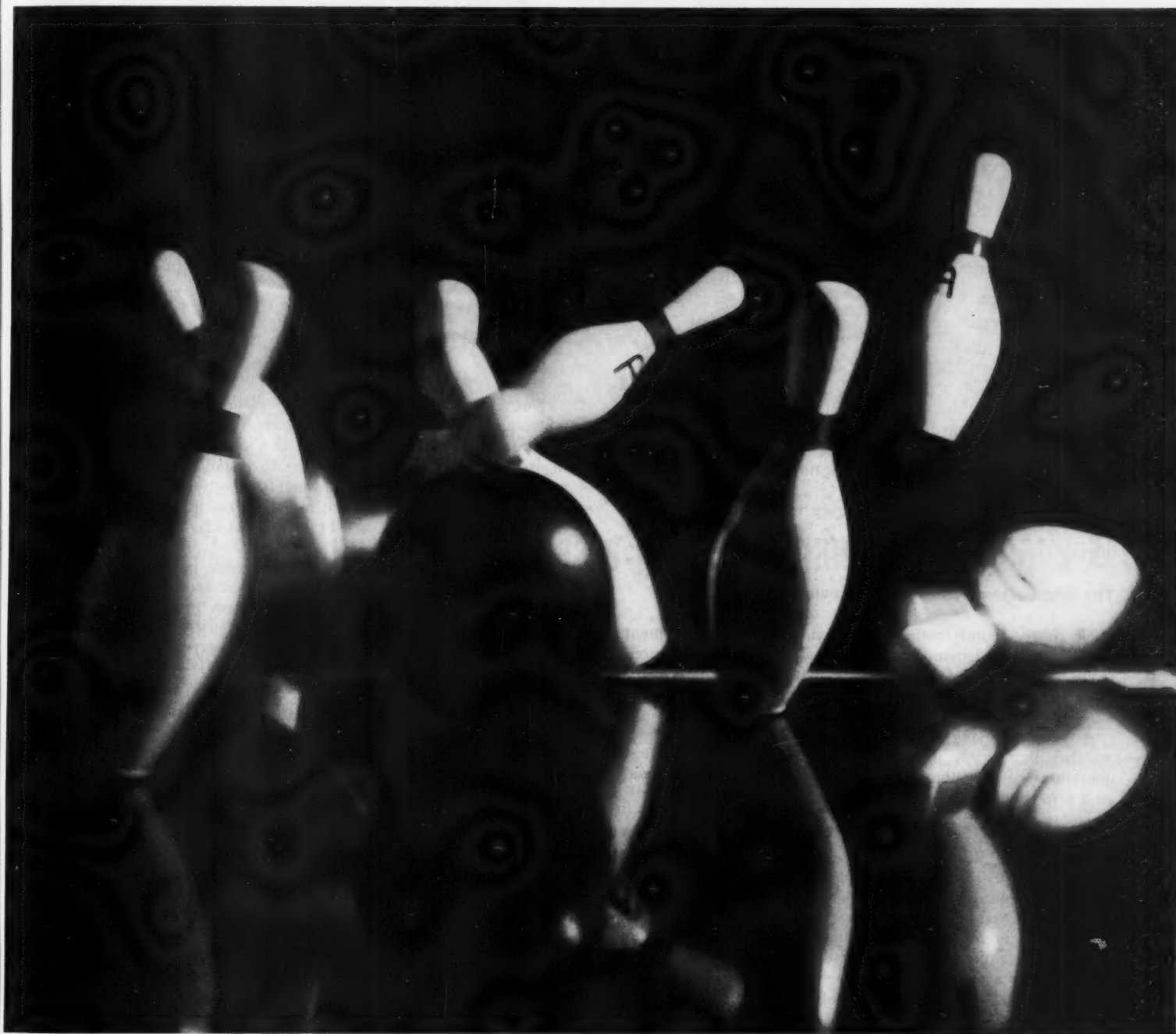
Most builders know the value of key home-buying customers. They're the people who set the living trends and buying habits. They influence the others around them. That's why they're so highly prized as customers.

National advertisers have been trying to woo and win these same people for you for years. But, until now, nobody knew for sure how to influence a large concentration of them in every community.

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how these INFLUENTIALS can be reached through *one* magazine. His recent study shows that 8 out of 10 of the millions of Post readers recommend or talk about things they see in the Post to other millions around them.

There are thousands of these POST-INFLUENTIALS in every community who use and talk about products advertised in The Saturday Evening Post, and, therefore, they are helping you, Mr. Builder, sell houses in which you have put these Post-advertised products.

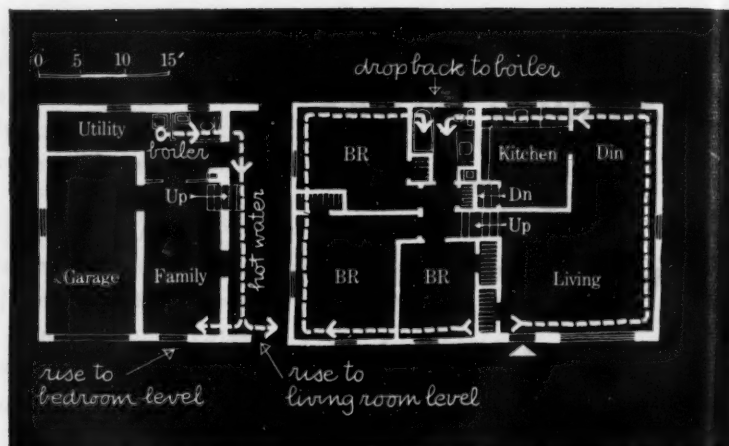


The Saturday Evening
POST
A CURTIS MAGAZINE

Sells the POST  INFLUENTIAL
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SPLIT LEVEL in Bethlehem, Pa. sells for \$14,850. Its split-circuit hot-water system gives even heat on all three levels.



Careful planning pays off:

Here's how to install a hot-water heating system in this house for \$300 less than the FHA allowance

FHA allows Kelsner Manor of Bethlehem, Pa. a full \$1,000 on the heating system in their \$14,850 split level (photo and plan, above).

But Max Weiner & Sons, the heating contractor, installs the system for \$700 a house.

Weiner uses no special engineering tricks: the installation is an orthodox series-loop type in which the mains run directly from one baseboard unit to the next.

The big saving comes from precision engineering.

No rule-of-thumb methods are used. Before any equipment is laid out, heat demands and heat losses are carefully figured from the Institute of Boiler and Radiator Mfg. tables. "This saves design time as well as the extra costs we might incur by oversizing the equipment," Weiner points out.

A second saving comes from planned buying. Weiner watches the supply market carefully, checks all the latest quotations before submitting a bid, orders material delivered on a firm timetable.

The design is then analyzed into sub-assemblies so as many components as possible can be shop fabricated.

In the main storage yard, one electric carborundum saw cuts all baseboards, pipe and tube for assemblies for even the biggest jobs. Prefab assemblies are kept small enough so they can be handled by one man, are color keyed to the job plan. Jig tables make measuring for cuts simple. Soldering and welding equipment are at hand.

The first installation sets the job pattern.

When the builder has his first house ready for the heating crew, Weiner uses it for a test run of the particular job. Each step in the installation is clocked with a stop watch. Each tool used is noted. An exact inventory of standard fittings and hardware needed is made. If any details in design must be corrected, this is the stage at which the changes are made.

This test gives Weiner's men a complete and accurate time table, and lets Weiner hold his costs under close control. According to Weiner's clocking of this job it takes two hours to assemble the boilers; four hours to install the mains, circulator, returns, hot and cold water connections; four hours to install the 100' of baseboard radiation; one hour to fill and test the system. Total time: 11 man-hours. Two men do the job in 5½ hours.

To handle this kind of work, Weiner trains his journeymen to do anything the job requires. His men can work in the shop on pipe assemblies, install the system in the field, or handle his supply trailers. This familiarity with each part of the job makes every man an expert, and an expert can always save money for the builder.

On the job, truck trailers serve as mobile warehouses.

No time is wasted in getting materials and tools to the men at the job. The material inventory can be towed around the muddiest sites with a tractor. The journeymen have what they want where and when they need it.

Usually two trailers are assigned to a job site. One is stocked with equipment and tools for as long as the job will take. Another trailer is fitted with bins for small parts, fittings and hardware. A supply man in this trailer makes up kits of the parts and fittings needed for each house.

Although Weiner's journeymen don't lose a minute on the job, no supervisor is breathing down their necks. "It doesn't pay to watch the men like a hawk; they resent it," says Weiner. But his top field man has a radio phone in his car, can call the head office to avert a bottleneck.

Weiner handles all the builder's plumbing, heating and air conditioning, thereby cutting the overhead and profit the builder would have to pay with separate subcontracts. And he'll also handle all callbacks. Such a guarantee is no small thing to a builder when callbacks on mechanicals can run to \$10 to \$15 a house./END



Man with stapler beats man with hammer and nails 2 to 1

Both men in the picture know roofing. In this roofing race, one man applies asphalt shingles with conventional hammer and nails. The other uses a Bostitch H4 Heavy Duty Stapling Hammer.

With every easy swing of his arm, the man with stapling hammer drives a three-quarter-inch galvanized staple through the shingle and into the wood beneath. Six staple-driving swings and a shingle's secured... while the other man fishes nails, positions them, finally pounds them in place, at half the speed.

Outcome: The man with the stapling hammer lays twice as many shingles as the man

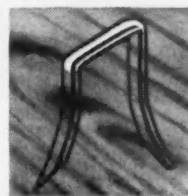
with the hammer and nails in the same time.

This builder says: "A good man with hammer and nails can do three squares — that's 300 square feet — a day. With your stapler he can do six — sometimes seven."

The Bostitch H4 is a light, one-hand tool that operates with ease at arm's length. You need less staging (another saving) and there's less worker fatigue.

Other Bostitch hammers and tackers can also cut building costs for you... installing insulation, ceiling tile, metal lath, flashings, roofing felt.

One of 375 Bostitch Economy Men, who work out of 123 U. S. and Canadian cities, will help you check these savings. You'll find him listed under Bostitch in your telephone directory, or send the coupon. Either way, you'll get honest information quickly.



Staple legs diverge inside the work, putting them under tension. One 3/4" staple equals two 3/4" nails of 1/16" wire. Shown actual size.

Fasten it better and faster with

BOSTITCH®
STAPLERS AND STAPLES

BOSTITCH, 530 Briggs Drive, East Greenwich, Rhode Island

Please send me free bulletins on ways to cut building costs with your H4 Heavy Duty Stapling Hammer.

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"We give overnight
service as far
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Bill Medlyn, Long Island City.



"We ship windows
the day we
get the order,"

Ed Rouston, Detroit.

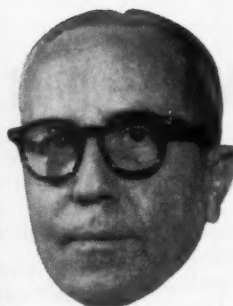
23 TRUSCON WAREHOUSES

*help builders
keep jobs moving*



"If our dealer doesn't
have it in stock,
we do,"

Dee Jones, Cincinnati.



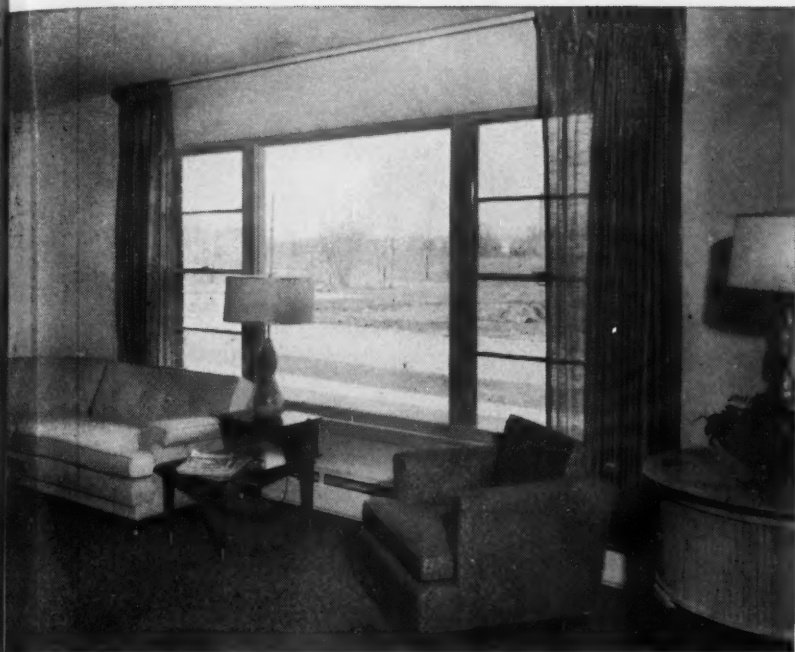
"You name it,
we've got it...
ready to go,"

Al Watson, Houston.

REPUBLIC



World's Widest Range of Standard Steels



Take the word of these four Truscon warehouse superintendents who are typical of all 23, coast to coast. They're in business to serve you—to back up Truscon dealers with complete stocks—so your jobs won't have to wait for materials.

They keep complete stocks of factory-fresh steel and aluminum windows, interior steel doors, reinforcing products and other Republic-Truscon building products in clean, well-organized warehouses. As Al Watson, Truscon warehouse superintendent in Houston says, "You name it, we've got it . . . ready to go."

Full-time warehouse support is another reason why it pays builders to standardize on Truscon. Truscon not only offers you the best in metal building products but sees that they are there when you need them.

Check with your Truscon dealer or your local Truscon district office. You'll like the service . . . and the products.

ALUMINUM JALOUSIES AND AWNING WINDOWS

. . . built and backed by Truscon®. New Truscon Jalousies are highest quality extruded aluminum throughout. Weatherstripped with stainless steel and vinyl plastic for use as prime windows, porch enclosures, breezeways, interior room dividers. Truscon Aluminum Awning Window, Series 400A, features highest quality construction . . . complete size range . . . center operation; completely shop assembled . . . weatherstripped . . . competitively priced. Send coupon.

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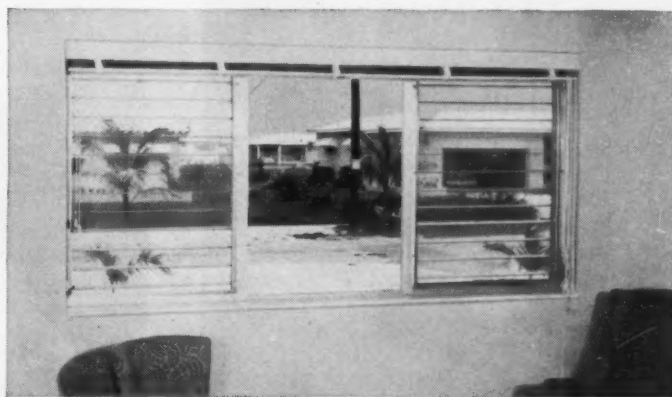
TRUSCON SERIES 138

. . . world's most popular steel double-hung window. Truly, the trouble-free window. Top quality at low installed cost. Comes complete with all hardware and stainless steel weatherstripping built in. Stays easy to operate because steel can't swell, warp, shrink, rot, so windows can't stick. Steel sash sections are attractively slim. Simply paint to match interior and exterior colors. Send coupon for tables of types and sizes.



TRUSCON INTERIOR STEEL DOORS

. . . Slide and Swing Types. You save dollars on framing, hanging, fitting and finishing these modern doors. Door frames easily assembled and erected in minutes. Frames are finish trim and molding, too. Closet doors glide noiselessly on nylon. Swing doors are sound-deadened. One-coat painting to match room decoration completes the job. Send coupon for tables of types and sizes.



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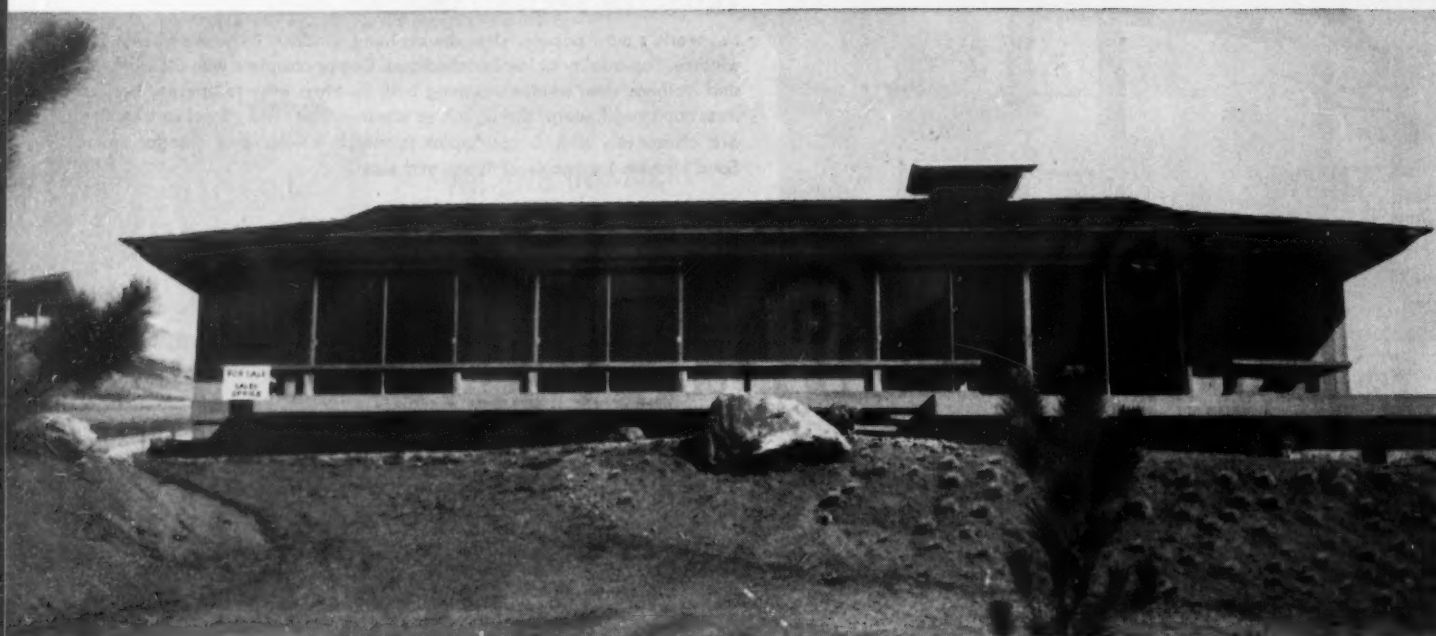
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| <input type="checkbox"/> Truscon Interior Steel Doors | <input type="checkbox"/> Truscon Series 138 Double-Hung Steel Windows |
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West Coast builders ask: Is this the new look for 1958?

Three West Coast builders are betting on a big swing to Hawaiian design. The photo shows a fine example of what they mean.

Bill Woodrow, head of giant Aldon Construction, predicts: "Hawaiian will be the hottest thing next year."

Ross Cortese, who sells a big volume in sales-slow Orange County, says: "We're going to add a Hawaiian house to our contemporaries, our new story-

and-a-half and our California farm houses."

Austin Sturtevant has planned three Hawaiian designs for his new Newport development, where homes will sell for \$23,000 to \$32,000.

The Hawaiian house shown above was designed by Architect Warren Calister to promote interest in a development of new custom-built homes near San Francisco. It is priced at \$37,500

with lot and landscaping.

In California production houses Hawaiian will mean hip roofs with slight upsweeps at the corners, sometimes created by building up the edges with wood shingles.

Other Pacific-island touches: oriental grills over windows, a lanai or porch with sliding glass doors to a patio, sliding shoji screens, oriental landscaping, more fencing and gates.



He sells furnishings along with the house

"When you sell a home, sell the soft goods, furniture and other equipment to go into it."

Donald L. Huber of Hasbrook Construction Co. practices what he preaches. Merchandise is displayed and sold at his Arlington Heights, Ill. Home Fashion Center (above and left), housed in one of the tract's 532 new \$18,850 homes.

Advantage to the home buyer: He can do all his shopping at one conveniently located place. And he buys at discount prices.

Advantage to the builder: Huber says the fashion center is an extra service that helps attract home buyers. Also, the builder makes a profit on all merchandise sold.

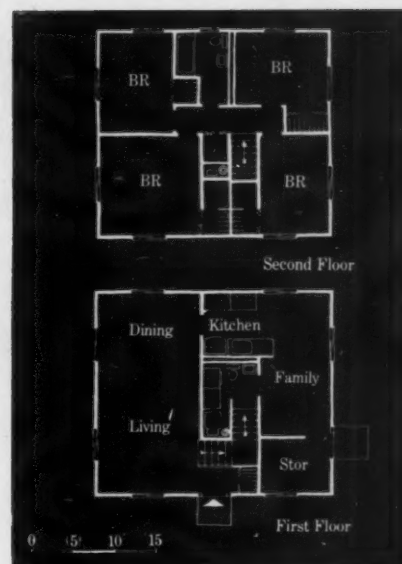
Hasbrook's sales manager, Jerome Goldzwig (shown at left), buys from manufacturers and distributors at 35% to 40% under retail prices. He then sells items to new home owners at 15% above what he paid for them. Merchandise not displayed at the fashion center can be ordered.



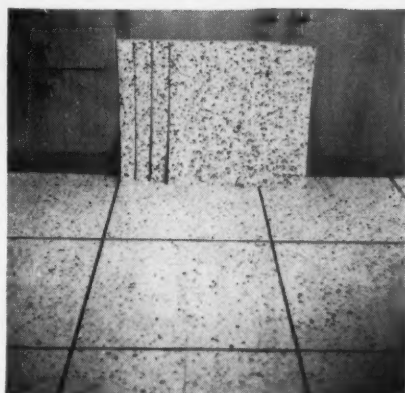
Here's a two-story prefab at a popular price

By building up instead of out, Richmond Homes is giving more space for the money. Newest model in its pre-fab line, the two-story Spacemaker

(above), is expected to sell for \$15,000 or less without a garage or breezeway. For more on two-story building, see HOUSE & HOME, Aug. '57, p. 130.



This floor looks like terrazzo but costs far less



Want an inexpensive way to give your floors the luxurious look of terrazzo? Here's an answer from Builder Bob Schmitt of Berea, Ohio:

Schmitt covers his floor slab with 18-in. squares of Hydrocord-backed vinyl sheet (Armstrong) separated by $\frac{1}{8}$ " thick strips of brass. Both the vinyl sheet and the brass strips are bonded to the slab with the same mastic.

Schmitt buys large vinyl sheets at 35¢ a sq. ft., then cuts them into squares. The sheets are in a white spattered pattern. Brass strips cost the builder 10¢ a linear foot.

Big split sells best

Leon Weiner of Franklin Home Builders, Wilmington, Del. is offering 4,100 sq. ft. under roof for \$26,000. The house is a five-level split, with 3,300 sq. ft. of living area, plus 800 sq. ft. of garage and basement.

Says Weiner, who has sold an even dozen in the last eight weeks: "We know people are looking for space, and we want to find out just how much space is too much. This plan is most attractive to city dwellers who prefer bigger rooms and smaller lots."

Weiner builds the house in three-, four-, five- and six-bedroom variations.



Texas builder gets buyers with speedy custom-house changes

Custom Builder A. W. (Bill) Beck of Odessa and Midland, Tex., has a time-saving way to satisfy buyers who want individual touches on stock plans.

The pictures above show his system at work. At left, a prospective buyer suggests changes to Beck, who red-pencils them on the original print.

A draftsman in Beck's office then works the changes into a new plan, which is blueprinted (center).

Surprised and happy, the buyer sees the new plan (right) just 30 min. after she and Beck discussed changes.

Beck says his system saves time, prevents misunderstandings, and "im-

presses customers who find their own names on the blueprint."

Speedy blueprint changes were made possible when the builder bought a blueprinting machine for use in his office. Beck says the \$1,100 machine (Peck & Harvey) soon paid for itself by cutting out blueprinting bills.

continued on p. 180

Alcoa does not make paint, but Alcoa Aluminum Pigments are used in more aluminum paints than any other brand.

Alcoa gives aluminum



Prevent warpage in wooden components by back-painting with Aluminum House Paint: door frames, windows, sills.



Brick, concrete block or poured concrete walls take on a smoothness and beauty when finished with aluminum paint. It bonds tightly, seals pores, reflects light and heat.

n paint a \$1,000,000 push

the terrific hiding power of aluminum paint makes it a favorite with builders—even for rough timber and coarse masonry.

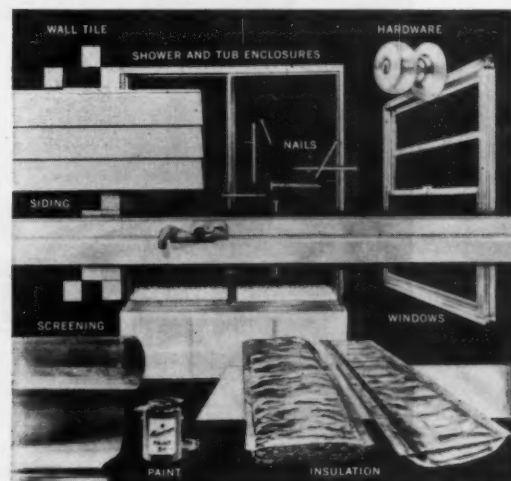
The tiny flakes of pure Alcoa® Aluminum form a multi-layer film that bars moisture, covers thoroughly. Paint like this is a sign of quality in the homes you build.

Right now, 40 million people are being presold on quality building products made from aluminum. These products are being identified by Alcoa's Care-free tag. It's a million dollar promotion on television, in national magazines, in local newspapers.

Any house you build can be more Care-free. How much will depend on how extensively you use these Care-free aluminum products. We'll gladly tell you more about them and the unprecedented selling force behind them. For more information on aluminum paint, write for *Painting With Aluminum* and *Aluminum Asphalt Roof Coatings Make Time Stand Still*. Aluminum Company of America, 1969-K Alcoa Bldg., Pittsburgh 19, Pa.



Your Guide to the Best in Aluminum Value



These aluminum products complete the Care-free picture.



Paint all metal components with Aluminum Metal and Masonry Paint for longer life and better finish coats.



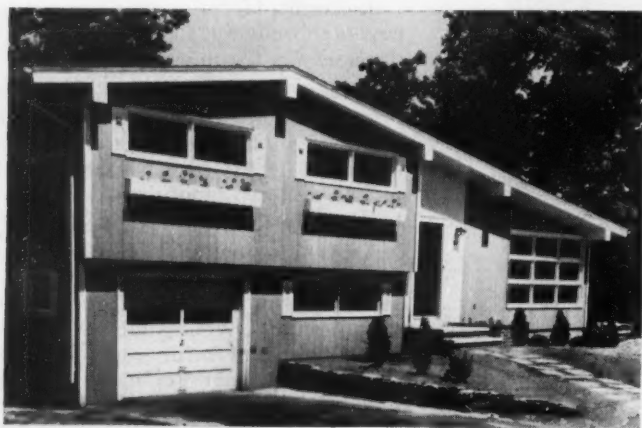
Aluminum enamel is the ideal protective and decorative finish for hot-air ducts, steam pipes, radiators and other metals exposed to heat. Good for temperatures ranging as high as 800° F.



NEW! "ALCOA THEATRE"
Exciting Adventure
Alternate Monday Evenings



COLONIAL has 1,350 sq. ft. of living space at \$18,900



BIG SPLIT has 1,600 sq. ft. and two baths at \$22,000



CAPE COD is fast seller, has 1,000 sq. ft. at \$15,400



RANCH is fastest seller, has 1,200 sq. ft. at \$18,500

Lots of models and a "new idea" talking point keep sales up in Providence

How many models? More than a dozen ranging from Contemporary to Colonial? The talking point? Remote-control lighting.

Result? While sales are sluggish elsewhere, John Picerne keeps selling better than 80 houses a year in Providence, is rated one of Rhode Island's top three builders.

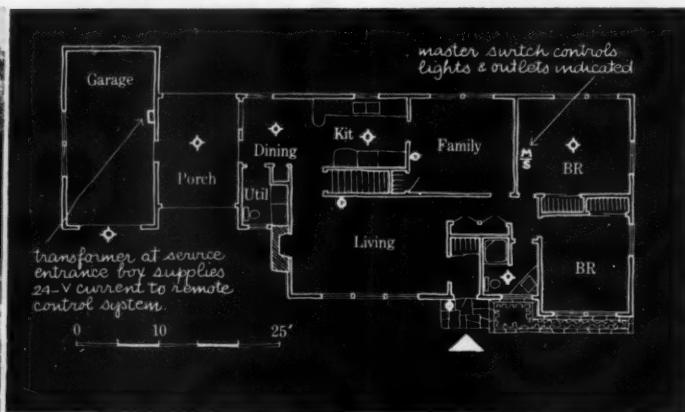
Best sellers in Picerne's Pilgrim Park, a 350-house development, are the four models you see at left. His ranch tops the list, followed by the Cape Cod, the Colonial and the split level.

Remote-control lighting is a strong sales point, particularly to women. The pitch: appeal to the buyer's sense of security. A master switch in the home owner's bedroom controls nine lights throughout the house.

Picerne's simplified remote-control system (shown in plan below) costs less than \$80 a house. Here's how it works: a low-voltage transformer is mounted at the service entrance box or in any convenient outlet box. At the transformer, a 120-volt line supplies 24-volt current to work the remote-control system. A two-wire, 24-volt circuit connects the transformer to relays in outlets controlled by the master switch. A three-wire (on, off, neutral), 24-volt line runs from the master switch to each outlet box.

"Women obviously like this lighting system," says Picerne, "especially if the man of the house is going to be away for any reason."

continued on p. 182



RANCH PLAN shows how master switch controls lights



“We include carpet in the price to sell homes faster” — says top Indiana builder

“Our home buyers like carpeting because the homes look more luxurious and they feel carpeting is easier to take care of,” says John R. Worthman, Fort Wayne builder.

“We started including carpet in the price in 1954. Now all our medium-price homes are sold with carpeting included.”

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. When you include carpet in the purchase price of the home, it's another reason for them to buy.

Working with local carpet retailers, you're able to offer your customers the widest possible selection of colors and patterns — no inventory necessary, no installation

problems. The customer gets her new house complete with carpet she's always wanted and you've made another sale.

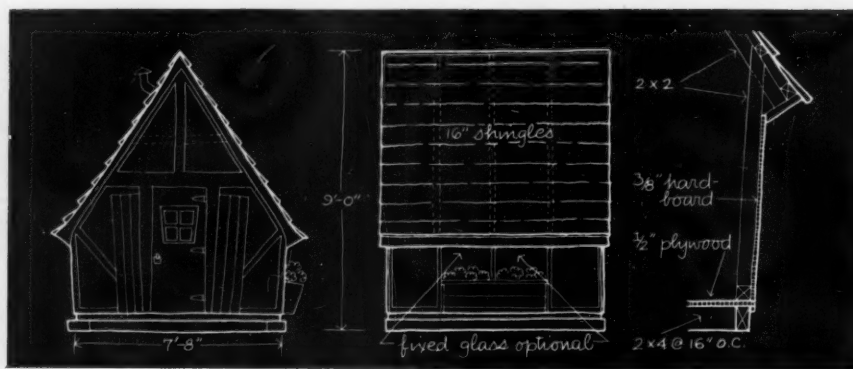
Why don't you try this tested method of moving homes faster? Discuss this with your local carpet retailer. He can offer two extremely valuable services: 1. A broad selection of merchandise, with the showroom facilities and knowledge to service your buyers. 2. Skilled carpet layers to install wall-to-wall carpet. Your local lending organizations will be able to work out — with you and your carpet retailer — the most satisfactory financing plans for you.

Find out how you can use carpet as an effective selling tool. See your local carpet retailer today, or write to the Carpet Institute, 350 Fifth Avenue, New York 1, N. Y.

Home means more with carpet on the floor • more comfort • quiet • safety • beauty • easier care

Offers carpets designed and made for the American way of life by these American manufacturers: Artloom Beattie • Bigelow • Cabin Crafts-Needletuft • Downs • Firth • Gulistan • Hardwick & Magee • Hightstown • Holmes Karastan • Lees • Magee • Masland • Mohawk • Philadelphia Carpet • Roxbury • Sanford • Alexander Smith

CARPET INSTITUTE, INC., 350 Fifth Avenue, New York 1, N. Y.



Here's an odd looking sales office that sells itself

Why bother to move or tear down a field sales office when it is no longer needed? Oklahoma City's Joel Coley skips that chore by designing his field offices like children's playhouses, then

selling them for \$600—with ½-ton window air conditioners—when he moves to another site.

Comments Coley: "Kids are attracted to these playhouses—call their

parents' attention to them. We always sell these units to our own home buyers. Matter of fact, most of the time we have to because the kids put up such a howl for them."



How to turn leftover concrete into a sales aid

Sure, excess ready-mix concrete is a messy problem. Most builders simply dump it on the site. But Mickey Norman of Norman Homes, Houston, uses it to make stepping stones that lead up to the house.

Norman has the leftover ready-mix poured into a form (above) that is roughed together on the site. It costs

him nothing, he says, and pays off in extra sales appeal.

Oklahoma City's Joel Coley goes Norman one better—puts coloring in the concrete to get multi-colored steps.

"New home owners appreciate this," says Coley. "It keeps their feet out of the mud while the grass is coming up." See above for another Coley idea.



Splashy signs spur sales

So says Dick Price of Price & Reynolds, Sacramento. His animated billboards, spotted around town, promote his new Rosemont tract—are pitched at prospects who want a good environment for children.

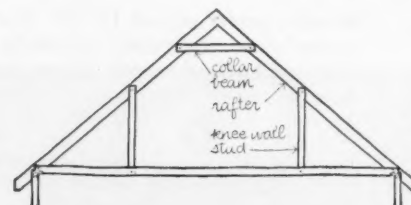
The billboards stand out in daylight and light up at night—show a child rocking on a hobby horse.



This new folding roof frame saves lumber and labor

Here's a faster way to frame the half-story in a story-and-a-half house. It can cut 16 man hours on the site and

uses 25% less lumber, says its developer, American Houses of Allentown, Pa.



The clear-span roof system can be made in a shop. American Houses uses it to frame 10-in-12-pitch roofs which yield 12' wide rooms under a 7½' ceiling. Components of each joist-and-rafter unit are joined by 11 split rings and nine bolts.

The unit can be shipped folded, with rafters steel-strapped to the 2x6 joist. Still folded, it is set in prenotched positions on the top plates of walls.



Interior designs by John and Earline Brice.

Design for living . . . for sales
BEGIN WITH A BEAUTIFUL BACKGROUND
of plastic wall tile



Beginning with a handsome entry wall, you can extend sales-making decorative features all through your homes with plastic wall tile made of Styron®. Square tiles make the patterned wall of this entry not only beautiful, but completely practical . . . a sought-after feature in today's wonderfully livable homes. Many decorator-styled colors and versatile tile shapes, plus light weight and easy, cost-saving installation . . . all give free rein to your decorative ideas in Styron plastic tile.

The interiors you design in Styron plastic tile will live up to your finest homes, for your certified dealer can *guarantee* the quality of tile, mastic and installation. Let him help you give your homes this permanent, easy-care beauty. THE DOW CHEMICAL COMPANY, Midland, Mich., Plastics Sales Dept. PL1560G.



IDEA! A colorful bookshelf wall in easy-to-clean Styron plastic tile brightens a small den.

YOU CAN DEPEND ON



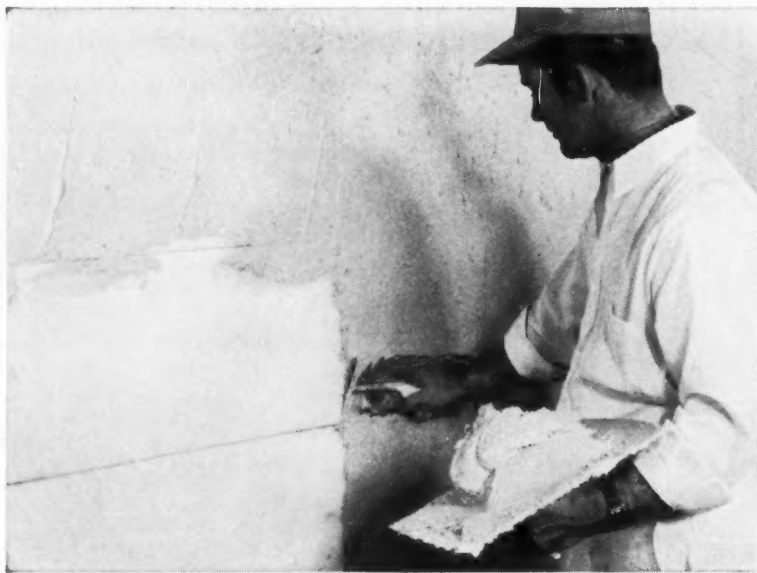


1. National Homes, Lafayette, Indiana, specifies Styrofoam 1" thick placed horizontally around the perimeter 12" from the foundation wall of the house.



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 Carson, 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

DOW



New office building of The W. T. Rawleigh Co., Freeport, Ill. Exterior: stainless steel and marble. Interior: painted with latex paints.

Why latex paints were singled out for Rawleigh Building

Latex paints were chosen for the Rawleigh Building because of ease of application, excellent coverage, durability and pleasing effect. You'll agree, those are four mighty good reasons! More and more leading architects are specifying these truly modern paints. The wide color selec-

tion and long-lasting finish help assure satisfied clients.

You, too, will be ahead by specifying *latex* paints. See your supplier. Or write THE DOW CHEMICAL COMPANY, Midland, Michigan — Plastics Sales Department PL1833Q-1.



YOU CAN DEPEND ON



Daylight Research House, Ann Arbor, Michigan. Architect: Harris Armstrong, A. I. A., Kirkwood, Missouri. Decorator: Marian Quinlan, Chicago, Illinois



WOOD FOLDING DOORS

SEE HOW THESE NATURAL WOOD PELLA FOLDING DOORS harmonize with the walls, floor, ceiling, and furnishings of this room. And PELLA DOORS contribute to over-all excellence of room design, too—you can close for privacy, open to create attractive spaciousness. Handsome veneers of birch, pine, oak and Philippine Mahogany are available. Easy-to-install, doors are factory assembled, and come complete with all hardware.

ROLSCREEN COMPANY
Dept. 116, Pella, Iowa
Please send literature featuring PELLA
WOOD FOLDING DOORS.



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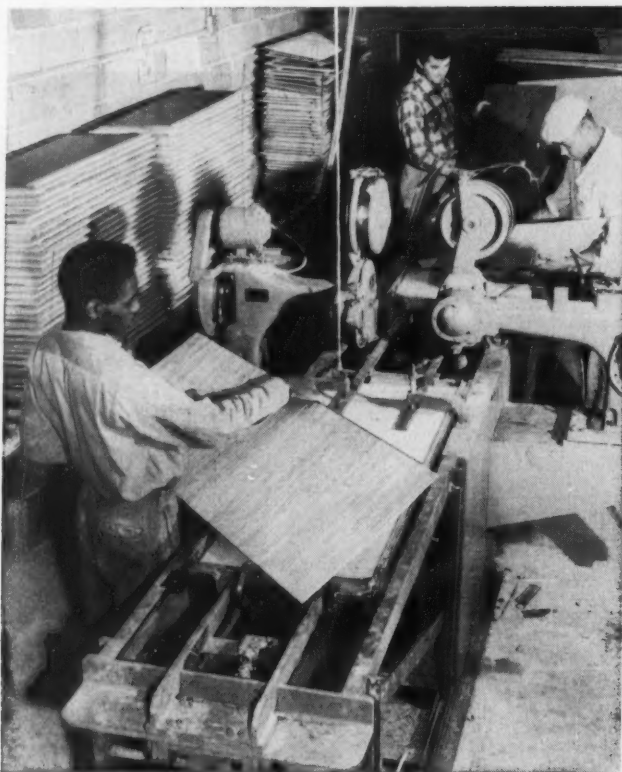
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NEW PRODUCTS

for further details check numbered coupon p. 230



PANELS ARE TRIMMED to the exact size after shingles have been primed and machine stapled or nailed to the backing material.



PANEL IS NAILED ON HOUSE by one man. Ready primed shingles eliminate one painting step. Finish paint hides staples and nails.

Now you can get red cedar shingles as component panels

a. To cut the cost of handling and applying red cedar shingles for siding, you can now get them factory-fixed to a 48"x17¼" panel. The manufacturer of the panel estimates that on a house with 1500 sq. ft. of side wall area, you can save \$150 in labor by using this component instead of applying single shingles conventionally.

The panels are made of 7 or 8 shingles, stapled to a backing material, and primed in the factory. Only shingle panels are available now, but the manufacturer hopes to adapt hand-split shakes to this process. The panel's 4' length was chosen to fit studs spaced 16" o.c.

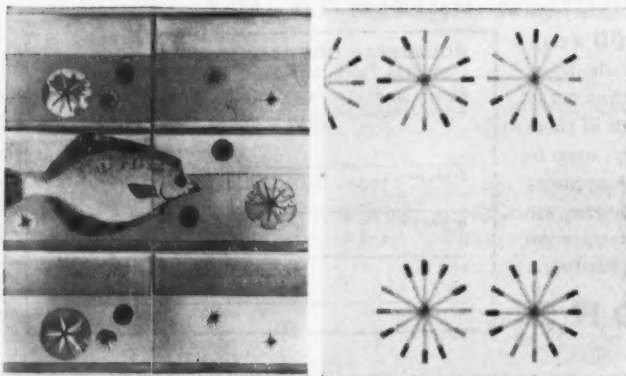
The panels vary in thickness from ¾" to 1¼" at the bottom, and ¼" to ½" at the top, depending on the backing material. The average shadow line or overlap of the panel is ⅜" to ¾". The panels will cost about 23¢ a sq. ft., and

the manufacturer estimates that the installed cost, including finish paint, will be about 34¢ a sq. ft.

Backing for the panels can be either a cedar undercourse, or an asphalt-impregnated insulating board. Panels using insulating board backing will cost somewhat more than cedar backed panels. The panels are delivered to the site in packages containing about 56 sq. ft. of coverage.

At present the product is chiefly available in the east, but the manufacturer has a national distribution set up, and will sell direct to builders through manufacturer's agents. According to the manufacturer, savings that result from use of this product would more than make up for distance freight charges. Plans to make manufacturing franchises available in the future are now being considered by the company. National Building Materials Co., Hightstown, N. J.

Here are new ceramic tiles with patterns by top-name designers



a1. Pomona Tile has commissioned five US designers to produce new patterns for a decorative ceramic tile series. The tile shown at far left is Bahama Reef, by Millard Sheets. The other design in multicolor is Roulette by Paul McCobb. Three other designs, by Saul Bass, Paul Laszlo, and Dorothy Leibes, will go into production in coming months. The price of Roulette is \$1.15 for 4¼"x4¼" tile, \$1.25 for 6"x6" tile. Price of Bahama Reef depends on which variation of the pattern is to be used in the installation. The complete pattern covers three courses (as shown) but one or several courses may be used, according to buyer's option. Three color combinations are also available in Bahama Reef, and they too will affect the price. Pomona Tile Mfg. Co., Los Angeles.

continued on p. 188



G. B. Cox, Architect. Harvey Construction Co., Builder.



DRAMATIC WINDOW EFFECTS

like this are possible with PELLA MULTI-PURPOSE WINDOWS. 15 fixed and vented sizes can be combined to form numerous arrangements. And these are the *harmonious* windows—of warm, friendly wood. Not expensive either. PELLA's exclusive GLIDE-lock underscreen operator is supplied *at no extra cost*. Self-storing inside storms can be specified.

WOOD MULTI-PURPOSE WINDOWS

ROLSCREEN COMPANY

Dept. I-115 Pella, Iowa

Please send literature on PELLA MULTI-PURPOSE WINDOWS.

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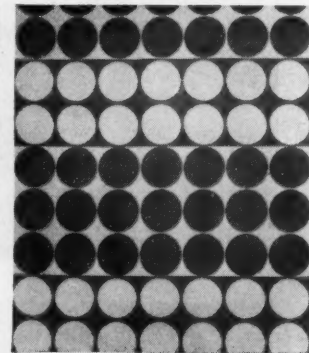
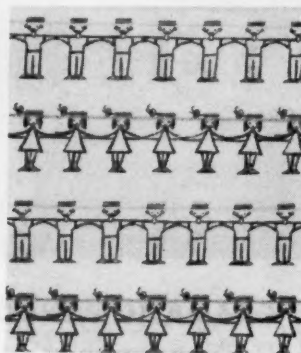
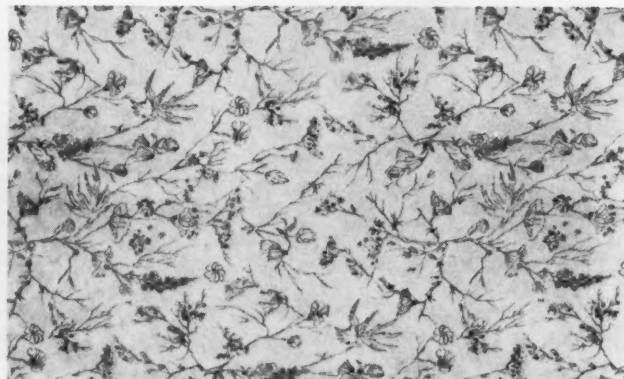
b. Lightweight plastic garage door comes in 5 translucent colors, white, peach, green, yellow and coral. The plastic doors have been tested to withstand a wind load of almost 150 mph and a weight load of 57 lbs. a sq. ft. But the total weight of an 8'x7' plastic door is only 55 lbs. The door comes in either a rigid or sectional type, in 8' and 16' widths. The same design is also available in all-aluminum (\$86 to \$205) and all-steel (\$67 to \$144) construction. Price of the plastic door varies from \$108 to \$235, depending on size and type. Aldor, Inc., Miami, Fla.



Here are three new decorative plastic products



c. Decorative plastic sandwich panels are now available for skylights. The panels get their patterns from a core of fiberglass-polyester strips arranged in various designs, and faced with fiberglass-polyester sheets. There are three standard patterns, but others can be custom-ordered. Standard sizes are 1" thick, with widths of 2' to 4'; lengths of 2' to 10'. Other sizes and thicknesses are available on order. The panel will support a normal roof load; has a U factor of 0.35 to 0.45. Panels are shipped complete with aluminum or stainless steel flashing, for curb or mop-in mounting. Price ranges from \$34 for a 2'x2' panel to \$227 for a 4'x10' panel. Architectural Plastics Corp., Eugene, Ore.



d. Three new glass cloth designs for fabrics to be used in custom houses or model homes are shown above. They are examples of the prints and cloths being presented in a series of exhibits planned to show decorators, architects and builders the newest weaves, prints and color combinations available in this material. Prices of the whole line run from \$3.75 to \$12.50 a yard (those above are about \$7). Complete stock of photographs and samples is available. The cloths are on display at the Fiberglas Fabric Shop, 16 E. 56th St., New York City. Owens-Corning Fiberglas Corp.

continued on p. 192

**DANGER
BELOW!**

Garbage Grinders Create New Sewage Conditions Only **CLAY PIPE** Can Resist

With 1 out of 8 families* now using garbage grinders, and the number increasing steadily, more and more communities are realizing the necessity of Clay Pipe sewage lines.

HERE'S WHY:

INCREASED SULPHIDE ACTIVITY

to most pipe. Clay Pipe is impervious to sulphides.

Many experts claim ground garbage causes an increase in sulphide activity, harmful

RISING TEMPERATURES

on certain types of pipe. Clay pipe is unaffected by heat.

Decomposition of ground garbage particles causes an increase in temperature which has a softening effect

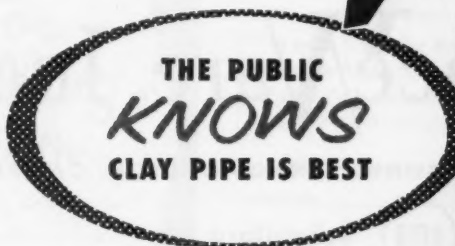
ACCUMULATED SOLIDS

pipe. Clay Pipe is unharmed by corrosives.

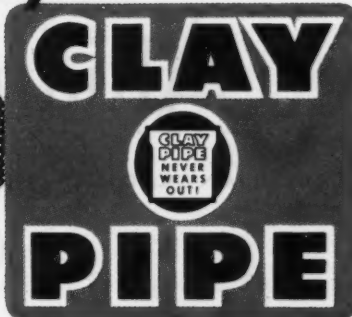
Ground garbage particles tend to pocket in sewer lines, creating acids and gases which corrode most types of

If your community is joining the swing to modern, convenient garbage grinders, be sure to specify and install Clay Pipe sewers! It's the one type of pipe that is unaffected by heat, acids or gases. It's your insurance against future sewer line failures. *It never wears out.*

*American City Magazine Survey



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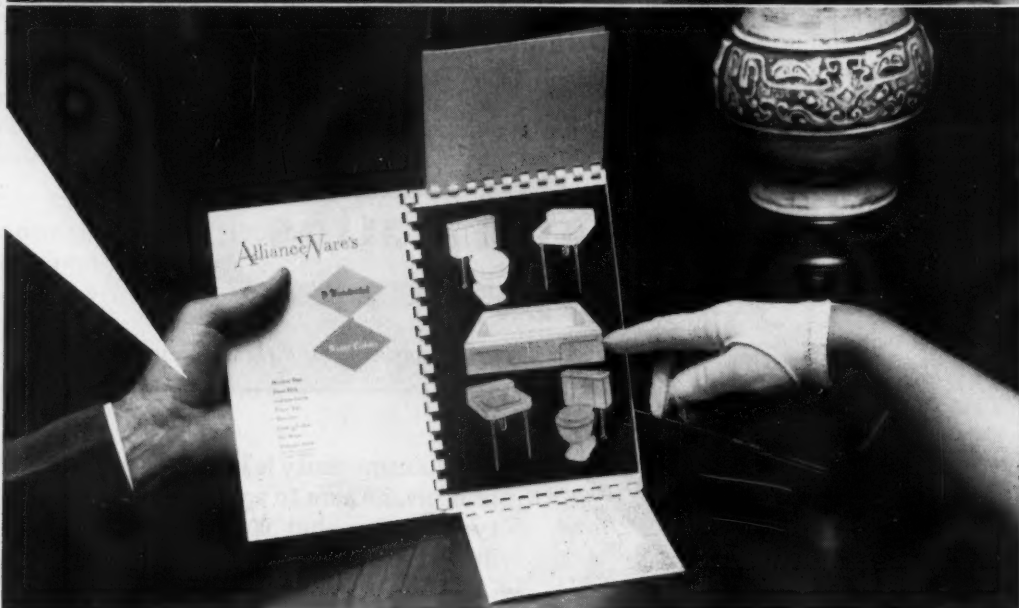
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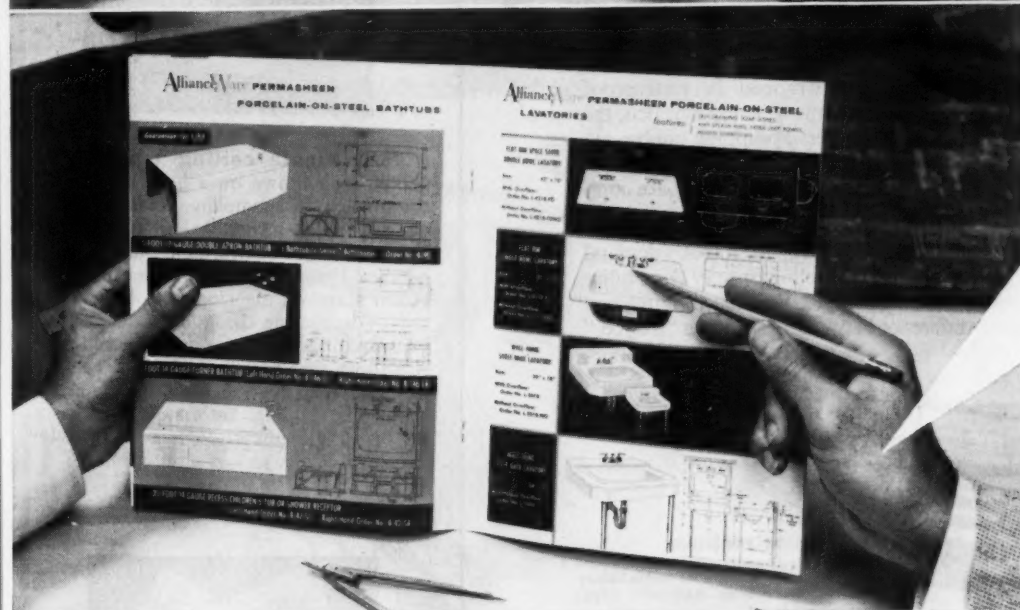
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"Color is the big news in bathrooms. This new *Pocket Color Selector* shows actual reproduction of AllianceWare's eight wonderful water colors for bathtubs, lavatories, water closets and kitchen sinks."



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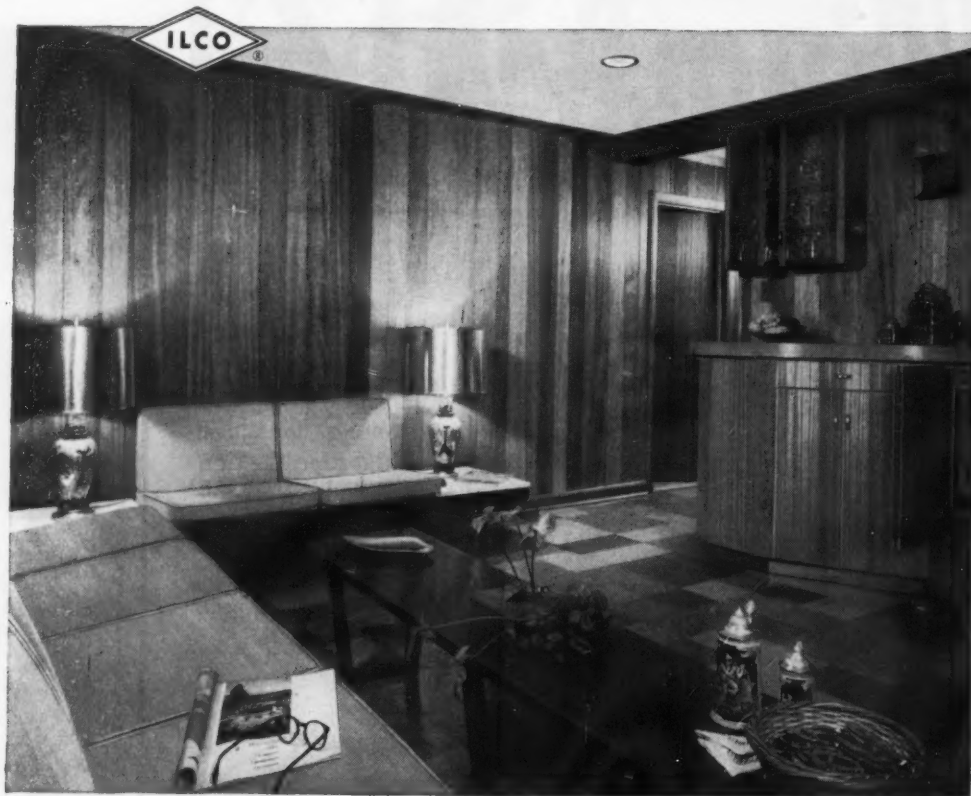
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Profit by the public's demand for elegance Specify ILCO PHILIPPINE MAHOGANY



Today we're in the midst of the new age of elegance. Home buyers are avidly seeking the distinctive decorative touches that connote tasteful richness. Nothing better satisfies this urge than paneling of Ilco Philippine Mahogany.

Ilco Philippine Mahogany is uniform in texture and color. Easily worked, it resists splitting, twisting and warping. Since it is graded and measured after drying in Ilco's own kilns, no defective stock is exported, and faster installation

is possible. Paneling, moldings, door jambs, and S4S lumber are all steel-strapped and wrapped in waterproof paper for maximum protection. Ilco, the oldest and largest Philippine lumber exporter, has the widest selection of grades and milled products. And they are competitive in price.

So make the most of the public's demand for beautiful paneling. Specify Ilco Philippine Mahogany...often the all-important difference between a sale and a "maybe."

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booklets!**



MOLDINGS

Illustrated booklet showing complete selection of Ilco moldings—casings, bases, stops, rounds, etc.

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Illustrated booklet showing complete selection of Ilco paneling, siding and other mill products, such as flooring.

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Please send me the name of my nearest Ilco Philippine Mahogany distributor together with the following free booklets:

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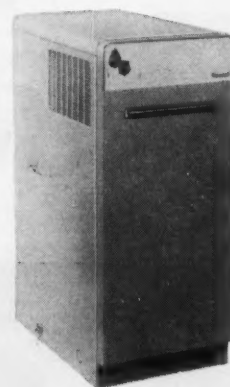
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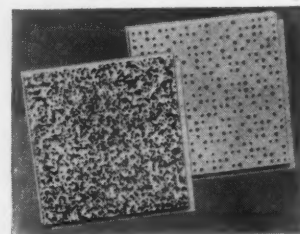
1405 Locust Street, Philadelphia 2, Pa.

