

JUNE 1958 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

# House & Home

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



**DIFFICULT SITES:** How to fit your house to the land

■ Round Table: What we need to make rental housing work

1959 Preview House — 20 new product ideas to cut costs and build sales

Round-up: What's new in motels for tomorrow's new highways

How Andy Place re-engineered to cut costs from footings to finish





## Carefree Living... so easy to own!

Builders using Gold Seal Vinylbest\* "Brushwood" offer customers a welcomed PLUS in their new homes. Casual, easy to live with, yet so thoroughly up-to-date, Brushwood\* is a brand new Gold Seal Vinylbest floor tile. The modern grained effect fits magnificently with natural woods or informal appointments. "Brushwood" is exclusive with Vinylbest—the all-purpose tile that's used (and useful) throughout the house from basement to attic. Gold Seal Vinylbest "Brushwood" is easy to install . . . saving costly labor. Tough—but—lovely Vinylbest, with its special high gloss, shrugs off dirt . . .

defies grease, moisture, alcohol, solvents . . . and lasts for years and years. And . . . only a damp cloth is needed for cleaning. Gold Seal "Brushwood" Vinylbest fully meets FHA Title 1 requirements.

See "Brushwood," in a variety of colors and the rest of the Vinylbest tile line at your Gold Seal dealer's. While you're there, take a look at the other famous Gold Seal floors† so many smart builders are using nowadays. They all make building and selling easier, faster, and more profitable for you.

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



FOR THE LOOK THAT'S YEARS AHEAD

**Gold Seal**  
FLOORS AND WALLS

†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



**NOW..**  
**OVEN CABINETS**  
**WITH CUTOUT**  
**FOR THE NUTONE**  
**OVEN HOOD-FAN**

# Oven Ventilation and Cabinet Protection

AVAILABLE FROM

**Yorktowne**

*i-XL*

*St. Charles*

**Mutschler**

**BILT-WELL**

**MENGEL**

**Geneva**

**NEVAMAR**

**KITCHEN MAID**

**COPPES NAPANEE**

**BRAMMER**

*FashionWood*

**WOOD-MODE**

**GREGG**

KITCHEN **KK** KOMPACT

...and many others

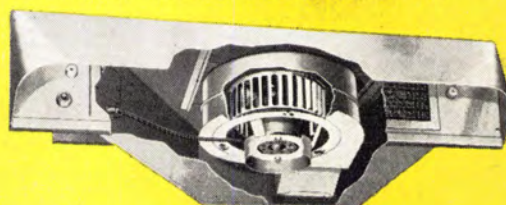


LEADING KITCHEN CABINET MANUFACTURERS OFFER  
 OVEN CABINETS WITH CUTOUT FOR THE . . .

## NuTone Oven Hood-Fan

AT LAST — Kitchen cabinets can be protected from damage caused by scorching heat, grease, and smoke which escapes from any built-in oven when the door is opened. The NuTone Oven Hood-Fan is engineered to exhaust just the right amount of air without disturbing baking.

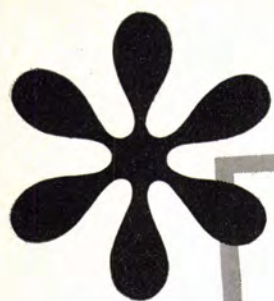
Easy to install inside cabinet



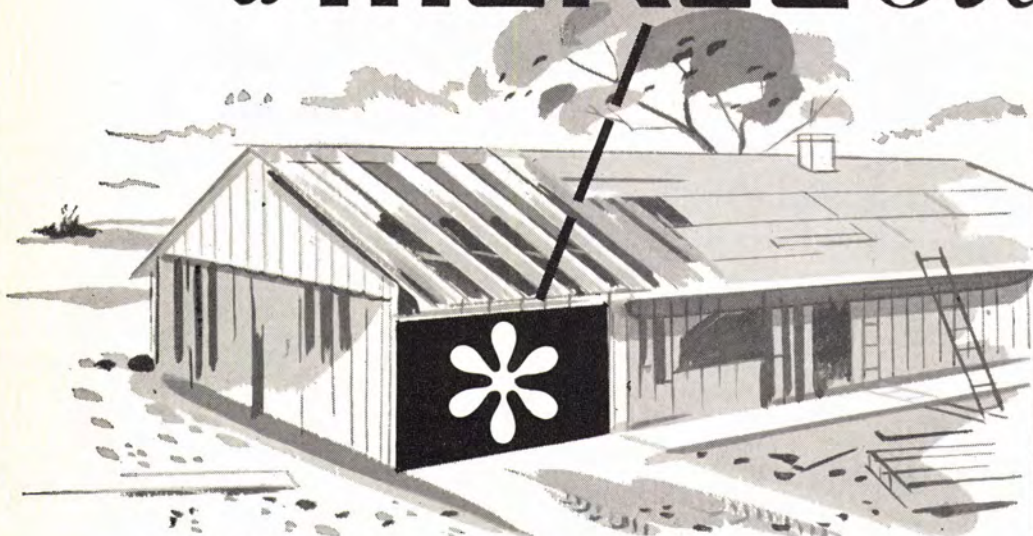
Removable filter and fan

Write for Catalogs. NUTONE, Inc., Dept. HH-6, Cincinnati 27, Ohio





# RESERVED...for a **McKEE** Overdoor...

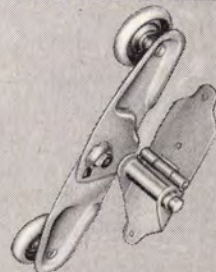


**BUILDERS—HOMEBUYERS** enjoy peace of mind  
when they specify **McKee Overdoors**.

McKee Doors are sold—installed—served by the McKee distributor in your locality. His staff of experts install every door according to factory specifications and provide whatever service is necessary. No worry! No guesswork! No expensive callbacks!

All McKee Overdoors are sold with a one year guarantee. Serial number on the nameplate is recorded by the factory to identify components of door supplied.

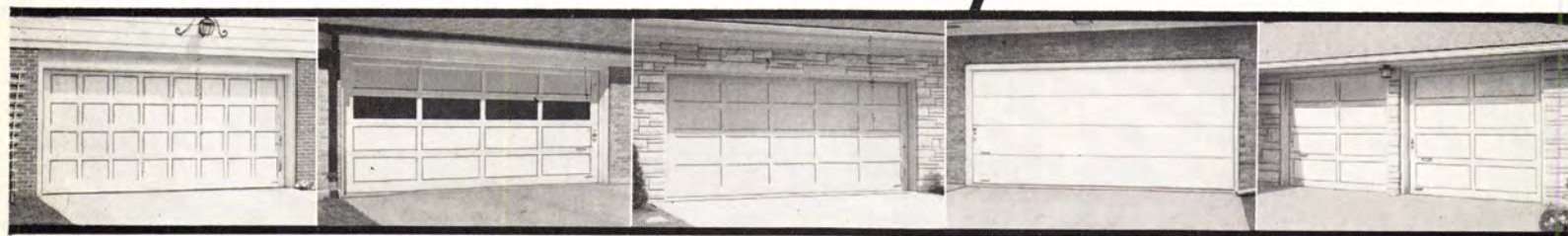
with EXCLUSIVE  
**McKEE**  
"TWIN-ROLLERS"



4 rollers at each section joint  
instead of only 2

- ① Better balance
- ② Smoother action
- ③ Quieter operation
- ④ Longer door life

**TWICE THE VALUE**  
**AT NO EXTRA COST!**

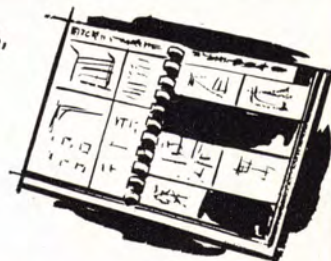


More handsome styles—More popular sizes in stock at your McKee Door distributor.

Select the McKee Door for individuality...for enhancing the architectural design.

ADD APPEAL: Feature the convenience of operating McKee Doors by Radio and Pushbutton Control.

ARCHITECTS, BUILDERS,  
CONTRACTORS...The  
new McKee Overdoor  
Catalog is now ready.  
Write Dept. A/E.



# McKEE DOOR COMPANY

85 HANKES AVENUE • AURORA, ILLINOIS.





BELL & GOSSETT COMPANY

Dept. FH-10, Morton Grove, Illinois

Please send your free booklet on the B&G Hydro-Flo System.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Zone \_\_\_\_\_ State \_\_\_\_\_

## DISCOVER HOW TO ADD VALUE TO YOUR HOMES FAR IN EXCESS OF THE ACTUAL COST

...send the coupon for free  
booklet which gives you the  
complete story of the  
B&G Hydro-Flo System



### B&G BOOSTER

#### Key unit in a B&G Hydro-Flo System

The prime requisite of a forced hot water heating pump is quiet operation. In this respect the B&G Booster is completely outstanding...in every detail it is designed to eliminate noise.

Motors are specially built units...alloy steel shafts are oversized, affording large bearing surfaces. Extra long sleeve bearings promote smooth, quiet operation and spring-type couplers further dampen noise and vibration. The extremely hard seal positively prohibits water leakage into the bearings.

*\*Hydronics...the science of heating  
and cooling with water*

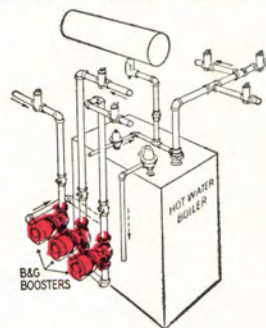
This hydronic\* system lifts your homes out of the commonplace class...really gives you something to talk about...adds sales value. No other equipment can offer so many possibilities for more comfortable, more convenient living.

The B&G Hydro-Flo System can be installed initially as a forced hot water heating system with all the benefits of controlled, radiant warmth, plus a year 'round supply of low-cost hot faucet water.

Other Hydro-Flo features can be included, either when building or at any time thereafter. Summer cooling, for example, using chilled water in a choice of several ways. Or snow-melting pipe coils under driveway and sidewalk, using the regular boiler to supply heat.

#### The only practical way to zone-control residential heating

Merely splitting the piping into separate zone circuits and circulating each with a B&G Booster Pump offers a simple, inexpensive method of temperature control. This permits different temperatures in different parts of the house, or compensation for varying heat losses due to exposure conditions. Split-level homes, in particular, require zoned heating.



Reg. U.S. Pat. Off.

# Hydro-Flo SYSTEM

## BELL & GOSSETT

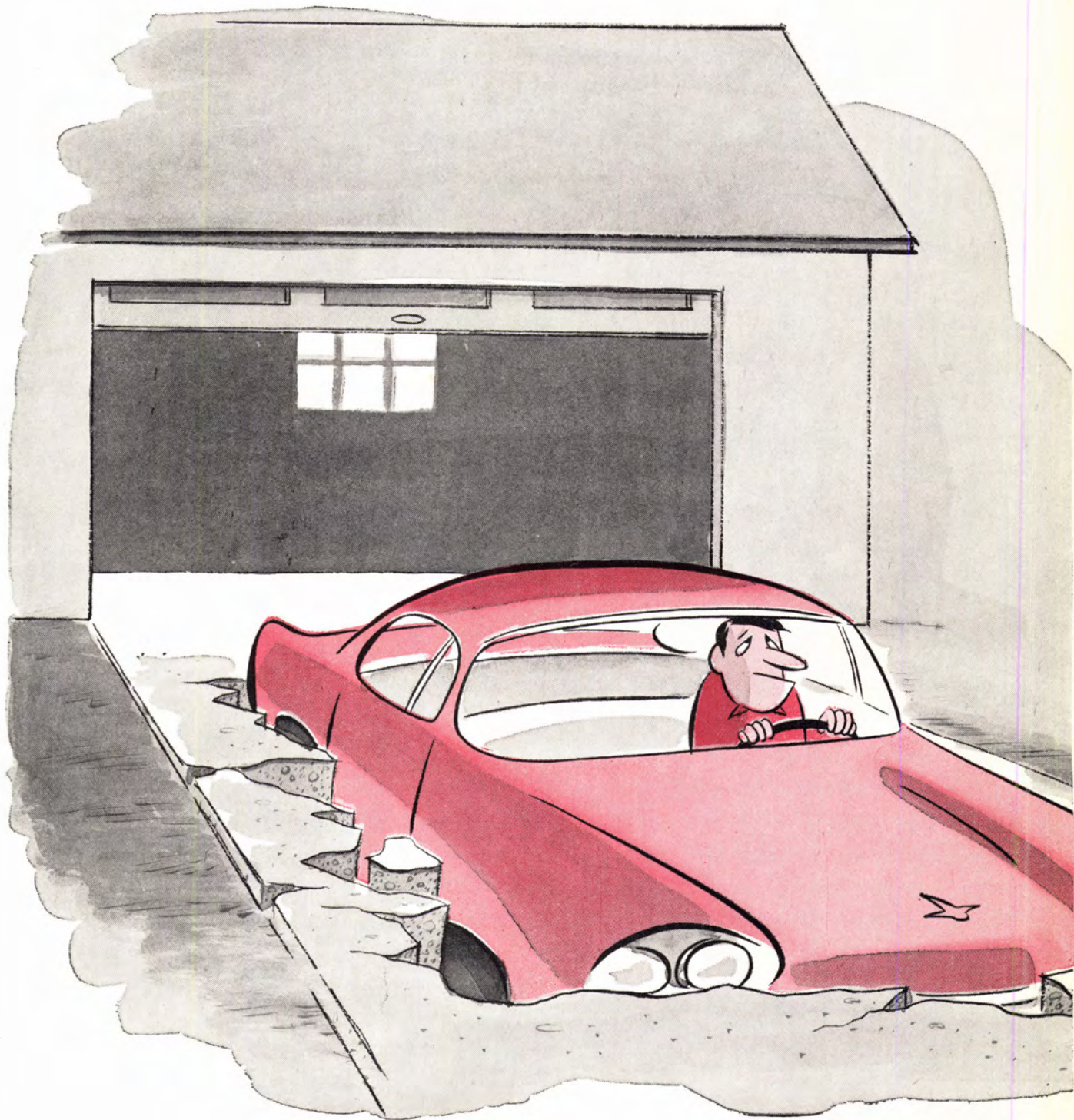
### C O M P A N Y

Dept. FH-10, Morton Grove, Illinois

Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario



# Mr. Krumble forgot to use





# American Welded Wire Fabric



*Poor Mr. Krumble*

All his trouble resulted from \$15 he *didn't* spend for welded wire fabric reinforcement. \$15 is a small investment compared to the hundreds he'll be shelling out to have his driveway rebuilt. And that \$15 could have prevented all his trouble.

**Don't take chances with the homes you build.** Not only driveways, but all concrete installations should be adequately reinforced—with American\* Welded Wire Fabric. It adds 30% to the strength of slab concrete, but only 10% to the cost. American Welded Wire Fabric is made of extra-strong cold-drawn steel wire—and it's prefabricated for quick, easy installation. Concrete reinforcement is a sensible investment and a wise precaution. And remember, it can't be added later.

**Walls, floors, porches, sidewalks**—all home concrete installations—need the durability guaranteed by USS\* American Welded Wire Fabric. It's available in a wide variety of styles and sizes. For further details, contact your building supply dealer, or write to American Steel & Wire, Rockefeller Building, Cleveland 13, Ohio.

Remember, buyers will ask,

***"is it Reinforced"***

American Steel & Wire  
Division of



United States Steel

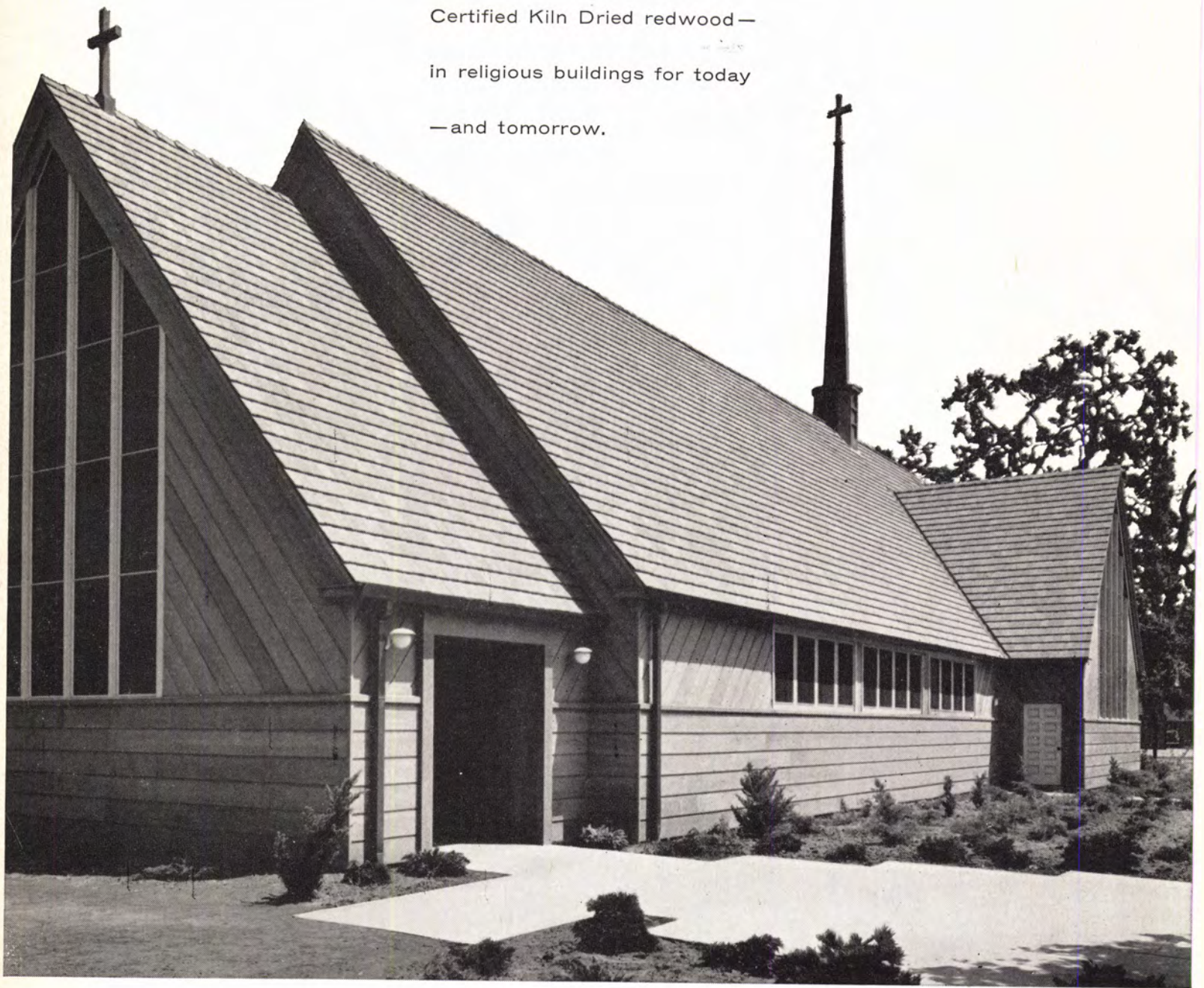
\* TRADEMARK

Columbia-Geneva Steel Division, San Francisco, Pacific Coast Distributors • Tennessee Coal & Iron Division, Fairfield, Ala., Southern Distributors  
United States Steel Export Company, Distributors Abroad



## Only Redwood

from the forever living forests  
of California is so appropriate to  
religious buildings. Specify both  
siding and paneling of handsome,  
durable, versatile California redwood—  
Certified Kiln Dried redwood—  
in religious buildings for today  
—and tomorrow.



CERTIFIED  
KILN DRIED  
REDWOOD



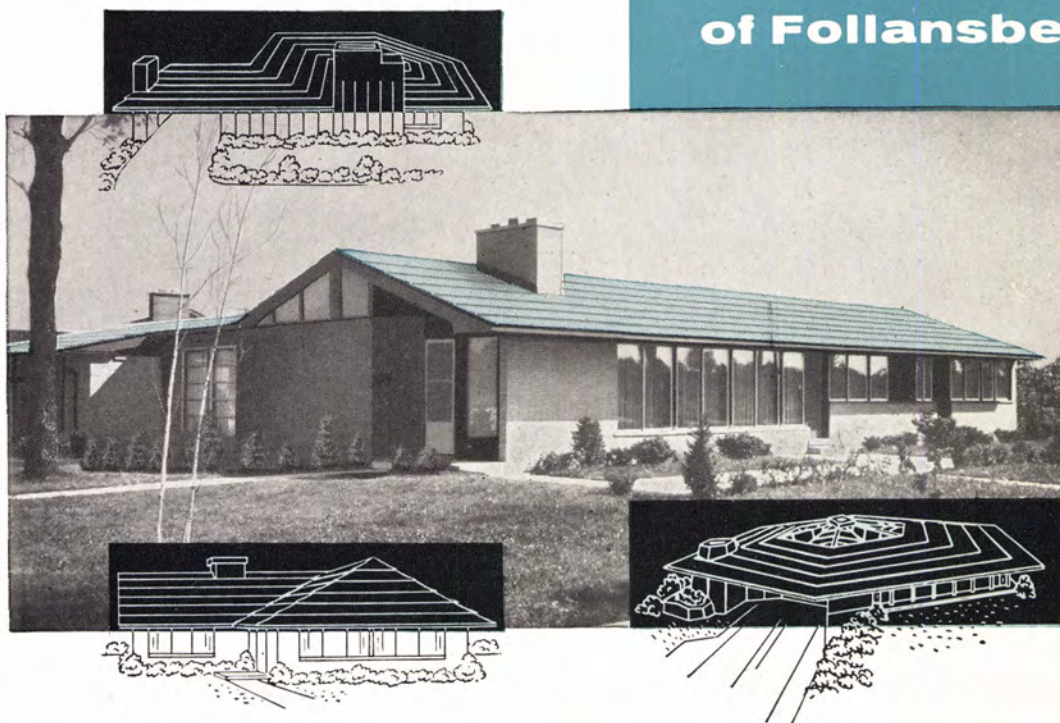
CALIFORNIA REDWOOD ASSOCIATION • 576 SACRAMENTO STREET • SAN FRANCISCO 11



*For the roof...*

## The Horizontal Shadow Line

### A Bermuda Roof of Follansbee Terne



#### What is Follansbee TERNE?

As a word, *terne* means *three*. As a metal, Follansbee TERNE is the combination of three metals—steel, lead and tin. More properly, it is copper-bearing cold-rolled strip steel with a lead-tin coating. The coating is an alloy of 4 parts lead to one part tin. This makes TERNE's surface perfect for painting and soldering. Since TERNE is basically steel, its coefficient of expansion is lower than any other roofing metal; it is durable, fire-proof and can be painted any color, any time.

Now it's possible to achieve both a *visual* and *physical* horizontal shadow line on the roof—with a Bermuda Roof of Follansbee TERNE.

The distance between the shadow line can be varied to create the desired effect . . . and the effect will change as the sun moves and the width of the shadow line changes.

The striking design of the Bermuda Roof can be adapted to all types of ranch designs and is finding widespread use in circular, triangular and hexagonal roofs.

In addition to being a lifetime material, (there are many installations of Terne in service for more than 100 years) Follansbee TERNE can and should be painted—a distinctive advantage for color-conscious home owners. It allows a complete change of the exterior color scheme at any time.



Follansbee Terne is carried in stock by  
Leading Sheet Metal Distributors Everywhere

# FOLLANSBEE

## STEEL CORPORATION

FOLLANSBEE, WEST VIRGINIA

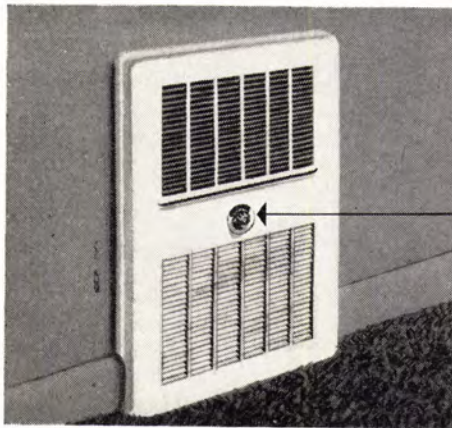
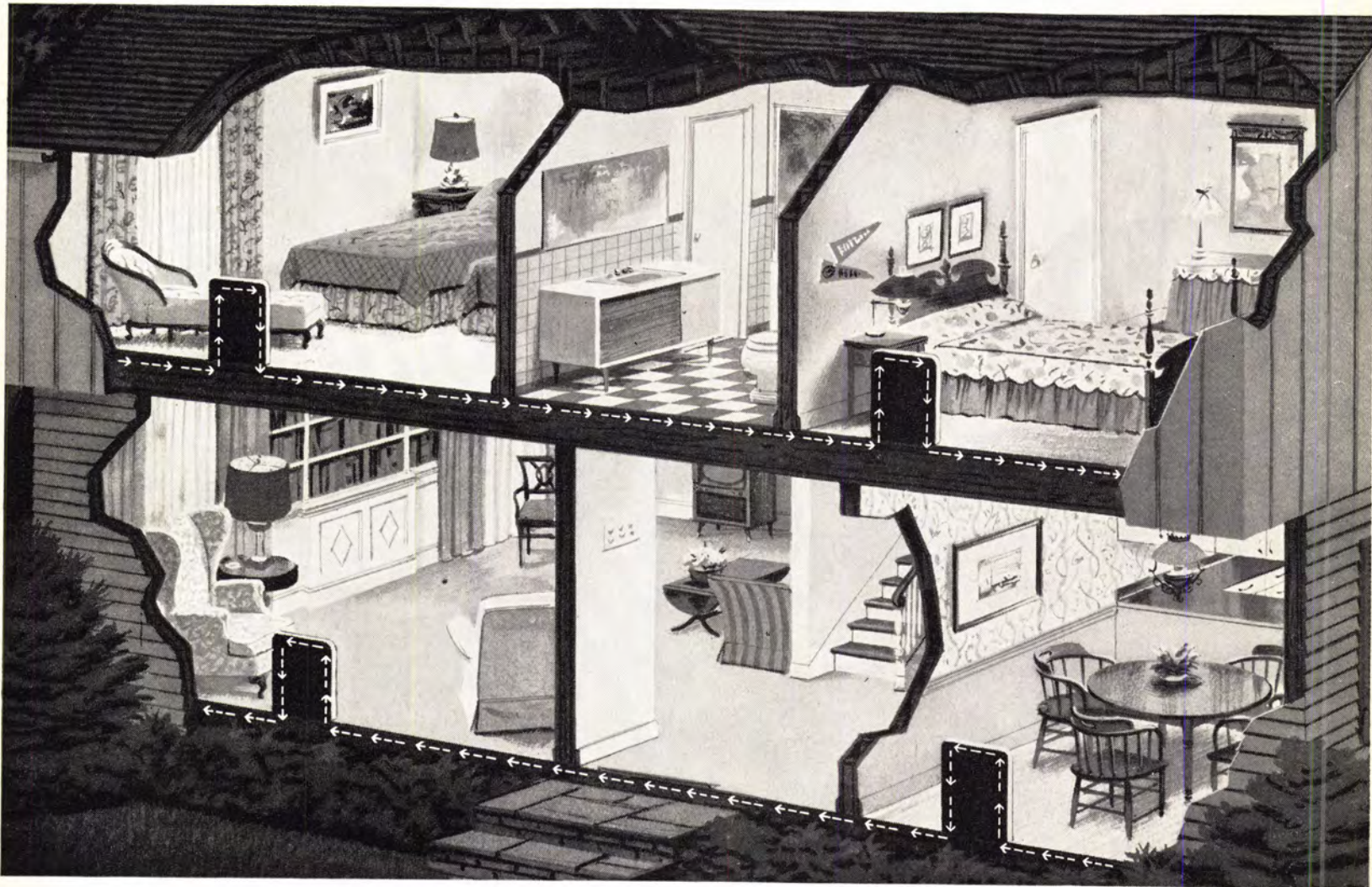
Cold Rolled Strip • Terne Roll Roofing • Polished Blue Sheets and Coils

Sales Offices in Principal Cities





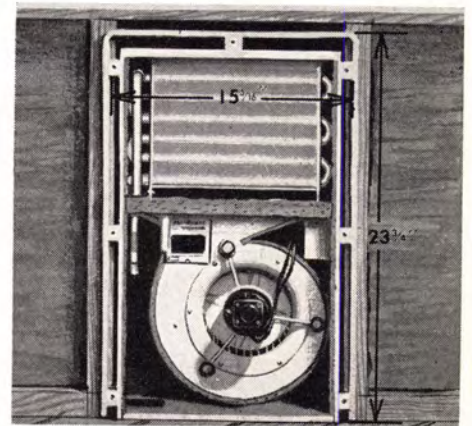
# New air conditioning system



**COMPACT ROOM UNIT** is designed to fit between wall studs—can be painted any color. Heats, cools, dehumidifies and filters air.



**INDIVIDUAL ROOM CONTROL** on each unit permits occupant of each room to dial his own comfort.



**TRIM DESIGN** facilitates quick, easy installation. Single unit of 150-cfm size fits in single-stud space, double unit in double-stud space.

## And there's an American-Standard water heater for every size home



Arcoglas Deluxe



Arcoglas Standard



Arcosteel Deluxe



Arcosteel Standard

**4 gas models**

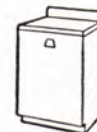


Arcoglas Deluxe

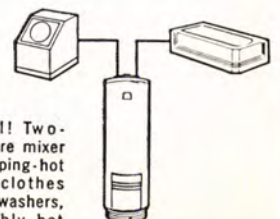


Arcosteel Standard

**3 electric models**



Tabletop Deluxe



Optional! Two-temperature mixer delivers piping-hot water to clothes and dish washers, comfortably hot water to bathrooms.



# HEATS and COOLS with water

American-Standard year 'round system features individual room control without expensive zoning

Not only does it heat and cool, but the new American-Standard Remotaire system features individual temperature control on every unit. You give your home buyers the equivalent of selecting a different "comfort zone" for each room.

This flexible American-Standard hydronic\* system saves space . . . simplifies construction. It circulates and recirculates water through small-diameter piping that can be "snaked" anywhere. A compact boiler-chiller team supplies hot or chilled water as needed. No room is too remote, no run too long for a Remotaire system. It's ideal for every house—even ranches and splits—as well as small commercial buildings and motels.

Room units in two practical sizes—150-cfm and 300-cfm. Both 25"-high models can be installed free-standing or recessed neatly between wall studs. Recessed, they extend just 2½" from the wall. A special trim shield protects paint and plaster lines, lets unit be easily nailed to studs. Units are factory-assembled and prewired to further cut labor time and cost.

## HEATING or COOLING can be installed first—the other added later

To reduce basic price, install Remotaire in your models with boiler for heating or chiller for cooling. Offer the other as an optional extra. Merchandise your houses as available with modern year 'round air conditioning . . . with individual room temperature control. See your American-Standard heating contractor for details or write AMERICAN-STANDARD, PLUMBING AND HEATING DIVISION, 40 W. 40th Street, New York 18, N. Y.

*\*Hydronics—the science of heating and cooling with water.*

**NEW BLUEPRINT FOR SALES** is now available from your local American-Standard representative. Shows how to merchandise a home with modern equipment, such as Remotaire, in it. It's packed with tested promotional helps . . . how to get free publicity for your model house, how to plan a grand opening, ads, displays, signs, etc.

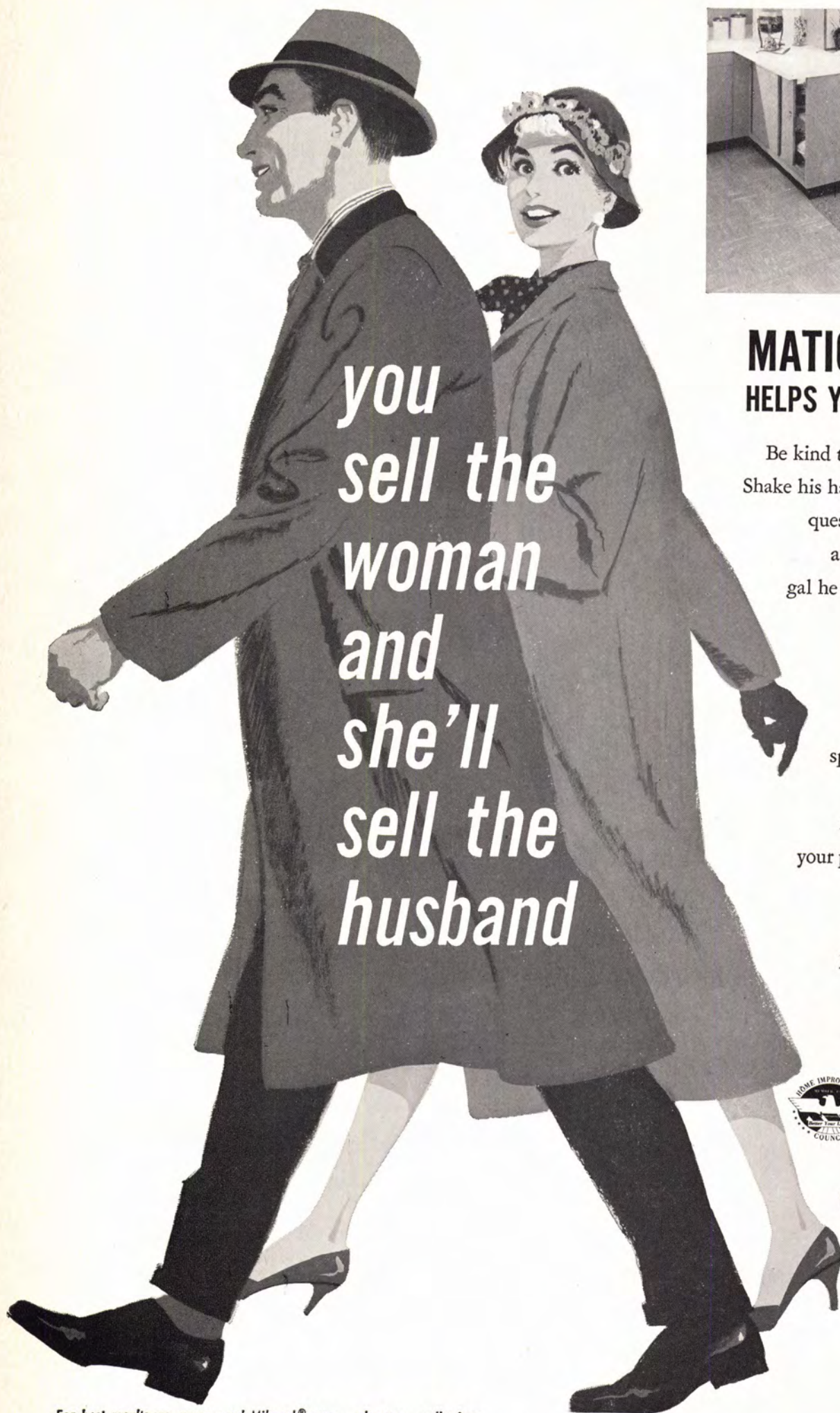
AMERICAN-Standard and "Standard" are trademarks of American Radiator & Sanitary Corporation



# AMERICAN-Standard

PLUMBING AND HEATING DIVISION





*you  
sell the  
woman  
and  
she'll  
sell the  
husband*



## MATICO'S EASY CLEANING HELPS YOU SELL THE MISSUS!

Be kind to the guy who signs the check. Shake his hand when he leaves, answer his questions about the heating system and taxes. But remember, it's the gal he came with that you really have to sell. Show her Matico's bright, sparkling colors. Emphasize how easy it is to keep Matico Tile bright and sparkling. Yes, if you want to sell the missus, be sure to include modern Matico Tile Flooring in your plans . . . the tile she reads about in her favorite magazines. Available in smart colors and patterns to please any woman.



### MASTIC TILE CORPORATION OF AMERICA

Houston, Tex. • Joliet, Ill.  
Long Beach, Calif. • Newburgh, N.Y.

- Rubber Tile
- Vinyl Tile
- Asphalt Tile
- Vinyl-Asbestos Tile
- Plastic Wall Tile

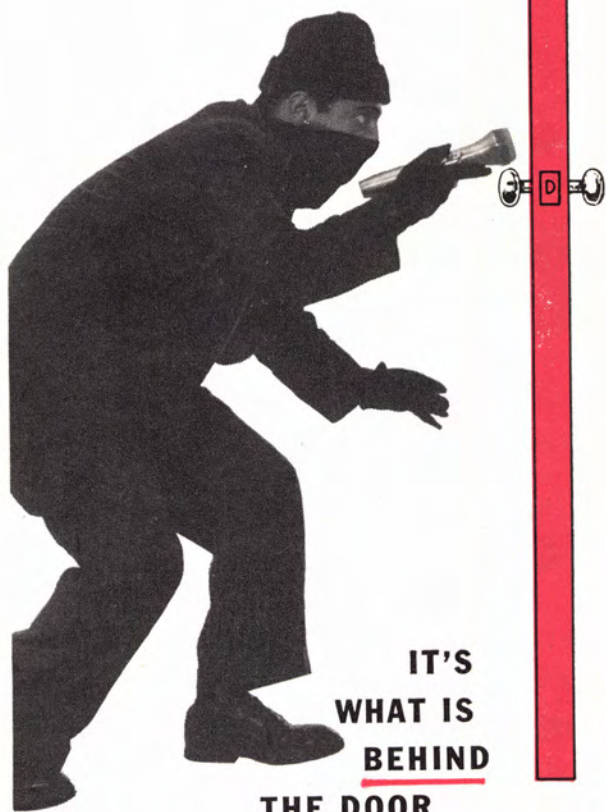
For best results we recommend Milmark® wax . . . cleaner . . . adhesives

#### MAIL COUPON TODAY

Mastic Tile Corp. of America, Dept. 14-6, Box 128, Vails Gate, New York  
Please send me complete information on Matico Tile Flooring.

Name.....Address.....City.....Zone.....State.....





**IT'S  
WHAT IS  
BEHIND  
THE DOOR  
THAT COUNTS...**

*and behind every door made by Simpson  
stands the protection of over half a century  
of superb craftsmanship, a production record  
of nearly 50 million of the finest doors used  
by the builders of America.*

RELY ON

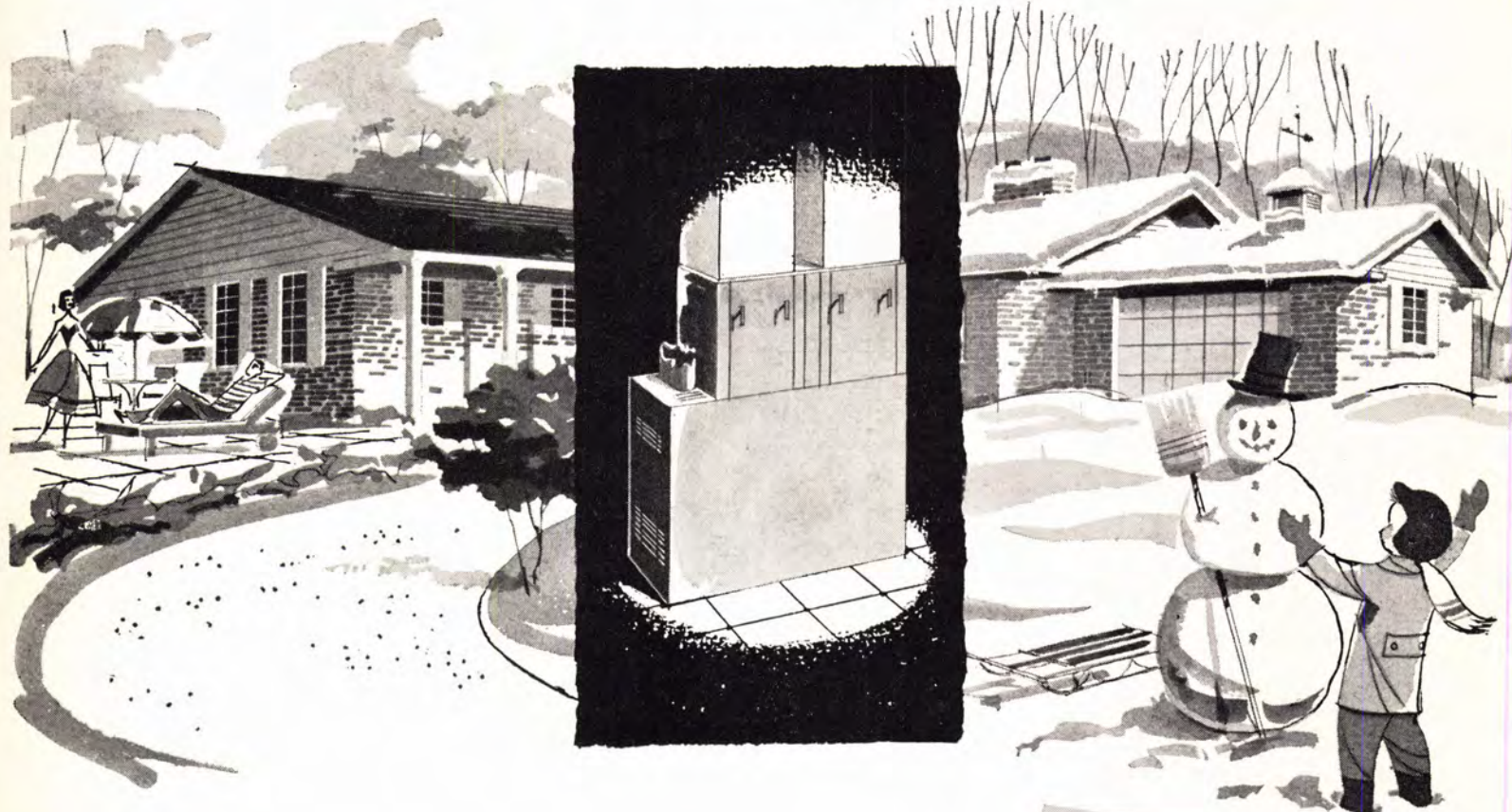


*A complete line of doors including Solid Core Flush  
and Hollow Core Flush, Entrance, Panel, Screen,  
Sash, French, Louver, Jalousie and Garage.*

**FOR INFORMATION CALL OR WRITE: ROOM 803F, SIMPSON LOGGING CO.,** Portland, Ore., 2301 North Columbia Blvd., BUTler 9-1112; Branch offices in: Chicago, 901 Builder's Bldg., RAndolph 6-1077; Cleveland, 904 Hanna Bldg., PRespect 1-7976; Dallas, 513 Meadows Bldg., EMerson 8-4611; Denver, Box 96 Capitol Hill Station, DUDley 8-4025-6; Los Angeles, 3440 Wilshire Blvd., DUnkirk 8-0655; Memphis, 212 Plaza Office Bldg., FAirfax 7-7384; New York, 500 Fifth Ave., Suite 1402, WIsconsin 7-4094; Seattle, 1010 White Bldg., MUtual 2-2828



# First All-Season System with Built-in *Electronic* Filter!



## YORK HOME COMFORT CENTER

**MOST COMPLETE SYSTEM OF ITS KIND—PRICED TO COMPETE WITH ORDINARY COMBINATION UNITS!**

In today's market, a new formula for successful new home selling has emerged: "Feature and merchandise a highly desirable exclusive and *keep your prices competitive.*"

The truth of this statement is being proved again and again as more and more builders equip their new homes with the low-priced York Home Comfort Center. They're learning through

experience of the tremendous drawing power of promotions that highlight true, all-season comfort with York's exclusive, built-in electronic filtering...*plus* heating...*plus* air conditioning...*plus* humidifying and dehumidifying. All this, with one compact unit priced so low builders can offer it as standard equipment and still underbid competition!