NEW PRODUCTS

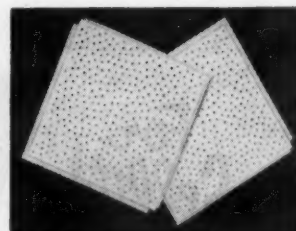
for further details check numbered coupon p. 230



e. Sunray IV boiler is a new small heating unit for residential use which both the manufacturer and FHA expect to have a 40-year life because of its cast-iron construction. The Sunray IV oil packet unit is 48" high, 22" wide. Depth varies from 37" to 49". The 37" deep unit—the smallest—puts out 67,000 BTU/hr, net rating. Price of the small unit is \$419. Sunray boilers are made by National U.S. Radiator Corp., Johnstown, Pa.



f. New Fiesta ceiling tile is richly flecked with brown on a light background (bottom). The company points out that the tile takes advantage of two trends: one, it provides comfortable noise deadening, and two, it adds decorator color. The Linear Random tile (top) has been modified by increasing the number of perforations and narrowing the unperforated margins. Both tiles are available in a 12"x12" size, and both feature the "E-Z" joint for nailing or stapling. Estimated retail price for Fiesta is about 21 cents a sq. ft. Celotex Corp., Chicago.



g. Casual Random Acoustilite is the name of Insulite's new acoustical tileboard. The pre-finished surface is flame-resistant; light reflection is 74%. The new board comes 12"x12" and 12"x24", in 1/2" thickness with t&g joint. It is also available with butt edge in 1/2" and 3/4" thicknesses in 12"x12" size. Dealer carload price for the 1/2" t&g, 12"x12" is \$122.50 per thousand sq. ft. Minnesota and Ontario Paper Co., Minneapolis.

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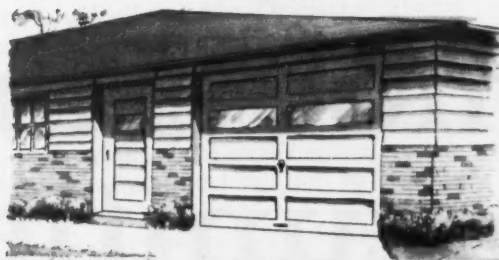
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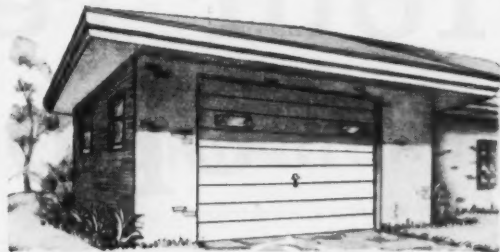
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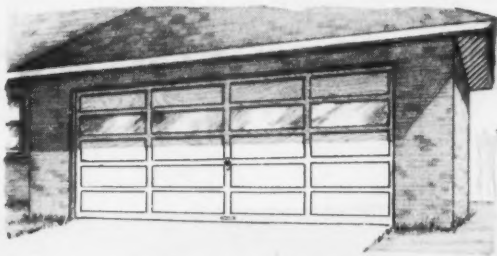
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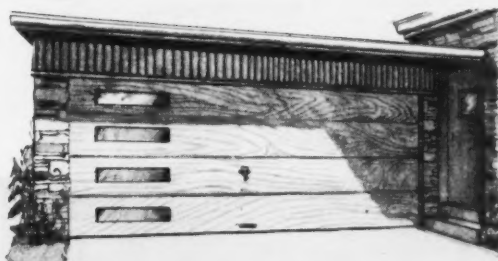
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Windsor Sectional Doors are made of top quality Douglas Fir, with hardwood dowels and waterproof glue, shipped ready for painting. Extra heavy hardware, oil tempered springs and weathertight seals are yours at no extra cost when you buy Windsor Sectional Doors. Extension or Torsion type springs as you prefer.

Windsor One-Piece Doors are available in steel or wood. Steel doors are zinc-coated, resistant to rust and corrosion . . . come complete with hardware and rubber seal strip. Wood doors are made of the finest Ponderosa Pine (toxic treated) . . . are shipped with weatherstrip, locks and the famous Frantz "Over-the-Top" Hardware.

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These
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Incorporating an attached area. Before remodeling, this family room was an attached garage. After the dividing wall was broken through and structural changes completed, Armstrong vinyl-asbestos Excelon Tile was installed right over the concrete garage floor. But the job didn't end there. A new floor of Excelon Tile was installed in the adjoining kitchen to integrate the two areas decoratively. You can often extend remodeling jobs by showing your home-owner prospects the advantages of using an Armstrong Floor to unite new and existing areas.



Closing in a porch, or a breezeway, is a common low-cost method of adding an extra room. Here, the porch was turned into an attractive dining area. The installation of a floor of Armstrong Textelle® Linoleum throughout the "new" area and the adjoining living room hides every sign of the remodeling job. And the almost seamless floor joins both areas into one for easier cleaning. Ease of maintenance is another reason why home owners prefer Armstrong Floors in remodeled areas: the extra rooms add so little extra housework.

More and more builders are finding home remodeling a profitable source of extra business. In 1956, the building trades accounted for an estimated \$5 billion worth of residential remodeling, and an even greater volume is indicated for this year.

Bank credit plans, FHA Title I Home Improvement Loans, and promotional efforts like Operation Home Improvement have stimulated home owners to make extensive improvements that require builders' services.

Armstrong Floors are high on the list of building materials well suited to the modernization and expansion of homes. Beyond their practical and decorative advantages, they offer an economical solution to flooring problems encountered in remodeling.

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CUSTOM VINYL CORK TILE • ASPHALT TILE • LINOTILE®

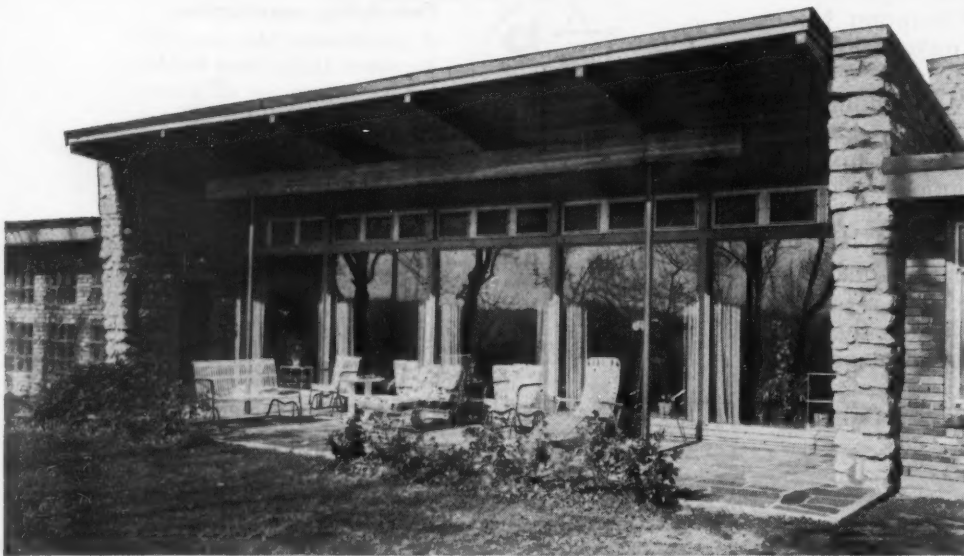


Building an addition often calls for providing a concrete slab subfloor. A wide variety of Armstrong Floors—in every price range—can be installed on this type of subfloor directly on grade, or even below grade. This triangular dining room was added in the corner of an L of the original house—a construction idea that utilizes two outside walls without major structural changes. Establishing the classic decorative atmosphere in the new room is an attractive floor of Armstrong Rubber Tile—installed right over the concrete slab.



Finishing an expansion area (usually an attic or a basement) is one of the most common remodeling projects. In the expansion attic shown here, a floor of Armstrong Cork Tile was installed to create a feeling of warmth and luxury. These days, basements are often turned into family activity areas where durable, easy-to-maintain interior materials are a must. The toughness of Armstrong Floors—many of which can be used in basements—makes them well suited to such hard-worked areas. They offer beauty and practicality at modest cost.

'more than pleased with the beams and wood deck'



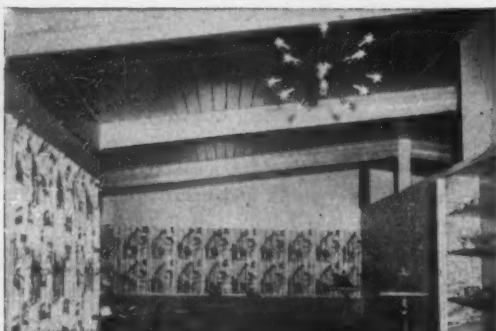
EUGENE IMBUS RESIDENCE, Cincinnati Architects: Garriott & Becker, Cincinnati.
The five 3-7/16" x 11 3/8" x 32' beams are tapered for overhang and supported by a 3-7/16" x 11 3/8" x 28' 8 1/4" longitudinal beam.

Rilco laminated wood beams and deck bring much to a home—warm beauty, functional form, strength without bulk—at surprisingly low cost. The rich beauty of wood blends with virtually any architectural style . . . and laminated members retain their appearance—age gracefully, resist warping, splitting, checking. Brawny too—Rilco members withstand impact or temporary overload without permanent damage.

Rilco beams are available in sizes difficult or impossible to obtain in solid construction—flat, pitched or tapered beams with or without cantilevered overhang. Standard-size beams are carried in stock, assuring prompt delivery plus the economies of mass production.

For more information about Rilco laminated members and deck contact your nearest Rilco office.

RILCO
works wonders with wood
RILCO LAMINATED PRODUCTS, INC.
W 843 1st National Bank Bldg., St. Paul 1, Minn.
DISTRICT OFFICES:
Tacoma, Washington; Fort Wayne, Indiana;
Newark, New Jersey



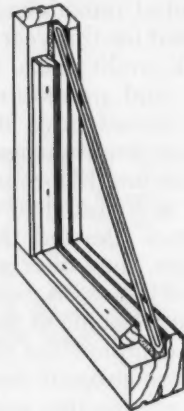
"a good percentage of successful projects (with Rilco)"

Richard Schmitz residence, Storm Lake, Iowa.
Architects: Smith, Voorhees, Jensen, Silletto & Associates, Des Moines.
Rilco beams are 7 1/8" x 14 3/4" x 41'.

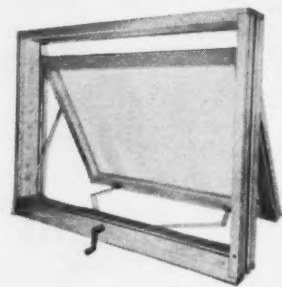
"more than pleased with the beams and wood deck" Edgar Ervin residence, Junction City, Kansas.

Ten Rilco laminated beams: 17' 4" x 4 3/4" x 3-7/16", Nominal 2" x 6" Rilco Deck completes the roof system.

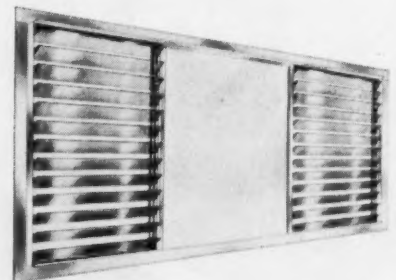
for further details check numbered coupon p. 200



h. Twindow insulating glass is now available on Pella multi-purpose windows. The windows come in 8 ventilating and 11 fixed sizes, 32", 40" and 44" wide. Tests are claimed to show savings of 41% in heat transfer through use of Twindow over single glazed windows of the same glass thickness. Ten sizes of casement windows are also now available with Twindow. For a window 32"x20", add \$11.20 for Twindow. Rolscreeen Co., Pella, Ia.



i. All Moderne awning windows are now available with factory-applied prime coat and can be shipped to the job completely assembled, ready for installation, with operators and other hardware factory-installed. The wood windows are dip primed to FHA and VA specifications. The extra charge for the priming is \$1.45, list, for the largest unit sold by the manufacturer. Moderne Corp., Cleveland.



j. New aluminum jalousie has an integral surround with a built-in stucco stop and nailing fin. It is to be marketed on the West Coast but is adaptable for use in other areas. Called the Model-11, it can be used only as a jalousie, or in a jalousie and fixed sash combination. The Model-11 is AWMA approved and meets all the requirements in FHA bul. UM-23. Stanley Building Specialties Co., N. Miami, Fla.

continued on p. 200

ANNOUNCING

The First Annual

CONGRESS ON BETTER LIVING*

October 9-11, 1957/Shoreham Hotel, Washington, D. C.

This month, 100 women delegates serving as spokesmen for America's 48,000,000 families will assemble in Washington, D.C., for the first annual Congress on Better Living. This unique 3-day Congress will be the successor to the Federal Government's "Women's Congress on Housing", conducted by the Housing and Home Finance Agency in April, 1956.

The purpose of the Congress is to provide manufacturers, retailers, builders and other interested parties with practical answers—based on the changing living patterns of America's families—to the questions of what women really want and need in their homes of today and tomorrow. The Congress agenda includes discussions of the functions and performance of home furnishings, facilities and building materials.

Delegates have been selected from among 100,000 homemaker participants in recent McCall's remodeling and redecorating studies on the basis of their demonstrated grasp of these special problems.

Ideas, suggestions and data developed at the Congress will be available to manufacturers and industry for guidance in producing and marketing products that meet with consumers' needs and wants. To reserve your copy, write to Robert Crossley, Better Living Editor of McCall's, 230 Park Avenue, New York 17, N. Y.

Sponsored by McCall's, the magazine of Togetherness, reaching more than 5,000,000 families

**A trademark of McCall's Magazine*

A GREAT HOME SELLING FEATURE
WITHOUT EXTRA COST!

STEWART-WARNER

"MODERN BUILDER"

HEATING-COOLING AIR CONDITIONER



"MB" Conditioners built into closet with zero clearances on 3 sides, with lower side grille removed to show stub duct through wall.

Gas models AGA approved: Oil models Underwriters' Laboratories approved.

Gas fired "MB" with Evaporator Cooling Coil.

Oil fired "MB."

INSTALLS WITH ZERO CLEARANCES

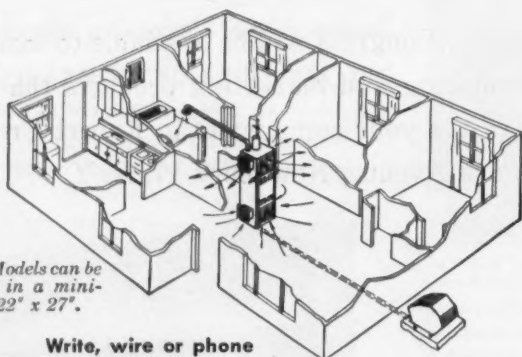
The Stewart-Warner "Modern Builder" permits adding extra values without overshooting cost limits. It meets every conceivable installing situation...with exclusive features which assure satisfaction to the owner and relief from service troubles to the builder.

The "MB" is a revelation of ingenious designing...offers really simplified year 'round air conditioning. Summer cooling can be provided at the time of installation or at any time thereafter.

This added sales feature can be offered without extra expense. The same casing, blower, supply and return ducts are used for both heating and cooling...the Remote Condensing Unit may be installed in any convenient outdoor location.

COMPLETE VERSATILITY OF AIR DISTRIBUTION

"MB" design permits innumerable variations in locating supply and return air ducts to suit all types of house construction.



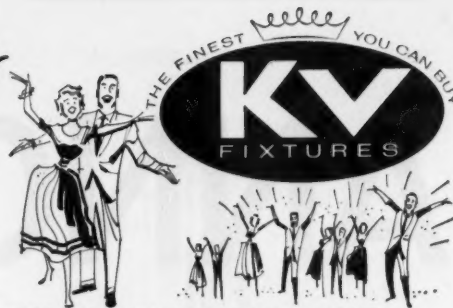
"MB" Models can be installed in a minimum of 22" x 27".

Write, wire or phone for full details.



STEWART-WARNER CORPORATION
HEATING AND AIR CONDITIONING DIVISION
Dept. AW-107, Lebanon, Indiana

the finishing
touches
that make
sales!

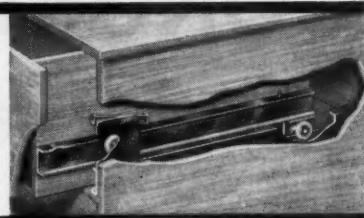


QUALITY FIXTURES FOR THE MODERN HOME

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.

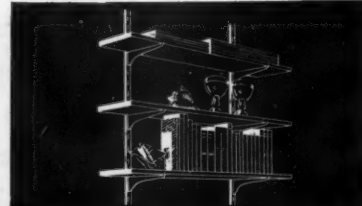
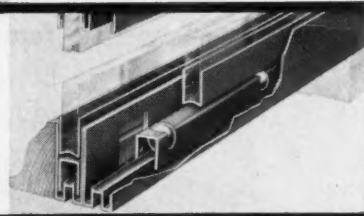


Under-Drawer Slides

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.

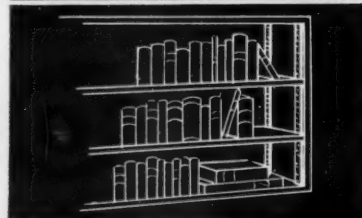
Sliding Door Hardware

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.

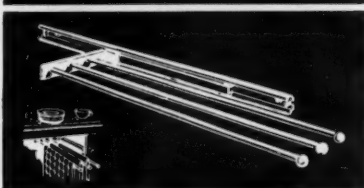
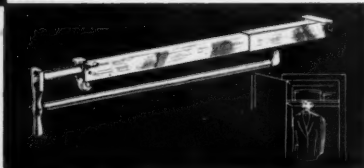
Kitchen and Closet Fixtures

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 →



Ask your hardware supplier for literature and price lists.

KNAPE & VOGT MFG. CO.
Grand Rapids, Michigan

for further details check numbered coupon p. 230



k. New folding shower door joins the line of Permalume Shower enclosures. The door requires no space outside the stall, since it folds into the shower stall. It is hinged on the wall opposite shower head and controls, so it folds away from them. The door is available in three frame designs and weights in standard widths up to 36". Standard height is 66" above curb. List prices: \$86.50 to \$127.50. Shower Door Co. of America, Atlanta.



l. Showerama bath enclosures are a new, low-priced addition to the Shower Magic line with removable panels, nylon bottom glides, vinyl gaskets, high polish aluminum finish and by-pass handles inside and out. The line includes standard shower doors, tub and shower enclosures. All are available KD, without glass, or completely assembled, with clear or semi-obscure glass. Standard recessed 5' tub enclosures shown above is \$59.10 assembled. Daryl Products Corp., Miami.



m. Curtition accordion doors can help you put a "Jack and Jill room" in your houses. Because sleep and play areas are combined in this room, you get more usable floor area than with separate smaller rooms. Closed, the doors give each child a private sleeping room. Open, the separate rooms are turned into a large play area. Prices start at \$19.95. Curtition Corp., Los Angeles.

continued on p. 204

HOME BUILDERS' SEWAGE PUMPING GUIDE

5 pumping problems...and the engineers' solutions

1 PROBLEM: A builder who was erecting 50 homes found that he could pump sewage to the municipal sewerage lines... but that his pumping station probably would be abandoned in less than 5 years when the municipality built a larger station to serve his and anticipated adjacent developments.

SOLUTION: His consulting engineer drew up plans for a pumping station, employing a vertical enclosed shaft pump installed in a dry pit. Yeomans supplied the equipment in package form... ready for installation in the concrete pit. When the station is abandoned, the pump can be removed and reinstalled elsewhere.

Complete pumping station cost **\$125⁰⁰** per home.

2 PROBLEM: A land developer who was planning for 75 homes was told that he must put in a sewage pumping station to meet the codes of the adjoining village. Location of the station required that it take a minimum of space, be odor-free and clog-proof, and easy to install and maintain.

SOLUTION: The engineers designed a low-cost pumping station equipped with a Yeomans Pneumatic Ejector... the "package" Expelsor®. This is a complete, factory-assembled and wired, self-contained unit, with built-in controls and ready-mounted air compressor. It's ready to set in place, connect, and put into operation.

The complete station cost **\$120⁰⁰** per home.

3 PROBLEM: A builder of 150 homes in a nonsewered area had no room for a sewage pumping station above ground. Moreover, because of ground conditions, an underground station with concrete walls was not practical. A second consideration was the cost of equipping and installing the station.

SOLUTION: His consulting engineer recommended the Yeomans all-steel, factory-assembled, underground station. Inside the watertight steel tank are two vertical centrifugal pumps, the pipes, the valves and controls, a dehumidifier, etc.—the completely equipped station. The contractor had only to lower and anchor it in the ground and make the connections.

Cost of complete station **\$105⁰⁰** per home.

4 PROBLEM: A planned community of 1000 executive and professional men's houses was to have independent facilities except for water and sewerage... civic center, fire and police protection, parks, etc. A permanent sewage pumping station was to be installed under the street approaching the shopping center. The location made it imperative that there be neither sanitary nuisances nor periodic maintenance.

SOLUTION: The engineers put a Shone® with mechanical controls in the concrete pit under the street... but installed the air compressor powering the ejector in the nearby firehouse. To date, the ejector has required no maintenance. The electrically operated air compressor is easily accessible for lubrication and routine inspection above ground... and gets preventive maintenance because of its location.

Cost of complete station **\$30⁰⁰** per home.

5 PROBLEM: A subdivider was putting up 1500 new homes. Sewer lines for the entire development led to a central collecting well, and sewage was to be pumped from here into the metropolitan sanitary district system. The sewage lift station was disguised as a limestone gatehouse at the entrance to the golf course.

SOLUTION: The consulting engineer considered using Yeomans Vertical Dry Pit Pumps, but because there was ample space, recommended horizontal pumps for easier service. Both types of pumps have the large capacity required... and the desired sustained efficiency.

Cost of complete station **\$24⁰⁰** per home.

Yeomans has specialized in the design and manufacture of sewage pumps for 60 years. These cases have been selected from a wide range of pumping problems solved by Yeomans pumps. Yeomans welcomes the opportunity to work with your engineer in selecting the equipment which will give the greatest over-all economy in your case.



YEOMANS
SINCE 1898

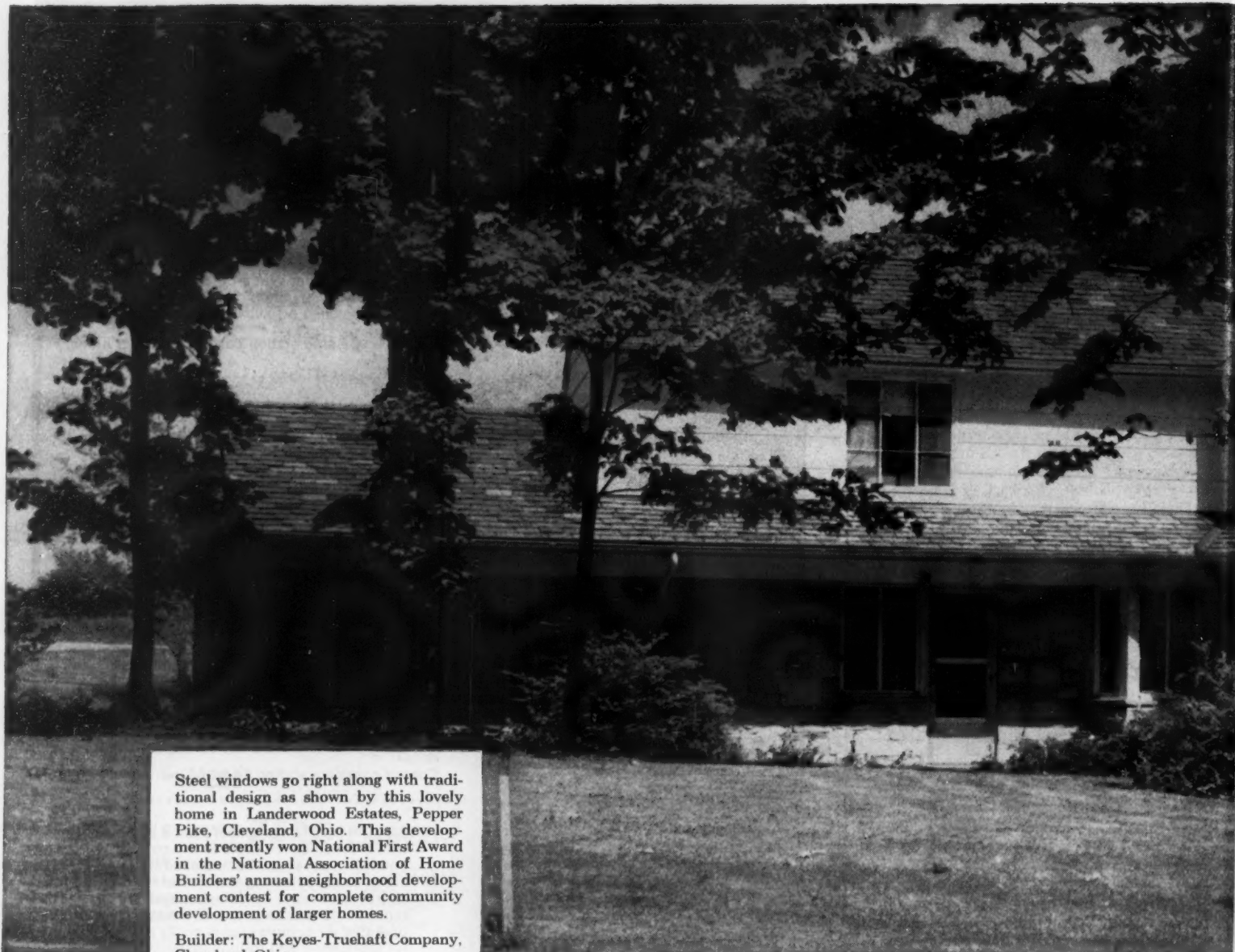
A complete line of centrifugal and pneumatic sewage pumps. Sewage treatment systems for 1 home or 10,000!

Please send information on a sewage pumping station for _____ (number) homes to my engineer, who is

name _____
firm _____
address _____
city _____ zone _____ state _____

YEOMANS
2003-8 N. Ruby St., Melrose Park, Illinois

name _____
company _____
street _____
city _____ zone _____ state _____



Steel windows go right along with traditional design as shown by this lovely home in Landerwood Estates, Pepper Pike, Cleveland, Ohio. This development recently won National First Award in the National Association of Home Builders' annual neighborhood development contest for complete community development of larger homes.

Builder: The Keyes-Truehaft Company, Cleveland, Ohio.

Beautiful homes deserve

This attractive, modern home—featuring good-looking, long-wearing steel windows—is located in Mt. Lebanon, Pittsburgh, Pa. It has 16 steel windows and was built by Hagel Construction Company, Pittsburgh. Mr. Edgar Hagel, President, states, "We have standardized on steel windows for 20 years. I have always found them most satisfactory. The customer prefers them. They are easy to clean, from the woman's viewpoint—easy to screen, and as far as the builder is concerned, they are easy and economical to install."





beautiful windows...made of STEEL!

TIME WAS when windows served only to let in light. And frames did little but hold the glass in place. But now, windows are becoming a very important architectural feature of the house. The style of window used does much to create the over-all style of the house.

With this change came a change in the way windows are built, and in the material used for window construction. And that's where steel came into the picture.

Steel is an ideal material for window construction. It is strong and sturdy, and can easily support large

glass areas with slender, graceful frames. Steel is long-wearing and durable and gives home buyers house-life insurance for their windows. Steel makes window frames that are easy to take care of, that will not warp, shrink or twist out of shape, that can easily be painted to match or blend with any exterior or interior color scheme.

Prospective home owners know and like steel windows, and they will be expecting to see them in your houses. Remember this and give your model homes the beautiful, durable steel windows they deserve.

For more than forty years, United States Steel has been supplying window manufacturers with special rolled sections of high-grade open hearth steel. You can be sure when you buy windows made of steel that you are getting a quality product, one that will give years of service in the finished house.

**UNITED STATES STEEL CORPORATION,
PITTSBURGH**

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

USS STEEL FOR WINDOWS



UNITED STATES STEEL

GAS

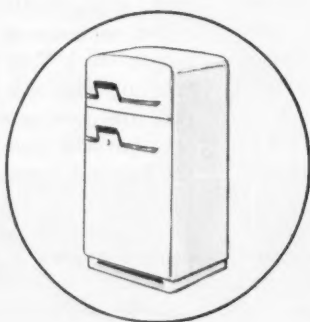
in the kitchen, the laundry, the utility room
helps sell the whole house!

*It's the
modern,
economical,
dependable
fuel for*

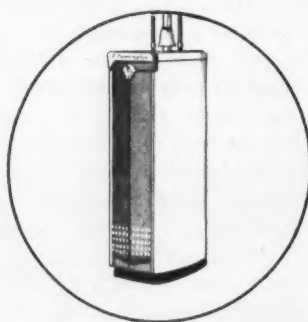
COOKING
Today's Gas ranges
are faster, cleaner,
completely automatic!



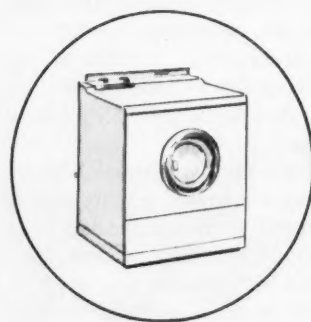
REFRIGERATION
Only a Gas
refrigerator makes ice
trays obsolete!



WATER-HEATING
Gas water heaters
heat more water,
work faster, too!



CLOTHES-DRYING
Gas dryers dry
clothes like a
summer breeze!



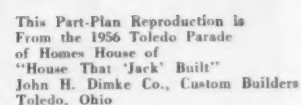
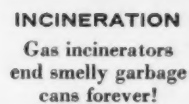
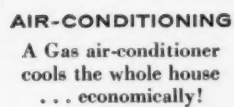
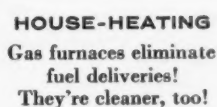
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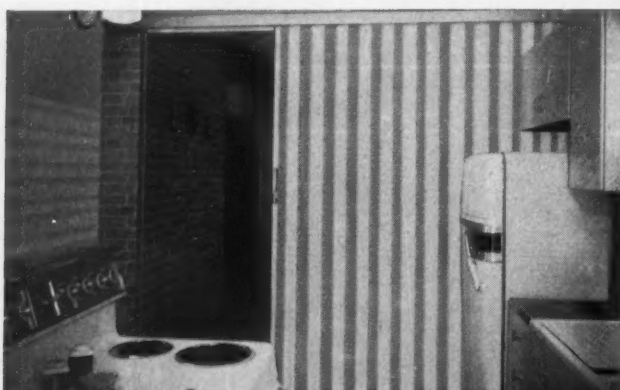
AMERICAN GAS ASSOCIATION

HOUSE & HOME



OCTOBER 1937

for further details check numbered coupon p. 230



FOLDOORS to isolate cooking odors



FOLDOORS to close off workshop dust and dirt



FOLDOORS close off rooms and closets,
yet need no door swing area

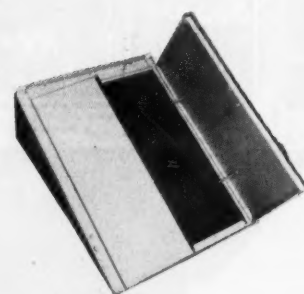
There's almost no limit to the number of ways a FOLDOOR can improve a modern home. That's why more and more homes are using more and more of them. Can FOLDOOR help build *your* sales? See your local supplier or write to Holcomb & Hoke Mfg. Co., Inc., 1545 Van Buren St., Indianapolis 7, Indiana. (In Canada: Foldoor of Canada, Ltd., Montreal 26, Quebec.)



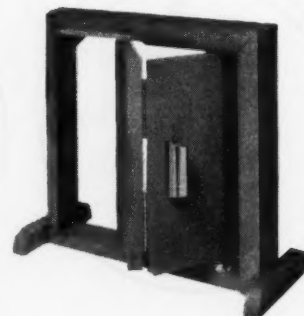
®



n. A new screen for sliding doors has been introduced by Ador. The screen is top hung. Either Fiberglas or aluminum screening is available. Sizes of the screen match sizes of the Ador doors for which they were designed: 3' to 12' in width, 6'-10" to 8' in height. Retail price of a 3'x6'-10" screen, not installed, is \$38. Ador Sales, Fullerton, Calif.



o. New all-steel cellar door claims unmatched convenience, safety and utility. Known as the Gordon Steel Safety Hatch, it is made of 12 ga. steel, features interlocking, leakproof doors, welded door hinges, accident-proof automatic safety catches. It can be installed by one man on old or new construction. Available in several sizes with bases up to 72"x55". Shipped KD. Retail price, fob Farmington, for 72"x55" door is \$71. Gordon Mfg. Co., Farmington, Conn.



p. M-D folding-door hardware is now available to fit all doors from 3/4" to 1 3/8" thick. It comes completely packaged for two-panel or four-panel openings, 2' to 6' wide. Each set contains all necessary parts, including aluminum track, steel hangers, door pulls, steel hinges. List prices per set range from \$3.15 for 2' opening to \$7.60 for 6' opening. Macklanburg-Duncan Co., Oklahoma City.

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"Here's a feature you'll like... a built-in KitchenAid"

DISHWASHER

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!

Only KitchenAid has the revolving power wash action that has proved so successful in the large commercial dishwashers used all over the world in institutions, hotels and restaurants. Even tough greases can't resist...they disappear like magic; yet, even the finest crystal is perfectly safe. Only KitchenAid has the separate motor and blower fan that dries everything to sparkling perfection with electrically heated air.

And now KitchenAid offers another exclusive feature—TIMED SPRAY CYCLE—that "warms up" tableware and dishwasher interior, clears plumbing lines of cold water before the wash action starts.

Two independently sliding, cushion-coated racks hold pots, pans, tableware, glasses, silver—a full dinner service for a large family. KitchenAid loads most conveniently from the front with no uncomfortable stooping. Any one of the models is simple to install—either gravity-drain or automatic pump-drain styles. The undercounter model comes in a wide range of beautiful fronts: Antique Copper, Satin Stainless Steel, White, or a color can be arranged to match any kitchen decor. Add another mark of *quality* to the homes you build by building-in a KitchenAid automatic dishwasher. You'll like the results you'll get.

KitchenAid Home Dishwasher Div.,
The Hobart Manufacturing Co., Troy,
Ohio. In Canada: 175 George Street,
Toronto 2.

KitchenAid®

The Finest Made... by



The World's Largest Manufacturer of Food, Kitchen and Dishwashing Machines

KitchenAid Home Dishwasher Div.,
The Hobart Manufacturing Co.,
Dept. KHH, Troy, Ohio.

☐ Please send literature.

☐ Please send name of nearest distributor.

Name.....

Address.....

City.....Zone.....State.....

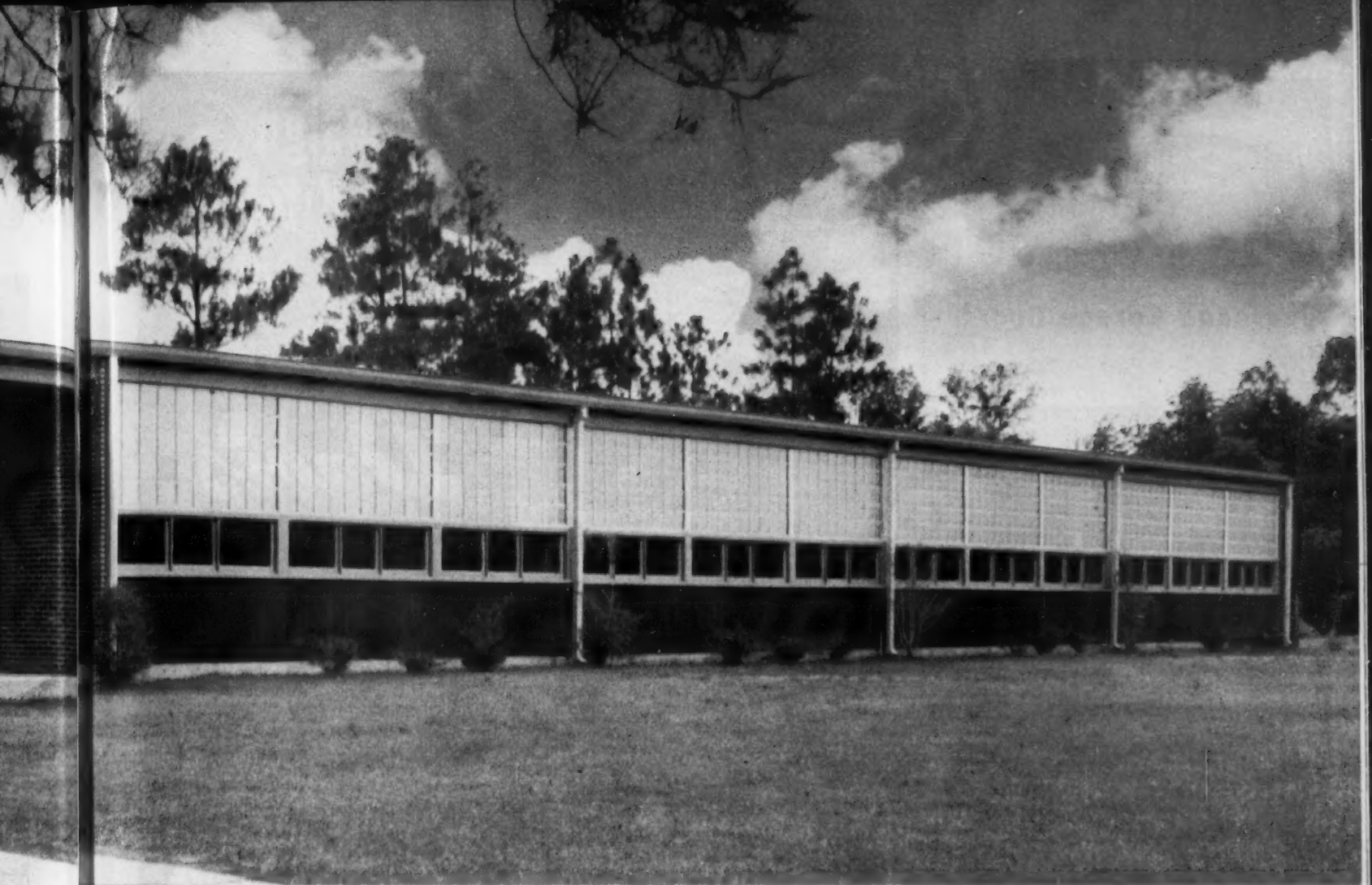


Architects: Dunn and Quinn, A.I.A. of Lake Charles, La. Builders: Davis B. Miller Construction Co.

“Flexivent[®] installation

Toxic-treated Ponderosa Pine gives permanence as well as beauty to Andersen Flexivents. Andersen pentachlorophenol and water repellent preservative protects all wood parts against moisture, decay, termites. Many designers and school officials favor the warmth and homelike appearance of wood windows for schools... particularly elementary schools. School interior illustrated is Greinwich Village Elementary School.





Ribbon of Flexivents below glass blocks provides light and ventilation for Moss Bluff Elementary School.

easy...no call backs..."

say builders of modern Louisiana school

"We have had every reason to be pleased with the architects' choice of Flexivent Wood Window Units for the Greinwich Village Schools (*below, left*)," writes H. H. Knapp of Knapp and East Construction Company in Lake Charles, Louisiana.

"Installation of the Flexivents was fast . . . simple . . . easy—and that is always important to us during construction. And the units operated satisfactorily, too—requiring no costly, time-consuming call backs for service or adjustments."

Architects, builders and school officials across the

country have found that modern Andersen Flexivent Windows adapt perfectly to both design and operational requirements of today's school buildings. Flexivents provide light and ventilation—give the classroom a warm, homelike atmosphere.

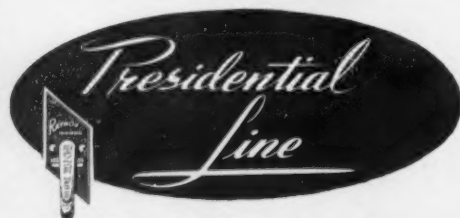
Next time you plan or build a school—be sure to get the complete facts on Flexivents. You can see the Andersen catalog in Sweet's Files—or write to Andersen for Detail Catalog and Tracing Detail File. Andersen WINDOWALLS are sold throughout the country, including the Pacific Coast.

Andersen Windowalls

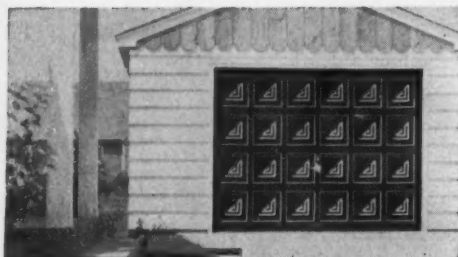
TRADEMARK OF ANDERSEN CORPORATION


ANDERSEN CORPORATION • BAYPORT, MINNESOTA

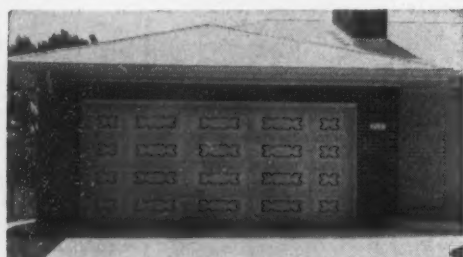
RAYNOR



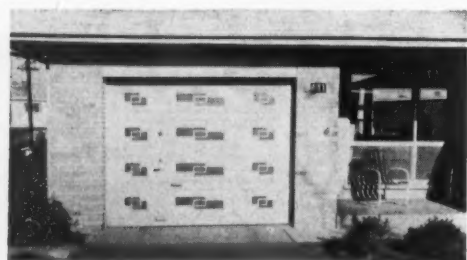
Overhead Garage Doors



the Washington . . . a simple, yet striking carved panel arrangement



the Taylor . . . designed especially for the longer two-car garage



the Polk . . . an effective combination of square and streamlined panels

Achieve that "Custom-Built" Look with Versatile Carved Panel Designs

Discriminating home buyers are looking for quality and smart design . . . that's when a Raynor garage door makes a good first impression. To "clinch" the sale, there's the Raynor line of *Presidential* Carved Panel designs . . . distinctive patterns the home owner can create himself! A Raynor door on your next model home will identify you as a quality builder.



FOR YOUR NEAREST RAYNOR DISTRIBUTOR, CONSULT THE YELLOW PAGES

RAYNOR

MANUFACTURING COMPANY

Dixon

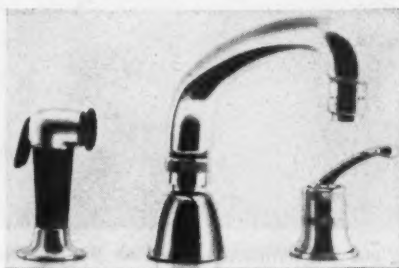
Illinois

NEW PRODUCTS

for further details check numbered coupon p. 230



q. Home soda fountains are a natural to go with swimming pools or family rooms. Available commercially for years, the soda fountain is now getting domestic distributors, and the manufacturer is presenting it direct to consumers. Cost: about \$1,400 installed. Everfrost Sales, Gardena, Calif.



r. Single-lever mixing faucet, now added to the line of Gyro products, is available with a clear water spray. Lever moves horizontally to control temperature, up and down to control flow. The moving parts are interchangeable with other Gyro single-lever mixing faucets and valves. Retail price is \$26.40. Gyro Brass Mfg. Corp., Westbury, N.Y.



s. Thor T-29 power trowel for smoothing and finishing poured concrete duplicates the motion of hand troweling with a gang of three trowels which circle around a central shaft. The machine is manned by one workman, and it is claimed that it will finish off an area in about one-quarter the time required for hand troweling. Outside diameter of the machine is 29" for easy passage through a 30" doorway. The list price is \$260. Thor Power Tool Co., Chicago.

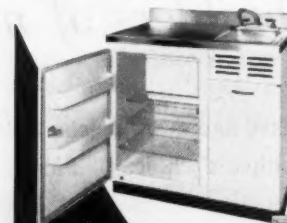
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Design More Kitchen in Less Space with... Davis

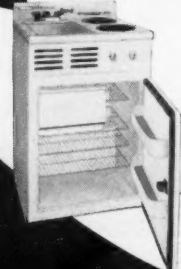


Efficiency Kitchen Units for Any Application!

Architect and builder alike find in the complete Davis line tremendous opportunities for unlimited kitchen design. Davis flexibility provides the answer to a compact kitchen for apartment, motel, recreation room, institution or office. Sensibly priced, DAVIS units offer a new, sound merchandising tool for the aggressive builder!



Left: Model DL 39 SS (Electric refrigerator-Sink Combination). Combines with conventional range for 60" kitchen...or without top for built-in installation.



Right: Model 242 SE (2-burner Electric Stove-Sink-Refrigerator). Efficient kitchen for very small space.



Write Today!

Our descriptive literature gives full details.

Davis

PRODUCTS COMPANY
Niles, Michigan



"G-E REMOTE-CONTROL WIRING IS LIKE HAVING AN EXTRA SALESMAN IN MY MODEL HOME!"

... Mr. Kenneth W. Flower, Builder, Terwood Park Homes,
Upper Moreland Township, Pennsylvania

"Extras sell a home today", says Mr. Flower. "People have so many homes to choose from, they take the one with eye-catching conveniences, such as our modern kitchen, built-in 'Hi-fi' and G-E remote-control system . . . features they don't have in their old homes. It's paid off in Terwood Park, where we sold the first 20 houses out of 65 in ten weeks . . . at a time when the competitive market around Philadelphia was slow."

"G-E remote-control wiring, with convenient multi-point switching, is worth many times its cost as a house-selling feature. People see it and try it right away. The bedroom master selector switch that 'floods the house quickly with light' rates high with the ladies out in this wooded country. We've used G-E remote-control before, and plan it for our next project."

Costs only \$78 more than conventional wiring

"I put G-E remote-control in Terwood Park for only \$78 more per house than conventional wiring", says Harry G. Hey, Ambler, Pa., electrical contractor. "That includes a nine-position selector switch in the master bedroom and 24 switches throughout the house, controlling inside and outside lights. You can't beat the General Electric remote-control system!"

Ask your electrical contractor or General Electric distributor to show how you can install this house-selling feature at reasonable cost. OR: Write for free literature on G-E remote-control wiring, to General Electric Company, Wiring Device Department, Providence 7, R. I.

Mr. Flower stands in front of the Terwood Park model home, justifiably proud of his split-level, 3-bedroom design. "Dream kitchen", paneled den, 2½ baths and two-car garage provide "a lot of good living for \$21,000 to \$23,000."



"G-E switches are good-looking", says Flower. "People like their appearance as well as the convenience of remote-control switching."

Electrical contractor Harry Hey (*bottom left*), is a great booster for the safety features of G-E low-voltage control circuits. "I've installed a thousand of these systems, with good results every time", says Mr. Hey.



Progress Is Our Most Important Product

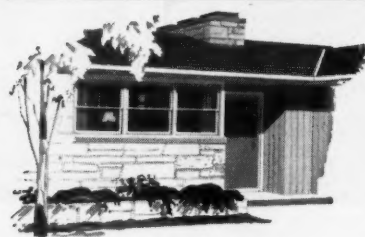
GENERAL  ELECTRIC

CURTIS

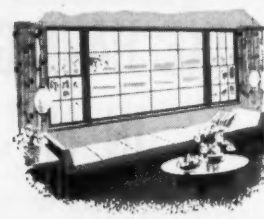
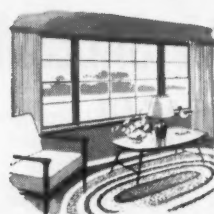
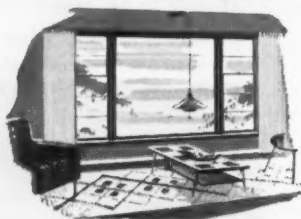
window variety...for every

You don't have to limit your choice to a *few* window types when you choose Curtis! Curtis guaranteed wood windows give you an almost unlimited choice of types and combinations for every purpose and purse. There's the famous Curtis Silentite line with a host of exclusive features that bring the home owner extra beauty and convenience.

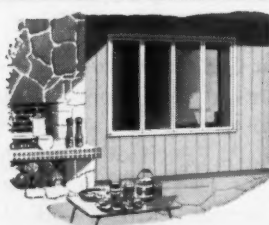
There's the popular-priced Curtis Style-Trend line of removable, *weather-tight* double-hung and sliding windows. Not all can be shown on these pages, but you can see them all by asking your Curtis Woodwork dealer to show you the Curtis door and window selector charts. Write us for name of nearest dealer.



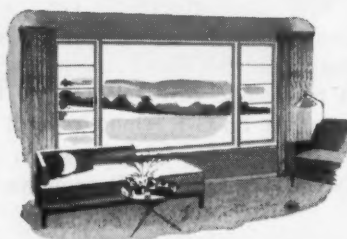
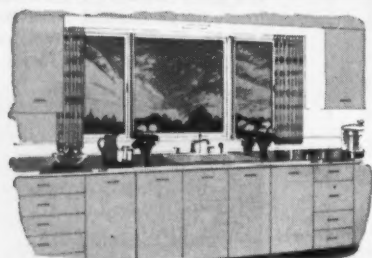
Silentite and Style-Trend double-hung window units



Picture windows and view sash with double-hung units



Silentite casement window units. There are many other styles.

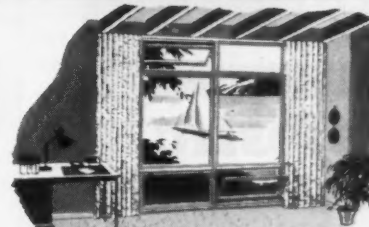
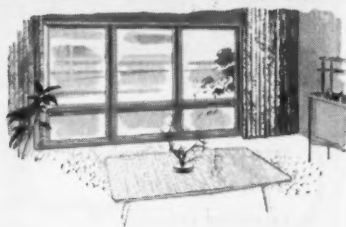


Picture windows combined with Silentite casements

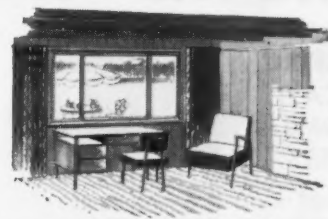
taste, every purpose, every purse



Silentite Convertible window units offer hundreds of different combinations



Picture windows combined with Silentite Convertible units



Curtis Style-Trend removable gliding windows

CURTIS



Only CURTIS gives you this wide choice of beautiful windows, with guaranteed features that mean superior weather protection, lower heating and air conditioning costs, easy operation and enduring charm. Builders everywhere are finding customers better satisfied—and easier to find—when the windows, doors and other woodwork are Curtis.

Curtis Companies Service Bureau
200 Curtis Building
Clinton, Iowa

Please send booklet showing the wide variety of Curtis windows—and name of nearest dealer.

Name _____

Address _____

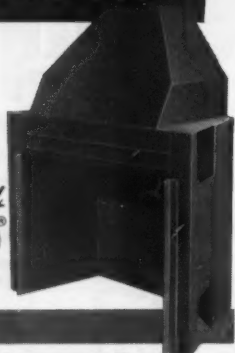
City _____ State _____

HH-10-57

For better built
— but economical —
fireplaces

Majestic Fireplace Products

The
Fireplace
with
Radiant
BLADES



Majestic CIRCULATOR

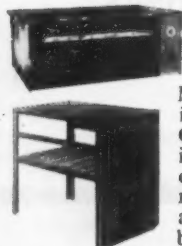
A heat circulating fireplace that serves as a masonry form. Expedites building, assures perfect operation. Full smoke dome and other features designed with the mason in mind.

Majestic STEEL, CAST, OR DOME DAMPERS



Formed steel or cast iron dampers designed to simplify construction and to give years of satisfactory service. Steel dome dampers to promote adequate draft for multi-opening fireplaces. Majestic dampers answer every need in size or design.

Majestic BARBECUE UNITS FOR INDOORS OR OUT



Majestic barbecue units, including complete Char-Grill for kitchen installation, in a range of styles and sizes that make it easy to build any custom-designed barbecue fireplace.

Write for full details today

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413 Erie St., Huntington, Ind.

- Mail this coupon for quick action!
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NEW PRODUCTS

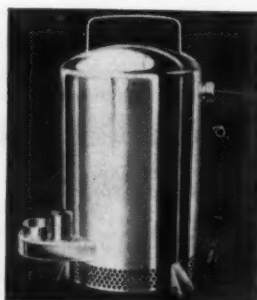
for further details check numbered coupon p. 250



t. **Six-in-one earthmover** is included in a new line of tractor-attached equipment from Sherman products. It is claimed to release five to ten men for other work. The tool scarifies, grades, levels, breaks clods, pulverizes, rolls and firms. Used right after bulldozing or grading, this unit eliminates the need for plowing and discing. Also available is a seeder attachment which can be used with the unit to give a better stand of grass with only one-half the seed normally used with manual sowing and raking. Price of the unit shown is \$270, fob Charlotte, N.C. Sherman Products, Inc., Royal Oaks, Mich.



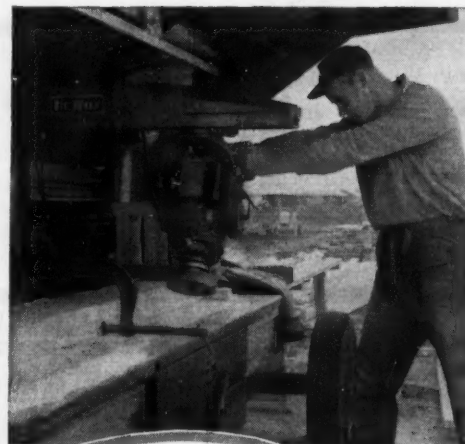
u. **Quiet waste disposer** is engineered to soak up its own sound while it liquefies food wastes. Known as the Super-Hush, the new unit is completely encased in a noise-deadening plastic shell, lined with a half inch of silicon fiber sponge. The unit is claimed to be 66% quieter than un-insulated disposers. The speed of liquefaction was also increased by 25 to 35%. Price without installation: \$99.95. Waste King Corp., Los Angeles.



v. **Corcoran sump pump** has all its exposed parts of stainless steel. It is completely submersible and has an automatic switch which turns on when water reaches a predetermined depth. It shuts off when sump is dry. Motor is 1/3 hp, 120 v. Capacity of the pump is 50 gal. per minute at a 6' lift. The 8' cord and enclosed switch have U.L. approval. List price is \$78.50. R. S. Corcoran Co., Joliet, Ill.

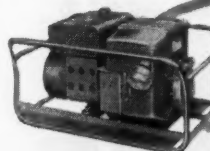
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What sizes of ONAN Portable Electric Plants are best for your jobs?



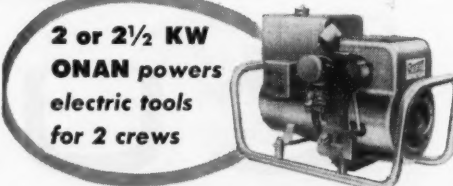
10 KW ONAN
provides power for
5 H. P. saw or
several crews

Powered by two-cylinder, air-cooled gasoline engine. Available housed and with trailer as shown. Similar model in 7 1/2 KW capacity.



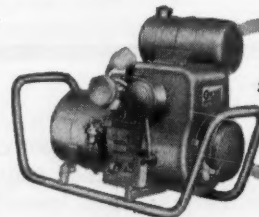
5 KW ONAN
for crews on
3 or 4 homes

Two-cylinder, air-cooled, gasoline engine. 4 plug-in receptacles. With carrying frame, on dolly, or with plain base. Also in 3,500 watts A.C.



**2 or 2 1/2 KW
ONAN powers
electric tools
for 2 crews**

One-cylinder, gasoline engine. 4 plug-in receptacles. With carrying frame, dolly-mounted or plain base. 2,500-watt unit weighs only 139 pounds.



**1 or 1 1/2 KW
supplies power
for single
crew**

Compact, lightweight. One-cylinder, gasoline engine. With carrying frame, rubber-tired dolly or plain base. Also 500 and 750-watt models.

Onan portable electric plants combine 4-cycle quick-starting and long life with compactness and lightweight. Completely Onan-built, with Onan short-stroke engines and Onan generators. Other models to 75,000 watts.

Write for portable plant folder or see your Onan distributor.



D. W. ONAN & SONS INC.

3407 Univ. Ave. S. E., Minneapolis 14, Minn.

Du Pont survey finds—

89% of owners of air conditioned homes say benefits of air conditioning helped swing the sale

WHEN ASKED IF THE FACT THAT THE HOUSE WAS OR COULD BE AIR CONDITIONED INFLUENCED THEM IN BUYING IT THEY REPLIED:

It was the decisive factor

11%

It was among the major reasons

47%

It was an added attraction

31%

It was of no major importance at the time

10%

At that time at least, I would have preferred to buy without

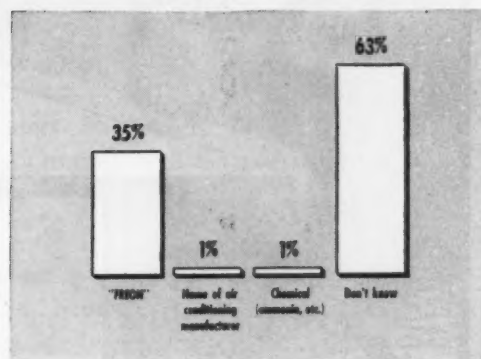
1%

Du Pont's recent nationwide survey shows a majority of buyers of air conditioned homes rate air conditioning a factor influencing the sale. 11% called it the decisive factor; 47% said it was one of the major reasons; 31% termed it an attractive feature. It all adds up to a mammoth 89% who were influenced to buy their homes because of central air conditioning.

Over 80% of the owners reported that the house they inspected before buying was equipped with air conditioning. Where builders stressed its benefits—general comfort, uniform household coolness, more healthful living conditions, clean air—the result was a strong influence on the prospect's decision to buy.

Du Pont's survey dramatizes what many successful builders know from experience—*air conditioning sells homes.*

35% identify FREON* as their refrigerant



Over one-third of owners surveyed readily identified Du Pont "Freon" as the refrigerant in their air conditioning systems. That's an impressive measure of the widespread brand recognition "Freon" has gained in its 26 years on the market.

To guarantee your home buyers years of trouble-free refrigerant performance from their central air conditioning systems, always specify "Freon." It's acid-free, pure, dry and safe. "Freon" is nonflammable, nonexplosive, noncorrosive and nontoxic. You can't buy a better refrigerant than Du Pont "Freon."

Freon Products Division, Wilmington 98, Del.

SUCCESSFUL BUILDERS KNOW AIR CONDITIONING SELLS HOMES



"We're building 368 new homes, all air conditioned because buyers demand it,"

reports D. E. Luhl,
Irving, Texas



"Prospects line up to view our air conditioned house,"

states C. H. Ellaby,
St. Louis, Missouri



"Our homes include air conditioning right from the drawing board,"

says Leon Weiner,
Wilmington, Delaware



"Air conditioning gives us a distinct sales advantage in our \$17-23,600 homes,"

notes John Maulsby,
Kansas City, Kansas

FREON® REFRIGERANTS


*Freon and combinations of Freon- or F- followed by numerals are Du Pont's registered trademarks for its fluorinated hydrocarbon refrigerants.



BETTER THINGS FOR BETTER LIVING
...THROUGH CHEMISTRY


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.

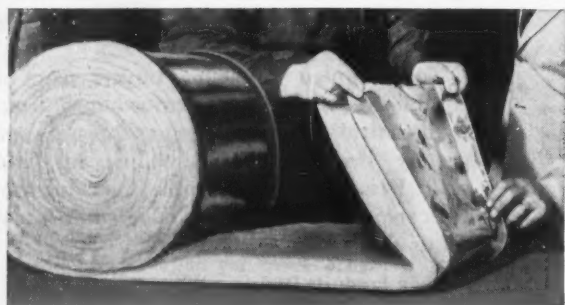
RESULT—Bedrooms cool off more quickly in the evening. Cooling units operate more efficiently, carry less load.



IN WINTER—It does not soak up heat; reaches top insulating
efficiency 5 times faster.

RESULT—Helps home temperatures respond faster to thermostat 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.

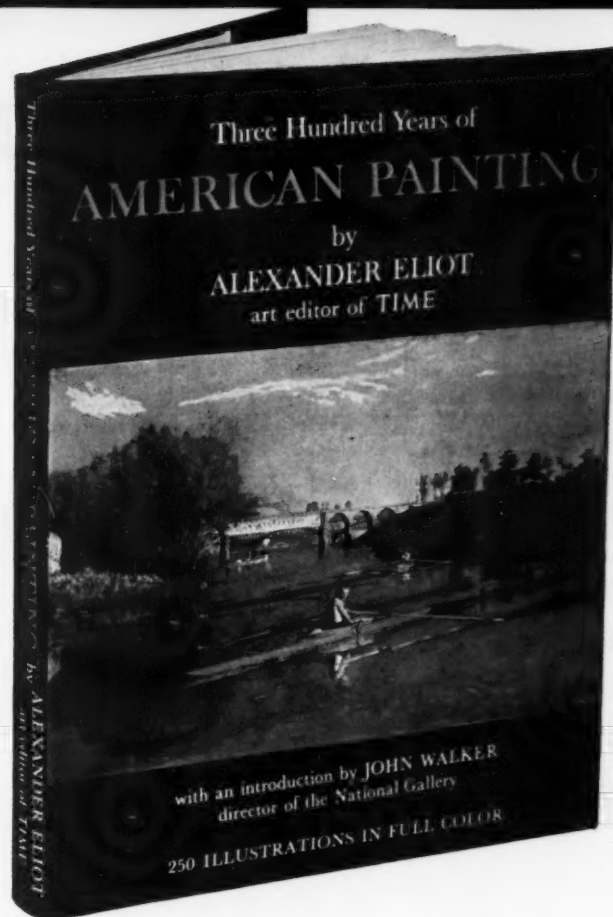
And because it's so lightweight and resilient, it offers *you* advantages like easy one-man installation and lower handling costs . . . in addition to its tremendous value as a home-selling feature.

You can get fast delivery from your nearest distributor. For his name, write: L·O·F Glass Fibers Company, Dept. 21-107, 1810 Madison Ave., Toledo 1, O.



L·O·F GLASS FIBERS COMPANY • TOLEDO 1, OHIO

AMERICAN



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9934

To create her dramatic new living room, **Arlene Francis** chose rich walnut **Craftwall** wood paneling!



America's best-known homemaker, Arlene Francis, relaxes and entertains in this dramatic town-apartment living room. The choice of Craftwall wood paneling reflects her flair for style, demonstrated on her TV homemaking programs.

Note interesting use of moldings on the walls for framing pictures.

Craftwall has that genuine hand-rubbed look . . . professionally pre-finished to give the most durable wood finish known. Every "plank" is hand-selected to show rich, natural grain! Hardwood Craftwall for an 8' x 12' wall costs as little as \$60 retail.

Craftwall does more than add just another special feature to a house. Craftwall gives distinction! Rich-toned and warm, it makes a house *feel* like home. That's why it turns the "lookers" into buyers. Prospects are seeing the charm Craftwall gives Arlene Francis' living room in current advertising in *Better Homes and Gardens*, *Sunset* and other magazines.

Craftwall is practical for you. Nine different woods to fit your type of house: *Elm*, two kinds

of *Birch*, *Maple*, *Cherry*, *Knotty Pine*, *Oak*, *Mahogany* and *Walnut*. And Craftwall goes up fast with nails or Roddis Contact Cement. The 1/4" modular panels (48"x96", 48"x84", 32"x64", 16"x96", and longer) cut labor and waste. Prospects like Craftwall's glowing, tough fac-

tory finish. It cleans with a damp cloth . . . needs no waxing. No upkeep worries. And Roddis guarantees Craftwall wood paneling for the life of the house. Coupon brings full details. (In New York, visit Roddis' Rockefeller Center Showroom, 620 Fifth Avenue.)

Roddis also offers custom Hardwood Paneling . . . Doors . . . Wood Finishes . . . Adhesives . . . Plywoods . . . Timboard

Roddis

Roddis Plywood Corp., Dept. HH-1057, Marshfield, Wis. Please send me your Builders' Idea File on Craftwall wood paneling.

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Firm

Address

City State

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pictures.
with . . .
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ling for
details.
Center

Timboard
eld, Wis.
wall wood

speaking of 2-ball-bearing hinges . . .

ONLY A HAGER HAS THE EXCLUSIVE

"Life-Time Bearing"

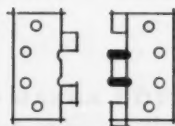
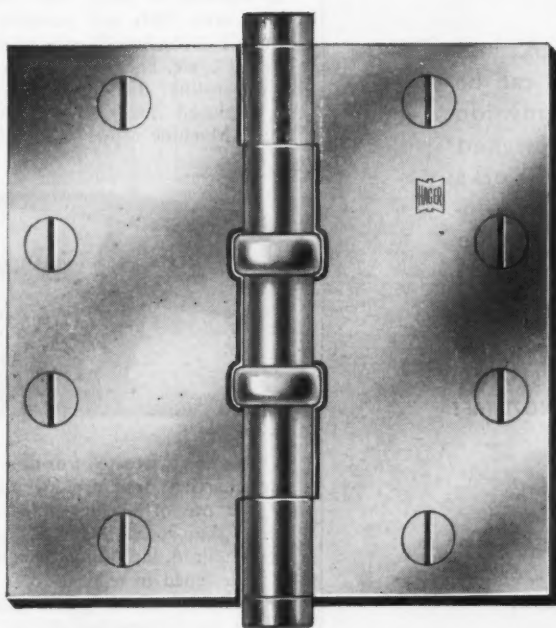
**PERMANENTLY ANCHORED IN THE KNUCKLE
WITH CASE HARDENED STEEL—NOT BRASS**

In the wear-away zone (zone of bearing anchorage) soft brass rubs steel in other leading hinges and they sometimes fail. Not so with Hager!

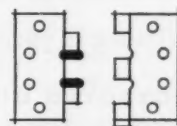
Hager's advanced, two-knuckle-bored construction puts steel against case hardened steel in this failure zone. The result is flawless ball bearing performance—life-time performance.

Yet you pay no premium for Hager's superior design and material. Compare and discover: Hager 2-ball-bearing hinges are unequalled in the industry!

These same life-time features are also a part of the Hager 4-ball-bearing hinges.



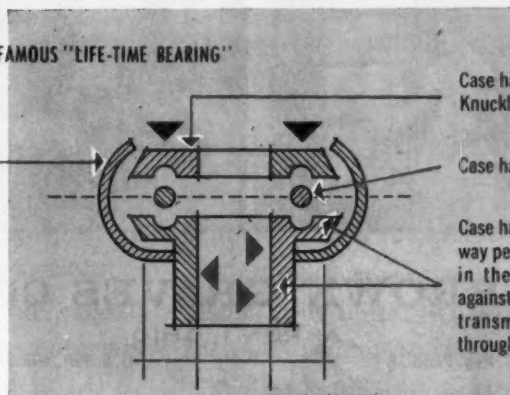
NOT THIS . . .
not one-knuckle-bored with wear-away brass to anchor the bearings. (Bearings finally fall out when pin is removed)



BUT THIS . . .
two-knuckle-bored construction with bearings anchored with case hardened steel.

EXPLODED CLOSE-UP OF HAGER'S FAMOUS "LIFE-TIME BEARING"

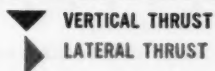
Brass outer shell permanently fixed. Protects raceways and balls from dirt. Contains lubricant in bearing.



Case hardened steel top raceway. Knuckle rides on this.

Case hardened carbon steel balls.

Case hardened steel bottom raceway permanently fixed. Puts steel in the zone of lateral thrust against pin. Carries vertical thrust transmitted from top raceway through balls.



(Both stainless steel raceways and balls are available on stainless steel ball-bearing hinges.)



EVERYTHING HINGES ON HAGER

© 1957 C. HAGER & SONS HINGE MANUFACTURING CO. • ST. LOUIS 4, MISSOURI

IT SLIDES UP!



IT SLIDES DOWN!

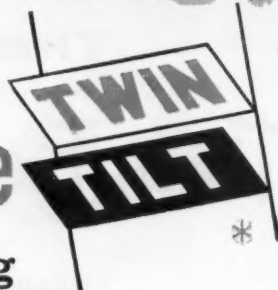


IT TILTS!



NOW 3 windows in one

easy, safe, outside cleaning
from inside the room



TWIN/TILT...the amazing new tilting window that looks and works like a regular double hung window. Both sashes can be tilted easily inward to any desired angle—and they hold position securely. A complete wood unit that operates on newly designed hardware which requires no weights, no pulleys or cords. Works easily and quietly, without rattles, sticking or binding. Revolutionary new "table-top" cleaning means you wash the outside from the inside—without stretching, without ladders, without danger—and without interfering with screen or storm sash.

AVAILABLE PRE-GLAZED WITH 1/2" THERMOPANE INSULATED GLASS. FULLY WEATHERSTRIPPED. TILTING DOES NOT INTERFERE WITH STORM SASH OR SCREEN. ALUMINUM SCREEN. GIVES HEALTHFUL, FULL-WINDOW, NO-DRAFT VENTILATION. LOCKS CLOSED FOR COMPLETE BURGLAR PROTECTION

Contact the distributor in your area.

SOME PROTECTED DISTRIBUTOR AREAS OPEN
Does not require stocking complete unit—patented hardware will fit your stock modular double-hung frames and sash.



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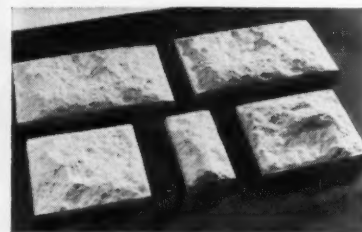
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NEW PRODUCTS

for further details check numbered coupon p. 230



w. Enpo sump pump features a remote switch operation. A standard switch is mounted on the discharge pipe high above the submerged pump and clear of the water area. This new position makes the switch easy to install, easy to adjust to the desired cycle, and easy to service. In case of operating difficulty the switch can be replaced easily. List price: \$71.50. Piqua Machine & Mfg. Co., Piqua, Ohio.

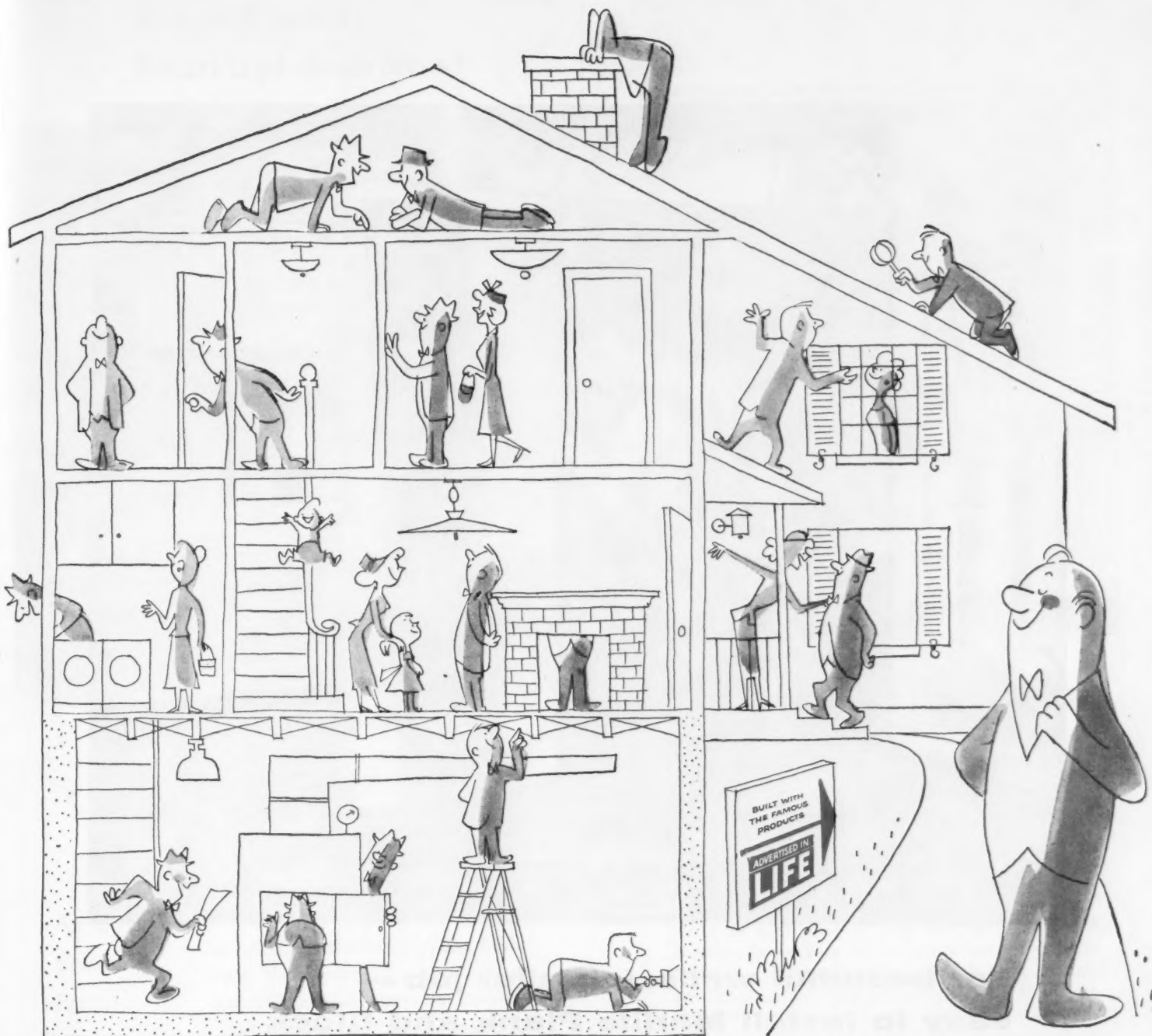


x. Precast stone veneer that looks like quarried stone is now made possible by the use of plastic molds. About 3/4" thick, the veneer can be applied over wood, stucco, lap-siding, or concrete block. It is designed in a ledge-rock pattern and is available in 72 pastel shades and 9 square or rectangular shapes. Mortar or mortar and metal lath are used to fasten the veneer to walls. The veneer weighs 400 lbs. per 100 sq. ft. FHA accepted. Cost is \$40 per 100 sq. ft., fob Chicago. Good-year Tire & Rubber Co.



y. Tile-Weld emulsion is specified as an admix to make tile grout self-curing and produces a hard, dustless finish. Tile-Weld's bonding properties improve adhesion of the grout to tile. Vibration tests show Tile-Weld grout is good as new after 18,000 "shocks". It can also be used for bonding a tile mortar bed to nonporous surfaces and resetting loose tile in maintenance work. The manufacturer states that a pint is usually enough for an average bathroom tile installation. Tile-Weld retails at about \$1.85 a pint. Larsen Products Corp., Bethesda, Md.

continued on p. 226



Your homes come furnished with prospects when you feature brands

ADVERTISED IN
LIFE

A home is a big investment, so naturally your prospective customers want to know all about its construction.

When you tell people—with newspaper ads, signs, promotional pieces—that you use building materials and household products that are advertised in LIFE, you attract prospects to your model.

People are familiar with famous LIFE-advertised

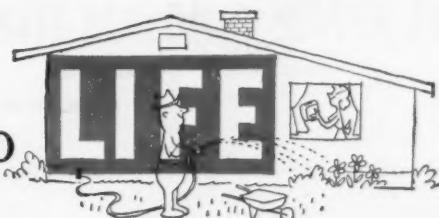
LIFE is read by 12,000,000 households weekly

brands . . . and they have confidence in these products.

Featuring these well-known brands not only furnishes your homes with prospects, but also helps you turn prospects into buyers!

Write LIFE's Building Products Merchandising Dept., 9 Rockefeller Plaza, New York 20, N. Y., and find out how LIFE-advertised products can help you sell your homes.

people respond to



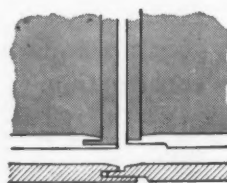


For beautiful walls, job after job — easy to install Marlite Plank and Block

You'll cut days off completion time, add customer appeal with new Marlite Plank and Block. This easily-installed paneling is applied over plaster, plasterboard, plywood or existing wall surfaces with adhesive. Simple clips speed installation; make fitting easy. And Marlite's soilproof melamine plastic finish stays clean and bright with an occasional damp cloth wiping; drastically reduces maintenance time and expense.

Planks (16" x 8') and Blocks (16" square) are available in modern, new Loewy-styled colors plus distinctive wood and marble patterns. Before your

next building or remodeling project, get complete Marlite details from your building materials dealer, Sweet's File, or Marlite Division of Masonite Corporation, Dept. 1022, Dover, Ohio.



Marlite's exclusive tongue and groove joint eliminates the need for joint coverings, conceals all fastening, adds the perfect finishing touch to every interior. This $\frac{3}{8}$ " material combines beauty and ease of installation with low maintenance.



that's the beauty of **Marlite®**
plastic-finished paneling

MARLITE IS ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

Rich and warm . . .
Smart and decorative!



Oak Laminated Hardwood Block

An extra
Sales
Feature
at no
extra cost

The emphasis in home building today is on *sell*. Wood-Mosaic Laminated Hardwood Block flooring can give you this *sell* without increasing your construction costs.

Beautiful, Wood-Mosaic quality hardwood block made from Appalachian Oak will provide flooring at a comparable, and in many cases, lower cost than ordinary hardwood flooring. The distinctive block pattern will give your homes a luxury look . . . with added *sell*.

Completely prefinished with the amazing new, "Diamond Lustre" finish, Wood-Mosaic Hardwood Block flooring is easily installed over wood or concrete subfloors with time-proven adhesives.

Write us today for complete information and our full color catalog of beautiful, Wood-Mosaic Hardwood flooring. We'll also send you the name of our nearest dealer.

WOOD-MOSAIC CORPORATION

Parkay Division, Louisville, Ky.

Maker of the World's Finest Hardwood Flooring since 1883




**Save time, and dollars, too,
with Transite Pipe
and the quickly assembled
Ring-Tite Coupling**

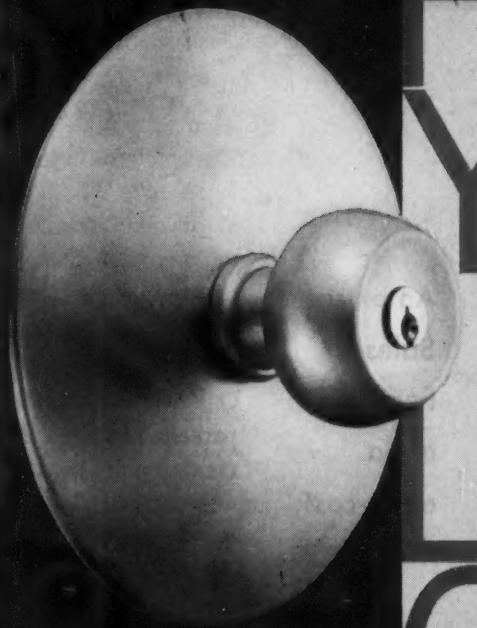
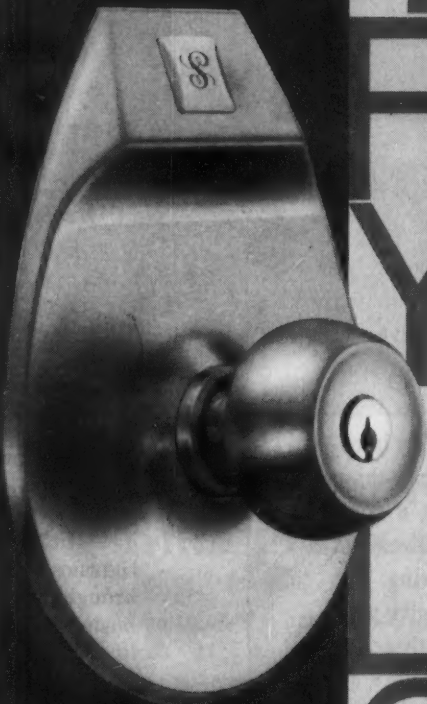
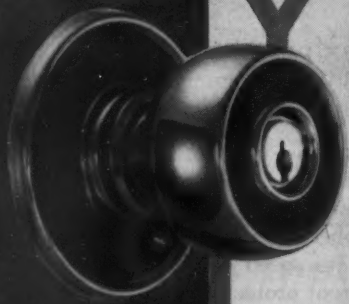
Here's a way to give your buyers a high-quality building sewer line . . . and save time in doing so!

On your next job—be sure to specify Transite® Building Sewer Pipe. It assembles fast . . . entirely by hand . . . with no need ever to touch the factory-positioned rubber rings in the Ring-Tite® Coupling. Yet with all its speed and simplicity—the joint tightness and root protection of a Transite line have brought it nation-wide acceptance in the plumbing business and the building industry.

You'll also find that Transite is ideally suited to good plumbing practice. When short lengths are required, Transite Pipe is easily field cut and machined. It is readily laid to grade. And with the full line of Transite fittings and adaptors, you have complete flexibility of layout. There are no problems in providing cleanouts, changes of directions, and connections to other pipes.

Let us send you the 8-page illustrated Transite Building Sewer Pipe brochure, TR-82A. Address Johns-Manville, Box 14, New York 16, New York. In Canada, Port Credit, Ont. 

Johns-Manville
TRANSITE BUILDING SEWER PIPE
WITH THE RING-TITE COUPLING



KCOO TRYNTIS

KCOO TRYNTIS

KCOO TRYNTIS

Install SARGENT Sentrylocks

...styled to STAND OUT
in any home!

You have more than 100 beautiful and distinguished lock design possibilities to choose from in Sargent's new SentryLock.

For your front door SentryLock, select one of the 20 new escutcheons . . . one of the 9 graceful knobs.

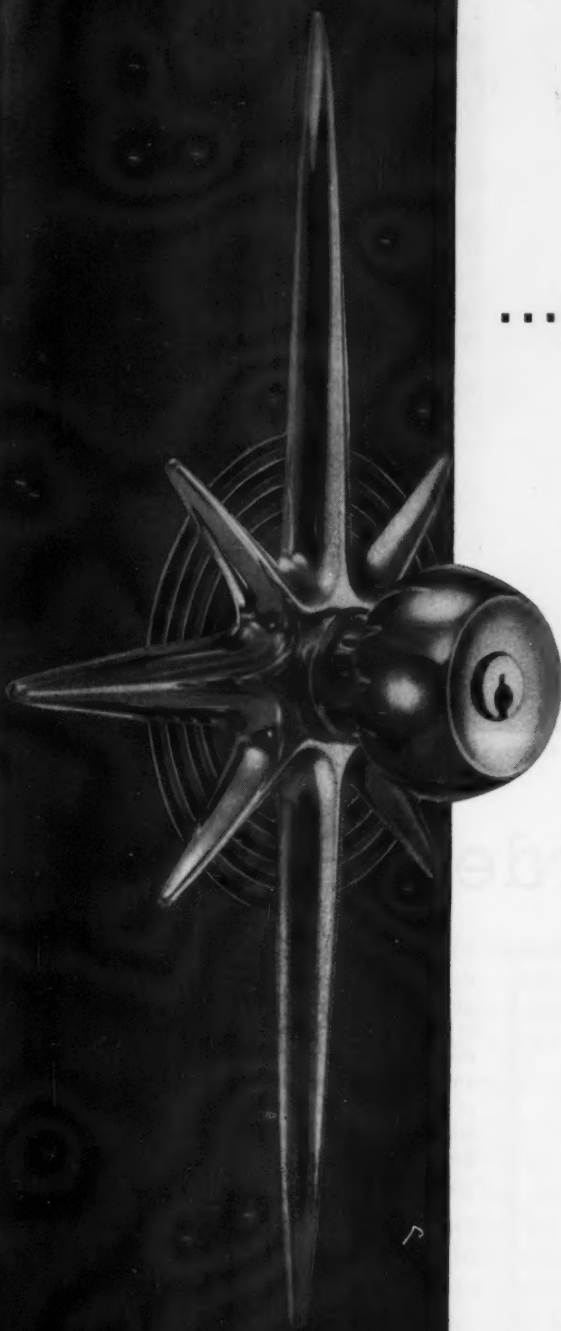
Knobs and roses with rich leather-like vinyl inserts are also available . . . in Mocha, Flamingo, Straw and Black. With your choice of any of Sargent's handsome finishes: Bright or Dull Bronze, Bright or Dull Brass, Satin Aluminum, Bright or Dull Chrome. Inserts may be purchased separately for application in the field . . . to suit individual tastes.

SentryLocks are equipped with the dependable Sargent safety features . . . providing extra protection, extra convenience. *No lock can be installed faster than SentryLock!*

Ask your Sargent Supplier to show you this new lock. Or write to Sargent & Company, New Haven 9, Conn., Dept. 11-K.



SARGENT LOCKS
...*"sign of a well built house"*

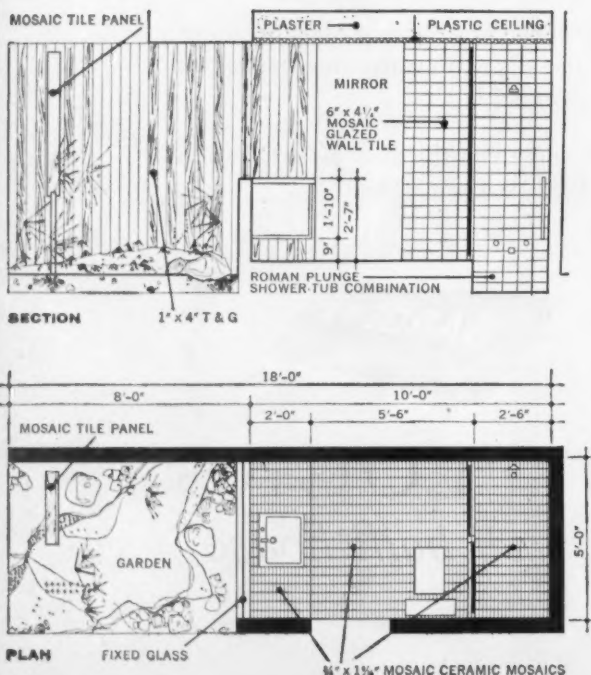


The Low Cost Luxury Bathroom Package For Your 1958 Homes



Architect: Richard L. Dorman, A.I.A. Tile Contractor: Beverly Hills Tile Co. Photo: George de Gennaro.

The Mosaic Garden Bath



MOSAIC CERAMIC TILE SPECIFICATIONS

FLOOR & PLUNGE:

Mosaic unglazed ceramic mosaics, $\frac{3}{4}$ " x $1\frac{1}{4}$ ".

WALLS:

Mosaic glazed wall tile, 6 " x $4\frac{1}{4}$ ".

COUNTER:

Mosaic unglazed ceramic mosaics, $\frac{3}{4}$ " x $1\frac{1}{4}$ ".

GARDEN PANEL:

Mosaic unglazed ceramic mosaics, $\frac{3}{4}$ " x $1\frac{1}{4}$ ".

TILE QUANTITIES:

Floor and counter—70 sq. ft.; walls—100 sq. ft.

This ceramic tile bathroom could be the most talked-about, most customer-pleasing feature of the homes you'll be selling next year. With or without the private garden area, this bathroom can make a house stand out from all competition. And, it adds very little to the cost of the house. In some sections of the country, tile contractors can furnish this tile, installed, for as low as \$390.00! Get an estimate from your ceramic tile contractor now.

MOSAIC®

THE MOSAIC TILE COMPANY

America's largest manufacturer of ceramic tile
GENERAL OFFICES: ZANESVILLE, OHIO

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

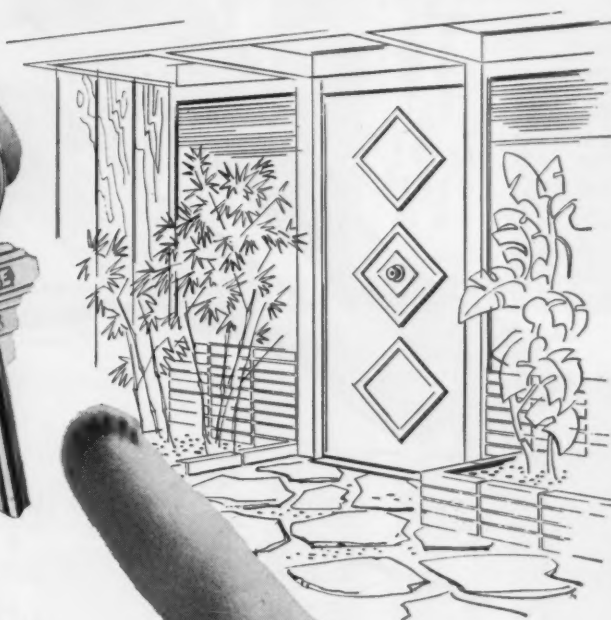
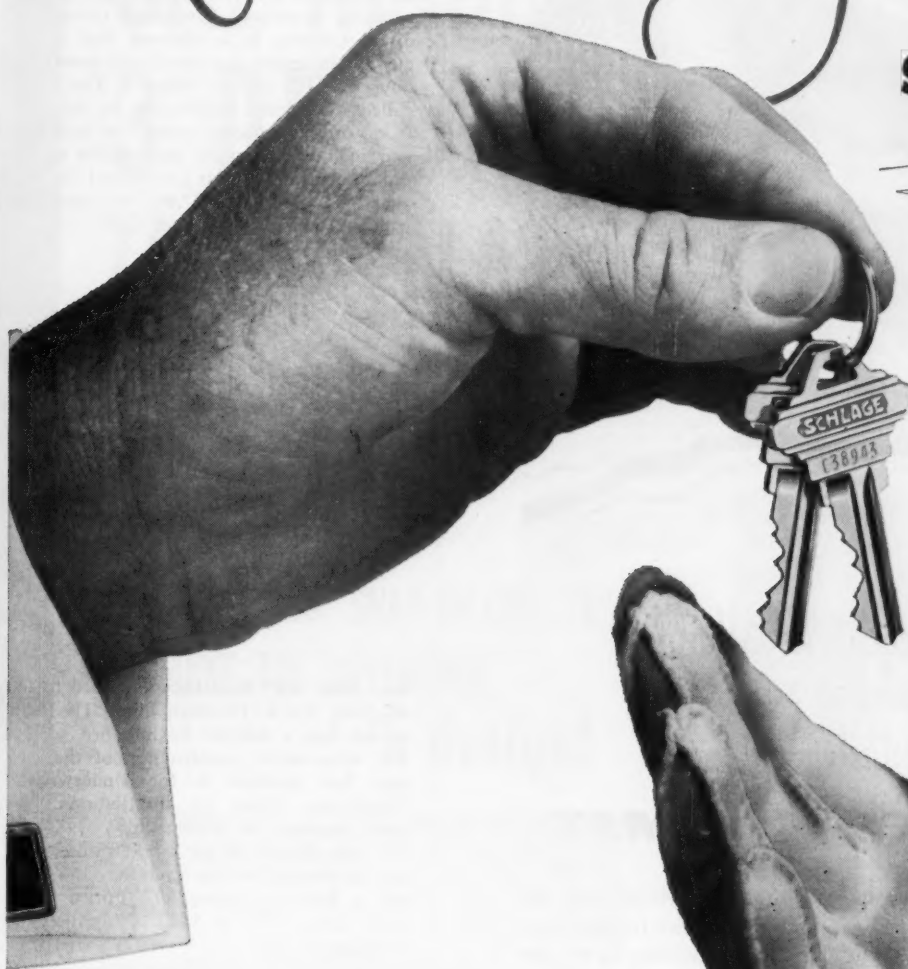
For free estimates on Mosaic Tile, see the yellow pages for your Tile Contractor, Ceramic



THE

Quality Touch

SOLD THIS HOME



Presentation of a pair of Schlage keys is an appropriate ceremony to mark the completion of a home sale—because Schlage locks very likely were the first sign of quality construction recognized by the home-buying prospects.

When today's brand-conscious buyers find the quality touch represented by Schlage locks, they sense that the builder has used the same careful judgment in selecting his other building products. Nothing tells your quality story better than the presence of Schlage locks throughout your homes.

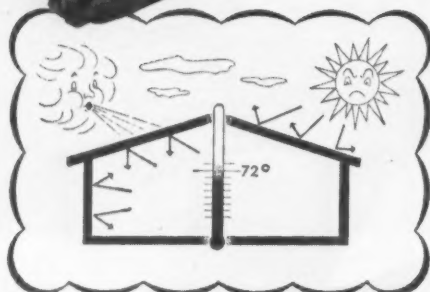
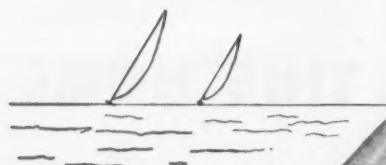
Tell Schlage's "Touch of Quality" story to quality-minded buyers with Schlage's new Residential Promotion Package. For complete information on this colorful, complete merchandising program, contact your Schlage dealer or Schlage Lock Co., P.O. Box 3324, San Francisco, Dept. E-10.

SCHLAGE

LOCK COMPANY

SAN FRANCISCO • NEW YORK • VANCOUVER, B.C.

THE COATING IS MOST IMPORTANT



Yes, you can get burned a-plenty if the coating isn't right. Wise builders don't gamble with the trickeries of weather — they safeguard against a blistering sun or blustery blizzard by installing insulations faced with REFLECT-O-RAY. Coated with millions of sparkling aluminum flakes, it *protects as it reflects*—bouncing summer's sun back towards its source and arresting

Prevent household
sunburn and
frostbite with

***REFLECT-O-RAY**

the escape of winter's household heat. No stopped-up circulation either, for REFLECT-O-RAY just breathes continuously to prevent any damaging condensation build-up. Stop playing havoc with home owners' comfort — Install insulations faced with climate soothing REFLECT-O-RAY, so he'll live indoors contentedly. Ask your dealer for the brand names trade-marked below.

*REFLECTIVE "BREATHER" SHEET FACING

FOR INSULATION BLANKETS AND BATTS UTILIZING
ON THESE AND OTHER FAMOUS BRAND INSULATIONS:

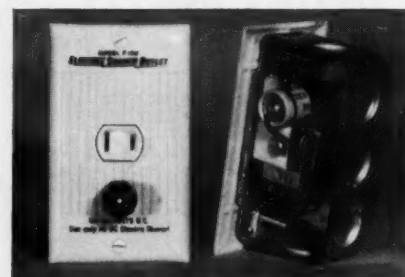


REFLECT-O-RAY is an Aluminum Pigmented product of
THE APPLETON COATED PAPER COMPANY

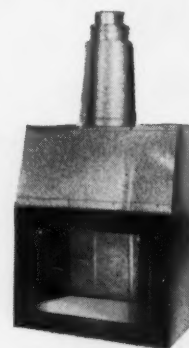
APPLETON, WISCONSIN

NEW PRODUCTS

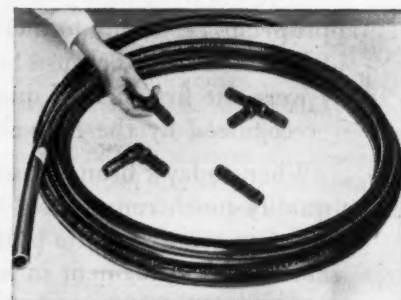
for further details check numbered coupon p. 230



z. Electric shaver outlet can change ordinary household alternating current to direct current. It is claimed that direct current increases the speed and power of any AC-DC electric shaver. The unit, called the Model F-100, can be installed in an ordinary duplex receptacle wall box and includes an easily replaceable standard fuse. The F-100 is guaranteed for two years. Retail price is \$7.90. Wellsco Electronic Products, Van Nuys, Calif.



aa. New 36" fireplace is added to the Majestic Co.'s Thulman line. The new model has a built-in flexible fire screen. The three-casing construction of the new unit has qualified it for Underwriter's Laboratory listing for installations with zero clearance to combustibles. Like the 30" unit already on the market, this model can be installed without masonry and without a fireplace facing. The price range runs from \$305 to \$442. Majestic Co., Huntington, Ind.



bb. New plastic pipe comes with a complete line of insert-type polyethylene fittings and metal clamps. The piping, available in sizes from 1/2" to 3", is non-corrosive, according to the manufacturer, and will resist most chemicals as well as growths of molds and bacteria. The fittings include a variety of tees, elbows, and couplings. Acme Rubber Mfg. Co., Trenton.

continued on p. 230

HOUSE & HOME

Now standard size
insulating glass in
fabrow new casements

ONE WINDOW 3 DESIGNS IN-A-SNAP!

GO COLONIAL or CONTEMPORARY

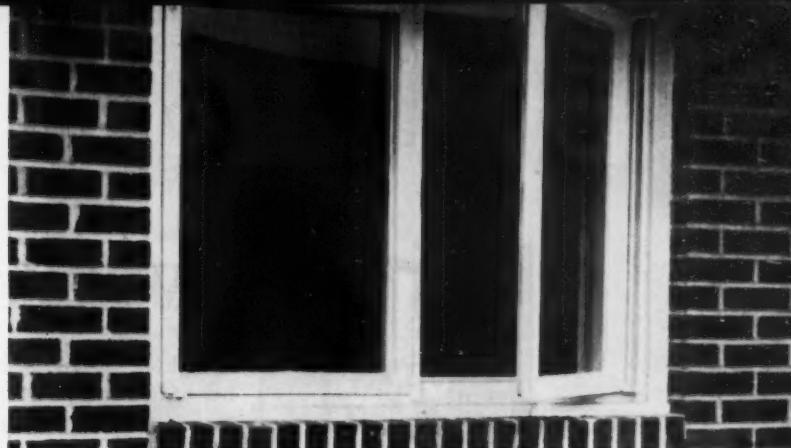
abrow SNAP-ON GRILLES
MAKE THE DIFFERENCE
... in design!



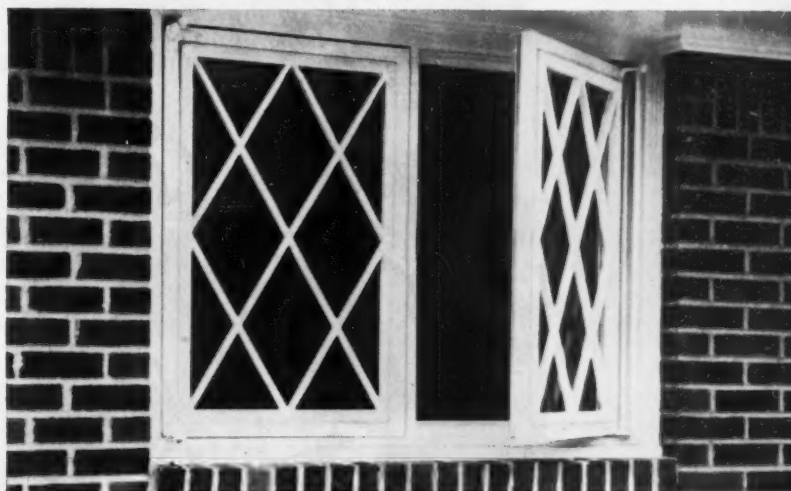
DIAMOND GRILLES—Colonial Design In Home Of Toledo Builder, Joe Ach.



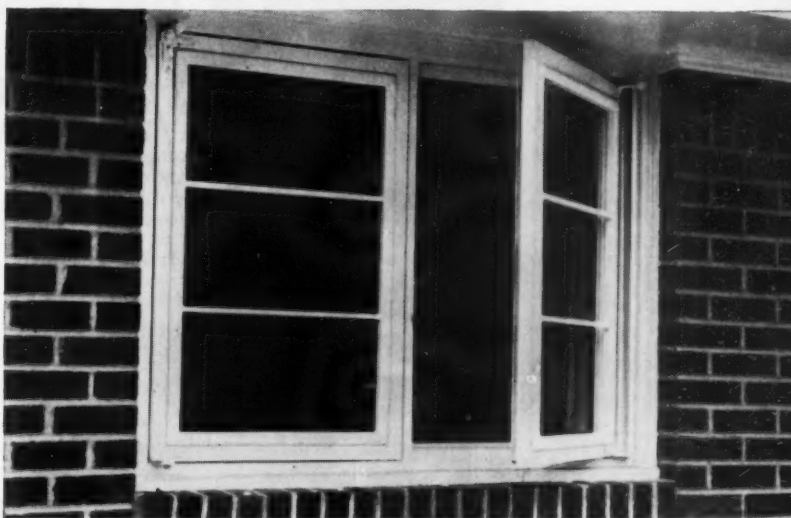
Same Home Achieves The Contemporary Look With HORIZONTAL GRILLES.



CONTEMPORARY DESIGN—Large glass areas, effective without grilles.



AUTHENTIC COLONIAL DESIGN—Traditional look with diamond grilles.



MODERN RANCH STYLE—Horizontal grilles for the long look.

SNAPPIEST WINDOW IDEA YET! Snap-on Colonial and contemporary grilles give a variety of exciting window accents with a one window inventory! New FABROW wood casements feature these accessory grilles for use over insulating glass in two standard sizes, singles, doubles and triples in 21" x 33" and 22½" x 42½" glass sizes. Grilles simply snap-on outside of casement for economy building . . . and easy window washing. Try them now on your model homes for added Design and Sales Appeal!

write wire phone!

USE THIS COUPON FOR IMMEDIATE INFORMATION

Check ☐ V

Yes, I'm Interested! Send Me

- ☐ Send Literature and Detailed Information.
- ☐ Send Sample 2 Grilles in ☐ Colonial @ \$9.00 each List Price
- ☐ ☐ Contemporary @ \$9.00 each
- ☐ Send Sample Double Casement With Screens as shown a.s.m. 51½" x 38½"
- ☐ With 21" x 33" Insulating Glass @ \$95.00
- ☐ With Double Strength Glass @ \$66.00

*Prices vary in distributor's territory.

Name Title

Company Address

FABROW MFG. INC. • 7208 Douglas Rd. • Toledo, O. • GR 5-9391

see our catalog in

S Sweet's

or write for copy

**Rush
Coupon
Today!**



Every door opens into a

If tighter money is influencing the number of building starts, then the successful merchandising of your homes becomes increasingly a matter of adding *extra* values!

To reach a quality-conscious market, the heating system offers the logical starting point for upgrading values. The

home equipped with a B&G *Hydro-Flo* Circulated Water System is not just another dwelling unit. It has a distinction—an appeal to value-wise buyers essential to meet today's stiffer competition.

With a B&G *Hydro-Flo* System, you add not one, but *five* selling features—features which assure gracious living at



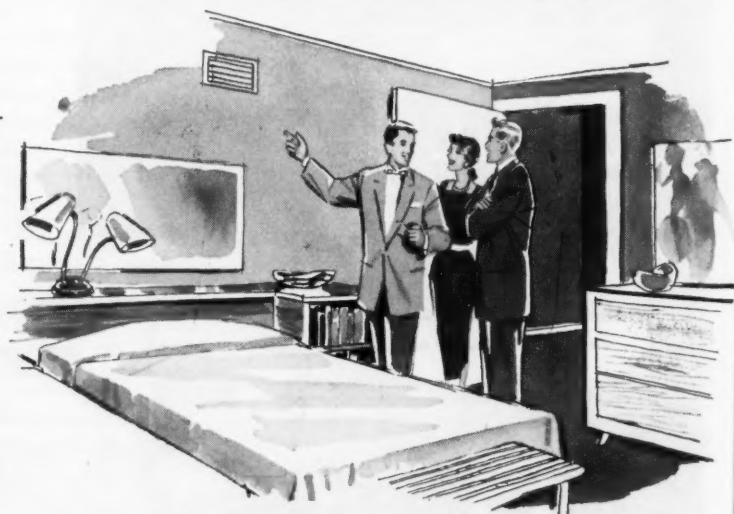
Radiant sunny warmth...warm, draftless floors...uniform temperature

In a B&G *Hydro-Flo* heated home, the heat distributors are placed under the window and along cold outer walls. Here they send out a constant flow of *radiant*, sun-like heat, warming the floors and keeping room temperature uniform at all levels...a particularly strong selling point for families with young children.



Loads of hot water for the kitchen, laundry and bath

What modern convenience is more important than an ample supply of *low cost* hot faucet water? A B&G *Hydro-Flo* System provides hot water in virtually limitless quantities—heated by the same boiler that heats the house—saves the cost of a separate heater.



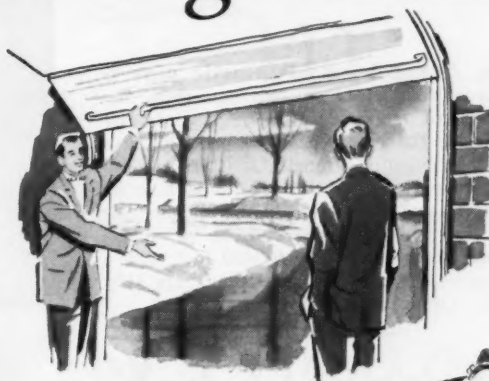
Summer cooling—now or later

Several methods are available for cooling a home with a circulated chilled water system. Whether installed when building or at a later date, the system can be better controlled and more accurately designed to meet any cooling requirements.

a new adventure in gracious living

its best—features which will keep the home modern for years to come.

Only a *circulated water system* can offer all the advantages illustrated here...and the flexible way in which they can be obtained. Starting with superior heating, the other features can be added as the owner's budget permits.



Easy to provide for snow melting

Where a B&G *Hydro-Flo* System is installed, the same boiler that heats the house can be utilized to heat an anti-freeze solution for circulating snow melting coils under driveway and sidewalks.



Simplified zoning—ideal for split-level homes

Zoning a B&G *Hydro-Flo* System is achieved with a minimum of simple, dependable equipment—only *one* boiler needed and no complex controls. In a split-level home, zoning can be used to assure either a uniform temperature throughout or to provide different temperatures in different areas of the house.

B&G BOOSTER PUMP

This is the key unit of a B&G *Hydro-Flo* System—an electric pump used to circulate water for heating, cooling and snow melting. Quiet, dependable operation is its outstanding characteristic.

The B&G Booster and auxiliary *Hydro-Flo* equipment can be installed on any hot water boiler. A majority of boiler manufacturers include *Hydro-Flo* units as standard equipment on their "package" boilers.



A lifetime installation

The equipment in a B&G *Hydro-Flo* System is all of durable materials, capable of giving a lifetime of service.



Hydro-Flo[®] SYSTEM

BELL & GOSSETT C O M P A N Y

Dept. EZ-10, Merton Grove, Illinois

Canadian License: S. A. Armstrong Ltd., 1400 O'Connor Drive, Toronto 16, Ontario



SEND FOR BOOKLET

The complete story of the B&G *Hydro-Flo* System is clearly presented in a full color booklet. Send for your copy—or see your local B&G Representative for further information.

*Reg. U.S. Pat. Off.

Fresh from big success in 1957, undisputed leader in booming swimming pool industry announces dynamic new program for 1958.

DISTRIBUTORS

now being selected for new 1958 Motel and Home

Esther Williams

Swimming Pool Program—

NOW IN MOTION!



Big Profit Opportunities

right now in booming home and motel pool markets. Pool heaters and advanced design, all-concrete, simple construction bring year-round volume sales.

Coast to Coast NBC-TV program on 200 stations right now to sell pools during lush Fall selling season.

Millions spent on 1957 program in LIFE, BETTER HOMES & GARDENS, TV, RADIO, etc., provide springboard for more millions planned in 1958.

New Motel Program offers wide-open profit opportunities starting at once with fast sales to leads from our trade advertising and mailings.

\$25,000 to \$250,000 Yearly Profit potential from five-figure investment in self-liquidating inventory.

Our New Year Started Labor Day! Distributors being appointed at rapid rate. **ACT NOW!**

ESTHER WILLIAMS SWIMMING POOLS

11 Court Street, White Plains, N. Y.



ESTHER WILLIAMS SWIMMING POOL UNITS

NEW PRODUCTS

cc. Orangeburg SP plastic pipe is made from a new polyethylene resin. Because of the new resin's high molecular weight, the new pipe is claimed to have a high bursting strength, resistance to impact and heat, absence of cracking under stress, and resistance to chemicals. The pipe is available in sizes from 1/2" to 2", and lengths from 100 to 400 feet, with a complete line of fittings. Orangeburg Mfg. Co., Orangeburg, N.Y.



NEW PRODUCTS COUPON

For more information on new products in this October issue

check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

- | | | | |
|---|--------------------------|---|--------------------------|
| a. National cedar shingle panels..... | <input type="checkbox"/> | o. Gordon all-steel cellar doors | <input type="checkbox"/> |
| al. New Pomona tile designs..... | <input type="checkbox"/> | p. M-D folding-door hardware | <input type="checkbox"/> |
| b. Aldor plastic garage door | <input type="checkbox"/> | q. Everfrost soda fountain | <input type="checkbox"/> |
| c. Architectural plastic sandwich panels..... | <input type="checkbox"/> | r. Gyro mixing faucets | <input type="checkbox"/> |
| d. Owens-Corning Fiberglas fabrics..... | <input type="checkbox"/> | s. Thor T-29 power trowel | <input type="checkbox"/> |
| e. Sunray cast-iron boiler | <input type="checkbox"/> | t. Sherman 6-in-1 earthmover | <input type="checkbox"/> |
| f. Celotex acoustical tile | <input type="checkbox"/> | u. Waste King Super-Hush disposer..... | <input type="checkbox"/> |
| g. Insulite acoustical tile | <input type="checkbox"/> | v. Corcoran submersible sump-pump..... | <input type="checkbox"/> |
| h. Pella Twindow windows | <input type="checkbox"/> | w. Piqua submersible sump-pump | <input type="checkbox"/> |
| i. Modernaire awning windows | <input type="checkbox"/> | x. Goodyear precast stone veneer | <input type="checkbox"/> |
| j. Stanley aluminum jalousies | <input type="checkbox"/> | y. Tile-Weld emulsion | <input type="checkbox"/> |
| k. Sho-Do-Co shower enclosures | <input type="checkbox"/> | z. Wellsco electric shaver outlet..... | <input type="checkbox"/> |
| l. Showerama bath enclosures..... | <input type="checkbox"/> | aa. Majestic-Thulman 36" fireplace..... | <input type="checkbox"/> |
| m. Curtitlon accordion door..... | <input type="checkbox"/> | bb. Acme plastic pipe | <input type="checkbox"/> |
| n. Ador sliding-door screens | <input type="checkbox"/> | cc. Orangeburg SP plastic pipe | <input type="checkbox"/> |

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OCCUPATION _____ TITLE _____

FIRM _____

STREET _____

CITY _____ STATE _____

IMPORTANT:

House & Home's servicing of this coupon expires Jan. 1958

In addressing direct inquiries, please mention

House & Home

and the issue in which you saw the product or publication.

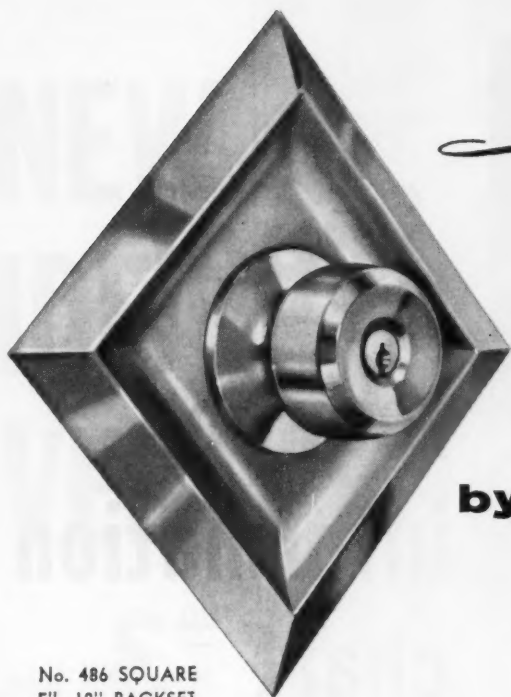
I wish to enter a subscription to **House & Home** for

1 year, \$6 ☐ 2 years, \$8 ☐
US and possessions and Canada only

☐ New

☐ Renewal

Signature _____



No. 486 SQUARE
5" - 18" BACKSET

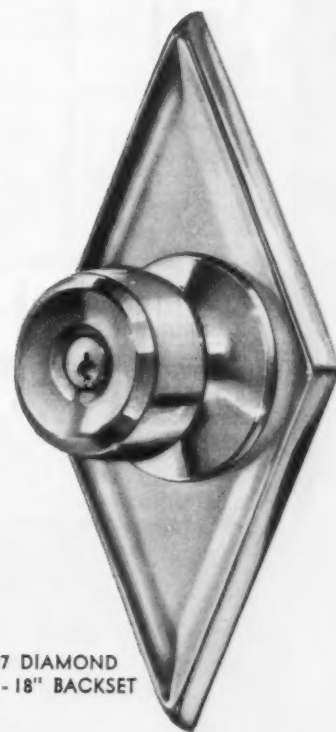
Modern

decorative escutcheons

by National Lock

**brilliantly styled to keep
NATIONAL LOCKset® "out in front"**

These exquisite decorative escutcheons provide unlimited freedom to create striking and original effects with every door. They're easily installed for use with all three NATIONAL LOCKset knob designs. Available in all popular finishes. Write for information sheet Form 2117.