*York Home Comfort Center is compact—only 59" x 51" x 27".  
Beautifully styled in Baltic Blue, Hammertone finish.*

### Offer Customers Built-In Protection Against Premature Obsolescence!

FHA has recognized that unless the new homes being built today are equipped with air conditioning they will lose value and become obsolete within 5 to 10 years. Give your customers built-in insurance against this possibility with York's Home Comfort Plan. Call your York Dealer for details!

- **Filters Electronically**  
Scientifically removes dust, pollen and other air-borne particles as small as 1/25,000 of an inch
- **Cools Naturally**  
Keeps the entire home uniformly cool even on the hottest days and nights
- **Dehumidifies Moist Air**  
Wrings out as much as 6 tubs full of water per week during the summer months
- **Heats Economically**  
Provides soft, warm heat far more quickly and efficiently than ordinary systems
- **Humidifies Dry Air**  
Adds just the right amount of moisture to warm air for perfect comfort

**Your FUTURE and FORTUNE Now Lies With York!**

# YORK

York Corporation, York, Pa.  
Subsidiary of Borg-Warner Corporation





# TODAY

## QUIET HOMES SELL BETTER...

● Home buyers are learning that excessive household noise is unnecessary.

Builders find that sound conditioning helps close the sale. Forestone\* ceilings are especially appealing, offering both soothing quiet and luxurious textured appearance.

Installation (by your own men) is easy and economical—costs about the same as your present ceiling materials.

Investigate *all* the sales advantages of Forestone. Get full details from your Lumber Dealer, your Simpson Certified Acoustical Contractor, or write Simpson Logging Co., 1008 White Building, Seattle, Washington.

See the Simpson exhibit at the NAHB National Housing Center in Washington, D. C.



**Simpson**  
**Forestone**  
ACOUSTICAL CEILING MATERIAL



\*REG. U.S. PAT. OFF. — U.S. PAT. NO. 2,791,299

Al-812





## 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

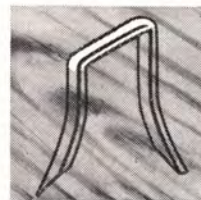
with the hammer and nails in the same time.

This builder says: "A good man can now lay twice as many shingles a day with the Bostitch H4 as with hammer and nails—sometimes more."

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.

You can see and try Bostitch stapling hammers and tackers at your lumber or building supply dealer's. If your regular dealer does not have them in stock, send us a post card and we'll send you the name of a nearby dealer who does.



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.

**See your building supply dealer for Bostitch staplers and staples**

*Fasten it better and faster with*

**BOSTITCH®**  
STAPLERS AND STAPLES

526 Briggs Drive, East Greenwich, Rhode Island

HOUSE & HOME





## PLUS VALUES

that rate cheers

Home buyers cheer, and you will too, when you include ALWINTITE aluminum windows and sliding glass doors. ALWINTITE's many PLUS VALUES are real selling features...consistently better workmanship...luster-dip finish for a beautiful appearance...special lacquer coating for protection during installation...trouble-free operation...the elimination of costly call-backs. What's more, General Bronze, the world's foremost aluminum window producer, stands solidly behind every ALWINTITE product. Factory-trained window specialists and a responsible national distributor organization are always ready to serve you. Write or wire for details.

DRESS: MR. MORT

**ALWINTITE**  
by **GENERAL BRONZE**  
GARDEN CITY, N.Y.

ALUMINUM WINDOWS • SLIDING DOORS



announcing! **Roddis**

# **7/16" architectural craftwall . .**

FACTORY-FINISHED WOOD PANELING

**installs direct on studs...no underlayment!**

Another Roddis "first"! New, veneered paneling of exceptional strength and rigidity . . . with a new "solid feel". Gives many of the advantages of 3/4" material yet costs far less!

Now! Many of the characteristics of the finest 3/4" plywood paneling . . . at real cost savings . . . with Roddis' new 7/16" Architectural Craftwall!

Sturdy and solid-feeling, Architectural Craftwall is made from choice, hardwood veneers bonded to a 3/8" center of Timblend, Roddis' amazing man-made board.

*This exclusive Timblend center makes the big difference!* A unique, wood blend shavings board, Timblend gives extra strength and rigidity . . . assures maximum freedom from movement after installation. Architectural Craftwall stays put!

Installation is simplicity itself. Architectural Craftwall goes up fast . . . directly on studs or furring strips. No costly, time-consuming underlayment needed. Install with Roddis Contact Cement. Or use nails if preferred.

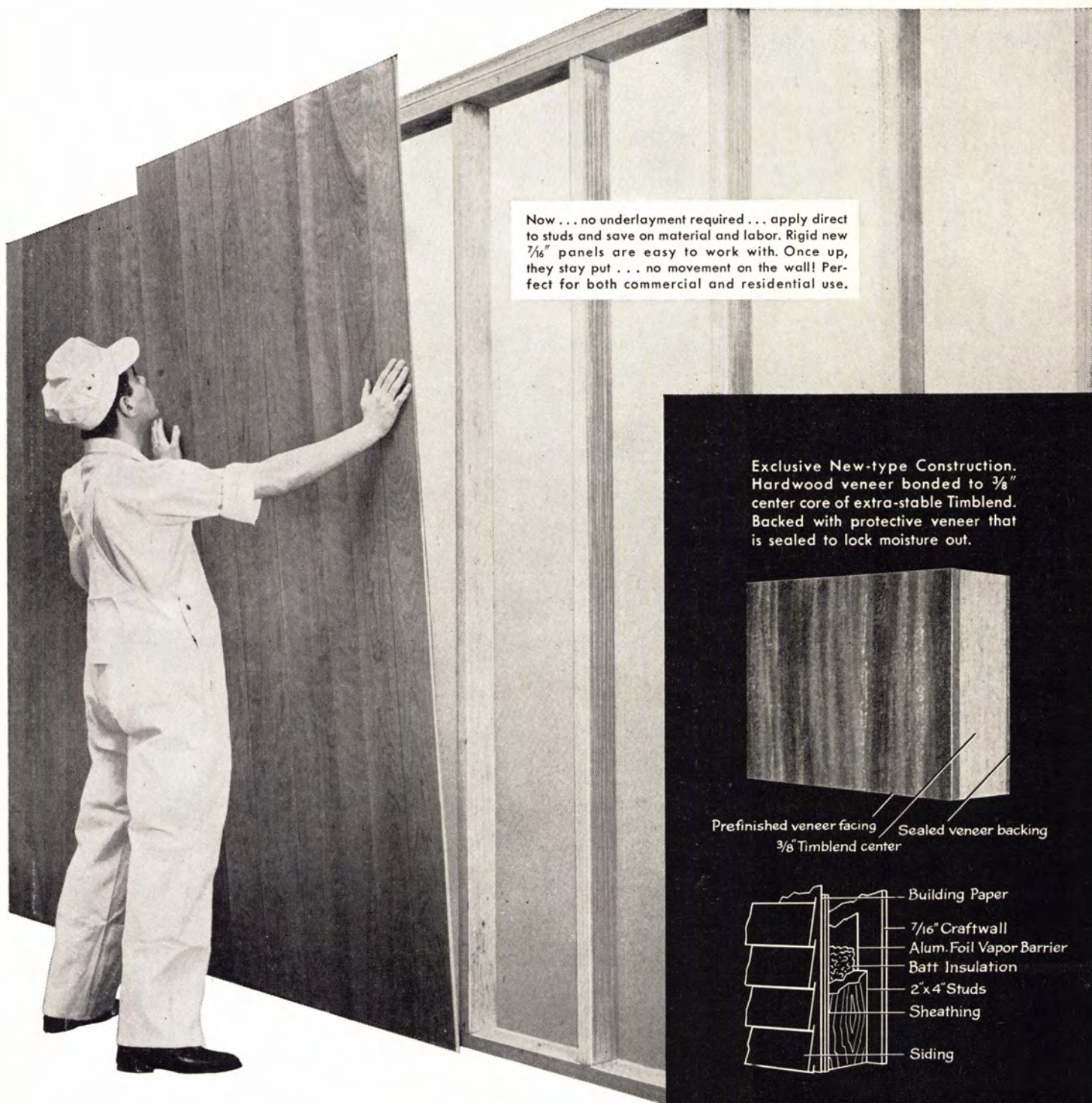
Sound reduction properties are impressive, too. Tests prove acoustical values of Architectural Craftwall are comparable to plaster or drywall construction.

A wide choice of woods and styles enhance your design possibilities. Select from Birch, Silver Birch, Maple, Oak, Walnut, Elm, Cherry or Mahogany. *Each is completely factory-finished, ready to install.* Available V-grooved at 16" intervals or V-grooved, cross scored and pegged. All panels V-grooved at veneer joints also. In regular plywood sizes . . . *plus lengths to sixteen feet.*

Architectural Craftwall is also available in standard or special size panels, *without grooves*, with matched flitches in the wood of your choice.

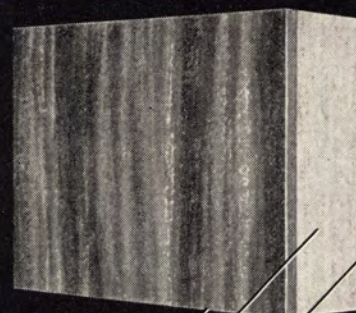
For free sample and information on how Roddis' 7/16" Architectural Craftwall can give any paneling installation new beauty, greater strength—at lower cost, just send the coupon.



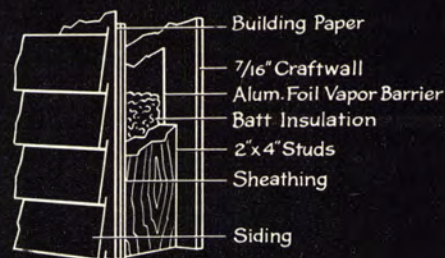


Now . . . no underlayment required . . . apply direct to studs and save on material and labor. Rigid new  $\frac{7}{16}$ " panels are easy to work with. Once up, they stay put . . . no movement on the wall! Perfect for both commercial and residential use.

Exclusive New-type Construction. Hardwood veneer bonded to  $\frac{3}{8}$ " center core of extra-stable Timblend. Backed with protective veneer that is sealed to lock moisture out.



Prefinished veneer facing / Sealed veneer backing  
 $\frac{3}{8}$ " Timblend center



So easy to install. Apply direct on studs with Roddis Contact Cement or nails, if preferred.

## BUILDERS

Roddis  $\frac{7}{16}$ " Architectural Craftwall is a NEW kind of wood paneling! There is nothing else like it in the market. You get permanent, deep-grooved beauty, plus a real "solid feel".  $\frac{7}{16}$ " Architectural Craftwall panels work and handle like  $\frac{3}{4}$ " material . . . but cost far less. Test Architectural Craftwall yourself! Coupon brings free sample and specifications.

**RODDIS PLYWOOD CORPORATION**  
Marshfield, Wisconsin

### Roddis Plywood Corporation

Marshfield, Wisconsin, Dept. HH-658

Please send free sample and information on  $\frac{7}{16}$ " Architectural Craftwall.

NAME

FIRM

ADDRESS

CITY  STATE





## There's a better way to pep up new home sales.....

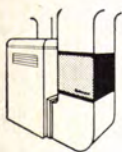
**ELECTRO-KLEAN** is the "conversation piece" that brings them in...

YES, there's a better way to spark interest in your new homes—better than appliance installations that were yesterday's big features but are taken for granted today! *That better way is the ELECTRO-KLEAN Home Air Filter*—next major appliance to set your homes apart. It adds little to home costs, creates tremendous selling appeal. ELECTRO-KLEAN traps airborne dirt, dust, smoke and pollen . . . cuts cleaning and decorating bills . . . keeps the whole house clean electronically. *No wonder it attracts instant attention.*

Give your homes this terrific sales punch—"homes that houseclean themselves!" Write for complete promotional plans to help sell your homes faster.

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

Retails at \$189.00



A compact "package" unit, Electro-Klean installs easily in the return air duct of any central forced-air furnace or air-conditioning system. It requires no water or sewer connections.

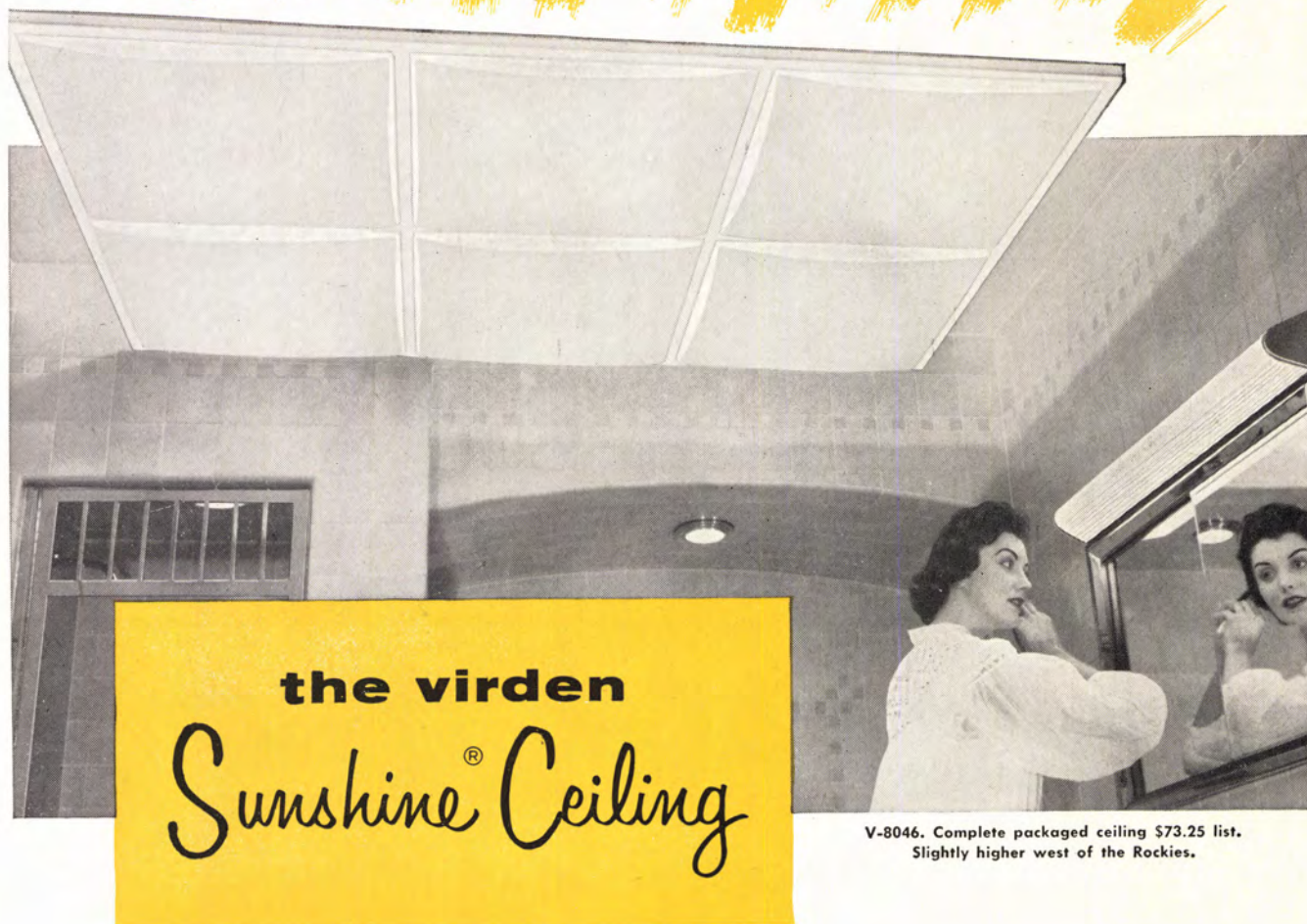
**Electro-Klean<sup>®</sup>**  
ELECTRONIC HOME AIR FILTER

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





# NEW! and packed with profits!



V-8046. Complete packaged ceiling \$73.25 list.  
Slightly higher west of the Rockies.

## A 4' x 6' "Packaged" Unit for Bathrooms, Kitchens For New Homes...Old Homes...Modernization

The new Virden Sunshine Ceiling.\* A complete packaged unit that installs quickly and easily to any ceiling surface. Electrical channel system fastens to ceiling — satin white suspended grid holds plastic diffusers (8½" drop). Uses six 100W incandescent lamps to flood the room with even, glare-free "sunshine". A sure-fire sales clincher in new homes. A terrific plus-profit maker for use in existing homes or on modernization jobs.

Luminous ceilings promise to be the next big development in home lighting. Virden brings it to you now in a complete easy-to-install

package. Plan now to use it in your next job, new or old. See the model now on display at your Virden distributor, or write John C. Virden Co., Dept. HH, 6103 Longfellow Ave., Cleveland 3, Ohio.



# virden

Member American Home Lighting Institute

\* Patent No. 2,659,807



# The Hotpoint Builder Advisory Council



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San Antonio, Texas



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**D. J. DOK**  
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**OSBORNE FERNALD**, Vice Pres.  
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**GORDON FIELDS**  
Gordon Fields, Inc.  
San Bernardino, California



**AL HAYMAN**  
Heyman Homes, Inc.  
San Francisco, California



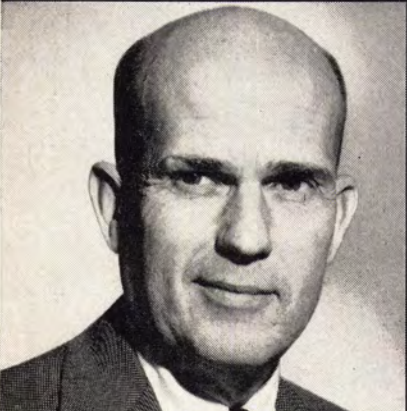
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Crawford Corporation  
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Johns Builders & Development Co.  
Tampa, Florida



**JACK L. LA BONTE**  
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Littleton, Colorado



**RAY M. WRIGHT**  
Ray M. Wright, Inc.  
Columbus, Georgia

# Their practical advice has helped make the Hotpoint line the Builder line!

The men who best know the builder business are operating builders.

That's why Hotpoint—to better serve the industry—chose this advisory panel of successful and progressive building men.

Based on their practical and realistic background, they tell us what builders want in the way of product features—dimensions—installation methods—billing and bookkeeping procedures, etc.

As a result of their recommendations, Hotpoint products are specifically designed for the builder—and Hotpoint operational procedures are geared to fit into the building business.

For these reasons, we can honestly say—"The Hotpoint Line is the Builder's Line"—the line that will help you realize more economical and more profitable home sales. To capitalize on all of the advantages offered by Hotpoint, contact your Hotpoint Distributor Builder Specialist today.

# Hotpoint

Look for that Difference / Home Buyers do!

HOTPOINT CO. (A Division of General Electric Company), CHICAGO 44, ILLINOIS

ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • COMBINATION WASHER-DRYERS  
CUSTOMLINE • DISHWASHERS • DISPOSALS • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • TELEVISION





**Showerwall**, wainscoting and vanity in Beige Marble pattern Consoweld laminated plastic. Sheer luxury—at a moderate price!

## In Three Hours and Ten Minutes You Can Install This Consoweld Bathtub Showerwall Package

Consoweld brings you the only package of its kind . . . a showerwall unit that adds modern bathroom beauty quickly, easily—and at low cost—to your project, individual home, or remodeling work.

### Rapid Installation

Consoweld's Showerwall Package fits any 5-foot tub alcove—reaches 5 feet above tub—well over shower spray level. Each individually packaged unit consists of pre-cut panels, mouldings and corner fittings, plus step-by-step instructions . . . everything needed except adhesive and caulking. You cut labor and fitting costs . . . speed up on-the-job time!

### Complete Selection

The Showerwall Package is available in eleven striking color choices—six luxurious Marble colors, five shower-bright colors in the new Twinkle pattern. All of them in durable Consoweld 10—1/10 of an inch thick!

### Consumer Acceptance

Consoweld is advertised in leading national magazines . . . Consoweld colors and patterns offer complete consumer choice. The line is *designed*

that way! Colors and patterns are "Color-Tuned" to consumer preferences and market-tested by research experts to assure eye-appealing (and *buy*-appealing) selections to please every taste.

### Write for full information

Use the coupon to get complete information on Consoweld's Showerwall Package line, as well as data on other Consoweld applications on counters and walls in homes, offices and institutional buildings.



**CONSOWELD CORP., Wisconsin Rapids, Wisc.**

HH-68

Please send me complete information on the Consoweld Bathtub Showerwall Package and other Consoweld applications in construction and remodeling.

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ 64

Please Check: ☐ Builder ☐ Architect ☐ Other







IN 1947...  
they bought  
this



IN 1958...  
they're trading up  
to this

**NOW** that they know, even though they learned the hard way, they're  
demanding oak flooring in their second home.

THE DIFFERENCE  
IS 11 YEARS...  
*plus*  
**EXPERIENCE!**

**THE BEST FLOORING IS OAK...  
THE BEST OAK FLOORING IS...**

## **CLOUD'S Lockwood OAK FLOORING**



It's just plain good business to install Cloud's Lockwood Brand Oak Flooring. Lockwood features create extra profits for builders by reducing laying-through-finishing costs. With Lockwood, you get such beautiful, snug-fitting floors that it's easier to sell the homes you build. Today's more experienced home buyers are insisting upon oak floors because they make a home more gracious and warm, are easier to live on and live with, make decorating easier, and protect home re-sale value. They know that the best flooring is oak, and you, Mr. Builder, will quickly discover that the best oak flooring is Cloud's Lockwood Brand! Try it and pocket extra profits and quicker home sales!

**LOCKWOOD** has Nail Groove Feature. Saves time . . . positions nail . . . provides seat for nailhead.

**LOCKWOOD** has Snap Side Match and Tapered End Match, which help flooring lay up readily, with final match firm and squeak-free.

**LOCKWOOD** has Splinter Clipper. Annoying chip or spur eliminated to save you valuable labor time.

**LOCKWOOD** has Compartment-Type Kiln Drying . . . the finest there is . . . and there is a difference!

**LOCKWOOD** has Precision Milling! Minimum sanding required . . . a joy to the builder!

**LOCKWOOD** has Uniform Color! From the famous oaks of the Ozark Mountains! Richer, redder, more beautiful!

**SEE YOUR LOCAL LOCKWOOD DEALER**



**CLOUD OAK FLOORING CO.**

**SPRINGFIELD, MISSOURI**







What do we mean by

# "Educated"

## HOME INSULATION?

**L•O•F Glass Fibers' Home Insulation\*** is Thermo-Sensitive. That means it is scientifically designed for maximum home comfort every day of the year. Here is how it works:

**In Summer**, it holds back daytime heat, then helps the home cool off faster at night by losing its heat to outside more quickly than ordinary insulations. It's ideal for air conditioned homes—speeds cooling—cuts power bills. Even without mechanical cooling this new kind of insulation improves home comfort, both day and night.

**In Winter**, this Thermo-Sensitive Home Insulation responds faster to modern thermostatic furnace controls . . . avoids the lag of "lazy" insulation . . . smooths out the alternate *hots* and *colds* of changing room temperatures. Fuel savings will return the cost of the insulation many times over.

Home buyers are quick to recognize the superior insulating efficiency of this balanced combination of a blanket of long, fine, resilient glass fibers and a reflective aluminum vapor barrier facing.

Home builders find that the design features of L•O•F Glass Fibers' Home Insulation not only help to sell the finished home but also *provide extra profit possibilities through lower installation costs.*

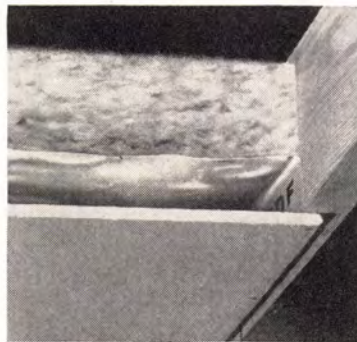
\*Patents Pending



1. One man installation. Light weight blanket is self-supporting while handy tabs are stapled.



2. Costs less to handle. Compressed rolls take less than half the space of other types of insulation.



3. Snug fit cuts passage of heat. Retains full thickness at edges, maintaining snug fit between framing members.



4. Soft and pleasant to handle. Does not settle, crumble, rot or mildew or attract vermin; clean and sanitary.



Available in standard widths and three thicknesses to meet usual requirements, L•O•F Glass Fibers' Home Insulation is delivered quickly from warehouses located all over the country. For the name of your nearest distributor, write: *L•O•F Glass Fibers Company, Dept. 21-48, 1810 Madison Avenue, Toledo 1, Ohio.*





**37¢** out of every dollar spent on home operation and improvement is spent by households that read a single issue of **LIFE**

**Among your customers,** LIFE-reading households are big buyers.

For in communities across the country, LIFE reaches 31% of U. S. households in an average week. And they account for 37% of all consumer home operation and improvement expenditures.

This means that 37¢ out of every dollar in this field is spent by households that read a single issue of LIFE.

**No wonder in 1957** advertisers invested more for selling in LIFE than in the next two leading magazines combined. *No wonder advertising in LIFE is the advertising most often used for tie-in displays.* (By actual count, far more than advertising in any other magazine.)

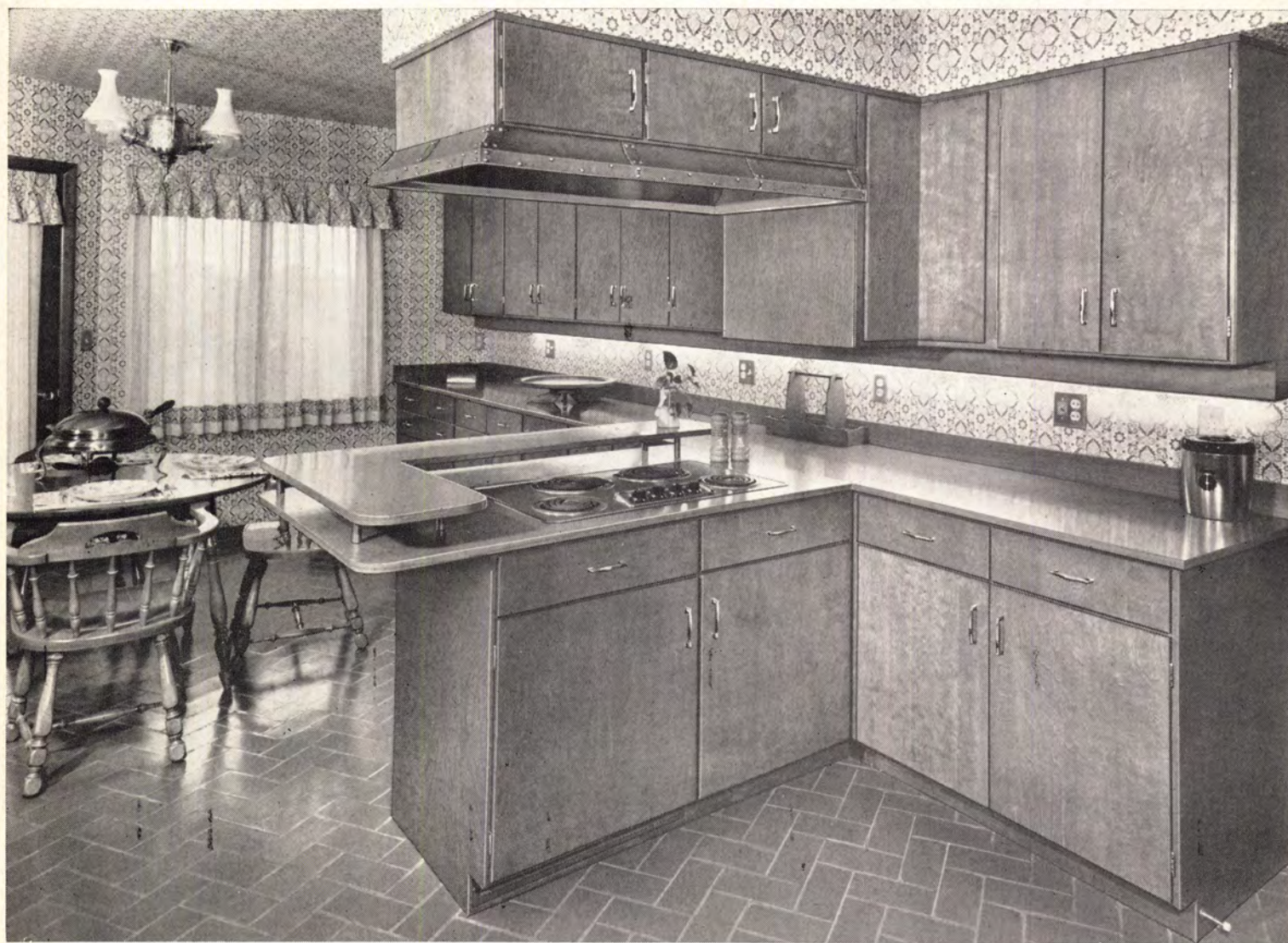
Every LIFE household counts. Make sure you get your share of their dollars by featuring brands that are advertised in LIFE.

Source: LIFE's *Study of Consumer Expenditures*, an analysis of \$200 billion spent by U. S. households for consumer goods and services in 1956.



ONLY **LIFE** gives you so much selling support... so swiftly, so surely





## Get Beautiful Birch Kitchens at Less Cost with Standardized Qualitybilt Units!

OVER 120 STANDARD UNITS give you complete flexibility in kitchen design and layout . . . a "custom-styled" kitchen without the added cost!

HIGHEST QUALITY in workmanship and materials is a Qualitybilt tradition since 1875. All cabinet parts accurately machined and fabricated in special jigs and presses for exactness and uniformity!

### LOOK AT THESE OUTSTANDING FEATURES OF QUALITYBILT CABINETS...

- Select light colored Birch face veneers.
- Exclusive hinges and pulls in choice of four finishes.
- Full 1" warp-resistant 5-ply solid doors.
- Units furnished complete with instructions and all hardware for assembly and installation.
- Dovetailed drawers with hardwood center guides.
- Each KD unit, including necessary hardware, individually packed in dust-proof carton.
- Available 3 ways: Semi-Assembled (KD); Set-Up, Unfinished; or Set-Up finished natural or enameled.

*Write for Complete Details, Prices, and Name of Nearest Distributor.*



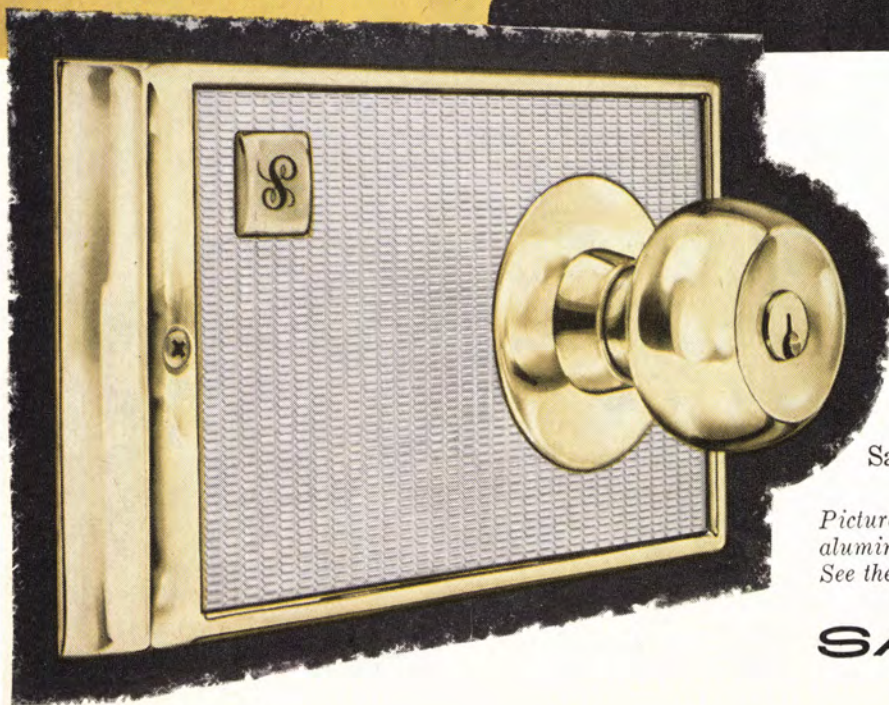
**FARLEY & LOETSCHER MFG. CO.**  
DUBUQUE, IOWA

ENTRANCES • DOORS • FRAMES • SASH • BLINDS • CASEMENTS • SLIDING DOORS • SCREENS • COMBINATION DOORS  
STORM SASH • GARAGE DOORS • MOULDINGS • INTERIOR TRIM • SASH UNITS • LOUVERS  
KITCHEN CABINET UNITS • CABINET WORK • STAIRWORK • DISAPPEARING STAIRS • "FARLITE" LAMINATED PLASTICS





# THE "LUCKY KEY CONTEST!"



## *...an exclusive new Sargent Promotion*

Here's the sales assist you've been looking for.  
An exciting traffic stimulating program geared to  
today's progressive home selling.

And it's free . . . from Sargent. A bin full of  
Westinghouse prize radios. A \$500 grand cash award.  
Newspaper mats, displays and a complete kit of mer-  
chandising materials are ready to back up the sales effort.

Get all the facts about the LUCKY KEY CONTEST  
from your distributor today. Or write  
Sargent & Company, New Haven 9, Connecticut. Dept. 11-F.

*Pictured is a handsome new Sargent design . . . patterned  
aluminum panels set into an escutcheon of polished brass.  
See the full line of "styled for tomorrow" Sargent hardware.*

## SARGENT LOCKS

*"...Sign of a well built house"*





**Add the Capitol package to your  
model homes... add up more sales\***

**\* *Levitt & Sons did — so can you!***

Levitt & Sons, world's largest home builders, wanted to move more prospects from the inspection line to the dotted line. They did it by adding the Capitol package of aluminum combination storm doors and windows to their sample homes . . . at no increase in price!

Result? Traffic increased and sales jumped!

Levitt & Sons know that the modern home buyer wants a completely equipped home. They found that the Capitol package of aluminum combinations are just as important a factor in sales as wall ovens, dishwashers, air conditioning, complete insulation, landscaping. They are giving the people what they want.

Offering Capitol storm doors, windows and screens:

- **shows buyers immediate savings in heating costs**
- **saves them hundreds of dollars over separate purchase**
- **assures service-free installation by factory-trained technicians**
- **cost can usually be included in the mortgage**

Put the Capitol package on your sample homes. You'll draw more traffic . . . you'll close more sales. Levitt & Sons did . . . so can you.



# Thank you, Mr. Capitol

► We have just concluded an agreement with Capitol Products Corporation of Mechanicsburg, Pa., to purchase a limited quantity of aluminum screens, storm windows, combination storm-and-screen doors, and jalousie front doors for our houses.

► Accordingly from today until the supply is exhausted those items will all be standard equipment on every house we build—  
**AT NO EXTRA CHARGE!**

► Now, more than ever, a Levitt house is the best value in the world. We all thank Capitol for its generous cooperation in making this possible.

► Smart homeseekers won't waste time. The supply is limited and it has to be on a first-come first-served basis.

*The Exhibit Center, on Route 413, just off Route 1,  
is open every day until 9 P.M.*

**TO LEVITTOWN**  
From Philadelphia: Drive on Rte. 413 to Route 1, turn right on Route 1, the Exhibit Center.  
From Camden: Drive on Route 130 to Burlington Bridge, cross bridge, turn right on Route 413 to Exhibit Center.  
From Trenton: Cross bridge into Pennsylvania, drive on Route 1 about one mile to 413, turn left on 413 to Exhibit Center.

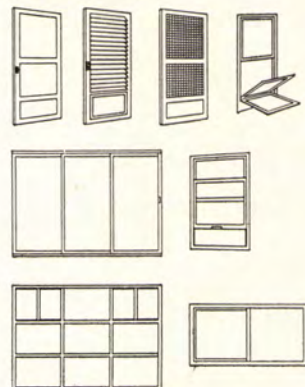
*Levitt & Sons*  
Route 413 • Levittown, Pa. • Phone Windsor 4-1100

## Here's why Levitt & Sons chose the Capitol package:

- CAPITOL QUALITY** Capitol, world's largest manufacturer of aluminum doors, builds in the kind of quality that builders appreciate, the features that have customer appeal.
- COMPLETE LINE** Storm doors, windows, jalousies... in a full range of styles for every type home... as well as rolling doors, prime windows and window walls—all from a single source.
- DIRECT DELIVERY** Capitol has its own fleet for delivery direct to your site... on your own time schedule. No inventory problem.

- TECHNICAL ASSISTANCE** Capitol's engineering staff will work with you on planning and design... so that you'll get the right product for the right purpose.
- INSTALLATION SERVICES** Capitol factory-trained crews work to your schedule to assure proper installation.

ROLLING GLASS DOORS • PRIME WINDOWS • WINDOW WALLS • COMBINATION STORM DOORS, WINDOWS, SCREENS • JALOUSIES • EXTRUSIONS



# Capitol

**CAPITOL... A SINGLE SOURCE, SINGULAR SERVICE FOR ALL YOUR ALUMINUM DOORS AND WINDOWS**

HH-139

**CAPITOL PRODUCTS CORPORATION**  
Mechanicsburg, Pa.

Please give me more information as soon as possible on how the Capitol Package can mean more sales for me.

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

TELEPHONE \_\_\_\_\_



# HANDSPLIT RED CEDAR SHAKES

*the right roof  
for a  
rambler*

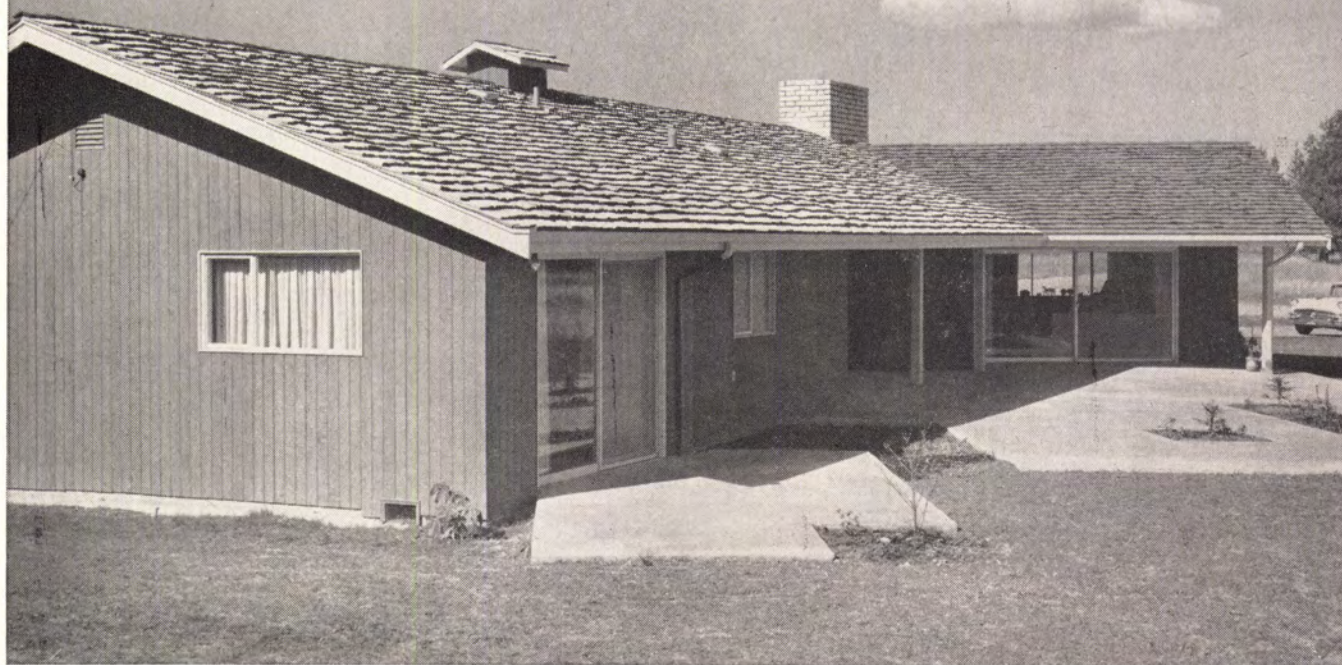
*Eye-level architecture requires a roof of distinctive character. That is why handsplit cedar—with its bold textures and compelling shadow accents—is so uniquely suited to the rambling roofline.*

Handsplit cedar is the carefree material. No other roofing stands up to it...or *stands up like it!* Applied three layers thick, heavy shakes will ward off anything the weatherman can muster. *For generations to come.* And, because shakes have rigid structural strength, they can be applied over *spaced* sheathing. This makes a roof of genuine handsplit cedar shakes much less costly than its dramatic good looks would indicate. *Above all, make certain it's cedar!*

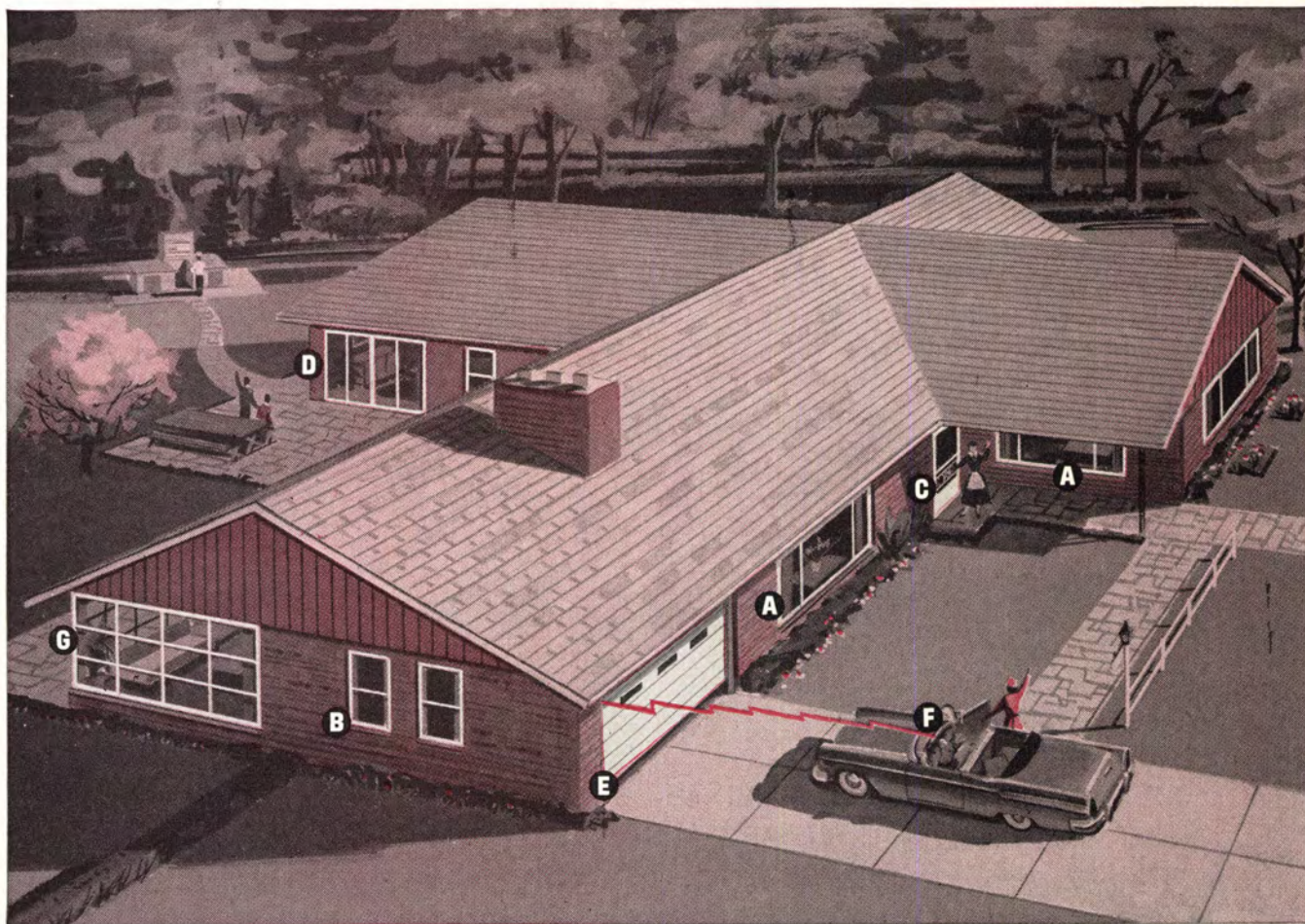


## RED CEDAR SHINGLE BUREAU

5510 White Bldg., Seattle 1, Wash.  
550 Burrard St., Vancouver 1, B. C.







## Six Ways to Sell Homes Faster... With **RUSCO'S** Visible Sales Features!

You'll sell homes faster in 1958 if you give your prospects the kind of quality they can *see* and *feel* with Rusco windows and doors! Let them admire the beauty and ruggedness of Rusco construction... hot-dipped, galvanized tubular steel with baked enamel finish or satin-smooth extruded aluminum. Let them marvel at the weathertightness, the ease of cleaning,

the smooth and silent operation of Rusco windows and doors—that provide years of satisfactory service! Then let them compare Rusco windows and doors to any other brand at any price... You'll see why more than 20,000,000 users have already chosen Rusco, and why builders everywhere are counting Rusco products among their biggest sales assets for 1958!