No. 487 DIAMOND
2 3/8" - 5" - 18" BACKSET

Now more than ever . . . America's Outstanding Lockset Value

QUALITY HARDWARE
...all from 1 source

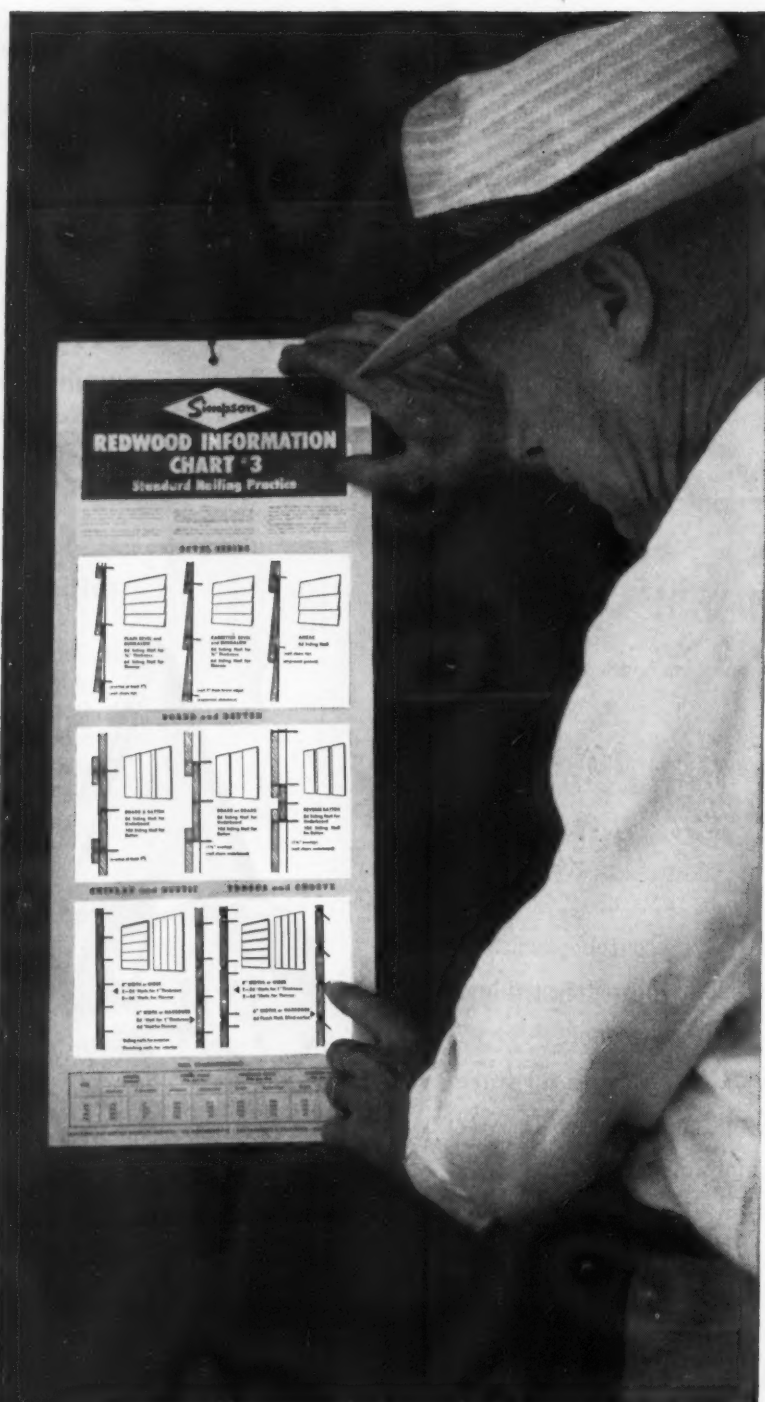
CABINET HARDWARE • BUILDERS HARDWARE
FORGED IRON HARDWARE • CABINET LOCKS
SCREEN DOOR LATCHES • SASH HARDWARE



NATIONAL LOCK COMPANY

Rockford, Illinois

Merchant Sales Division



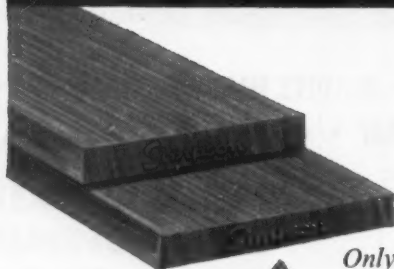
free!

redwood information chart #3

"STANDARD NAILING PRACTICE"

● Just off the press . . . this chart illustrates all of the common redwood patterns and shows how they should be nailed. Also a list of nail characteristics, with types, sizes and number per pound. Redwood Information Chart #3, "Standard Nailing Practice," is a handy reference wall chart, size 8½" x 22", printed on heavy card stock. It is offered by the Simpson Company to familiarize you with redwood, one of the most beautiful and durable of building materials. For your free information chart, just fill out the coupon and mail.

Watch for Simpson full-page, full-color ads in the Saturday Evening Post.



*Only the finest redwood
bears this brand.*

REDWOOD FACT:

Many architects prefer that redwood be allowed to weather without the application of any finish treatment. Numerous redwood buildings which have never had a finish application are in excellent condition after 100 years of exposure.

SIMPSON REDWOOD COMPANY

ARCATA, CALIFORNIA—Sales Office, 235 Montgomery St., San Francisco. Regional Offices: Atlanta, Chicago, Cleveland, Dallas, Kansas City, Los Angeles, Minneapolis, New York—Mills at Arcata, Eureka, Klamath, Korb, California. Member California Redwood Association.

Simpson Redwood Company
235 Montgomery Street, Room 3107
San Francisco, California

SR74

free Redwood Information Chart #3 ☐
"Standard Nailing Practice" ☐
Redwood Information Chart #2 ☐
"Standard Redwood Patterns" ☐

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FIRM NAME _____

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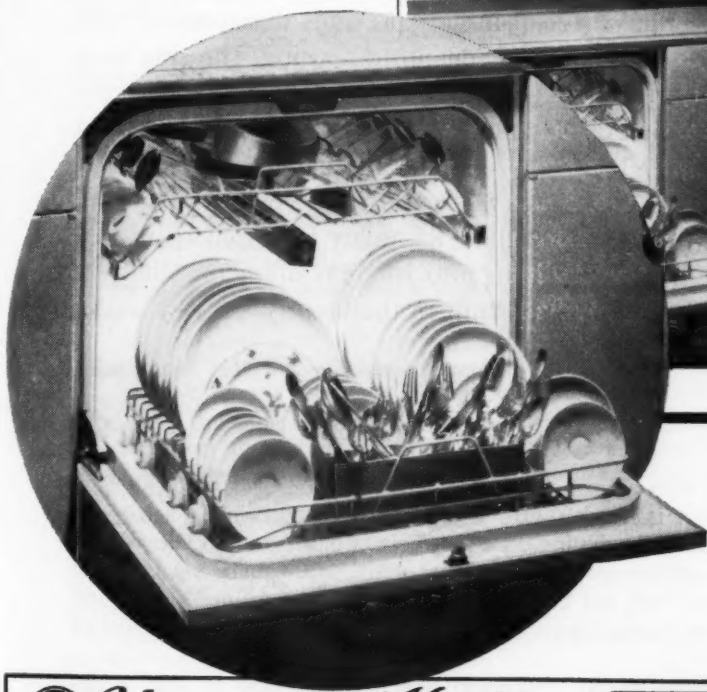
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Here's what an 11-man team of MIT and Harvard experts reports on

How can we have

TOMORROW'S TECHNOLOGY TODAY?



BURNHAM KELLY, former head of the Bemis Foundation who is now professor of city planning at MIT, headed the 11-man team of MIT and Harvard specialists on ACTION's technology study. Others: Architect Robin Boyd; Albert G. H. Dietz, director of MIT's plastic research and adhesives laboratories; Harvard Economics Professor John T. Dunlop, former chairman of the Natl. Joint Board for Settlement of Jurisdictional Disputes; Werner H. Gumpertz, associate professor of civil and sanitary engineering at MIT; Architect Richard W. Hamilton; James A. Murray, associate professor of materials at MIT; Lloyd Redwin, associate professor of land economics at MIT; Landscape Architect Hideo Sasaki of Harvard's graduate school of design; Bernard P. Spring, MIT architecture teacher and solar house researcher; Walter C. Voss, retired head of MIT's department of building engineering and construction and former head of BRAB; Architect Carl Koch, founder of Techbuilt and MIT architecture professor.

Today's whole home building system is obsolete.

Producers and consumers both know it is obsolete. Housing is only beginning to get in on the technology that has produced autos and washing machines, superhighways and airplanes, plastic plates and packaged feeds.

"The system of construction, the methods of mortgage finance, the basis of building regulations and inspection, and the organization of the design profession all reflect the out-of-date idea that houses are, and will be, assembled at the site from small pieces by skilled craftsmen directed by contractors who buy materials from local dealers and have them put in place according to special drawings and specifications."

This "localism" is the biggest obstacle to creation of a true home building industry. Local habits, indeed, are taken so much for granted that they operate almost with the force of natural laws.

But the trend is away from localism—and it is "inevitable and irreversible."

Rising labor costs and forthcoming shortages of workers will compel mass production of at least the component parts of tomorrow's house. Mass production cannot operate without mass markets for identical assembled products. Localism now prevents this form of 20th Century industrial organization from benefiting housing. Housing men should give more study to the technology of an often-overlooked competitor, the trailer. Trailer production is divorced from a local site and so from local officialdom. The trailer is efficient, cheap, and mobile—and it has outsold the prefab house year after year, even though the average trailer never moves more than 85 miles from where it was bought. The trailer is factory built in toto whereas more than half of the prefab houses sold are only half built in the factory.

FORECAST:

**The housing industry
must shake the shackles
of localism,
or somebody else will
steal its markets**

Technology "can cope with almost any future pattern of housing; but technology cannot do the job unless it is freed from the restrictions of localism. It is fruitless to seek scapegoats and devils in the industry. But now is the time—a relative calm before the 1960's rush—to recognize the pattern of the future and move toward it. Otherwise, the industry will not capture its share of the consumer dollar, and outside fabricators will probably bypass the industry and walk away with most of its customers.

"Americans have become deeply concerned with learning how to live. Technology will provide the elements for a new kind of home, and consumers will accept the necessary changes if a concerted effort is made to demonstrate and explain them—not as style changes but as the *only* way to achieve a desired mode of living."

In most industries it takes a good new idea or a good new method or product about 10 years to win acceptance. In home building it takes 25 years. How can home building speed up this process?

How big will tomorrow's builder be?

PROBLEM: The "vast number of scattered elements that must contribute" to house building often "find it hard to work in concert, and few of them have real concern for the overall design of the house."

SOLUTION: Building operations must (and will) get bigger. "It may well be that most future communities will be built in a single, planned, Levitt-like operation." For industry is decentralizing and the biggest population growth is forecast for fringe areas around the cities.

Size itself spurs the use of industrialized techniques. Today almost half of all the new houses are put up by men who regularly build more than 50 houses a year whereas 30 years ago, it was a rare builder who built more than one house per year. Big operations permit use of curtain walls, sandwich panels, trussed rafters, integral finishes, plumbing spiders, wiring harnesses, and mechanical cores. "The massive landscaper-builder may have declined, but the average builder size is rising."

All economic forces are working together to help the big builders* continue to get bigger.

"Large builders will have all the advantages in dealing with materials, land and labor supply, and with financial, building and community restrictions—all of which will continue to be complex problems. There may not be any super-Levittowns, but there is every reason to expect that big organizations will soon be building several moderate-sized communities at a time along the new highway system in metropolitan outskirts.

"At the other extreme, some of the market which formerly employed small builders may shift to a do-it-yourself basis."

Does housing have to stay a handicraft?

PROBLEM: House building is almost the last major stronghold of pre-industrial craft production.

SOLUTION: Prefabrication (now 7% of starts) is increasing. It has prodded big builders to borrow many of its off-site construction techniques, and now the builders are making more and more use of factory pre-assembled components—building with parts instead of pieces.

What about waste entrenched in codes?

PROBLEM: Local building codes are now "the notorious obstacle to research, development and production of better housing."

SOLUTION: Power to force local communities to approve new materials and methods should be given to metropolitan or state building code authorities. Then "local codes would remain, but could no longer outlaw engineering advances." Builders and manufacturers would get a new incentive to produce for a mass market. Consumers would get lower prices.

What about restrictive labor tactics?

PROBLEM: Out-of-date union rules—these are a "major mistake" by labor. They have led producers to seek innovations in production that can be handled by unskilled (sometimes unorganized) labor.

Even so, a labor shortage looms for the 1960s. Reasons: 1) the work week is growing shorter, 2) boys are staying in school longer, 3) the population increase will be concentrated among the very young and the elderly, 4) young men are shunning jobs as construction craftsmen.

In rehabilitation, the "handicaps" imposed by horizontal craft unionism are "compounded."

* Kelly's definitions: small builder: 10 units a year or less; medium sized builder: 50 to 100 units a year; large builder: 250 units a year up. Builders of 11 to 50, and 100 to 250 houses, he feels, fall in a gray area where the organization of the business, not its output, is the true gauge of classification.

SOLUTION: Fewer on-site workers will be needed as factory assembly of components grows. But this will bring no technological unemployment. The demand for more housing can be met only by more productivity, and building labor will have every assurance that the work will continue indefinitely."

Can this idea be sold to the strongly unionized building trades? Exhortation has not worked so far. Even so, housing men should try to sell the logic of the new technology by a series of off-the-record meetings with labor leaders, for improved technology should mean more job security, more pay for skilled men, more regular employment throughout the year. And anyway, economics will compel it, eventually.

For rehabilitation, "cutting across jurisdictional lines is especially needed."

How can architects exert more influence over design?

PROBLEM: Architects are "traditionally" distrusted by builders and manufacturers, who use architects mostly to add "what they consider style." So technological innovation leans toward gadgetry instead of focusing on a "basic study of the thermal, luminous, acoustic and atmospheric environment." Why? Most architects don't pay enough attention to "dollars-and-cents problems of fabrication, distribution, financing, site scheduling, erecting and servicing."

SOLUTION: Architects must shift much of their attention from assembling houses to designing their components—that is, "from the architectural office to the manufacturing office."

If architects and their professional societies resist this shift, they may eventually become "mere site arrangers of standard package components, or captive designers of separate manufactured parts. This is a corollary of the trend toward components, assemblies, and a higher percentage of value added away from the site."

"The makers of assemblies and appliances are becoming more and more essential in the housing industry because of developments like year-round air conditioning, unitized kitchens and bathrooms. They have their own designers. Architect Carl Koch designs Techbuilt panels and interior storage elements; Architect Charles Goodman designs a whole line for National Homes; both advise major metals producers on building product potentials. It seems inevitable that the designer who now specifies house construction in considerable detail will be more and more dismayed unless he or colleagues he respects have had a hand in designing the new flood of components."

Must chaos in the suburbs make urban sprawl worse?

PROBLEM: Zoning and planning regulations "have discouraged better housing at less cost." They force builders and manufacturers to deal with a plethora of lot sizes, utility requirements, highway specifications and community facilities.

"This has not prevented haphazard subdivision growth which has already made a shambles of many suburban areas and which could ruin the acreage that remains."

SOLUTION: Much more collaboration between zoning and planning agencies and builders and manufacturers is needed.

How can producers find out what customers really want?

PROBLEM: Technical and product research is so scant that there is a "glaring lack of reliable technical information available to designers, manufacturers, or builders."

As a result, "the manufacturer seldom knows exactly how his product will be used or whether an entirely different product would be better." Reasons: goods go from plant to local dealers and then through local architects, builders and contractors into a finished house the producer rarely sees. "He cannot afford to pioneer revolutionary concepts, requiring big outlays for research and retooling, if he is not assured of a market. Conversely, local buyers have no chance to influence the product he offers."

continued on p. 246

Another ACTION report on p. 238

Inside, outside — HOUSE AND HOME award winner makes a good house

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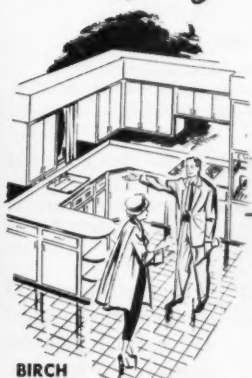
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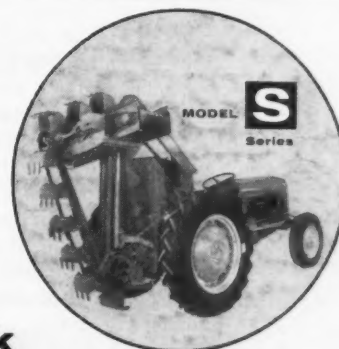
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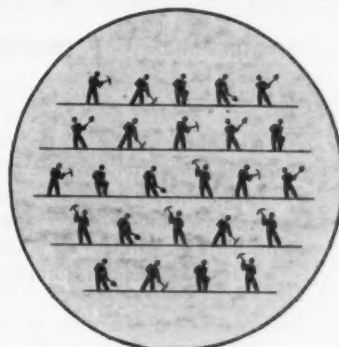


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Two political scientists study how to organize the metropolis for housing and predict

SUPER GOVERNMENTS WON'T WORK



CO-AUTHORS are Edward C. Banfield (left), associate professor of political science, and Martin Grodzins (right), chairman of the political science department at the University of Chicago.

Deep racial, social and political cleavages occur in big metropolitan areas. "Central cities tend to be lower-income, lower-class, Democratic, Catholic and Negro. Suburban rings (despite industrial suburbs) are on the whole white, middle-class, Republican and Protestant."

Polyglot cities and homogenous suburbs mistrust each other. So voters are unlikely to approve super governments in big metropolitan areas (much less outright annexation). Even if they did, today's Balkan political organization of the suburbs probably offers a better chance of managing the inevitable conflict between people with different values and different goals who, nevertheless, must live together.

So the building industry, to be realistic, should look for other solutions to its community facilities problems, at least for the moment.

Here's how the problem of home building's adaptation to the community got to be so complex:

How Balkanization of the suburbs hurts housing

In 168 metropolitan areas, there are some 16,000 political jurisdictions—about 100 per metropolitan area. This has produced a chaos of tax rates, zoning and building codes—rules that often differ sharply on opposite sides of invisible political boundaries. Results:

- Snob zoning in the suburbs not only makes builders wince. It helps increase the density of central cities, hampering slum clearance (by making relocation of displacees harder) and forcing new housing into illogical places.
- Housing code enforcement in one town may just shift slum families, marginal businessmen and slumlords to another town where officials are lax.
- Tax-paying industries that boost revenue in one town may blight a nearby bedroom community by depriving it of revenue.

Is Balkanization of the suburbs as bad as it is painted?

No. When you distinguish between "problems which exist in metropolitan areas" and "problems which exist by virtue of the inadequacies of government structure in metropolitan areas," the latter are "relatively few"—transportation, smog, civil defense, water supply and sewage disposal.

Technologically, there is "no reason" why most of these problems cannot be handled by metropolitan governments which lack general jurisdiction—or by several governments acting in concert.

What is being done about it so far

The political jurisdictions that crisscross cities and suburbs raise so many barriers to efficient urban development that exasperated planners, businessmen and builders are more and more tempted to try to bulldoze the jungle away. The easy solution for central cities used to be simply to annex adjacent towns or unincorporated areas. Not any more. Suburban residents generally vote it down. Now, the fresh idea is met-

ropolitan federation—some scheme akin to Toronto's celebrated metropolitan government, the only thing of its kind so far in North America (Aug. '54, News).

How it works: basically, the Municipality of Metropolitan Toronto is an alliance of local governments which give up some—but not all—of their powers to the Metro.

Metro controls:

water supply	parks
sewage disposal	planning
major highways	bond issues
housing	some welfare services
redevelopment	school construction
realty assessments (but not local tax rates)	

Localities (Toronto and 12 suburbs) control:

police	building codes
fire dept.	most public health services
libraries	direct public relief
local streets	

This has worked pretty well in Toronto. But even this Canadian compromise (annexation was politically unthinkable) was enacted only because a big conservative majority in the Ontario legislature followed orders to vote for it despite strong suburban opposition.

Such a plan probably would work in US metropolitan areas but "the Toronto plan probably goes further than most American communities would permit, given the mutual mistrust between city and suburb." Federated government "is probably possible only in fairly homogeneous communities."

In 30 years, there have been 88 major surveys of metropolitan area organizations. Only three times were the major recommendations adopted.

Consider the virtues of diversity

Local towns are free to run their own affairs. Buyers get a wider choice of housing. "We live in a democracy where people with different goals and values coexist." As long as the consumer doesn't harm others, he should be free to do

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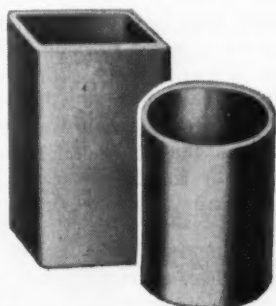
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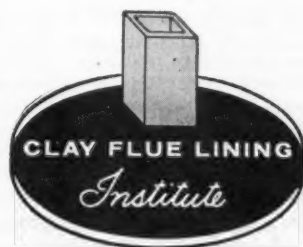
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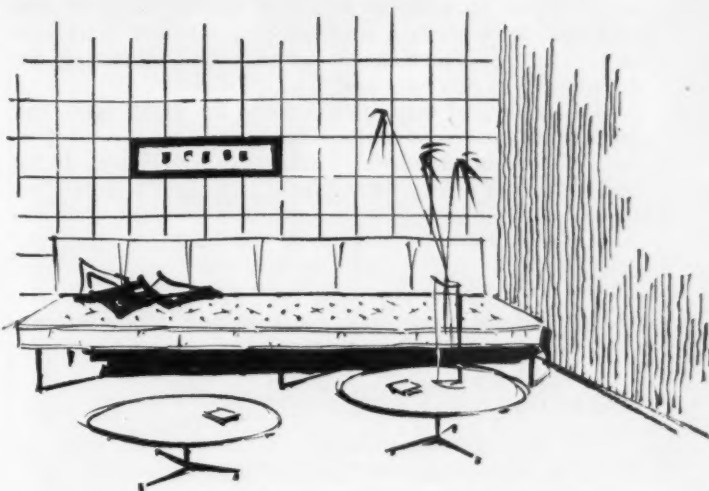
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what he wants and pay what he wants for housing. If he wants a great house on a big lot in a snob neighborhood, let him have one. If he wants a small house on a pint-sized lot with narrow streets, septic tanks, no sidewalks and a volunteer fire department, let him have one.

"The concern of the ordinary citizen for social status, and for housing and community surroundings as a symbol of status, is one of the driving forces in American life. If the upward mobile masses (Sam Lubell calls them 'the new immigrants') want to have this status and if they are willing to pay all the added costs, why should they be discouraged? The only relevant questions: 1) are they really bearing all the extra costs and 2) are they aware of them?"

"What should be avoided is a situation in which all local discretion to retain separateness is lost."

Why politics makes super governments a dream

Suburbs are growing so much faster than central cities that they will soon have more people than central cities. Thus, even though cities are and probably will remain heavily Democratic, Republicans "will soon have safe majorities in all metropolitan areas where there is a two-party system. Democrats will retain the central cities." People moving to the suburbs "will be replaced almost entirely by lower class southern whites, Negroes, Mexicans and Puerto Ricans."

No wonder "one population, one government" schemes for metropolitan areas are so hard to carry out. Moreover, in

the future, a single government for a whole metropolis would be controlled by the Republican suburban vote. Democrats in central cities will not easily agree to a step establishing their own minority status. Neither will Republican suburbs be willing to replace their own easy dominance, in countless small jurisdictions, with an uneasy control of a bigger area complicated by a vociferous and well organized Democratic minority."

This political conflict only mirrors the more fundamental cleavages between race and economic class. "A single government for a metropolitan area would mean almost everywhere a shift of power from the largely lower class, Negro and Catholic elements who live in central cities to the largely middle class, white Protestants who live in the suburbs."

Even if the same kind of people lived in both central city and suburb, they would still have much to fight over. How should taxes be apportioned? Should fares paid by central city transit riders be used to improve transportation to the suburbs? How would metropolitan planners decide whether Negroes are to be decanted from their overcrowded slums to the vacant lands of the suburban fringe?

"Conflict is not to be avoided at all costs. But it is obvious that today's organization of city and suburbs insulates opposed interests from each other, . . . mediates political differences and provides for the effective management of social conflict." At the least, studying how social and racial conflicts are balking metropolitan reorganization is a step towards easing the conflicts. "The short route to failure is via ignorance."

Short of some sort of metropolitan government what can be done?

Here are three more palatable alternatives:

1. *The urban county* is well suited to smaller areas. Single counties embrace 100 US metropolitan areas. Counties can take over—all at once or a step at a time—jobs that have grown too big for cities to handle—e.g. property taxation, subdivision control, building regulations, sewer construction.

In Louisiana, the parish (county) and city of Baton Rouge merged completely in 1949—the only consolidation of its kind in the US this century. It is significant that merger sponsors, to win support of voters outside the city, set up different tax rates for urban, rural and industrial areas.

2. *Special function districts* will work "when all else fails." More than half the states and one-quarter of the

nation's metropolitan areas already have them. Special districts are a mixed blessing. They create more layers of government and hamper coordinated planning. But builders—and state legislatures—will approve them. They are a good idea—if limited to services like water, sewage and transit (although they can undermine the bargaining power of a central-city mayor trying to persuade the suburbs to help cope with a joint problem).

3. *Practical collaboration* will work almost anywhere. Suburbs like to get technical help from big-city experts. Such arrangements have the appeal of leaving political power undisturbed. Yet they help pave the way for more far-reaching consolidation of local government.

The problem is too big for the industry to solve alone, but here's how you can help

Don't beat the drums for visionary plans.

"Those who push for perfectionist schemes can do the cause of reform more harm than good. The energy poured into 'ideal' solutions diverts attention from less symmetrical but no less desirable steps." By stirring up opposition to grandiose plans backers stir up opposition to lesser alternatives.

Back center city mayors who become regional statesmen.

The mayor is the only political leader in the metropolitan area with a diverse enough constituency to let him take the big view. Small town officials, elected by small and homogeneous groups of voters, have much less independence—if they want to stay in office. The big-city mayor can't put over metropolitan arrangements by "mobilizing citizen support or lobbying at the State House." He must rely on direct negotiations with suburban officials. But his bargaining power is good because most suburbs want something from the city.

Stir up support in the state legislature for the cities.

Municipalities are legal creatures of states. They can do only what states let them. Unfortunately, state legislatures are usually dominated by the rural middle class.

Cities are fairly represented in both houses of the state legislature only in Wisconsin and Massachusetts. In six states—Georgia, Florida, Delaware, Maryland, Connecticut and Rhode Island—cities are "severely under-represented in both houses." In New Jersey and California they are "severely under-represented in one."

States should give cities power to build better tax systems, to experiment with the locally levied but state-collected taxes, to create bigger jurisdictions for special purposes, to contract with other cities for joint services, to take full advantage of existing federal aids for housing and renewal.

Encourage more training for municipal officials and heads of civic organizations.

There is not enough trained leadership now to go around. The training should not be merely technical. It should also govern political and social issues of urban life.

Publicize costs that arise from unreasonable standards.

Denver home builders, for example, publicized results of a survey of how much waste in local building codes and subdivision regulations added to the cost of a house. Numerous cost-saving changes in laws and regulations resulted.

Another ACTION report on p. 242

We look forward each year to the December Prefabrication issue of

HOUSE & HOME

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National Homes Corp.
and PHMI

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is largely responsible for the high degree of acceptance that Prefabrication now has with builders throughout the nation."

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December 1957

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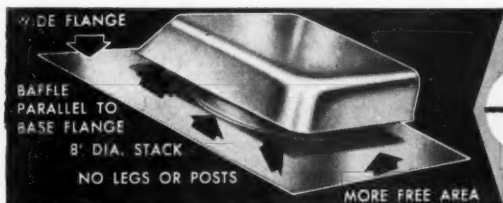
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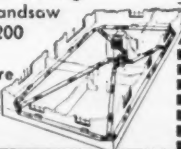


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Economist Miles Colean and Researcher William Nash report on

WHY REHABILITATION LAGS

A third of the 45 million existing non-farm units are run down or inadequately equipped.

Yet the latest figures indicate that only \$10 to \$12 billion a year is spent to maintain, repair, and improve existing housing—including paint and paper and even including new appliances. Of this, some \$8 billion is spent on owner-occupied houses, mostly very new or very old ones.

This leaves rehabilitation's enormous potential almost untapped, especially in the big middle income (\$4,000-\$8,000) market.

Profits in rehabilitation do not come easy, but case histories "show there can be a substantial profit" for the astute operator.

Unlocking this potential will require 1) more know how 2) less obstruction by local governments and federal housing agencies 3) changed FHA rules and activities and 4) a new approach to financing.

"Financing is the major stumbling block." Mortgages are hard to get in run-down areas and construction loans even harder. Some rehabilitation projects require 50% cash. Few rehabilitators are so affluent, so projects tend to be small scale.

What can be done about rehabilitation's most pressing problems?

PROBLEM: Investors shy away from mortgages in rehabilitation areas. "No renewal programs have reached the point where lenders have confidence in them."

SOLUTION: Rehabilitate on a bigger scale to minimize the risk that the neighborhood will deteriorate again. Set up private renewal companies "with funds raised primarily by subscription." Persuade big lenders that in order to keep the economics healthy they should make big investments in rehabilitation to achieve "a significant upgrading of the central city without massive public subsidy." One way: a loan pool akin to the pool among N. Y. insurance companies for compulsory auto insurance.

PROBLEM: FHA MPRS and local building codes are "primarily directed to new housing and disregard the problems of older housing." FHA—up to now—had not issued one Sec. 220 mortgage for rehabilitation. More than a year ago, FHA told its local offices to bend MPRS to fit the spirit of 220, but they "have been very slow in doing so." Conservative FHA appraisals are even more conservative in old neighborhoods.

SOLUTION: Re-examine the rules; then change them.

PROBLEM: Private rehabilitators' prior investments may be endangered by the government's power of eminent domain.

SOLUTION: Local renewal and housing officials should "rely more on modest

rehabilitation projects in renewal areas." They should choose rehabilitation instead of clearance if it will mean lower land write-down costs and lower rents—provided the result will fit with the city's overall planning. But rehabilitation is "no substitute for real renewal," combining spot clearance, voluntary rehabilitation, new building and new community facilities. A balance must be struck between easing bad conditions now and complete rebuilding later.

PROBLEM: Government safeguards breed delays and result in high costs.

SOLUTION: Better make a few mistakes than go so slowly that rehabilitation is either 1) priced out of the market it should serve or 2) stymied, as it often is now.

PROBLEM: Families may be dislocated wholesale by 1) demolition or condemnation of their homes, 2) higher rents or 3) sudden enforcement of laws against overcrowding. One Philadelphia rehabilitator finds that where vacancy rates run above 5%, any rent increase means many tenants will move, even though they can afford the higher rents.

SOLUTION: Code enforcement standards should be restudied to ease the impact of sudden step-ups. Standards must be related to tenants' ability to pay. Code enforcement should be the top limit of rehabilitation for low-rent properties. Modernization should be the limit for middle-income properties.

Rehabilitation is divided into three markets:

A Prestige Market, for families with over \$8,000 a year who can pay over \$125 a month. Location is the key to success. It should be in or right near a once fashionable neighborhood like Beacon Hill in Boston, Murray Hill in New York, or Georgetown in Washington.

Best chance for profit is "a combination of quaintness and modernity—a charming town house with pushbutton conveniences. The rehabilitator will ignore this at his peril. The fix-up area must be big enough to create a whole neighborhood of better living.

Example: Washington's Foggy Bottom (H&H, Nov. '55), a stone's throw from fashionable Georgetown (itself a product of earlier, private rehabilitation). In 1951 a Negro slum, Foggy Bottom at first attracted enthusiastic amateurs. Typically, they paid \$4,000 for a run-down row house. Remodeling cost about \$9,000 (at cost plus 10%). The houses sold for about \$16,500, yielding a 21% profit of \$3,000. Buyers made big down payments (at least \$3,500), took short-term loans.

A middle income market—for families with \$4,000-\$8,000 a year who can pay \$50-\$125 a month. Location is less important "as long as the neighborhood is not severely blighted." Price is more important than perfection. Houses must be structurally sound, but repair costs must be carefully estimated and tightly controlled to run around \$3,500-\$4,000.

Customers will usually come from the same or similar neighborhoods. They value community ties and friends, so some smart rehabilitators try to pick neighborhoods with "strong nationalistic or religious affiliations."

Example: The section of Boston known as Brighton is a middle-income community. Realtor Peter Turchon, one of the nation's biggest, paid \$4,000 for a six-room house, spent \$1,500 to renovate it in 1954, sold it for \$6,200. The buyer pays \$61 a month for taxes, fire insurance, water, heat and a \$5,900 mortgage.

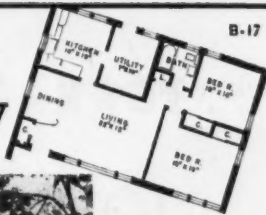
A low-income market—for families with less than \$4,000 a year who can pay less than \$50 a month. Slums are already so profitable that it is hard to do much fix up work that will make the properties more profitable.

The key is at least minimum enforcement of truly minimum standards in local housing codes. But even this will work only if there is a clear understanding on how much of the check the landlord will have to pick up and how much he can pass on to the tenant.

In Charlotte, N. C., tenants bore their share in rent boosts averaging \$6 a month. Costs averaged \$750 per unit, so the rent increases were too little to pay back the fix-up cost "in an acceptable time." But higher property values in the neighborhood created chances for capital gains on property and for profitable new building.

Another ACTION report on p. 244

As an Example of Brikcrete Economy



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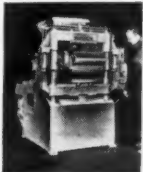
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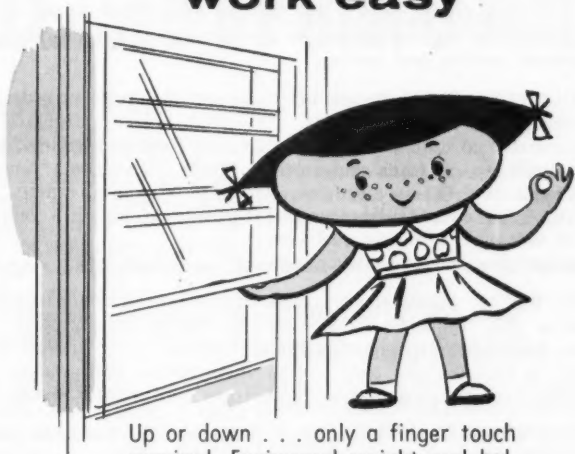


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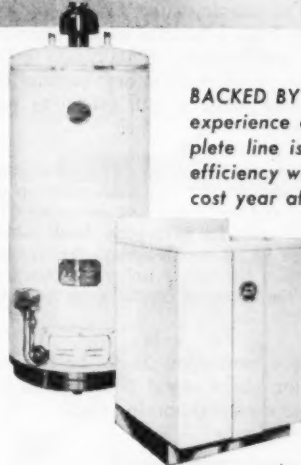
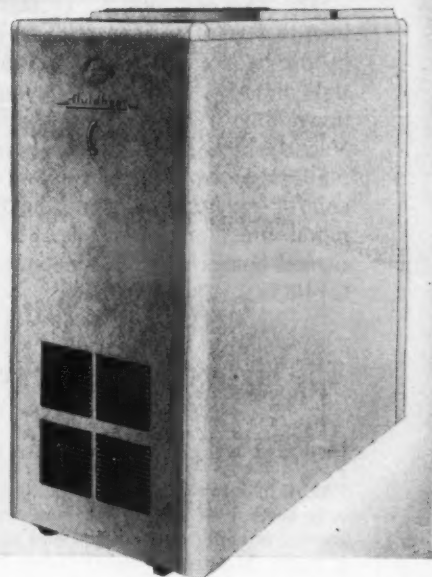
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What ACTION's research economist, Louis Winnick, reports on

CAN RENTAL HOUSING MAKE A COMEBACK?

Apartment house building has been in a bad slump that will kill the chances of halting blight in US cities unless something is done now.

The five-year decline (rental housing hit an all time low of 8% of starts last year) is only partly explained by the end of FHA's 608 program and the windfall scandals of 1954. Easy house-buying terms (especially VA no-downs) have siphoned off young families to the suburbs. Vacancies more than doubled (from 2.6% in 1950 to 5.8% last year). Equity investors are still scared by rent control and what happened in the Depression. So today rental units are older, smaller and more decrepit than owned homes (11.2% dilapidated for example, compared to 4.8% of owned units).

Now, the outlook for rental building is brightening. Vacancies are down to 5% (probably because new housing is off). Profits are up in some big cities. Chicago apartments, for instance, netted 12½% last year. The 1956 Housing Act eased mortgage terms for apartments. The next 20 years will bring a big population growth among people who prefer to rent (e.g. newlyweds, bachelors, spinsters and widows, elderly couples, mobile workers).

Most important of all, "the very intensity of the rush to the suburbs is setting up its own back eddy; as suburbs fill up, congestion grows, space shrinks and land values skyrocket." There is a limit to how far commuters will live from downtown jobs—about 50 mi. now. So there will be a bigger rental market among suburbanites. BUT . . .

The big potential may remain a dream unless these problems are solved:

How can we get more people to invest in apartments?

PROBLEM: Investment capital for rental housing is scarce not only because of the big risk, but also because the rental industry market is badly disorganized and so unable to tap money sources it needs. Most rental equity comes from a handful of professional builder-investors, their relatives and friends. Syndication adds some from outsiders, but this takes "prodigious effort" because of "inefficient methods." The investing public is still asleep to the "large profits" rentals can produce.

Example: On current terms, an FHA Sec. 220 project can be financed with 5% cash and, if fully occupied, yield up to 20% a year on book equity and up to 40% on cash equity. If the project is sold after five years for its original book value, each \$1 invested will return \$3. Reason: annual debt repayment comes to nearly 40% of the equity dollar. If inflation boosts real estate prices, "the potential capital gains become spectacular."

SOLUTION: A national investors' organization should be formed to 1) speed the flow of information about rental housing and 2) bring out more capital through sale of rental-housing stock.

Can we find new sources of mortgage loans?

PROBLEM: Rental housing loans are hard to get. Mortgage money comes now almost entirely from mutual savings banks and life insurance companies. Pension funds, commercial banks and non-institutional investors shy away from it, even though servicing problems are negligible compared to one-family houses.

SOLUTION: Congress should let FHA issue insured debenture-bonds backed also by a Treasury guarantee. These would appeal to investors who now spurn rental mortgages.

Should renters get a better income-tax break?

PROBLEM: Federal income tax law lets home owners deduct property taxes and interest. This gives such financial incentive to home owning that it cuts rental construction. An average home owner not taking the standard deduction gets a tax break equal to a \$10-a-month drop in his housing costs. For upper-income families, the tax savings are so big they can make the difference between owning and renting.

SOLUTION: Equal income-tax treatment should be provided for renters and owner-occupants. "Monthly housing expenses are essentially no different from spending on food or clothing." The deductibility of taxes and interest favors high-income families. Either repeal the privilege for owners, or give it to renters, too. (The latter course might cost the Treasury \$1 billion a year.)

What about 'soak-the-landlord' assessments?

PROBLEM: Apartments are often assessed much closer to market value than single-family homes. In existing FHA projects, the share of rent dollars that goes to realty taxes is 22¢ in New York, 17¢ in Chicago and only 15¢ in Washington. Many states give owners (or veterans) tax exemptions on part of their homes.

SOLUTION: Equal property tax treatment for the home owner and the owner of rental real estate.

FHA must play the major role in making rental housing attractive to capital

Considering the difficulty of achieving the aids to rental housing listed above, we must rely chiefly on FHA to boost apartment building back to a level that will make urban renewal work. FHA should:

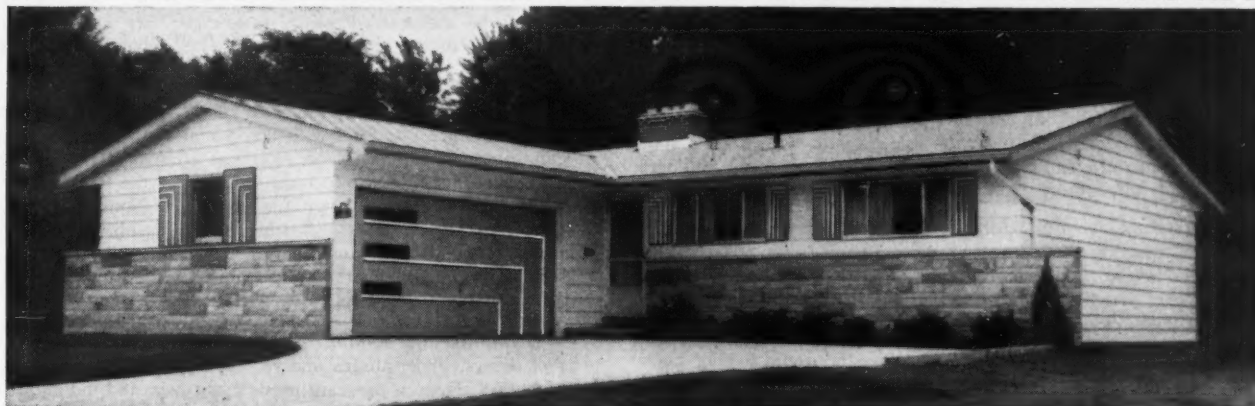
1 Insure mortgages on high-rent projects. Demand for such units will rise because more and more city jobs will fall in the professional class. More important, more high-rent housing "is the only device to free existing rental units for medium-income

families. The medium-income housing problem may not be solved solely by the filter-down process, but it is unlikely to be solved without it."

2 Adopt a flexible schedule of equity requirements—perhaps ranging from 1 to 10%. Best guarantees of a project's soundness are the reputation and skill of sponsors and its appeal to consumers. Single-minded concern with book equity, proportions of irredeemable stock, replacement reserves, charters and regulations does not provide real safeguards. Instead of these, cash equity

continued on p. 246

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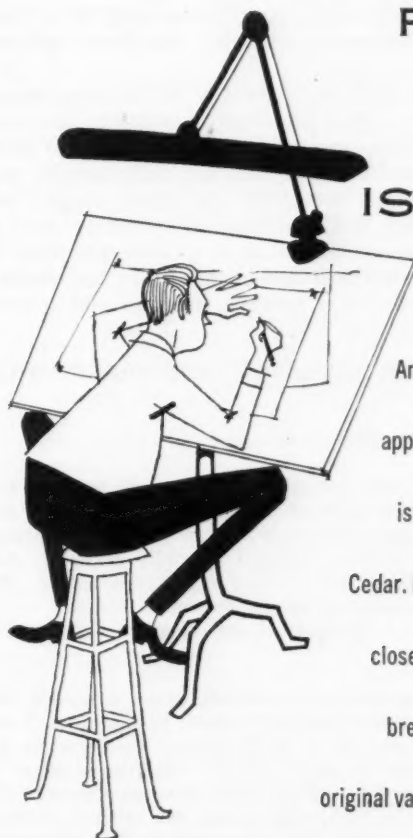
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CAN RENTAL HOUSING MAKE A COMEBACK?

continued from p. 244

could be fixed by a rating grid which weighs items like the quality of the neighborhood, vacancies in competing apartments, trend of rent levels, quality of site and design, reputation and experience of the builder. Thus a responsible investor with a good spot would be encouraged; risky projects by inexperienced builders would need much more cash investment.

3 Devise an incentive formula for equity redemption. By giving extra rewards to sponsors of successful projects, FHA would encourage investors to pay more heed to their market. Today's FHA charter gives good and bad projects the same stock redemption privileges.

How the plan might work: let investors retire half of book equity 30 days after 93% occupancy; let them take out 75% of their investment 30 days after 98% occupancy. The rest should be redeemable after two years of 97% occupancy.

4 Set up an incentive plan for replacement reserves. FHA views these as an extra safeguard against mortgage default. Investors object to big cash reserves because they cut profits. Let the

market be the test. Projects that show, say five years of full occupancy might be permitted to cut contributions to reserves in half.

5 Let successful projects raise rents. Now, irritated investors often refinance FHA 207s with a conventional loan as soon as they can to escape 30 years of FHA rent control. The best projects refinanced, leaving FHA to hold the bag for the bad ones. Projects with, say, 98% occupancy for six years should be allowed to raise rents 15% without showing that their operating costs have risen, as they now must. After ten years, all rent restrictions should be ended; the rental market is too competitive for much rent gouging.

6 Improve its administrative efficiency and step up research. FHA delays, uncertainties and red tape discourage investors. FHA's withering research program needs more men and money. It should develop much better data on 1) local vacancies, 2) trends in apartment house prices, 3) operating experience and 4) capitalization rates. FHA should study what kinds of people live in rental housing, analyze why existing FHA projects have succeeded or failed.

HOW TOMORROW'S MARKET CAN CHANGE

continued from p. 140D

- The market for center city housing (at least for upper-middle and upper income groups) rarely overlaps the market for suburban homes. Downtown has a surprisingly large proportion of ex-suburbanites. Of the 640 city-dwellers (in both new apartments and renovated houses), 41% had lived in the suburbs at some time in the past and 10% had moved directly from the suburbs. Center city living is either a temporary choice, suitable to some stages of the family cycle, or a permanent choice for people who would find the suburbs uncomfortable.

- Most of the people who live in central city would feel out of place in the child-centered, marriage-centered life of Suburbia. They are sometimes wistfully, sometimes defiantly aware of it.

- Downtown residents are not typical of the "average American family." About a third are single or widowed and some divorced persons (more than one-half of them women) living alone or with friends. Another third are older couples, past child-rearing age. Less than 10% are young couples and most of these, if they have children will eventually move to Suburbia. Downtowners live in small groups—one-third by themselves and an additional half in two-person households.

- There are big differences between high-rise and low-rise

dwellers. People with children, younger people and people who used to live in the suburbs tend to like low-rise housing—which usually means a rehabilitated unit. One big reason: it is cheaper. Monthly expenses for housing ranged from \$90 to \$250 in low-rise (where median income was \$10,000). In high-rise monthly expenses ranged up to \$400 (median income, \$15,000).

White high-rise dwellers were 44% Jewish, 40% Protestant, 12% Catholic. Low-rise dwellers were 53% Protestant, 19% Catholic and only 15% Jewish (and 12% claimed no religion).

- Schools are biggest hurdle to selling city housing to families with children. Most big city schools are not considered "desirable." Parents are concerned over who their children's playmates will be and whether they can play without complete supervision at all times. When, as happens in some cities, white families of high income and status live in the same school districts with Negroes of low income and status, white families with children tend to segregate themselves out of the area. The statistics tell this disturbing story:

Out of a total sample of 542 white households in New York, Philadelphia and Chicago (another 100 were Negro), only 36 (less than 7%) had children in primary or secondary schools. Of the 36, only ten "dared" to send their children to public schools.

HOW CAN WE HAVE TOMORROW'S TECHNOLOGY TODAY?

continued from p. 235

So far, efforts to offer reliable technical facts go only half way. NAHB's Research Institute will arrange field tests of new products. BRAB's Building Research Institute makes much private research and expert technical opinion generally available. AIA has just proposed a building products registration service. But Sweet's "is only a compilation of manufacturer's leaflets."

Standardization and dimensional coordination also need a technical center.

SOLUTION: A demonstration and testing center is needed, like Holland's *Bouwcentrum*. It must be "reliable beyond doubt," and more complete than anything in the US so far. *Bouwcentrum* has a library, a collection of manufacturers' literature, displays of products and systems (as does NAHB's Housing Center). The *Bouwcentrum* also runs "extensive testing and mockup services, publishes reports on specific tests and general building problems."

Example: Here's is what a technical center could do for plastics:

Promising uses for plastics in houses include water pipe,

waste lines, plumbing fixtures and roofs. But architects, engineers and builders are unfamiliar with the various types of plastics and so are reluctant to specify them. Manufacturers will not spend big money to tool up for production if it is unlikely plastics will capture a big market. Up to now, there has been no reliable test showing how plastics weather and age. Flammability tests and standards have not yet won industry agreement.

"Several regional centers would be needed, because the US is so big. They could become common meeting places for architects, builders and manufacturers." (Ed note: several private efforts in this direction have started, among them Construction Materials Centers in San Francisco and Los Angeles.)

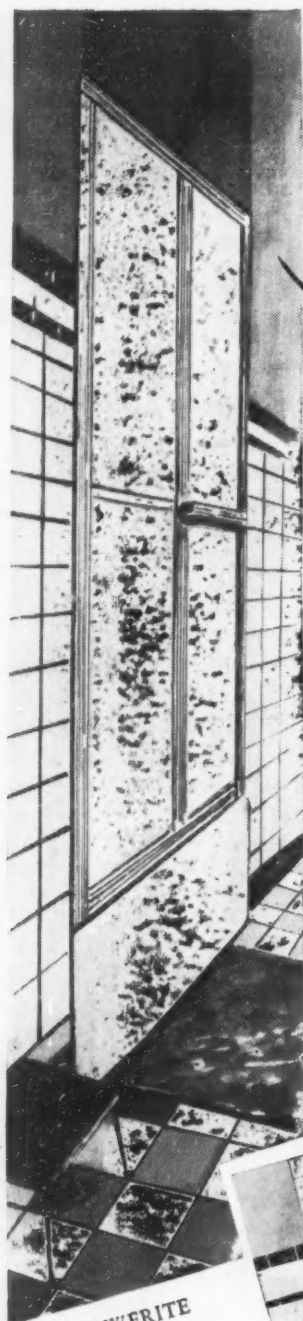
MARKET NOTE: prefabricators and big merchant builders already are influencing product design. "Levitt started Johns-Manville making larger and integrally-colored asbestos shingles. He got York to produce a unit heater of counter-line dimensions. Both items saved money for producer and consumer. Manufacturers are glad to help National Homes [with its 20,000-a-year or more output] find packaged units that offer improved service, lower cost and better design."

/END

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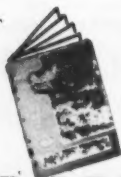
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panels.

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HOUSE & HOME

SWAY HER "HOME-BUYING DECISION" WITH THE NEW

Caloric

BUILT-IN GAS RANGE



Usually it's the woman who makes the final decision "to buy or not to buy." And what woman doesn't base her home-buying decision largely on the kitchen?

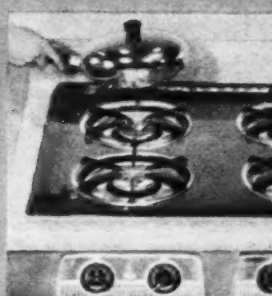
She'll like the larger, smoother surface of this completely-new Caloric oven-broiler unit . . . the separate top burner units that can be conveniently placed to save steps, save time . . . and all Caloric's other years-ahead features. She can choose from a variety of dazzling porcelain enamel colors or metal finishes to match, contrast, or blend with her kitchen color scheme. Install this modern, more-beautiful-than-ever Caloric Built-In and watch it "swing the sale."



NEW! MEAT THERMOMETER provides precise, automatic control in meat roasting. Thermometer is set and inserted in meat. Turns oven off automatically when meat is done.



NEW! MORE SPACIOUS OVEN is 1 1/4 inches deeper than before. Complete oven-broiler unit looks larger, but fits the same cut-out dimensions of previous Caloric Built-In gas ranges.



THERMO-SET TOP BURNER gives the same automatic temperature control to top burner cooking that's available in oven cooking. Makes every pot and pan an "automatic" utensil.



NEW! ROTO-ROASTER rotisserie in the oven lets family have a barbecue any day of the year. Meats come out moister and more tender than conventional oven-roasted meats.

Caloric

THE BUILT-IN GAS RANGE SPECIFIED BY LEADING HOME BUILDERS FOR AMERICA'S BEST HOMES

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DEPARTMENT HH-1
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As a further help to you in increasing your sales and lowering your costs, National Homes gives you these additional benefits: Interim and permanent financing . . . free promotional advertising, special open-house furniture packages . . . liberal local newspaper, radio and television advertising allowances . . . special architectural services, site-planning and color styling . . . elimination of inventory and warehousing . . . a one-year guarantee of all materials and workmanship against latent defects.

*For complete information, write to George A. Cowee, Jr., Vice-President
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House & Home

24 new houses for 1958

FOR COMPLETE CONTENTS SEE PAGE 75



* NuTone

...for Fresh, Clean



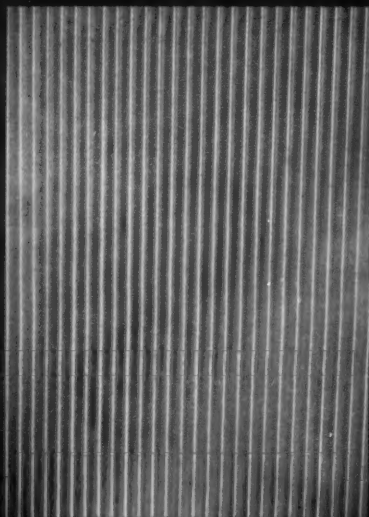
BEAUTY

There's no limit to the COLOR you can add to your kitchens with the many different finishes of NuTone Hood-Fans.

Not just 2 or 3 . . . but SIX new, mirror-smooth finishes to blend with any color scheme of all steel or wood cabinets.

Here is beauty that is more than skin deep . . . Because NuTone operates its own anodizing plant extra durable finishes are obtained which make the Hoods look like new even after years of use.

It's no wonder 8 out of 10 Builders choose the NuTone line of Hood-Fans for the apartments and new homes they build.



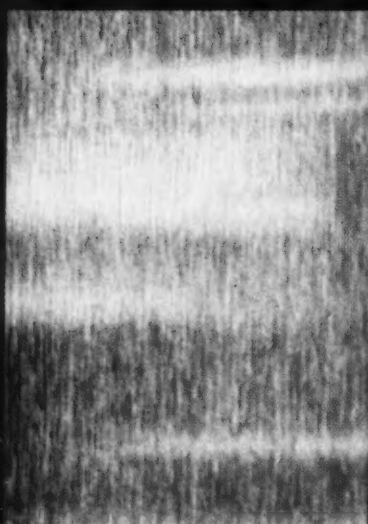
RIBBED COPPER ANODIZED



WHITE ENAMEL



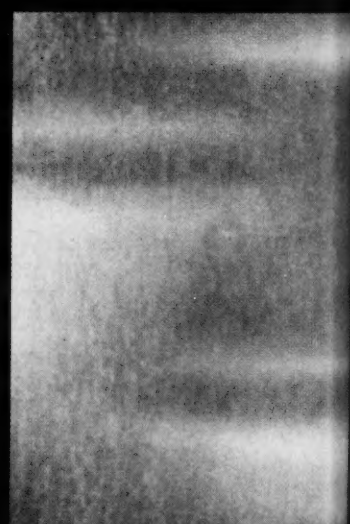
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ANODIZED ALUMINUM

Every home needs good ventilation in the kitchen to keep air fresh . . . to prevent greasy film settling on walls and furnishings . . . and to get rid of offensive cooking odors before they can circulate into other rooms of the house. NUTONE HOOD-FANS

act like a huge vacuum cleaner in the kitchen . . . to pull out Odors, Grease, Moisture, and Excess Cooking Heat. No matter which type of NUTONE HOOD-FAN you select . . . you can be sure you have the most efficient kitchen ventilation of all!

FREE . . . Catalogs and Installation Data . . . Mail coupon to NuTone, Inc., Dept. HH-11, Cincinnati 27, Ohio. —>

Hood-Fans

Odor-Free Air in the Kitchen



POWER

NuTone offers the finest Hood-Fan in every price class. Three basic types of Hood-Fan Combinations unmatched for quiet and trouble-free performance.

JET-FLO HOOD-FAN

... the finest economy model in the industry! 2-speed pushbuttons plus concealed range light.

DELUXE HOOD-FAN

uses "Aero-Dynamo" Fan, circular grease filter, 2-speed pushbuttons and recessed range lighting.

SOLID TOP HOOD

..for Twin-Blower Fan or Wall Fan installation. Pushbutton controls for exhaust fan and light.

30" - 36" - 42" - 48" with splashplates to match.



NuTone

- RANGE HOODS
- EXHAUST FANS
- FOOD CENTERS
- DOOR CHIMES
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 • Please send complete catalog and installation data.

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look what you can



new RCA WHIRLPOOL kitchens



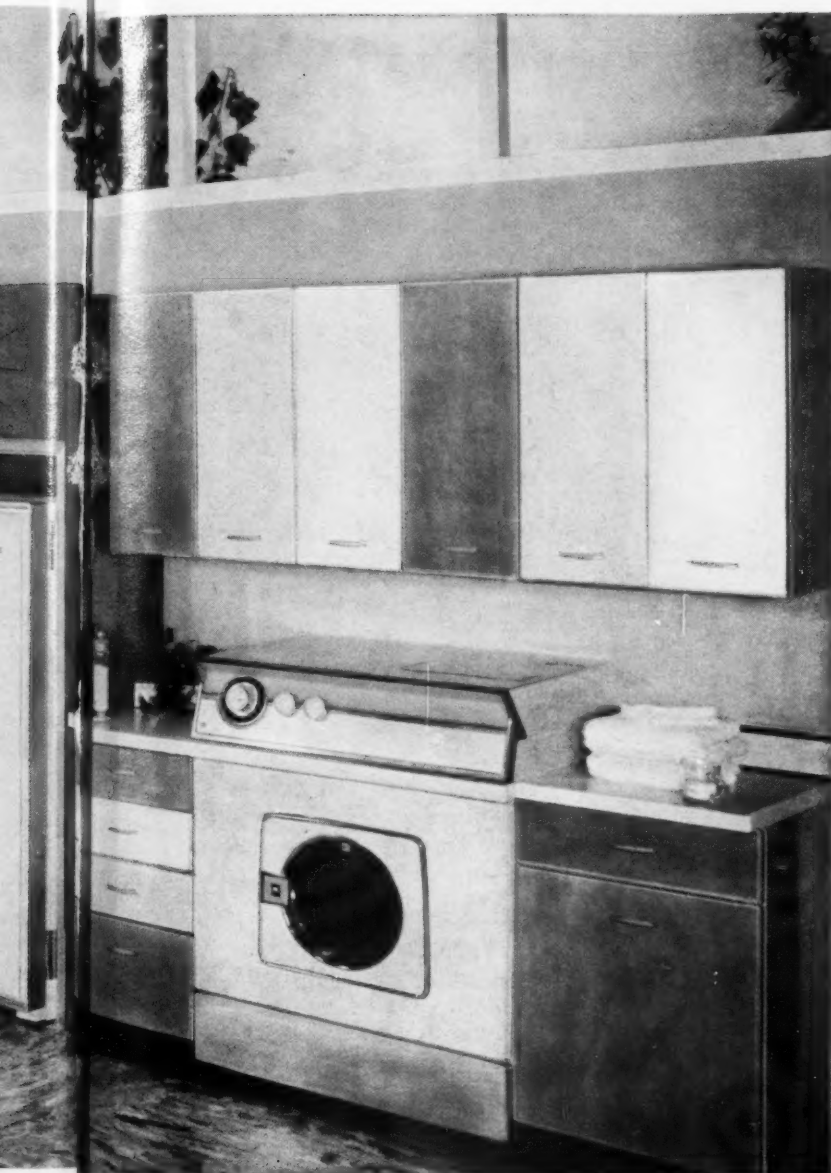
Door and drawer fronts snap on... without tools!