Specify These Six **RUSCO** Products, And Add Visible Value To Your Homes:



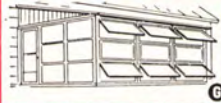
**PRIME WINDOWS** — "Easy-Slide" design eliminates sticking or rattling; can be cleaned from the inside for greater safety. Insulating sash or new type dual-glazing optional.



**SLIDING GLASS DOORS** — Weather-stripped on all four sides of the sliding panel; graceful design; no tracks to trip over. Handsome, rugged, anodized extruded aluminum construction.



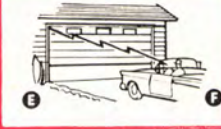
**COMBINATION WINDOWS** — All models self-storing; Fiberglas® screening; choice of decorator colors.



**PORCH ENCLOSURES** — Seven models, finish-painted in a choice of decorator colors.



**COMBINATION DOORS** — Perfect weathertight fit; self-storing or interchangeable models; Fiberglas® screening; choice of decorator colors.



**OVERHEAD GARAGE DOORS AND ELECTRONIC GARAGE DOOR OPERATORS** — Doors — all steel construction; contemporary styling. Electronic operators — open, close and lock doors automatically.

"Always one step ahead  
of the weather" with  
**RUSCO**

**The F. C. RUSSELL COMPANY**

Dept. 6-HH-68, Columbiana, Ohio • In Canada, Toronto 13, Ont.



# 32-minute installation — with new

In actual tests, The Eagles Company, Louisville builders, installed a G-E built-in oven and cooktop in less than 32 minutes. Reason: New G-E Built-in Ranges come from factory ready to install.



**One-piece oven** with one-piece front slides into 27-inch cabinet or wall opening. No knobs or trim to remove or replace . . . no assembly necessary. Comes from factory ready to install.



**One-piece drop-in cooktop** has built-in pushbutton controls . . . is easy to install. Drops into 29 13/16" x 20 7/16" opening . . . fits flush into countertop with accompanying sink-rim flange trim.



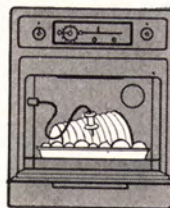
**Tighten six thumb screws** . . . connect one conduit . . . the job is done in minutes! Built-in oven and drop-in cooktop have been completely installed in as little as 32 minutes from cartons to finished job.

## ★ Plenty of features to talk about, too!

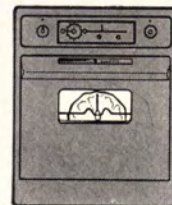
**Electric Rotisserie** in Custom and Deluxe models barbecues 12-pound roast. Plugs right into outlet in oven; separate pan catches drippings.



**Electric Meat Thermometer** . . . Standard equipment in Custom model . . . has easy-to-read dial; stainless steel meat probe plugs right into oven outlet.



**Picture-window oven door** in Custom model. Pushbutton - controlled floodlight illuminates interior. Available in satin chrome, 5 colors.



### *All models feature:*

- Automatic Oven Timer and Minute-Minder
- Eye-level Control Panel
- Fully enclosed Calrod® bake and broil units
- Focused-heat Calrod broil unit
- Automatic Floodlight
- Built-in Oven Vents
- Starlight Grey porcelain interior
- Giant-size 21" oven with wide-opening platform door
- All-in-one standard size for easy installation
- Available in Mix-or-Match colors (yellow, pink, turquoise, brown, white or satin chrome)

### *No service headaches.*

All built-ins carry the General Electric warranty backed by G-E service. Your General Electric dealer or distributor will explain a sales and service program designed for builders and kitchen modernization contractors.

### **COLORFUL FOLDER**

gives you dimensions, complete installation directions. Send 10¢ for publication 3-147B. Address Range Dept., Bldg. 2, General Electric Company, Louisville 1, Kentucky.

**GENERAL**  **ELECTRIC**



# General Electric Built-in Range!

★ New! Rotisserie, meat thermometer, picture-window oven!



This unusual and extra-convenient kitchen features General Electric's custom oven and the new drop-in cooktop with up-front pushbuttons. The pushbutton controls are right on

the cooktop. They need no separate installation. Just one simple conduit to attach! Like all General Electric cooktops (and ovens), it has fast-heating, dependable Calrod units.



**Master oven** available in 5 decorator colors or satin chrome. Same roomy 21-inch width as Custom and Deluxe ovens. Features Automatic Oven Timer and Minute-Minder; fully enclosed Calrod heating units; economy price.



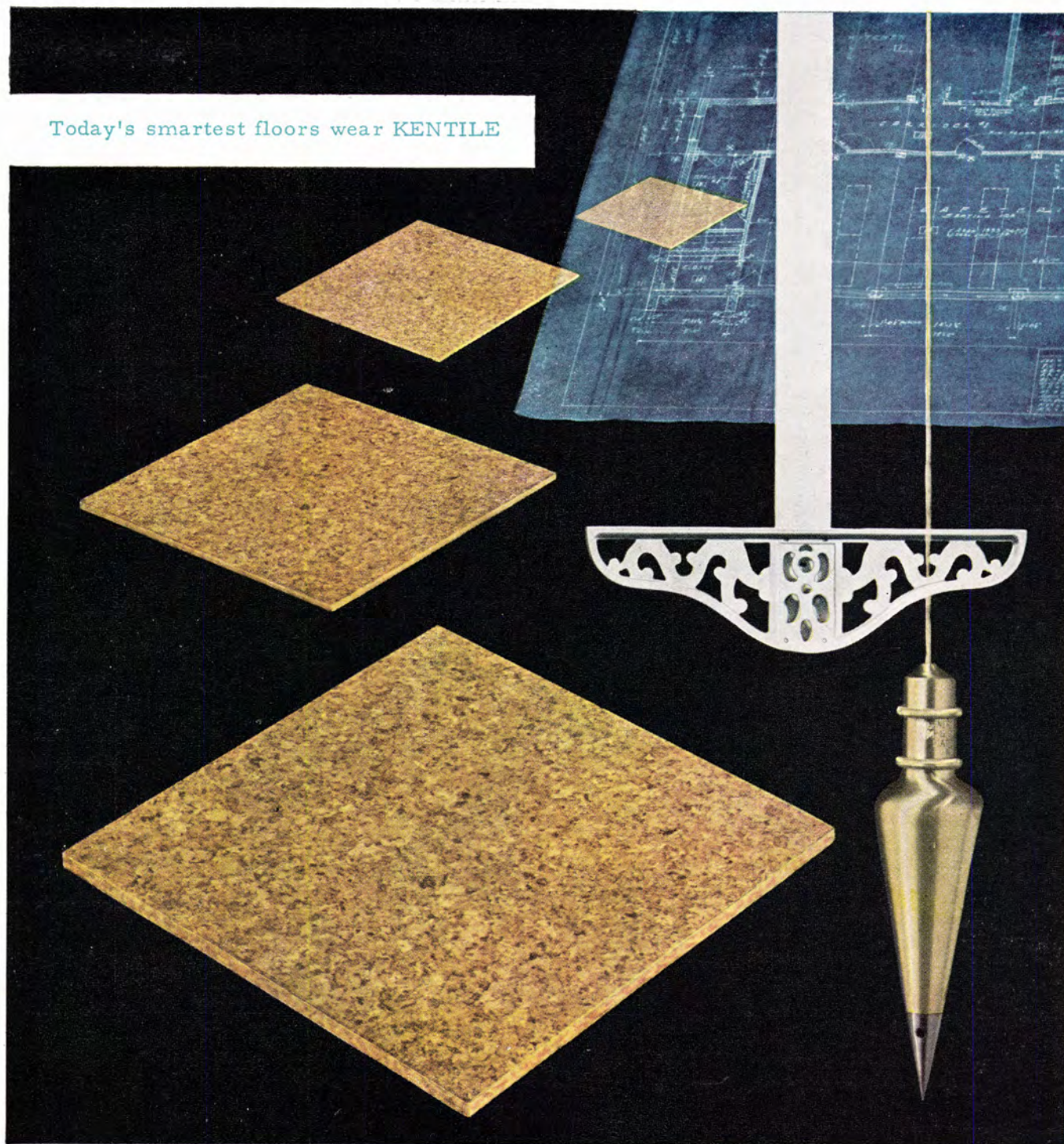
**Deluxe oven** available in five decorator colors or satin chrome. Features sturdy electric Rotisserie, simplified Automatic Oven Timer and Minute-Minder, Eye-level Control Panel. True deluxe beauty at a common-sense price.



**G-E remote control cooktops** let you install pushbuttons in base cabinet, in the wall—anywhere that's convenient. 2-unit and 4-unit sizes. Both 4-unit cooktops in 5 colors and satin chrome. 2-unit cooktops in stainless steel.



Today's smartest floors wear KENTILE



## This is KENTILE® cork tile

for the most luxurious yet practical  
floors ever! So resilient! So slip-  
resistant! So long-wearing!

### KENTILE FLOORS

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

#### SPECIFICATIONS

**SIZES:**  
6" x 12", 9" x 9", 12" x 12".  
12" x 24" (not available in  
1/8" gauge.)

**THICKNESSES:**  
1/8", 3/16", 5/16", 1/2" (on  
special order.)

**COLORS:**  
Kentile cork tile (KenCork®) is  
available in separately packaged  
cartons of light shades, medium  
shades and dark shades. Has a  
factory finish--a specially pre-  
pared plastic fortified wax  
applied while hot, at the factory.



# Roundup

## Housing's rebound riddle: how much, how soon?

Is the April-May pickup in house sales the start of a real housing comeback? Builders think so (see pp. 36 and 37). They see themselves on the verge of a brand new boom fueled by easy Fanny May money, no down payment VA sales and low down payment FHAs.

But many thoughtful economists wonder. Is the spurt, they ask, only a normal seasonal upturn, accentuated by easier money and the bad weather that kept prospective buyers at home in February and March? Says NAHB's Economist Nat Rogg: "Home building has become increasingly sensitive to consumer confidence." Freely translated, that means housing should not long run ahead of the general economy. In any case, signs are that the bottom of housing's dip is past.

## This Month's News

### (index to the top stories)

**Housing market:** builders report soaring sales but economists are skeptical about real housing comeback .....p. 36

**Local markets:** A city by city rundown of the sudden upswing in house sales .....p. 37

**FHA insurance:** committee named to study whether current ½% premium can be cut.....p. 41

**Zoning:** builders lose important suit against two-acre zoning in Pennsylvania .....p. 43

**Housing policy:** what's likely to be in the omnibus housing law this year .....p. 46

**Public housing:** PHA accuses Chicago Housing Authority of wasting \$800,000 a year.....p. 50

**Savings & Loans:** Home Loan Bank Board ponders OK for 90% conventional .....p. 50

**Mortgage:** market begins to level off and discounts fall more slowly .....p. 51

**Package mortgage:** 67 FHA offices report approval for room coolers .....p. 55

**Legislatures:** state bodies consider many housing plans but enact few .....p. 56

**Labor:** Spring negotiations erupt in strikes; home building stops in Detroit .....p. 57

**Building codes:** building officials say they welcome help from housing industry .....p. 61

**Materials & prices:** plumbing suppliers face antitrust charges in San Diego .....p. 61

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### Statistics and indexes:

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Boeckh housing costs...p. 61

## Congress opposes boosting FHA loan ceiling to \$30,000

Senate Democrats are ganging up on the Administration's sense-making plan to boost maximum FHA mortgages on 1- to 3-family houses from \$20,000 to \$30,000 (see p. 46). But little opposition has developed so far for the so-called Dick Hughes amendment which promises to make FHA trade-ins much more workable for builders. This would give builders the same mortgage as an owner-occupant if they put 15% of the mortgage principal in escrow until the traded-in property is resold to another owner. The plan avoids double closing costs.

A Democratic bill to expand HHFA loans for community facilities probably faces a veto by President Eisenhower (p. 47). It would make \$1 billion available for 50-year loans for a wide range of public works (everything from sewer systems to libraries) available for about 3½%. NAHB has refrained from endorsing this one, but some builders think it would bail them out of community facilities problems.

## Mortgage market: the big change is about over

Discounts on FHA and VA mortgages are still dwindling. But the rapid change in the mortgage market that began at the first of the year has now given way to more normal creeping price movement (see p. 51). Conventional interest rates in many cities have fallen below FHA's rate (including its ½% insurance premium). FHA continues to get a rising share of new home business because, among other reasons, require so much smaller discounts than VAs, while newly-cut FHA down payments make FHA more competitive in the mass market than ever before.

## Carpenters flex their muscles in four cities

Carpenters, the home building industry's basic trade, are giving builders more trouble than they have for years in unionized cities (see p. 57). In Detroit, they are on strike despite 60% unemployment. They demand 45¢ an hour in a two-year contract. In Cleveland, after three years of negotiating separate contracts with builders and contractors, they have decided they will negotiate only with contractors. Ironically, the carpenters have struck against the contractors but are continuing to work for builders though the Cleveland Home Builders Assn. has filed an unfair labor practice charge against them with NLRB. And in Chicago and Long Island, carpenters have trapped builders in a familiar squeeze play. They negotiated big pay increases with general contractors (30¢ in Chicago, 55¢ on Long Island, both on two-year contracts). Builders, who employ most of the carpenters, will have to pay them.

## Courts help the fight for code reform

Builders have just won two small but significant legal battles against restrictive codes and licensing laws. The Michigan Supreme Court has ruled that a township cannot refuse a building permit because a National Homes prefab did not comply with all of its building code (see p. 43). The court's reason should cheer the industry: the prefab was just as sound structurally as the methods specified in the code. An Iowa court has invalidated Mason City's ordinance requiring all electric work be done by licensed electrical contractors (see p. 63). Iowa cities have no power to limit who does such work, the court held, but may regulate it.

Federal antitrust men are working the same side of the street. In San Diego, they have just persuaded a grand jury to indict five plumbing supply houses on price fixing charges (see p. 61). The suit is aimed at the alleged practice of wholesale plumbers of selling at wholesale prices only to licensed plumbing contractors. Builders have long contended such methods gouge the public on the most expensive parts of a house.

NEWS continued on p. 36



## HOUSING MARKET:

# Sales soaring, say builders; economists puzzled by spurt

Ebullient builders are reporting an "astounding" upturn in sales of new homes that points to a strong finish for a housing year that started limply.

But puzzled economists—almost to a man—remain skeptical that a big rebound is in the making. The nation's economy, they argue, is still too sluggish to sustain a sharp upturn in home buying. Moreover, vacancy rates are rising, the marriage rate is falling, no basic shortage of housing will prop up demand and costs are still too high and going higher.

Who is right? It's uniquely hard to tell just now, because housing is not behaving as it has in other postwar recessions. But here's how the bulls and bears were analyzing things last month:

**"Home building right now is doing even more than its share to spark the national recovery," says NAHB President Nels Severin.**

The NAHB leader also says: "Recent statements by government officials and members of Congress have suggested that \*homebuilding may be the bellwether industry which will lead us out of the recession." HHFA and FHA have asked Congress for hurry-up authority for \$4 billion more FHA home loan insurance because the jump in FHA applications threatens to exhaust FHA's insurance ceiling by June 10. (Congress is moving to give FHA more—see p. 46.)

At NAHB's spring directors' meeting in Washington, the 400 leaders of organized home building were almost unanimous in reporting a sudden surge of sales since the anti-recession housing law went on the books April 1. Business was suddenly so good that some thoughtful builders were already worrying over whether it would lead to over-optimistic over-building, a new jump in costs and prices and a glut of cheap new homes. (For details, see next page.)

The optimist bandwagon drew some notable joiners from other quarters. Says Chairman Melvin H Baker of National Gypsum: "We've noted a clear cut upward trend in orders, and prospects for a boom in housing next year are encouraging." NAREB President Walter Graves predicts: "Real estate is clearly headed for a better year in 1958."

**Four trends are emerging in housing, some promising for the industry and some ominous for the long range outlook:**

**1.** Builders seem to be shifting both up and down from concentrating on the \$15,000 to \$18,000 new house bracket. The boost in cheaper homes is wholly fueled by Fanny May special assistance money which, at least for VA houses, is available at a subsidy price. Builders are gobbling up FNMA's \$300 million so fast it will probably be exhausted before June 30. But Administration spokesmen say more money will be forthcoming if needed.

**2.** Paradoxically, this year's houses will apparently be bigger, but cheaper on the average. One explanation, say research men, is that more builders will offer built-in appliances as optional extras, not standard equipment.

**3.** Builders realize it takes hard sell to move new homes (the old house market is booming even more than the new house market so far).

**4.** But the worrisome cost-price inflationary spiral is still confronting not only home building, but the nation's whole economy. Warns Chairman William McChesney Martin of the Federal Reserve: "The wage-cost-price surge got ahead of us and is still ahead of us. It does not make sense that wages rise while we have heavy unemployment [as is happening in housing], or that prices rise while we have a lack of demand."

**One explanation of housing's spring sprint may well lie in this situation.**

Builders are more and more selling the idea that now is the time to buy before "inevitable" inflation drives the cost of land and houses up still more. It may be catching on with the public. If so, the resulting rush of buyers will only accentuate the cost spiral more. "We have every reason to expect costs to continue up," says NAHB's Severin. "That's why we are telling people today that this is the best time to buy a home."

\*Associated Press led off its May 12 story on housing's spurt with this quote, but omitted the qualifying introduction (before the asterisk), giving the misleading impression that Severin had made a much stronger forecast than he did.

## NAHB council expects 10% gain in US starts, 36% surge in its own

New optimism in home building is nowhere better shown than in the latest survey of the 450 members of NAHB's economic council.

Builders expect starts to rise 10% this year—exactly the same consensus expressed in HOUSE & HOME's survey of 90 industry leaders (May, News).

Council members are even happier over the outlook for their own businesses. Altogether, they started 28,000 units last year. This year they expect to start 38,000—a whopping 36% gain!

Six of every ten builders believe starts in their home towns will be up this year from 1957. Seven of every 10 says he, personally, will start more homes. Although 25% expect no change in hometown starts this year, only one out of 10 plans no change in his own output. Only 16% foresee a decline in starts in their areas. Two of every 10 expects to cut back his own activity.

### More cheap homes

Biggest step-up in starts will come in the low- and moderate-price range, builders predict—in line with NAHB's official aims. They expect a 68% gain in homes priced under \$10,000, although total output in this bracket will remain small. But increased production of cheap new houses will drive down the median sales price of homes built by the 450-member council from \$14,950 last year to a predicted \$14,350. Details:

BUILDERS OWN STARTS BY PRICE BRACKET			
Sales price	1957	1958	Increase %
Under \$10,000 ....	1,701	2,851	68%
\$10,000-12,499 ....	5,563	8,422	51%
\$12,500-14,999 ....	6,820	10,233	50%
\$15,000-17,499 ....	6,433	7,140	11%
\$17,500-19,999 ....	3,500	4,076	16%
\$20,000-24,999 ....	2,772	3,682	33%
\$25,000 and up ....	1,024	1,300	27%
TOTAL .....	27,813	37,707	36%

If the drop in the median price materializes, it will reverse a trend of several years toward higher prices. But NAHB Economist Nat Rogg, who made the survey, points out it means design changes (e.g. less bathrooms and built-in equipment), not lower costs to builders.

Against this trend, 39% of the builders surveyed are planning to boost floor area in their "typical" 1958 model. Only 16% are planning smaller models; 45% plan no change in size.

### Most costs continue up

Financing has been the only cost ingredient to drop this year, the builders report. Reason: lower discounts. Most of the builders report material prices, land and labor costs the same or higher than a year ago. Details:

1958 AND 1957 COSTS			
Cost	Higher	Same	Lower
Materials .....	38%	51%	11%
Labor .....	63%	33%	4%
Land .....	67%	32%	1%
Financing .....	12%	28%	60%

Three of every five builders have changed their production plans since the first of the year—a clear sign of the rapid change in the



market. Of builders who have changed to a different price range, three of five have gone into a lower price bracket.

Sales prospects are better now than a year ago despite the recession, the builder-council says: 46% report improvement; 25% believe the market is off; 29% say it is unchanged. Details:

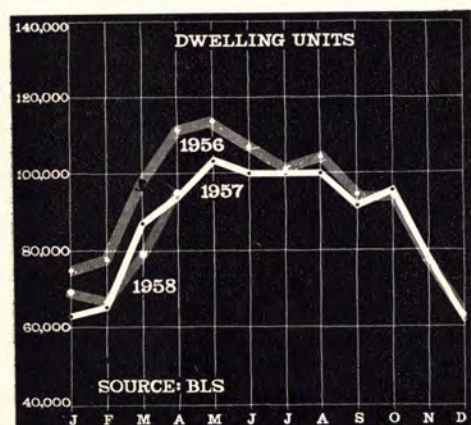
#### 1958 AND 1957 HOUSING MARKETS

Price class	Better	Same	Worse
Low priced .....	58%	25%	16%
Medium priced ...	34%	42%	24%
High priced .....	21%	39%	40%
OVERALL MARKET	46%	29%	25%

For the next six months, the builders are even more optimistic: 65% expect improvement, 31% believe the market will be stable and only 4% look for a worsening. Details:

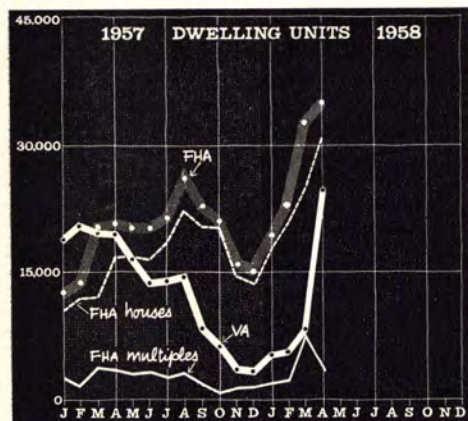
#### SALES OUTLOOK FOR NEXT SIX MONTHS

Price class	Better	Same	Worse
Low priced .....	68%	29%	3%
Medium priced ...	50%	42%	7%
High priced .....	35%	46%	19%
OVERALL MARKET	65%	31%	4%

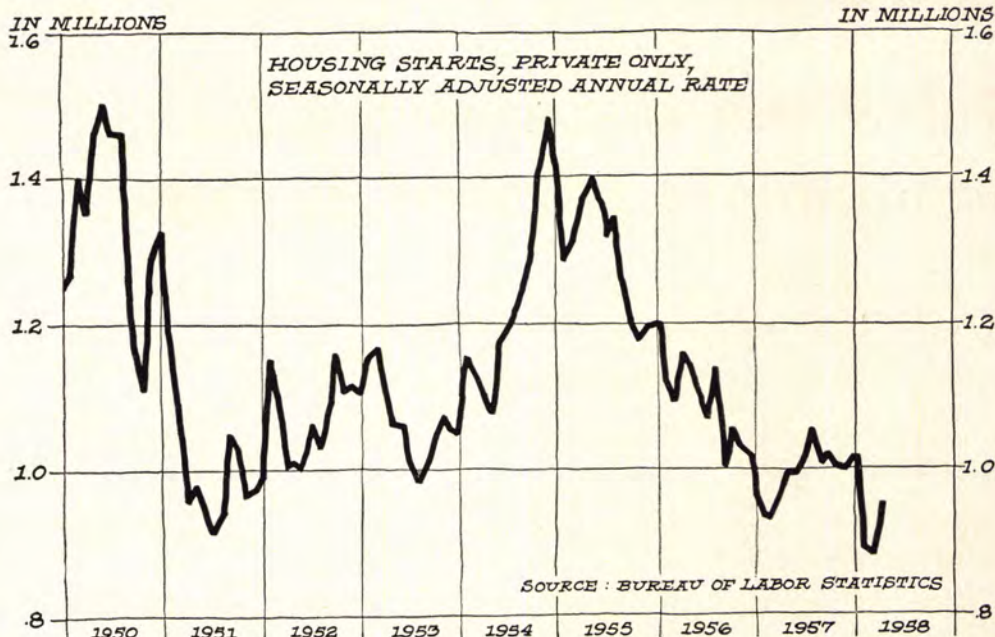


**HOUSING STARTS** are on the rise again after one of the slowest starts in years. Total April starts (90,700 private, 4,300 public) provide only a glimpse of what is happening. The real tipoff is the surge in FHA starts. FHA's 21,946 April starts represented a 33% jump from March, an 80% jump from April 1957. And this April was the biggest month since Sept. '55.

For the first four months, FHA and VA starts are 11% behind the 1957 mark (conventionals are 2% ahead).



**FHA APPLICATIONS** on new homes continued to rise sharply in April. They totaled 31,610—26.6% more than the month before and 86% above April 1957. Total applications for new units (37,609) were 46.4% higher than '57. Private projects, however, dropped to 3,375. VA appraisal requests skyrocketed to 24,800—highest point since Oct. '56 and the first time since August '55 that VA has outstripped the same month of a year earlier.



**IS THE BOTTOM IN HOUSING PAST?** April figures from BLS suggest it is. Not only did actual starts rise, but so did the annual rate of private starts, which has been a sensitive weathervane of housing's 2½-year plunge. In March, annual private starts reached a sickly 880,000 units, lowest since March 1949 when the industry was still struggling with postwar shortages of everything from bathtubs to screws. April saw the rate bounce back to 950,000—still low but not so low as two months of last year.

The annual rate of private starts usually moves ahead of actual starts. It is still off 33% from the peak at the end of 1954. But remember that 1955 set a near record for actual starts (1.33 million) while the rate steadily dwindled. When housing picks up, the annual rate should be among the first barometers to rise.

## LOCAL MARKETS: 'Can't understand it,' builders say as sales and starts soar across the nation

*From nearly every corner of the nation last month came encouraging reports of rising sales and starts of new homes. In most areas, the trend is too new to be reflected yet in housing's notably fuzzy official statistics.*

**Philadelphia:** Builders and lenders agree sales were "appalling" through March, then spurted astonishingly. President Wallace Arters of the local builders calls his own sales in the last four weeks "phenomenal," adding: "I just can't understand it." His homes range from \$16,000 to \$27,000—all conventionally financed. "From January to March the weather was atrocious and I made nine deals," he reports. "In April, it rained, but I made another nine. Then the first two weeks of May I closed 16 more."

**San Diego:** Business is so good some builders are talking it down "so we won't be invaded by all those fellows from Texas."

**Oklahoma City:** "Sales are going to be better than we expected," says a big mortgage banker. "They have picked up to 'good'."

**Denver:** A "noticeable pickup" in sales—"not startling, but strong," reports Vice President C. A. Bacon of Mortgage Investments Co.

**Memphis:** Builders worry lest the new boom in starts produce another glut of new homes like 1955's. Up to April 15, builders had started 2,100 units. This projects to 6,000 for the year, compared to 3,800 in 1957, say mortgage men. Last time starts shot up (from 5,300 in 1954 to 7,300 in 1955) they plunged all the way to 3,300 the next year.

"All that happened is prices went up, labor

went up and subs boosted their bids," recalls one builder. "I hope it doesn't happen again."

**Albuquerque:** Builder Dale Bellamah expects to become the first man in New Mexico history to start 1,000 houses in a year. In the first quarter, he started 331 in Albuquerque, Las Cruces, Alamogordo and Hobbs—25% of all starts in the four towns, according to Bellamah's figures. Last year, he did 13½% of the housing in the same places.

Best seller is a \$8,975 three-bedroom, one-bath model of 1,000 sq ft and carport. Bellamah is financing via Fanny May special assistance. "I'm not giving the houses away to make money on land, either," he says.

**Ft. Wayne, Ind:** Builder Ralph Shirmeyer, National Homes' first and one of its biggest dealers, reports sales of 120 prefabs in the last three months. And 95% of them are National's low-price Fairlane model (\$11,500). And 60% of these have been sold no-down VA since April 1 with \$250 closing costs, he says.

**Long Island:** Nearly half of 108 families who have bought their homes since March 1 have indicated they did so in part to hedge against inflation, say Builders Alexander Paulsen and Janis Rigsbergs. Price range: \$10,900 to \$13,420.

**West Palm Beach, Fla:** Builder Elmer Heidrick reports he has taken 100 orders in a month for a frame house he hasn't even opened. He will build from shop-made components on a 4' module. His basic three-bedroom, one-bath model sells for about

*continued on p. 39*



# Luxurious New Air-Conditioned Apartment House To Feature 500 Kelvinator-Embassy Weather-Twins\*!



Artist's sketch of modern 19-story apartment house to be erected at 165 East 72nd Street, New York City.  
Builder-owner: Jesse J. Secoles.  
Architects: Boak & Raad, N.Y.C.  
Heating and Air Conditioning Engineers: Charles R. Bardos, N.Y.C.  
Structural Engineers: Weinberger, Frieman, Leichtman & Quinn, N.Y.C.  
Heating Contractor: Soling Heating & Cooling Co., L. I. City

**Read builder-owner, Jesse J. Secoles' own words why he chose Weather-Twins, the modern climate control combination, for his ultra-smart new 19-story apartment with penthouse.**

J. J. SECOLES, INC.  
BUILDING CONSTRUCTION  
274 MADISON AVENUE  
NEW YORK 16, N. Y.  
PHONE MURRAY HILL 3-3180

April 25th, 1958

Kelvinator Division  
American Motors Corp.  
Detroit 32, Michigan

Gentlemen:

Thought you'd like to know, that of all the heating-cooling combinations I looked at I found your Weather-Twins best-suited for my luxury-type apartment house.

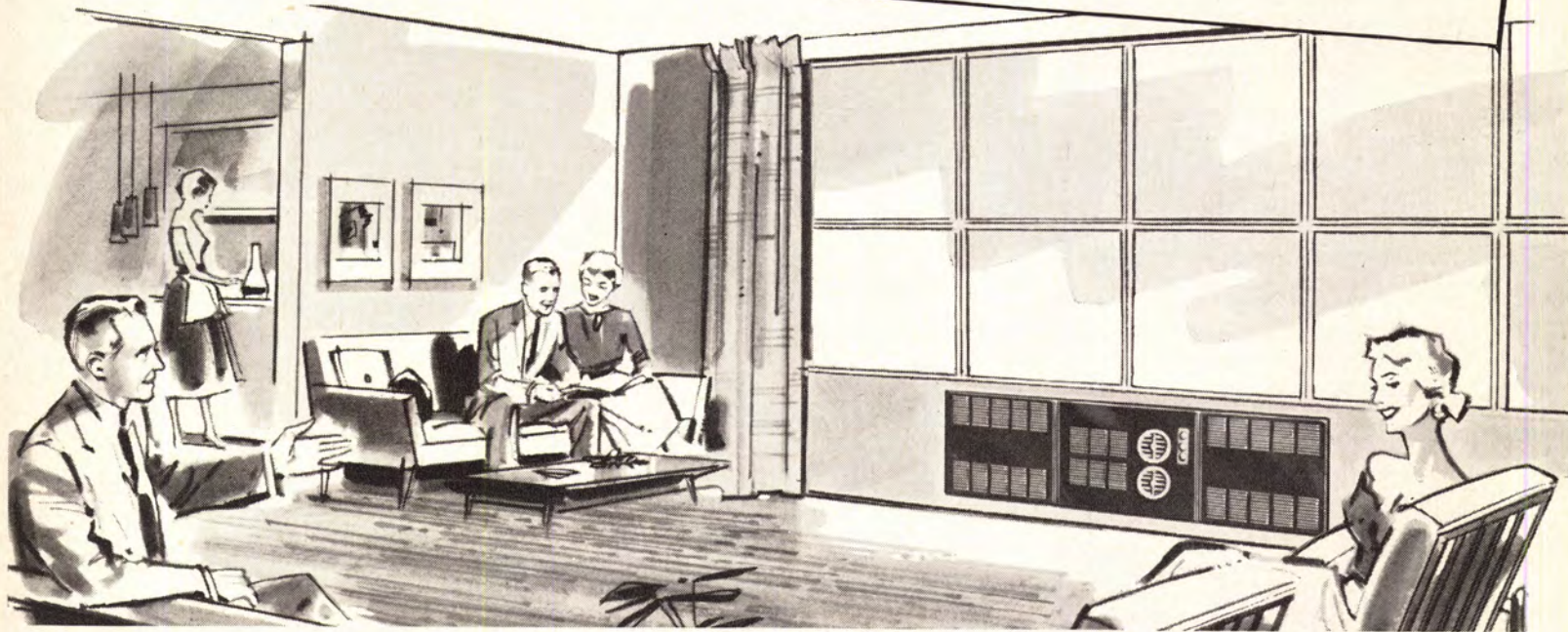
I feel the Weather-Twins unit offers excellent climate control and I particularly like Kelvinator's full directional control of the cool-air streams coming into the room. This comfort factor eliminates those icy drafts so many tenants complain about.

All in all, in my opinion, Weather-Twins is an attractively styled, well-engineered unit that is not only economical on initial cost but saves on upkeep.

Very truly yours,

*Jesse J. Secoles*  
Jesse J. Secoles

Jjs/rm



## Handsome Weather-Twins Give Builders Inconspicuous Heating and Cooling . . . Greater Immediate Profits!

Yes, the nation's leading architects and builders, like Mr. Jesse J. Secoles, are finding out only Weather-Twins offer so many distinct advantages. One integral engineered cabinet with beauty of design that ends the eyesore of separate units. Far less installation and maintenance costs than centralized

air conditioning. Advanced climate control, with Kelvinator's ultimate in cooling comfort where you want it . . . left, right, up and down . . . and ideal, silent, healthful Embassy convector heating without drafts.

\*Weather-Twins . . . Heating by Embassy Steel Products, Inc.—890 Stanley Ave., Brooklyn 8, N.Y. . . . Air Conditioning by Kelvinator.

# Kelvinator

For Complete Details Write **KELVINATOR DIVISION,**  
14250 Plymouth Road, Detroit 32, Michigan



\$10,000 but he offers extra components for any variations buyers want. Plasterers, he says, are objecting to his plans to use dry-wall, which is not yet common in south Florida. He plans to fabricate plumbing trees in his shop, leaving only one connection for the site. Heidrick also will sell his components to other builders.

**Lubbock:** Starts for the first four months of 1958 are up an astonishing 66% from 1957—510 vs. 306. And this despite bad weather.

Says President Stanley F. Smith of the local home builders: "We're about 30 days behind now. I can't see anything but a terrific year."

**Detroit:** Threat of an auto strike, plus industrial unemployment, continues to dampen not only sales, but out-of-state lenders' enthusiasm for making advance mortgage commitments. "Delinquencies are very low, but lenders are still reluctant," say mortgage men. Sales are reported "up slightly," but there are still too many unsold homes, mostly in the \$16,500 to \$18,500 bracket.

**Chicago:** Sales are just perking along, spurred in at least a few instances by price cuts. One builder cut \$1,500 to \$1,700 from the price of his \$24,000-\$27,000 homes to move them quickly.

**Los Angeles:** Builder Ray Cherry predicts southern California starts will zoom to more than 90,000 units this year, almost touching the 1955 record. Mortgage men, however, report "a lot" of unsold \$18,000 to \$25,000 homes in the San Fernando Valley. The glut is not so spectacular as the one that struck Orange County in 1956—and Orange County is now enjoying a fresh boom. The fad for Cinderella design is giving way to traditional styling, say lenders.

**San Francisco:** The Bay Area Council's Real Estate Research committee looks for a 4.5% increase in single-family house starts this year—29,000 vs. the 27,762 in 1957.

Multi-family starts which reached 6,264 in 1957 (a 67% gain from 1956) are expected to hold at the new level.

Of nine bay area counties, only Santa Clara and San Francisco showed gains in residential building in 1957. (Santa Clara alone accounted for 40% of all residential permits issued in the nine-county area.)

**Portland, Ore.:** Home building has not kept pace with population growth in the past year. Result: a vacancy rate in single-family dwellings of 0.95% vs. the 1.21% of last September.

The Portland Real Estate Trends committee estimates that 1957 population growth meant a need for 4,300 new units. Actual construction totaled only 3,200. The net increase after losses and demolitions was only 2,800. Apartment vacancies are up to 5.5% vs. last fall's 4.1%.

The Trends committee's semi-annual real estate survey also shows 367 new, unsold homes at the end of the first quarter vs. 495 a year earlier. Two-thirds of these have no basements; two-thirds are priced above \$15,000. Average price of all houses (including used) sold in Multnomah County rose from \$10,454 in 1956 to \$11,452 in 1957.

**Boston:** Starts for the first quarter were down 34% from 1957 in the 86 Boston suburbs—1,037 vs. 1,568. Notes the First Federal S&L of Boston: "Bad weather doubtless was a factor. The current trend in both sales and home building seems better."

## MARKET BRIEFS

### Lots and lots of lots

New government figures indicate there is a several-years' supply of idle residential lots in the US.

Census reports 12.7 million vacant lots, based on a 1956 survey of locally assessed properties throughout the nation. The figure includes some commercial and industrial land as well as residential lots, both inside and outside incorporated communities. But it excludes vacant acreage.

Many of the lots must lie in poor locations for housing—like areas of fringe blight. Others must be too scattered for efficient tract building. Some must lack adequate public services.

But even discounting the 12.7 million total by half, there would be nearly a five-year supply of vacant house sites available to builders. Census defines a vacant lot as "land with no assessed value for improvements, described as lots rather than acreage." It adds: "This category includes platted property outside incorporated areas as well as within such areas."

Ohio has the most vacant lots—1,052,000. California is second with 1,011,000.

Altogether, vacant lots account for 21% of locally assessed property. (Single-family homes account for 49%, other residential properties for a mere 1.6%.)

### FHA shrinks its backlog

FHA is winning its struggle to overcome its giant processing backlog.

By mid-April, only 10 of its 75 offices were taking longer than 20 days to process average applications. (Normal processing time is 10 days.) In early March, 17 offices were 20 or more days behind.

Wendell O. Edwards, assistant FHA commissioner for operations, credits the rapid adoption of fee appraisals on existing houses for most of the improvement.

What makes FHA's performance notable is that the backlog is being cut despite a steadily climbing volume of applications.

Slowest office among FHA's 75 is Miami, though it cut its processing lag from 47 days in March to 36 in April. Biggest improvement of the month was in Wilmington, Del., where the average processing time slid from 55 days to 21 days. Baltimore cut its backlog from 37 days to four days.

There was only one notable backlog increase: San Francisco's lag went from 12 to 20 days.

### Money-making Mackles

Florida's Mackle Co. has hit the jackpot in both land and homes.

The giant home building firm and an affiliate, General Development Corp., report that in the seven months ending May 1 they sold \$43,568,800 in homes and homesites.

Of 33,011 lots, 30,000 of them were at Port Charlotte, the company's big real estate development on the west coast of Florida. And 11,938 of these were sold by mail, sight unseen, through newspaper and magazine advertisements (\$10 down and \$10 a month). The company spent \$1.8 million on advertising in the seven months.

Mackle sold 1,259 homes during this period

—495 in Port Charlotte and 424 at Westwood Lake near Miami.

Other lot and home sales were scattered among Mackle developments at Pompano Beach, Ft. Pierce, Vero Beach and Sebastian.

### How to get a crowd

Builder George E. Tollefson of Denver was elated when he arrived for the opening of his \$47,000 model home early one Sunday morning in May to find the place swarming with people.

Then he learned the crowd was not looking at his five bedroom-three bath home (plus swimming pool). Instead, it was on the narrowing trail of a buried \$50,000 treasure certificate offered by KMYR, a local radio station, via daily clues. Some 2,000 persons pushed through the house says Tollefson, searching appliances and cupboards, pulling furnishings out of place, poking at the ground around the house and picking at the structure itself. Their zeal was spurred by KMYR's announcement that the prize would be reduced to \$1,000 if the certificate were not found by midnight Sunday.

Tollefson and five salesmen found they had their hands full just guarding the house. Cried he: "Maybe we had some customers but they were never able to get to the house."

With \$1,000 of advance promotion a total loss, Tollefson went into court Monday morning, won a temporary restraining order. With two deputy sheriffs he hurried to the station to serve it, arrived just minutes after a winner had been named and the hunt ended.

A few days later he and Applewood Manor Developer L. B. Arnold filed a \$40,000 damage suit against the radio station. The treasure certificate? It was found near a utility pole two blocks from Tollefson's model.

### Jet age vs. housing

A Savannah real estate developer has been awarded \$65,000 as compensation for the depreciation his property suffered when the Air Force began flying jet bombers over it.

The judgment was awarded by the US Court of Claims to Highland Park Inc., owned by McIntosh & Co. McIntosh bought a 75½-acre tract near Hunter Air Force Base in 1951 for \$35,000 when only propeller-driven planes used the field. He subdivided half the land into 76 lots, had sold 40 when the Air Force moved 90 B-47 jet bombers into Hunter on Dec. 31, 1953. Since then he has sold only eight lots, has not even subdivided the other half of his land. No local lender will finance a home in the subdivision now. Neither FHA nor VA will approve the land.

The jets, flying as low as 100' over the development were so noisy that "all conversation had to cease, radio and television reception was disrupted, windows in the houses shook and dishes rattled on the shelves," according to the complaint.

McIntosh asked \$252,225 damages. But the court, after reviewing appraisals of the land, awarded \$65,000 plus interest from the date the jets arrived.

Predicts McIntosh's lawyer: "This may be the forerunner of considerable litigation wherever jet planes disturb property owners."

NEWS continued on p. 41



A leading Maryland Builder Advises:

## "THINK TWICE BEFORE YOU SPECIFY A ONE-FURNACE HEATING SYSTEM"

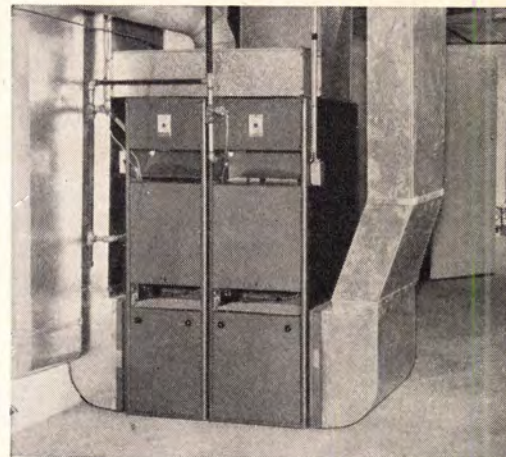


James E. Schoolfield of Chevy Chase Builders, Inc.,  
Rockville, Maryland.

"It's true that many homes can be adequately heated with a single furnace," says Jim Schoolfield of Chevy Chase Builders, Inc., "but there is a definite trend toward rambling floor plans, segregated wings or levels for various living functions, window walls and numerous other factors affecting heat distribution requirements.

"We've considered various possibilities and concluded that the best answer is also the simplest—two furnaces, each properly sized for its zone and controlled by its own thermostat. This eliminates the need for complicated motorized zone control systems, simplifies balancing, reduces service on heating complaints and assures uniform heat delivery to rooms farthest from the furnace.

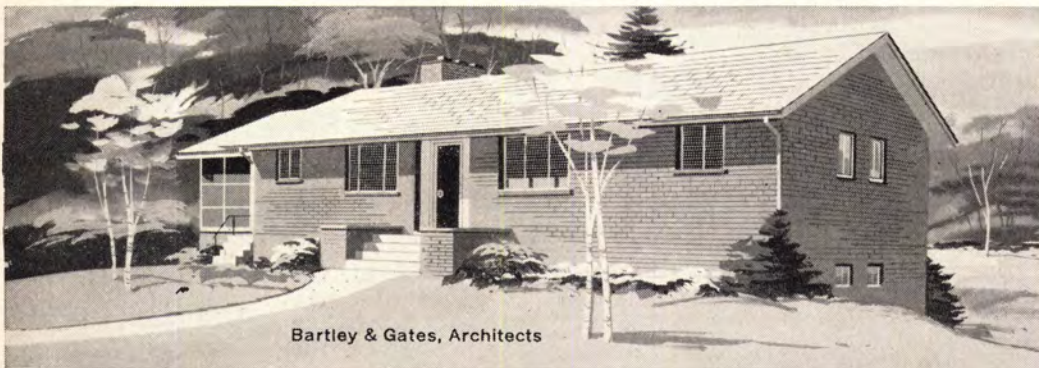
"You avoid uneconomical operation of a single large furnace to heat a small zone. And



For zone control heating, Chevy Chase Builders specified these two American-Standard\* gas-fired furnaces.

there's no wasteful upflow or drift of heat from one zone to another because a dual furnace installation permits continuous air circulation in both zones at all times.

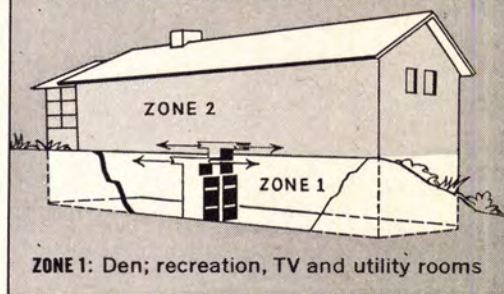
"With all its advantages, this method of zone control is surprisingly low in cost. It may actually prove less expensive than a mechanical damper system . . . and two furnaces offer so much more visible sales appeal."



Bartley & Gates, Architects

Dual-furnace zone control in this Chevy Chase Builders' house was installed by Ayers-Williams Co., Bethesda, Md., heating and air conditioning contractors. They purchased the equipment from Lyon, Conklin & Co., Inc. of Washington, D. C., authorized distributors for American-Standard Air Conditioning Division.

**ZONE 2:** Kitchen; living, dining and breakfast rooms; 3 bedrooms, 2 baths



**ZONE 1:** Den; recreation, TV and utility rooms

Zone 1—lower floor—uses 75,000 Btu input furnace;  
Zone 2—upper floor—uses 100,000 Btu input furnace.

Special American-Standard Offer to Builders:

# 2 FURNACES FOR THE PRICE OF 1

*for model home zone control installations:*

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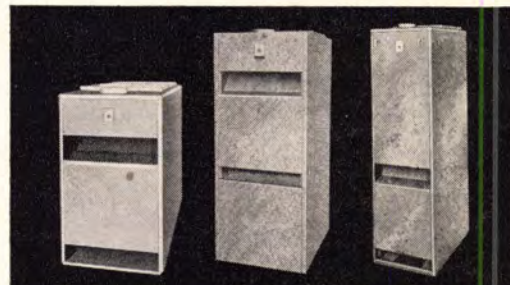
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## FHA ponders cutting its 1/2% insurance premium, under attack as too high

FHA is thinking about cutting its 1/2% insurance premium.

Commissioner Norman P. Mason has named a 16-man advisory committee to take "a fresh look" at whether FHA is charging too much to insure mortgages. The committee will meet June 9 in Washington.

Mason acknowledges his move was prompted in part by editorial comment in *HOUSE & HOME* (Feb. '57) questioning whether FHA's rate is excessive now that its reserves have reached a point (\$619 million) where experts say it could withstand another mortgage collapse like 1932.

One possibility the committee of life insurance executives, mortgage bankers, savings bankers and commercial bankers will consider is switching to a single, lump sum premium paid at the start of the mortgage, Mason says. FHA could do this without asking Congress for permission. And Prof. Ernest M. Fisher of Columbia University, whose two-year-old study of FHA reserves is the leading authority on the subject, has said he believes this would let FHA charge less than its present 1/2% a year for the life of a loan (Oct. '56, *News*).



MASON

H&H staff

### Now: the legal minimum

Any cut in FHA insurance would require legislation. The law now lets the agency charge up to 1% premium on declining loan balances, but it cannot go below the 1/2% that has been in effect since Feb. 3, 1938. When FHA went into business in November 1934, it charged 1/2% of the original face amount of the loan for its entire life. And

from November '34 until March 15, 1935, FHA charged 1/2% extra premium (for a total of 1%) on all refinanced property where no change of ownership was involved.

### Dividend problem

Two related questions will also be examined by the industry committee. "One," says Mason, "is whether dividends should be paid during the life of a mortgage." Now, FHA normally makes a refund from accumulated insurance premiums after a mortgage is paid off. But Mason acknowledges there has been "comment that the dividend doesn't reach the right person" (i.e. the man who paid the insurance premium).

The committee will also delve into FHA's rules for inspection of insured properties after fire damage. FHA is considering whether to stop writing letters attesting that a fire-damaged property has been adequately repaired to qualify for continued mortgage insurance. Under present rules, FHA must inspect the property before and during repairs if lenders want such a letter to protect them against possible future cancellation of insurance.

Members of the committee: Irving G. Bjork, vice president, Connecticut General Life; R. Manning Brown Jr., vice president, New York Life; Norman Carpenter, vice president, Metropolitan Life; John G. Jewett, vice president, Prudential; James J. O'Leary, economic director, Life Insurance Assn.; Elmer H. Grootemaat, president, A. L. Grootemaat & Sons, Milwaukee mortgage bankers; Sam Neel, general counsel of MBA; Carlton S. Stallard, president, Jersey Mortgage Co.; Cowles Andrus, president, County Bank & Trust Co., Passaic, N.J.; Harry P. Bergmann, vice president, Riggs National Bank, Washington; J. O. Brott, general counsel, American Bankers Assn.; P. M. Minter, vice president, National City Bank, Cleveland; Joseph J. Braceland, vice president, The Philadelphia Saving Fund Society; Richard A. Booth, president, Springfield (Mass.) Institution for Savings; Robert M. Morgan, vice president, The Boston Five Cent Savings Bank; Harry Held, vice president, Bowery Savings Bank, New York City.

## 14 builders team up to finance schools

Builders of 14 competing tracts who expect to put up 2,700 new homes in a single New Jersey town have pooled their money to build the new elementary school their customers' children will need.

The job promises to cost them \$233 a house. Each of the 14 is being assessed an equal share-per-house, built of the total cost, \$630,000.

There was no coercion, says Mayor Harry P. Seaman of Raritan Twp. (pop. 5,131). The township approved their building plans before the builders agreed on the co-operative school plan, which may well be the first of its kind.

Even if the school costs were added to the house prices, the buyers will get at least part of it back in lower realty taxes. The township must pay only to furnish, staff and operate the new school. The setup is eased by New Jersey's system, under which townships run schools and school taxes are included in overall township taxes. Many other states have separate school districts, with separate taxes.

## Code-free research village planned by Michigan group

A new research village—free of building code restrictions—may be built at Michigan State University, if plans being developed by Michigan builders materialize.

Builders and university officials have just joined to set up a Home Builders Foundation Inc. which would do the job. The foundation grew out of builder support for the university's four-year residential building course, one of a handful in the nation.

Says Foundation President David R. Satin, Kalamazoo builder: "The idea is in its infancy, but we hope to put up one or more research homes a year in a subdivision on university property." The foundation already has \$18,000, says Satin, plus a small grant from NAHB.

The experimental houses would "try revolutionary ideas in floor, wall and roof systems, test heating, cooling, lighting, plumbing, prestressed concrete and plastic systems, experiment with new components," according to present plans. Home building students (there are now 186) would get firsthand experience in new technology by taking part in the work.

## Should realty men sit on zoning, planning boards?

Keep your eye on the outcome of a fight in the Washington D. C. suburbs over whether it is proper to appoint real estate men to local planning, zoning and sanitary commissions.

The practice is being challenged in Montgomery County, Md., where some of the swankiest developments near the Capital lie. Democrats for '58 (of which former Secretary of State Dean Acheson is treasurer) contend realty men have a built-in conflict of interest, so do not protect woods and farms from haphazard development or near-sighted zoning policies. Realty spokesmen retort that "politicians" are "using our profession as a football."

NEWS continued on p. 43

## FHA REGULATIONS

### No distribution box

FHA no longer requires a distribution box in home septic tank systems—unless the ground slope over the absorption field is more than 4%.

The agency decided to waive this long-time requirement after a study by the US Public Health Service showed not only that distribution boxes are needless but that their omission will often make septic tanks work better.

Commissioner Norman Mason estimates that if, each year, the one-third of new homes with individual sanitary systems follow FHA's new standards and eliminate the distribution box, it will save buyers \$6 million. But he warns: "Before any savings can be passed on to buyers, local requirements will need to follow FHA's lead. Insistence on distribution boxes has become one of the sacred cows of suburban sanitary codes."

### For distress cases

In communities eligible for FHA Sec. 221 (relocation) housing, persons whose home is being condemned for code violations may apply for a 20-year, FHA 221 mortgage up to \$9,000 (\$10,000 in high cost areas).

If granted, the home owner must use at least 20% of the proceeds to make the structure comply with the local code and FHA requirements. Rest of the money can be used to pay off an existing mortgage.

### To speed processing

FHA now allows any office which has a backlog to approve a house or group of houses for construction before a commitment for insurance is issued.

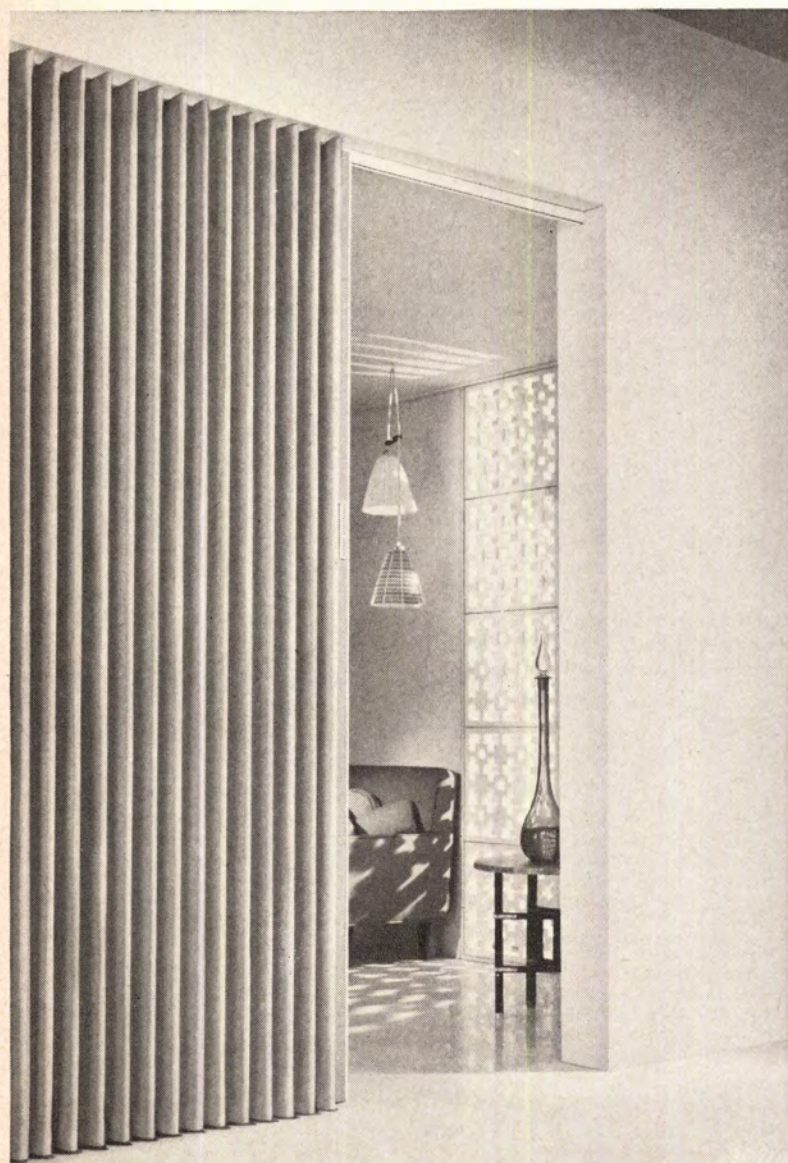
The land and plans must first be approved but at that time the chief underwriter may approve the property for construction, letting work begin while other processing is done.

### Cross ventilation rule modified

FHA has at last heeded builders' pleas to relax its cross ventilation requirement for multi-family housing. Field offices, says FHA Letter 1694, can now approve either mechanical ventilation or air conditioning instead. The systems can serve either single rooms, whole family units or all units in a building. Mechanical ventilation must provide ten air changes per hour in each habitable room and bathroom, when windows are open. It must operate "without objectionable noise." Warns FHA: air exhaust or supply grilles and fans must be located so outside air moves from exterior walls toward interior walls for an exhaust-air system, and vice versa for a supply-air system.

Builders have long contended the cross ventilation requirement raised costs unduly and prevented efficient room layouts. One example: it has prevented back-to-back plumbing for kitchens and bathrooms.





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## ZONING:

# Court ruling gives towns new power to block building

Can big lot zoning be used as a tool to restrict home building on the theory that this serves the "general welfare?"

Or must minimum lot sizes be reasonable to protect a community's health, safety or morals as well as the general welfare?

Pennsylvania's Supreme Court has just decided (May 2, Eastern District) in favor of the more sweeping restriction in an astonishing upset of its own decision of ten months earlier. The ruling, leaning on the US Supreme Court's celebrated 1955 decision legalizing aesthetic zoning as a legitimate use of police power, has horrified Philadelphia builders, who are considering an appeal to the nation's top court.

## A major dissent

Most intriguingly, at a time when battle lines over suburban building are solidifying, the Pennsylvania decision—a 4-3 split—drew a blistering 28-page dissenting opinion which attacks the constitutionality of the majority view. The case could well become famous.

Key legal question boils down to what kind of zoning is legal. Answers the Pennsylvania majority: "We have a number of times upheld the constitutionality of zoning ordinances which bore no reasonable relation to the health, safety or morals of the community but whose constitutional validity rested alone on their promotion of the general welfare."

Insists the court minority: "All authorities agree that zoning ordinances are constitutional only if they are enacted for the general welfare and are reasonably and clearly necessary for the health, safety or morals of the property owners or communities involved."

## The background

At issue is the effort of two suburban Philadelphia builders, W. Foxall MacElree and Bill Barrett, to upset a 1940 zoning ordinance of Easttown Twp. which required minimum one-acre lots with 150' front in its "A" residential district. They bought land in 1948, and in 1955 filed plans to build on half-acre lots with 100' front. Easttown turned them down.

Last July, the Pennsylvania Supreme Court ruled 7-0 that the acre zoning was an unconstitutional abuse of police power and discriminated against medium-income people (Sept. News). But Easttown Twp won a rehearing, at which it was joined by nine other organizations—citizens groups from other Main Line suburbs with acre zoning, the Pennsylvania Planning Assn. and the Pennsylvania Local Government Conference. Their attorneys argued the court did not have all the evidence when it reached its first decision.

Whatever the explanation, four of the seven justices changed their minds.

Philadelphia home builders promptly issued a statement protesting the decision as "incomprehensible." Cried President Wallace E. Arters: "The decision . . . gives every suburban area the right not only to determine the size of the lot but virtually to determine the type of house and even the type of lamp-post that might sit in front of the house."

The builders, operating as Bilbar and Tredyffrin Construction Cos., petitioned for another rehearing, planned to take the case to the US Supreme Court if it is denied.

## WHAT KIND OF ZONING IS LEGAL?

*Here are pertinent excerpts from the decision of the Pennsylvania Supreme Court and from the dissenting opinion. Wrote Chief Justice Charles Alvin Jones for the court:*

" . . . Where the constitutionality of zoning ordinances has been attacked we have presumed that the municipal legislative body acted to serve the public welfare. . . . Judges should not substitute their individual views for those of the legislators as to whether the means employed are likely to serve the public health, safety, morals or general welfare. . . .

" . . . Urban and suburban planning has become an accredited adjunct of municipal government; aesthetic considerations have progressively become more and more persuasive as sustaining reasons for the exercise of the police power.

" . . . We ourselves have a number of times upheld the constitutionality of zoning ordinances which bore no reasonable relation to the health, safety, morals or general welfare of the community but whose constitutional validity rested alone on their promotion of the general welfare. . . . Minimum lot areas may not be ordained so large as to be exclusionary in effect and, thereby, serve a private rather than a public interest. Certainly a residential lot area of one acre in a rural and agricultural locality such as Easttown Township cannot justifiably be adjudged zoning for exclusiveness."

*Wrote Associate Justice John C. Bell Jr., who wrote the original 7-0 decision, in the dissent:*

"This relatively simple case has attained monumental stature because, to reach its conclusions . . . members of this court have had to 1) repudiate and by necessary implication overrule myriad decisions of this court, and 2) predicate their conclusion on the doctrine of unlimited police power—a doctrine repugnant to . . . our Constitution. . . .

"All authorities agree that zoning ordinances are constitutional only if and when they are enacted for the general welfare and are reasonably and clearly necessary for the health, safety or morals of the property owners or communities involved. In this case, the commissioners contended that even though 5,000 minimum sq ft, 8,500 minimum sq ft, 14,000 minimum sq ft and 21,000 minimum sq ft lots satisfied the requirements of public health, safety and morals and general welfare of (adjacent) residential districts, still this particular district was required to have a minimum lot area of one acre—43,560 square feet. This one acre was required, they contended, because any less area would a) substantially increase taxes, b) eventually necessitate additional police, a new fire engine, an addition to or construction of a new school and c) create a density of population which would be injurious to safety in the event of an atomic attack. These contentions are absolutely devoid of merit.

" . . . Such an unconstitutional application

of police power would likewise apply to every suburban area, district, township and county and would effectually block the expansion of our country's rapidly growing population into any suburban township or county, or would herd the poor and medium income people into specified areas and effectually and intentionally limit parts or all of the county to the rich or well-to-do.

" . . . The proposition of unlimited police power and its derivative, general welfare, is the most pernicious doctrine ever enunciated in Pennsylvania. . . . This case is a concrete local example of the cry for land and homes, because of the rapidly increasing population, is worldwide. In this case the fight has taken the form of a battle between the state, which is constantly attempting to expand the power of government, and the rights of individuals to own, enjoy, use and protect their own property in any way they desire, so long as it does not interfere with their neighbor's property. . . . An owner of land may constitutionally make his property as large and as private as he desires and his purse can afford. . . . But government cannot constitutionally restrict or burden or use land except under a legitimate exercise of the police power. . . . The present ordinance is obviously and intentionally intended to exclude from this area the poor and medium income people."

## Prefab builder wins code test case in Michigan

Prefab manufacturers have won a major victory in Michigan.

The Supreme Court there has held that a community cannot stop construction of a National Home prefab because the structure does not meet that town's building code, provided it is shown the prefab is as strong or stronger than the code requires.

The case was brought by the Johnson Construction Co against White Lake Twp (a suburb of Pontiac). The township building inspector had refused to issue a building permit to the company for 37 National Homes, contending the homes did not meet the code in three particulars:

1. A metal "Z" brace and a center partition were substituted at the joinder of the rafters at the roof peak in place of ceiling joints or collar beams.

2. The builder used 2x3" studding instead of 2x4" studding for interior bearing partitions.

3. A chimney was suspended from the rafters instead of supported by a foundation. (Johnson later agreed to put footings under the chimney. Thus, this issue was not involved in the decision.)

Johnson sought a mandamus to force White Lake to issue the permits, had two architects testify for him that National Homes structure was actually stronger than the code called for. Ruled Trial Judge Eugene F. Black: "The actual difference between the two types of construction . . . is that the older method costs more and the new less, [a] factor not sufficient to justify reasonableness of the town ordinance." He held that the ordinance bore no reasonable relationship to the health, safety and welfare of the community and thus was unconstitutional. The Supreme Court affirmed this view.

NEWS continued on p. 46





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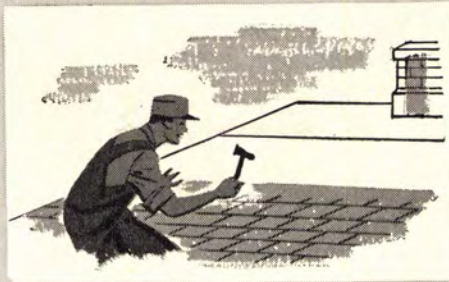


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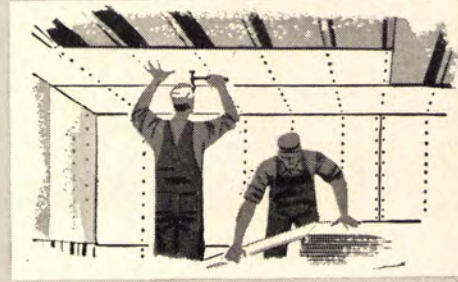




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**HOUSING HEARINGS OPEN** before Senate housing subcommittee with HHFA Administrator Albert M Cole (r) at witness stand with FNMA President J Stanley Baughman (l). Baughman warned that forcing Fanny May to buy special assistance mortgages at par when the market values them at less may easily plunge the special assistance program into the red.

Committee Chairman Sparkman (2d from l, at horseshoe table) has made much of the fact that FNMA special assistance has shown a \$4.7 million profit from 1954 through 1957. Around the table at (l to r): Sen Homer Capehart (R, Ind), Committee Aide Milt Semer, Sen Paul H Douglas (D, Ill), Sen Mike Monroney (D, Okla), Sen Joseph S Clark (D, Pa).

## HOUSING POLICY:

# Will Congress vote a bill lke will veto?

**Q.** What kind of an omnibus housing law will Congress produce this year?

**A.** Probably one with a few technical amendments that improve the working of existing FHA and HHFA programs. But very likely one that is also loaded with fresh gimmicks to favor pet housing causes of legislators who like to tinker with the economy (and thus make everybody else's housing costlier or harder to finance).

The wind was blowing hard in this direction last month as the Senate housing subcommittee began hearing the customary parade of industry, labor and official witnesses who want the law changed—almost invariably to their personal benefit.

**The Federal Reserve, as usual, is leaning against the wind.**

"We were not in favor of the emergency housing bill as a matter of principle," Chairman William McChesney Martin told the subcommittee. "It has speeded up activity in housing, but . . . whether it has been done on a sound basis or not we will know some time in the future."

Noting that the subcommittee was considering some 16 bills covering—as Chairman John Sparkman noted, "practically everything in housing, federal loan programs, federal insurance programs and direct grant programs"—Martin questioned whether the nation's housing laws must be written to require so much annual amendment. "More general legislation, flexibly administered, might be more effective," he said.

However true this is, the housing industry is more likely to get just the reverse. The Administration bill (see col 3) is probably the mildest form in which a Housing Act of 1958 has a chance of emerging from Congress. More likely the law will be loaded with bigger grants for urban renewal, bigger giveaway loans for college housing and perhaps even a major, life-saving overhaul of the moribund public housing program.

One big reason is that private housers are speaking to Congress with many, confused and conflicting voices while advocates of more government in housing are managing to tell a recognizably similar story. Says Past NAHB President Tom Coogan, addressing himself to this situation: "The trade associations most concerned, NAHB and MBA, are, while hardly on speaking terms [and] each blaming the other for some of [housing's troubles], successfully in orbit on their round of parties, meetings, conventions and patchwork suggestions—each making optimistic speeches, contradicting one another, but not facing up to the basic problems of housing today or the future of their industry."

**Major concern to private housing is more authorization for FHA insurance.**

HHFA and FHA have asked Congress for \$4 billion more for the next fiscal year. They want it on a hurry-up basis because, warns FHA Commissioner Norman Mason, today's rate of applications will exhaust FHA's insurance authority by June 10. The Senate promptly began considering a special hurry-up resolution to give FHA more gas. As usual, Democrats tried to cut the amount to just enough to last until the date of probable passage of the complete housing law. This long-used maneuver lets pro-public housers and other housing tinkers hold FHA hostage for expansion of programs that otherwise might bring a Presidential veto of the whole bill. Much to the surprise of seasoned observers, the Senate housing subcommittee defeated a motion to cut FHA's quickie authority from \$4 billion to \$1 billion. Democrats lost 8-7, when conservative Sen Willis Robertson (D, Va) defected. If this decision stands up through the rest of the legislative process, you might conceivably even see the rest of this year's housing law vetoed.

*Chief topics of contention in this year's omnibus housing legislation, their backers and opponents and chances of adoption:*

**FHA mortgage ceiling:** The Administration wants to boost it from \$20,000 to \$30,000 for 1- and 2-family dwellings and from \$27,500 to \$30,000 for 3-family dwellings. Democratic senators, notably Illinois' Douglas and Pennsylvania's Clark, promptly wrapped themselves in the mantle of the New Deal by trying to smear this proposal as government support for the wealthy. Actually, since the original \$16,000 FHA loan limit was set in 1934 construction costs have tripled but the mortgage ceiling has been upped only 25%. So, as NAHB's Nels Severin pointed out, "the current limit is



**HHFA'S ALBERT COLE**  
*For housing, a host of changes*

denying FHA loans to an increasing number of home buyers formerly eligible."

But Sen Douglas roared at FHA Commissioner Norman Mason: "Why stop at \$30,000? Why not take it up to \$100,000? Aren't you indulging in class discrimination [against millionaires]?" Replied Sen Prescott Bush (R, Conn): "They [FHA & HHFA] have made a logical case for an increase."

**Interest rates:** The Administration wants to boost the maximum interest for FHA Sec 207 rental and 213 cooperatives from 4½ to 5% to bring them in line with 5¼% interest on FHA Sec. 203, its sale-house program. HHFA Administrator Albert M Cole testified 4½% "is still too low to attract adequate private capital" into FHA rentals. *Chances:* questionable.

**Trade-ins:** The Administration wants to make builders eligible for the same high ratio FHA mortgage as owner-occupants on homes they take in trade under Sec 203. A vital qualification would be that the builder put 15% of the original mortgage principal in escrow



until the house is re-sold to its next buyer. If the house remains unsold for 18 months, the 15% would be applied against the mortgage. The plan would avoid costly duplication of closing costs. Says NAHB: "It is essential to make trade-in work." *Chances: good.*

**Fanny May:** The Administration wants to boost the maximum mortgage it can buy from \$15,000 to \$20,000, in line with rising building cost. Democrats are cool, and chances seem doubtful even though, as NAHB pointed out: "The increase will remove an inequity which prevents FNMA from being effectively available in many areas." The Administration wants Congress to stop forcing FNMA to buy special assistance loans at par. But NAHB has aligned itself with the welfare lobby on this issue and probably will persuade Congress to keep things as they are.

**90% co-insured S & L loans:** The US Savings & Loan League has abandoned all hope of winning wide support for its controversial plan to have a Home Loan Bank Board cor-

long that Sen Sparkman had a clear field for his much-criticized anti-recession Housing Act. *Chances: small.*

**Urban renewal:** The Administration wants to put it on a six-year basis, but gradually cut federal aid from two-thirds to half of net project cost (Mar, News). The Administration wants \$1.3 billion more for capital grants.

There is little opposition to putting renewal on a longer basis, but the Democratic majority leans toward bigger authorizations, including some \$350 million in grants for next fiscal year vs. the \$250 the Administration suggests. Mayors, housing officials and labor are putting major heat on a bigger program. And they will probably also persuade Congress not to cut the federal share of the cost.

**Relocation housing:** The Administration—with enthusiastic NAHB support—wants to end the requirement that FHA Sec 221 relocation housing be located in a community which has requested it. This would let builders put up 221 homes with 100% loans in nearby towns, sell them to anybody after a 60-day waiting period for displace-buyers who so far are not buying the 221 homes available. The Administration also wants to boost mortgage limits in high-cost areas from \$10,000 to \$12,000, and broaden rental 221 housing to include its construction by profit as well as nonprofit groups. Nonprofit groups are now eligible for 100% loans. The Administration would give builders 95% loans, subject to cost certification. *Chances: good.*

**Public housing:** At the minimum, Congress is likely to go along with the Administration's proposal to extend unused authorizations for another year. Of the 70,000 units approved by Congress two years ago, only 17,962 will be under contract when the authority for the first 35,000 of them expires July 31. So the Administration is asking an extension for 52,038 units. But the Senate subcommittee is also considering amendments backed by public housers to strip PHA of most of its powers to set rent levels and eligibility requirements, let over-income families buy the public housing they occupy or stay in it as renters if local authorities decide proper private housing is not "available." Public housers cry the program is "over federalized." How much of this Congress will adopt is questionable. If the legislation goes too far, it may invite a veto.

## Facilities bill would ease loans for roads, sewers

Some builders' mouths are watering over the prospect that Congress will help solve their community facilities problems with cheap federal financing. The same measure could also convert urban renewal into a wholly-federally financed deal, say experts.

Vehicle for this potential bonanza at Treasury expense is the community facilities bill sponsored by Sen J W Fulbright (D, Ark). It has already passed the Senate and gone to the House. The measure would:

- Boost HHFA's fund for public facility loans from \$100 million to \$1 billion.
- Make big cities eligible (the present law, dating from 1954, gives towns under 10,000 a priority).
- Cut the interest from 4-5% to a figure close to Treasury cost for borrowing (about 3½%).
- Extend the term of loans from 40 to 50 years.
- Broaden coverage to include such items as schools, nonprofit hospitals, streets, bridges, libraries (only sewer and water systems are now eligible).

Congressional Democrats have labeled the scheme an anti-recession measure. The Administration calls it a New Deal-type handout designed more to win votes than to produce jobs. Washington sources give it a 70% chance of Presidential veto.

"I hope the bill is so bad there'll be no question of a veto," says one official.

If the bill, which is co-sponsored by Sen. John Sparkman, (D, Ala.) becomes law, a lot of smart US cities will be able to get into urban renewal without putting up a cent.

Renewal laws now require cities to put up one-third of the land writedown cost of each project (although cities and public housing officials are pressuring Congress to cut this to 10%). But, splitting hairs, federal officials contend that a community facilities loan isn't a grant or a subsidy because it must be repaid. So a city could borrow one-third of the cost of a renewal project to build new streets for it from HHFA's Community Facilities Administration, and then—on the basis that the federally-financed streets constituted its one-third share of costs, borrow the other two-thirds of the price from HHFA's Urban Renewal Administration. "Smart city managers won't miss this gravy train," prophesies one Washington housing expert.

So far, NAHB has refrained from endorsing the legislation, although some elements of the builder organization favor it strongly.

*NEWS continued on p. 50*



PHA'S CHARLES SLUSSER

*Slowdown? Not our fault*

poration co-insure the top 25% of otherwise conventional 90% mortgages. It is pressing the plan on a basis whereby only S&Ls would use it. Major trouble in lining up industry backing was rules for other lenders to participate. Mortgage bankers and lenders complained that forcing them to buy stock in the proposed Federal Home Mortgage Guarantee Corp equal to 1/7th of 1% of loans owned or serviced was unfair. Many details of the plan are opposed by the Home Loan Bank Board. The White House has indicated its disapproval, as has the Federal Reserve Board. It was controversy within the Administration over this plan that delayed introduction of the Administration housing bill so

Photos: H&H staff



**IN THE AUDIENCE** at housing hearings, year after year, are many of the same familiar faces. Above, FHA Commissioner Norman Mason (c)



confers in whispers with aides after finishing his testimony. At the right, Urban Renewal Commissioner Richard Steiner (reading) and aides.





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## Home Loan Bank Board studies OK for 90% conventional mortgages

The Home Loan Bank Board is considering approval of 90% conventional home loans by federally-insured savings & loans.

It can lift the limit from the present 80% by an administrative order without legislation by Congress.

What nudged HLBB to ponder 90% loans was New York's new law permitting 90% conventional loans on homes no more than two years old by savings banks and state-chartered S&Ls (April *et seq.* News). Explains Board Member William Hallahan: "The 90% loan is no longer just an academic matter."

H&H staff



HALLAHAN

The New York law means we must give serious consideration to the idea also."

The Board will probably decide within three to six months whether it will raise the maximum loan-to-value ratio, Hallahan predicts. One item that will influence the decision: whether Congress enacts the 90% loan plan of the US Savings & Loan League—a plan which calls for insurance of the top 25% of the loan as added protection. (It is the insurance provision of this plan which requires new legislation.)

One problem the board is still mulling: does a high ratio mortgage need extra safety? Explained Chairman Albert J. Robertson to the Senate housing subcommittee: "The question [is] whether the needed safety can be assured through internal reserves [such as the 1/2% required in the New York 90% law] . . . plus a possible increase in the insurance premium of the FSLIC for insured institutions making such higher percentage loans . . . or whether . . . some form of risk distribution in the nature of a partial guaranty is needed . . . [such as the US League plan]."

Two proposals on 90% loans are already before the board. The Natl. League of Insured Savings Assn. wants S&Ls to have power to make 90% conventional loans with no limitations not presently imposed on 80% loans.

But Morton Bodfish, president of the First Federal S&L of Chicago, has suggested that the board approve 90% loans only on homes valued at \$16,000 or less with a maximum loan of \$14,500. Amortization would be limited to 25-years on new homes, 20-years on existing homes.

Bodfish would limit any association to 10% of its assets in these 90% loans. His plan calls for no specific interest rate, but Bodfish believes the rate would be 1/4 or 1/2% above the other local conventional rates.

Ironically, the New York 90% conventional loan plan is being largely ignored by the state's mutual savings banks. Only one major lender, Dime Savings Bank of Brooklyn, offered the new terms immediately.

Dime closed its first three loans the week of May 5 but expects to do a big volume—judging from builder interest. Says Vice President Fred Jackson: "We're seeing builders in here whom we haven't seen in years."

Dime is charging 5 3/4% interest rate on the 90% loans—1/2% over the prevailing conventional rate. But this 1/2% must be put in a reserve fund.

William A. Lyon, president-elect of the Natl. Assn. of Mutual Savings Banks and president of New York City's Dry Dock Savings Bank, expects few other banks to lend on the 90% basis: "Most . . . didn't make much use of the 80% limit so I don't expect them to do much with 90%."

Other New York savings bankers say they prefer to continue buying out-of-state FHAs and VAs and enjoy a yield as high as the 90% local loan plus the protection of government insurance or guarantee of the loan. The Dime does not lend out-of-state.

## Builders decide to step up attack on public housing, call for PHA probes

NAHB, which has no objections to subsidized money from Fanny May, is stepping up its attack on subsidized housing—i.e. public housing.

Big reason for builders' new concern is the Public Housing Administration's new plan to build public housing units on scattered lots as single-family and duplex units. This would put public housing in direct competition with the same kind of homes builders sell, and at rents subsidized to the point where private enterprise could not compete.

"If we don't push public housing down now, the other side may come along and beat us," warns NAHB President Nels Severin. NAHB directors, at their spring meeting in Washington, adopted a strong resolution condemning PHA's new approach. It also called on PHA to investigate public housing operations in all cities with more than 500 subsidized units "as had been done in Chicago" and make a public report to Congress. Public housing records, NAHB adds, should be "public records available to citizens."

NAHB also:

Endorsed Administration proposals to create a new FHA Sec 229 for housing for the elderly, but opposed proposals to limit occupancy only to the aged. Instead, NAHB wants only one-third to half of the units in a project designed specifically for the aged.

Again criticized cost-certification under FHA multi-family housing because it penalizes efficient builders while rewarding inefficient builders whose costs climb needlessly.

Objected to Administration proposals to reduce urban renewal loans to builder-developers and increase loans to sponsors who subcontract actual construction to others.

Urged that FHA down payments be lowered still more—specifically, from 15% to 10% on home valuation between \$13,500 and \$20,000 and from 30% to 25% on valuation over \$20,000.

Urged amortization on all FHA and VA loans be boosted from a 30 to a 40-year maximum.

## PHA says featherbedding wastes \$800,000 a year in Chicago's 22 projects

Chicago public housing is wasting \$800,000 a year through make-work, featherbedding, low productivity and other union abuses.

It is costing taxpayers another needless \$200,000 a year through inefficient management.

The charges come from the Public Housing Administration after a six-month "management survey." And PHA has warned that unless CHA mends its ways an expected \$500,000 deficit this year will grow to \$1.1 million a year by 1960. PHA (i.e. federal taxpayers) puts up \$3.9 million a year to subsidize low rents on Chicago's 17,600 public housing units in 22 projects—the full amount available under existing law.

### High cost of craft unions

PHA charged Chicago's operating costs are highest in the US and about one-third above the average of other large housing authorities. On maintenance alone the Chicago cost is \$19.28 per unit vs. \$11.48 in Baltimore, \$10.45 in New York, \$10.30 in Philadelphia, \$12.73 in Detroit.

Why so high? Most of the blame goes to labor featherbedding and make-work practices, says PHA. In fact, PHA contends stopping these abuses alone would save CHA \$543,000 a year—\$325,000 of it by cutting down on excess janitors, \$40,000 by cutting down on glaziers, \$60,000 by firing six \$10,000-a-year foremen whose chief duty is to decide what craft will do which job.

PHA found that CHA's glaziers managed to install only 6.5 panes of glass per day at \$4.80 a pane. In Detroit, glaziers install 18 panes a day. CHA needs a pipefitter and an electrician to disconnect a range and refrigerator before a painter can paint the walls. But a janitor must be called to move the appliances. When a refrigerator is installed an electrician is required to plug in the cord.

One recommendation was that CHA end much of its \$343,000 a year bill for wall washing and interior painting by switching these jobs from union workers to tenants and providing the latter with paint and materials.

"We would have a first class labor war if we tried this," said a CHA official. "CHA has always been at the mercy of unions."

### Federal budget crackdown

PHA followed up its broadside by demanding that the six craft foremen be fired to save \$60,000 a year. It threatened to disapprove the Chicago public housing operating budgets if the jobs are retained next fiscal year. Officials of the six building trades unions involved—glaziers, pipefitters, electricians, carpenters, plumbers and painters—refused.

Editorialized the Chicago *Tribune*: "The building trades have been milking the authority since its earliest days when Patrick Sullivan, now president of the Chicago Building Trades Council, was chairman of the CHA board. The board has always included a union official. The PHA report makes it clear why the unions have always been devoted advocates of public housing."

The Chicago "management survey" is only one of some 200 reviews by PHA of local public housing operations during the current fiscal year. PHA intends to keep their results a family secret between its brass and local commissioners.



## MORTGAGE MARKET:

## FHA, VA discounts fall more slowly as market begins to level off

Swift change in the mortgage market has given way to a more normal slow creep. Many mortgage bankers say a price plateau is arriving.

"We have enough money now, but lenders' strong interest of a month or two ago has moderated," says Executive Vice-President Donald McGregor of T J Bettes. He quickly adds: "Not so much the market will weaken, though."

Price competition is now being set more by mortgage men seeking loans to sell later than by lenders themselves, says B. B. Bass of Oklahoma City. In other words, some mortgage men are gambling on continued shrinkage of FHA and VA discounts. If they are right, when they actually have loans to deliver, they'll be able to get the prices for them they are now quoting builders. And Bass is apprehensive: "There's a good possibility investors are getting what they want a lot faster than we like to think. If the recession clears up they could pull back for equity financing."

### For clues to the immediate future, watch the Fed and the Treasury.

Since the first of the year, relaxed money policy has created some \$6 billion of potential bank credit. As a result, banks have invested heavily in securities and loans on securities. This produced sharp competition for long-term lenders so they turned back to the mortgage market. But now, government bonds—a sensitive indicator of the money market—are slipping again. The key Treasury 2½s peaked at 97.8 in April, fell back to the 95s and recovered to 96 in late May. Meanwhile the Fed itself rejected a suggestion it ease money more by buying long term government bonds to force down long term interest rates. The Fed buys only short term bills.