With new RCA WHIRLPOOL Imperial cabinets you install the door and drawer fronts after the home buyer has selected the colors. Only the shells are installed during construction. Then, after the clean-up crew is finished, the fronts are snapped on by one man in minutes . . . without tools, screws, or bolts. There's no chance of marring or scratching.

Now, for the first time, you can show five different color styled kitchens in one home. For the first time, you can offer prospects complete flexibility and variation in kitchen styling. And, for the first time, you can offer complete kitchens with the brand name your prospects know best, want most, and buy readily.

All-new RCA WHIRLPOOL kitchens consist of a *complete* standard line of cabinet shells made of steel for durability and ease of installation . . . with door and drawer fronts of wood for extra sales appeal. The fronts are finished in rich fruit-

n do with color now!



In minutes the gay "Carnival Color" kitchen at left can be changed to quiet Traditional . . . simply by snapping on rich fruitwood finish fronts. One color may be used all over, or an accent color may be used on certain cabinets.



And, it's so simple to mix and match several colors as in this two-tone decor. There's infinite variation . . . and the fronts may be changed any time . . . actually, it's easier to restyle these kitchens than to rearrange living room furniture!

as change the selling picture!

wood and limed oak plus popular pink, yellow, and white for dramatic styling . . . and are easily interchangeable for infinite styling variation.

Mail the coupon now for complete information about the most saleable, most profitable kitchens ever created . . . RCA WHIRLPOOL kitchens!

Contract Sales Division
Whirlpool Corporation, St. Joseph, Michigan

Please rush me complete information about the new RCA WHIRLPOOL interchangeable front cabinets.

NAME _____

FIRM NAME _____ TITLE _____

FIRM ADDRESS _____

CITY, ZONE, STATE _____

RCA Whirlpool KITCHENS

RCA WHIRLPOOL Home Appliances

Products of **WHIRLPOOL CORPORATION** St. Joseph, Michigan

B.F. Goodrich



The gay playroom atmosphere makes children's visits to this hospital almost fun. Colorful Koroseal Rope Square covers giant hassocks.

America's foremost interior designers specify Koroseal

Ken White, famous interior designer and president of Ken White and Associates, Westwood, New Jersey, specified Koroseal for utility, durability, easy maintenance and beauty in remodeling St. Joseph's Hospital.

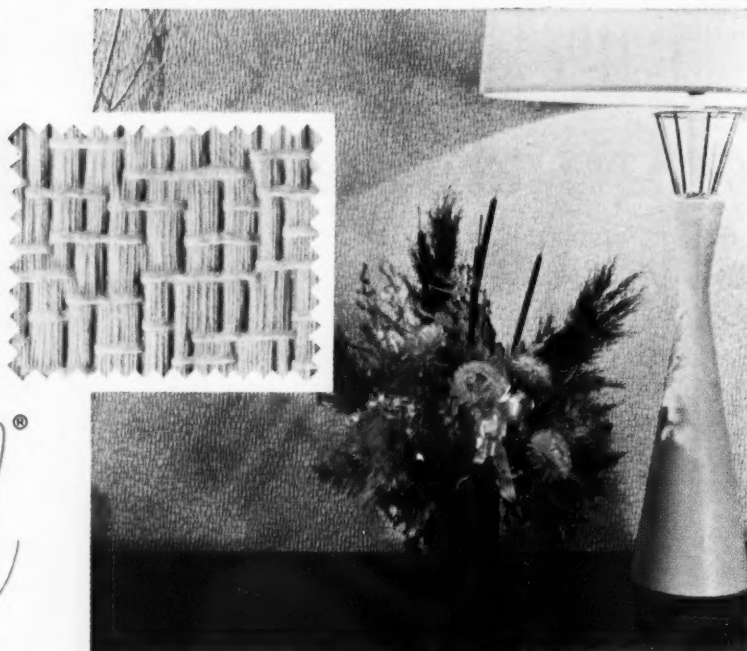


Koroseal wall covering, white Koroseal bench and tangerine Koroseal chair brighten the administrator's office, accent the cypress paneling.

Koroseal puts new life in old hospital

KOROSEAL vinyl fabric shows its remarkable versatility by helping transform 108-year-old St. Joseph's Hospital in Philadelphia into a tastefully modern haven of cheer. Durable Koroseal keeps its original beauty for years, cleans readily with soap and water. To give fresh charm to walls and furniture, follow the lead of America's foremost designers. Specify Koroseal.

For informative literature or free swatches write Department HH-11, B.F. Goodrich Industrial Products Company, Marietta, Ohio.



The influence of richly textured Koroseal Bali wall covering breathes warmth and friendly hospitality in the conference room.

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WALL COVERING
AND UPHOLSTERY
BY B.F. GOODRICH



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REVOLUTIONARY THRESHOLD

**The d'Cor revolutionary
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DOUBLE FEATURE**

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Completely flat — no track to trip on.
Mounts flush with carpet.
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Completely protects against any weather
Employs a double section of densely woven
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moisture resistance.
THE WOOL PILE IS SHIELDED BY ALUMINUM
AND POLYVINYL CHLORIDE, CREATING A
SOLID BARRIER AGAINST THE WEATHER

The d'Cor Exclusive Threshold Assures...

No draft.
No air-infiltration.
Room temperature at sill level.

For full description of the many new and exclusive features
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Manufactured by NUDOR MANUFACTURING CORP., 7326 Fulton Ave., North Hollywood, Calif.
"Member of the Sliding Glass Door and Window Institute"

*The d'Cor Threshold is
an Exclusive Feature*

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Youngstown Kitchens'

10 point

home-selling program for builders...

10 HELPFUL WAYS TO SELL
MORE HOUSES...AT MORE PROFIT
...IN LESS TIME!

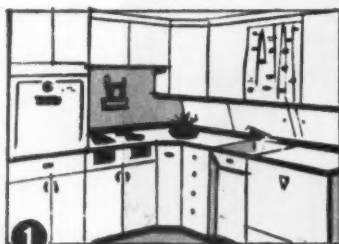
*Call or write your YOUNGSTOWN
KITCHENS distributor now. Find out how
this complete 10-point selling program
can begin selling for you immediately.*

A YOUNGSTOWN KITCHEN...THE HAPPIEST ROOM IN THE HOUSE.

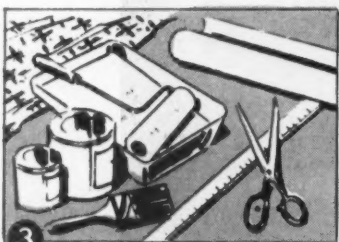


Youngstown Kitchens

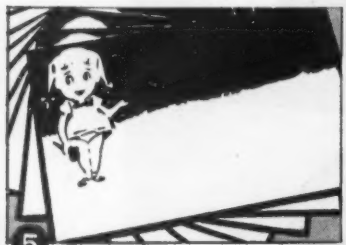
DIVISION OF AMERICAN-Standard
SALEM, OHIO



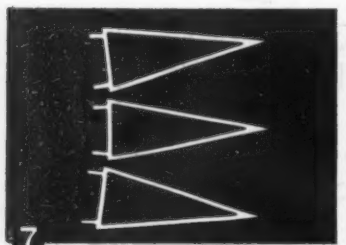
1 Complete kitchens from one source. Cabinets, sinks, appliances in a variety of sizes and styles to fit your every plan.



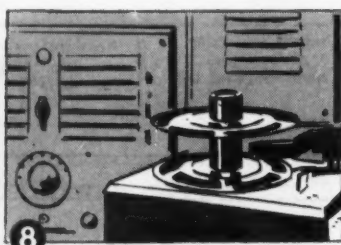
3 A complete decorating plan done for you by decorating expert, Diana Young. Includes brand names; paint, fabric and floor covering numbers.



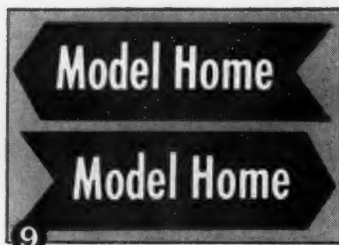
5 12 hard-selling interior signs. 5 that highlight kitchen features. 7 are blanks for you to imprint other features of your home.



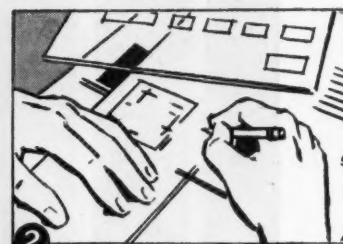
7 Open house pennants. 100 feet of eye-catching colorful banners that will lend an exciting atmosphere to your model home exhibit.



8 Special records created to help you sell more homes. Use with your record-playing system set-up with loud speakers in several rooms.



9 Directional signs that point the way to your model home. 12 colorful arrows... six pointing left... six pointing right.



2 Professional kitchen design at your request to help you solve all FHA and VA requirement problems at the blueprint stage.



4 Kitchen planning award with your name. Hang it in the kitchen of your model. Visitors know they are seeing the best in modern kitchens.



6 Arresting exterior display sign. Big 4' x 8' weather-worthy metal project sign prepared for you with your name on it. Use it right on the job.



10 Sales training...our experts will show you or your realtor how to demonstrate and sell the benefits of your home to every prospect.

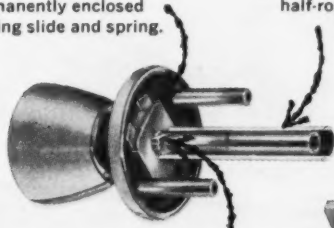
NEW

improved Kwikset "400" line locksets

1. NEW steel housing for permanently enclosed locking slide and spring.

2. NEW unbreakable steel half-round spindle.

6. NEW rosette to knob attachment ensures greater knob rigidity.



3. NEW locking mechanism simplifies cylinder reversing.

4. NEW larger turn-button for easier finger-tip locking.

5. NEW heavy duty latch mechanism for smoother turning action.

(BEL AIR ENTRY MODEL ILLUSTRATED)

Modern materials, methods and machines, as well as more efficient production techniques, have made possible the many improvements now available in all Kwikset "400" line locksets.

Improved performance, increased security and easier installation are among the many benefits achieved by recent engineering changes. These important changes are part of a continuous program to assure superior quality and unparalleled value for all Kwikset products.



America's largest selling residential locksets

KWIKSET SALES AND SERVICE COMPANY Anaheim, California

Beauty to catch the eye...quality to clinch the sale...

high-style birch cabinets by

CURTIS

See the warm glow of beautiful birch in these high-style wood cabinets. Note the beautiful grain patterns—true pictures in wood. Feel the warmth of wood; test its sturdiness. Examine the fine Curtis craftsmanship that spells quality in every line...the host of features that mean modern convenience. Then you'll know why Curtis birch cabinets are eye-catchers and sales-makers, why builders and home owners so often depend on them to set the tone for the entire house. And remember—Curtis kitchens are *easy to install* in any size kitchen, any shape. They are sold by Curtis Woodwork dealers who offer a free kitchen planning service.

CURTIS

WOODWORK

heart of the home

Write for colorful literature on
Curtis kitchens, Silentite windows and other
woodwork.



Curtis Companies Service Bureau
200 Curtis Building
Clinton, Iowa

HH 11-57

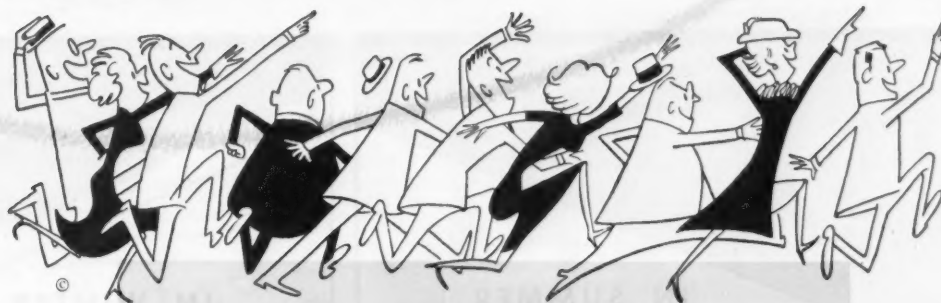
- ☐ I want to know how Curtis kitchens and other Curtis Woodwork can help me sell houses.
- ☐ I am interested in the Curtis Kitchen Sales Plan.

Name

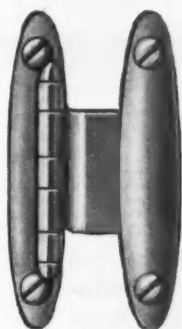
Address

City State

NEW *National* HARDWARE CREATIONS



Meeting with enthusiastic approval everywhere!



No. 461R
Ornamental
Hinge

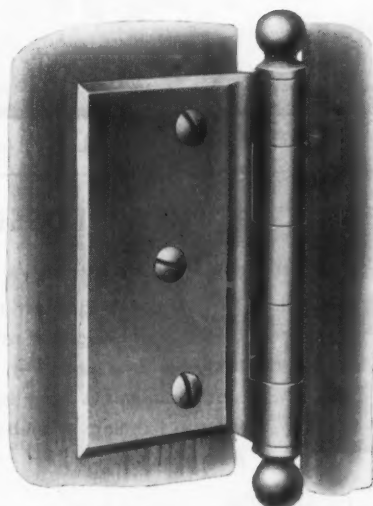
Two ornamental hinge numbers, the 461R for offset doors and the 461S, designed to serve flush type doors, have been added to our extensive line of cabinet hinges. Can be furnished in any desired finish.

Illustrated below are the new No. 451 Ball-Tip Half Surface Hinge and the No. 453 Button-Tip Half Surface Hinge. These hinges are made especially for hollow core door construction. Screw holes on the leaf are so placed to adequately serve a door where the stile is as narrow as 1 1/8 inch.

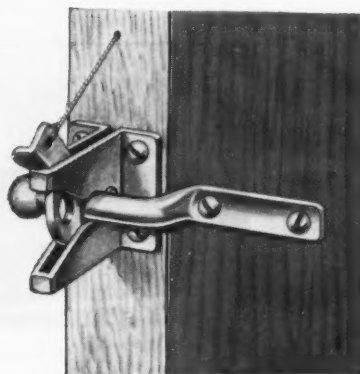
The No. 21 Automatic Gate Latch is destined to be one of the most popular newcomers to the line. Adaptable also for swinging barn doors, cellar doors or live stock coops. Finished in either dead black or zinc. Attractive working model available to stimulate sales.



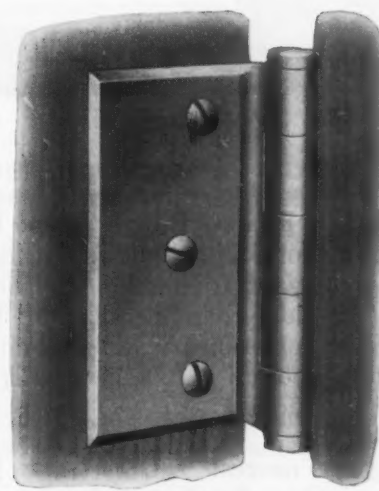
No. 461S
Ornamental
Hinge



No. 451 Half Surface Hinge



No. 21 Automatic Gate Latch

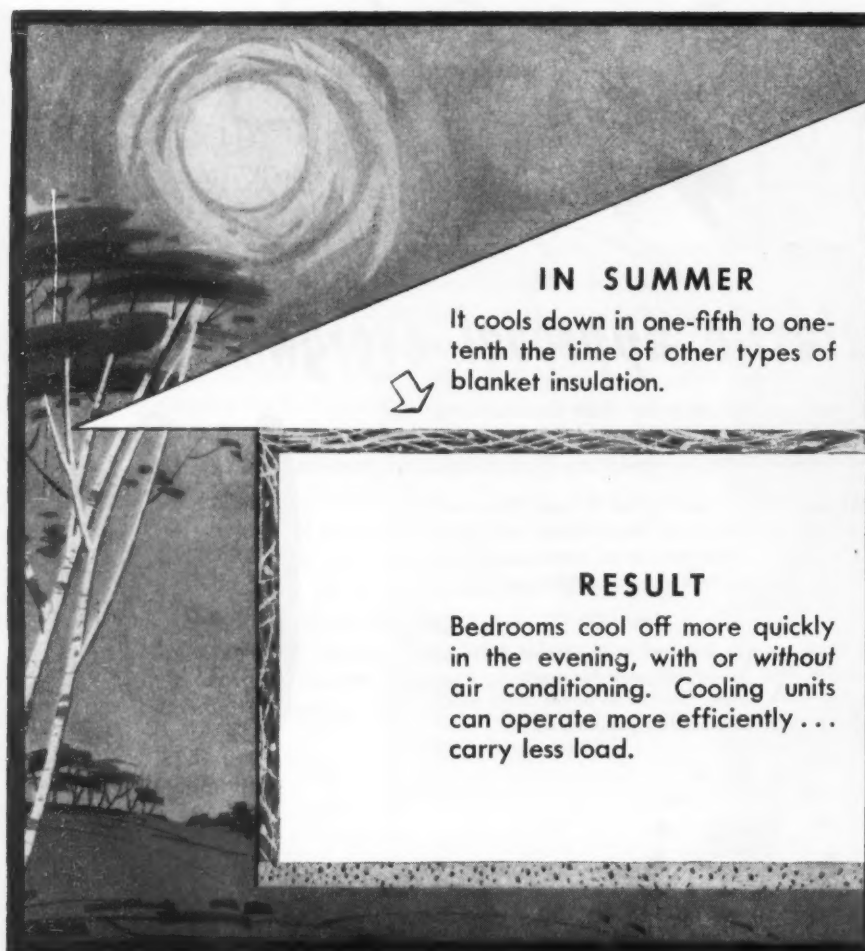


No. 453 Half Surface Hinge

National MANUFACTURING COMPANY · Sterling, Illinois

New kind of insulation helps homes cool off faster...cost less to heat!

L·O·F Glass Fibers' Home Insulation is **Thermo-Sensitive**. Here's how it works:



IN SUMMER

It cools down in one-fifth to one-tenth the time of other types of blanket insulation.



RESULT

Bedrooms cool off more quickly in the evening, with or without air conditioning. Cooling units can operate more efficiently... carry less load.



IN WINTER

It does not soak up furnace heat; reaches its top insulating efficiency five times faster.



RESULT

Helps modern thermostatic controls work better; smooths out on-off heating cycles. This insulation pays for itself many times over in lower fuel bills.



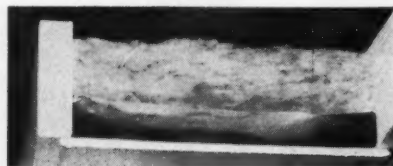
© 1957, L·O·F Glass Fibers Company

You get these exclusive home-selling advantages with L·O·F Glass Fibers' Home Insulation... and more. This lightweight, resilient blanket is pleasant to handle... stays in place for fast, one-man installation. Longer rolls are compression-packed—require less cutting, fewer joints... take less space in storage or on trucks.

Contact your nearest L·O·F Glass Fibers' Home Insulation distributor for immediate delivery on new *Thermo-Sensitive* Home Insulation in standard widths and three thicknesses. For his name, write Dept. 21-117.

HOW "SNUG FIT" CUTS HEAT LOSSES

L·O·F Glass Fibers' Home Insulation fits snugly—stays snug.



Because of its greater resiliency and lighter weight, it retains full thickness and snug fit on both sides; minimizes heat losses between framing members and edges of blanket.

Many blanket insulations slump at edges or sag between joists.



Improper fit reduces efficiency; wastes heating and cooling dollars.

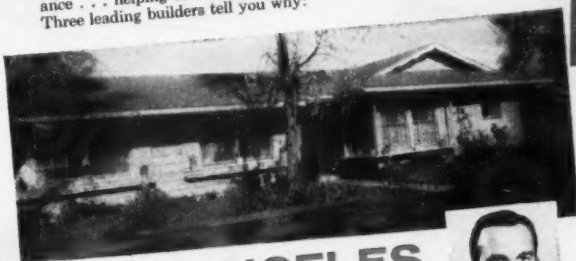


L·O·F GLASS FIBERS COMPANY • TOLEDO 1, OHIO

How Zegers promotion program helps builders sell new homes

What do these new homes have in common?

It's quality! From coast to coast, trend-setting, quality-built homes have one feature in common . . . beautiful, practical wood windows equipped with Zegers Dura-seal Metal Weatherstrip & Sash Balance . . . helping to make a new home today's best investment. Three leading builders tell you why:



LOS ANGELES

Willard Woodrow, Aiden Construction Co.: "Even in sunny California, weatherstripped windows are necessary—to seal out dust, dirt, drafts—to make air conditioning more efficient and economical. Zegers Dura-seal also makes window operation effortless . . . It rates high with our customers."



CHICAGO

John R. Lewis, Fair Elms Homes: "Dura-seal keeps Windy City weather outside, saves up to \$100 a year on fuel costs. And you can raise or lower a Dura-seal window with just one finger!"



WORCESTER

Matthew C. Ciociolo, Matty Ciociolo Builders, Inc.: "Wood windows are better . . . Dura-seal aluminum weatherstrip and spring sash balance makes them the best! Dura-seal is built to last a 'house-time'."



SEND FOR FREE BOOKLET

"What Every Home Buyer Should Know About Windows."

YES, A NEW HOME IS TODAY'S BEST INVESTMENT!

. . . and Zegers Dura-seal is a hallmark of quality construction. Look for the name on the metal weatherstrip and window glass sticker.



ZEGERS, INC., 8090 South Chicago Avenue, Chicago 17, Illinois

ZEGERS Dura-seal

ADVERTISED IN

LIFE

Here's another ad in the powerful Zegers program that is helping builders across the nation sell new homes! This new campaign features leading builders . . . has them tell why they use Dura-seal Metal Weatherstrip & Sash Balance.

It's a BIG campaign—Life's 26 million readers will see each ad in the series.

It's a COMPLETE campaign—and much MORE! Every ad will also . . .

SHOW quality-built homes across the country that have Zegers-equipped wood windows.

QUOTE the trend-setting builders of these homes . . . tell why Dura-seal weatherstripping is important.

SELL the advantages of nationally advertised products throughout the home.

PROMOTE the purchase of a quality-built new home as today's best investment.

MERCHANDISING AIDS HELP CLOSE SALES

An "Advertised-in-Life" sticker on each Zegers-equipped window calls the prospect's attention to this feature . . . gives builders a strong selling point.

Builders can also obtain folders and booklets to distribute to prospects. This literature makes buyers window-conscious, helps them remember homes that feature quality construction.

Zegers Dura-Seal is the only product in its field to offer a complete consumer advertising and merchandising program. Write for information today.

Zegers, Incorporated, 8090 South Chicago Avenue, Chicago 17, Illinois.

Step in... **NEW '58**



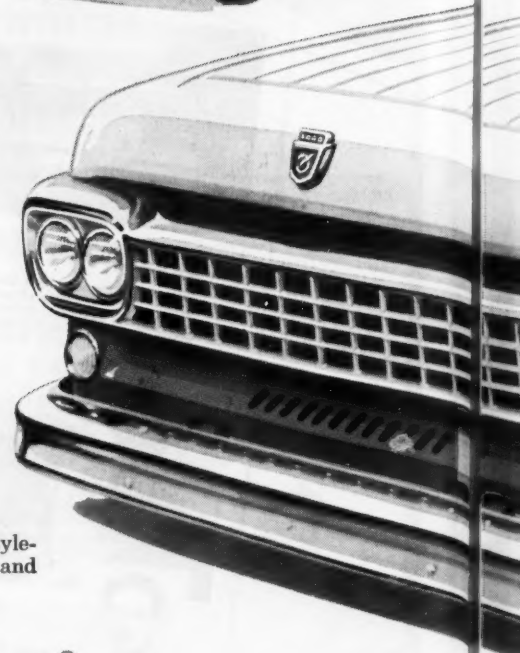
NEW TILT CAB TRUCKS . . . lowest-priced* Tilt Cab line in America! Six new series, up to 60,000-lb. GCW, are typical of the wide choice in Ford's heavy duty line.

*Based on a comparison of manufacturers' suggested retail prices



(Background) **NEW TWO-TON** stake with your choice of Short Stroke Six or V-8's.

NEW '58 FORD PICKUP. Modern Style-side body is as wide as the cab and standard at no extra cost!



Step ahead... with all

Meet America's newest, most modern trucks—Ford for '58! Discover the new advances in this pace-setting line. See the important advantages that help you do your job better and at lower cost!

Then match your specific requirements against Ford's over 300 new models. Whatever your need—from half-ton pickup to heavy duty tandem—Ford's got it! And *you'll* get a truck that costs you less to own, less to run and lasts longer, too.

So see your Ford Dealer today and step ahead with America's most modern truck—built modern to cost you less.

NEW CAPACITY! Extra-wide Styleside pickup bodies have up to 41% more loadspace than others . . . biggest loadspace per dollar!

NEW SAVINGS! Only Ford offers this modern, extra-capacity pickup body at no extra cost!

NEW EASY RIDE! Scientific Impact-O-Graph ride tests prove amazing superiority of Ford over competitive pickups—a ride mighty close to that of a car!

NEW POWER! More powerful, more rugged V-8 engines! And only Ford offers Short Stroke economy in both Six and V-8!

'58 FORD TRUCKS—FIRST WITH THE FEATURES THAT COUNT!

FORD TRUCKS



that's new...costs less, too!

NEW SAFETY! "Safety Vision" dual headlights . . . Lifeguard steering wheel . . . double-grip door locks, standard equipment on Ford trucks!

NEW "FINE CAR" CONVENIENCES! Ranchero offers all power assists, including power windows. You can even get factory-installed air conditioning at Ford's low prices.

NEW COMFORT! Only Ford truck Driverized Cabs have this comfort combination: woven plastic upholstery, non-sag seat springing, suspended pedals and weather-protected inboard steps.

NEW TILT CAB SAVING! Hundreds of dollars less than other Tilt Cabs . . . America's lowest-priced* Tilt Cab line.

The big fleets buy more Ford Trucks than any other make!

FORD TRUCKS COST LESS

LESS TO OWN . . . LESS TO RUN . . . LAST LONGER, TOO!

PRICES REDUCED

*on the industry's most complete
line of warm air heating units*

A COMPLETE
Builder Promotion Service

FOR YOUR HOMES BUILT WITH

AMERICAN-Standard
YEAR-ROUND AIR CONDITIONING

Newspaper Advertising • Project Site Billboards

Tailor-Made Brochures • Model Home Display Cards

Newspaper Publicity

Don't spend a dime on any product that won't help you *sell* the house! Use American-Standard year-round air conditioning equipment and this complete, hard-hitting promotional support is yours.

Why settle for lesser brands when you can feature all the sales power, prestige and extra quality of American-Standard Furnaces at a new, irresistibly low cost?

With today's more discriminating home buyers, brand name merchandising has proved an essential sales tool. Nothing supplies quicker proof that you build quality homes than the famous brands you feature. No brand is more respected for quality and value than American-Standard. Insist that your heating and air conditioning contractor obtain complete details for you from his American-Standard Air Conditioning Distributor.

AMERICAN-Standard

AIR CONDITIONING DIVISION

ELYRIA, OHIO



*Quality Protects Your Investment—***AMERICAN-Standard** *Quality Is Available At No Extra Cost*

new! exclusive!
the true metallic lustre
of copper in a decorative plastic
COPPERTONE
by PANELYTE



Panelyte's cooking up greater kitchen sales for you with Coppertone, the first true copper color ever faithfully reproduced in a decorative laminated plastic. It's the perfect answer to Mrs. Housewife's demand for greater use of copper in the kitchen and, like all Panelyte colors, is beautifully functional. It resists heat, stains, scuffs and impact—provides a lifetime of dependable service.

See for yourself why Panelyte is the "top choice"

of leading designers and furniture manufacturers throughout the nation. For free samples of Coppertone plus Panelyte's complete range of colors, including the exciting new Princess and Galaxy patterns, write: Panelyte Division, Dept. HH-1157, St. Regis Paper Company, 150 East 42nd Street, New York 17, New York.



Steel windows make modern **easier**

THIS "MODERN" METAL—steel—is right at home with today's architecture, especially when it comes to windows. Steel windows have many qualities which make them particularly adaptable for use in modern homes and also make them very popular with the prospective home purchaser.

Steel windows are available in many designs and frame sizes to complement any style home.

Steel windows are strong, durable. With a minimum of care, they last the life of the house.

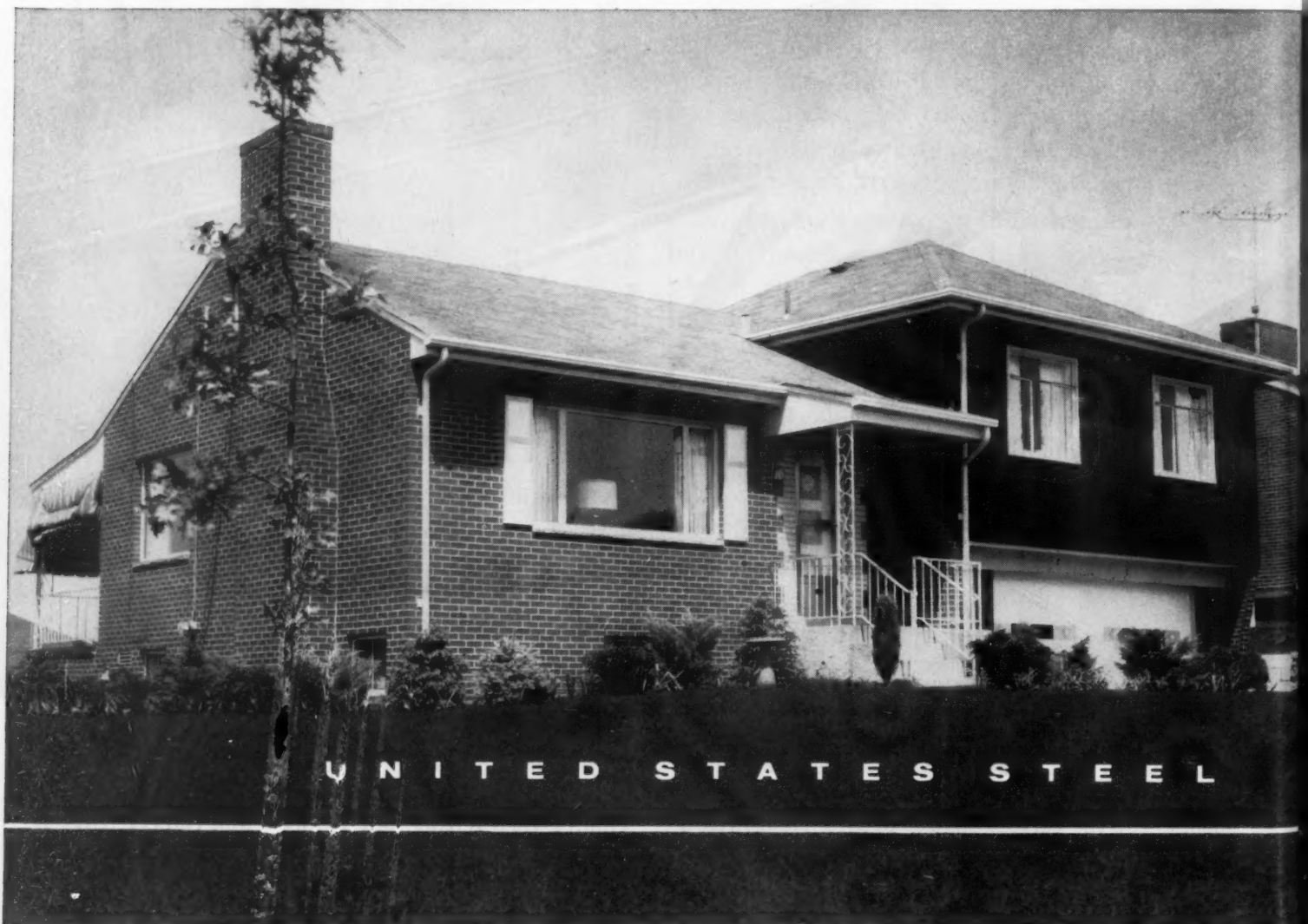
Steel window frames are slender and attractive. Their great strength makes it possible to glaze large panes of glass in frames that are light and graceful in appearance.

Steel windows are dimensionally stable. They will not warp, shrink or twist out of shape. They stay easy to open and close, and screens



UNITED STATES STEEL CORPORATION, PITTSBURGH
Columbia-Geneva Steel Division, San Francisco • Tennessee Coal & Iron Division, Fairfield, Ala.
United States Steel Export Company, New York

Owner: J. G. Davis, Pittsburgh, Pa. Builder: Scherger Homes, Pittsburgh, Pa.



homes more attractive... to sell!

and storm windows go in place easily, fit snugly. Steel windows can readily be painted to match or blend with any exterior color scheme, or interior decoration.

Steel windows are easy to wash. Both sides of the casement can safely be reached from inside the house.

Steel windows pay off for the builder, too. They are economical in cost, easy to handle and in-

stall, and they require no "babying" or other special treatment.

For more than forty years, United States Steel has been supplying window manufacturers with special sections of high-quality open hearth steel. You can be sure when you buy windows made of steel that you are getting a quality product that will give years of service in the finished house.

USS STEEL FOR WINDOWS

Owner: J. W. Carter, Pittsburgh, Pa. Builder: Kenneth Dodson, Pittsburgh, Pa.



UNITED STATES STEEL



Bilt-In Ranges

gas or electric

easy on the eyes

easy on your budget

easiest of all to install

and all of this goes for
PREWAY'S Bilt-In
Refrigerator-Freezer, too

You'll make a special hit with housewives with PREWAY . . . and it's easy to see why. It's good to know, too, that your side of the coin is just as bright. There's a PREWAY Bilt-In oven and counter range to match your thinking — whether you want to go heavy on deluxe features, or keep your belt pulled tight. And important money can be saved, too, in putting PREWAYS "in" . . . for both gas and electric units have earned the reputation of being easiest of all to install. PREWAY'S 13 cubic foot combination refrigerator-freezer is builder "engineered," too — an all-in-one unit that requires no kits, no special tools, no extra framing.

There are full color specification bulletins on all PREWAY Bilt-Ins. Write for the facts on the appliance of interest to you.



Inc., 2117 Second Street, North, Wisconsin Rapids, Wis.

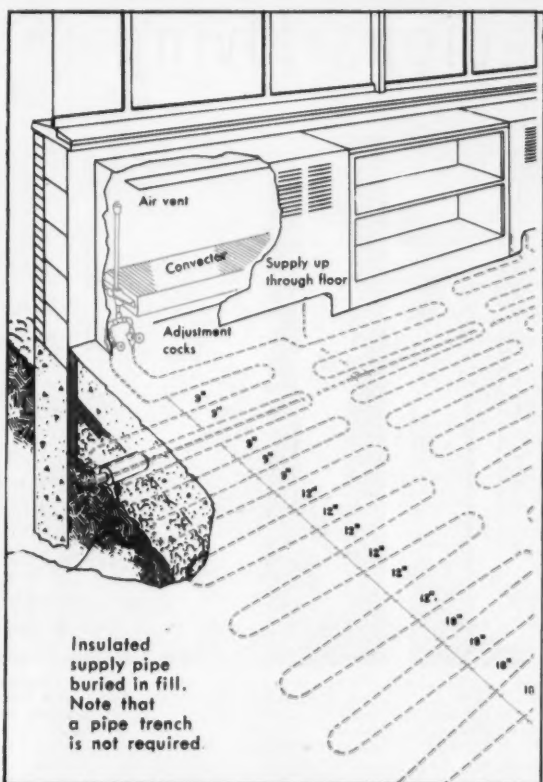
Since 1917 one source, one responsibility, for gas and electric Bilt-In ranges, range hoods, Bilt-In refrigerator-freezer, oil and gas heaters, electric heaters.





Woodbury, Conn., High School—Architect: Edward M. Foote, Cornwall, Conn. Consulting Engineer: Richard Shipman Leigh, Woodbury, Conn. Heating Contractor: Romaniello Bros., Waterbury, Conn. General Contractor: F. Buzzi & Sons, Torrington, Conn.

Combined convector and radiant heating slashes fuel costs



SCHEMATIC DIAGRAM of installation showing how the return line of the convector is connected to Anaconda Panel Grids.

INSTALLING the Anaconda Pre-formed Panel Grids. Note that the grids can be easily extended to variable c-c spacing to meet design requirements. See the tube spacing in diagram above—9" c-c near outside wall to 18" c-c near inside wall.

New idea in heating yields significant fuel savings. Anaconda Pre-formed Panel Grids in the floor serve as highly effective heating elements and as return lines for convectors.

Mr. Richard S. Leigh, consulting engineer, designed this combination convector and radiant heating system, and one of his most recent installations was the Woodbury, Connecticut, High School for which he specified the time-saving PG's® (Anaconda Panel Grids) and Dunham-Bush convectors.

Mr. Leigh reports that the Woodbury School has an annual fuel bill of about \$1000 for heating 22,000 sq. ft. floor area. Similar schools, employing other heating methods, are spending approximately \$2000 for heating an equivalent area.

IDEAL FOR SCHOOLS, HOSPITALS, OFFICES. "This combination of convector and radiant heating," continues Mr. Leigh, "is economical to install, comparing favorably with competitive 'economy' type systems. A curtain of warm air at the windows prevents cold drafts and uncomfortable temperatures at the outer walls. The copper tube floor coils provide uniform warmth throughout the room. Individual room zoning is inexpensive. Such comfort cannot be obtained by any other method of heating at so low a cost."

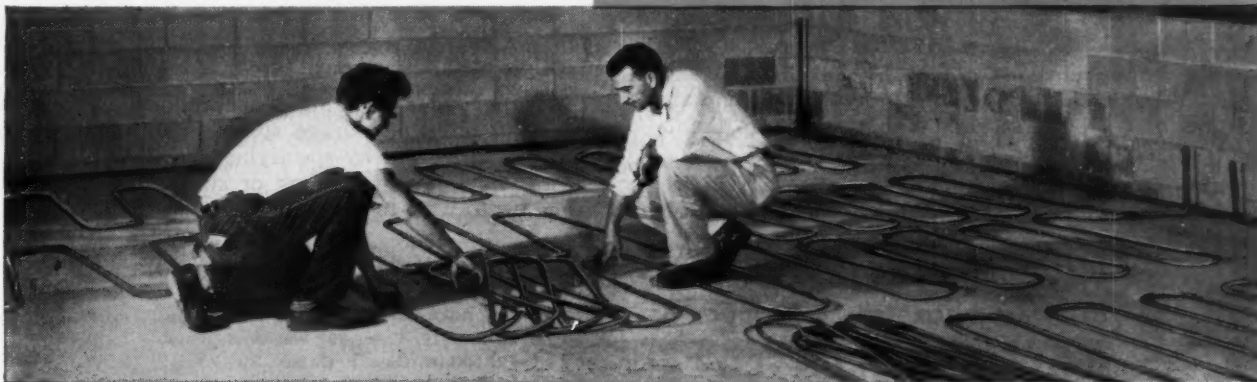
FOR INFORMATION on Anaconda Panel Grids, the ready-to-install copper tube coils for radiant heating in floors and ceilings, and details about this combination convector-radiant heating system, write Building Products Service. The American Brass Company, Waterbury 20, Conn.

5717

ANACONDA®

**PRE-FORMED COPPER TUBE PANEL GRIDS
FOR RADIANT PANEL HEATING**

Available through distributors of Anaconda Pipe and Tube



IN INSTITUTIONAL BUILDINGS
 MULTI-APARTMENTS
 DORMITORIES - SCHOOLS
 HOUSING PROJECTS

GLIDE-ALL® *Sliding Doors*

are Specified for Spacious Living



Here GLIDE-ALL Sliding Doors provide decorative panels for the generous storage areas in the bedrooms and halls of this apartment—one of hundreds in the Lake Meadows Multi-apartment project in Chicago. Architects: Skidmore Owings & Merrill. Contractors: Turner Construction Co.



A compact wardrobe unit, one of hundreds in Butterfield Hall on the campus of Michigan State University. This is a typical example of GLIDE-ALL Door installations in many University dormitories across the country. Architect: Ralph R. Calder, Detroit, Michigan.



Wherever maximum closet space in a confined area is desirable, GLIDE-ALL Doors make it practical and economical—like in this example of a remodeled guest room in the Sheraton-Lincoln Hotel, Indianapolis, Indiana.

REASONS WHY:

Provide More Storage Space Where floor space is at a premium floor-to-ceiling GLIDE-ALL Sliding Doors provide the most accessible, easy-to-use storage facilities.

Quality Appearance — Operation — Service Modern design, durable construction and smooth operation are features of GLIDE-ALL Doors that appeal to architects and builders from coast-to-coast.

Greater Economy The simple installation of GLIDE-ALL Sliding Doors saves construction time and materi-

als—and the efficient production methods used in making them assures the lowest unit cost. On the job adjustment, for perfect, smooth, operation, is quick and simple and positive—an important factor where multiple installations must be efficient and trouble-free.

Whether your building plans require two or two thousand units of storage space, in any type rooms, you too will profit by specifying GLIDE-ALL Sliding Doors—in 8' floor-to-ceiling or standard 6'8" heights, from 36" to wall-to-wall widths.

Get the complete details . . . see Sweets Files or write Plant nearest you.

GLIDE-ALL DOORS ARE A PRODUCT OF

WOODALL INDUSTRIES INC.

DETROIT 34, MICHIGAN

CHICAGO, 3510 Oakton St., Skokie, Ill.
 EL MONTE, Calif., 801 West Valley Blvd.
 FRANKLIN, Ohio, P. O. Box 290
 LAUREL, Miss., P. O. Box 673
 SANTA CLARA, Calif., 1020 Bayshore Blvd.

Millions seeing these S.P.A. ads - this should sure help sell houses!

**Why a builder insists on SPIB Southern Pine
for his own home**



Ernest B. Norman, Jr., of Aurora Gardens, award-winning New Orleans community, says: "Nothing is more important than the framing, the actual 'bone structure' that holds a house together. That's why I use SPIB Southern Pine. The SPIB mark means the wood is really dry." Dry, fully seasoned Southern Pine is the strongest structural lumber you can use. Homes built with seasoned Southern Pine have stood straight and true for centuries. Ask your lumber dealer.

Paneling of solid SPIB Southern Pine provides luxurious warmth and rich texture interest in Mr. Norman's den. And you can trust this paneling to *stay* beautiful. Many Colonial homes, showplaces today, feature the mellow charm of Southern Pine paneling.



SALES
Build with an eye to the future - insist on SPIB

SOUTHERN PINE

FOR FREE BOOKLET WRITE: SOUTHERN PINE ASSOCIATION, BOX 1170, NEW ORLEANS

No doubt about this!

*S.P.A. will
get my vote*

**See December
HOUSE & HOME
for details of the
BIGGEST
most
POWERFUL
program
ever to help builders
sell new houses**

Developed by



**on behalf of the
entire building industry.**

GREATER SALES APPEAL

Yes, any home has greater sales appeal with the beautiful decorator effects and space-saving convenience of

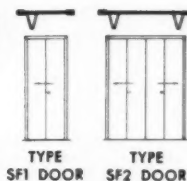
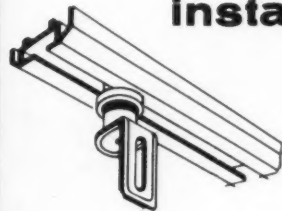
SLIDE-A-FOLD DOORS

How many times has a prospective home buyer said, "It's a lovely, big room, but where can I put my furniture?" Right from the start you're at a disadvantage, merely because of swinging doors. How much better it would be to install Slide-A-Fold Doors for closets, wardrobes, room dividers, screening a kitchen or laundry... or any other application. At the same time you'll be adding a luxury look, because Har-Vey Slide-A-Fold Hardware is designed for a wide variety of doors in many decorator designs with beautiful woods and finishes, fine fabrics, screens, shutters... even glass and Plexiglas.

and nothing matches

HAR·VEY *SLIDE-A-FOLD* DOOR HARDWARE

for quick, dependable, low cost installation



TYPE SF1 DOOR TYPE SF2 DOOR

The average Slide-A-Fold Door installation with Har-Vey Hardware takes one man only 20 minutes... lasts a lifetime. Never any sticking or noisy action, thanks to smooth-operating nylon sleeved pivots. Har-Vey Slide-A-Fold Door Hardware is available in complete packaged sets including hardware and 2 tracks. For type SF1 doors, sets list at \$3.98, \$4.48, \$4.98 and \$5.48 for openings of 1½, 2, 2½ and 3 ft. For type SF2 doors, \$6.59, \$7.59, \$8.59 and \$9.59 for openings of 3, 4, 5 and 6 ft.



AMERICAN SCREEN PRODUCTS COMPANY

HOME OFFICE: 61 EAST NORTH AVENUE, NORTHLAKE, ILLINOIS

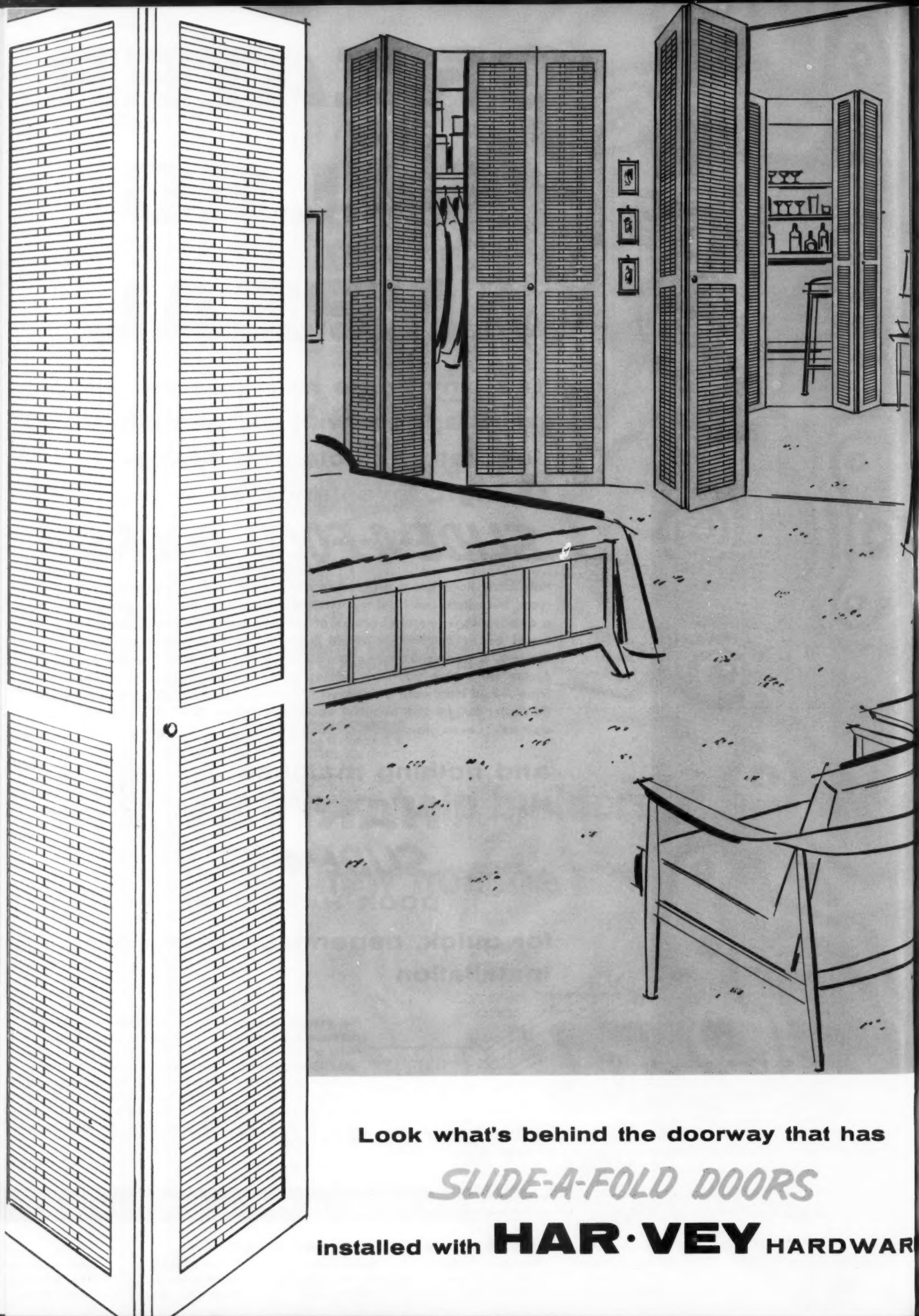
Midwestern Division
505 W. Harrison
Plymouth, Indiana

Southwestern Division
8416 Lofland Drive
Houston, Texas

Western Division
217 North Temple City Blvd.
El Monte, Calif.

Eastern Division
1001 Roosevelt Ave.
Carteret, New Jersey

Southeastern Division
807 N. W. 20th St.
Miami, Florida



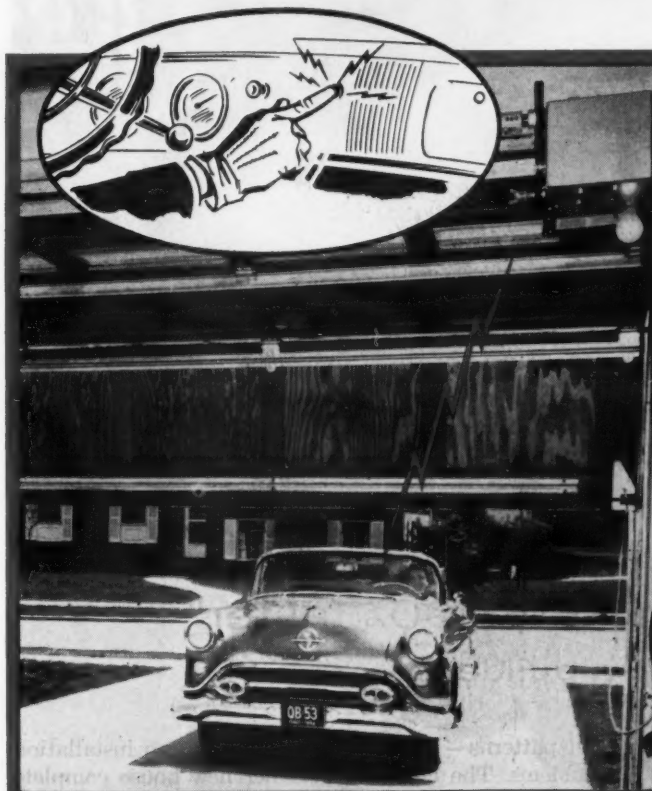
Look what's behind the doorway that has

SLIDE-A-FOLD DOORS

installed with **HAR·VEY** HARDWARE

... *Rado-matic* Electronic Garage Door Operators

Add Pushbutton Sales Appeal
To Every Modern Home ...



Here's How
Rado-matic
Works



2. Your door opens automatically—the heaviest and most inconvenient task you can perform around your house done for you electronically.



1. Touch a button on your dash. You stay warm, safe, protected in the car.



3. In you go to a warm, dry, lighted garage.

4. A touch of the button closes and locks the door. You are safe—inside your lighted garage... (the light stays on for 90 seconds)... then into the house—dry clothes and shoes and perfect protection.

Today, Homes That Feature
Electric Living ...
Advance Designs ...
All Modern Conveniences
...Should Also Feature the

Rado-matic

PUSH BUTTON SERVICE

Electronic Garage Door Operators

Costs Less Installed Than Most Appliances

The dramatic action of Rado-matic will be worth many times its cost in added sales appeals to every modern home. Offered as a special feature on your model and unsold homes, it will help them to sell faster.

Can be installed on all overhead-type doors. Our factory-trained installation crews and one year Service Warranty guarantee customer satisfaction.

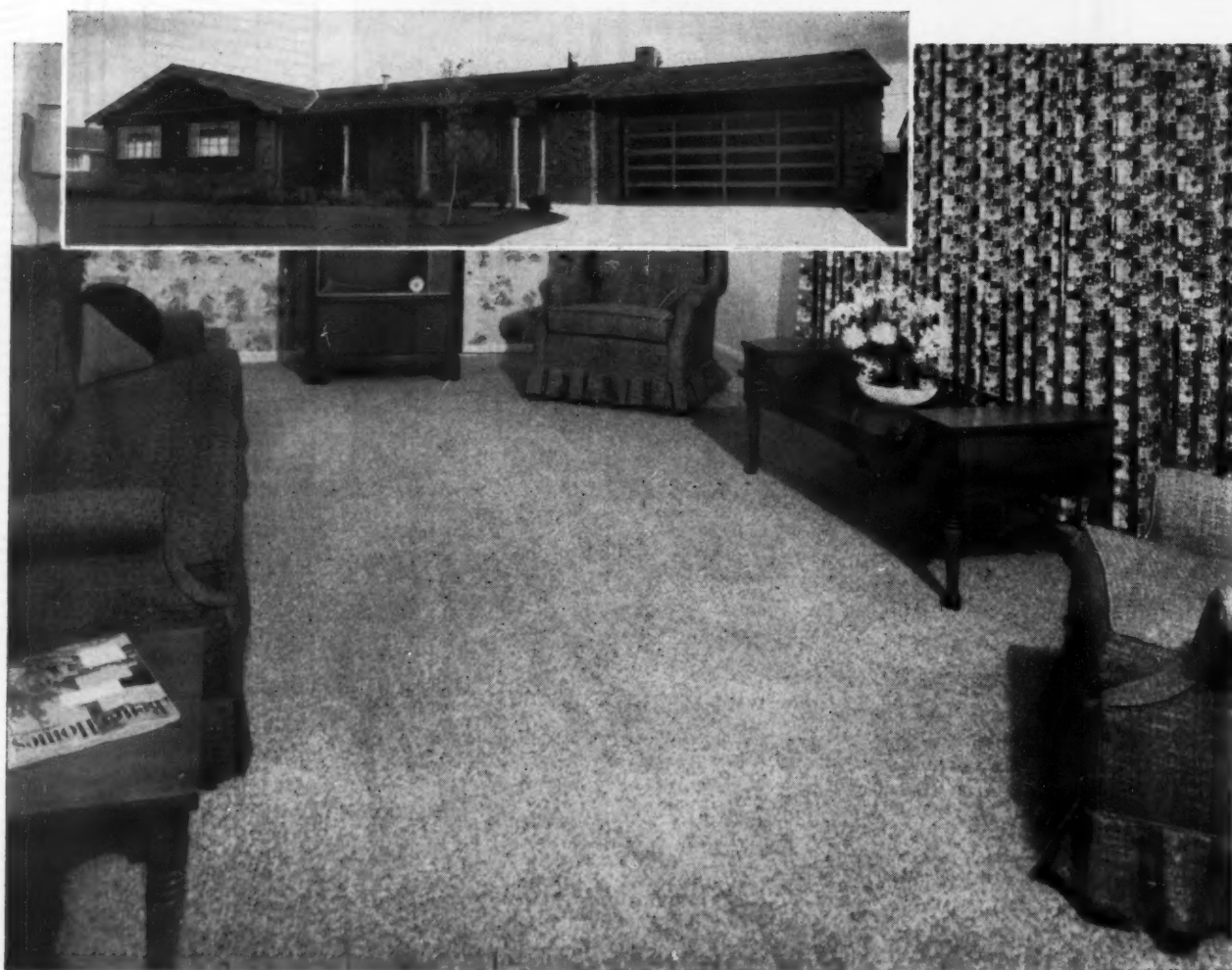
Your Rado-matic Distributor has a special offer for your model home. Write factory for your nearest Rado-matic supplier.



THE
Rado-matic
CORPORATION

A Frank C. Russell Enterprise

11815 Williamson Avenue • Cleveland 7, Ohio



"Carpet helps us sell homes 100% faster" says leading Tulsa builder

"90% of our buyers wanted carpet in their new homes. It was only common sense to include it in the price," says Jim Nuckolls, Tulsa, Oklahoma builder.

"We started in 1956 and today we sell 90% of our houses complete with carpet. Very few, if any, other builders in this area do this, so it gives us a tremendous jump on sales."

Mr. Nuckolls firmly believes in carpet as a selling tool because research proves 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. When you include carpet in the purchase price of the home, it's another reason for them to buy.

Working with local carpet retailers, you're able to offer your customers the widest possible selection of colors

and patterns — no inventory necessary, no installation problems. The customer gets her new house complete with carpet she's always wanted and you've made another sale.

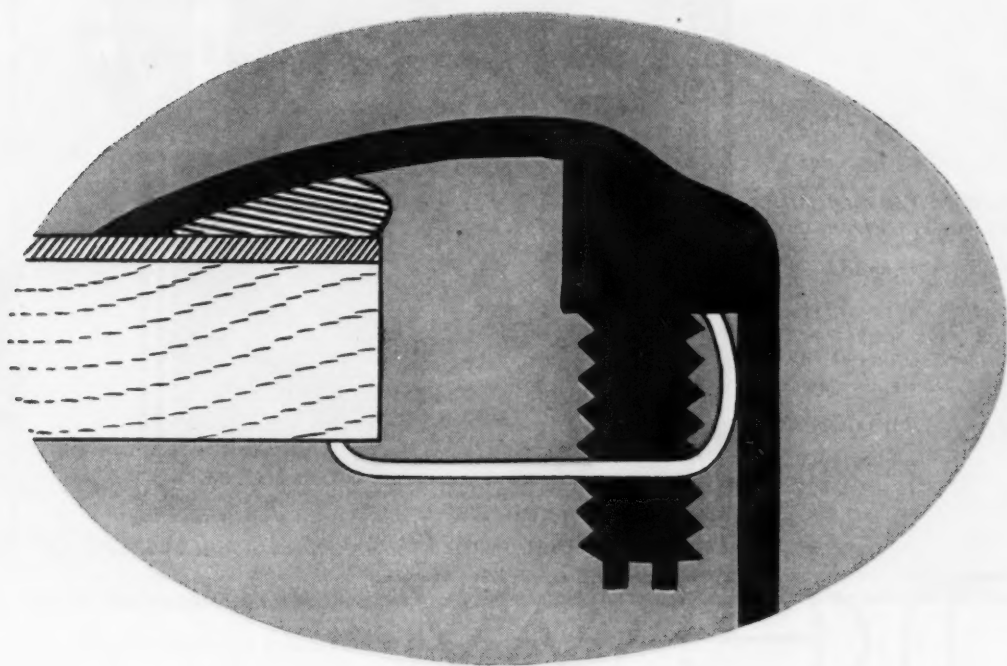
Why don't you talk to your local carpet retailer about including carpet in your houses? He can offer two extremely valuable services: 1. A broad selection of merchandise, with the showroom facilities and knowledge to service your buyers. 2. Skilled carpet layers to install wall-to-wall carpet. Your local lending organizations will be able to work out — with you and your carpet retailer — the most satisfactory financing plans for you.