#### HOUSE & HOME's exclusive monthly mortgage roundup

**Premiums on FHA 5¼s, which appeared in April in the Northeast, have not spread—although talk of this continues.**

Predicts Mortgage Banker W. A. Clarke: "If premiums go on, the next move will be a voluntary cut in the rate by the insurance companies. I believe all the large responsible lenders had their bellyful of premiums—just as much as discounts." Clarke's fellow Philadelphian, NAREB President H. Walter Graves, also pleaded last month for rate cuts instead of premiums. He said: "It is only fair that when money is easy the home buyer should benefit."

**Discounts on FHA and VA loans now are shrinking only slightly—and in some cities not at all.**

Most common change last month on FHA 5¼s was a ½ point discount drop at the top or the bottom of a 1 or 1½ point price spread. VA 4¾s firmed at a low of 93 (in Detroit) and a high of 98 in the Northeast (par in Boston).

Conventional interest rates are falling in tandem with the dropping yield on government-backed mortgages. Six months ago, conventionals were bringing higher interest than FHA's 5¾ (includes ½% insurance) in 11 of 12 cities surveyed in HOUSE & HOME's mortgage roundup. In May, among 16 cities now being surveyed, eight have a conventional rate for high-ratio loans below FHA's; four equal it; only four still exceed it (see table, p 53).

**Talk of mortgage raiding—which commonly follows falling interest rates—seems to have been exaggerated.**

What is happening, particularly in southern California, is that builders who sold houses on land contracts the last two years when VAs and FHAs were heavily discounted are now working with mortgage companies to get their buyers to refinance—mostly FHA. The builder can get his tied-up cash; the buyer gets his own mortgage (and probably some cash because of inflationary appreciation and the lower FHA down payment).

### Fanny May's special assistance program is in high gear.

By mid-May, FNMA had issued 12,151 commitments for \$144 million of loans under \$13,500. FHA accounted for 6,345, VA for 5,806. Builders in many cities were stocking up with more commitments than they need now in fear the money might not last. But Administration spokesmen say there is little chance the White House will apply the brakes now.

## MORTGAGE BRIEFS

### S&Ls and the CAP

Will FHA's new Certified Agency Program force savings & loan associations to get into FHA lending in a big way?

Mortgage Banker W A Clarke Sr. of Philadelphia thinks it will. His reasoning: a mortgage banker who is a certified agent can now make a commitment and arrange a low down payment FHA loan on an existing home just as quickly as an S&L can process a conventional loan requiring a bigger down payment.

Clarke has qualified as a certified agent at his branches in 12 Pennsylvania cities outside of Philadelphia. "Our York, Pa. office has 60 applications for FHA loans on existing homes," he said last month, "all filed since April 1. This is four times as much business as we have ever done in York in the same time. We never even got existing house business there before."

"We can't process it fast enough. But we can still do it in three or four days where it used to take three months for anyone in York to get a commitment from FHA in Philadelphia."

"This puts us in direct competition with local savings & loans. I think they will have to start lending FHA. They can't avoid it."

Clarke noted that an S&L can qualify as a certified agent to process its own FHA applications just as simply as a mortgage banker.

C A Bacon, vice president of Mortgage Investments Co. in Denver, is as enthusiastic about CAP as Clarke. His firm handled 130 applications in the first six weeks. Processing time is averaging about five days on existing houses vs. the average three weeks through Denver's own FHA office.

Denver is regarded as a key city in the still-limited CAP test program. It is by far the largest city in the program and the only one which also has its own FHA office.

### Another side to easy money

Interest and dividend rates paid on savings by banks and savings and loan associations is expected to drop at least ½% in many areas July 1.

The cuts, forced by easing interest rates on all money, will apparently be concentrated among S&Ls paying 3½% or more and banks paying 3%. Banks in Jacksonville and Houston are considering a cut from 3 to 2%.

### VA delinquencies rise

An increase in VA mortgage delinquencies has pushed the overall delinquency rate up—but not to an alarming level.

Rate at the end of the first quarter of 1958, according to the MBA, was 2.26% vs. the 2.15% at the end of December. But the current rate is still close to the 2.24% of 1956—a prosperous year—and below the 2.53% high during the 1953-54 recession.

Delinquencies on conventional and FHA loans show practically no change from a year ago. All the trouble is concentrated in VAs. Main trouble spots: the Great Lakes industrial area, New York, New Jersey and New England.

NEWS continued on p. 53



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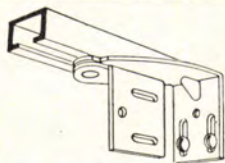
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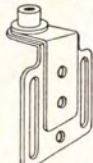
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## FNMA ups price on 4½s

Fanny May has boosted its price on VA 4½% mortgages by one point for secondary market purchases. New range is 92 to 93½ with less than 10% down; 92½ to 94 with 10% or more down.

The new prices put 4½s in line with FNMA's current secondary market prices on 4¾s (i.e. a two-point differential, approximately equalling the ¼% interest difference).

New prices by states for loans with less than 10% down (10% or more down brings ½ point more):

93½: Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island and Vermont.

93: Delaware, District of Columbia, Maryland, New Jersey and Pennsylvania.

92½: Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Minnesota, Mississippi, Missouri, Nebraska, North Carolina, North Dakota, Ohio, Oregon, Puerto Rico, South Carolina, South Dakota, Tennessee, Texas, Virginia, Washington and Wisconsin.

92: Arizona, California, Colorado, Hawaii, Idaho, Kansas, Louisiana, Michigan, Montana, Nevada, New Mexico, Oklahoma, Utah, Virgin Islands, West Virginia and Wyoming.

## Rate of savings slips

Individual savings, which had been soaring for many months, slowed down in April.

This may be another sign the recession is ending. For the first quarter of the year, savings were increasing 35% faster than during the first quarter of 1957. But in April, notes

the US S&L League, the gain over April, 1957 was only 12%.

"What made April so different from each of the first three months is that the rate of withdrawals showed an increase of nearly 16% from a year ago," explains Norman Strunk, executive vice president. Possible reasons for withdrawals: payment of income taxes and the rising cost of living.

Other savings, voluntary and involuntary, were also up in the first quarter: savings deposits in commercial banks rose \$2 billion; savings banks deposits were up \$719 million. For the first time since mid-1956 people are buying more savings bonds than they are cashing in. Life insurance sales are up 10%.

NEWS continued on p. 55

# MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing. As reported to HOUSE & HOME the week ending May 16)

FHA 5¼s (Sec. 203) (b)									
MARKET TRANSACTIONS									
City	Conventional Interest Rates	FNMA Special Assistance Price z	FNMA Price xy	Minimum Down* 30-year Immediate	Minimum Down* 30-year Future	Minimum Down* 20-25-year Immediate	Minimum Down* 20-25-year Future	10% or more down 20-25-year Immediate	10% or more down 20-25-year Future
Atlanta	5-5½%	98½	97	98½	98½	99-99½	99-99½	99-par	99-par
Boston local	4¾%	98½	98	par-101g	par-101g	par-101g	par-101g	par-101g	par-101g
Out-of-st.	—	—	—	97-99	97-99	97-99	97-99	a	a
Chicago	5-5½%	98½	97	98½-99	98-99	99-par	98-99	99-par	98-99
Cleveland	5¼-5½%	98½	97	98-par	98-par	98-par	98-par	99-par	99-par
Denver	5-5½%	98½	96½	97½-98½	97½-98½	98-98½	98-98½	99	99
Detroit	5¼-5¾%	98½	96½	98	98	98½-99	98½-99	98½-99	98½
Houston	5½-5¾%	98½	97	98-99	98-99	99	99	par	par
Jacksonville	5½-5¾%	98½	97	97½-98	97½-98	97½-98	97½-98	98-99	98-99
Los Angeles	5½-6%	98½	96½	98	98	98½	98½	99	99
Newark	5½%	98½	97½	par	99½-par	par	99½-par	par	par
New York	5½%	98½	98	par d	par d	par d	par d	par d	par d
Okla. City	5¼-5¾%	98½	96½	97½-98	97½-98	97½-98½	97½-98½	98-99c	98-99
Phila.	5-5½%	98½	97½	par	par	par	par	par	par
San Fran.	5½-6%	98½	96½	97½-98	97½-98	98-99bf	a	98-99b	98-99b
St. Louis	5-6%	98½	97	98-99	98-99	98-par	98-par	99-par	99-par
Wash., D.C.	5½%	98½	97½	99½	99	99½	99	par	99½

\* 3% down of first \$13,500; 15% of next \$2,500; 30% of balance.

## VA 4¾s

City	30 year, no to 2% down		25 year, 5% down		25 year, 10% down or more	
	Immediate	Future	Immediate	Future	Immediate	Future
Atlanta	a	a	a	a	a	a
Boston local	par-101	par-101	par-101	par-101	par-101	par-101
Out-of-state	94½-95	94½-95	94½-95	94½-95	94½-95	94½-95
Chicago	b	95b	b	95b	b	95b
Cleveland	95-96	95-96	a	a	a	a
Denver	94-95	94-95	a	a	a	a
Detroit	93-94	93½	93½-94½	94	94-95	94½
Houston	96	96	96	96	a	a
Jacksonville	94½-95	94½-95	94½-95	94½-95	a	a
Los Angeles	95	95	a	a	a	a
Newark	97	96e	98	97e	98	97e
New York	98d	98d	98d	98d	98d	98d
Oklahoma City	95-96b	95-96b	95-96b	95-96b	a	a
Philadelphia	96-97	96-97	96-97	96-97	97	97
San Francisco	94½-95	94½-95	95½	95½	a	a
St. Louis	93-93½	93-93½	93-93½	93-93½	95	95
Wash., D.C.	95½	95	96	95½	96½	96

Footnotes: a—no activity. b—very limited market. c—mostly at high side. d—quotations cover construction loans also. e—tentative market not yet definite. f—to insurance firms only. g—on FHA 4¾% mortgages. x—FNMA pays ½ point more for loans with 10% down or more. y—FNMA net price after ½ point purchase and marketing fee, plus 2% stock purchase figured at sale for 50¢ on the \$1. z—price after ¾ point purchasing and marketing fee, plus ¾ point commitment fee; applies only to FHA and VA mortgages of \$13,500 or less.

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

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

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

SOURCES: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Murray Wolbach Jr., 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, Stockton, Whatley, Davin & Co.; Los Angeles, David Northridge, vice pres., The Colwell Co.; Newark, William F. Haas, vice pres., Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, W. A. Clarke Sr., pres., W. A. Clarke Mortgage Co.; St. Louis, Sidney L. Aubrey, vice pres., Mercantile Mortgage Co.; San Francisco, Raymond H. Lapin, pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, exec. vice pres., Frederick W. Berens Inc.

## 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 May 23 by Thomas P. Coogan, president, Housing Securities Inc.:

### FHA 5¼s

(minimum down, 25 or 30 years)

Immediates: 97-par Futures: 97-par

### VA 4¾s

(minimum down, 25 or 30 years)

Immediates: 93½-95 Futures: 93½-95

### VA and FHA 4½s

(minimum down, 25 or 30 years)

Immediates: 92-93 Futures: no activity

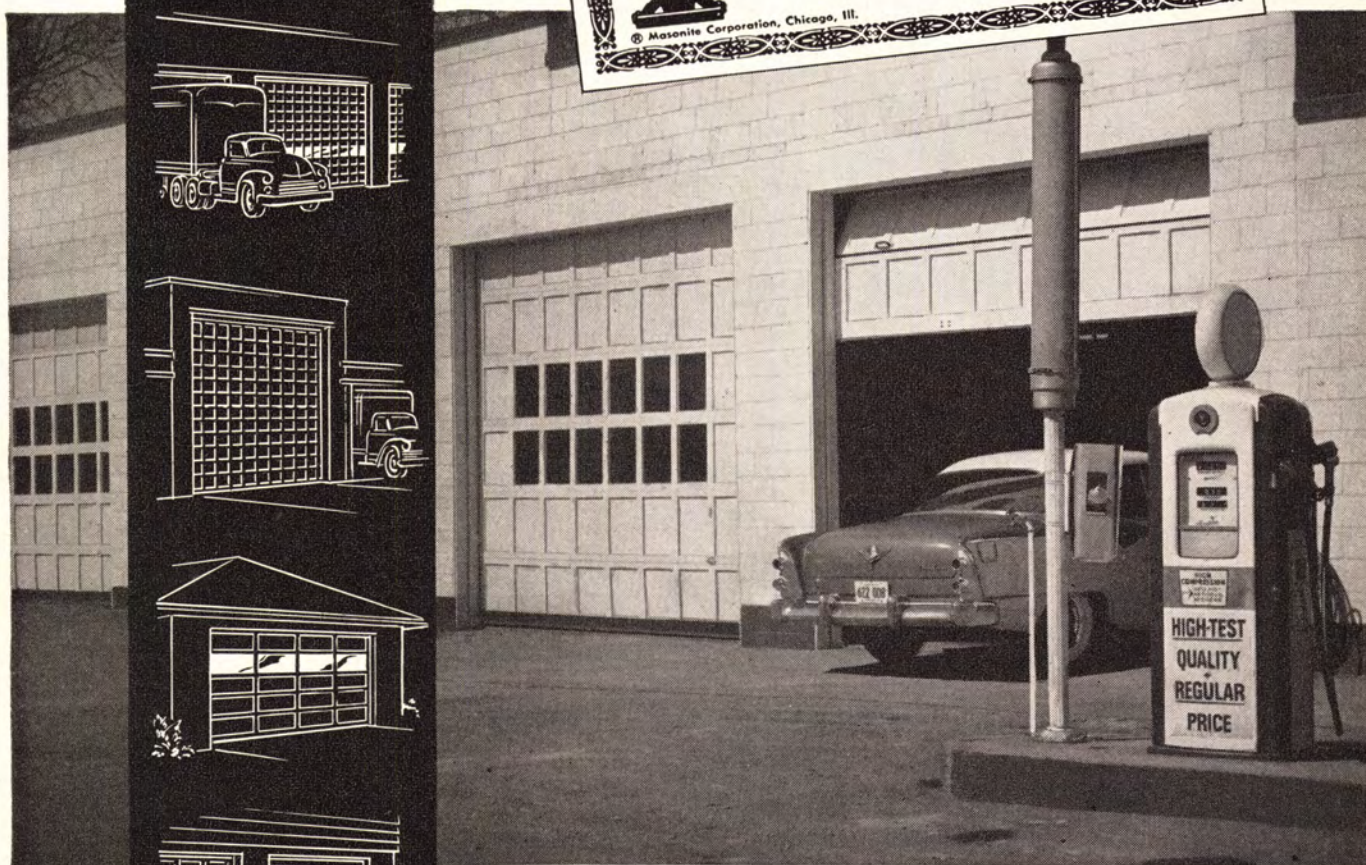
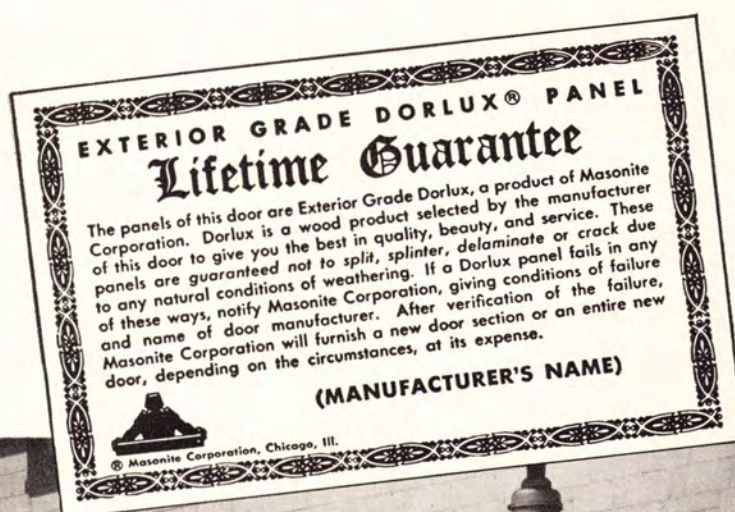
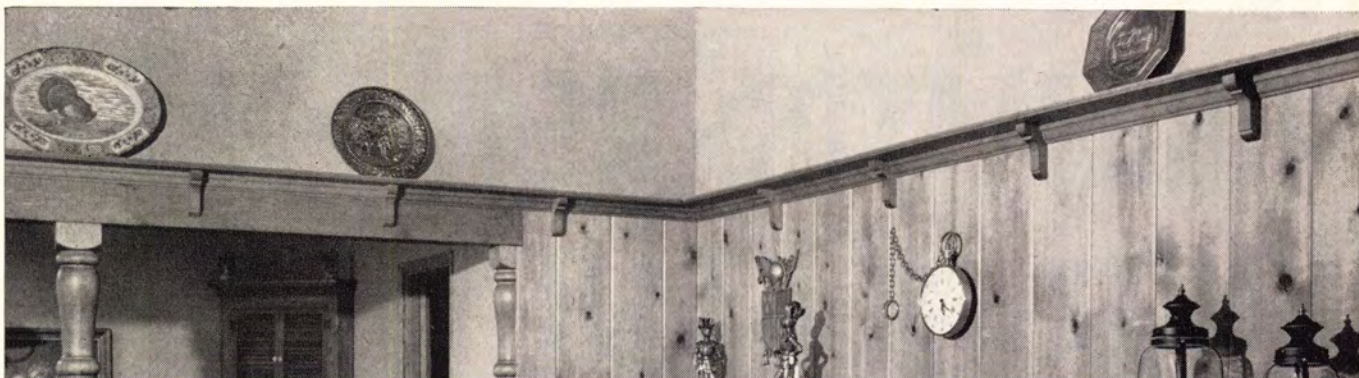
Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

## FNMA STOCK

	Month's			
	May 15	Apr. 15	low	high
Bid .....	55½	57½	55¼	57¾
Asked .....	57½	59½	57¼	59¾

Quotations supplied by C. F. Childs & Co.





*a hundred ups and downs a day...  
Masonite's Lifetime Guarantee still applies*



and San Diego Pipe & Supply Co., all San Diego. Five other firms named as co-conspirators were not indicted.

Builders have long complained that plumbing a new house in San Diego costs more than it should. Says one builder: "Plumbing cost me \$250 less for the same two-bath house in the Imperial Valley than in San Diego."

## MATERIALS BRIEFS

### Time to buy now for builders?

Should home builders, who are counseling the public to buy houses now before the next inflation begins, practice what they preach for materials they'll need?

Yes, answers one Pennsylvania builder. "There's a trend to more productivity by labor. And we've been able to hammer bids by subs down. I've stayed away from buying any materials in advance, figuring I would be able to shop around and take advantage of special deals. And I have."

"But now, I think it's time to sew up what materials I'll need for the rest of this year at today's prices—while I can still get a good price."

### Gas vs. electricity (cont)

Gas and electric utility interests have fought another inconclusive round in their perennial struggle for the home owner's business.

Around Los Angeles, Southern Counties Gas and Southern California Gas have been charging \$55 to run gas lines into homes with electric ranges—in tracts of ten or more units. Local builders and Southern California Edison hauled them before the state Public Utilities Commission to protest that this is unfair.

Some builders testified 85% of their customers prefer electric cooking. But, rebutted gas spokesmen, the \$55 is to compensate for the loss of business when a home uses gas only for heating and hot water; gas rates are based on the assumption that nearly all homes will use gas for three items.

Last month, PUC decided. It threw out the flat \$55 charge, told the gas utilities to figure out the potential revenue loss for each tract and bill builders accordingly. The resulting cost, says Vice President J. H. Mead of Edison, "presumably could be about the same." He still contends the real issue is "artificially depressed" gas rates financed by "capital levies from new customers."

### Lumber dealers optimistic

Lumber dealers say business prospects now are better than they were a year ago, according to an NRLDA member survey. But most report first quarter business down or no better than in 1957.

Average age of accounts is 55 days, about the same as last year. And although 59% of the dealers say collections are satisfactory, 41% admit they are slower.

Dealers think home building prospects are better now than they looked last fall, 34% say they are good, 58% fair, 8% poor. What the survey shows:

	Up	Down	Same
Volume .....	24%	58%	18%
Inventory .....	26%	34%	40%
Profits .....	14%	55%	31%
Receivables .....	23%	50%	27%

## PEOPLE: David Boyd, head of Union Supply, named new president of US Steel Homes

US Steel Homes, prefab subsidiary of giant US Steel, has its second new president in four years.

He is **David H Boyd**, 43, for the past three years president of Union Supply Co., US

Fabian Bachrach



BOYD

Steel's largest dealer in prefab steel units. He succeeds **H Douglass Moulton**, president since 1954, who was named an assistant vice president-international of the parent company. Boyd, Pittsburgh-born graduate of Washington & Jefferson College, will remain as head of Union Supply, which he joined right out of college. He says he plans a drive to help dealers in land acquisition, development and construction itself. But beyond that, he shies away from divulging what US Steel has in mind for the prefab business. "I don't feel that a man, after only 12 days on the job, is in a position to forecast what we'll do this year, or to decide on policy immediately," he told *HOUSE & HOME*.

Boyd's boss, **Norman Obbard**, US Steel's vice president for fabrication and manufacturing, adds: "We're not expecting miracles. [But] we know we have the right man in the right job."

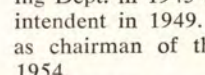
Recently, design circles have buzzed over the news that US Steel told four architects who designed its second steel house (Sept., *News*) that their contracts would not be renewed. The four—**Rufus Nims** of Miami, **Robert Little** of Cleveland and **Fred Emmons** and **Quincy Jones** of Los Angeles—began work two years ago. Boyd calls this "just one of those things." But he notes: "We're still embodying most of their design in our new models. We're stressing flexibility and space. That's what everybody wants now."

### Mutual Savings Banks elect a Lyon to succeed a Lyon

**William A Lyon**, 55, a newspaperman turned banker, has been elected president of the Natl Assn of Mutual Savings Banks.

Bald, bespectacled Lyon is president of the Dry Dock Savings Bank of New York City. A native of Colt, Tenn. (near Memphis) he attended the University of Arkansas, taught school for a year before coming to New York to work for the New York *Herald-Tribune*. He spent 18 years there as a financial expert, joined the New York State Banking Dept. in 1943 as a deputy, became superintendent in 1949. He left to join Dry Dock as chairman of the executive committee in 1954.

WM. LYON



As NAMSAB president he succeeds **Charles J Lyon** (no relation), president of the Society for Savings in Hartford. New vice president and thus in line to be next president of

the association is **John de Laittre**, president of the Farmers and Mechanics Savings Bank of Minneapolis.

**Frank Cortright**, former (1942-53) executive vice president of NAHB, has joined Mason-McDuffie Investment Co. of Berkeley, Calif. as a vice president. President **Maurice G. Read**, past president of the California Real Estate Assn, says Cortright will spend a third of his time in the East Coast money markets. The mortgage banking affiliate of Mason-McDuffie Co., one of California's largest realty firms, is aiming at expanding its mortgage originations and servicing. The latter is now over \$100 million.

### NAHB code chairman wins test case against license law

Scrappy **Ernie Zerble**, who builds about 6 to 15 homes a year in Mason City, Iowa (pop. 27,960), has gone to court and licked a local ordinance channeling all electric work into the hands of licensed electricians.

An Iowa district court has ruled that while the legislature has accorded municipalities power to "regulate and inspect installation of electric apparatus and equipment," Mason City's ordinance "merely" limits "the number of persons permitted to do the work" and so is void.

Zerble, who is chairman of NAHB's code committee, did the work himself on one of his homes after the local building inspector refused him a permit because he was not a licensed electrical contractor. Judge **Tom Boynton** found he complied with all the code requirements. Says Zerble: "It saved me money, too."

Walter Daran



ZERBLE

Two builder association staffers left for new jobs. **Ted C Borek** quit as executive director in Northern New Jersey to become manager of the New Brunswick, NJ office of Inter-County Title Guaranty and Mortgage Co.; **Mel Doernhoefer** quit as home show and national home week director in St. Louis to join the Los Angeles chapter.

### Hoffmans miffed by effort to lift their name from tract

How sacred is your subdivision name?

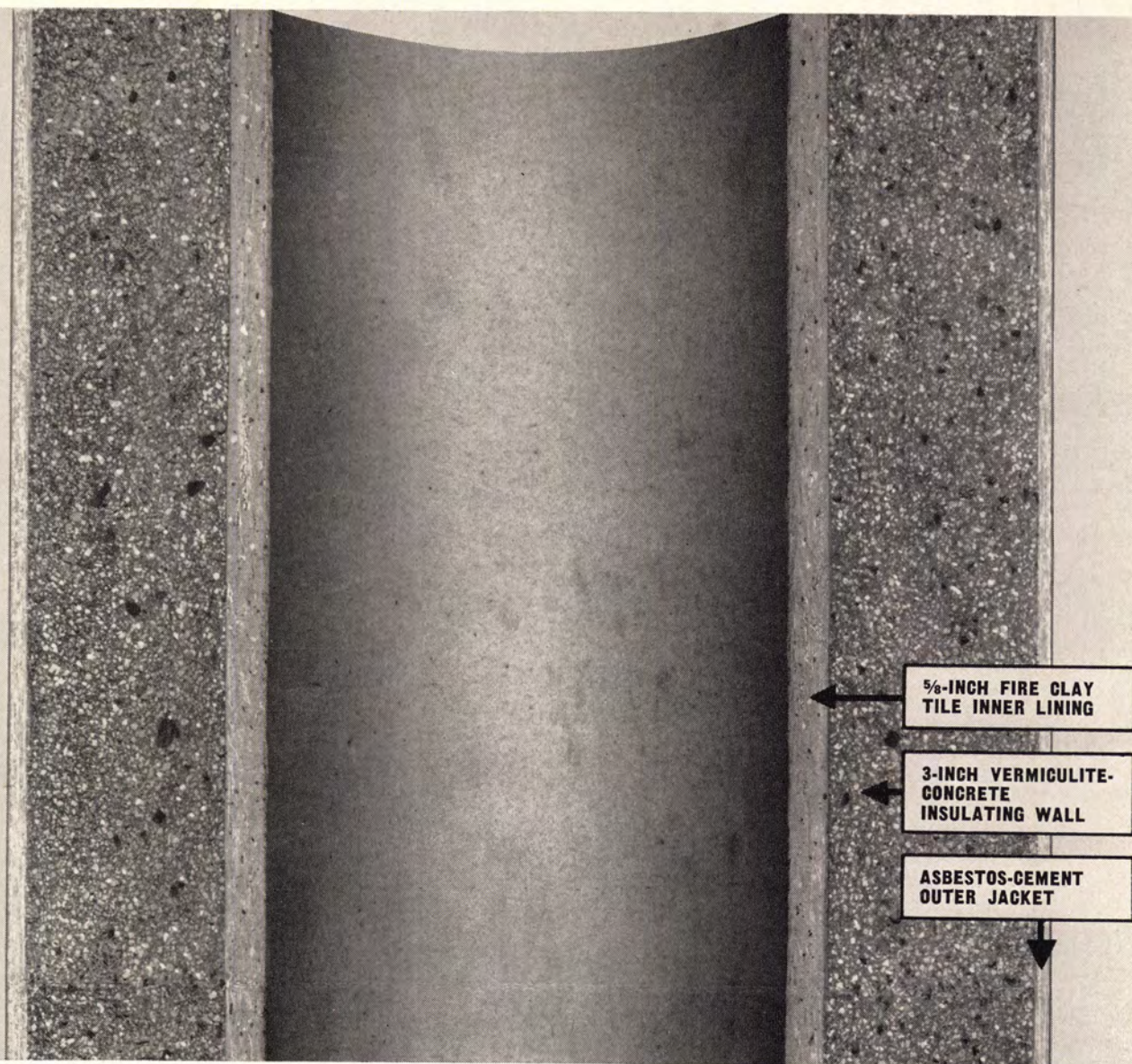
Big Builder **Sam Hoffman** and his son **Jack** (F&S Construction Co.) call their Chicago tract Hoffman Estates, have built 1,350 homes there.

Now the residents want to incorporate and, in a referendum, have voted to change the area's name to Twinbrook. The Hoffmans are something less than pleased, as Jack told the attorney for the homeowners association.

Reported Attorney **Donald Kolp** to the board: "Hoffman is upset by the change. . .

continued on p. 65





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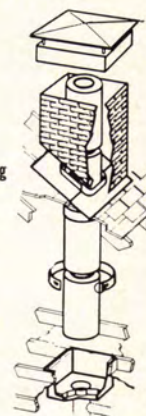
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The builder ought to have a substantial voice in what we do. Since the vote his [Hoffman's] feelings were such that he won't go along with us in the future."

Result: the board decided to ignore the referendum results. But this action brought so much criticism from residents the board decided to hold a new election—promising to abide by the results. F&S is planning a 500-home addition to Hoffman Estates.

**Rufus Lisle**, Washington representative of US Plywood, was appointed general manager of NAHB's National Housing Center. The job had been unfilled since **Bernard Loshbough** left to join ACTION-Pittsburgh last year.

### John W. Root to receive AIA's 1958 Gold Medal

AIA will award its 1958 gold medal—its highest honor—to Chicago Architect **John Wellborn Root**. Root, 81, is a partner of Holabird & Root & Burgee, designers of many



ROOT

well known large commercial buildings. As Holabird & Root they attained a reputation as busiest and most advanced architects of Chicago's pre-depression skyscraper era. He has long been a champion of better public relations for architects, persuaded AIA to set up a new public relations committee in 1951, chaired it till he resigned last year. In 1954 he unsuccessfully contested the reelection of **Clair W Ditchy** as AIA president.

Other architectural honors:

**Ludwig Mies van der Rohe** was awarded the medal of honor of AIA's New York chapter. Mies is currently designing three large apartment projects in the New York area.

**Paul Rudolph**, chairman of Yale's department of architecture, was awarded a \$1,000 Brunner memorial prize in architecture by the Natl Institute of Arts and Letters as "a man who shows promise of widening the horizons of architecture as an art."

### LA public housing boss wins dismissal of criminal charges

A California superior court has dismissed all criminal charges against **Howard L Holtzendorf**, 47, director of the Los Angeles Housing Authority.

Holtzendorf faced 52 counts of misusing public funds and falsifying public records (Jan, News). He was accused of requiring 20 authority employees to address campaign literature for incumbent Mayor **Fletcher Bowron** in his race for reelection in 1953. Bowron was defeated by Mayor **Norris Poulson**. The court ruled that the charge of falsifying public records was unjustified since the legislature did not pass a law declaring the housing authority records public until later. Said the judge: "Therefore we must assume that at the time of the alleged offenses the CHA's records were not public." He called CHA "a hybrid agency—neither fish nor fowl which is part city, part state and part federal."

The judge held that the embezzlement charge was spurious since no public monies were involved, only labor. "It is possible a conspiracy could have been alleged," he

added, but pointed out that since the statute of limitations has run out on the case not even this charge can be made.

The prosecuting attorney, who still contends there is enough evidence to allow the case to go to a jury, has announced he will appeal.

### Natl Housing Conference picks new executive

A Puerto Rico public housing official known as "a pusher who gets things done" will succeed **Lee F Johnson** as executive vice president of the National Housing Conference, public housing's No. 1 lobby organization.

He is **Francis Xavier**

**Servaites**, 47, Dayton-born PHA area representative at San Juan under whose guidance public housing in Puerto Rico and the Virgin Islands has grown from a handful of units worth \$10 million in 1948 to a \$213 million empire of 30,000 low-rent apartments.

He will take over the Washington-headquartered NHC in June when **Johnson**, 52, becomes executive director of the Denver Housing Authority (May, News).

Servaites, who holds a bachelor of arts degree from the University of Dayton and a masters from Chicago, was a high school English, Latin and public speaking teacher until 1941 when he became a defense housing project manager for the Farm Security Administration. Next year, he switched to the Federal Public Housing Administration, worked his way up to be assistant regional director of PHA's Cleveland office.

An avid fresh water fisherman (deep sea fishing makes him seasick), Servaites is noted for both his casting skill and his cooking. An athletic six-footer, he has played short-stop on office softball teams.

**Jason W Stockbridge** has resigned as public relations director of the Natl Assn of Mutual Savings Banks to join Central Savings Bank, Baltimore, as executive vice president. His successor is **Sam Justice**, a *Business Week* economic correspondent in Washington.

**Sidney N Shurcliff** of Boston was named president of the International Federation of Landscape Architects, succeeding **M Rene Pechere** of Belgium.



SERVAITES

**MANUFACTURERS:** Four of the biggest building materials producers elected new board chairmen:

GE's **Ralph J Cordiner**, moved up from president to succeed **Philip D Reed** and will continue as chief executive officer (new president: **Robert Paxton**); Whirlpool's **Elisha Gray II** moved up from president and will continue as chief executive officer (new president: **Robert E Brooker**, a Sears Roebuck vice president); Crane's **Mark Lowell**, who is also vice president of a Chicago bank, was elected to succeed retiring **Frank F Elliott**, who had succeeded him 16 months ago (**Neele E Stearns** is president and chief executive officer); Anaconda's **Clyde E Weed** moved up from president to succeed **Roy H Glover** (who died Mar. 31), and will continue as chief executive officer (new president: **Charles M Brinkerhoff**).

Other executive chances: **Otto G Schwenk** was named president of new American-Saint Gobain Corp., after the merger of American Window Glass and Blue Ridge Glass; **Howard D White** moved up from executive vice president to president of Revco Inc., succeeding **G F Forsthoefel** who became chairman.

**DIED:** **John Ihlder**, 83, Washington, DC's "Mr. Public Housing," a veteran of almost 50 years in housing, May 19 at his home in Georgetown. In 1956, Ihlder retired after 18 years as executive director of the National Capital Housing Authority. As Director of the Alley Dwelling Authority, forerunner of the NCHA, Ihlder built and ran Washington's first low rent public housing.

**OTHER DEATHS:** Architect **William H Schurhardt**, 83, past president of Los Angeles Planning Commission, April 17 in Los Angeles; **W H Wynne Jr**, 53, president of Koolvent Metal Awning Co, Atlanta, and past president of National Metal Awning Assn, of a heart attack, April 23 in Atlanta; **Frederick V Murphy**, 79, founder and retired (1950) head of the department of architecture at Catholic University, May 4 in Chevy Chase, Md; **Hiram A Rowland**, 77, board chairman of Elliot Paint & Varnish Co, May 5 in Chicago; **Edwin S Crosby**, 70, retired president of Johns-Manville International Corp (foreign operations subsidiary of J-M) and WW2 member of the War Production Board and Board of Economic Warfare, May 8 in Maplewood, N J; **Joseph Hertz**, 55, executive director of the New Brunswick Housing Authority, of a heart attack while delivering a public housing report, May 13 in New Brunswick, N J.



### Builder house wins AIA regional award

Architect **Edward J. Seibert** of Sarasota, Fla. won a merit award for architectural excellence with this home for Builders **Thyne** and **Swain**. The award was one of three presented at AIA's South Atlantic regional conference by AIA Pres-

ident **Leon Chatelaine Jr**. The 1,250 sq. ft. contemporary house has a "U" plan, around a garden court. It is one of *Better Homes & Gardens* six "idea houses" for 1958. Four have sold for \$14,000, excluding lot.



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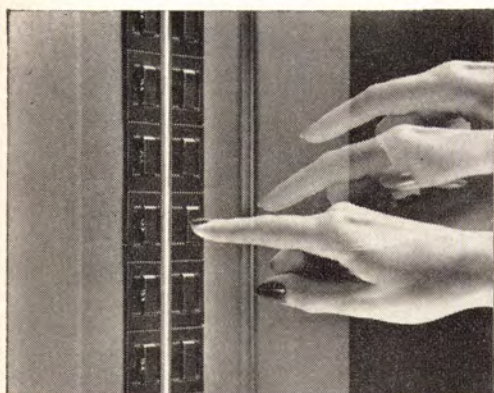
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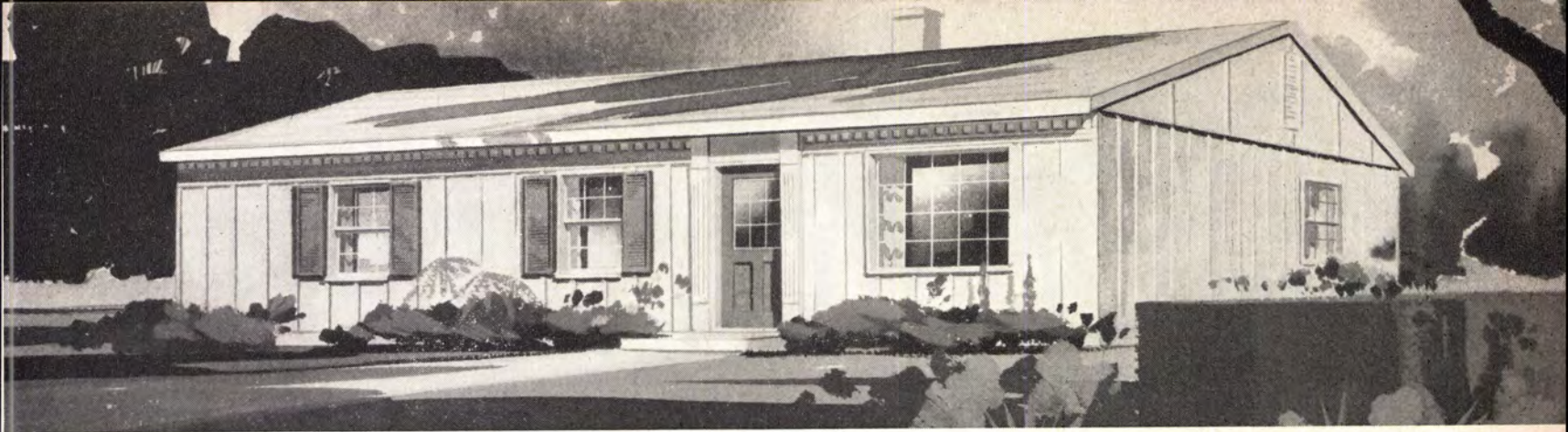


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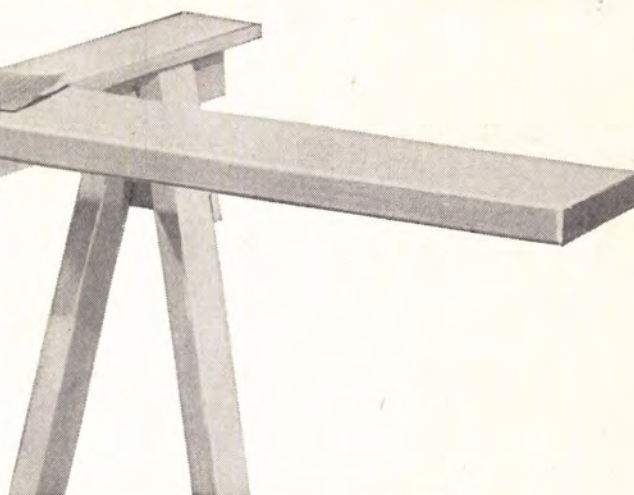
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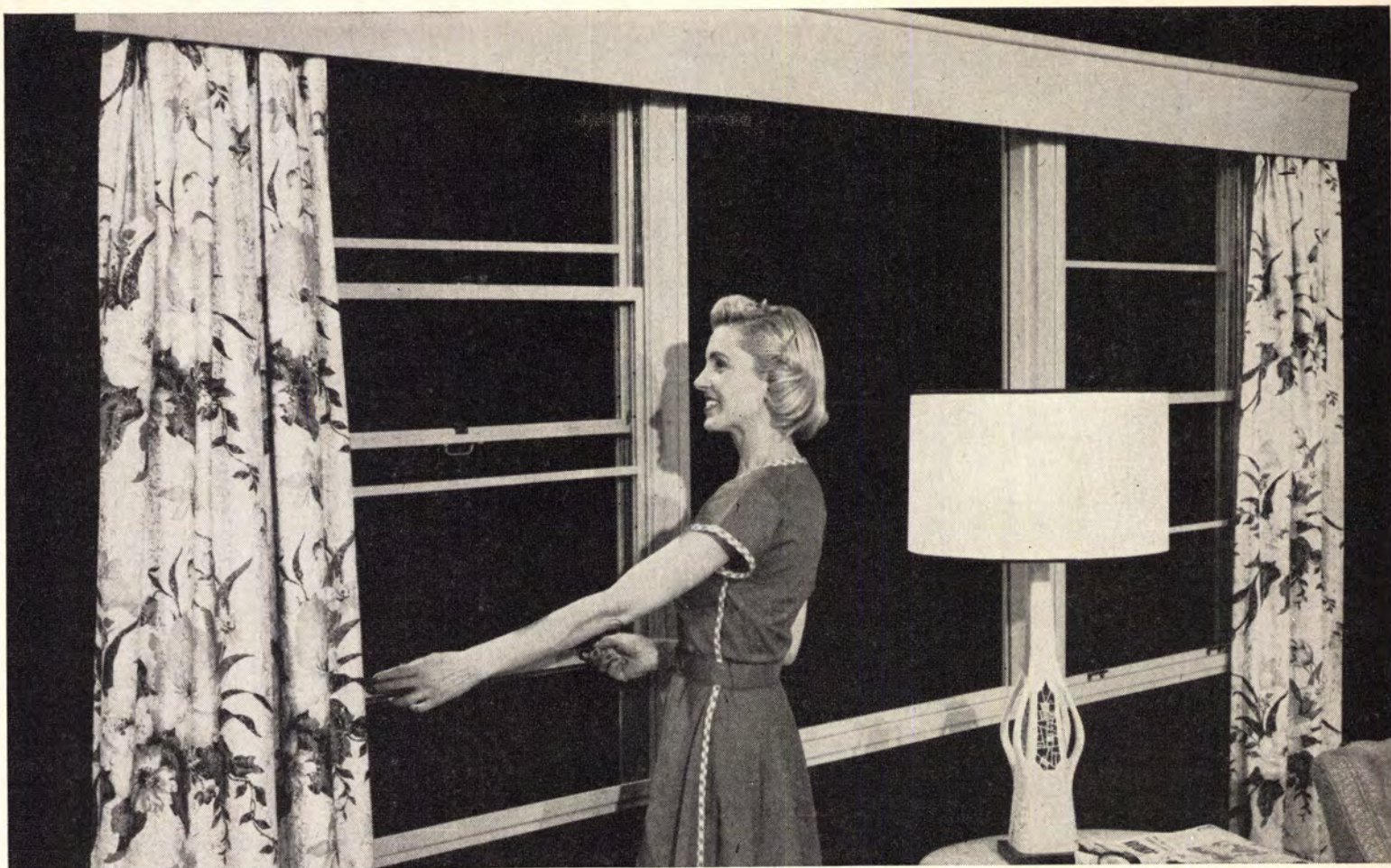


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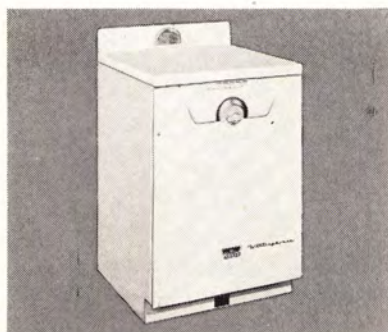
Tell prospects about the exclusive Water Temperature Monitor which guarantees 140° hot wash and rinse water for spotless, sanitary clean dishes. This roomy servant holds a complete dinner service for ten. So tell your prospects, "You'll only turn this big dishwasher on once a day!" (Rough in dimensions: 24"W x 24½"D x 34½"H.)

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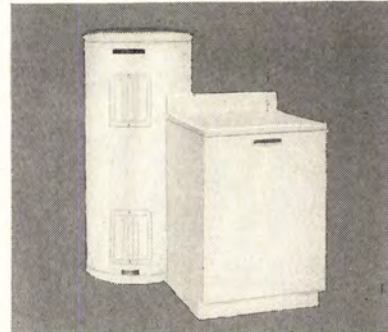
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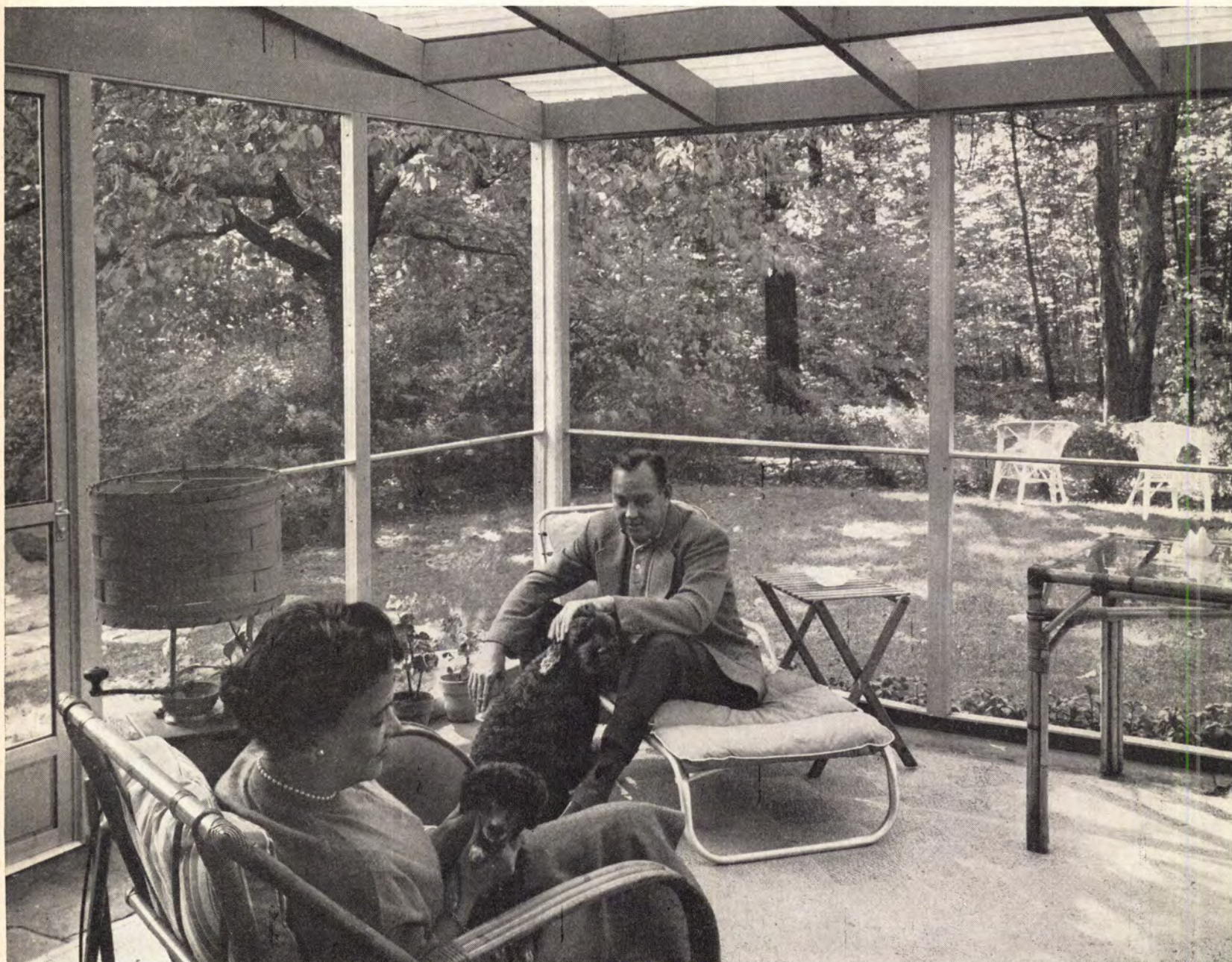


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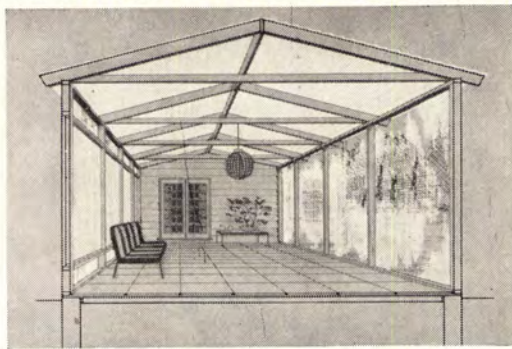


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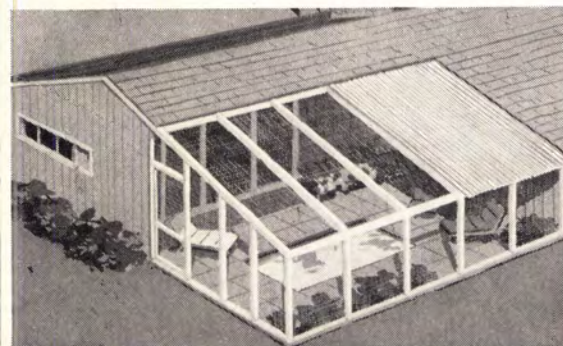
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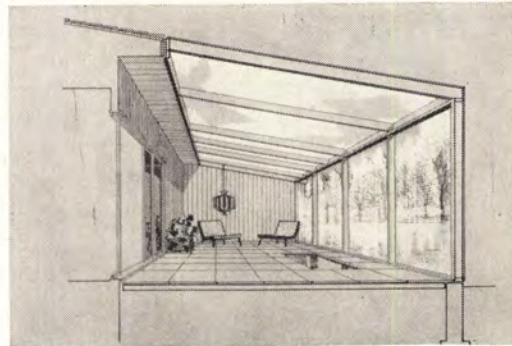
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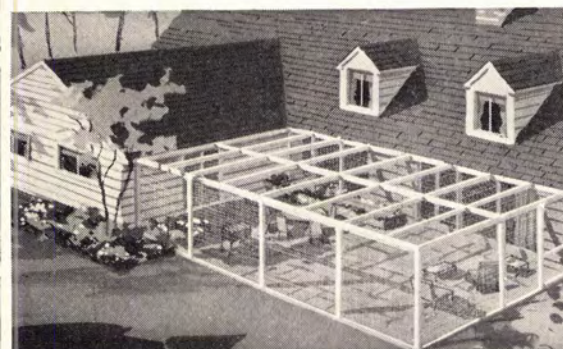
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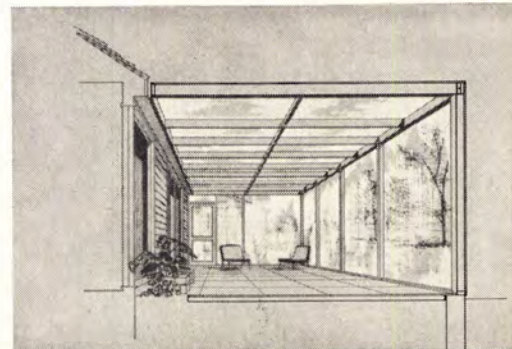
An outdoor room like this can be tailored to precise specifications of your model to make it a more attractive and salable home.



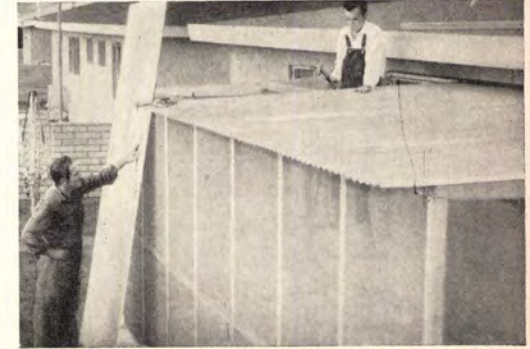
Fiberglass Screening in prefabricated panels spans large areas without denting or sagging and resists damage.



**SUN ROOM:**



Screened-in patios like this offer your customers all the many advantages of indoor-outdoor living with perfect insect protection and clear visibility. Drawings are from our free booklet "Screened Patio Plans."



Durable, translucent Fiberglass-Reinforced Paneling makes an easy-to-install roof that lets the light in and keeps the weather out. Check locally for snow load requirements.

Either way you'll sell more homes and optional features—faster and easier. Fiberglass Screening handles easiest, looks best, is weather resistant, won't rot, rust, dent, stretch, sag or shrink. Reduces damage problems while you build—complaints after you sell. Translucent Fiberglass Paneling is equally easy to handle, saws and nails like wood, and is resistant to weather and damage. Both products offer the built-in eye appeal that can make indoor-outdoor living the feature that sells the house! Send coupon for complete details.



(Reg. U.S. Pat. Off.) O.C. F. Corp.

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Owens-Corning Fiberglas Corporation, Dept. 67-F, 598 Madison Ave., New York 22, N. Y.

Gentlemen: Please send me your builder kit "How to Use Fiberglas Products for Indoor-Outdoor Living" and your set of "Screened Patio Plans."

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Call your Fiberglas representative. You can locate him in the yellow pages of your phone book.



# 1. **2·4·1**

## subfloor-underlay

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

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



# 3 ways to get **DOUBLE VALUE**

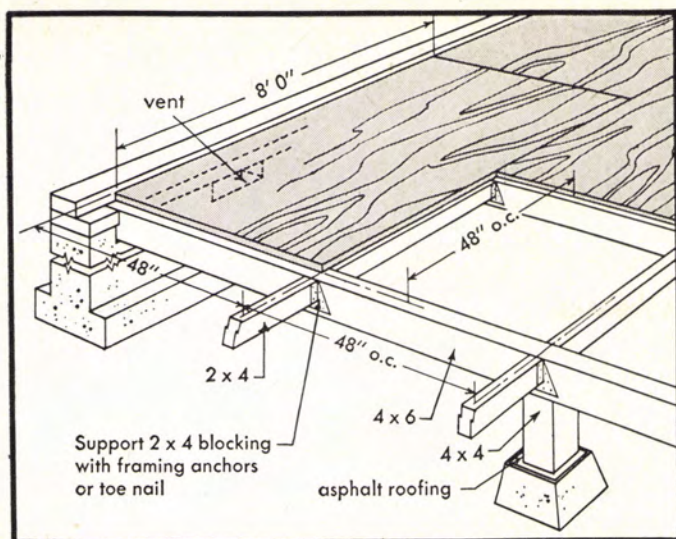
## 2. Texture One-Eleven<sup>®</sup> siding-sheathing

Here's another way to sharply cut costs by doing two jobs with one material. With Texture One-Eleven siding, you can eliminate sheathing. This new vertical shadow-line Exterior plywood adds crisp good looks to any style home. Panel is 5/8" thick, with 1/4" deep grooves, leaving a full 3/8" thickness under grooves, meets FHA MPRs for combined siding-sheathing.

**For complete information** about 2·4·1, Texture One-Eleven and Overlaid plywood write for free "Plywood Light Construction Portfolio." (Offer Good USA Only). Douglas Fir Plywood Association, Tacoma 2, Washington.

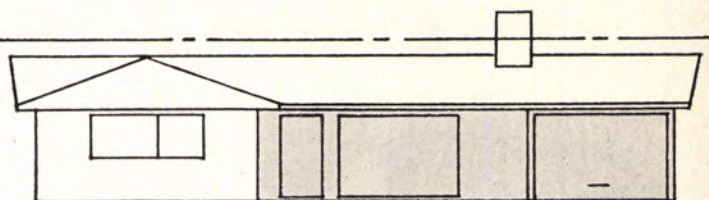
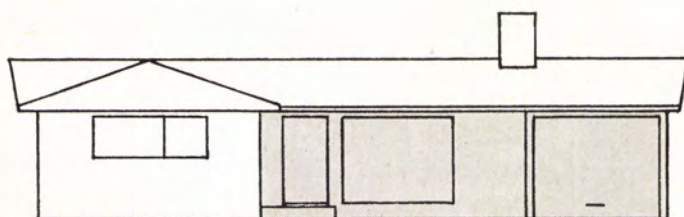






New 2•4•1 serves as both subfloor and underlay, spans 4' girder spacing. Inset 2x4 blocking supports panel edges. Finish floor may be hardwood, tile, carpet.

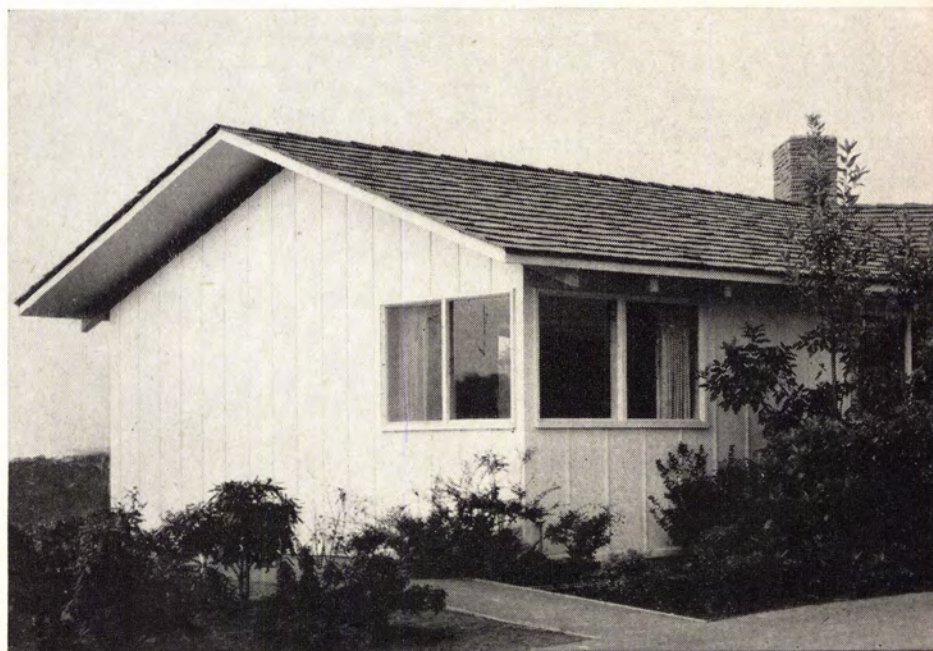
Girders set flush with footings lower house about 12". Result: important savings in labor and materials plus a visual bonus achieved by giving house attractive "low-lying" feeling.



## with fir plywood

### 3. Overlaid Plywood siding-sheathing

Overlaid fir plywood also has the "plus" structural strength to serve as both siding and sheathing. The smooth, durable resin-fiber overlay is permanently fused to Exterior fir plywood to provide the perfect base for smooth, long-lasting paint finishes. Overlay eliminates checking, grain raise. Available in standard sizes, thicknesses. May be used as flat panel, board and batten or lapped siding.



Only panels bearing DFPA grade-trademarks are manufactured under the industry-wide Douglas Fir Plywood Association quality control program. Always look for the letters DFPA.

# Fir Plywood









Only steel frames had the combination of strong yet thin sections which made this design possible.

◀ **Window wall** with two sliding steel doors and two fixed panels. Designed for strength and maximum glass area. Howard Callaway home, Pine Mountain, Ga. Architects: Aeck Associates, Atlanta, Ga. Builder: Newman Construction Co., La Grange, Ga.

## Windows styled in steel offer beauty, strength and economy

The architect for this large home wanted to take advantage of a beautiful view overlooking a valley. But he also needed strength for the sliding doors, maximum light area and economy of construction. He chose steel frames because of their suitability, lack of maintenance problems and over-all economy. In addition, steel could be painted to blend with the natural wood and stone.

The builder was pleased with steel because there were no installation problems. He said, "The installation is very fine because the windows and sliding doors were shop-fabricated. All we had to do was prepare the openings. As far as quality is concerned, you can't beat steel. And as for price, steel could be used in any home. It's very economical. The house has been in service a year and we've never had to go back and adjust the sliding doors or windows."

The same advantages of steel windows apply to smaller homes. You save money on both the original cost and the installation. Steel sash is readily available in styles to fit any type of home.

United States Steel has been supplying window manufacturers with special rolled steel sections for more than forty years. The windows are bonderized for resistance to corrosion and delivered to the job with a prime coat of paint ready for installation. With a minimum of care, they will last as long as the house.



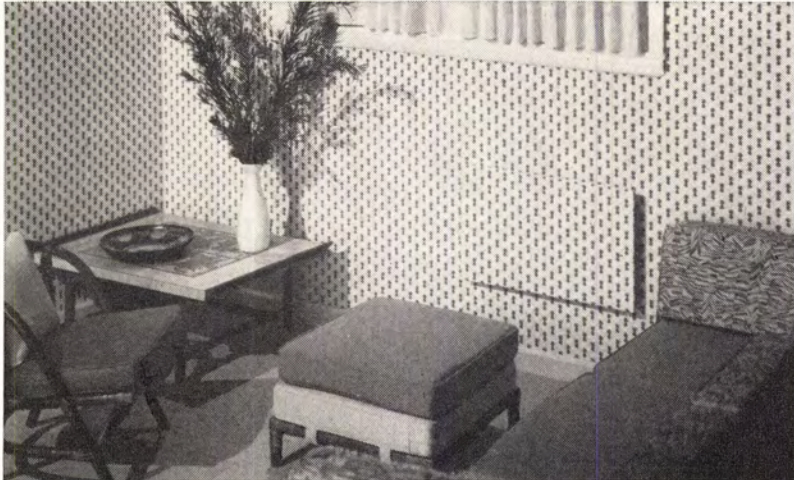
United States Steel Corporation - Pittsburgh  
Columbia-Geneva Steel - San Francisco  
Tennessee Coal & Iron - Fairfield, Alabama  
United States Steel Export Company

## United States Steel



# Air Conditioning Designed for Builders...

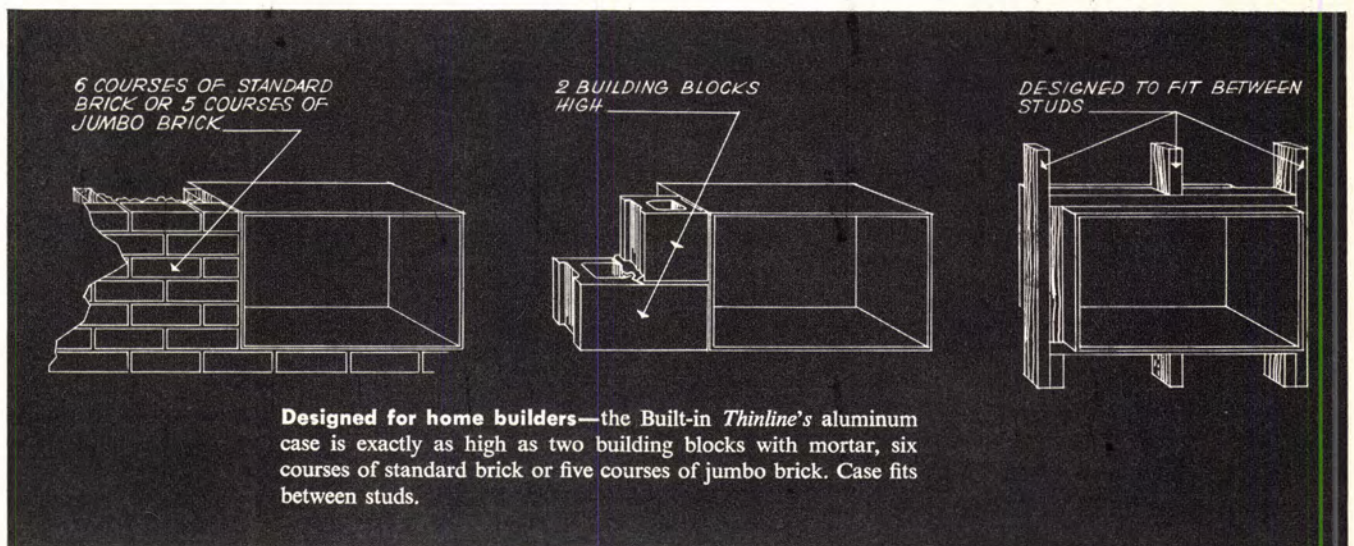
## New General Electric



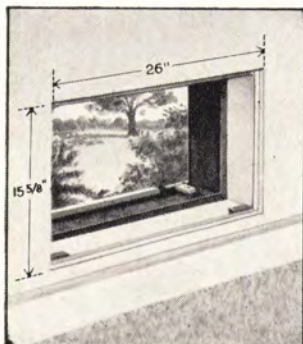
**INSIDE**, the new General Electric Built-in *Thinline* is covered with a panel that can be painted or papered to match interior decoration. It *blends* in with room décor! Controls are hidden away from view, yet are easy to reach when needed.



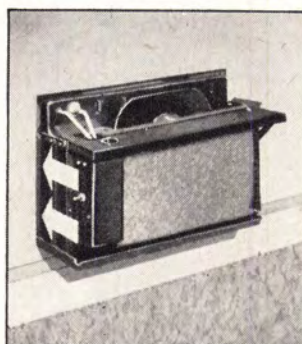
**OUTSIDE**, the Built-in *Thinline* has a "no see through" aluminum grille. It can be painted to match exterior. From street, it has a neat, Built-in look.



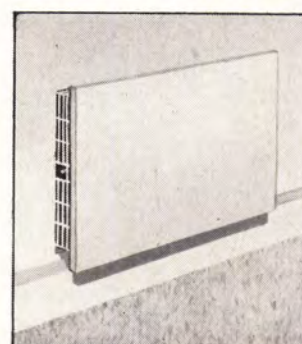
See how easy it is to install the new General Electric Built-in *Thinline*:



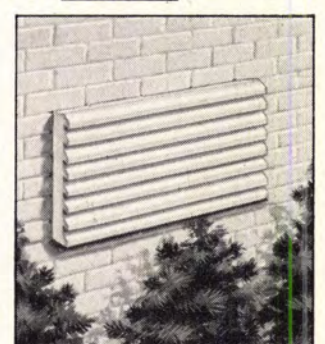
Your workmen install case during construction. Inside and outside panels protect the case until building is finished.



Slide the unit into the case later. It's compact and easy to handle, thanks to exclusive Spine-Fin cooling system and new compressor.



Add the inside panel, connect it and the new Built-in *Thinline* is ready to run. So neat you'd hardly notice it's in the room.



Outside louvers can be painted to match exterior. Makes the new General Electric Built-in *Thinline* blend with the finished house.



# to cut on-site costs, save space!

## Built-in Thinline

Cuts on-site costs because it needs no special ductwork or plumbing. Takes up no space because it's part of the wall. Lets you air condition zone by zone—as little or as much of the house as you want. General Electric's new Built-in Thinline Air Conditioner blends gracefully with any home design—inside and out.

**D**ON'T DECIDE on any air conditioning system for the homes you build until you've seen the newest system of them all—the new General Electric Built-in Thinline. Consider its many advantages . . .

**Cuts on-site costs**—You don't need a skilled workman to install it. You not only save those hours of skilled and high-paid work by specialists, but you also save the cost of duct and plumbing materials. Its aluminum case is *exactly* as high as two building blocks with mortar, six courses of standard brick or five courses of jumbo brick.

**Takes up no space** because it's *part of the wall*! The louvered grille can be painted to match the house exterior. And you hardly know it's inside the room, because the inside panel can be painted or papered to match the décor. It fits almost flush inside and out.

**Flexible—you can air condition zone by zone**—because the new General Electric Built-in Thinline packs up to 10,000 BTU's\*—more than enough to cool a room in an average-sized house. A few can often take care of a whole house!

So you can air condition as little or as much as you want—and still have the sales appeal of air conditioning.

**Economical**—not only in labor and materials, but also in initial cost, too! And the new General Electric Built-in Thinline system costs less than most central systems.

Order now! Construction cases are ready for shipment right now. Your General Electric distributor has full details on the one air conditioning system designed specifically to answer builder needs.

General Electric Co., Appliance Park, Louisville 1, Kentucky.

\*Cooling capacities are tested and rated in compliance with ARI Standard 110-58 and are stated in British Thermal Units.

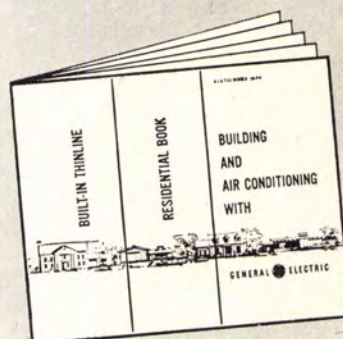
BUY NOW FOR EXTRA VALUES!



*Progress Is Our Most Important Product*

# GENERAL ELECTRIC

## Send for FREE BOOKLET



Get the whole story. How you can save air conditioning dollars—and still give your home buyers the best in home cooling.

See your General Electric distributor, or SEND TODAY for your FREE booklet "Building and Air Conditioning with General Electric" which fully explains General Electric's modern concept for home air conditioning.

USE THIS  
HANDY COUPON  
TODAY!

General Electric Company  
Dept. 1, Appliance Park  
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Please send me my free copy of "Building and Air Conditioning with General Electric." ☐

Also send name of local distributor. ☐

YOUR NAME

FIRM NAME

STREET

CITY ZONE

STATE

BUILDER ☐

ARCHITECT ☐

OTHER ☐



## Four awards to H&H

The judges in the Jesse H Neal Editorial Achievement Awards have given HOUSE & HOME a first award for the series of editorials which led to the revision of the FHA income formula announced in your January issue.

In addition, the judges awarded to Gurney Breckenfeld, news editor of H&H, a merit award "for the best account of a development of major significance in the field or industry served" for his article on urban renewal in the October H&H.

WILLIAM K BEARD, president  
Associated Business Publications

Congratulations! HOUSE & HOME has won a first place plaque for the best single issue and a certificate of merit in the best graphic presentation classification in *Industrial Marketing's* 20th annual Editorial Achievement Competition for Business Publications.

This year there was a record number of entries—659—in the competition. So you can see you had to be good to win. A group of 33 distinguished judges picked the winners in all-day judging sessions on March 26.

Again, congratulations from the IM editorial staff and from the judges on winning this "highest award in business publication journalism."

LEE ANDERSON, managing editor  
Industrial Marketing

## Plaudits from builders

"I would like to take time to tell you what a wonderful job I think you and your staff are doing with HOUSE & HOME. I read it cover to cover every month. I get more use of it than any other single thing I do as far as my business is concerned."

JACK SARGENT, builder  
Topeka

All praise to HOUSE & HOME for its many interesting and helpful articles and hints that aid us in our building.

JOHN C JORDAN, vice-president  
McLeod & Jordan, Inc  
Raleigh, NC

## FHA and sewage disposal

I wish to compliment you on the article, "What You Need to Know About Sewage" (H&H, Feb.)

It is a valuable contribution toward improving housing standards. Future property owners are sure to benefit from articles that tell the building industry and local authorities of the need for good sewage disposal practices. The present tempo must be increased if this important aspect is to approach the advances in overall housing standards. FHA is doing all it can in this regard. Further efforts by the local authorities are essential.

We believe both central water and sewerage systems are superior to individual systems if they are of adequate design and construction and properly operated.

The policy of the FHA has been to require public water and sewerage service where feasible. When public facilities are not feasible, we require community sys-



A Permaline fibre pipe house-to-street sewer installation by N. J. Rodrigue, in a home project at Houma, Louisiana. Builders all over the country have found Permaline economical, profitable to install.

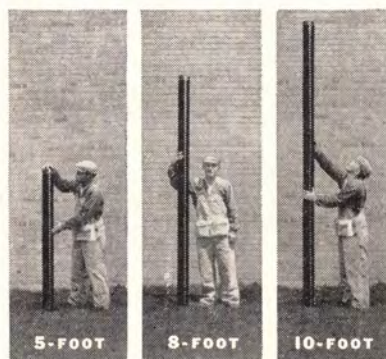
## L-o-n-g Lengths Make Permaline Fibre Pipe Easier To Install

L-M-pioneered 10-foot lengths of Permaline Fibre Pipe are easy and economical to install. With these long lengths there are 50% to 80% as many joints. L-M tapered couplings are simply driven onto the tapered ends of the pipe. No cement, no calking.

L-M Permaline pipe is light and easy to handle—on the truck, and on the job. Joints are watertight and root-proof. Permaline pipe resists soil acids and alkalis, hot water, detergents. Ground heaving and settling don't cause joint leakage, as they well may with other types of sewer pipe.

Permaline Fibre Pipe is profitable to sell, profitable to install, profitable for the home owner. It has many uses—for sewers, footing drains, downspouts, land drainage, irrigation, barn drains, etc. Get complete infor-

mation. Ask your wholesaler, or mail the coupon below to Line Material Industries, Milwaukee 1, Wisconsin.



Sizes: 5-foot lengths in 2", 4", 6", and 8" sizes; 8-foot in 3", 4", and 5"; 10-foot lengths in 3", 4" and 6". Perforated in 4" and 6" sizes, all lengths. Full line of fittings and adapters to other types of pipe.

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



LINE MATERIAL INDUSTRIES • McGraw-Edison Company

### Mail This Coupon

LINE MATERIAL INDUSTRIES  
Milwaukee 1, Wisconsin HH-68

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

Name \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_  
Type of business, please \_\_\_\_\_





**As If By Magic...**  
**porch enclosures that give you glass or screens**



A year-round room one minute, a breezy screened-in porch the next. That's the kind of versatile living space you give your clients with DeVAC "GlassWall" Porch Enclosures.

Any one of the three glass panels may be raised or lowered independently. They disappear as if by magic — gliding into place, out of the way. Any panel or combination of panels may be opened for full directional control of ventilation. When open, there's nothing between you and the outdoors but full-length Fiberglas screens.

Your new home and remodeling prospects will be sold on DeVAC "GlassWalls", because they let them have their porch and added living space besides. What's more, they'll stay sold.

Extruded from highest grade aluminum, anodized for lasting beauty, precision engineered for a lifetime of trouble-free performance, DeVAC "GlassWalls" assure complete satisfaction. They're weatherstripped at top, bottom, sides and between each glass panel for complete protection.

**DeVAC, INC., 5900 WAYZATA BLVD., MINNEAPOLIS, MINN.**

"BEFORE" view shows unimproved porch offering little privacy or protection from weather or insects.

"AFTER" the installation of DeVAC "GlassWalls", new year 'round usefulness has been added to the porch.

See our catalogs in Sweet's Light Construction and Architectural Files



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5900 Wayzata Blvd. • Minneapolis, Minn.  
Please send me complete specs and application details on DeVAC "GlassWalls"

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COMPANY NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

\_\_\_\_\_ Check here for special rush on information.





## Realist stereo sells decorating and construction fast!

"In our interior decorating business, we now have an effective way of showing finished work," reports Doris Zirkel, Doris Zirkel Studio, 436 W. Wisconsin Avenue, Milwaukee, Wisconsin.

"The problem of presenting completed work effectively was solved when we discovered Realist stereo photography. Now we take pictures of finished rooms and have built a file of stunning three-dimensional slides. These slides have been tremendously important as a means of selling our work and they help customers choose the materials, patterns and arrangements they prefer quickly and without doubt.

"Customers often remark that the true-to-life qualities of the slides make them feel like they are in the actual rooms photographed."

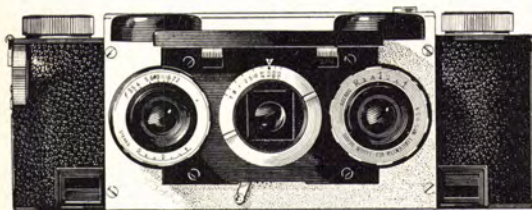
**Apply this dynamic sales aid to your product or service. This is just**

one of the countless ways Realist stereo photography can be used as a powerful tool to increase sales. Realist stereo slides display *any* product or service to best advantage—get across sales features to prospects quickly and with the impact of life-like depth and color.

Investigate the possibilities of using Realist stereo photography to help your firm sell its product or service faster and with greater ease. Fill in coupon below and mail today.

### Slide duplicating

Realist, Inc. make duplicate stereo and 35mm. slides with amazing accuracy. Order 1 slide or 1,000 with the assurance each will be a clear-cut copy of the original. Mounted in cardboard, ready for viewing. New low prices to industry. Fast delivery.



Realist F:35 Stereo Camera \$129

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Everything in stereo: camera, viewers, slide mounting, etc.  
A subsidiary of the David White Instrument Company.

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Please send me free copy of Realist stereo 3D booklet

Name \_\_\_\_\_

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City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

## Letters

tems. Only when neither public nor community systems are feasible do our insuring offices consider accepting individual systems. Even then, soil and site conditions, as determined by FHA, must be suitable in every respect before septic tank systems are accepted; no septic tank system is accepted without the unqualified approval of the local health authority.

As a result of the increase in building activity since World War II a large percentage of the land available for housing development is not being served by existing public sewerage. Municipalities will sometimes extend water service beyond the corporate limits because of the increased revenue involved. However, many will not extend public sewers unless the areas to be served are annexed.

We think stage construction of a sewage treatment plant is an excellent suggestion. However, some developers are reluctant to investigate or accept this idea or the construction of one treatment plant to serve two or more developments. Such a plan should give developers a chance to finance a plant jointly and save construction money.

The advice you give developers about avoiding short cuts with respect to septic tank installations is important. If it is necessary to use septic tank systems, a thorough soil test should be made, preferably before acquiring the land. Percolation tests must show the soil conditions that will prevail during the wet seasons. Test holes must be thoroughly saturated before tests are performed. Failures of septic tank systems are usually the result of unsatisfactory soil conditions which should have been, but were not, detected before the land was developed.

NEIL A. CONNOR, *director*  
FHA Architectural Standards Division

### Homes for the old folks

Your article "Housing the Aged," (News, Apr) was very timely and thought provoking. I have often wondered why builders have overlooked this much needed and ready market for so long.

While two-bedroom houses are ideal for some retired couples, smaller homes should be included in the community for single persons and for those who do not feel that they can care for a large place. Rental units should also be available.

A survey of my friends showed the women were interested in low cost housing. They preferred a small town where they would be close to a shopping district, churches, and medical facilities. They seemed to agree that these houses should be built with a shower instead of a bathtub, a utility room to replace the basement, and a limited number of steps if any. The men would like to have a small garden, and a lot big enough for a garage, and to live near a lake so they can go fishing.

Helen Gidde  
Chicago

Reader Gidde's private survey is provocative. The economists contacted by H&H say most people of retirement age will want to live close to the center of metropolitan cities to participate in the shopping, theater, and other cultural benefits of big cities. Small towns, they say, offer almost none of these amenities and so might be a risk for such housing.—ED



### Sewage and community facilities

I would like to commend the article "What You Need to Know About Sewage" (H&H, Feb).

The entire "Community Facilities" picture is still one of the most neglected areas of development and progress in modern urban evolution. I agree that in the long run, city or, at least, metropolitan area sewers and water supplies are the cheapest and best for all.

Unfortunately, our individualism relegates these ideas more often to theory or dream than cold reality. This makes your alternate proposals the next best solution. In a great many instances, they seem to be the only solution.

The great barrier to providing these facilities is not usually the technical capacity to perform; more often it is the political barriers of finance and administration. This can be best overcome by dramatizing and promoting the success stories in this field. So much of the negative attitude shown by municipal, county, and township authority is based on lack of understanding and lack of confidence in something new.

I don't believe that any major magazine has approached community facilities from this point of view. I don't know just how it should be approached, but certainly there is a myriad of conflicting codes, laws, ordinances, and regulations which prevent many good things from becoming reality. In a great many instances, state law revision and enabling legislation seem to be the answer; in others, the adoption of uniform codes and regulations.

We are planning a round table soon at the National Housing Center on community facilities. I hope you can be there.

ERNEST G. FRITSCH, *president*  
Ernest G. Fritsche & Co  
Columbus

### Hydronics and the plumber

Without drawing a deep breath, you back-hand organized labor by writing (News, Jan.) "plumbing installation costs are high because plumbers are among the highest paid building tradesmen and are the only ones who can do the job." I agree with you, plumbers are the only ones who *can* do the job. An apprentice undergoes five years of on-the-job training, plus related school instruction, before he becomes a journeyman plumber.

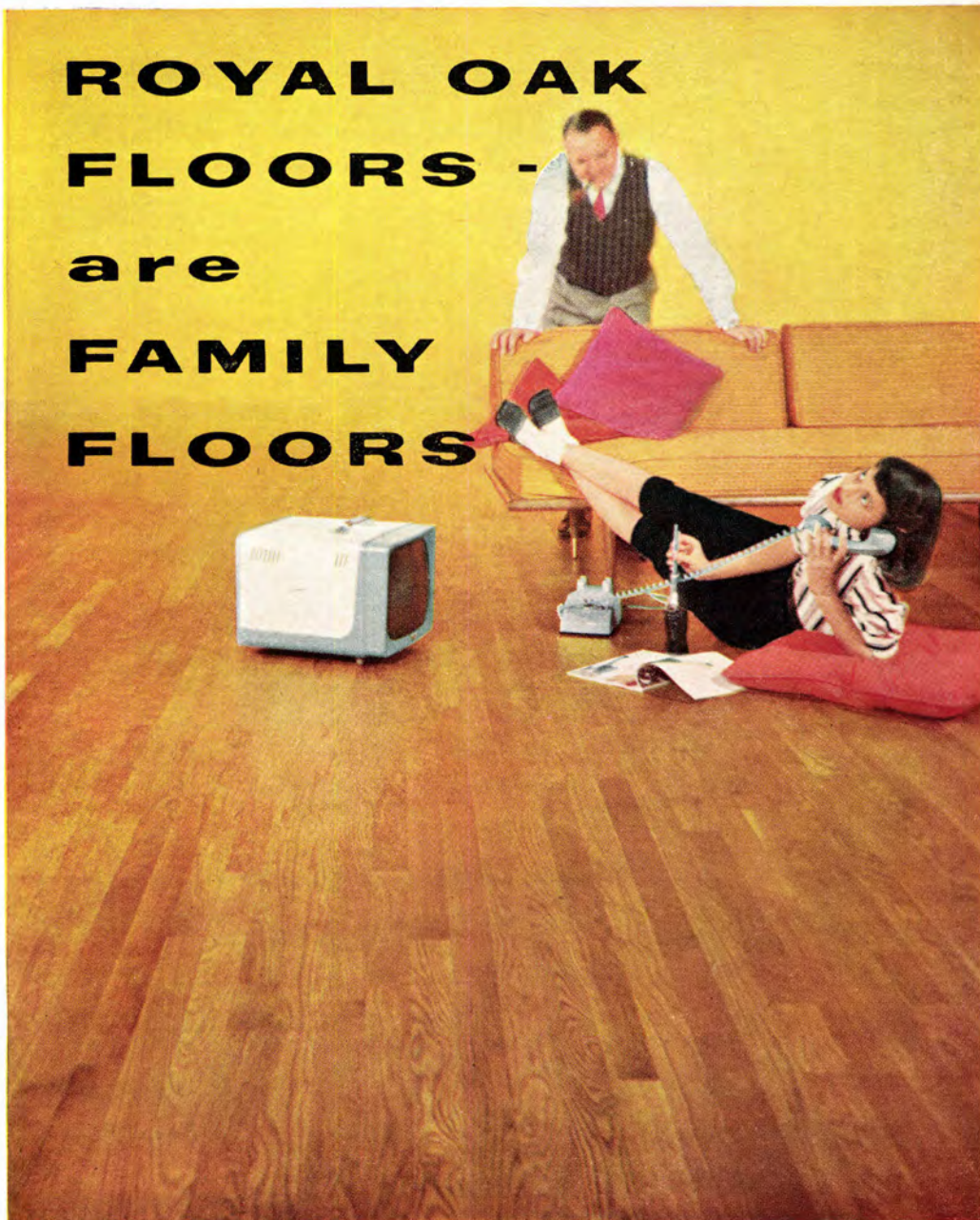
Plumbing installations under modern conditions are expected to last for many years and such installations require expert journeyman plumbers.

MATT GALLAGHER, *exec. manager*  
Alameda County (Calif)  
Plumbing Contractors' Assn

Reader Gallagher misquotes H&H. Discussing efforts of the hot-water-heat industry to recapture the new housing market it has lost to warm-air heat, we said: "The hydronics industry, as it has named itself, has two key problems: 1) an archaic distribution system, dependent upon the local plumbing contractor, which put the industry virtually out of contact with home building and 2) high installation costs because only plumbers, among the highest paid building tradesmen, can do the job." It is also noteworthy that in California's Alameda County, almost all new houses are heated with warm air, which avoids using plumbers for installation.—ED

# CROSSETT

## ROYAL OAK FLOORS - are FAMILY FLOORS



Lustrous hardwood floors always have been, and always will be, the choice of discriminating homeowners. That's why Crossett specializes in the manufacture of superior hardwood flooring, noted for its durability, brilliance, natural warmth, and cheery tone. For a home offering the utmost in happy family living, specify floors of Crossett Royal Oak Flooring.