Find out how you can use carpet as an effective selling tool. See your local carpet retailer today, or write to the Carpet Institute, 350 Fifth Avenue, New York 1, N. Y.

Home means more with carpet on the floor • more comfort • quiet • safety • beauty • easier care

Offer carpets designed and made for the American way of life by these American manufacturers: Artloom Beattie • Bigelow • Cabin Crafts-Needletuft • Downs • Firth • Gulistan • Hardwick & Magee • Hightstown • Holmes Karastan • Lees • Magee • Masland • Mohawk • Philadelphia Carpet • Roxbury • Sanford • Alexander Smith

CARPET INSTITUTE, INC., 350 Fifth Avenue, New York 1, N. Y.



Redi-Rim^{®*} . . . exclusive with Lyoncraft!



For information and specifications on the complete line of new Lyoncraft chrome-nickel stainless steel sinks, write us for your free color catalogue today!

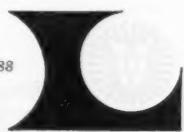
"Redi-Rim" is an exclusive feature of the all-new Lyoncraft sinks. The rim and sink are one integral unit. Sink bowl is "dropped in" the counter top . . . offering safe, sure and easy installation every time! Lyoncraft "Redi-Rim" sinks are more sanitary. No dirt-catching crevices or corners as in the old-fashioned separate-rim type of sink installations!

Lyoncraft sinks have recessed ledge, rim and center partition, "square look" non-splash sidewall design and a faster-draining sink bowl—all attractive new features to graciously complement the finest contemporary kitchens.

It's good business to sell and install the new standard in stainless . . . quality-built Lyoncraft sinks!

*PATENT PENDING

World's largest fabricator of chrome-nickel stainless



**LYONCRAFT STAINLESS PRODUCTS
DIVISION OF LYON INCORPORATED**

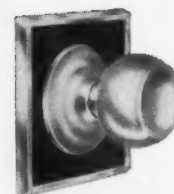
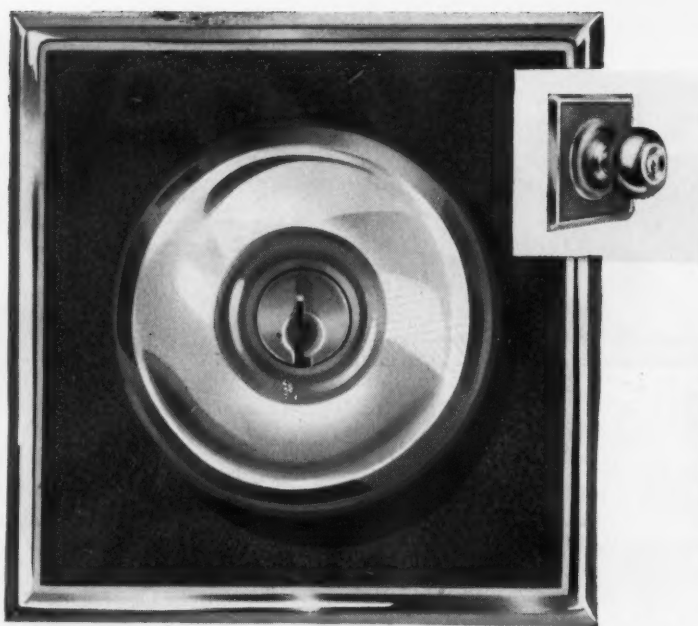
13881 W. Chicago Blvd., Detroit 28, Michigan

Prestige Tableware • Kitchen Sinks • Housewares • Automobile Wheel Covers

Important AlignaLock Features:

1. Extra rugged exterior set construction
—greater strength where needed.
2. Full 2½" backset—no knuckle
scraping.
3. Extra long bolt throw compensates for
maximum door shrinkage
—latch always holds.

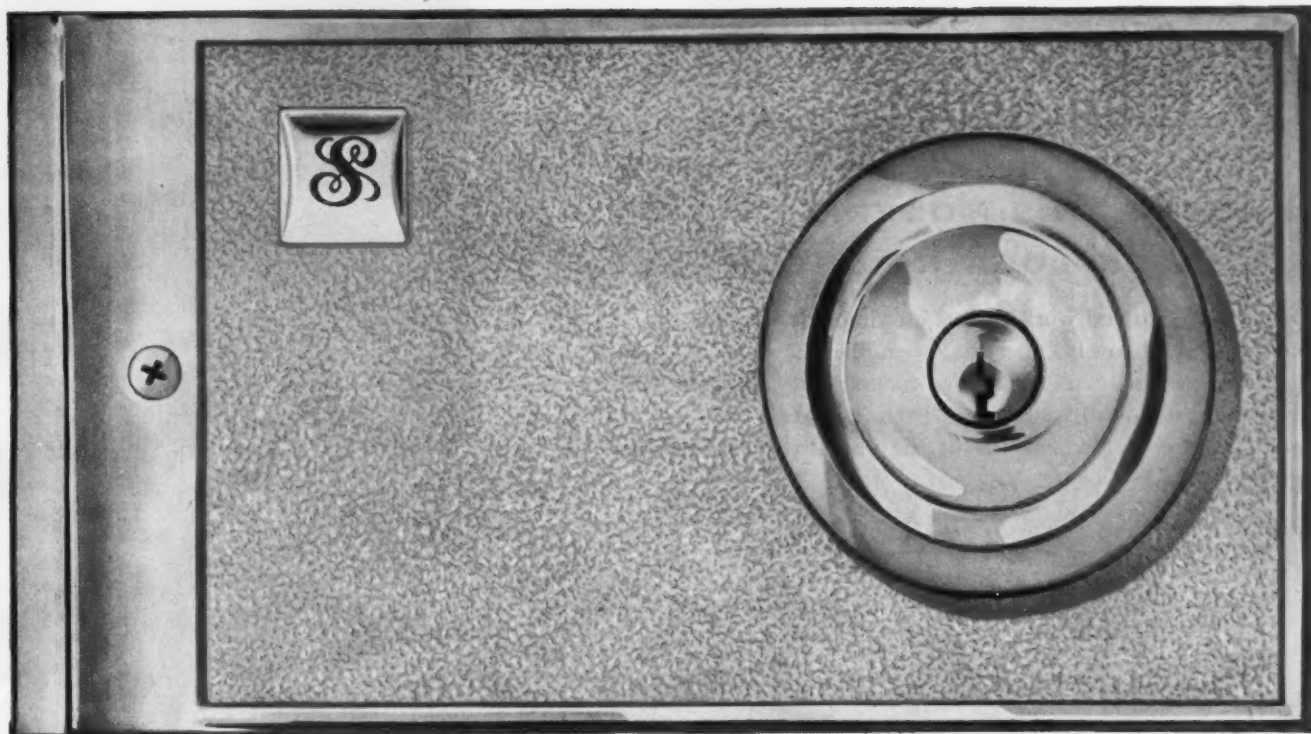
Write today for complete information.



#524 with new
Dalton knob

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

new
Sargent
brings
to high
modern



The large escutcheon #522 shown with the exclusive Sargent monogram. 7 $\frac{5}{8}$ " x 4 $\frac{1}{8}$ ".

AlignaLock

AlignaLock offers personalized high-style escutcheons —interchangeable richly textured vinyl inserts of Black—Dull Flamingo—Straw—Mocha.

Choose from these attractive finishes: Polished Brass, Dull Bronze, Satin Aluminum, Bright Chrome.

These new locks combine the appeal of beauty and

rugged security with a famous name and a budget price. And remember . . . no lock costs less to apply.

Inspect the new color-carrying AlignaLock: at your supplier...or write Sargent & Co., New Haven 9, Conn. Also manufactured in Canada by Lift Lock Hardware Industries, Ltd., Peterboro, Ontario, Dept. 11-L.

SARGENT LOCKS
"sign of a well built house"

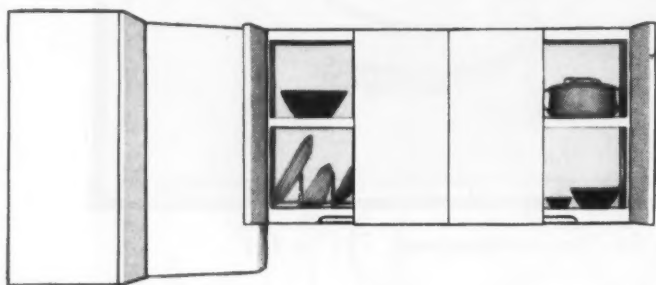


fashion
homes

The lady raves

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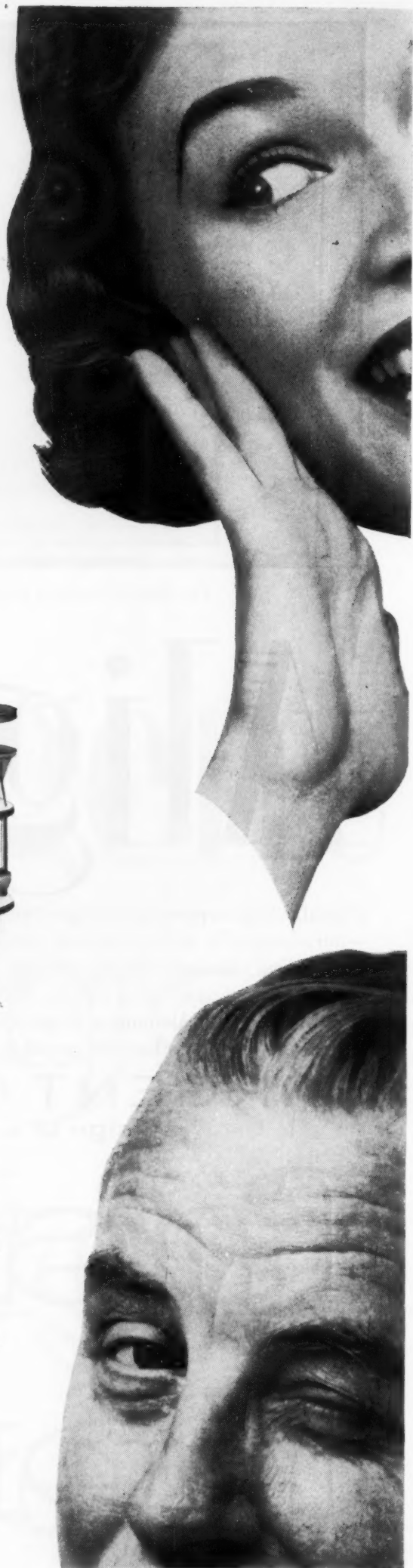
The builder saves

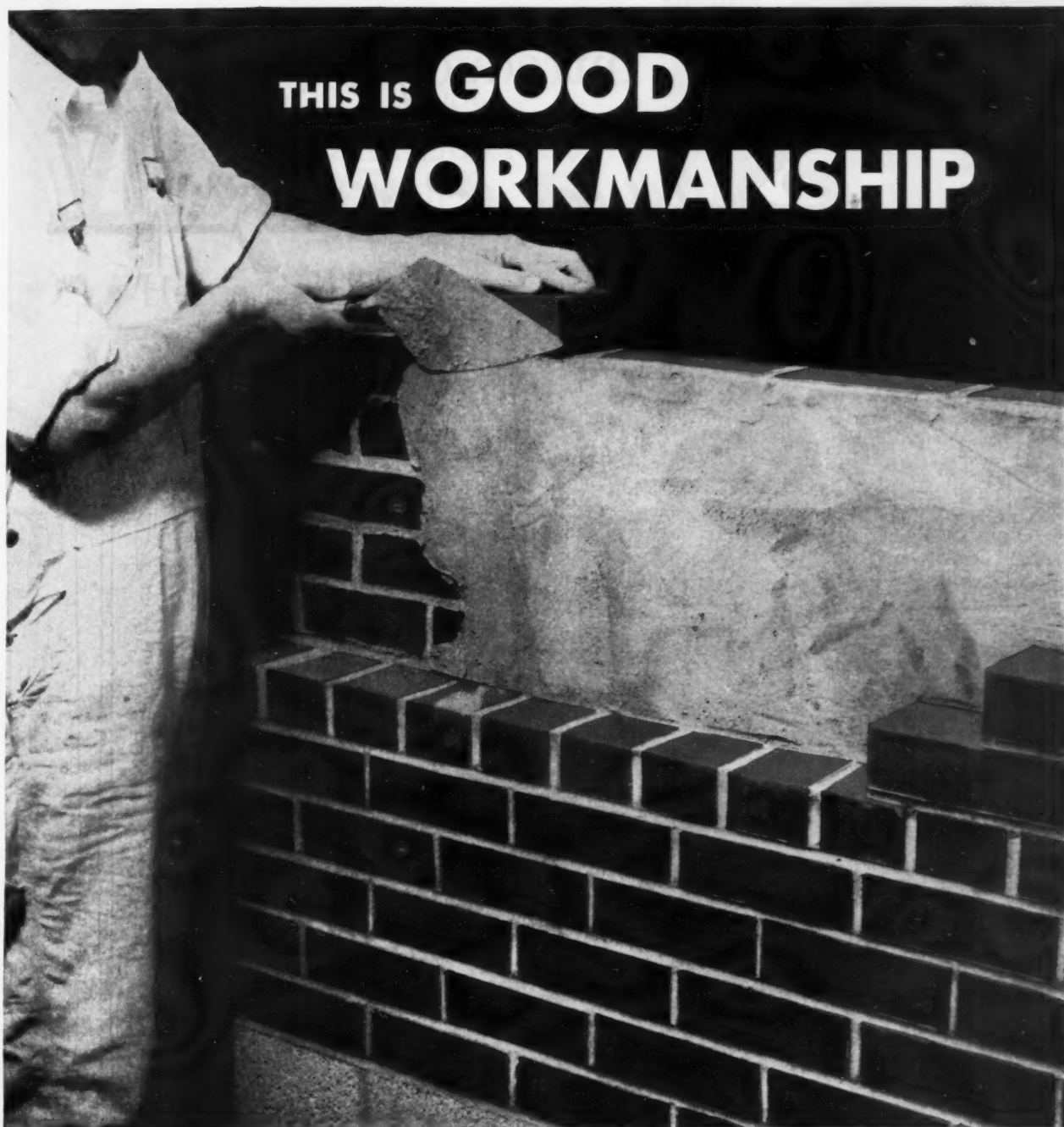
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Brixment mortar enables the bricklayer to back-plaster quickly and easily. Brixment mortar has great plasticity, high water-retaining capacity

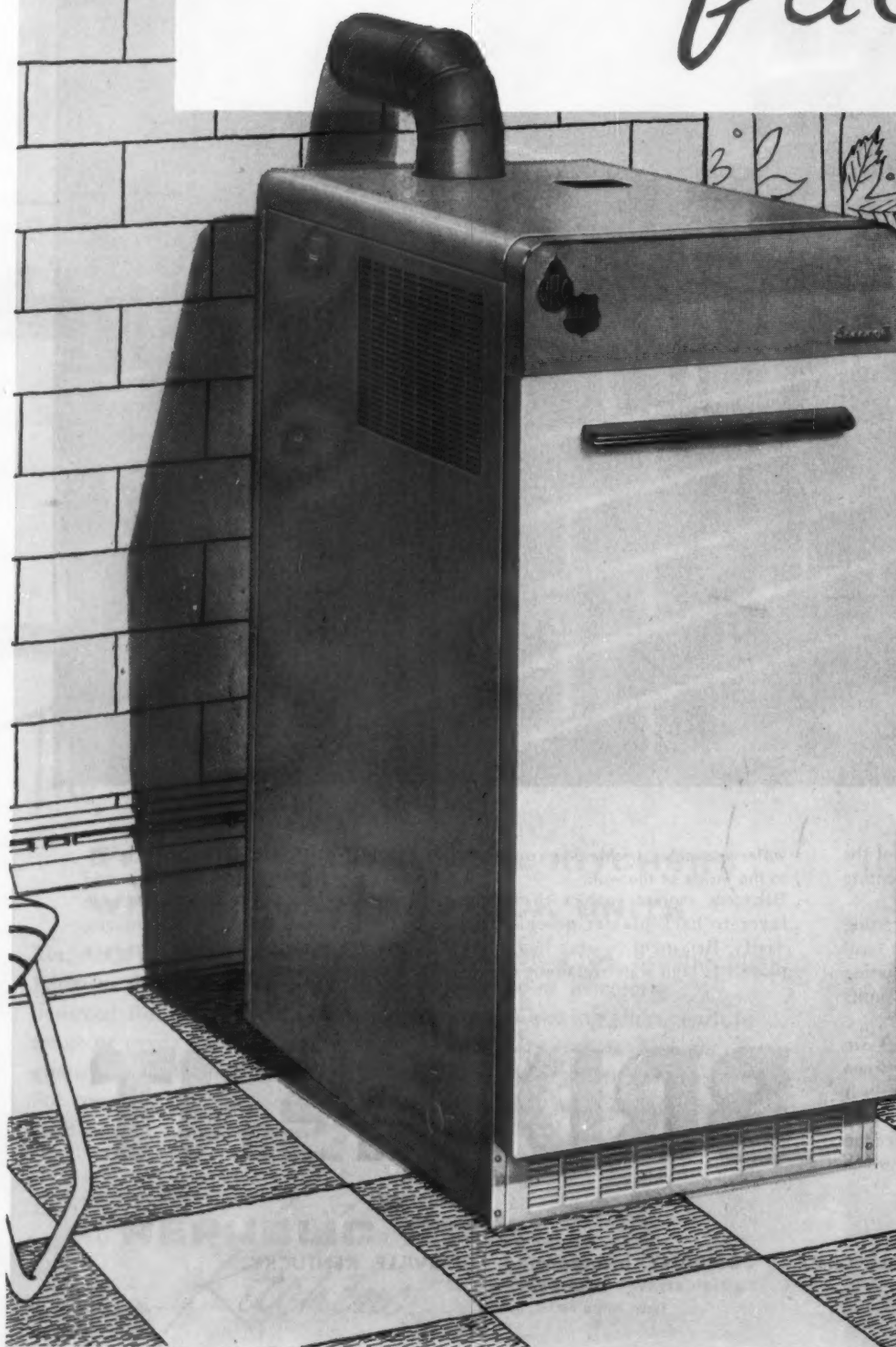
and bonding quality, great resistance to freezing and thawing, and freedom from efflorescence. Because of this *combination* of advantages, Brixment is the leading masonry cement on the market.

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The *Sunray IV*
Hydronic* Heating at its Finest

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- Backed by Strongest Sales Promotion

The Sunray IV Packet is an oil fired residential boiler for hot water heating systems. It is also available as an Oil Heating Unit and as an Automatically Fired Boiler for steam and hot water systems.

*HYDRONICS: *The science of heating and cooling with water.*

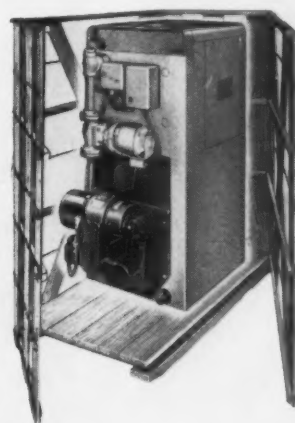


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National-U. S. heating systems are feature attractions, prominently displayed at Winchester Estates.



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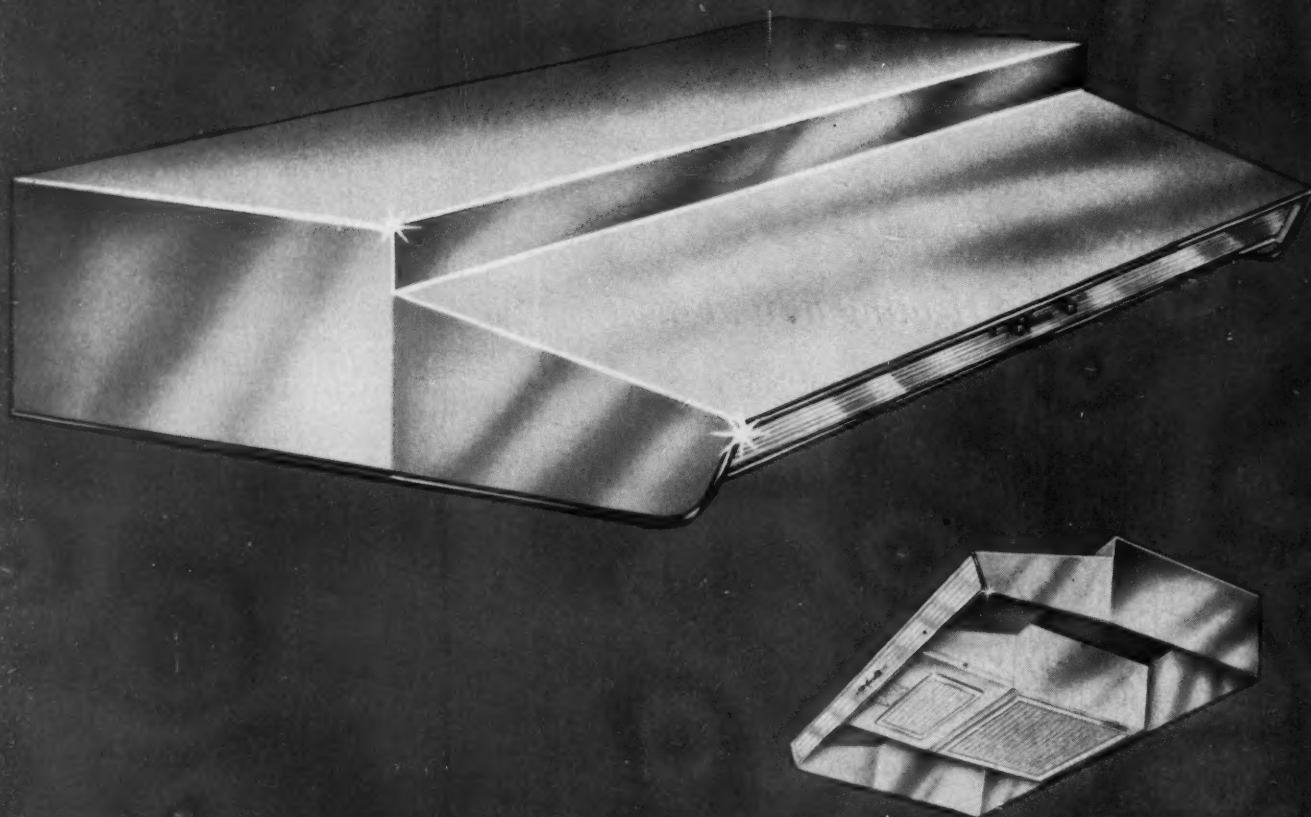
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Featuring built-in light, easy to clean filter, and quiet, powerful ventilating fan, this new Fasco power range hood is the perfect finishing touch to any kitchen.

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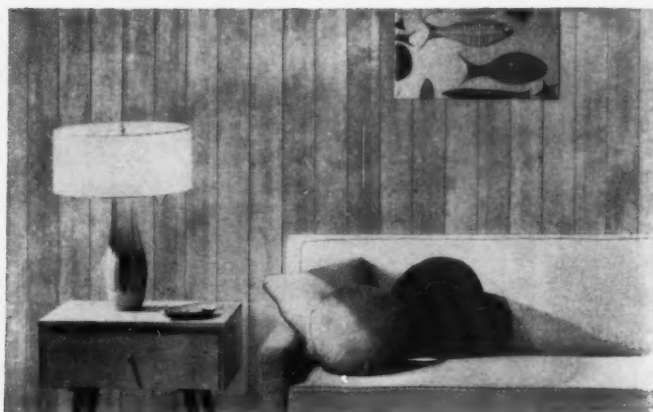


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Tree Life Hemlock paneling comes in standard grades and patterns, plus economical 1x4 t&g "flooring" (shown at left) which offers the distinction of wood paneling at an in-place cost close to that of plasterboard. See your Tree Life dealer or mail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



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1. Select West Coast Upland Hemlock—*Tsuga heterophylla*.
2. Kiln dried, carefully graded and manufactured. Conservatively priced.
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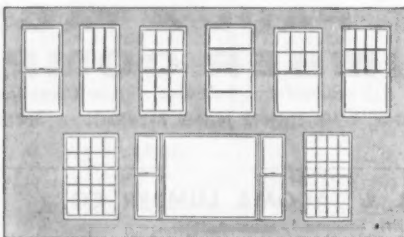


Russell House, on Meeting Street in Charleston, South Carolina, built in 1807, stands as a monument to that city's culture.

Excellent Ventilation in Russell House Achieved with Double Hung Wood Windows



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.

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Of particular interest in Russell House is the high middle story that is brought into proportion by the arches over the double hung wood windows. Also, balconies permit the tall double hung wood windows to open from the floor. Thus cumbersome verandas were avoided, and the ventilation demand by Russell was obtained.

As in the Russell House, modern homes use a predominance of double hung wood windows. To further improve the efficiency of modern double hung wood windows spiral, steel tape balances or a spring sash balance and weatherstrip combination are installed on all wood windows. Metal weatherstrip does not wear out or deteriorate, and can be easily and effectively applied to wood windows. Efficient operation of air-conditioners, so much in demand in modern homes, can best be had through the use of metal weatherstripped double hung wood windows. Properly installed, metal weatherstrip assures an air-tight house.

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PRODUCED IN 41 DECORATOR COLORS PLUS SPARKLING BLACK AND WHITE

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The Case Wellington*** 300 Lavatory is the most wanted because it's the first *really comfortable* lavatory ever made for men and women. Gracefully curved for comfort and unusual beauty. Extra-spacious, wide, flat deck. Shown with art-designed wrought iron legs and towel bars all in one piece.

*Available with Wrought Iron or Chrome Legs

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Legs supplied in decorator colors and sparkling black and gold. You already know *by* the Case One-Piece Water Closet and its customer-winning features like non-overflow bowl; safeguarding anti-syphon ballcock; pressurized cleansing rim flush; large water area; healthful seat height; time tested, with streamlined design in 41 colors and black and white. Ask your Case wholesaler or distributor or write:

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There's nothing so powerful as an idea!



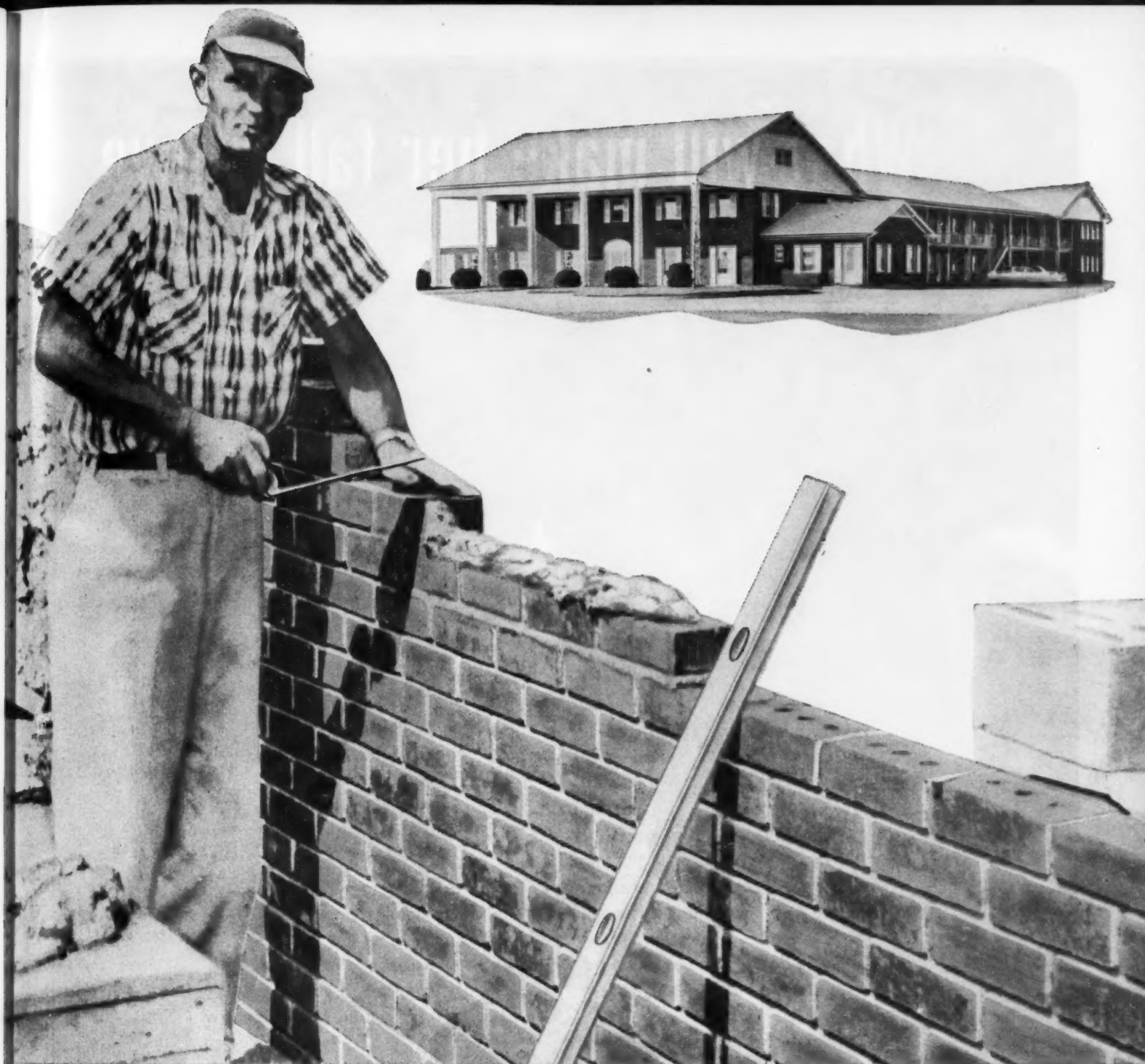
Ideas are BH&G's stock in trade. The practical, you-can-do-it sort of ideas that concern families who are eager for ways to live better. Maybe it's a wonderful dinner party menu with recipes clipped from BH&G's food pages. Or how to make room for a new Hi-Fi set. Or training Rover, the pup, to stay out of the road. Or planning a family vacation by car next summer. BH&G's readers really "live by the book" at home or away



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ATLAS® MORTAR cement stays workable, spreads easily, saves time on the job

- Builders report the excellent workability characteristics of Atlas Mortar cement help keep costs down in masonry construction.
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M-67

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What will make her fall in love



IF YOU'RE TIRED OF TRICKS and gimmicks, and want to get sound, professional selling help; if you believe that cheap products are poor bargains, and that only proven quality can assure customer confidence; if you're sick of sloppy installation, and realize that only competent, trained craftsmen can assure customer satisfaction...you owe it to yourself to have a talk with Lennox, or with your local Lennox Comfort Craftsman—*today!*

with your home—and buy it?



A tip to take the sag out of sales

Two years ago Lennox conceived an idea. We consulted marketing experts, made studies, pulled out all the stops. Result? A powerhouse selling *program*—beamed to women—that's paying off in boosted sales for builders from coast to coast!

What's so different about this new Lennox selling idea? It's more than just a collection of selling tools. It's a *complete* home-selling program—the most thoroughly thought-out *selling blueprint* ever designed to help builders.

Another important difference: this plan places selling emphasis right where it belongs—on **WOMEN!** This new Lennox *Woman's Touch* program captures the hearts and minds of women, your most important prospects . . . and *makes them want your homes!*

Four-point plan for sales!

There are no gimmicks in this program. With an elaborate four-part plan, Lennox helps you start "building" sales even while you build your homes:

1—A catalog filled with home-feature ideas, selected for Lennox by editors of national women's magazines, is yours to help you design homes with greater appeal to women.

2—Free, big-space national ads promote your homes and feature your name and address.

3—Other dramatic national ads sell a most important woman's touch—Lennox All-season Air Conditioning—for you.

4—A bulging model home promotion kit helps you cash in on all this careful planning and costly selling aid right at *your* point of sale.

How to satisfy customers!

Promotion can be consistently effective only when it's backed up by quality. That's another good reason why builders think so much of Lennox. They know what their customers have known since Grandmother's day: that Lennox quality is *never* compromised. And this reputation for quality pays off in greater customer confidence, greatly increased sales—for the builder who features Lennox.

There's another reason why builders (and women) love Lennox. It's the way the Lennox Comfort Craftsman—a local, factory-trained expert—follows through to see that homeowners get *all* the comfort and enjoyment Lennox equipment is built to provide. As each of his jobs is done for you, another satisfied customer sings your praises . . . and helps you sell your homes.

If sagging sales are affecting *your* sleep, why not learn more about the exciting Lennox *Woman's Touch* program that's helping other builders sell? Get in touch with your Lennox Comfort Craftsman, or mail the coupon below today!



For information, call your
Lennox Comfort Craftsman, or
mail coupon today!

More families buy

LENNOX

world leader in all-season air conditioning for the home

© 1957 Lennox Industries Inc., Heating and Air Conditioning, founded 1895; Marshalltown and Des Moines, Ia.; Syracuse, N.Y.; Columbus, O.; Decatur, Ga.; Ft. Worth; Los Angeles; Salt Lake City. In Canada: Toronto, Montreal, Calgary, Vancouver, Winnipeg.



Lennox Industries Inc.
Merchandising Dept. HH-11
Marshalltown, Iowa

GENTLEMEN: Please send information about Lennox heating and air conditioning, and about your *Woman's Touch* program, including details of the *Woman's Touch* model home promotion package and your national competition for home-feature ideas.

Name

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Address

City Zone State



DOES QUALITY REALLY COST MORE?

Some people automatically associate quality with higher cost. They accept without question the theory that if the quality is better, the cost is much higher.

Such is not the case with Weiser Locks. Due to the concentration on a single but best product and as the result of continuing production efficiencies, Weiser offers the builder the most quality in residential locks at prices just above the lowest.

Why then be satisfied with less than top quality? Why gamble with possible replacement or costly repairs? Install Weiser Locks on your homes—be certain of value.

WEISER LOCKS

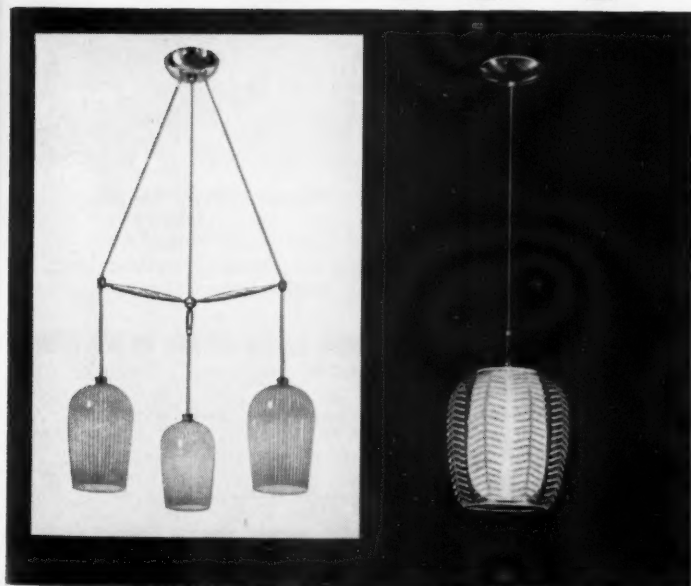
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Your home stands out when it's lit with Lightolier fixtures. Your customers know and respect the Lightolier brand, respond immediately to Lightolier styling. And they remember "the house with the Lightolier" after a Sunday's shopping. That's one good reason why it pays to install Lightoliers in your model homes . . . it speeds sales. Another: a "tailored-to-your-needs" merchandising plan whereby our distributors follow up your prospects for you! Details: fill out coupon today.

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Yes, I'm interested in your "custom-tailored" plan to help me follow-up my prospects. Please send me complete details. No charge, no obligation.

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New General Electric "Straight- built-in kitchens without

Your G-E distributor can give you so much help—from plans right through to sale!



Help in publicity! General Electric Model Home Program gives you advertising, publicity, merchandising help based on hundreds of success stories.



Help in color styling! A General Electric Distributor builder specialist works with you on appliance deliveries, installation, even on color coordination.



Help in planning! General Electric's Custom Kitchen-Laundry Design Service will help you in designing kitchens, improving layouts.



Help in selling! You get on-the-spot demonstrations of your General Electric Kitchens by experts—everything you need for sales action!

*Send
this
now!*

GENERAL ELECTRIC COMPANY, HOME BUREAU
Appliance Park, Louisville 1, Kentucky

Yes! Send me by return mail General Electric's free builder handbook containing complete information on the new General Electric "Straight-Line" Design Kitchens.

NAME
(PLEASE PRINT)

STREET ADDRESS.....

CITY.....STATE.....

PUB. NO. B24-0386 HHS



Line" Appliances give you the look of built-in expenses!

No rounded corners! No bulging sides! Every appliance fits flush.

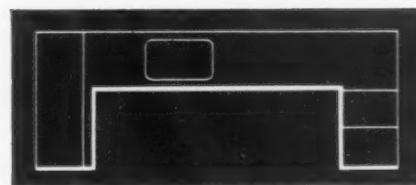
That kitchen in the picture looks every inch a built-in. You can see that.

But there's one big difference: actually this kitchen is a grouping of easily installed free-standing components. All appliance sides are flat. All appliance corners are square. All appliances fit flush. This is the new General Electric "Straight-Line" appliance concept.

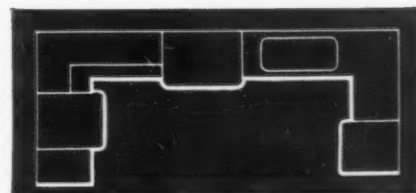
Think of what this means to your prospects: the latest in kitchens . . . with the brand name women prefer—General Electric.

You can start putting these kitchens in your houses tomorrow. No waiting. They'll suit "U", "L" or "Island". . . or any layout you have in mind. They're available in a multitude of sparkling color and design variations. They'll fit any price house you are building . . . \$9,600 to \$96,000.

See your General Electric distributor or dealer—or write: General Electric Company, Home Bureau, Appliance Park, Louisville 1, Ky.



New G-E "Straight-Line" Design.



Gone is the old jig-saw line.

GENERAL  **ELECTRIC**

Today's smartest floors wear KENTILE



This is New KENTILE® Asphalt Tile

So decidedly improved it makes other asphalt tile seem old-fashioned! Gives you a finer, smoother surface--greater light reflectance --and brighter colors than ever before!

KENTILE FLOORS

available in Asphalt tile, Vinyl Asbestos, Solid Vinyl, Cushion-back Vinyl, Rubber and Cork tile...over 150 decorator colors!

SPECIFICATIONS:

SIZE: 9" x 9"

THICKNESSES:
1/8"; 3/16" for extra-heavy
commercial duty
(marbleized only)

COLORS:
Marbleized -- 21
Carnival -- 16
Corktone -- 4
New Random Tones in green,
gray, and rose.

APPLICATION:
Can be installed on any smooth
interior surface, even concrete
in contact with the earth.

ROUNDUP

VA loans disappear, suggesting easier money ahead

VA loans are vanishing so fast that first hints appear of easing in the mortgage market (see p. 40).

With bargain VA paper almost exhausted, savings banks are showing more interest in FHAs. Tom Coogan of Housing Securities calls this the "first optimistic sign" in the mortgage market in some time.

On the other hand, a really big bloc of life insurance companies have slammed the door on buying any more FHAs. One of the biggest: National Life of Vermont, a pioneer buyer of FHAs. Insurance companies seem fed up with high discounts, but without high discounts FHA 5¼s don't offer the yield of other loans in many areas. Even so, a few mortgage men report slight price firming.

But the Defense Dept.'s order to stretch out payments under military contracts may mean aircraft and missile companies will be tapping banks for \$2 billion in private credit to avoid production cutbacks and big-scale layoffs. This would have an indirect, but important effect, on the mortgage market.

THIS MONTH'S NEWS

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Still no sales pickup, despite lower down payments

Lower FHA down payments have helped house sales only in a few cities. In Detroit and New York, the spurt is in existing, lower-priced houses, not new ones. Some builders say they are slowing down operations they had stepped up only two months ago.

Loan pool for renewal mortgages urged by realtor leader

S&Ls should pool a small part of their assets to finance housing for urban renewal displacees, suggests Eugene P. Conser, executive vice president of NAREB. As a pattern for such a program, he notes that Connecticut banks and insurance companies got a state law adopted letting them create a fund for loans to "desirable industries whose credit standing won't permit the usual bank financing." If S&Ls and other lenders would buy FHA Sec. 220 and 221 loans on this risk-sharing basis, hold them until they are seasoned enough to "justify refinancing on a conventional basis," says Conser, the nation could stop depending on Fanny May to finance urban renewal "and the government could be eliminated from direct ownership and operation of housing."

He warns: "The only way to eliminate federal control is to do some of these things ourselves." His warning is timely. Complaints are growing that shortages of "middle-income housing" (i.e. cheap rental units in cities with costly land) are jeopardizing renewal by blocking re-location of displacees (see p. 45).

Teamster ouster could weaken building trades bargaining

Jimmy Hoffa's election as president of the teamsters union could take away building labor's big stick. Here's how: If the AFL-CIO ousts the teamsters, it will also be ejecting them from the Building Trades Council. For years, one of the big strengths of the building trades has been their ability to cut off delivery of materials to a struck building job through cooperation of teamsters. If the teamsters are tossed out of the AFL-CIO, the building trades fear teamsters may just ignore their picket lines. At the least, say housing labor men, it should have "profound effect on contract negotiations."

The Building Trades Council, itself, is really none too happy in the merged AFL-CIO. Its leaders fear they are losing the fight with CIO industrial unions over jurisdiction on industrial repair, maintenance and construction work. This struggle may well be the No. 1 issue at the Building Trades convention in Atlantic City Dec. 2.

First US production of Swedish concrete that floats

First US manufacture of a remarkable form of lightweight concrete has started in Denver. Its makers, US Durox Corp., say Durox cuts construction costs 30%. Eggshell-white Durox has been used in Swedish construction for years (a 12-story skyscraper was built with it in 1923) but its makers did not get a US patent until last year. Durox is made of burned alum shale ash, hydraulic lime, cement, gypsum, water and aluminum powder. The materials are poured into big oiled molds to ferment, with the aluminum acting as yeast. Bubbling and streaming, Durox swells to five times its original volume, becomes light enough to float. The factory saws it with piano wire, says it can be cut on the job with hand tools.

NEWS continued on p. 40

MORTGAGE MARKET:

Lenders urge FHA to approve extra 1/2% service charge to woo loan funds

This was the situation in a somewhat confused mortgage market at mid-month:

- Mortgage lenders, chafing under discount controls, asked FHA to allow the same 1/2% a year service charge on all mortgages that is now allowed on mortgages of less than \$8,000.
- Mortgage bankers in the East and Midwest, where money is available at the fixed discount, say they can live with controls, even though they hate them.
- Mortgage bankers in the South and West are sending SOSs to FHA, pleading for a bigger discount.
- Builders, frustrated, are planning to send most loans to Fanny May, where prices are below discount-levels but better than stand-by levels.

The 1/2% service fee—which is tantamount to raising FHA interest from 5 1/4 to 5 3/4%—was proposed by FHA's industry advisory committee on mortgage credit.

Committeemen contend a 1/2% fee has three advantages over boosting FHA interest again: 1) the extra 1/2% probably would not be used in New England and New York where there is a 99-101 market for 5 1/4% paper; 2) the fee would be easier than a rate hike to get rid of if the money market eases and it would be more palatable politically; 3) it would probably eliminate discounts entirely except for a 1% commitment fee in a few areas.

Committeemen argued that the failure of 5 1/4% of FHAs to attract more of the kind of investment money that usually goes into FHAs and VAs is probably forcing conventional interest rates up by putting too big a strain on that type of financing. They conclude that a higher FHA rate would not

necessarily push up the conventional rates, too.

A strong dissent comes from Tom Coogan, president of Housing Securities. He contends that the resulting 6 1/4% rate to a buyer (including 1/2% FHA insurance) would be "terrible—adding more to the cost of homes which are already too expensive."

Confusion over allowable fees which so muddled the market in September seems to be clearing up.

Nearly all FHA offices have allowed a 1% commitment fee in addition to Washington-imposed discount ceilings. In the East and Midwest, the resulting price of 96 1/2-98 seems to be low enough to keep life insurance companies in the FHA market. Says one mortgage banker: "They're buying at the price they can buy them; not at [market] yield." On the West Coast mortgage men report life companies generally are out of the market.

FHA offices in the South and West had approved a three-point standby fee (with the notable exception of Miami where frantic

builders said they face a complete stall). Standby price in California had firmed at 93. The Southern price: 94.

Home builders in the West and South continue to hope that FHA will allow a bigger maximum discount.

Builders and lenders alike hopped on FHA Commissioner Norman Mason and General Counsel Pierce Gerety in San Francisco in September, demanding a higher discount limit for California, which builds about 18% of the nation's new homes. Both officials left the impression FHA would raise the 2 point discount. But a month later there had been no action. Florida mortgage bankers have appealed to Mason for bigger discounts.

Builders are complaining over FHA's decision not to allow builders to close at a price between the standby and the maximum discount price—a spread of at least three points. FHA so ruled to prevent deliberate

use of standbys to evade discount control. But builders cry this leaves only two unpalatable alternatives: 1) sell to Fanny May or 2) sell below the market.

There are a few signs that mortgage money may ease soon.

Business spending has turned down. The wholesale price index slid to the lowest mark since 1953. The Treasury's cost for floating 91-day bills dropped.

Coogan reports: "A definite change for the better. Not more money, but simply the law of supply and demand in effect."

With fewer mortgages available there will be more competition to get what there is, he predicts. Savings banks have about picked up the last big volume of high discount VA buying FHA 5 1/4s at a price—probably 94.

Says Robert M. Morgan, vice president of

the Boston Five Cents Savings Bank, "There are still plenty of loans but I can see how there might be a shortage easily." On the other hand, many life companies are heavily committed into 1958; are asking mortgage men to warehouse commercial loans to 1959.

MORTGAGE BRIEFS

Dodging discount controls

Can you get around discount controls?

There are a few loopholes but only time, FHA and VA can tell whether they are big enough. Items:

1. VA has already agreed to a significant volume of "hardship cases." Builders who have been able to show that they have improved land on which they had planned to build VA, can get exemption from discount control if they can convince VA that it would be a hardship to sell the houses under it.

2. Theoretically, a builder with an FHA-approved mortgage company could close loans in his own company's name, then re-sell the paper at market price to a permanent lender.

3. Some mortgage bankers contend that since VA has no system of approved mortgagees, a builder could declare himself a lender, close a deal in his own name and then re-sell the mortgage.

The big hitch is that FHA and VA now have seized power to pass on every deal made below the normal discount limit. Will they accept technical compliance with discount rules (which so far cover only the first sale of a mortgage), even though it is inferentially clear that somebody is paying more points than FHA or VA have okayed?

Boom in second mortgages

The bad old days of risky mortgage financing show signs of coming back.

Second and even third mortgages are on the rise again, FHA Commissioner Mason says, adding: "This was an evil we thought FHA had done away with altogether, but lenders seem to have forgotten the chaos multiple mortgages once caused."

How much conventional secondary financing has been touched off by frozen VA and FHA interest rates plus discount controls? In Florida, the problem is apparently serious.

FHA officials told House investigators last month it appears "quite prevalent and is fast becoming standard. . . . It is common for second mortgages to be discounted 20 to 40%." Mortgage Banker Lon Worth Crow added that interest rates range from 8% to the legal Florida limit of 10%, plus "charges and fees that border on the fantastic."

VA's Asa Groves warned: "A large majority of builders who were using the GI program are now building conventional and using the crutch of secondary financing, some with balloon payments."

The balloon payment is the No. 1 danger, witnesses agreed. One S&I man says many three year loans on Florida's east coast soon will fall due and holders will have a strong incentive, because of cost inflation, to capture the property rather than renew. Lon Crow warns that many brokers persuade owners who want to sell homes that the only way to convert equity into cash is to take a second and sell it at a whopping discount. The seller boosts the price to cover the discount. He gets it because of the lure of low down-payments with "no qualifying." After a few months, the buyer realizes he is paying little or nothing on the second loan, and that his total debt far exceeds the value of the house. Often, he gives up the property in lieu of foreclosure, whereupon the cycle starts again.

CANADA:

Government loan plan
aims at cheap houses

Central Mortgage & Housing Corp. has imposed a stiff set of restrictions on its \$150 million mortgage loan fund (Oct., News).

They are aimed at keeping houses built with government money cheap.

But critics cry they will produce units devoid of the items that make homes more liveable, more up-to-date, more saleable and better long-term values.

CHMC has banned these 14 features:

All built-ins
Extra bathroom (or roughing-in for one)
Multiple car garage or carport
Glass shower screens
Garbage disposers
Sink-dishwasher units
Folding doors
Colored fixtures
Sealed double glazing
Kitchen exhaust fans
Water softeners
Steam-and hot-water heating
More than one fireplace
Garage sun decks

Small homes required

Size limits will keep houses small, too. Maximums: 950 sq. ft. for two-bedroom homes, 1,050 sq. ft. for three-bedroom bungalows, 1,100 sq. ft. for three-bedroom 1½-

story homes, 1,050 sq. ft. for three-bedroom, 2-story homes, 1,300 sq. ft. for four-bedroom homes.

Howls of protest from builders and suppliers have greeted the list of exclusions. "Unfair discrimination," cry producers. "We need these features to sell houses," say builders. They also note that 1) colored fixtures are sometimes as cheap as white ones, 2) sealed double glazing often costs no more than storm sash—and works better—and 3) in some areas pipes and heating systems without water softeners clog up soon, costing buyers more instead of less.

Apartments financed with the government loans are subject to rent ceilings. Example: \$80 for an unserviced 1½-room unit.

High land costs a worry

The government's \$150 million will be loaned to builders at the regular NHA rate of 6% through banks, life insurance companies and trust and loan companies. They will get a ½% servicing fee plus \$90 per builder-loan, \$100 per owner-loan or \$80 per loan plus \$10 per unit for apartments. Builders are limited to 25 loans per city.

Builders are grateful for the 15,000 extra starts the money will finance. "A fine gesture . . . what was needed to keep the industry alive," says President Les Wade of the Natl. House Builders Assn. But builders doubt the plan will produce much low-priced housing in metropolitan areas. Land costs are too high.

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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 Oct. 12 by Thomas P. Coogan, president, Housing Securities Inc.:

FHA 5½s

(minimum down, 25 or 30 years)

Immediates: 95-96½ Futures: 95-96½

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 93½-95 Futures: 93½-95

VA and FHA 4½s

(minimum down, 25 or 30 years)

Immediates: 88½-91 Futures: 88½-91

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

	Oct. 9	Sept. 9	Month's low	Month's high
Bid	48½	49½	49	49
Asked	50½	51½	51	51

Quotations supplied by C. F. Childs & Co.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.)
As reported to HOUSE & HOME the week ending Oct. 11.

FHA 5½s (Sec. 203) (b)

City	Price under FHA discount control	Bid by Lenders	Price including allowable fees as submitted to FHA	Price including allowable fees as approved by FHA
Boston local	99	par-101	g	g
Out-of-state	97½-99	95½-96	95½-96	95½-96
Chicago	98	97-98	97a	97a
Cleveland	98	98	97a	97a
Denver	97½	96½-97½	96½a	—
Detroit	97½	96½-97	96½a	96½a
Houston	98	95½-97	94a	94a
Jacksonville	98	95-96	94f	94f
Newark	98½	98½-99	97½a	97½a
New York	99	99	99	99
Philadelphia	98½	97	97½a	97½a
San Francisco	98	97ah	91¾f-94f	94f
Washington	98½	98	97½	97½

* Includes standby, warehousing, construction loan fee and any other fees a local director deems "customary and reasonable."

Footnotes: a—includes 1 point commitment fee only. b—includes 3 point standby fee only. c—includes one point paid by borrower, 3 points by builder for commitment plus construction loans. f—includes 1 point commitment fee and 3 point standby fee. g—no activity. h—very limited market.

► Immediate covers loans for delivery up to 3 months; includes only those loans free of discount control.

► 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.

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, Aksel Nielsen, pres., Mortgage Investments Co.; Detroit, Harold Finney, exec. vice pres., Citizens Mortgage Corp.; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Newark, Arthur G. Puls Jr., pres., Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, W. A. Clarke Sr., pres., W. A. Clarke Mortgage Co.; San Francisco, M. V. O'Hearn, vice pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, vice pres., Frederick W. Berens, Inc.

FHA 5s (Sec. 203) (b)

City	Minimum down*- 30 year		Minimum down*- 25 year		25 year, 10% down	
	Imme- date	Future	Imme- date	Future	Imme- date	Future
Boston local	99-par	g	99-par	g	99-par	g
Out-of-state	94	g	94	g	g	g
Chicago	g	g	g	g	g	g
Cleveland	g	g	g	g	g	g
Denver	g	g	g	g	g	g
Detroit	g	g	93-94	g	93-94	g
Houston	94½	g	94½	g	94½	g
Jacksonville	93½-94	g	93½-94	g	93½-94	g
Newark	g	g	g	g	g	g
New York	g	g	g	g	g	g
Philadelphia	g	g	g	g	g	g
San Francisco	94h	g	94h	g	g	g
Washington	96	g	96	g	96	g

*5% down on first \$9,000; 25% of balance.

VA 4½s

City	30 year, 2% down		25 year, 5% down		10% down or more	
	Imme- date	Future	Imme- date	Future	Imme- date	Future
Boston local	96h	96c	96h	96c	g	g
Out-of-state	88-90	g	88-90	g	g	g
Chicago	g	g	g	g	g	g
Cleveland	g	g	g	g	g	g
Denver	g	g	g	g	g	g
Detroit	89-90	g	89-90	g	89-90	g
Houston	89h	g	90h	g	90h	g
Jacksonville	88-89	g	88-89	g	88-89	g
Newark	g	g	g	g	g	g
New York	g	g	g	g	g	g
Philadelphia	90	g	90	g	90	g
San Francisco	89½h	g	g	g	g	g
Washington	91½	91	91½	91	91½	91

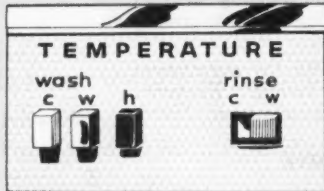
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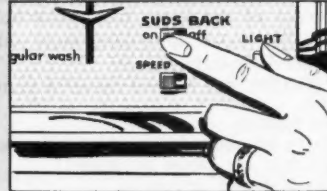
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YOU GET THESE GREAT KELVINATOR FEATURES, TOO

- No gears to get out of order
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- Full 9-pound load
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- 6 new 1958 matching Laundry Pairs. A matching pair for homes in every price class

Dimensions: Washers and Dryers • Width 27" • Depth 28 1/4" • Cabinet Height to Top Surface 36" • Cabinet Height including Backguard 42" • Height with lid open 51 1/4"

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The program will be the biggest boon to small builders (who find it hardest to get private mortgage money) and to small towns where land is still relatively cheap.

Even so, CHMC officials say "many of our local offices are being swamped" with applications. By Oct. 7, loans totaling \$20.5 millions were approved and applications for another \$79 million were in the pipelines.

"Our next important job," says Wade, "is to do something about the high cost of land." What? "We must convince CHMC its appraisals of land are far too low."

Toronto puts \$5 front ft. tax on subdivision lots

Toronto subdividers will have to pay a whopping service charge on future subdivisions. Reason: Toronto's celebrated Metropolitan Government has found itself unable to finance sewage treatment for outlying suburbs.

Rates: \$5 per front foot on residential lots, \$500 per acre for industrial and commercial land, \$100 per apartment unit plus \$1,800 per acre for apartment land. On a 68' lot, which costs builders from \$4,000 up in Toronto, that is a \$300 bite, adding 8% to land costs.

In the past, similar charges have been imposed against individual developments—on a piecemeal basis. The new flat-charge plan originated with suburban Scarborough.

Says Chairman Frank Gardiner of Toronto's Metro: "We will demand assurance from the subdivider that he will pay the charge before we will approve a plan." Is this legalized blackmail? "You could call it that," Gardiner admits.

"The home buyer is the one who will be hurt," comments Reeve Vernon Singer of suburban North York. "While the subdivider may pay the fee now, he and the buyer may not get the service for 10 to 15 years."

COMMUNITY FACILITIES:

Sewer-water tax on idle land held unconstitutional

A novel effort by Albuquerque, N. Mex. to stimulate development of vacant and unplatted land has been ruled illegal.

The city has been collecting a "standby sewer and water tax" from properties which were making no use of adjoining water and sewer lines. Behind the levy lay this city predicament: many a big new housing tract had leapfrogged over blocks and blocks of unplatted land to locate just inside the city limits where land was cheapest. Shopping centers, offices and light industry grew up around them. The city promised to extend water and sewer lines, but the cost of doing so proved high.

City commissioners decided that owners of some properties near the heart of town set their asking prices too high, or deliberately held their land off the market for possible future price gains. Real estate taxes in Albuquerque are low, so it did not cost them much to do this. So the standby sewer-water tax was adopted Feb. 24, 1956 to spur development of by-passed lots. The bite per front foot per year: 12¢ for water, 6¢ for sewers (on corner lots, only the shorter side is taxed.)

Challenging it in court, six property owners (some of them home-builders) pointed out that the regulations levied higher fees on some unplatted lands than on platted properties. Moreover, parking and storage areas, vacant lots by schools and churches and business properties with their own water sys-

tems were exempt. Judge Dan A. Macpherson ruled the ordinance itself valid, but called the administrative regulations "arbitrary" and "discriminatory." So, he held, the whole package is unconstitutional.

Two key court rulings upset two-acre zoning

Two state court decisions have jolted urban planners by invalidating two-acre residential zoning.

In Fairfax County, Va. a circuit court held that a 14-month-old ordinance upzoning the western two-thirds of the Washington, D. C. suburban county is unfair to landowners there and not necessary to orderly county growth. And in New York, a court referee has ruled against a 1954 Sands Point, L. I. ordinance upzoning 2,000 of the town's 2,500 acres from one to two acres, on the ground that the town's aim was "purely aesthetic."

The two rulings parallel a recent Pennsylvania decision overruling upzoning of lots to one acre and 150' front widths (Sept., News).

Vice President C. McKim Norton of the Regional Plan Assn. in New York contends the Sands Point (pop. 1,200) ruling threatens

HOUSING POLICY:

Industry blames second mortgages on discount controls, frozen interest rates

Groundwork for next year's battles over housing policy is being spaded now. Top issues are middle income housing (see p. 45) and:

1. Discount controls. Top housing officials have made it clear they will fight hard to persuade Congress to repeal them. HHFA administrator Albert M. Cole, in his sharpest denunciation yet, has called them "price fixing in its worst form." Says Cole: "The President didn't like the idea. Members of his administration opposed it—including me. Industry doesn't like the idea, as witness the fact that in some sections of the country lenders are simply refusing to have anything to do with it." The upshot, warns Cole, is "second and third mortgages and other gimmicks, as well as disappearing investment funds."

2. Tight money and second mortgages. Congressional housing investigators are aiming at the administration's tight money policy. The Democrat-controlled House housing sub-committee (Alabama's Albert Rains, chairman) started shooting at a two-day hearing Oct. 8 and 9 in Miami. The agenda called for an inquiry into community facilities and second mortgages. But the session quickly turned into a political debate on inflation control. Everyone agreed that community facilities are needed and second mortgages are bad (see p. 40).

Rains called 40% discounts on second mortgages an "outrage." He snapped: "All it means is that home buyers are being cheated." Nobody disagreed, but builders, mortgage bankers and savings and loan men agreed with HHFA's Cole that the fault lies with discount controls voted by Democrats in Congress (among them Rains). Explained Builder Perry Willits: "The very thing which the new mortgage discount controls seek to prevent [i.e. builders from passing along their cost to buyers] is instead furthered by an increasing use of second mortgages. The seller knows in advance that to obtain ready

"the validity of acreage zoning in every metropolitan municipality." The law was adopted, he says, to prevent too-rapid growth, and conformed to a master development plan.

The ruling, RPA officials charge, takes from a town the right of "home rule" on the question of restricting land use to a "comparatively low density, high value, small population basis." Planners say the referee based his decision on "dollar evaluation." Builder William Levitt and Mrs. Fanny Levin, a real estate dealer, attacked the Sands Point ordinance on the ground it reduced their likely profit on 127 acres they bought in 1951 for \$127,000, from \$413,000 to \$159,000 (after \$222,000 in land costs and taxes).

In the Virginia case, a judge held that upzoning was unreasonable (because it cut the rural landowners profits) though "the county can be governed more economically if its population can be concentrated in the smaller eastern area" of the county.

Said the court: "The legislature [did not intend] that the right of the property owner to use his land in a perfectly legitimate manner . . . should be abridged because such use would not be in the interests of the county from an economic standpoint."

cash he must dispose of a second mortgage note on the market. His only means of anticipating the discount which will always be involved is to raise his purchase price. . . . Discount control may well defeat the fundamental purpose of the new Housing Act to revive FHA and again make possible moderate and low-cost housing."

3. Public housing. The administration will not ask Congress to authorize any more units in next year's housing law, insiders say. PHA already has a backlog of 156,216 units—66,200 uncommitted (from fiscal '57 and '58) and 90,116 (from previous years) under annual assistance contracts but not yet started. Starts have been averaging only 8,640 for the last two fiscal years (7,286 in fiscal 1956, 9,994 in fiscal 1957). At this rate, the backlog will last 16 years.

Public housers will try to get income limits raised, both for admission and for continued occupancy. But Capitol observers call their chances for success slim. Top income for admission, for families of four, is now \$3,800. It is in force in ten cities: Peoria, Ill.; Hamtramck, Ecorse, River Rouge and Detroit, Mich.; Anaconda, Mont.; Bridgeport, Waterbury and Greenwich, Conn. and Buffalo. In these cities, income ceiling for staying in public housing is \$4,750 except in Detroit, where it is \$4,700.

4. Urban renewal. A 9-member Senate sub-committee on housing headed by Alabama's John Sparkman will begin delving into it this month. Hearings are scheduled for these six cities:

Chicago, Nov. 2, 4, 5; Portland, Me., Dec. 5, 6; Pittsburgh, Dec. 9, 10; Philadelphia, Dec. 12, 13, 14; Huntsville, Ala., Dec. 27, 28; Mobile, Ala., Dec. 30, 31.

Basic issue is whether the federal government should cut back grants-in-aid for renewal, as part of its battle to keep inside the \$275 billion national debt limit, and let states take over both the job and more tax areas to finance it.

NEWS continued on p. 45

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ML-10B

VIEWS ON THE NEWS:

MIDDLE-INCOME HOUSING

Is it a phony issue?

By Gurney Breckenfeld

For two years, pressures have been building up to push the government into a vast new program of middle-income housing subsidy. Next year looks like the time the fight will be joined in earnest. There are three reasons:

1. Democrats need an issue to curry favor with liberal elements in northern cities to offset gains Republicans are making with their pivotal Negro voters.

2. Advocates of middle-income housing programs are winning more and more converts, chiefly with appeals to emotion that often ignore some of the relevant facts. Even NAHB, obsessed with the notion that builders are "pricing themselves out of their market," declared two months ago that the nationwide need is so acute it "could grow to emergency proportions if something is not done about it."

3. Up to now, building interests have muffed their opportunities by continuing to flog the dying public housing program instead of pushing alternative plans to rehouse the thousands of families about to be displaced by highway construction and urban renewal. Now, the cry is out that renewal may be stymied if more middle-income housing isn't built.

Question of definition

What is middle income? What can a middle income family buy or rent? Over the first question, there is much confusion; over the second much controversy.

The Senate housing subcommittee headed by John Sparkman (D, Ala.), legislative center of efforts to enact a middle-income housing program, has accurately defined middle-income urban families as earning from \$3,814 to \$6,091 a year. This is as of 1955, latest year for which Census figures are available. "Urban areas", however, include all towns of 2,500 population or more. In metropolitan areas, the only places where a middle-income housing problem is supposed to exist, incomes are higher. How much higher? There are no current figures.

Moreover, as Economist Louis Winnick points out: "There is not one, but a very large number of middle-income distributions, each with its own middle group," he says. "The middle-income group in Westchester County has a much higher income than the same group in a Southern town. This is sometimes overlooked by 'housers' who base their interpretations on comparisons of middle-income figures for the nation-at-large, including rural families and unrelated individuals, with costs of buying or renting new units in large metropolitan areas."

Winnick refers to a June pronouncement by the pro-public housing National Housing Conference, which was swallowed uncritically by much of the nation's press. The conference concluded: "Only one urban family in six is qualified by income to buy a new house. . . . Private builders are serving less than 20% of the people."

Winnick, who has done much of the research for ACTION's forthcoming study of impediments to better housing (H&H, Oct.), notes that more relevant data make such claims of a "middle income housing problem" shrink:

• In 1955, about half the families who bought new FHA or VA homes were in the middle-income (\$3,800 to \$6,100) bracket.

• Two-thirds of all the new homes built in 1955 could have been bought by middle-income families willing to buy a house priced at 2½ times their income.

• In the second-hand market, an even bigger percentage of good housing was available to middle-income families.

• Among FHA home buyers in 1955, those with incomes from \$3,600 to \$4,188 bought houses averaging \$10,242 (including closing costs). And they constituted 11½% of FHA's new home business. Those with incomes from \$4,200 to \$4,788 bought \$10,900 houses—and accounted for another 15% of FHA's new house volume.

Concludes Winnick: "It's hard to escape feeling that the middle income housing problem is real only for families in high-cost cities [e.g. New York, Chicago, Boston] who wish to live in the center—and even there only for families seeking new units."

Legislative outlook: stormy

At its next session, Congress is likely to consider at least three ways to boost middle-income housing.

1. *A huge new credit subsidy with a new bureaucracy to manage it.* This plan is proposed by Sen. Joseph Clark (D, Pa.). It is a variant of one urged by the National Housing Conference. The government would guarantee debentures issued by the Natl. Mortgage Corp. The corporation would make low-interest loans to co-operatives and nonprofit housing ventures.

2. *Higher income limits for public housing.* The ceiling is now \$3,800 (where the middle third of US incomes begins). Public housers want to raise this directly, or indirectly by bigger exemptions for hardship cases or big families.

3. *Pull FHA down to take in lower-income groups.* One way would be a vastly increased Sec. 221 program at interest so low it would have to rely on Fanny May special support financing (i.e. printing press money), as proposed by Sen. Sparkman. Another would be to soften up Sec. 203 (i), FHA's bargain basement. The Sparkman plan seems to have the best chance, though it is inflationary. But all will face stiff opposition.

The biggest push for more middle income housing aid comes from New York City, which indeed *does* have a problem—a problem so bafflingly big and complex it is almost in another housing world from the rest of the nation. Most of it stems from sheer size and years of municipal neglect. In addition, New York has rent control (and no political prospect of getting rid of it), a huge and exploding minority slum ghetto, a long history of obstructive attitudes by municipal officials.

Middle income housing pleaders usually shy away from a forthright declaration that they mean in-town rental units. But realism compels the inference they do. The trouble with rental housing up to now, as everybody in the building business knows, is that it could not be financed in today's investment climate—notably because of FHA's uncompromising nitpicking: digging through construction cost figures years after it has approved them, threatening builders with future disapprovals if they don't jump through the hoop every time FHA finds one. Currently, rental building is rising again. But it is a boomlet, not a boom, so far. And it has changed things only a little—and not notably in the cities with the problem.

The suburban haven

The plain fact is that FHA-backed sale housing on cheaper suburban land is already answering the needs of thousands of middle income families. Indeed, that is precisely what FHA was created for. The problem is in central cities, where land costs make rental the only answer. But, as Chicago's James Downs has observed (Jan. '56, News), the high cost of labor—janitors, elevators operators, maintenance men—has driven the price of apartment living sharply above the cash cost of single-

continued on p. 49; NEWS continued on p. 46



LOUIS WINNICK, ACTION economics consultant, says problem is confined to "high-cost cities."

HOUSING MARKET:

A business of chance

Local market research is scanty, but few builders even bother to use what there is, H&H survey shows. 'Give them time; they'll learn,' advises Rogg.

How much does the average home builder know about his local market? The evidence points to a disappointing answer: *far too little*.

Despite slumping sales, a HOUSE & HOME survey indicates builders are continuing to violate a cardinal rule of other businesses: don't put your money into a new product without first studying your market. The average builder is still flying into his next project by the seat of his pants. He's running on hunches or playing follow the leader.

One successful west coast builder (who picks up every piece of market research he can find) gives this description of how his fellow builders plan ahead: "You take any 10 builders in any part of the country. Of the 10, one will hit the right house in the right area and make a hit. The other nine guess wrong. They suffer through their errors until they've sold their inventory. Then they move into No. 1's successful orbit and copy his houses. Then comes saturation and all 10 have to start over with something new."

No progress since '20's

Robinson Newcomb, Washington housing economist, comments: "The housing market is roughly as large as the auto market. . . . It needs much more basic local research than the auto market but obviously is not getting such research. . . . I doubt that local research in housing markets has progressed very much since the 20's."

Much evidence supports him. The number of cities with housing research programs of any kind is small:

• Portland, Seattle, San Francisco, Los

Angeles, San Diego all have privately-financed real estate and housing reports—not all produced or financed by the same agency in the same way. But they have similar formats, covering starts, vacancy ratios, FHA and VA applications, mortgage and deed filings, employment and population trends. Portland, San Francisco and Los Angeles also report typical house sales by districts—with detailed descriptions of the houses.

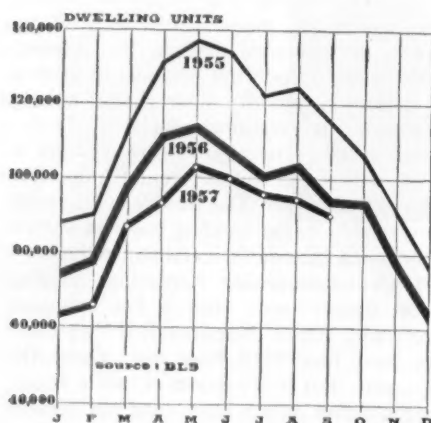
• Miami has the monthly research of the University of Miami's Bureau of Business and Economic Research covering starts, filings and vacancy ratios plus periodic special studies land and area growth patterns.

• Some home builder associations gather limited data. Wichita reports starts and builder plans. Similar reports are produced in Charlotte, Memphis and Tulsa. Builders in Louisville turned out one of the best market studies last January. But all builder reports are premised on the accuracy of reporting builders—something which builders, themselves, admit is questionable.

• In Chicago, best indicator of the market is a monthly tabulation of permits by Bell S&L Assn.

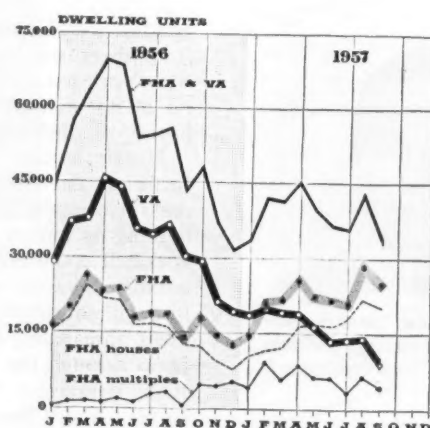
• Among state governments, New York does almost the only job of local housing market fact-gathering. It publishes trends and starts for each part of the state monthly.

• FHA offices do much local market research but keep most of it secret on one pretext or another, despite complaints that this doesn't square it with FHA Commissioner Mason's policy that FHA doings must be in



HOUSING STARTS totaled 90,000 in September—88,000 private and 2,000 public, off 5% from 95,000 total starts in August and down 4% from 93,900 starts in September '56. Private starts dropped 5% from August's 92,600.

The seasonally adjusted annual rate dropped from 1,010,000 in August to 990,000 in September. Total starts for the first nine months this year stand at 793,400. This is a little more than 10% below the 883,300 starts in the first nine months last year.



FHA AND VA APPLICATIONS: FHA applications on new units took a surprising drop in September. They totaled 24,927—20,440 homes and 4,487 multi-family units—off 14% from August but 75% above September 1956. This decline was partly offset by more applications on existing houses: up 5%.

VA appraisal requests on proposed units totaled 14,008, off 64% from August. (But VA changed its report period. September figures cover Aug. 25-Sept. 30, concealing a true decline of about 75%.)

Present research criticized

At least one housing economist sees good reason why builders ignore much local market research available to them. Uriel Mannheim, economist with Housing Securities Inc., lists these shortcomings of most research now available:

1. Reports present such volumes of statistics that they becloud, rather than clarify, the market.
2. Report editors make only half-hearted efforts to relate the meaning of each series to the actual behavior of the building market.
3. Many reports are oriented toward real estate and mortgage investment rather than to building needs.
4. Most reports cover the immediate past and extend to the present but make little effort to project future trends.
5. Many reports are too generalized, do not give enough area breakdowns.
6. Time lags in most reports leave the builder ignorant of important recent market shifts.

Says Mannheim: "We can't expect the builder to be a top-notch statistician and interpret the meaning of many series of statistics to piece together a single picture. It is up to editors of the reports to explain the meaning in simple terms."

Mannheim has studied seven of the better reports published (Los Angeles, San Diego, San Francisco, Portland, Seattle, Miami and Louisville), concludes that even these leave huge gaps in coverage. His rating of the seven by report categories of prime importance to builders:

Housing volume: *good*; financing: *poor*; inventory of unsold homes and vacancy rates: *some good, some poor*; real estate activity, *good*; sources of financing, *poor*; delinquency rate, subdivision activity and construction costs, *poor*; housing demand factors, *fair*.

His nomination for the best local market research in the US: the *Residential Research Report* published in Los Angeles.

a "goldfish bowl." Builders in Memphis who help FHA gather its facts, probably see more data than builders in any other city.

Builders ignore research

Even where reliable market research is available the astonishing fact is that few home builders use it. For example:

Portland has one of the best housing research reports—a 104-page quarterly called *Portland Real Estate Trends*, containing maps, charts, tables and pictures (Dec., '54 News). Cost: only \$5 per copy. Some of the information is of no value to a home builder and it lacks some facts a builder should have. But it has 20 times more good information than builders in many other cities can get.

What use do builders make of *Trends*? Lamar Newkirk, HOUSE & HOME's Portland correspondent, reports: "There are a lot of realtors, appraisers, bankers and others who use *Trends* but I've spent three days talking to builders and haven't dredged up any indication that they generally read much but handouts from NAHB and magazine and newspaper articles—and these irregularly."

The local HBA office has a copy of *Trends* and there is a steady series of requests to see it—but not from builders. Prospective home buyers stop to read it.

One Portland builder who doesn't make a move without studying the facts in *Trends* is Frank Evans. He says: "It gives me an idea of local conditions. Anyone in business needs all the statistics he can find. The *Trends* report is the only thing available even though it doesn't cover all the territory I wish it did."

Builders in Miami have one of housing's

LOCAL MARKETS: Overbuilding feared in San Diego as starts rise, demand drops

knowledgeable economists in their midst—Dr. Reinhold Wolff of the University of Miami. He has been interested in housing since 1948 when—ironically—the Home Builders Assn. of South Florida gave him \$1,000 to set up a housing study and general economic outlook. Since then: “I get a minimum of support from builders,” says Dr. Wolff. He adds: “Perhaps it’s just as well. I often say things builders don’t like.”

Like it or not, the research is there for builders to use. So how do most Miami builders plot their course? *HOUSE & HOME* Correspondent Fred Sherman reports that on Sept. 29 Tandy & Allen, New Jersey builders, started their first Florida tract southwest of Miami. Their eight models included some ideas new to that area. The next week Sherman’s phone jangled repeatedly as builder after builder called to ask how Tandy & Allen’s sales were going. Two explained their interest: they had already put draftsmen to work copying the floor plans.

Local HBA President Vincent DeMeo concedes frankly: “When we hear of somebody who is selling houses faster than the rest we rush out and copy his product without giving too much thought to factors that led to his success. We are just potshotting.”

A few encouraging signs

There are some encouraging signs in this predominantly dismal picture. Both Miami’s Bureau of Business and Economic Research and the independent First Research Corp. of Miami say they have made extensive market studies for non-Florida builders interested in building in Miami but cagey enough to study the market before making the move.

One classic example of tailoring a plan to market research was the move of Dallas’ Centex Construction Co. into the Chicago market—a result of a detailed market analysis shown Centex President Tom Lively by the Commonwealth Edison Co. Validity of the finding is suggested by the Centex sales record of 574 houses in eight months.

Memphis builders, with the studies by the local FHA and their own association to guide them, have made plans accordingly. Thus Herbert Hobbs, who has built luxury homes for years, notes that the latest FHA survey indicates the demand for luxury homes is on the downgrade. He’s ready to move into the \$15,000-\$18,000 bracket (if he can find the right land) which FHA says is the best current market. Jack Renshaw, Kemmons Wilson and Wallace E. Johnson were planning cheaper homes, are now considering a change to that same \$15,000-\$18,000 bracket.

‘They’ll learn,’ says Rogg

Builders ignore local market research in the face of repeated advice from the experts that they’re making a mistake.

NAHB Economist Nat Rogg has written a widely circulated treatise on what a builder can and should get in the way of local market analysis—detailing even what the builder can get at practically no cost. He suggests as a minimum that a builder should know what his competition is offering (and most do). But how many builders have these basic facts which Rogg also recommends: inventory of unsold new homes, volume of new building, source of financing, employment and income, population trends, migration and mobility? Rogg’s estimate: a very, very few.

“By no means are builders doing adequate local market research,” Rogg says. “But you can’t expect them to change overnight. It’s been a short time since they came out of the seller’s market into a buyer’s market. Give them time, they’ll learn.”

San Diego: The crest of the three-year boom seems to be passing. Builders now fear Navy plans to build 1,000 Capeharts (priced at \$16,200 plus land) will produce another indigestible glut of homes like the one the government foisted on the city during the Korean war (Nov., ’52, News).

For the last year, San Diego has stood out as a hot market amid housing’s general slump. Builders from other cities, especially Los Angeles, have been moving in. But now that starts are rising sharply, demand for new housing—as reflected in population increase, industry hiring plans and vacancy rates—is beginning to fall.

Warns Executive Vice President Charles A. Taylor of the local NAHB chapter: “It is possible that we can build ourselves into a temporary oversupply, and that can be very costly, even ruinous, to the builder who has not geared his operations accordingly.” Adds Taylor: “I’ve never seen so much on the boards. And four more builders from out of the area are coming in with tremendous plans.”

Builder Dick Shattuck concurs: “If these projects are built, I’m afraid we’re going to be overbuilt.”

These figures bear out builders’ worries:

- Starts are up one-third over the first half of last year (6,806 vs. 5,112). Rental construction is up nearly 100% (1,704 units vs. 752).

- Population growth is slowing. It was up almost 20,000 persons, from 425,955 to 445,825, from June 30, 1956 to June 30 this year. But 11,000 of the gain came in the last half of ’56, only 8,600 through mid-1957. This dovetails with word from Convair that 8,000 of a planned 9,000 employees for its new missiles plant on Kearny Mesa are already at work and housed. Aircraft (and missiles) is San Diego’s biggest industry.

- In the second quarter of this year, according to a survey by Statistician C. Blake Ross of the city planning department, builders, for the first time recently, were starting houses faster than the number of occupied homes in San Diego was rising.

With land prices up sharply in the last three years (from \$2,000 to nearly \$6,000 an acre), cheapest new homes now sell for \$12,500. Most tracts are in the \$15,000 to \$19,000 bracket, but Builder Ken Glabebrook reports demand “really good” for his houses at \$31,000 to \$33,000.

Builder Stan Scott, regional NAHB vice-president, calls demand “not quite as heavy as it was.” He noted that classified ads in local papers for apartments to rent have shot up from 6” to 1½ columns.

Pittsburgh: Better design and more sales effort are paying off. “Cautious optimism prevails,” reports Executive Secretary S. P. Parisi of the local home builders. Starts may be off 15 to 20% from last year, but Parisi says dollar volume should be down less because builders are selling bigger houses. “Almost all are \$20,000 and up. Those who offer sharp design are faring well.”

Split levels are the best sellers in all price classes. In the fast-growing eastern suburbs, Sampson-Miller is ahead of its 1956 pace. “New designs are doing the trick,” Harold Sampson says. “The tri-level is the best bet. The old standbys are not moving. Sales of two-story houses and bungalow types are falling off. Though Sampson sold 21 split-levels at over \$20,000 in the last three weeks of September, it has done best this year in the \$14,500-17,000 bracket.

Builder Edward M. Ryan, who also expects to top last year’s volume, says the “magic formula” is a four-bedroom, two-bath, two-car-garage split level—and improved selling. “We’ve simply worked harder,” he says. “Where we used to dismiss a prospect if he seemed hard to sell, now we knock our brains out helping him solve his problems, whether it’s financing, location or whatever.”

Chicago: Home building has continued on an even keel since March in the six-county Chicago area. Myron H. Fox, president of

continued on p. 49



Ft. Worth: competition brings best homes yet to '57 parade

If Ft. Worth was typical, National Home Week found builders across the nation meeting their more and more competitive sales market by building the best houses in years. The 21 homes (price range: \$15,900 to \$30,000) in Ft. Worth’s parade of homes (photo above) drew crowds, too—75,000 by builders’ count. A circus tent of exhibits (foreground) was the main entrance. Behind it, in a smaller tent, cartoon movies kept children entertained while parents house-shopped.

More space for the money seemed to be

the keynote. One house, by Thomas Buckner, had 1,800 sq. ft. for \$17,500, including lot. Builder Orein Browning offered 1,513 sq. ft. for \$15,900. Other notable features: 1) unusually attractive kitchen-family rooms, 2) glamorous oversize bathrooms with more storage areas and better hardware than is usually found in builder-homes, 3) better storage throughout the house—larger closets, built-in drawers and shoeracks, 4) attractive patios, 5) offset garages permitting bigger garages on narrower lots, 6) oversize garages.

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LOCAL MARKETS: Dayton prefabber starts first Chicago tract

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Bell S&L Assn., puts the figure at about 3,000 units a month. Bell's data shows starts totaled 21,638 through August, which represents about a 25% decline from the same eight months last year.

A fourth big mobile builder has entered the Chicago market. Huber Bros., Dayton prefabber, has opened a 531-home tract in Arlington Heights on the northwest side. It is just east of a new 559-home project by Winston-Muss of New York, which will also have a 100-store shopping center. (Other newcomers: Centex Construction of Dallas, F&S Construction of Phoenix.)

David Muss says builders' best sales bet is to upgrade, because buyers' tastes have risen along with their incomes. As a result, he says the market is better above \$17,000 than below. Chicago buyers astound him with big cash down payments. "Quite a few have 50% and some even pay all cash," he says.

Miami: Starts of new houses in Dade County this year are down slightly but starts of rental units have more than doubled.

Seven-month figures from the Bureau of Business and Economic Research, University of Miami, show 7,354 starts of one and two-family units, down 7.2% from the first seven

months last year. Apartment unit starts rose 110.4% in the same period, from 2,233 to 4,698. Combined figures show an 18.6% gain in all starts.

Boston: Lack of land, not lack of mortgage money, is the builder's big stumbling block in metropolitan Boston.

And the land shortage is deliberately rigged against home builders, cries Charles R. Bragg, managing director of the local home builders. "Transportation has been unable to keep up with building and we can't go out to the distant towns where there are no zoning problems. The belt beyond Wellesley has had a terrible reaction, and the town fathers have set up an iron curtain of zoning where logically the next houses should go."

Adds Builder Charles P. Piper: "Most small builders don't have one lot ahead. We're building now in towns with no public sewer lines. The townspeople don't want new homes to burden their schools, so planning boards are stalling. They'll turn you over to the board of health, and the board of health says your land isn't right for a sewage disposal system. High bonds are required of builders, high enough to hamstring the little guy."

Starts are down about one-third this year.

Permits are off 38% for the first eight months (5,170 vs. 7,143 last year). Most popular price bracket is \$15,900 to \$17,900. Worst is the lowest range; buyers who want them can't qualify for loans.

Most builders faring well have upgraded their houses, built from 20 to 40 a year. The big exception is Campanelli Bros. who will build 1,100 this year, in several towns.

Phoenix: Greatest impetus to home sales—of all things—is a shift in huge air masses. In recent summers, cool, moist air from the Gulf of Mexico has moved over the mountains down to this hot desert area, producing heavy rainfall and high humidity. Intense irrigation adds to the effect.

Result, says H&H Correspondent Dorothy Jane Esser, is that "People who have lived in air-conditioned Phoenix houses for years are shopping around for better air-conditioned houses. Evaporative coolers no longer work in the July-August humidity. Buyers demand more efficient units with the low operating costs of evaporative units. This means the builder must have his three-bedroom house engineered for a two-ton unit that will cost only \$20 to \$30 a month during the worst of the summer. And people demand design changes: the big picture window is out; overhangs must be much wider."

MARKET BRIEFS

FHA grows a backlog

FHA is in another processing jam.

At mid-month, FHA offices in city after city were from a month to nine weeks behind in handling applications. Mortgage men reported Philadelphia eight weeks behind. Florida and Georgia offices seven to eight weeks, Washington nine weeks, Boston a month to six weeks, Cleveland six weeks.

To cope with the sudden crisis, FHA told 20 of its 71 insuring offices to go on overtime schedules, work six days a week. In Washington, D. C., it approved use of fee appraisers.

"Two weeks should be the maximum processing time," warns Vice President Robert M. Morgan of Boston's Five Cents Savings Bank. "Otherwise you kill sales. FHA is effectively cutting down realty transfers."

What caused the backlog—the agency's first since 1954? Total FHA applications, hovering around 48,000 since April, spurted to 57,500 in August. They slipped to 55,047 in September as applications for new units fell 14%. Applications on existing houses are up 100% in some cities. Equally important, say officials, budget cuts imposed by Congress had forced FHA to slash its field force. Detroit, FHA's busiest office, is an extreme example: a year ago it had 110 employees. Lay-offs and resignations have trimmed the staff to 70. In Philadelphia, Mortgage Banker W. A. Clarke comments: "The salary scale is so low they haven't been able to replace people."

• • •

In Washington, FHA is allowing use of fee appraisers only on existing houses. Lenders can pick fee appraisers from a list of eligibles if would-be buyers will pay \$25 extra in appraisal fees to speed processing of their papers. FHA planned to take another look Nov. 1. If the backlog is down to normal

levels (two to three weeks), then all work will go back to staff appraisers.

Officially, FHA has always considered fee appraisers undesirable except in special cases (like its new program to get FHA into small towns, Oct. News). Main reason: FHA fears private appraisers may find themselves in a conflict of interest as they appraise houses being sold by brokers or builders with whom they have ties.

FHA didn't shift appraisers to Washington from other offices because the shortage is nationwide. One reason: the average FHA appraiser makes \$5,540 to \$6,250 a year, much less than he could make in private business.

Rental boomlet (cont'd.)

Evidence of rental housing's comeback keeps piling up. In fact, the upsurge seems even stronger than it did three months ago (Aug., News). Items:

- In the Los Angeles area, permits for multiple-unit buildings for the first seven months this year are up 51%.

- Around San Francisco, rental permits are up 37%, now account for nearly a third of new housing, according to an FHA study based on BLS data. One reason for the gain, says the Bay Area Real Estate Research Committee, is the lowest vacancy rate since 1950: 1.1% in FHA-insured apartment units.

- In Milwaukee, the boom is confined chiefly to duplexes and four-unit buildings. Permits for duplexes in Milwaukee County in the first eight months this year totaled 1,170, up 16% over the same period in 1956. And 1,065 permits for apartment-house units point to the highest rate of rental building since 1950's all-time peak.

- BLS data for the first four months this year (latest available) shows starts of five-or-more-unit apartments were up 20%; starts of two-to-four-unit housing were up 4%; one-family starts were off 18%.

Middle-income housing: is the issue real or phony?

continued from p. 45

family homes. Under present financing, single-family homes are all the middle-income market around big cities is likely to get.

In a lot of cities, experts of varied persuasions agree there isn't any middle income housing problem at all: Atlanta, Los Angeles, Washington, Detroit, Milwaukee, and Seattle, for instance.

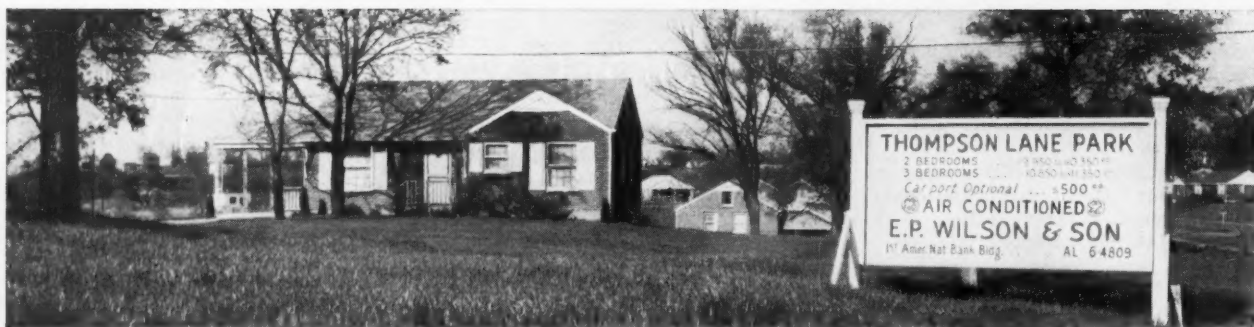
All this is no comfort to the \$70-a-week Manhattan office worker who finds a one-room apartment in a good East Side Manhattan neighborhood costs from \$125 up. Middle income housing is not a completely phony issue. There is just enough real problem so building men will ignore it at their peril. But middle-income housing is being advocated with irrelevant statistics, loaded surveys and endless repetition of the unsupported (and unsupported) cry that middle-income families are "totally ignored." Middle-income housers are still disguising a big city muddle as a national problem.

The danger is that a legislative solution for problems of a few metropolises may be given national scope. If this happens, housing markets will surely be disrupted—needlessly. Hoping to forestall such developments, NAHB is taking the right tack in trying to get FHA's rental housing program going again.

Even in big cities, lack of middle income housing is a symptom of the trouble, not the root cause of it. For basic causes, you have to dig deeper—to inflated land values, inequitable tax assessment, lack of housing code enforcement, bootleg profits in slums, racial ghettos, rent control, municipal corruption.

Middle-income housing proposals are only a poultice. They leave untouched the underlying forces which have made so many cities sick.

NEWS continued on p. 51



General Electric *Thinlines* completely air condition 30 homes in Thompson Lane Park, Nashville, Tennessee.

General Electric *Thinlines* Help Nashville Builder Sell Houses

"We wanted an air conditioner thin enough to fit neatly through the wall yet powerful enough to cool a whole house," says John Wilson, builder of the Thompson Lane Park Project in Nashville. "That's why we decided on General Electric *Thinlines*."

"*Thinlines* sure helped us sell houses! Better than 90% of our customers wanted them. And they could be included in the FHA or VA mortgage."

Mr. Wilson found that just one 1-hp *Thinline* (10,500 BTU's) could completely

air condition an 800-square-foot house. In his larger homes just two *Thinlines* were needed.

Consider compact, powerful *Thinlines* for your next job. They're so thin they fit easily almost anywhere—in windows or right through the wall. And there's no plumbing or ductwork needed.

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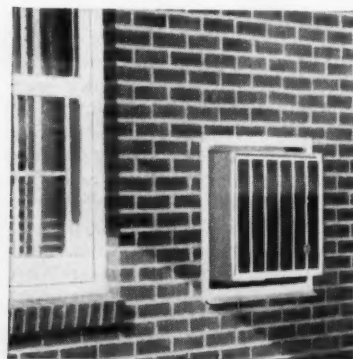
On the inside there's no unsightly overhang because the *Thinline* is only 16 1/2 inches deep. And the *Thinline's* smart, trim styling blends neatly with any décor.



Leave an opening about 27 inches wide, 23 inches high to install General Electric *Thinline* through wall. Adapter kit makes it easy.



Slide the *Thinline* in later. Six screws make a strong and weather-tight seal.



On the outside *Thinline's* aluminum grille looks well with the building—keeps its good looks for years.

Sunpapers



THIS NEIGHBORHOOD FAILED: Waverly, a 75-year-old former village of cheap houses, deteriorated to rockbottom slum by 1950 (left), even though the steeple of St. John's Episcopal Church preserved a half-dingy dignity amid surrounding blight. The 23-acre neighborhood, 2 mi. north of Baltimore's city hall, became one of the nation's first federally aided redevelopment projects. It cost over \$1.5 million to rebuild, now contains 24 apartment buildings several recreation centers (right).

Ralph Dohme



URBAN RENEWAL:

Neighborhood identity saved one area from blight, lack of it rotted another

When Baltimore's earnest, eloquent James W. Rouse speaks on urban renewal, experts listen with respect. Mortgage Banker Rouse, 43, is an expert's expert. He was first chairman of the citizen advisers for Baltimore's pioneering efforts at rehabilitation. He helped found the city's celebrated Fight-Blight Fund. As a member of MBA's board of governors, he has headed committees on minority housing problems. He was chairman of the HHFA advisory subcommittee whose report to President Eisenhower in 1953 led to putting the words "urban renewal" and their broader concept of attacking slums into the Housing Act of 1954.

Probing into the essence of what makes some parts of cities decay, while others grow old serenely, Rouse has decided the critical influence is neighborhood identity.

Neighborhood identity is old jargon to planners, but in redevelopment's rush to blast old neighborhoods off the map and replace them with massive modernity, has its vital role been overlooked? Rouse fears so.

"Many efforts so far" at renewal, he contends, have "failed for having failed to create

neighborhoods"—identifiable neighborhoods "given shape and definition by natural boundaries like parks, playgrounds, schools, hospitals, public buildings and, most important of all, highways. . . . The same is true of redevelopment and public housing projects."

In such Gargantuan rebuilding, Rouse argues, "the city is out of scale with the human being. He has no sense of capacity to deal with problems as he sees them. He's lost, his family is lost in overwhelming sprawl."

Good neighborhoods, Rouse warns, "must be protected from the bad apples in the barrel (i.e. nearby slums) because the worst infects the good—and it is bound to spread without any fire stop."

In two recent talks, to the conference on highways at Hartford and to an ACTION workshop in New York, Rouse has illustrated his thesis with the story of two old villages that became part of Baltimore (see photos). "Waverly had no natural protection from the slum force of the city. Its streets fit the Baltimore street grid. There were no buffers. In time, you couldn't find Waverly. Because the houses were older and cheaper, they became occupied by lower-income families. Gradually, they deteriorated." By 1948, Waverly was sunk. It was one of eight slums marked for Baltimore's first redevelopment—at a cost of \$1.5 million.



ROUSE



THIS ONE DIDN'T: Hampden, a former village of the same antiquity, only a mile from Waverly and just 3 mi. from Baltimore's center, was protected by natural boundaries like a railroad and a park. Able to maintain its neighborhood identity despite problems of density and bad zoning similar to Waverly's, it survives as a lower middle class area of well-kept, old-fashioned houses (left) or neat, if bleak, newer ones (right).

Photos: Ralph Dohme



Hampden, on the other hand, is a "topographic island." A deep cut to the east and south became a city park. To the west, a ravine carried a highway and main railroad which served the old factories that gave the village birth. Hampden's 75 year old homes are "as aged as some of Baltimore's worst slums." The area is "overbuilt with brick row houses, pockmarked with spot commercial zoning" and, for years, has been occupied by low and lower-middle income families. "But Hampden is no slum. It is not marked for demolition nor, despite spots of poor maintenance, is it regarded as blighted." It is a neighborhood with pride enough to count its war dead and build a monument to them. It has its own churches, shopping street, community life." Had it not been protected by natural topography Hampden, as the oldest and lowest income area in its part of the city, would surely have been infected by the soullessness and hopelessness which spreads through the inner-city, killing residential communities."

PUBLIC HOUSING:

PHA builds pilot project of scattered prefabs

Public housers are trying prefabs again.

They've been used before—notably during World War 2. And Knox Corp., the Georgia prefab firm, built a small project at Waynesboro, Ga. in 1951.*

Now, with PHA in Washington keeping a close watch, a pilot project of 20 units of prefab public housing is rising in Cedartown, Ga. (pop. 10,200).

The units—brick veneer, single-family and duplex with one, two and three bedrooms—are going on seven scattered sites. PHA has decided to experiment more with Chicago's idea (May '54, News) for thus dodging public housing's much criticized institutional look. Moreover, PHA figures that scattering units around a community will reduce their impact on public services and make their eventual sale easier.

The program has influential support—notably from Sen. Homer Capehart (R, Ind.), of the Senate banking committee.

The Cedartown units were engineered by National Homes. PHA says they will cost just under \$9,938 per unit, including some administrative overhead plus a niggling \$449 per unit for land and site improvements.

Shakeup of New York housing authority asked

Charges that many of New York City's 85 public housing projects are becoming slums through mismanagement have been confirmed by the city administration itself.

City Administrator Charles F. Preusse has completed an investigation of charges made by the New York *Daily News* (April, News), concludes that most of them are true. His recommendation: a top-to-bottom reorganization of the housing authority. He proposed specifically that the present five-man board (with four non-salaried members) be replaced by a three-member board, all of them paid to work full-time. He also suggested naming a citizens' advisory board and abolishing the post of executive director in favor of a general manager hired by and responsible to the authority chairman.

(Preusse recommended in a preliminary report last June that the private police force

continued on p. 54

* Discovering, Peter Knox once charged, that "restrictive PHA rules" made it cost \$1,818 more per unit than nearly identical Knox prefabs built there with private financing the same year.



New Armstrong Cushiontone Roof Deck contributes to the luxurious appearance of the open-beam interior in this model home. At the same time it helps keep the room quiet and peaceful.

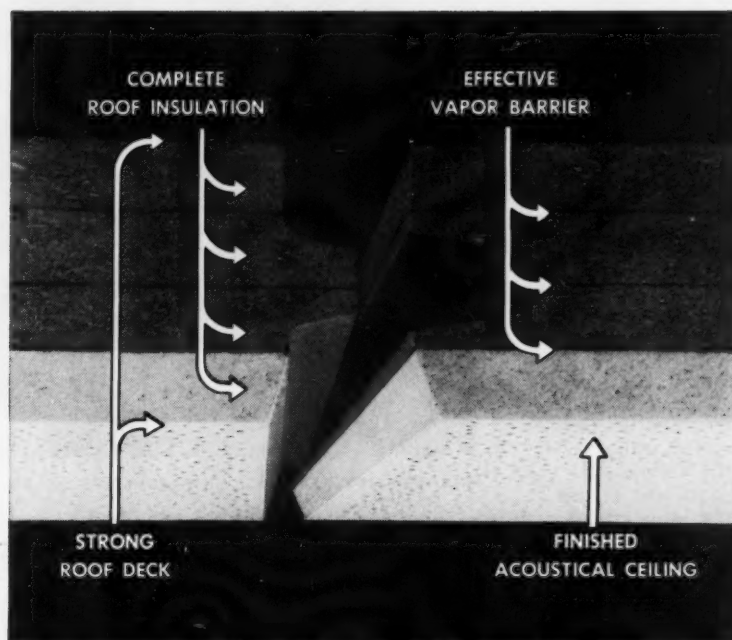
New Armstrong Cushiontone sound conditions

Here's a new material that makes the popular open-beamed home easier to sell than ever before.

New Cushiontone Roof Deck gives you the dual sales appeal of distinctive open-beam ceilings and the modern comfort of sound conditioning. The luxury look and extra comfort these features add to your homes help convince prospects that your home gives them more value for their building dollar. What's more, the casually beau-

tiful Full Random pattern of sound-absorbing perforations is still another selling feature in your favor. Properly merchandised, a Cushiontone Roof Deck home can be the biggest building attraction your area has seen in years.

Armstrong Cushiontone Roof Deck is an exceptionally strong material made of multiple layers of $\frac{1}{2}$ " asphalt-impregnated fiberboard. It provides roof deck, complete roof insulation, vapor bar-



New Armstrong Cushiontone Roof Deck is a 4-in-1 material that provides roof deck, insulation, multiple vapor barriers, and finished acoustical ceiling in one fast, simple application. It needs only beams to support it and built-up roofing to weatherproof it.

Roof Deck open-beam interiors

riers, and finished acoustical ceiling in one material and in one application. Cushiontone Roof Deck is prefinished with two coats of washable white paint and will absorb more than half the noise that strikes the ceiling surface. It is avail-

able in 2' x 8' panels, 2" or 3" thick.

Send for free twenty-four-page booklet that gives full details on how to build with Armstrong Cushiontone Roof Deck. Write to Armstrong Cork Company, 3911 Sixth Street, Lancaster, Pa.

Armstrong BUILDING MATERIALS

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Cushiontone® Ceilings

around the city's projects be doubled. So the authority assigned former Police Commissioner Arthur W. Wallander to study ways of improving its 236-man force. After six months, Wallander reported that 250 more patrolmen plus a "hard-hitting and uncompromising attack" are urgently needed if housing authority property and tenants are to be protected.

Preusse pads his final report to Mayor Robert F. Wagner with praise for the authority's planning and supervising work. But he cites these instances of poor management and maintenance: 1) property deteriorates; 2) maintenance jobs pile up; 3) undesirable families get into projects creating a hard-core of problem tenants; 4) project facilities are not adapted to changing tenant (i. e. race) condition; 5) There is no counselling service on race relations. Preusse had previously reported that the city's 90,000 public housing units (housing 350,000 persons) produced a notoriously high rate of violent crime, vandalism and race trouble.

The *Daily News*, which put eight reporters on the story for two months, says it likes the Preusse report. But it questions whether the city can ever solve its problem without taking public housing out of the welfare field (i.e. throwing out 50,000 tenants who are on relief) and evicting tenants who misuse and abuse authority property.

Robert K. Christenberry, Republican candidate for New York mayor (opposing Wagner), had another idea: put the city's public housing into the hands of experienced, privately-owned realty management firms on a contract basis.

How Levittown disproves the cynical prophets

How true is the much heard charge that new suburban developments are slums of the future?

The fear is only foolish fancy if Levittown, L. I. is any criterion. When Builder William Levitt started building his basementless houses on 7.3 sq. mi. of Long Island potato fields in 1947, critics said a new slum was aborning. Instead, ten years later, the houses look better than they did when first built.

Levittown, too, is vastly improved. Thanks go partly to the builder's foresight, partly to changes in the composition of the 82,000 people who live there—and to their urge to improve their 17,447 houses. The area started as a homogenized town of veterans who rented homes valued at \$7,000 to \$8,000. Today, nearly all families own their homes—valued at \$10,000 to \$20,000—and the owners vary widely. Among them are three Negro families who have moved in with no disturbance like what happened recently in Levittown, Pa. (Sept., News). Last month, the community celebrated its 10th birthday with a three-day party.

Trees and home improvement account for much of Levittown's growing pulchritude. Few houses are what they started out to be—and Levitt can claim his share of credit for this. Though they were built around a few basic floor plans, they were well landscaped (Levitt's father insisted on this, luckily) and they were designed for easy improvement. Mrs. Janet Abu-lughod, researcher for ACTION, has pointed out that 85% of the expansion-attic houses in Levittown were two-bedroom homes originally but 66% now have three or more bedrooms. "The owners transferred undesired housing into one which matched exactly consumer preference as expressed in attitude studies for many years. The expandable house is . . . one part of the solution to meeting consumer preferences."



STENOYPIST RECORDS, NEWSHENS LISTEN AS DELEGATES AIR THEIR VIEWS

SECOND WOMEN'S 'CONGRESS':

Builders and plumbers, look-alike homes, picture windows get verbal roasting

A second annual women's housing conference, held last month in Washington, picked up where the first left off and got down to specifics.

The 100 bright young housewives agreed right away that 1) plumbers give them the fits and 2) most merchant builders give them ugly, over-priced houses.

The women voiced more criticism of today's new houses than did the 103 who took part in last year's meeting. That may be because the groups were rather unlike.

Last year's widely publicized Women's Congress on Housing was sponsored by HHFA (H&H, June). The women picked (by Asst. HHFA Administrator Annabelle Heath) as a "representative cross-section" of US housewives averaged 40 years old. Asked what they wanted in a \$10,000 house, they agreed on about \$25,000 worth of adequate wiring (but few appliances), 1½ or 2 baths, a rear kitchen, family room plus dining room plus living room, and primarily lots of space—all on one floor on a big lot under big trees.

Wanted: more technical information

This year's "Congress on Better Living" was sponsored by *McCall's*, which picked its "representative cross-section" from among 22,000 winners of the magazine's design contests. The 100 women averaged about 31 years old; most are mothers of small children. Their husbands earn about \$7,000 a year, and 89% own their own homes. *McCall's* argues these relatively well-informed housewives could best express the views of US women.

Panelists surprised building trades observers with their construction vocabulary and thirst for technical information. Phrases like "modular construction" rolled off their tongues. Nearly all ten tables of ten panelists berated builders and manufacturers for not giving home buyers manuals such as auto buyers get. They asked for charts on wiring, heating and plumbing.

"You mean you'd actually go and oil a

pump?" a startled trade association man asked.

"Why not?" said Mrs. John S. Parsons of Waterville, Me. "We're used to oiling sewing machines, and they're just as complicated."

Builders have 'no imagination'

Other panelists said they couldn't learn what they wanted about heating or plumbing systems without "browbeating" the home builder.

Most panelists vowed they will go to architects to have their next houses designed. Their complaints: "Builders have no imagination." "They knock down all the trees." "Builder houses are too repetitive," and their tracts are "just a parking place until you can get into something better." Plumbers fared worse: "They're dirty, they take a long time and they charge a lot." "Feed them to the lions. They're dirty, incompetent and inexperienced.")

Specifically, the women said they want:

Bathrooms with higher tubs to make it easier to wash both tots and bathtub toy trays. In any case, second bathrooms were preferred to "one superbath" and new kitchens.

More light in all rooms except bedrooms, particularly overhead light, spotlights in dining rooms and baths, strip wall outlets.

Kitchens with U and L shapes (greatly preferred to hall or wall types). Built-in appliances because they save work, look better and are safer. (Last year's panel scorned built-ins as a waste of money.)

Windows should be of normal size—rarely "picture windows" or casements, or narrow as often used in bedrooms.

Other preferences: a down payment for a new house rather than a new car; a better kitchen over air-conditioning; split-levels or "modern" ranch houses rather than "romantic" or "gingerbread" design.

NEWS continued on p. 59



Random-plank paneling style on walls and built-ins is obtained with 4' x 8' Weldwood Birch V-plank® panels. Table and counter tops are Micarta®.

Put living appeal into your family rooms—New book has 100 ideas

Family rooms offer you one of the best opportunities to build fun-giving space and warmth in your homes—provided the room is designed with the homeowner's needs in mind.

Here, for example, is a family room that gives Mother that all-important place to sew. Beautifully designed in Weldwood Birch V-Plank, it provides, also, a place for informal entertaining, a TV room—even a spare bedroom.

You'll find dozens of appealing ideas for

family rooms in Weldwood's new book that shows rooms designed around lifetime guaranteed Weldwood paneling—for low-maintenance, low-cost beauty that grows *more* beautiful with the years. We shall be glad to have a Weldwood Architects' Service or Builders' Service Representative help you plan effective uses of Weldwood products in your homes. Offices in 106 cities throughout U. S. and Canada. New York Showroom: 55 W. 44th St. In Canada: Weldwood Plywood, Ltd.



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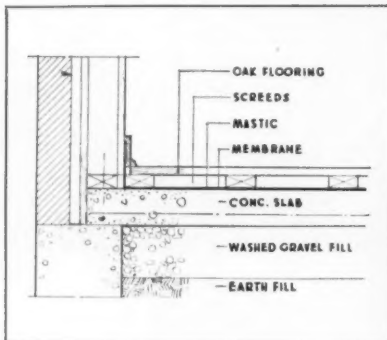
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House & Home

9 ROCKEFELLER PLAZA
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Low-cost method for installing strip oak floors over concrete slab foundations



1 Start with a well-constructed concrete slab. Use a surface moisture barrier of 15-lb. asphalt felt or polyethylene film embedded in mastic.



2 With moisture barrier in place, apply mastic to secure screeds over entire slab surface or in "rivers" along lines where screeds will be positioned.



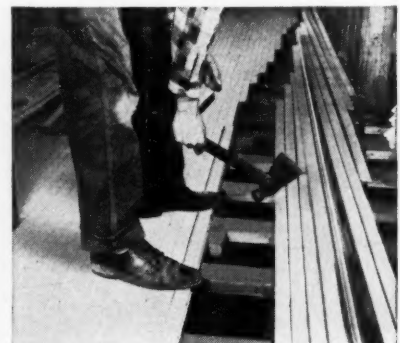
3 For screeds, use flat, dry 2x4s in random lengths from 18" to 30". Screeds should be preservative treated to prevent rot or termite damage.



4 Lay screeds flat side down in staggered pattern on 12" centers at right angles to proposed direction of finished floor. Lap joints at least 4".



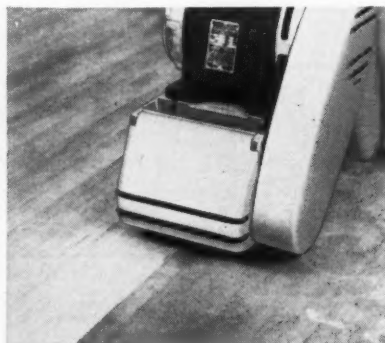
5 Leave a minimum gap of 1" between ends of screeds and baseplate around edges of room to allow for normal expansion of the finish flooring.



6 Use only tongue-and-groove and end-matched strip oak flooring. Blind nail to each screed. Stagger end joints for strength and appearance.



7 Wide baseplate along two walls is recommended to provide a good nailing surface for flooring ends, increasing rigidity of the installation.



8 Sand and finish flooring in usual manner, or use prefinished flooring. This installation method has proved successful in thousands of homes.

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MATERIALS & PRICES:

Six months of stable prices foreseen; 'not a time to build up inventories'

Prices on most key building materials probably will be no higher in the first quarter of 1958 than they are now—perhaps lower.

The meaning to home builders: buy for present needs only.

Economic advisers to Los Angeles' Building Contractors Assn. caution: "This is not a time to accumulate inventories." Len Haeger, Bill Levitt's technical director, agrees. So also do Dave Slipper, head of William Zeckendorf's new home building operation, and Economist Miles L. Colean.

BCA's advisers make one exception: if a builder foresees that any single item in his area will be in short supply or will be affected by a wage increase before 1958, then he should buy now.

Best buys for builders continue to be lumber and plumbing equipment.

The well-publicized slide of lumber prices (off 5.2% in a year on BLS' index) has tended to obscure the equally significant drop in plumbing equipment prices—off 3.8% in the same period.

This drop is a simple result of keen (sometimes cut-throat) competition. Demand is off because of the drop in starts. And the industry has had a big increase in capacity as new firms have entered the field and old-line producers have expanded.

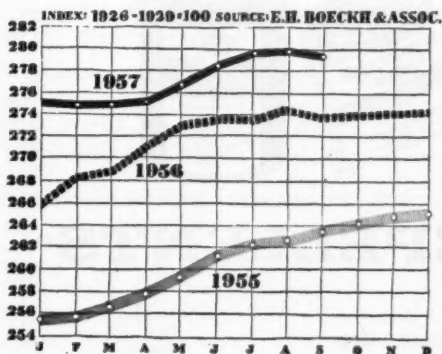
Price cutting is common. Wholesalers ignore suggested price lists, negotiate much lower prices directly with builders and plumbing contractors. Says Joseph A. Grazier, president of American Radiator & Standard Sanitary Corp., biggest producer in the business: "There is almost chaos in the market on prices." Other manufacturers agree.

Other downward currents: prices on heavy sheet glass (used only in home picture windows and commercial construction) were cut 5 to 16% by domestic producers to compete with foreign imports; copper prices have slumped to a 4½-year low.

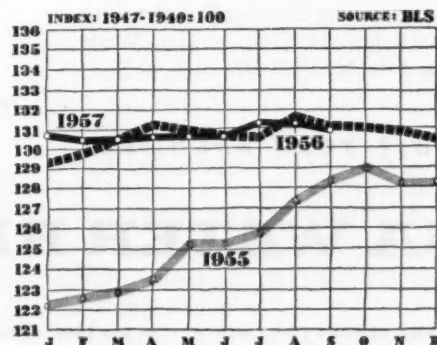
Cement prices, up consistently in recent years, will not be changed in the last quarter. Four big producers announced they will hold the line. Other firms are expected to follow suit.

There are still some upward price pressures which the wise home builder will watch.

Johns-Manville has boosted prices 10% on all asbestos fibre. This foreshadows higher prices on asphalt tile, some insulating materials, asbestos siding and roofing. Railroads are already talking of another 3% freight rate increase to add to the 7% just won (Sept., News). Motor carriers, who put a 5% increase into effect last spring, are adding 7% more in many parts of the country to match the railroad hike. Truck freight rates do not have the overall effect of a rail rate increase on home building. But they can have much impact in localities largely dependent on trucking.



BOECKH INDEX of residential building costs dropped 0.1 point in September—first dip since September 1956. Col. E. H. Boeckh attributes it to minor declines in lumber prices and in plumbing and heating equipment. He predicts materials prices will remain stable through the winter with any drops offset by automatic wage hikes.



BLS BUILDING MATERIALS price index continued down in September, reaching 130.9—off 0.3% from the adjusted August figure and from September 1956. BLS attributes the slide to falling lumber prices—off 0.8%—and plumbing fixtures—off 0.1%. Other prices are stable, except concrete ingredients—up 0.2%.

Home Improvement Council plans \$2 million campaign

Two contests for home owners are the big guns in an ambitious promotion program planned for 1958 by the Home Improvement Council, permanent successor to Operation Home Improvement (July, News).