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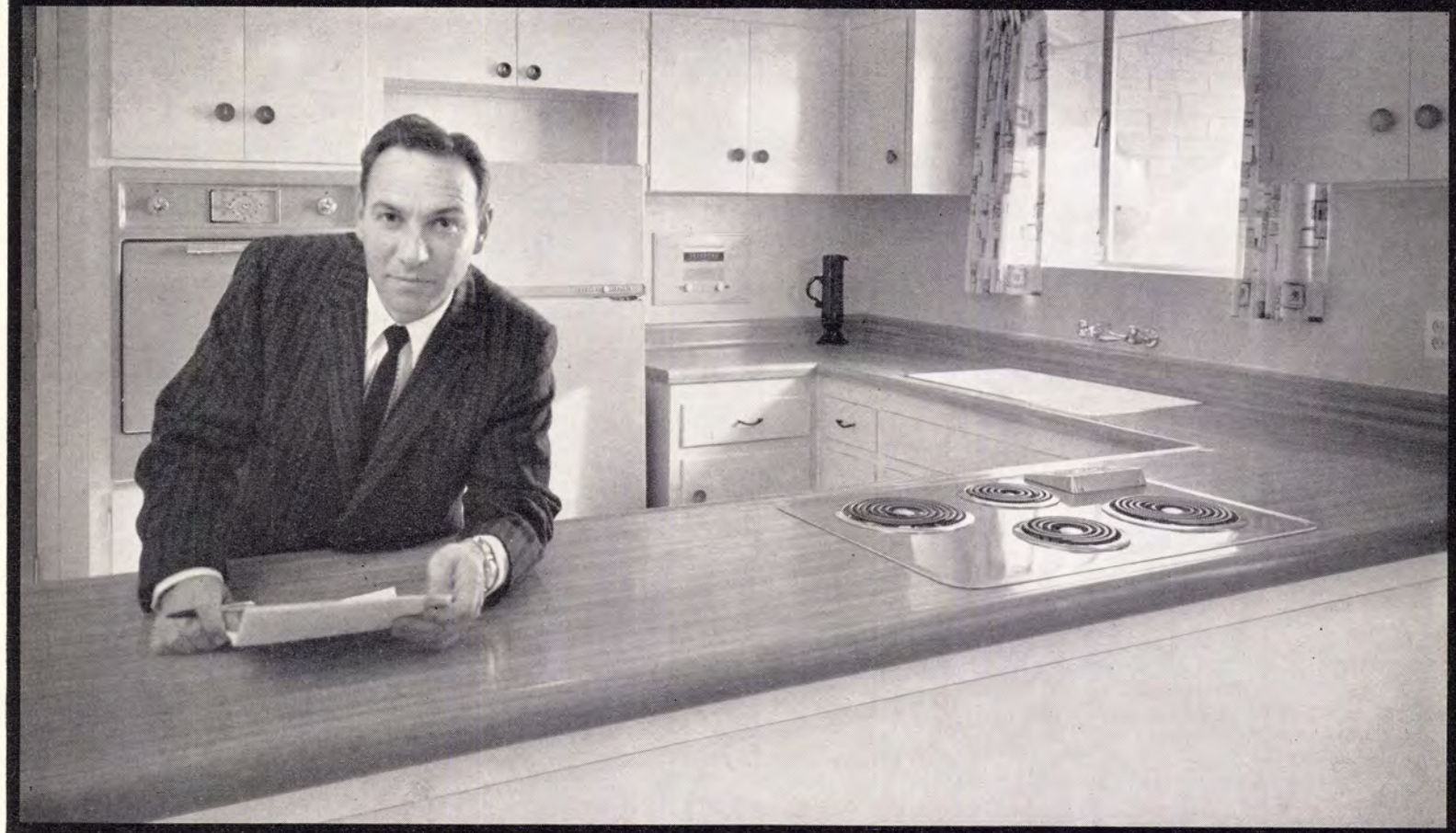


## LUMBER COMPANY

A Division of The Crossett Company  
CROSSETT, ARKANSAS



# **Textolite® Ideas**



In this luxurious \$14,950 model, Long contrasts light cabinets and walls with warm woodgrain-pattern Textolite counters.

How John Long sold 1,800 homes in 1957:

**"Low prices...good design...lots of models  
...colorful Textolite® counters in every kitchen!"**

Famous Arizona builder finds General Electric's easy-cleaning counter tops, in Mix-or-Match color styling, have tremendous appeal to women.

"Today's buyers expect plenty of value for their dollar," says John F. Long, builder of the phenomenally successful Maryvale community near Phoenix. "And an attractive, convenient kitchen can often clinch the sale. That's why we install postformed Textolite on kitchen counters in all our homes."

General Electric Textolite offers every builder important selling advantages: over 70 market-tested patterns and colors, including exclusive Mix-or-Match colors; stain and scratch resistance; easy cleaning; years of beauty and convenience.

See the full line of Textolite patterns in Sweet's Light Construction File, Catalog 7e/Ge. For recommendations on where Textolite can be of most value to *you*, see the dealer nearest you. (He's listed in the Yellow Pages under "Plastics.") Or send description of your surfacing problem to Laminated Products Dept., Section HH-86, General Electric Company, Coshocton, Ohio. You'll get professional help—*fast*.



Important selling feature of Long's \$10,995 "Saratoga" model is easy-to-clean, postformed Textolite surfacing in Mix-or-Match colors.

**Textolite®**  
LAMINATED SURFACING  
**GENERAL  ELECTRIC**



JUNE 1958

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Published by TIME Incorporated

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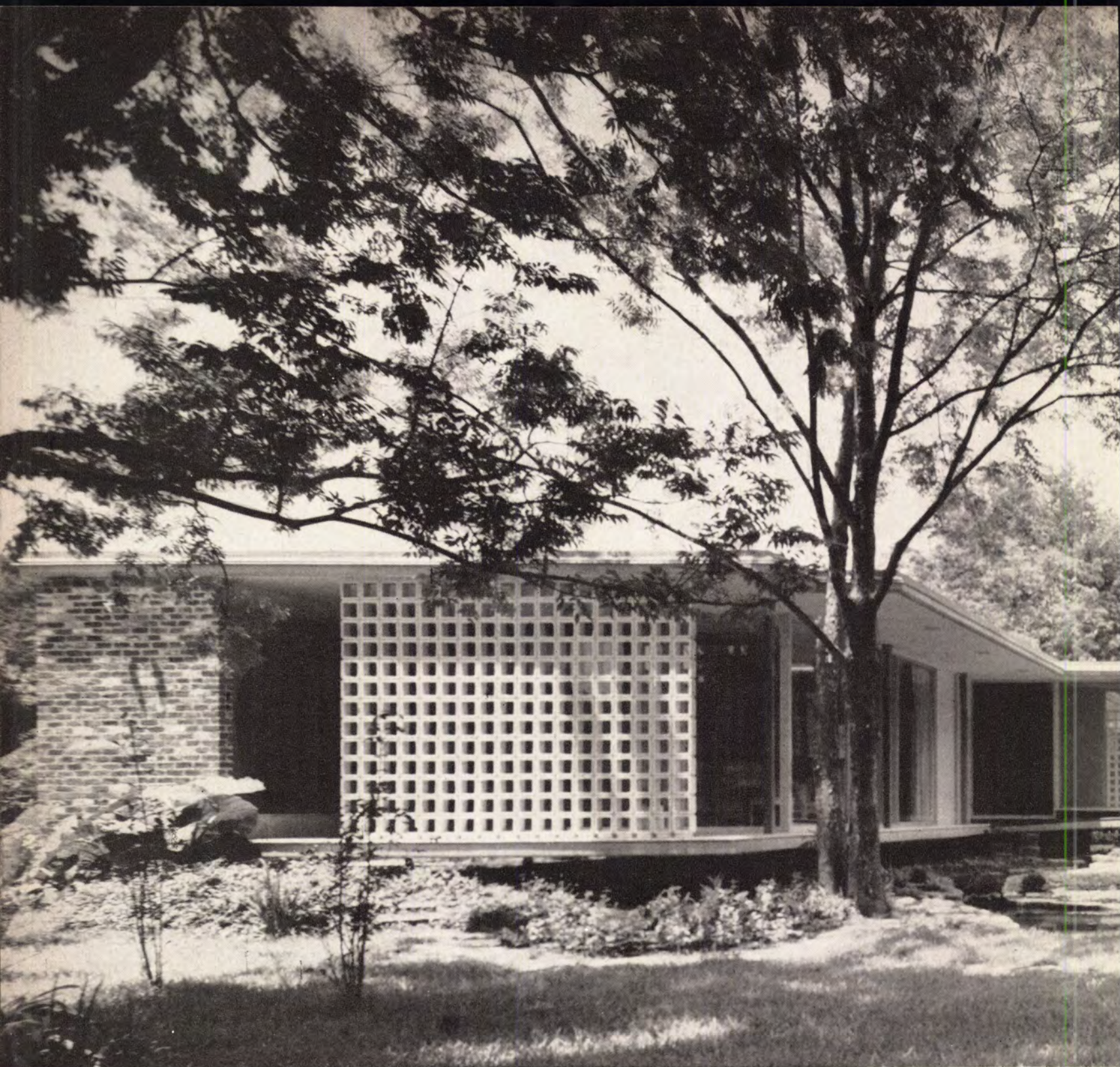
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**COVER**  
Hillside house by Architects Sherwood Mills & Smith  
Photo © Ezra Stoller courtesy House & Garden.





## This big and handsome house

Houses today are becoming more decorative and more decorated.

Architects are consciously turning away from the big plain surfaces that were high style just after the war. They are seeking a softer and more intimate look. They are using richer textures, warmer colors, smaller patterns in more varied ways—ways that intrigue and invite the eye. They are making function more decorative and decoration more functional—like the grills in this house which do triple duty as ornament, sunshade, and windbreak.

This New Orleans house by Architects Curtis & Davis shows, too, how contemporary thinking about a house can fit in and work harmoniously with ideas that are essentially regional and even traditional.





House in New Orleans by Architects Curtis & Davis. General Contractor: Haase Construction Co Inc. All photos by Frank Lotz Miller.

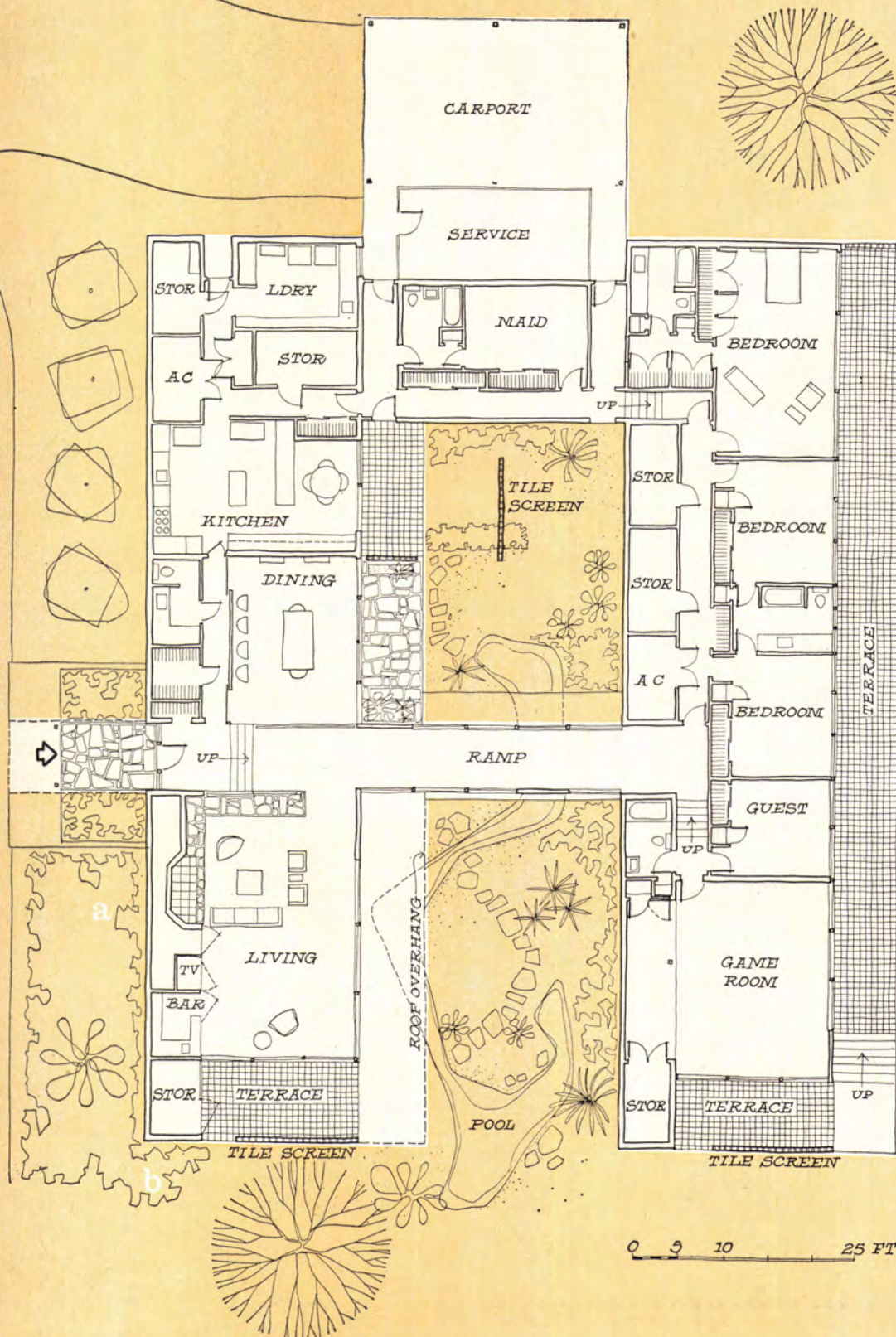
## marks a new and important trend

The court plan (*see next page*) with its separation of formal from informal areas and its separate wing for the bedrooms is totally in today's idiom, as is the well worked-out provision for indoor-outdoor living. But the exterior of used brick—from an old house in the French Quarter—and the emphasis on screened terraces and the wide veranda (*see photo p 97*) go back a long way in the architecture of the region.

Not the least of the attractions of this house is the way the landscaping was made an inherent part of the design. The skilled handling of the Japanese garden and the pool shows how well the architects have made another tradition their own.

*continued*





**H-SHAPED PLAN** has an inner garden court separating the living wing from the sleeping wing. These wings are joined by a covered ramp suspended above a Japanese-style garden and pool. The architects say the court itself was patterned after the enclosed patios found in old New Orleans houses.

The entrance faces west with all major rooms opening to the east for maximum coolness and shade. Living areas have glass walls, a view of the garden. Game room and bedrooms open to a big yard at the back. Carport and service area are at the north end of the court, separated from the family areas.

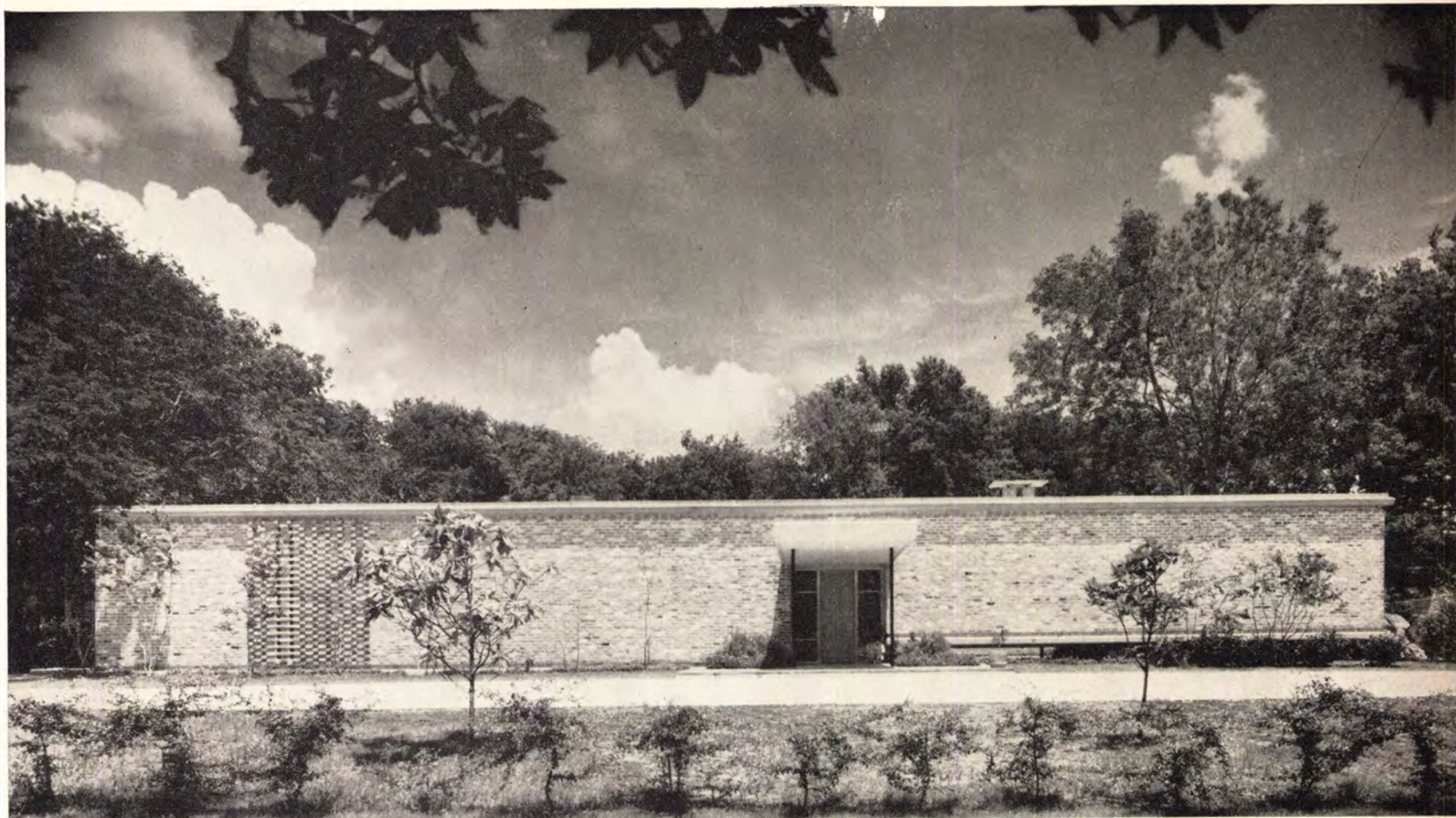
Terraces on the south facade and a 7' veranda on the east side of the sleeping wing are protected by 9' overhangs and by decorative tile screens. (Screens are made of 8x8 flue tiles set in mortar.)

The house was built with lift-slab construction. Roof is 12' high and floors were set at different elevations to give rooms spacial variation. In the game room, the slab was left on grade to provide as much space as possible. Exteriors are glass and used brick on wood frame.

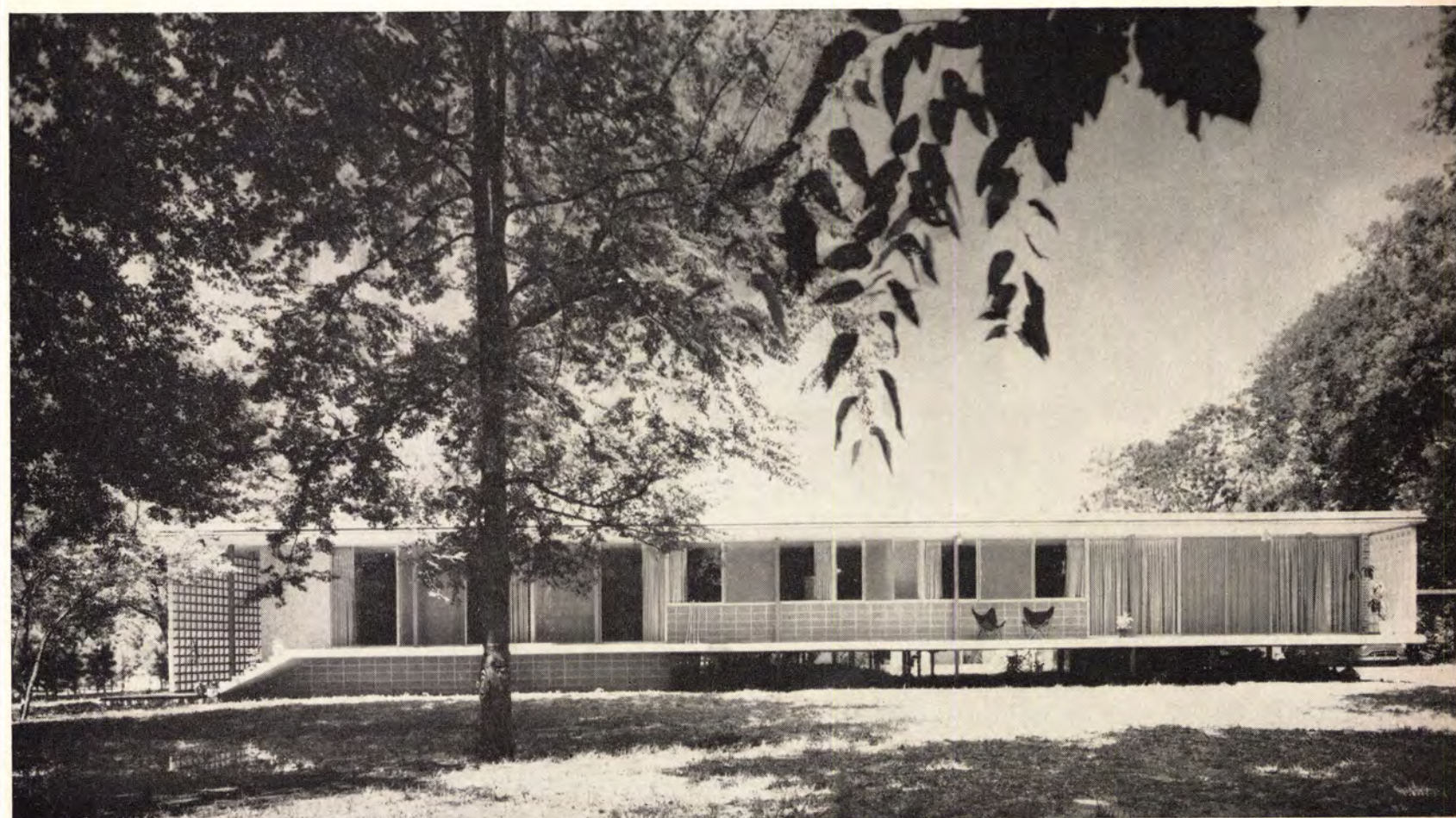


**SOUTH FACADE** (side B of plan) shows how enclosed ramp over pool joins the two wings.





**WEST FACADE** (side A of plan) is unbroken except for entrance and decorative brick panel. Panel was designed for air intake to a/c unit.



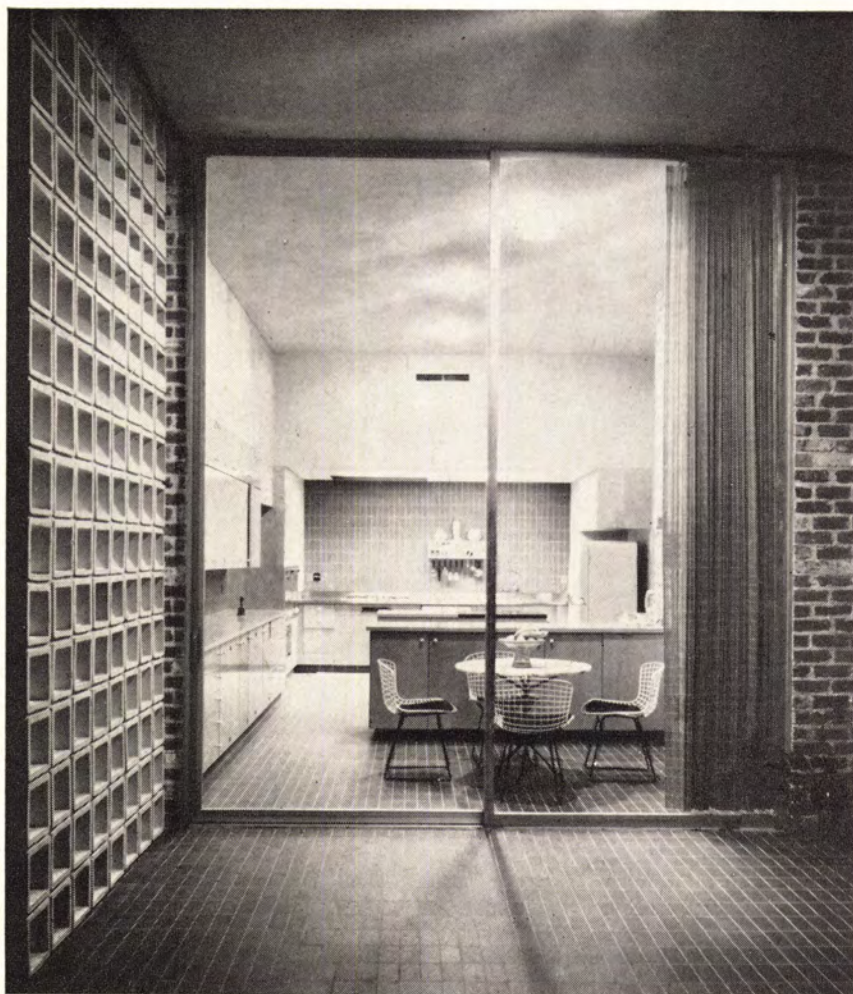
**EAST FACADE** (side C of plan) overlooks the big yard at back of lot. Game room, left, and bedrooms share the full-length veranda.

*continued on next page*





**DINING ROOM** has its own private terrace separated from kitchen terrace by a grilled screen. Note variety of textures including slate floor inside and out, wood paneling, brick walls. Shoji screen at right of paneled wall slides open to provide a passage directly to kitchen.



**MASTER BEDROOM** has fine view of yard, shares veranda with children's rooms and game room. End wall is wood paneled, floor is ceramic tile. Parents' bath and dressing room are off to left, as is corridor leading to the children's bedrooms.

◀ **KITCHEN** shares central garden court with dining room (see above). Tile screen separating these rooms gave architects a chance to change textures in the rooms. Kitchen terrace, floor, and backsplash are quarry tile, an easy-to-maintain material. Table and chairs near glass wall can be moved out-of-doors for meals in the garden court.

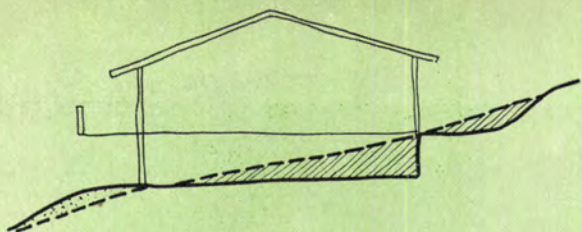




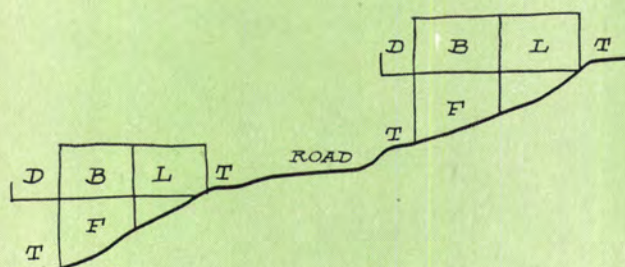
**POOL AND PLANTS** make a green oasis between the house wings. One section of brick wall at right is left rough to hold trailing vines.

END

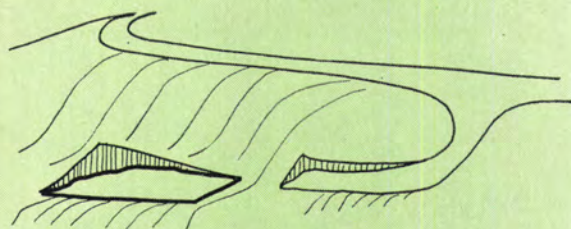
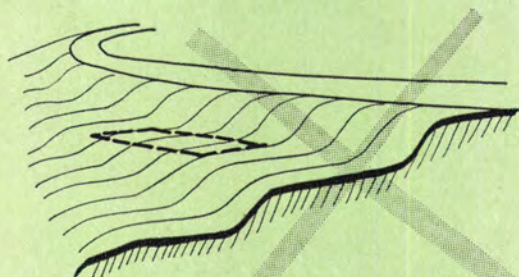




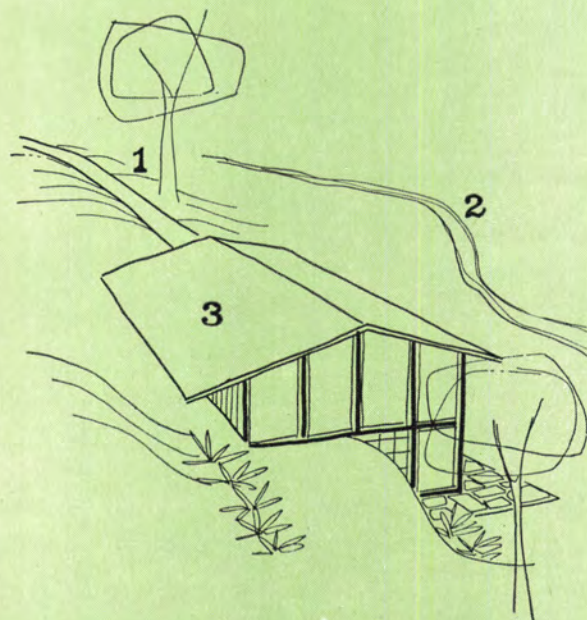
TAKE ADVANTAGE OF THE SITE  
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(PAGE 94)



MOVE JUST ENOUGH HILL FOR THE HOUSE  
(PAGE 96)



DON'T FORGET THESE SPECIAL PROBLEMS  
(PAGE 98)



## When you build

*With less and less flat land left close to our cities, more and more builders are taking to the hills. Here are some suggestions for building houses on hillside lots that will be easier to sell, and some suggestions for building them for less.*

A real hillside house is very different from a house that's built on flat land. It needs special planning and special fitting to its site. It has special problems and special advantages. And it has great appeal to its own special market.

The hillside market has more money. Says Edward Fickett, Los Angeles architect: "Most hillside buyers have to be in the middle income bracket with enough cash to make a considerable down payment. For one thing, most hillside houses cost \$20,000 and up. For another, some don't comply with FHA requirements, so it takes a larger down payment to get a conventional loan." Jules Saxe, San Francisco realtor, agrees: "Hillside houses cause all people to OH! and AH! but it's only those who can afford them who think seriously about buying them. People who live in hillside houses will probably have two cars. And often they won't do their own





Architect: George Hay; Builder: Seal & Turner; Media, Pa. Photo: Lawrence S Williams

## on a hillside, build a hillside house

gardening; they'll leave the property in its natural state, or pay a gardener to take care of it. Items of cost like these determine who buys a home on the flatland or the hills."

The hillside market wants a different kind of living. Says Ralph Swan, Los Angeles builder-designer: "When people buy a hillside lot, they have taken the first big step toward being different." Architect Joseph Miller, Washington, DC, confirms: "The hillside buyer's general approach to living is more imaginative than the typical flatlander's. He's more alert to flexibility in design."

The hillside market will accept a different kind of planning. Paul Hayden Kirk, Seattle architect, explains: "The hillside house enthusiasts are basically more concerned with the romance of interesting levels and variations of spaces that you can get with vertical planning. Gerry Mefferd, of Burton Duenke Inc, St Louis builders, agrees: "The hillside buyer is someone who's willing to get away from the rectangular Cape Cod."

The hillside market has bigger families. "Hillside buyers have more kids," adds Mefferd. "They might even have older relatives as well as teenagers. With hillside houses, they can get good separation of people."

The hillside market knows what it wants. Says Bill Nathan, component manufacturer and former builder of Norwalk, Conn: "People who look for hillside houses are looking for more space under one roof, more space for the dollar. They know they want indoor-outdoor living at two levels. When they come looking, they know the advantages they are looking for."

### **And hillside houses have plenty of advantages**

The biggest advantage, agree all the experts, is the view that hillside sites almost always have. And the view should be good, because in a hillside house, two or even more floors will have to share it. Also:

Hillside houses can be more open and use more glass, because neighbors are usually not at the same elevation.

Hillside houses can have more privacy for outdoor living, because terraces aren't at street level.

Hillside houses can have good separation of different areas according to their function: living, sleeping, working, etc.

And hillside houses can be much more dramatic, varied, and interesting, to add appeal for their special group of buyers.

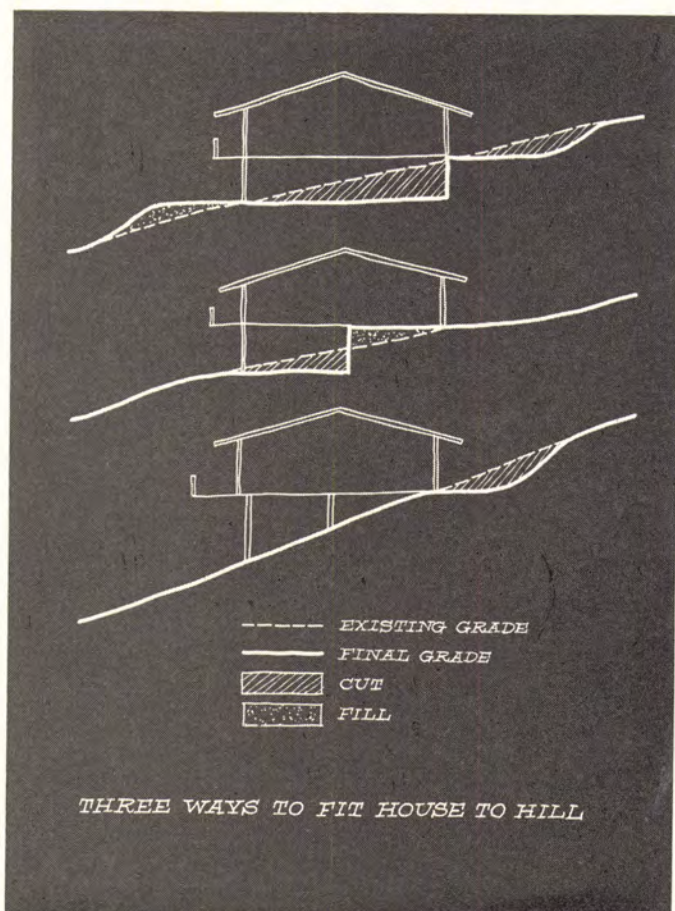
*To see how to fit a hillside house to the hill, turn the page*





Builder: Northwood Park Development Co; Architect: Jack Cohen; Silver Springs, Md.

## When you build on a hillside, Take advantage of the site



Don't waste money fighting the terrain; make use of the slope to cut the cost of the kind of house your buyers want.

Two-story houses do not make sense on flat sites unless they are big enough to make good use of their own space. You may feel that basements do not make sense on flat sites because the basement will be below ground. But if you take advantage of a hillside site you can combine the economy of basement space with the economy of two-story construction.

You can put the lower floor into the hill, have a second floor at the upper level, and get ground floor indoor-outdoor living on both levels, top sketch, left. Says George Bestor, land planning expert, Carmel, Calif.: "A lower floor is often the cheapest way to pick up space for extra rooms."

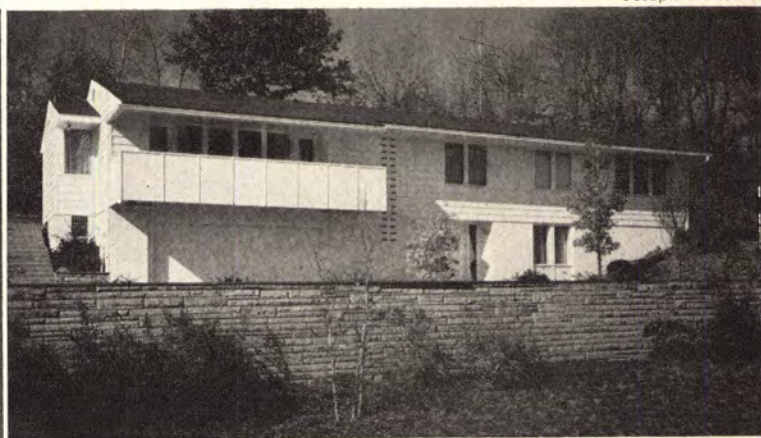
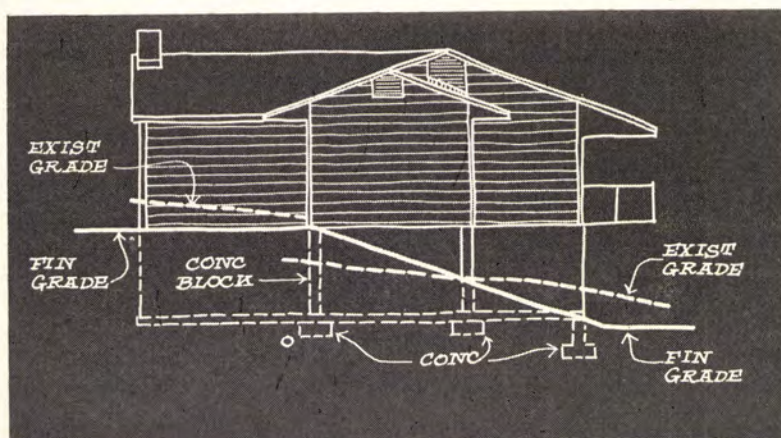
If the hillside is steep, you may want to excavate only one-half of your actual house area, center sketch, left.

When the grade is really steep, excavation may be a dangerous job and holding back the hill becomes too expensive. So many architects and land planners are using stilt construction to avoid disturbing the soil, bottom sketch, left.

Hillside houses usually cost from 5% to 10% more, so it's up to you to get as much house as you can for your money. Hillside sites may cost less because they are considered problem sites, but this saving is often more than balanced by extra costs in site development, construction, and materials handling. (Getting materials from the truck to the construction site can be a real problem on really difficult sites.)

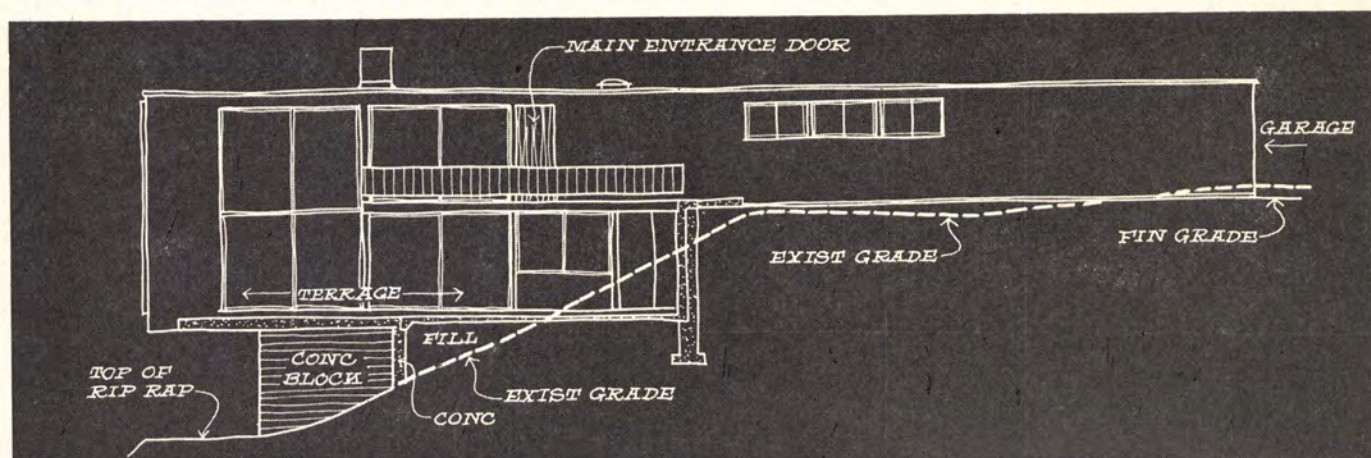
**FULL TWO-STORY HOUSE**, top in diagram left, gives most space for for the money. Next best solution, center, provides partial lower floor. Bottom scheme is good where site development would be very expensive.





**TWO-STORY HOUSE** has fully excavated lower floor. Garage, main entrance and stairs, and study face street side; furnace room, dark room, bath and storage are set into the slope. Large cantilevered

deck opens off dining room, shields second floor windows from street. Patio (not in photo) provides outdoor living at rear of house. Architect: John Pekruhn; Builder: John E Larson & Son; Pittsburgh.

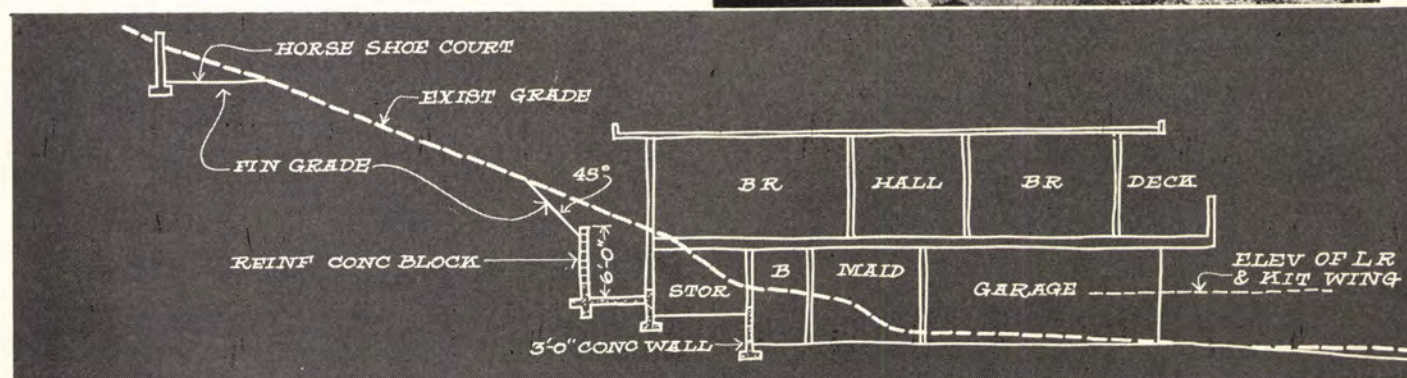


© Ezra Stoller

**ONE-PLUS-A-HALF-STORY HOUSE** steps down to fit its rocky slope. Bedrooms and entrance are on upper level, living on lower with access to terrace. Architects: Sherwood, Mills, Smith; Builder: Borglum & Meek; Stamford, Conn.



Douglas M Simmonds



**SPLIT LEVEL HOUSE** is a natural for steep or sloping sites. Uphill steps can be in short runs because of staggered levels. Garage was put under house to save space on small lot; saved only about \$300 because

it had to be plastered for fire protection. Lot cost \$5000 less than usual, excavating and retaining walls cost \$3000; leaving \$2000 savings. Architects and contractors: Swarthout-Black Co; Los Angeles.