In the first contest, home owners will be asked to tell in 25 words what their No. 1 fixup project is. Best entry will win about \$25,000. Entrants must send in check-lists showing their remodeling needs. In the second contest, entrants will be

invited to submit evidence of improvements actually made. HIC Chairman Fred C. Hecht, general merchandise and retail sales manager of Sears, Roebuck & Co., says \$500,000 has been budgeted for the two-part contest.

HIC's predecessor, OHI, had trouble raising \$175,000 last year. But HIC's tentative budget for the year totals a whopping \$2 million. Other items:

Advertising	\$750,000
Membership solicitation	100,000
Administration	100,000
Promotion materials	150,000
Mailings to members	150,000
Research	150,000
Training, public service materials	100,000

HIC has barely begun its money-raising drive but Executive Director Don Moore says HIC "is assured of enough to run the basic mechanics," adding: "we'll have \$1 million by the end of the year." Most is expected to come from Sears and other basic suppliers, at the rate of 1/100 of 1% of sales volume in home improvement business. Local HIC members will pay \$25 to \$50 fees. Only members can use the new HIC seal (shown above).

The campaign got a major shot in the arm last month when *Better Homes & Gardens*, *Successful Farming*, *Kitchen Ideas* and *Home Modernization Guide* (combined circulation: 6½ million) decided to bind the HIC contest entry blanks into forthcoming issues.

MATERIALS BRIEFS

Research studies planned

FHA has hired Building Research Advisory Board for six more studies of home building standards and techniques. Cost: \$59,820.

The new research comes out of the \$300,000 Congress gave FHA last year for technical studies. BRAB, a division of the National Academy of Sciences, has already completed four studies (April, News) costing \$42,500.*

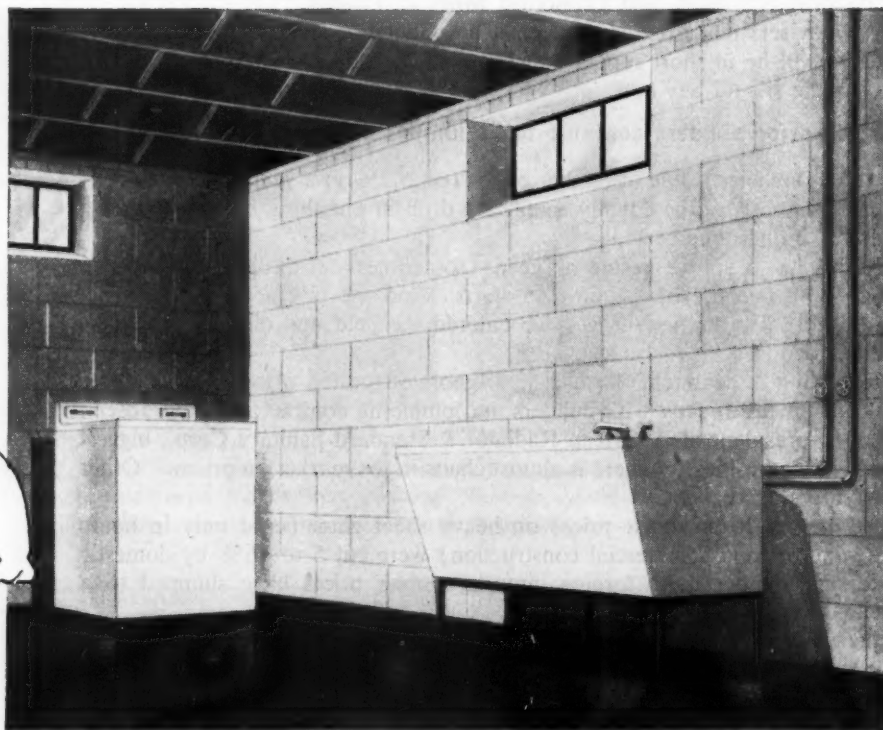
BRAB is to complete its six new studies by Sept. 30, 1958. The results will be used in guiding FHA in establishing criteria for its new Minimum Property Standards. The studies will cover:

1. How much lumber must be treated with preservatives to balk termites? BRAB previously recommended that treated lumber be required only when decay is a danger. But wood preservative producers complained that this is too little protection.

continued on p. 61

* These covered grade boards in absorption trenches, sewer pipe sizes, inverted crown streets and a double bituminous treatment for streets.

Basements like babies
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Babies and basements have a lot in common. Both need water protection! Basement water protection must be *permanent and constant* in nature. Since coatings eventually peel, flake, chip, crack or wear off, the only lasting method is to make the foundation and floor water-repellent *all the way through*. Do this by using Medusa Waterproofed Portland Cement for the concrete itself when it's poured concrete construction. If it's a masonry type foundation, then Medusa Water Repellents should be used in the block, in mortar and as an exterior plaster coat. In this manner you make the wall and floor a *solid water-repelling mass*. If Medusa Waterproofed Gray Portland Cement is unavailable use Medusa Waterproofing Paste or Powder with any portland cement . . . you'll get the same results. Write for our complimentary A.I.A. File No. 3-A-10.



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2. What physical and thermal properties should be required in warm air heating and air conditioning ducts? FHA wants particular emphasis on new materials.

3. What materials are acceptable for use in residential sewer lines? Again FHA is interested in new materials which manufacturers have recommended.

4. How effective are waterproofing agents added to concrete before pouring in slab-on-ground construction?

5. Are moisture barriers needed in slab construction?

6. What should be the standards and what are the structural problems for sound slab construction? This study is particularly significant since California home builders have strongly protested the slab requirements in the proposed MPS book.

Plastics code adopted

A chapter on plastics has been added to the Uniform Building Code of the International Conference of Building Officials—but not without a fight.

The new chapter lets local building officials approve specific plastics for limited uses. The drafting committee purposely avoided rules specifying particular plastics. Reason: so many plastics are already in use it would be unwieldy and, moreover, soon out-of-date as new materials come on the market.

ICBO reports that nearly 900 cities now use its Uniform Building Code—43 of them adopting it in the past year.

How one builder cuts costs

By buying LOF Thermopane through Sears Roebuck's commercial sales department, Builder Bob Schmitt of Berea, Ohio says he gets double glazing 25% cheaper than he can through local glass distributors.

Schmitt also buys copper tubing, iron pipe, plumbing fittings and vinyl wall fabrics through Sears, finds prices lower than through usual distribution channels. Example: he was paying \$3.50 to \$3.75 per sq. yd. for vinyl wall coverings. Now, from Sears, he gets the same fabrics for \$2.90 to \$3.30 per sq. yd.

Cement makers plan merger

Three middle-sized regional cement companies have agreed to merge into a nationwide firm which will rank as one of the top six cement producers.

Directors of Hercules Cement Corp. of Philadelphia, Peerless Cement Corp. of Detroit and Riverside Cement Co. of Los Angeles have approved the merger. It is being submitted to stockholders.

The merged company would have annual sales of around \$50 million (based on the past record of the three firms) and capacity of 18.5 million bbls of cement per year.

Johns-Manville Corp. and Bestwall Gypsum Co. called off their proposed merger (Oct., News). Their only explanation: it was "not feasible at this time."

Weather helps lumber prices

Lumber prices rose early in October—but no one credits increased demand.

The real causes: 1) a month of no rain in September kept loggers out of tinder-dry woods; 2) heavy rains in October made dirt roads in the woods impassable; 3) many mills closed for the start of the hunting season and 4) hundreds of small mills have not been laying in a winter supply of logs and plan instead to close for the winter.

Lumbermen say that with production so far down and with little prospect of a change this winter, there is a slim possibility of a \$1 to \$2M increase in prices this winter.

LABOR:

Salesmen of three Seattle realty firms organized by scandal-tinged teamsters

The big, powerful and scandal-tinged teamsters union has quietly started to organize real estate salesmen.

Their first effort was successful and surprisingly easy. Three big Seattle real estate firms gave in without a whimper, signed union contracts after 150 of their 175 salesmen threatened to strike. They thus became the first unionized real estate offices in history (according to NAREB).

So far, teamsters have disclosed no plans to extend their drive beyond Seattle. But the Washington Teamster, their state organ, gave this hint: "... In the Seattle-King County area some 500 people have licenses to sell real estate. Nationally the membership potential could range between 80,000 and 100,000."

Seattle's organizing drive was ordered by West Coast Teamster Boss Frank W. Brewster, a man convicted of contempt of Congress for refusing to answer questions of the Senate rackets investigating committee.

The organizing union is Local 154 of the Trucking and Equipment Clerks and Clerical Employees. It is in trusteeship until teamster

bosses decide it can stand on its own feet (supposedly in 1958). Thus officers are appointive. Brewster himself is president.

The drive opened last March with a statement by Don Ellis, the union's secretary-treasurer, that "working conditions in the real estate business are the worst I have ever seen in an enterprise of this kind." In August, the union notified the three target firms—MacPherson Realty, Benton's Real Estate and Picture Floor Plans—that they had organized enough men to demand recognition. The contract was signed 10 min. before a threatened strike.

Wages, as such, had little to do with the salesmen's willingness to organize and demand a contract.

Their main grievance: lack of control or voice in the North End Brokers Assn., a listing agency to which they give part of their commissions. Complained one salesman: "It's taxation without representation."

The listing agency gets 1 to 2% of the 5% commission on a house sale—half from the broker and half from the salesman. The original listing broker also gets one-third of the gross commission. After the broker deducts 10% for office management, the salesman gets

50% of what's left. In contract negotiations salesmen asked 50% of the gross commission. They also wanted a \$300 base drawing account, health, welfare and pension plans plus a six-day work week and a union security clause.

They got much that they asked, though all the details of the contract have not been made public.

Salesmen of the three firms will now get 50% of the gross commission received by the broker after 10% is paid to holders of exclusive listings.

Salesmen will also get all benefits of the teamsters health and welfare plan for \$10.40 a month per man—paid by the company; a six-day work week; four holidays; an allowable draw of \$200 minimum per month

charged against commissions. They also won a voice in "any changed multiple listing bureau." (Members of the listing service later voted down a motion to expel the three unionized offices.)

Officers of the three firms seem much less upset about the teamsters' success than NAREB leaders.

Said William MacPherson: "It may now be exactly the feeling of the industry, but we hope the new contract will improve the quality of salesmen and cut the amount of turnover."

Said another officer: "Let's face it. We were coerced into the contract. Nobody steps into a situation like this voluntarily. But we

actually feel that in the long run it will be good for our business. The real estate industry can stand stability."

Other Seattle brokers are convinced that if the real estate business becomes solidly unionized, the cost will leap so high that commissions will jump from the standard 5% to 7%.

NAREB has pledged to fight the teamsters in their next organizing effort.

President Kenneth Keyes of Miami calls unionization "a new threat to the nation's real estate business."

Cries Eugene Conser, executive vice president: "We highly resent the teamsters or any other union attempting to inject themselves into our profession. We don't think the members of our profession throughout the US will

take kindly to the idea, as against retaining their membership in a professional organization." He calls the Seattle contract "ridiculous and inconsequential."

NEWS continued on p. 64

Alcoa gives aluminum storm

Alcoa is proud to be a member and supporter of the National Storm Window and Door Institute, Inc.



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you can give your homes a look of completeness and extra quality by installing aluminum storm windows and doors. Moreover, banks will appraise up to 100% of their cost as part of the mortgage package. Aluminum storm windows and doors save fuel, add comfort and, like all aluminum building products, never need maintenance. Make sure the brand you install carries the Alcoa Care-free label. It's a powerful sales clincher.

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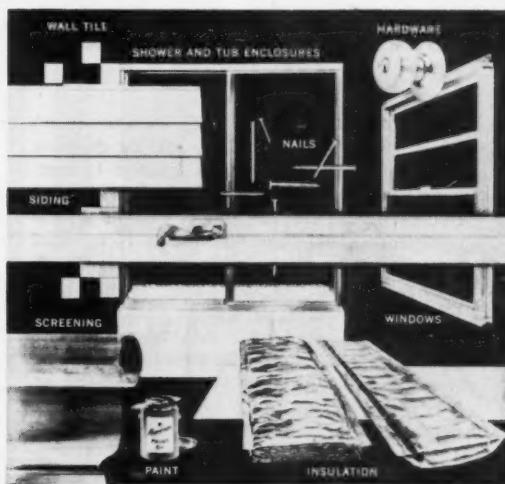
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PEOPLE: James Lendrum quits Small Homes Council to head architecture department at Florida University

James T. Lendrum, director of the University of Illinois' Small Homes Council since 1949, has resigned to head the department of architecture at the University of Florida. He takes his new post in Gainesville, Dec. 10, after a trip around the world.

Architect Lendrum, 50, is perhaps the industry's No. 1 gadfly at trying to improve home building techniques by cutting costs without cutting quality. He has made the SHC a major center for research by trade groups and government agencies. Three years ago he turned down an offer to become chief architect for FHA (it would have meant a salary cut). He is a consultant to HOUSE & HOME, served recently on the advisory committee to recommend new MPSs for the FHA.

At Florida he will head a new research group created for him to study building techniques.



LENDRUM

Walter Daran

Millspaugh named to new job at Renewal Administration

The Urban Renewal Administration has named a Baltimore newspaper reporter as assistant commissioner for program planning and development.

He is **Martin Millspaugh**, 31, a 1949 graduate of Princeton University who has been a reporter on the Baltimore *Sun* for the last 4½ years and for the Richmond (Va.) *News-Leader* for four years before that.

While covering Baltimore's city hall, Millspaugh began delving into neighborhood rehabilitation, slum clearance and city planning. His news stories on slum conditions won honorable mention for a Heywood Brown Award of the American Newspaper Guild. He is co-author (with Economist **Miles Colean** and News Editor **Gurney Breckenfeld** of HOUSE & HOME) of a forthcoming study of how rehabilitation affects the lives and attitudes of residents of neighborhoods.

Millspaugh's URA job is a new one—to "ride herd on new ideas," he says.

Holzka, Mitchell nominated to head US S&L League

Joseph Holzka, 55, an S&L man on Staten Island, N. Y. for 34 years, will be the new president of the US Savings & Loan League.

Holzka, now vice president, is slated for election to the league's top post at its annual convention in Chicago this month. Nominated to succeed him as vice president is **C. R. (Bob) Mitchell**, 49, president of the First Federal S&L Assn. of Kansas City, Mo.

Born and raised on Staten Island, Holzka is a big (6'), good humored and unpretentious man almost wholly engrossed in his work ("My only exercise is playing bridge"). He graduated from high school in 1918 and, enlisting at 16, was a soldier in World War I. After the war he served in the US Lighthouse Service on Staten Island before joining the Westerleigh Building, Loan & Savings Assn. in 1923. In 1936 he left to reorganize the Port Richmond Cooperative S&L Assn. and in 1938 merged it into the

Northfield S&L Assn. He has been executive vice president of Northfield ever since.

Holzka is known in S&L circles as an effective speaker, a good man for cutting quickly to the heart of complicated issues, an adept man at handling organizational problems. The last stems in part from his long background in the American Legion. (He has served on its important National Economic Commission for six years, helped steer the Legion recently to endorse flexible interest rates for GI loans.)

Holzka's chief interests are to push the league's plan to insure 90% S&L mortgages (H&H, May) and help S&Ls meet the fast-growing competition from commercial banks for savings accounts.

"Savings and loans should be able to take care of all customary needs of home owners, educational, medical and so on," he says. "Normal family money requirements are all tied together. If a man is up against it,

Maia LaYacona



HOLZKA



MITCHELL

we should be able to help him. He shouldn't have to go to commercial banks for some help and to S&Ls for other."

Missourian Bob Mitchell began his career in 1931 with the Greene County Building &

Loan Assn. in Springfield, Mo. He was named branch manager in Kansas City in 1934, and in 1937 became managing officer of the Jackson County S&L Assn. when it was reorganized. Jackson was merged with First Federal S&L in 1941 and Mitchell was elected its president in 1953.

Mitchell has been chairman of the US League constitution committee, is head of its Federal Home Long Bank committee and chairman of the Federal S&L advisory council.

An affable six-footer, Mitchell was a basketball player at Drury College. His sports activity now is bass fishing.

Joseph Graves succeeds Morrison at VHMCP

Joseph B. Graves Jr. has been named executive secretary of the Voluntary Home Mortgage Credit Program. He succeeds Fred B. Morrison, who has joined Metropolitan Life Insurance Co. (Oct., News).

Graves, 32, has degrees in law (Vanderbilt) and public administration (Harvard). He had 2½ years' experience with a mortgage investment firm in El Paso, Tex. before joining VHMCP in June, 1955. He headed the program's Nashville office until a year ago, when he was named executive secretary of the Kansas City, Mo. office serving Missouri, Oklahoma, Kansas and Colorado.



GRAVES

H&H—Reni

A. Oakley Hunter, who resigned last summer as HHFA's general counsel, has set up a law practice in association with—of all people—**B. T. Fitzpatrick**, who was booted out of the HHFA post to make room for Hunter earlier in the Eisenhower administration. Hunter will practice in Fresno, Calif.

continued on p. 69

H&H staff



California subdivision with a split personality

Prizewinning modern design comes face-to-face with Hansel & Gretel architecture in this subdivision north of San Francisco. The change is as abrupt as if Lewis Carroll's Alice had stepped over a brook into another square.

The \$22,750 house at the left, designed by Architects **Jones & Emmons** and built by **Joseph L. Eichler**, won a prize in the AIA-Sunset competition this year. It has 1,704 sq. ft., four bedrooms, two baths, a family room and electric kitchen. At mid-month, it was unsold.

The three-bedroom pink chalet at the right sold last year to Robert Wood for \$17,500. (Builder **Gerry Hoytt** later sold scores of adjacent lots to Eichler.) Comments Mrs. Wood: "There's such a contrast, it looks strange. If there were a street in between, or maybe a park..."

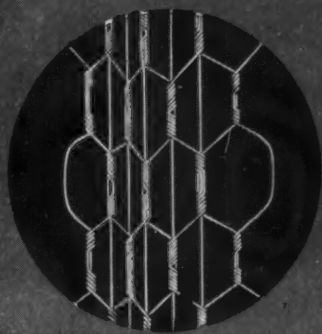
California architects last month gave Eichler a certificate of distinguished service "for recognizing the importance of architectural services in planning, development and construction of outstanding contemporary merchant-built houses."

now you can almost

DOUBLE

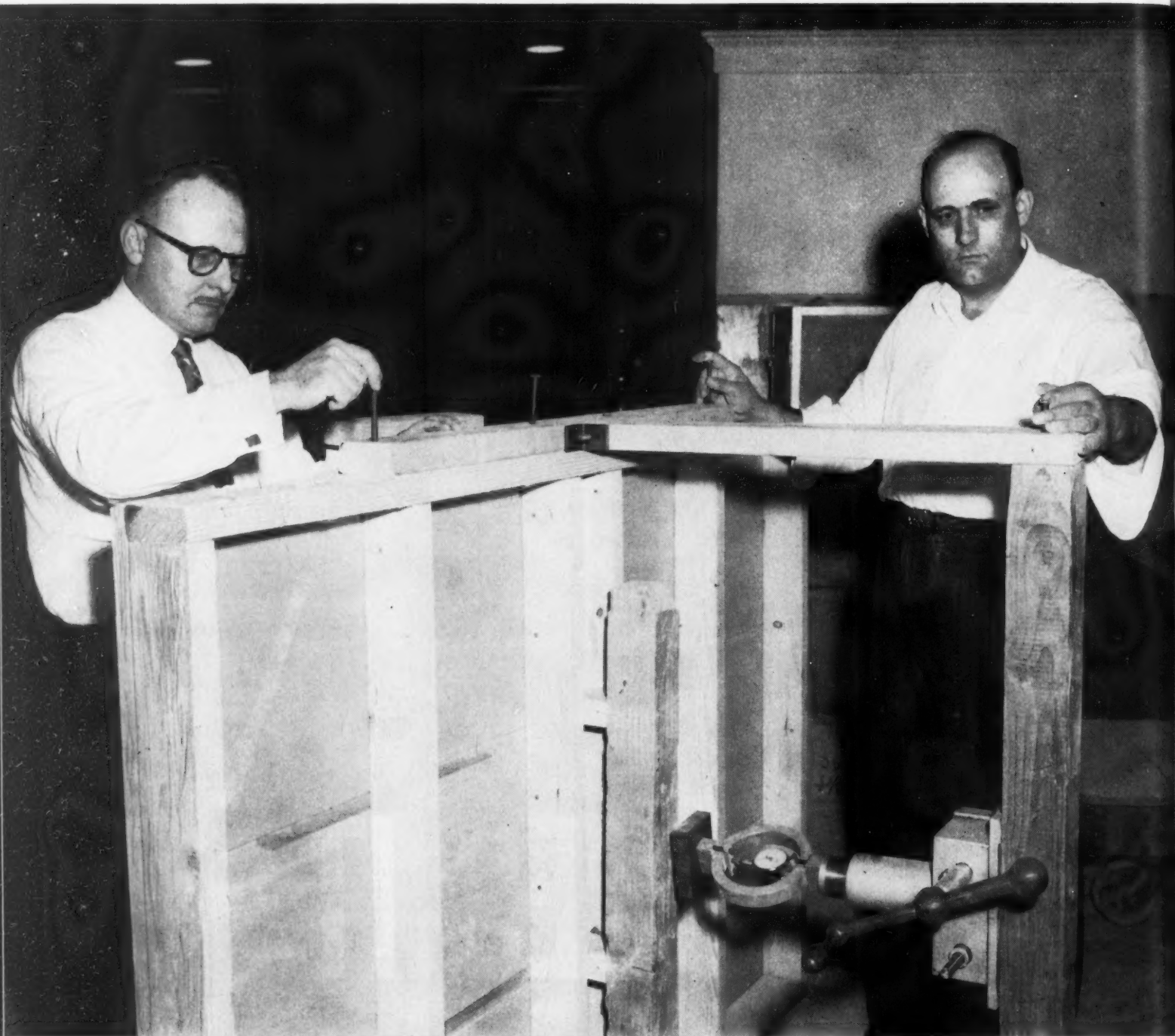
crack resistance
of plaster corners,
new tests reveal

KEYCORNER DOES IT

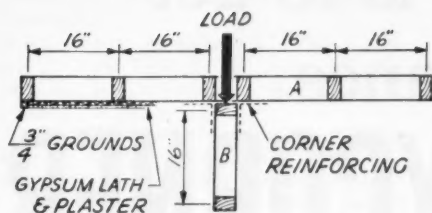


**galvanized
corner lath**

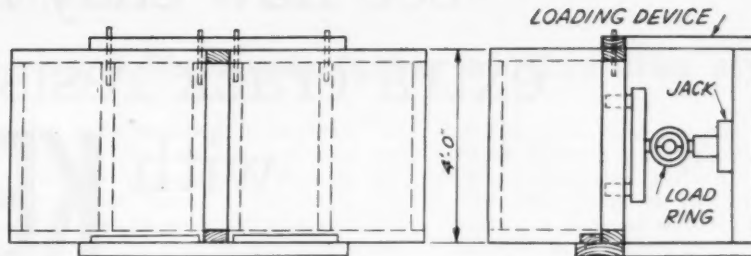
how crack resistance of plaster corners was tested



A series of tests on crack resistance of plaster corners was recently completed by Edwin L. Saxer, Professor and Chairman, Civil Engineering Department, Research Foundation, University of Toledo. Here you see the design of the test specimens, and the assembly of the testing equipment.



TOP VIEW



FRONT VIEW

SIDE VIEW

Wall section A and wall section B held together only by plaster and the embedded reinforcing fastened to the gypsum lath by a few light staples.

Test panels were built so that a measurable force could be applied to the test panel so as to produce direct stresses on the reinforced corners of the specimens.

These specimens consisted of two parts: one, a section of wall 48 inches high and approximately 70 inches long; the other, a similar section, but only 16 inches long.

The construction of the frames and studding, as well as application of gypsum lath, complied with F.H.A. recommended practices.

These two sections were aligned in the shape of a "T" and were

held together only by the plaster and the embedded corner reinforcing. The corner reinforcement was fastened to the lath by a few light staples before application of the brown coat.

At the juncture of the two sections, openings were provided so as to permit the application of loads which forced one section away from the other, thus bringing about a severe cracking tendency at the two interior corners.

Load was applied through a precision screw jack having a capacity of 10,000 pounds, and was

measured by a 6,000 pound capacity proving ring having a sensitivity of 5 pounds.

The magnitude of the load required to produce the first crack was the criterion for evaluating reinforcing. However, all tests were carried beyond this point in an effort to gain some measure of the ultimate capacity of each material. As it turned out, it was not possible to ascertain maximum strength because the specimens failed in some way first, namely pulling the gypsum lath loose from the studding.

here's what tests reveal

Based upon these tests it is concluded that KEYCORNER lath when embedded in gypsum lath and plaster angles provides better than 1 $\frac{2}{3}$ to almost two times as much resistance to cracking than any of the other materials tested:

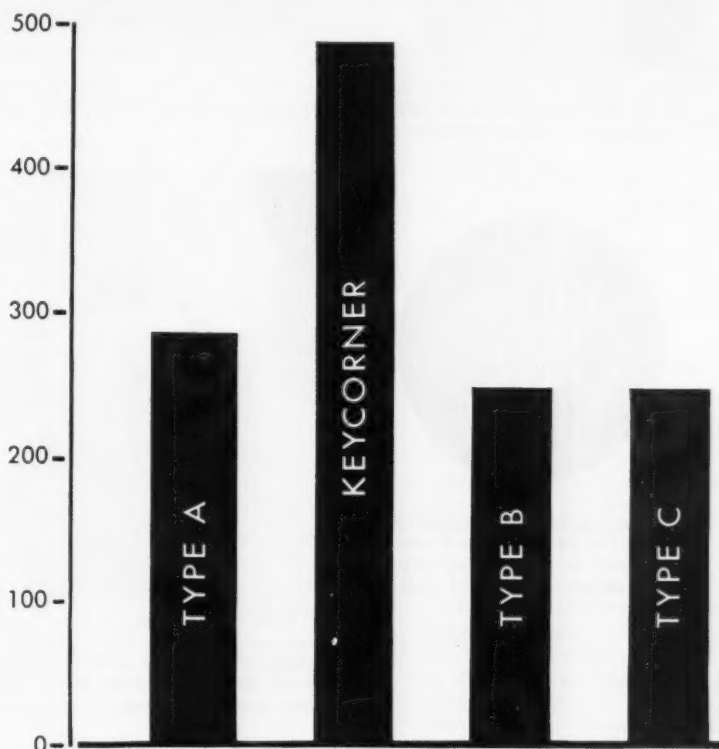
1 The results make it obvious that Keycorner imparts a strength when embedded not present in any of the other products tested.

2 The open mesh design of Keycorner does not impair the bond of the plaster to the lath.

3 The design of the welded wire product imparts only enough strength when embedded to resist cracking up to about one half the loads of the Keycorner design.

4 Reinforcing angles made from 21 ga. wire lath greatly reduce the bond strength between the plaster and the lath under the reinforcing and when embedded resist cracking up to about one half as much load as Keycorner.

5 Even though heavier and with wider flanges, the design of the 3" x 3"—2.5 pounds expanded metal lath cornerite does not impart enough strength to a gypsum lath and plaster angle to carry more than 59% as great loads without cracking as Keycorner lath.



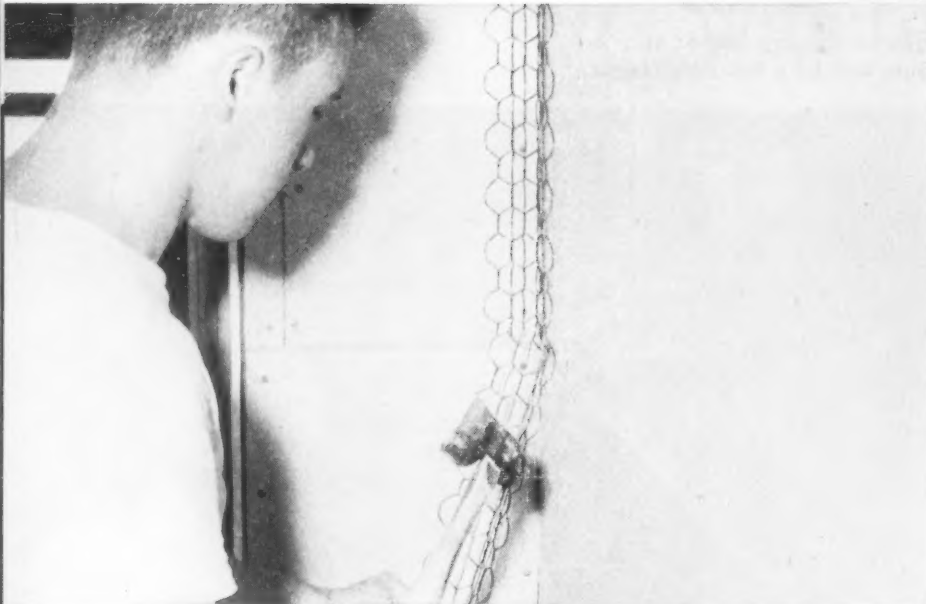
This chart records the results of KEYCORNER, plus those of the other commonly used types of reinforcement tested by Saxer.

They included 3" x 3"—2.5 lb. metal lath cornerite; 2" x 2"—18 ga. welded wire cornerite; 2 $\frac{1}{2}$ x 2 $\frac{1}{2}$ meshes—21 ga. galvanized wire.

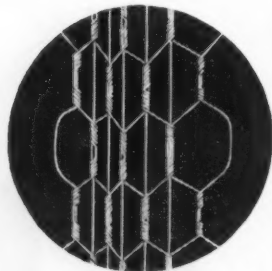
Load Test Data

		(Load Lb.) First Crack			(Load Lb.) First Crack
Type A	1st	300	Type B	1st	250
	2nd	275		2nd	250
	Average	288		Average	250
2"x2"—19 ga. Keycorner	1st	475	Type C	1st	250
	2nd	500		2nd	250
	Average	488		Average	250

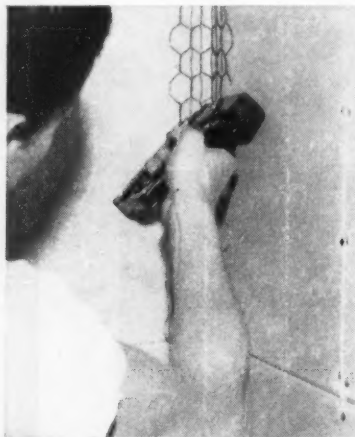
see how easy it is to get
extra crack resistance
with **KEYCORNER**



Keycorner comes in preshaped form. It is made in easy-to-handle 4-ft. lengths, or in rolls. When lengths are cut from rolls, the pieces spring into shape to fit corners.



Keycorner is galvanized to prevent rusting before use, as well as to prevent rust streaks in the finished wall.



Use either nails or staples with Keycorner. For use over doors or windows, or as strip lath, it can be pressed flat to provide a smooth surface for plastering.



Four-foot lengths are packed in strong cartons, 1000 ft. per carton. This assures delivery to the job in good condition. Rolls are tight and compact to stand up under normal job abuse.



Keycorner is precision shaped to assure proper embedment in the plaster for maximum reinforcing value. It is easy to lap without interfering with plastering.

SPECIFICATIONS

Wire gauge	2"x2"-4' lengths	Shipping wt. per package
	Lineal feet per package	
19	1000	65.5 lbs.
19	4' wide x 500' rolls	65 lbs.
	1000	



Keystone Steel & Wire Company
Peoria 7, Illinois

Keymesh • Keycorner • Keyhead • Keyweld
Keystone Nails • Keystone Tie Wire
Keystone Furring Nails • Concrete Nails

Keystone Steel & Wire Company
Department HH-117
Peoria 7, Illinois

Please send me test report on Keycorner.

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Firm _____

Business _____

Street _____

City _____ State _____

in a local law firm; Fitzpatrick's offices are in Washington.

Ex-Sen. **Harry P. Cain** (R. Wash.) has joined the First Federal S&L Assn., Miami, to produce and moderate a series of TV programs.

President Eisenhower has nominated **Jesse P. Wolcott**, former Republican congressman from Michigan who headed the House banking committee, to be one of the three board members of the Federal Deposit Insurance Corp.

BUILDERS: San Antonio Builder **E. J. (Jim) Burke** has been endorsed by the Texas and San Antonio builder associations as their candidate for next secretary of the NAHB.

Richard W. Briggs, FHA director in San Francisco from 1950 to 1955 (and once considered top candidate for deputy FHA commissioner), has resigned as executive vice president of Eichler Homes to open his own consultant office for builders at 321 Hamilton St., Palo Alto, Calif.

Orville Brown has been named executive director of the Home Builders Assn. of Greater Cincinnati, succeeding **Earle De Laitre**. Brown was executive head of the Cincinnati Heating, Piping & Air Conditioning Contractors Assn.

Perry Norton leaves AIP for Bangkok assignment

Perry Norton, executive director of the American Institute of Planners and editor of the *Journal of the AIP* for the last five years, has resigned to go to Bangkok on a regional planning assignment.

Norton, 37, was a planner with the Chicago Housing Authority and assistant director of Assn. of State Planning and Development Agencies before he came to AIP in 1952. He is joining Litchfield, Whiting, Panero & Associates, New York, which has a contract with Thailand (through the International Cooperation Administration) to send a team of five planners to study Bangkok's metropolitan problems for the next 21 months.

Joseph T. Bill, \$14,256-a-year executive director of the Sacramento Redevelopment Agency since 1951, will resign to take a similar post (at \$18,500) with the Los Angeles Redevelopment Agency Jan. 1. Under Bill's leadership, Sacramento not only became the first West Coast city to begin actual slum clearance, but was first in the nation to finance redevelopment with a bond issue backed only by the benefits of the redevelopment itself. Principal and interest on \$2 million of tax allocation bonds will come from increased realty tax collections as renewal makes valuations in the 15 block Capitol Mall renewal area rise.

PREFABBERS: **Walter Ahrens**, a pioneer in prefabricated home building and first president of PHMI (1943), has sold his Southern Mill & Manufacturing Co. in Tulsa to A. R. Tandy & Associates; **Edward A. Morris Jr.** has been named advertising and public relations director of Inland Homes Corp., Cincinnati.

Alexander C. Robinson 3rd, 66, retired Cleveland architect, has been nominated by four AIA chapters to become the 1958 president of AIA, succeeding **Leon D. Chatelain Jr.** Robinson has also been named by President Eisenhower to a six-year term on the National Capital Planning Commission in Washington.

OBITUARY:

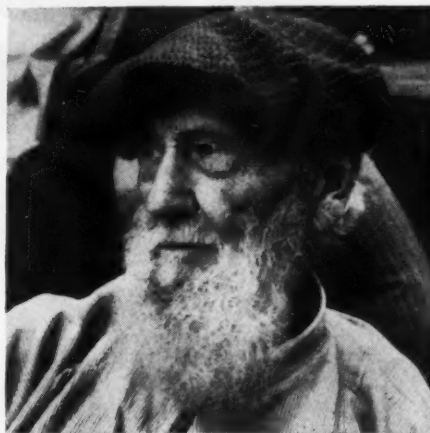
Bernard Maybeck, father of 'Bay area style'

Architect **Bernard Ralph Maybeck**, 95, father of the California redwood house and Bay area-style design, died in his sleep Oct. 3 at his Berkeley home.

In retirement for years, the founder of the University of California architectural school had been failing since a stroke last July.

Way back in the 1890's, Maybeck invented the indoor-outdoor house-and-garden, and the kitchen-living room for servantless entertain-

LIFE—Charles Steinheimer



ARCHITECT MAYBECK (1948)

ing. He was a pioneer in the extensive use of glass and sliding walls. His ideal house was a garden with "a few rooms to use in case of rain."

Maybeck clothed his modern ideas in traditional forms and so escaped the struggle for acceptance that modern architects know so well. He was trained in the grand tradition of the Beaux Art of Paris. But he scored the purity of style Beaux Arts tradition demanded. Instead, he used off-beat, untraditional effects to heighten the emotional quality of his buildings. He loved to experiment with new materials and new uses for old materials. And he could become as enthralled over building a shack out of old boxes as over re-planning a city. He was a practical carpenter, wood carver, stone mason, bricklayer and painter.

To the end, Maybeck was doubtful of modern architecture. He said: "Modern architecture is functional; it's all right. But it's engineering not art. It comes from the brain, not from the heart."

Maybeck projected this heart-design into many of his most ambitious works, notably his two masterpieces, San Francisco's Palace

of Fine Arts, built for the 1915 Panama Pacific Exposition, and the First Church of Christ Scientist in Berkeley, completed in 1910. The Palace of Fine Arts was built largely of lath and plaster. But it has been described as "the most imaginative romantic interpretation of classic conceptions ever built anywhere." For years, it has been flaking and crumbling away, chip by chip. But San Franciscans cannot bear to tear it down: for all its dilapidation, it is the most publicly beloved building in the state.

For himself, Maybeck built a little four-room house in the Berkeley hills, close by the much grander and expensive houses he designed for others. He not only designed it, but built it with his own hands. He stretched a frame of beams and wires that looked vaguely like a cage. Then he made some porous cement, coloring it pink for fun, dipped gunny sacks in the cement and draped them over the frame somewhat like shingles. In time, they hardened into weather durable-proof and fireproof walls. "It would be a wonderful thing for the Chinese," he once mused. "They have so little wood to build with."

The little man with a gnome-like beard and the knitted tam o'shanter was born in New York City Feb. 7, 1862, son of a German wood carver whose small shop in Greenwich Village worked for leading furniture stores and interior decorators. He studied at Paris' Beaux Arts from 1881 to 1886, then worked for the architectural firms of Carrere and Hastings in New York and H. Page Brown in San Francisco.

Soon Maybeck became a leader and mentor of young San Francisco architects. In 1896, Phoebe Apperson Hearst, mother of the late publisher, sent him to Europe to organize an international competition to redesign the University of California campus at Berkeley. Returning, he became the university's first architecture instructor. In 1903 he left to begin private practice.

Like his more celebrated contemporary among architecture's titans, Frank Lloyd Wright, Maybeck achieved national recognition late in life. Six years ago, he was awarded AIA's gold medal, the highest honor his profession can bestow and one which has been conferred so far on only 23 men.

OTHER DEATHS: **Judd Greenman**, 71, former president of Oregon-American Lumber Co., Vernonia, Ore., and past president of the National Assn. of Lumber Manufacturers, Aug. 27, in Portland, Ore.; **O. A. (Tom) Kroos**, 77, executive vice president of the Kohler Co., Sept. 3 at Land O'Lakes, Wisc.; **Theodore R. Bechtel**, 43, former Piedmont, Calif. builder (about 4,000 wartime homes) but no relation of the widely known San Francisco construction family, found shot to death in New Orleans, Sept. 13, an apparent suicide; **Robert G. Kay**, 94, retired president of Kay Lumber Co., Philadelphia, Sept. 18, in West Chester, Pa.; Realtor **Earl Bundy**, president of the Evansville (Ind.) Board of Realtors, Sept. 30, of a heart attack while driving his car; **Theodore E. Mueller**, 72, ex-president and chairman of American Radiator & Standard Sanitary Corp., Sept. 24, in Louisville; **Howard McSpedon**, 56, union leader who headed the Building & Construction Trades Council, Oct. 7, in New York; **Robert E. Pratt**, 55, president of Institutional Securities Corp., Oct. 7 in New York.

California School of Fine Arts, from Jean Murray Bangs



MAYBECK HOUSE (1919) bequeathed its successors such items as beamed wood ceiling, big glass areas.



Andersen Flexivents add charm to this Westbrook Manor home. Estates, Incorporated, Baltimore, Md. is the builder.



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Builders everywhere and their realty sales representatives are turning to Andersen Flexivents. Like the developers of these Westbrook Manor homes, they recognize that Flexivents are economical, versatile and of the highest quality. Best of all, Flexivents give homes that wanted *livability* that helps close sales! Next time you're planning a build-

ing project, look into these extra Flexivent advantages. These advantages appeal to discriminating home buyers and help sell homes—fast!

For full specification data on WINDOWALLS, see Sweet's Files or write Andersen for Detail Catalog and Tracing Detail Files. WINDOWALLS are sold exclusively by lumber and millwork dealers.



Mal Sherman, *Estates, Incorporated*, Vice President and prominent Baltimore realtor—"We sincerely believe in the high public acceptance of Flexivents, and we know that they add to the livability of our finished homes..."



Walter E. Crismer, *President, Estates, Incorporated*—"We have selected Andersen Flexivents for our home developments because they are easy to install, have outstanding design and flexibility..."



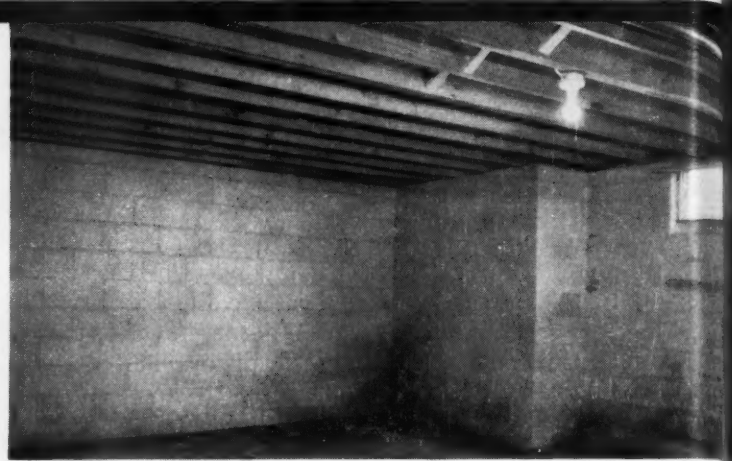
Fred M. Sachs, *Secretary-Treasurer, Estates, Incorporated*—"We have never had a customer complaint on any Flexivent installation... that means no lost time on call-backs. It also speaks well for Andersen's precision manufacture."

Andersen Windowalls

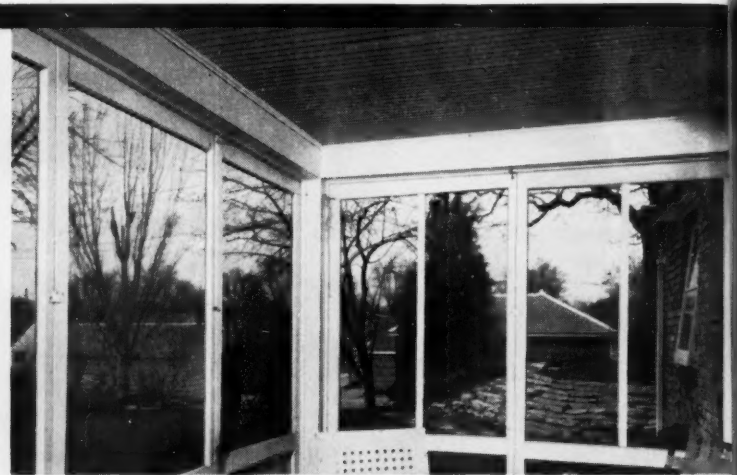
TRADEMARK OF ANDERSEN CORPORATION

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To make a better sale



1 TO MOVE A NEW HOME FASTER...add Insulite tileboard in basement

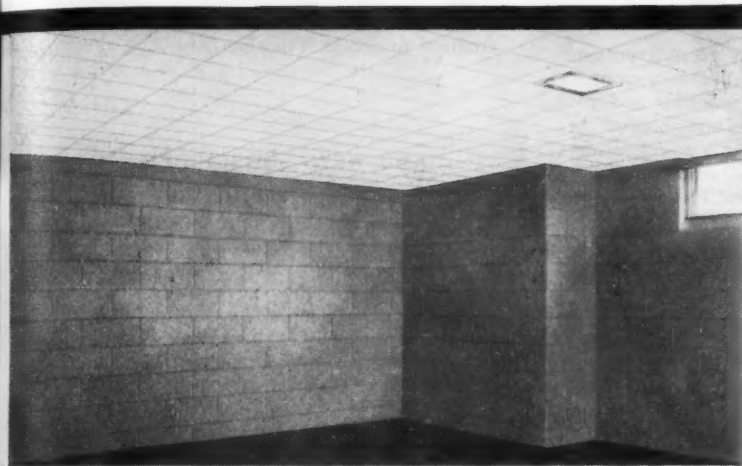


2 TO MAKE REAL MONEY IN REMODELING...suggest a new Insulite ceiling



3 TO TURN A PROFIT ON TRADE-IN HOUSES...cover unsightly ceilings with Insulite

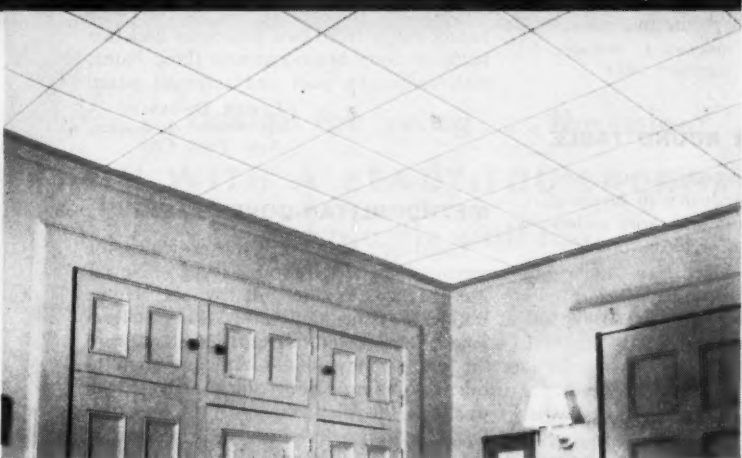
le ...add an Insulite Ceiling



... and make it a rumpus room or hobby shop!



... see how it leads to major modernizing!

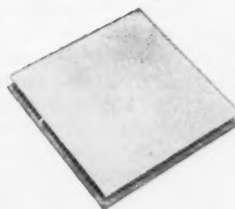


tileboard... make the place look 10 years younger!

Here's an idea that helps you sell houses faster, at better prices. Brings you nice remodeling jobs, too. So easy it's amazing . . . yet works like magic. Just offer your prospect an Insulite ceiling!

On new homes, Insulite ceiling tile changes raw, unattractive basements to finished-looking rooms. In remodeling, the easiest "starter" sale you can make is an Insulite acoustical ceiling. And on homes you take as trade-ins, you can often turn the worst feature into the best feature by covering old, cracked, peeling ceilings with clean, fresh, beautiful Insulite ceiling tile.

Name your needs. Insulite offers three great lines, described below. For information, write us—Insulite, Minneapolis 2, Minnesota.



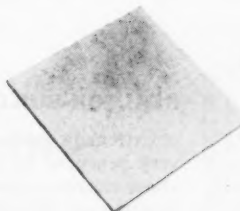
DUROLITE

Plain $\frac{1}{2}$ " T&G tileboard, with brightest, toughest paint finish on any ceiling tile. Withstands repeated soap-and-water scrubblings. Sizes: 12"x12", 16"x16", 12"x24", 16"x32". White or Light Ivory.



ACOUSTILITE CASUAL RANDOM

Newest, most modern style in drilled ceiling tile. "Casual" pattern has two size holes, full random. T&G, 12"x12" and 12"x24", $\frac{1}{2}$ " thick. Butt edge 12"x12", $\frac{1}{2}$ " and $\frac{3}{4}$ " thick. Efficient sound absorption!



FIBERLITE

Rich travertine-textured surface, for de luxe appearance and good acoustical quieting. Sizes: 12"x12", 12"x24", 16"x16", $\frac{1}{2}$ " or $\frac{3}{4}$ " thick. Butt edge... applied with adhesive or clips.

build better, sell better, with
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INSULITE, made of hardy Northern wood. Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota.

INSULITE, DUROLITE, ACOUSTILITE ARE REG. T.M.'S U.S. PAT. OFF. FIBERLITE IS A T.M.

DESIGN FOR THE MARKET

Your September issue contains the finest, most comprehensive and complete information ever published in the history of the housing industry.

JOSEPH O. SHAFFER, *president*
Jacksonville HBA

Good

F.L.L.W.
Taliesin, Spring Green, Wis.

HOUSE & HOME has done a remarkable job in the article Design for the Market and your illustrations are certainly most helpful for readers who are not too style conscious.

One further idea which might have been pointed up is that over the years the average family actually needs four different types of shelter. For example, shelter desirable for the young married couple with small children differs from the needs of the family with teenagers, etc. One fundamental in real estate is that the large old plain house with four bedrooms, right across the street from a good school, will continue to find many buyers.

KENNETH E. SARLES, *MAI*
Racine, Wis.

... while there is no way to gauge its impact or how far-reaching its influence on better design for homes will be, I am sure the entire building industry will benefit tremendously from all the information you have assembled in such an effective way with pictures to illustrate the various points.

WAHL SNYDER, *AIA*
Miami

... a marvelous job in improving relationships between the architects and builders and others concerned with home building. If you measure the improvement over the years, you can see, as the rest of us have seen, that your efforts are beginning to pay off.

EDMUND R. PURVES, *FAIA*
executive director, AIA

You are doing a wonderful job editorially in HOUSE & HOME. It gets better and better AND BETTER with each issue. The September issue is best yet and I don't see how it can be improved. Hearty congratulations!

VIRGIL G. PETERSON,
secretary-manager
Red Cedar Shingle Bureau

... an excellent issue.

FRED STANTON SMITH
The Keyes Co.
Miami

... I could not put it down. I wish every builder and architect would accept the facts as "gospel" and proceed accordingly.

ORA YETTER
Yetter Homes, Inc.
Savannah, Ga.

One of the most interesting issues I have read in some time.

JOHN C. HALL, *president*
Cobbs, Allen & Hall Mortgage Co.
Birmingham, Ala.

Many people whom you would not ordinarily expect to be in contact with HOUSE & HOME have mentioned it to me.

NOLAND BLASS, JR., *architect*
Erhart, Eichenbaum, Rauch & Blass
Little Rock, Ark.

In your September issue two houses from the Ladies' Home Journal were included in an article illustrating consumer magazine home design trends. Both these houses were designed by Williams and Wells.

SANFORD B. WELLS, *architect*
Williams & Wells,
New York City

... well done and of great importance. What I particularly like is your complete coverage of the problems and your very practical approach and solution. My congratulations and also my appreciation.

CLARENCE A. THOMPSON
Thompson Lumber and Building Supplies
Champaign, Ill.

Allow me to congratulate you. I was particularly taken with Advices No. 1 through No. 14. Prospective investors should take stock.

No reference was made to the architect of the House Beautiful Pace Setter house. Would you be so kind as to give me his name?

MORGAN STEDMAN, *architect*
Stedman and Williams
Palo Alto, Calif.

Red-faced researcher reports the architect's name is Morgan Stedman. ED.

Terrific! Your September issue comes just as we are starting our four-month job of planning for our next Spring's model homes. Too often this sort of help comes too late.

Now if only manufacturers would show us their new models and products during the Fall and Winter months instead of waiting until Spring, our job of offering really up-to-date model homes would be much easier.

HAL E. FARVER, *general manager*
Cambridge Village Inc.
Brecksville, Ohio

I am indeed impressed with the way you presented the need of an architect's services and the stimulating comments on the value of adequate and capable design.

I think all architects should praise you for this piece of work, not only for its accomplishment in the architect's own interest, but also in the public interest.

EDWARD L. WILSON,
secretary, AIA

REALTOR-BUILDER ROUND TABLE

Extremely interesting, enlightening, and very beneficial to the industry in bringing about clearer cooperation and more understanding of the roles of realtor, builders, and lenders.

ROY A. BRYAN, *exec. secretary*
Pueblo (Ariz.) Board of Realtors

BATTLE OF MIDDLETOWN

We have been conducting an educational program to stimulate interest in local planning. Your article "The Battle of Middletown" accurately portrays a need that exists in many of our communities. Could you send us 100 reprints to distribute to local officials?

BILL G. ROWDEN, *director*
Macomb County (Mich.)
Planning Commission

RELUCTANT RENEWAL

I renew my subscription again—reluctantly—in hopes you may soon change your policy to include each month a few examples of fine and distinctive homes by architects.

Builders' items are monotonously alike—not one new idea per 1000. Either change your title to "Builders Guide" or conform to present (and fine) name.

SALEM K. SHAHEEN
Canton, Ohio

... AND NEW SUBSCRIBER

We have just received our first copy, have never found so much informative material in any one magazine.

As we are realtor-builders your magazine is especially suited to our needs. We feel that we have missed important information by not having subscribed earlier.

ALEXANDER BELL, *president*
Colonial Investment Co.
Inglewood, Calif.

NAHB RESEARCH HOUSE

In your account of the NABH Research House, you refer to 2" serrated manganese bronze nails; actually these were 2" annular-thread silicone bronze nails.

You mention that DuPont engineers say the only weak point in the roof is the nail. Technical data, laboratory research, and 25 years of field experience have proved that annular thread nails do stay in place.

Independent Nail and Virginia Polytechnic Institute also played a substantial part in the design of almost all the nailed joints in the house. The Lureco panels could be constructed without sheathing largely because nails were used.

ARTHUR S. TISCH
Independent Nail & Packing Co.
Bridgewater, Mass.

DWORMAN IN FLORIDA

In your September News (Local Markets) the account of our Florida development was not entirely accurate.

The property was purchased by Dworman Associates and is being developed and subdivided with Tandy & Allen. The homes range from two bedrooms and two baths to four bedrooms and three baths, with swimming pool and screened patio.

LESTER DWORMAN
Dworman Associates,
New York City

METROPOLITAN GOVERNMENT

Legislation passed in Ohio providing for metropolitan federations (Aug., News) was backed to the hilt by the Home Builders Association of Greater Cleveland. The legislators from Cleveland were the ones who paid too little attention to this resolution. Your story appeared to overlook this distinction.

CLIFFORD M. ST. CLAIR,
executive vice president
Ohio Home Builders Assn.

CORRECTION

The Oak Hill 1956 model home in the August issue of H&H should have been credited to Architects Harsen and Johns.



Interior designs by John and Earline Brice.

Design for living . . . for sales
BEGIN WITH A BEAUTIFUL BACKGROUND
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Beginning with a handsome entry wall, you can extend sales-making decorative features all through your homes with plastic wall tile made of Styron®. Square tiles make the patterned wall of this entry not only beautiful, but completely practical . . . a sought-after feature in today's wonderfully livable homes. Many decorator-styled colors and versatile tile shapes, plus light weight and easy, cost-saving installation . . . all give free rein to your decorative ideas in Styron plastic tile.

The interiors you design in Styron plastic tile will live up to your finest homes, for your certified dealer can *guarantee* the quality of tile, mastic and installation. Let him help you give your homes this permanent, easy-care beauty. THE DOW CHEMICAL COMPANY, Midland, Mich., Plastics Sales Dept. PL1560G.



IDEA! A colorful bookshelf wall in easy-to-clean Styron plastic tile brightens a small den.

YOU CAN DEPEND ON

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LATEX PAINT FACTS FOR ARCHITECTS

New 16-page booklet tells why and where to specify latex paints

Now in one easy-to-use booklet you can get answers to your questions on latex paints—their uses, benefits and limitations. "Why and Where To Specify Latex Paints" was written to serve as a helpful guide for architects, specification writers and contractors.

This booklet answers such questions as: On what interior and exterior surfaces can I specify latex paints? Where should they not be specified? Why can they be applied over freshly dried plaster? Why don't surfaces

need to be primed before latex paints are applied? Can coats of latex paints and oil paints be applied alternately in successive coats? What controls chalking in latex paints?

Get the answers now to these and the other questions you have about latex paints. For your copy of this booklet write to THE DOW CHEMICAL COMPANY, Midland, Michigan, Plastics Sales Department 1836Q.



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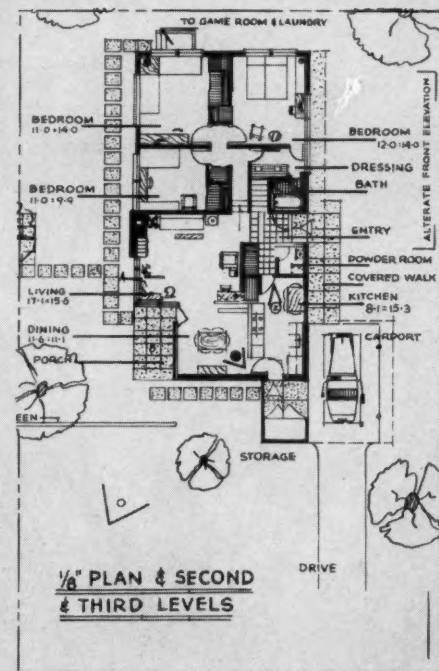
ENGINEERS—Whitman, Requardt & Associates

PLUMBING WHOLESALER—The James Robertson Manufacturing Company

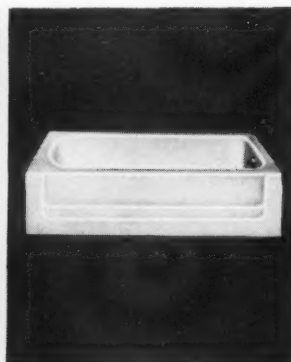
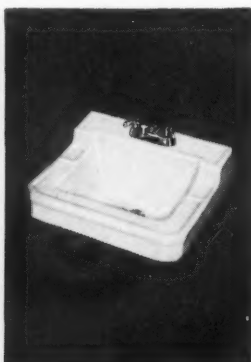
PLUMBING CONTRACTOR—Joseph Sandler, Inc.

SITE PLAN—Bernard M. Willemain

SURVEYOR—Nathan Scherr



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