To see some hillside plans, turn the page

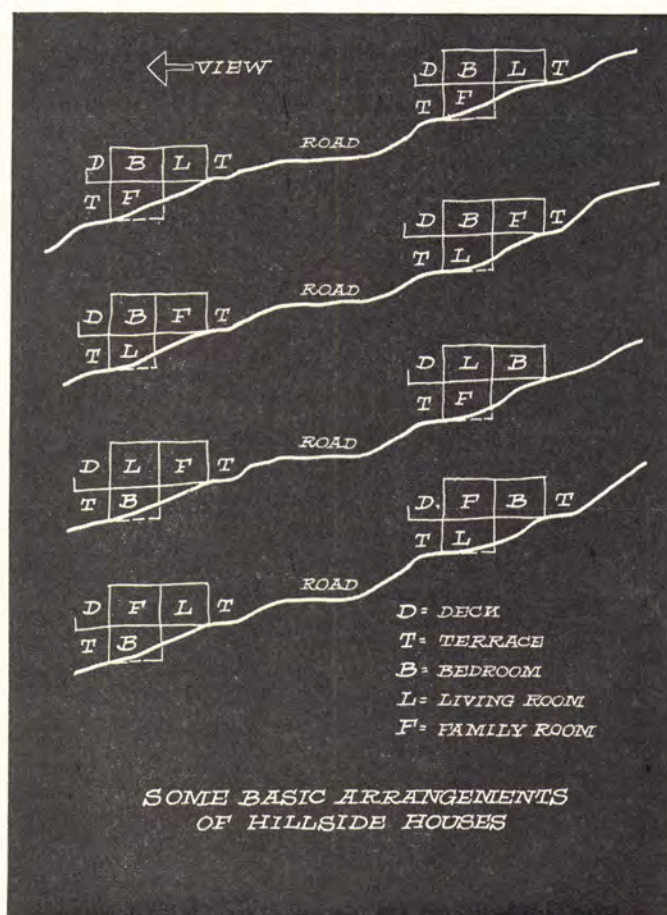




Hutchinson

Architect: Ralph Fournier; Builder: Burton Duenke Inc; St Louis

## When you build on a hillside, Don't use a flat site plan



Let the hillside help you get variation in your room arrangement. For example:

You can get ground level living on every floor. Both upper and lower floors can open directly to terraces or patios. And the second story side can have indoor-outdoor living too, if you add on a deck.

You can put bedrooms on the floor above ground. The only thing people really don't like about one-story houses is a bedroom on ground level, where it's too easy for Peeping Toms to look in and too easy for prowlers to climb in. (See top four drawings, left.)

You can put storage and utilities into the hill side of the lower floor. This frees windowed sides of lower floor for rooms that are lived in.

You can separate quiet and active areas. With two levels, family rooms and bedrooms can go in completely different parts of the house.

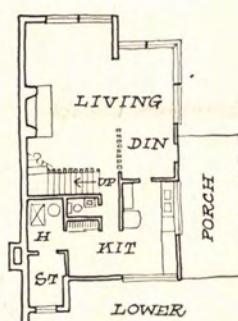
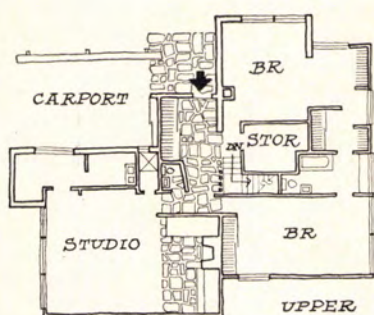
You can separate living areas from work areas. This is especially valuable where the lower level of the house is used as garage or workrooms, or even where it's office space.

You can separate different age groups. Older people can live on one floor, while teenagers cavort on another—and neither interferes with the other's activities.

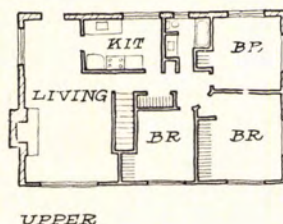
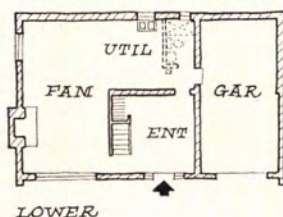
But: don't put the bedrooms on the street level if you can avoid it. Not only is this the ground floor; this is the noisiest, least private side of the house. The only time it's good to put them here is when the house is far back from the street, and bedrooms can be away from the entrance.

**LOTS OF VARIETY** in relationship of areas is possible in a hillside house, so it's smart to make the most of them. Preferred location of bedrooms is upper floor, but some like bedrooms opening to terraces.





**BEDROOMS** share upper level with studio and carport; family rooms, all on ground floor, open to rear porch. Arch: Dan Kiley; Bldr: John Moore; Franconia, NH.

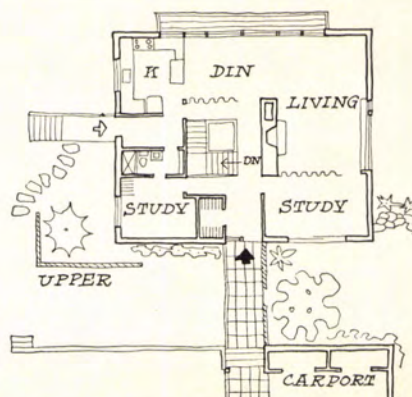
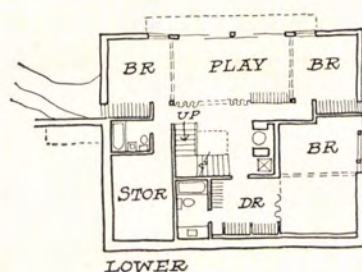


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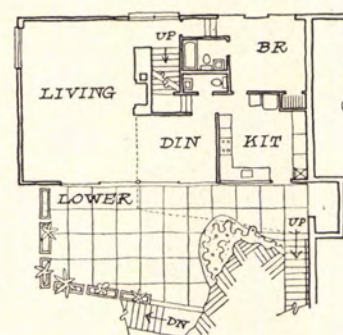
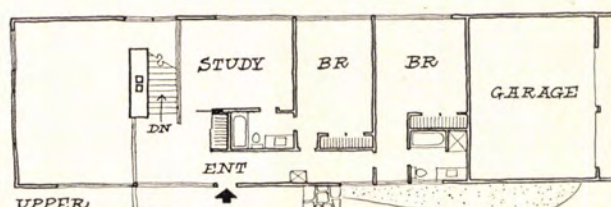
**GARAGE** under house costs about \$1,200 less than if built alongside, allows 14% drive. Bldr: Northwood Pk Devel Co, Arch: Jack Cohen; Silver Spings, Md.

Robert C. Lautman



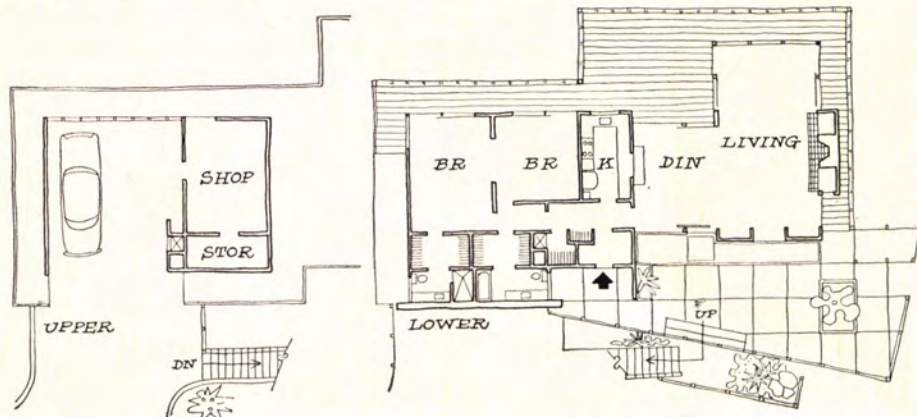
**LIVING AREAS** are on entrance (upper) level with bedrooms below in this well-planned house, Arch: Satterlee & Smith. Bldr: Stirling Construction Co; Washington.

© Ezra Stoller



**ENTRANCE**, on upper level with all bedrooms, is open to two-story living room on floor below. Arch: Sherwood, Mills, Smith; Bldr: Borglum & Meek; Stamford, Conn.

Stone &amp; Steccati



**PATIO** doubles as entrance court; rooms open to long deck on other side of house. Carport is above house. Arch: John Lord King; Bldr: Ray I Johnson, Belvedere, Calif.

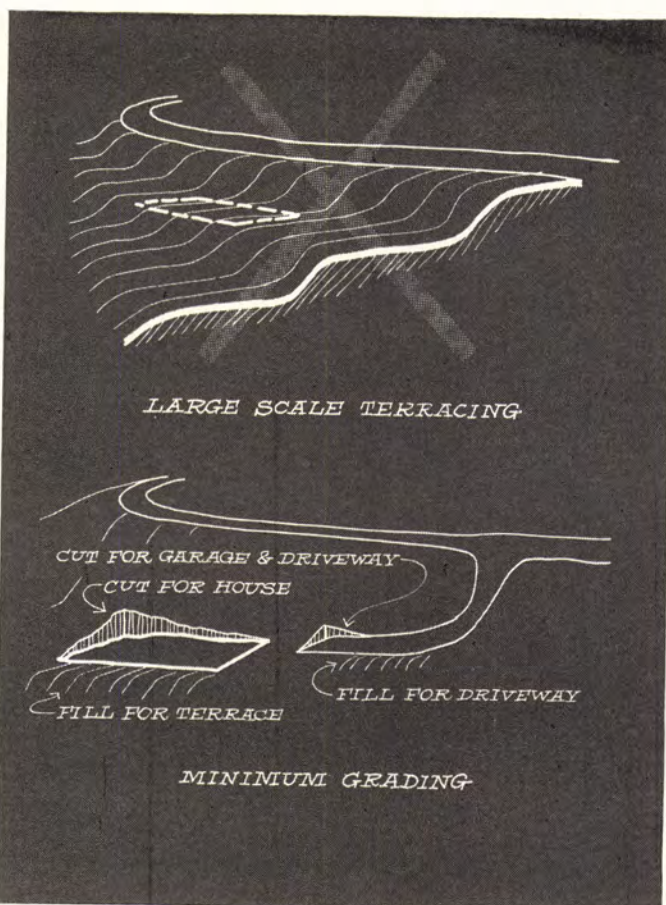
For advice on grading turn the page





Builder: Wiedenhoft; Lake Geneva, Wis.

## When you build on a hillside, Move just enough hill for the house



You'll have to move some earth to fit the lower floor into the hill. You may have to do some earthmoving to get access to the site. But you don't have to clear off the whole hill.

The experts agree you should move just enough earth to make a pad for the house and garage and (as in photo above) terraces outside living areas. Says Fred Marlow, Los Angeles land developer: "The biggest mistake we made at first was moving too much dirt. Now the most excavation we do is in the roadwork." Gerry Mefferd, of Burton Duenke Inc, says: "We don't bulldoze the land. With limited excavation we save trees, save on grading, and get more interesting land."

Once excavated, the cheapest way to keep the hill in place is with sod. And the cheapest way to get sod is to grow it ahead of time on vacant land you own. And you can use fast growing ground covers like ivy and pachysandra.

Retaining walls are expensive so they make sense only where land values and lot prices are high. George Bestor, land planning expert, advises: "Concrete block is best for walls 4' to 5' high; it can be laid in nice patterns. Reinforced concrete is most economical for walls 10' to 12'. Precast concrete cribbing has possibilities for walls over 4'. Rock walls are almost impossibly expensive."

Experts also feel that hills shouldn't be pushed around to meet ordinances developed for flat sites. Says Bestor: "That's like trying to manage a temperamental woman using Army drill regulations. An attractive hillside, like an interesting woman, is worth special effort."

**MINIMUM GRADING** is experts' choice. Stairstep terracing gets veto because 1) it's expensive; 2) it creates tough erosion and drainage problems; 3) it kills natural ground cover; 4) it ruins beauty of hill.





**CHEAPEST GROUND COVER** is sod, which works especially well on gentle slopes like these. Changes in houses' levels follow contour of land. Builders: Sampson-Miller; Architect: Richard Benn; Pittsburgh.



Douglas M Simmonds

**FAST-SPREADING GROUND COVER** is fig marigolds, a shrub which is immune to almost everything including drought. Enough for 100 sq ft costs \$3.95. Architect: Sim Bruce Richards, La Jolla.

Douglas M Simmonds



Nowell Ward

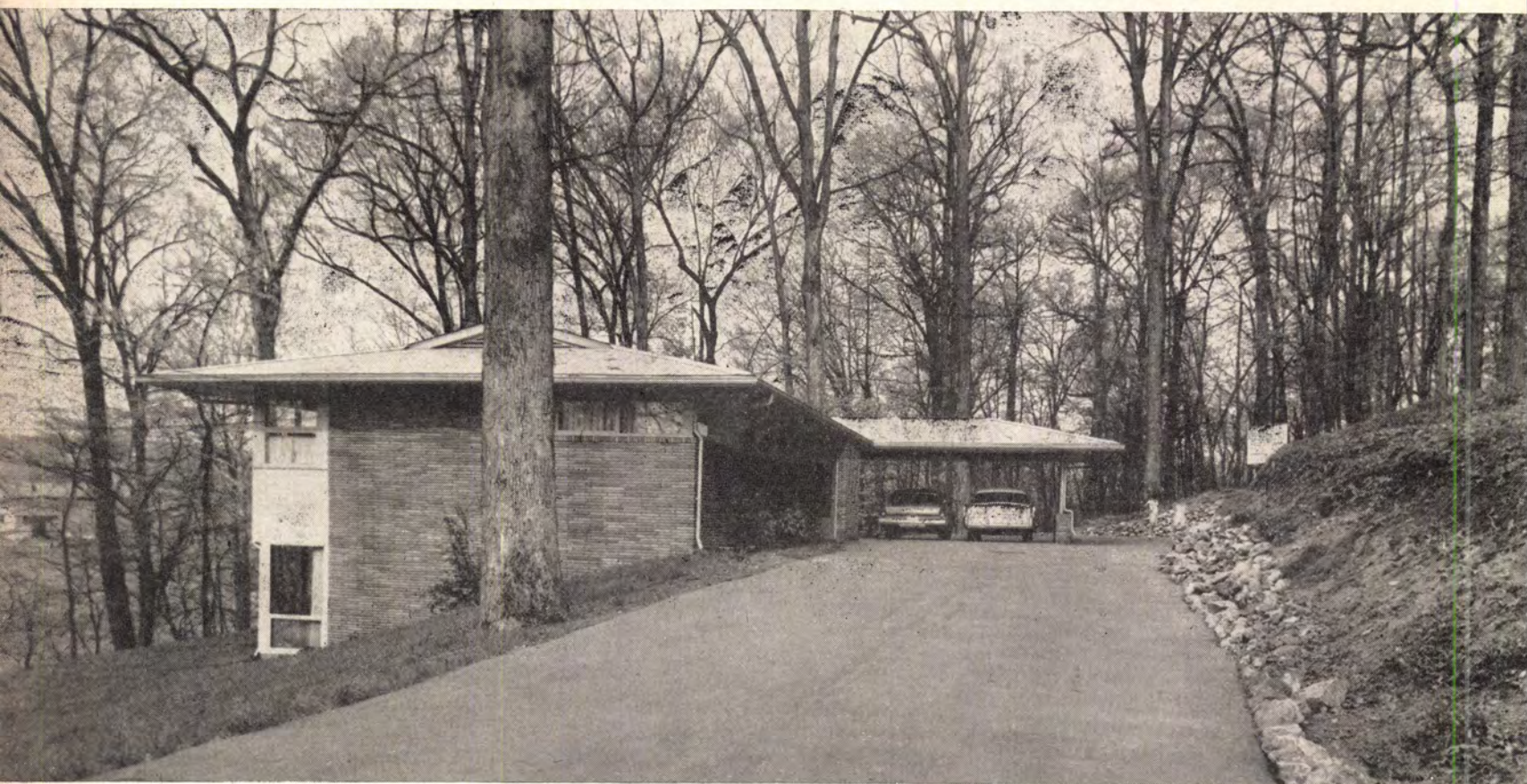


**RETAINING WALL** of reinforced concrete is dramatic part of house, also shelters terrace on upper ground level, provides surface for vines. Architect: Roy Binkley; Builder: W. J. Schuchardt; Prairie View, Ill.

**TIER OF ALGERIAN IVY** give decorative interest, also are ground cover. Shelves are simple plank construction. Architect: Jean Roth Driskel; South Pasadena, Calif.

*For solutions to hillside's special problems, turn the page*

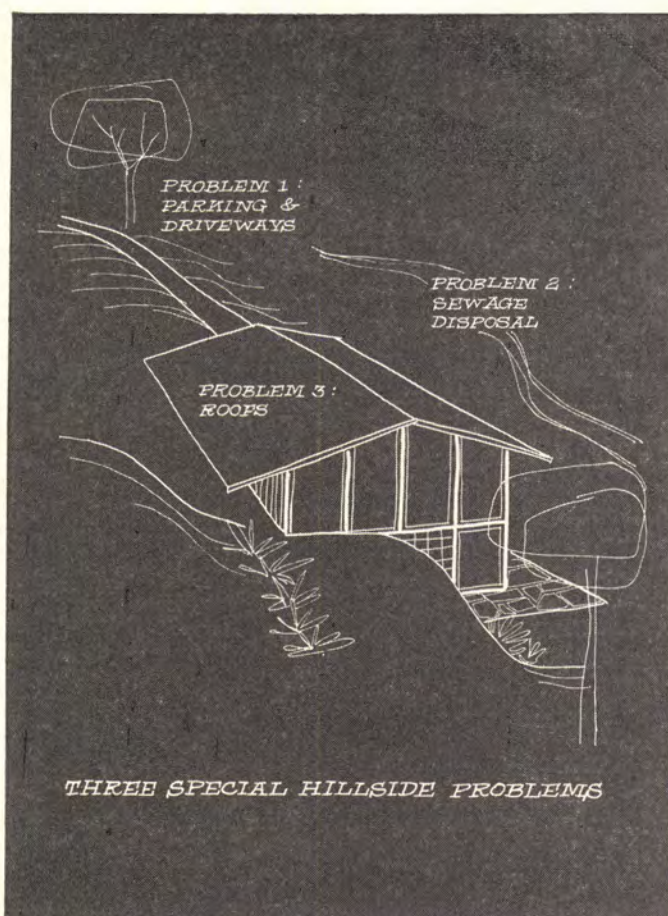




Fogarty Studio

Architect: Wm A Sloan Jr; Builder: Robert H Schriver; Knoxville

## When you build on a hillside, Don't forget these special problems



Hillside sites have at least three major problems you don't find on flat land.

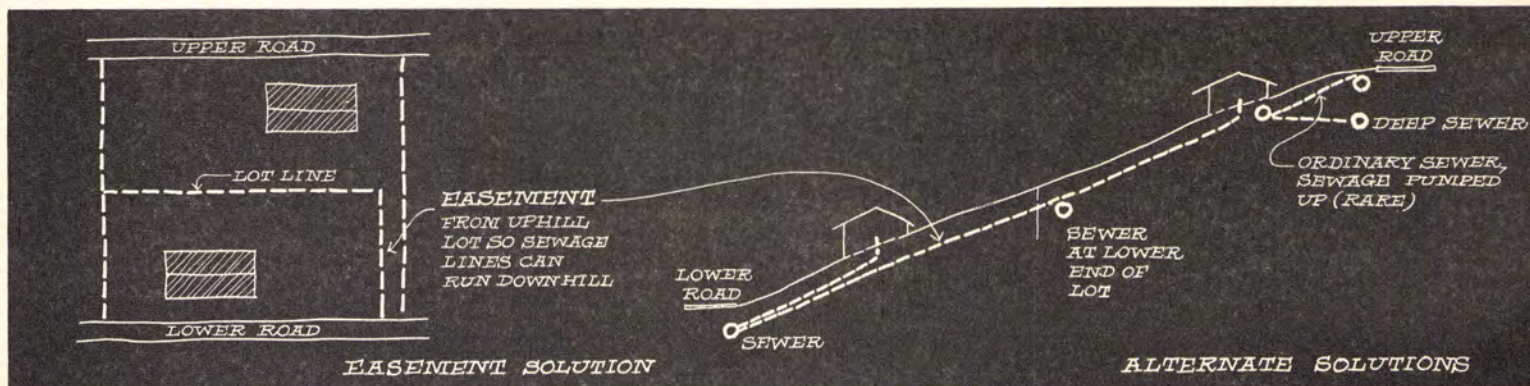
The first is parking. Hillside roads are often narrow (because a wide road would take too much excavating) and you can't have parking space along the side of narrow roads. So you've got to provide visitors' parking space some other way. Parking is a special problem, too, because most people who live in the hills have two cars. (Hillside houses are commonly farther apart and often there is no city transportation, so an extra car—and a two-car garage—are almost a necessity.) For solutions to the parking problem, see drawing, opposite page, center.

The second big problem is handling sewage from downhill houses, which are often far enough below the road so waste can't run by gravity into a sewer at the front of the house. Several possible solutions are shown in the top drawing, opposite page. But in any case, costs of sewerage a hillside site are likely to be much higher than for flat land.

The third problem is what to do with the roof (sometimes it is all you see of a downhill house). Uninteresting roofs, or roofs cluttered with vents, flues and aerials, should be avoided. Architect Van Evera Bailey of Oswego, Ore. advises: "Gather the plumbing vents inside the house and come through the roof with the minimum number, preferably one. If possible, enclose that in the masonry chimney." Thornton Ladd Associates agrees, and adds: "Roof color and shape are extremely important, because you're going to see the whole roof set against its surroundings." The roof is as important for hillside houses as the front elevation is for those on flat lots. /END

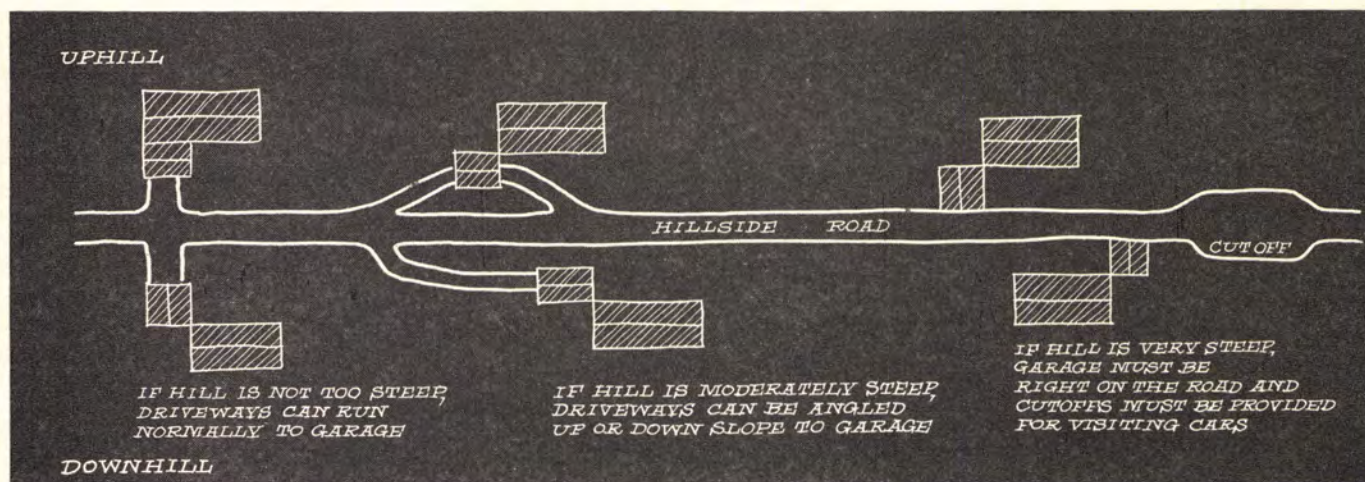
**THREE SPECIAL PROBLEMS** go hand-in-hand with hillside sites. Parking and sewage disposal problems can hike costs; roof problem offers a chance for imaginative solutions. Suggestions opposite.





**SEWAGE DISPOSAL** is problem with downhill houses because waste lines are usually below sewer. Cheapest solution is usually to run a lateral line downhill, either to a main in mid-block or—through an

easement—to main in street below. But sometimes upper road's sewer is deep enough for conventional disposal. And sometimes, if lower main is not available, the only solution is to pump sewage up to main above.



**GARAGES** can be next to both up- and downhill houses; or under uphill houses; or even adventurously over downhill houses. But best place is next to road, because 1) it saves cost of a driveway, 2) it

gives adjoining front yards more privacy, 3) it frees end of house for windows or access to side terraces. On uphill houses, the garage roof can sometimes do double duty as a terrace.

**PITCH ROOF** gets extra interest from clerestory; and vents can be hidden on side away from road. Architect: Roger Lee; Berkeley.

Roger Sturtevant





## Round Table Panel

### OUT OF TOWN EXPERTS

#### ACTION EXECUTIVES

**Andrew Heiskell** *chairman,*  
*publisher, LIFE Magazine*

**James E Lash** *executive vice president*

**Ferd Kramer** *vice chairman,*  
*president, Draper & Kramer Inc, Chicago*

**Joseph Lund** *chairman, Committee on the Investor,*  
*past president NAREB,*

**Martin Myerson** *vice president,*  
*director, Harvard Center for Urban Studies*

#### ARCHITECTS

**Vernon DeMars**  
*Berkeley, Calif*

**Ichih Ming Pei**  
*New York City*

#### BUILDERS & DEVELOPERS

**Thomas P Coogan**  
*past president, NAHB, president, Housing Securities Inc*

**Lewis Cenker**  
*chairman, Rental Housing Committee, NAHB*

**Neal J Hardy**  
*director, National Housing Center*

**James H Scheuer**  
*chairman, City & Suburban Homes*

**Samuel R Walker**  
*vice president, City Investing Co*

**William Zeckendorf**  
*president, Webb & Knapp*

#### MORTGAGE LENDERS

**Irving Bjork**  
*vice president, Connecticut Mutual Life Insurance Co*

**Harry Held**  
*vice president, Bowery Savings Bank*

**John G Jewett**  
*vice president, Prudential Insurance Co of America*

**John H Muller**  
*vice president, Equitable Life Assurance Society*

**Gen Otto L Nelson Jr**  
*vice president, New York Life Insurance Co*

**James W Rouse**  
*president, James W Rouse Co, Baltimore*

**Norman Strunk**  
*exec vice president, US Savings & Loan League*

**Milford A Viesser**  
*financial vice president, Mutual Benefit Life Insurance Co*

#### LEGAL COUNSEL

**Herbert S Colton**  
*general counsel, NAHB*

**Charles Haar**  
*professor, Harvard Law School*

**Samuel E Neel**  
*general counsel, Mortgage Bankers Assn of America*

#### CITY PLANNERS

**Charles A Blessing**  
*director, City Planning, Detroit*

#### REALTORS

**H Walter Graves**  
*president, NAREB*

**Eugene P Conser**  
*exec vice president, NAREB*

#### ECONOMISTS

**Miles L Colean**  
*Washington, Construction Economist*

**Louis Winnick**  
*research director, New York City Planning Commission*

#### GOVERNMENT OBSERVERS

**Albert M Cole**  
*administrator, HHFA*

**W Beverley Mason Jr**  
*assistant commissioner, FHA*

**Pierce Gerety**  
*general counsel, FHA*

**Ernest J Bohn**  
*director, Cleveland Metropolitan Housing Authority*

**Samuel R Broadbent**  
*chief, Commerce & Finance Div, Bureau of the Budget*

**Richard L Steiner**  
*commissioner, URA*

**Robert Weaver**  
*administrator, New York Rent Commission*



## Here are 34-points

#### PITTSBURGH LEADERS

**Richard K Mellon**  
*president, T Mellon & Sons*

**Adolph W Schmidt**  
*vice president, T Mellon & Sons*

**Frank R Denton**  
*vice chairman, Mellon Bank & Trust Co*

**I W Wilson**  
*chairman, ALCOA*

**Frank L Magee**  
*president, ALCOA*

**Fred C Foy**  
*president, Koppers Co*

**David G Hill**  
*president, Pittsburgh Plate Glass Co*

**Mark W Cresap Jr**  
*president, Westinghouse Electric Corp*

**Harold Sampson**  
*secretary & treasurer, Sampson Bros*

**Seymour Baskin**  
*legal counsel, Pittsburgh Mortgage Corp*

#### ACTION-HOUSING INC

**J Stanley Purnell** *chairman,*  
*assistant to president, T Mellon & Sons*

**Charles B Nutting** *president,*  
*director, Buhl Foundation*

**Ben Fischer** *vice president,*  
*Member AFL-CIO Housing Committee*

**Alfred M Hunt** *treasurer,*  
*secretary & director, ALCOA*

**Bernard Loshbough** *executive director*

#### PLANNERS

**Patrick J Cusick Jr**  
*exec director, Pittsburgh Regional Planning Assn*

**Theodore L Hazlett Jr**  
*exec director, URA, Pittsburgh*

#### ECONOMIST

**A M Woodruff**  
*director, Bureau of Business Research, University of Pittsburgh*

#### MODERATOR

**Perry Prentice**  
*editor & publisher, HOUSE & HOME*





All photos: Leonard Schugar

## for a program to make rental housing work

*How can private enterprise be stimulated to provide enough good rental housing, in buildings old and new, to meet the needs of a typical city like Pittsburgh at rents those who need it can afford to pay?*

*How can ACTION's very able research report on Rental Housing (H&H, Oct '57) best be implemented?*

An extraordinary Round Table pondered these problems for two days, meeting in the City of Pittsburgh, which had offered itself as guinea pig for the study. The Round Table was jointly sponsored by HOUSE & HOME, the American Council to Improve Our Neighborhoods (ACTION), and ACTION-Housing, Inc. of Pittsburgh.

The Round Table brought together on one side of the table 18 outstanding leaders in the civic and business life of Pittsburgh, and on the other side 35 outstanding students of rental housing and redevelopment problems from all over the country—architects, builders, economists, planners, realtors, mortgage lenders, city, state and federal officials. Never before have so many experts met to ponder the rental housing problem together.

Out of this conference grew these 34 recommendations. Seven of them call for more effective help from Washington. These are listed in Part I of this report, beginning overleaf. Twenty-seven recommendations call for more effective local action and leadership. These are listed in Part II of this report, beginning on page 104.

The recommendations grew out of the Round Table deliberations, but it should be clearly understood they are not the unanimous recommendations of the panel. They are HOUSE & HOME's recommendations, but

1. They were written after careful study of the Round Table transcript;
2. They were submitted to every member of the panel for review;
3. They were then almost completely rewritten to reflect many sound and constructive criticisms, comments, and suggestions offered by the panelists.

It was out of the question to get 100% agreement on so many points from so many experts representing so many divergent views, but almost all the panel joined HOUSE & HOME in supporting almost all the recommendations.

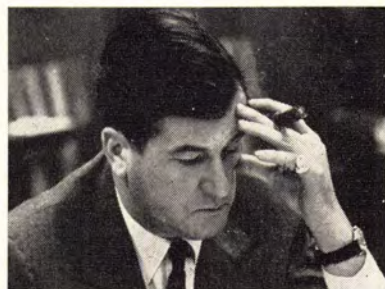
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## Here is what we need from Washington



COLE  
*What do you mean by practical?*



HEISKELL  
*You can't cure 20 years of neglect overnight.*



CONSER  
*A lot of answers must be coordinated.*



ZECKENDORF  
*Too many sub-standard areas cover the best locations.*

Roy Stevens



COOGAN  
*We'll be in trouble if we depend on Federal subsidies.*

Neither Pittsburgh nor any other big city can meet its needs for better rental housing without a great deal more effective help from Washington through FHA.

But what we need to make Washington's help effective is not so much new legislation as a new attitude, a new helpfulness, and a new understanding, all based on a new look at the new realities of rental housing today.

Without a changed attitude in Congress, a changed attitude in the Administration, a changed attitude in the Department of Justice, a changed attitude in the Budget Bureau, and a changed attitude in HHFA and FHA, no change in the law is likely to avail. But with a changed attitude, the legislation already on the books could soon be made to work.

That changed attitude should start with a better understanding of just what help is needed—and why:

**1** Without FHA insurance, state laws make it illegal to finance rental construction with big mortgages (at least 90% of value) and small equities (not over 10%). Without big mortgages the high cost of equity money (15% or more today) would price rental housing out of too much of the market.

**2** Without FHA insurance it is almost impossible to finance the building of new rental housing or the rehabilitation of old rental housing in urban renewal areas. Private investors dare not send good money after bad to make piecemeal improvements in decaying neighborhoods. Reversing blight calls for such large scale rebuilding or rehabilitation that only FHA (and a few big investors who seem no longer interested) can operate on a scale big enough to assume and spread the risk.

**3** Only FHA can offer low equity financing for commercial development as an inducement for low residential rents, for only FHA can tie up in a single low-equity mortgage package both the housing development and the commercial development the housing will make profitable. This is the only way low rent housing can be subsidized at no cost to the taxpayers; it subsidizes low rents for housing, not out of taxes, but out of by-product commercial profits and land value appreciation.

Such a tie-in is already authorized by both Section 207 and Sections 220 and 221, but a housing act amendment is probably needed to make this provision broad enough to support minimum residential rents out of the commercial and industrial land value increment a big housing development or redevelopment generates. (See recommendation 12, p. 107.)

### 1. We need a changed attitude in FHA

FHA could make rental housing work right now if it would promote its rental housing programs, streamline its rental housing procedures, and accept the risks it is paid to accept. It could make Section 207 work. It could make Sections 220 and 221 work.

FHA is an insuring agency. The function of an insuring agency is to assume risks and spread them. The low FHA

loss ratio (only 6/100th of 1% on for-sale units and only 6/10ths of 1% on rental projects) just shows FHA has not been performing this function. Instead of assuming risks and spreading them, it has often been so cautious and given such low appraisals that many builders have actually found they could get bigger mortgages if they steered clear of FHA.

### 2. We need a new attitude towards FHA

There are three reasons why FHA is falling down on its job on rental housing:  
*Reason #1:*

FHA is understaffed and underpaid. Congress will not let FHA spend enough of its own business income to do its job right. And Congress will not let FHA raise its salary scale high enough to hold or attract the high grade appraisal talent FHA needs. Builders blame this

niggardliness for delays that often add \$500 or more per unit to their costs—for red tape, waiting for approvals, waiting for appraisals, waiting for inspections, etc.

*Reason #2:*

FHA has been demoralized. The 608 purge taught FHA directors the hard way that it is safer to say no and taught FHA appraisers the hard way that it is





COLTON

*You can't build rental housing unless you get almost all the money at the mortgage rate. That means something like mortgaging out.*

Walter Daran



VIESER

*There is nothing wrong with a 100% mortgage. We've made 100% mortgages and some of them have been the finest investments we have made.*



JEWETT

*Money is important.*



GRAVES

*I don't think the cost of housing should be cut so people can buy automobiles.*



FISHER

*For more money today the consumer does not get more house, so he spends his money for something else.*

safer to under-appraise. For four years now the FHA staff has been timid and scared. Even today scores of "compliance men" are kept busy checking and rechecking FHA for "irregularities." How efficiently could Alcoa or US Steel operate if it had a crew of company spies looking over every executive's shoulder?

#### Reason #3:

Neither the Republican Administration nor the Democratic Congress seems willing to recognize FHA as a self-supporting operation well paid to spread and insure reasonable risks and so make

loans safe collectively that might involve too great an exposure singly. For its insurance FHA charges nearly twice as much as private underwriters charge for comparable coverage in England. FHA has paid back every penny of the government's investment; FHA runs without a penny of the taxpayers' money; and FHA has its own reserves big enough to weather a depression like 1932 without calling on the Treasury for help. But Republicans and Democrats alike seem determined to mistake FHA's profitable insurance operation for a costly subsidy.

### 3. We need a changed attitude toward small equities

The nearer we can safely get to 100% mortgages, the more rental housing will be built. The nearer we can safely get to 100% mortgages, the less high-yield equity money will be needed and the lower rents can be profitably set. The lower rents are set, the more tenants will be attracted and the sounder the investment is likely to prove—provided, of course, the project is attractively designed, efficiently built, and wisely located.

Only the most conservative bankers still shudder and shy at the idea of 97% FHA mortgages for owner-occupied houses. Why are so many people still shocked at the idea of small equities

for FHA rental housing if those small equities permit lower rents and so make the project safer and more attractive?

Why not face the plain truth that for 40 years it has been almost impossible to attract long-term equity money to rental housing? The big apartment boom of the 20's and the 608 boom of the early 50's had one thing in common: in both booms efficient builders were able to finance 100% of their costs.

No matter how high the loan-to-value ratio allowed, today's builder has no chance of a "windfall" profit, for the cost certification required since the 608 probe makes mortgaging out impossible.

### 4. We need a changed attitude toward the builder

There is no use expecting the builder of rental housing to wait ten years for his profit. There is no use expecting the builder to stay on as owner, any more than we expect General Motors to stay on as owner of all the cars it makes.

A builder is not a banker. He is not a financier. To stay in business and continue building he needs to get his money out of each project fast. Until he does, he cannot use his capital to start another job.

There is no good reason why a builder should wait for his profit on a rental housing project any longer than

he waits for his profit on a for-sale housing project, and there is no good reason why he should be asked to accept a small profit. A quick profit of 10% on the actual costs of a successful rental project is not unreasonable to pay him for his skill, his effort, and his time. (There is no reason why he should get any profit at all on a flop.)

It is nonsense to talk of a fair profit in terms of such and such a return on the cash the builder puts into the deal; the cash is usually a small part of his total investment. His big investment is his experience, his organization, his equipment, his skill, and his judgment.

### 5. We need a new attitude toward trading-up

We could meet America's rental housing needs a lot faster and better if Congress would accept the simple and obvious truth that low income families can seldom afford new homes any more than they can afford new cars; that an active market for used homes is as important to the new house market as an active used car market is to the new car market; and low income families can get a lot more for their money in a used home than in a stripped-down new one with most of the new house advantages stripped out to get the price down.

In a million-house year only two US families in 100 can expect to move into a new home. Why is there so much agitation, in Congress and out, to build these two new units for people who cannot afford them instead of for people who can?

People who cannot afford a new good car buy a good used car without feeling they are victims of social injustice. Used car buyers are happy to think they get more for their money than new car buyers. The ready market for used cars provides most of the equities needed

*This part of RT is continued on p. 204  
Part 2 of RT starts overleaf*



# Here is what your city can do to help itself



WILSON  
*We set great store by this activity.*



HILL  
*I can't think of a better place to get a good grasp of this problem.*



HUNT  
*Pittsburgh should have enough good rental housing for those who need or prefer to rent.*



CRESAP  
*We need all types of rental housing.*



MELLON  
*A good regional plan should indicate far enough ahead where to put low priced housing and where to put the better types of apartments.*

*Don't expect Washington to do the whole job for you.*

Washington's help through FHA is essential, but what you do to help yourselves can be much more important. It will take local action—and lots of it—to bring down the cost of new rental housing; it will take local action to guide equity money into the types of rental housing your city needs most; it will take local action to make Pittsburgh the kind of city where more people will want to live and rent instead of joining the flight to the suburbs.

Through the Allegheny Conference on Community Development and ACTION Housing, Inc, your city is singularly well-organized to get wise and effective community action to improve your city and improve your rental housing. Other cities should study your efforts and your successes with the greatest interest.

## 1. Don't look for any quick and easy answer

Don't look for any one solution for so complex a problem. There is no panacea.

## 2. Start out by getting the facts

How much new construction is necessary? Which and how many of your present rental units can be salvaged? How many more rental units would you need if you make rental housing in Pittsburgh more attractive and desirable? How many of your renters could pay more rent to get a better home? How many renters are unable to pay economic rent? How many renters fall in each income bracket? How many present units fall in each rent range?

For what kind of units will your need increase? For what kind will demand drop?

How many thousand building lots in your city are still vacant or under-used? Why? And what can be done to make them available at reasonable cost?

It will cost you less to get these facts about 100,000 rental units and 100,000 renting families than it will cost to re-house just ten of these families in a new building.

## 3. Try to cut your costs 20%

Every thousand dollars you can squeeze out of the cost of a good rental unit will 1) make the building easier to finance, 2) cut the monthly rent required to cover interest, amortization, and taxes by \$8 to \$10 a month, and so 3) put good rental housing within the means of thousands more families.

To make these savings, you must not only squeeze the entrenched waste out of your building costs; you must also

take bold action to control your land costs. Unless you hold your land costs down there is not much use cutting the costs of construction, for most of these construction cost cuts would not be translated into lower rents; they would just be capitalized in higher land prices.

*For six ways to cut your land costs, see p 206.*

*For four ways to cut your construction costs, see p 208.*

## 4. Don't expect new buildings to cure your slums

You cannot end your slums just by offering slum dwellers fine new apartments with baths.

Old buildings and bad plumbing alone do not cause slums; new buildings and good plumbing alone cannot cure them.

You cannot cure slums without doing something about: 1) overcrowding; 2) racial segregation; 3) disease; 4) bad neighborhoods, with too narrow streets, too few parks, no community focus, old schools in the wrong places, etc. You

cannot cure slums without doing something about ignorance and slum mentality. You cannot cure slums without raising the low living standards with which too many slum dwellers, for lack of education, seem satisfied.

These are social problems that cannot be solved with bricks and mortar alone. Unless you solve these social problems, all the money you spend to re-house slum dwellers in new rental units will just replace old slums with new.



## 5. Don't rely on new construction alone

You must indeed build many new rental units, and you must indeed work out many ways to cut their cost, so those who need them can afford to rent them.

But to re-house in new units even

20% of your 110,000 renter households will take many years and cost more than \$300 million—and that \$300 million spent for re-housing would still leave 80% of your present renters living in

used buildings and provide no added units to relieve your present overcrowding and no added units to keep up with population growth.

**But . . .**

## 6. Don't underestimate what you can do with used housing

Many run-down rental units in areas which are not yet hopeless slums can be rehabilitated to provide good rental housing at a cost much less than new construction at today's prices (provided you do not set your fix-up standards too high to be practical). And often these rehabilitated old houses can have a charm that is hard to equal in new buildings planned for economy.

There is too much loose talk about building good homes new for low income families. With today's wages,

today's land prices, today's materials, today's techniques, and today's codes, it can't be done without big subsidies—any more than the auto industry can build new cars cheap enough to fit the purses of the lower income market.

None of today's so-called low priced cars is really low priced and none is built for the mass market. On the contrary, these cars are better, plusher, and more powerful than yesterday's Cadillacs and they do not reach the mass market of low income families until the

second or third time they are sold.

The auto industry has not made a really cheap new car since 1926, when Henry Ford found he could no longer sell the Model T, even when he cut the price to \$280. He stopped trying to sell a cheap new car because even at \$280 he could not match the values offered in the used car market.

Again and again the car-buying public has shown it would rather buy a better car secondhand than a minimum car new.

## 7. Don't emphasize big rental projects

You will get a lot more rental housing built faster if you make it profitable for a lot of small operators to execute a lot of small projects that will fit into a good overall plan.

That means:

1. help them get the land cheap;
2. help them cut the cost of building;
3. help them get adequate rents;
4. help them get their equity out fast so they can move on to start another project.

Small units have always provided the great bulk of rental housing. In 1950 only one renter in twenty-five lived in a building of 50-or-more units, and only one renter in six lived in a building of ten-or-more units.

## 8. Don't shoot for impossibly low rents

Most Pittsburgh renters could afford to pay quite a bit more rent if better housing were available for them and if they wanted a better home as much as they want better clothes, a better car, and a TV set.

If your fact-finding survey shows Pittsburgh is like other cities, you will find that, not counting "unattached persons", nearly nine families out of ten have incomes over \$3,000 and nearly three families out of five have incomes over \$5,000, for the Department of Commerce reports that 33,399,000 out of 38,386,000 non-farm families had incomes over \$3,000 in 1956 and 23,-

322,000 had incomes over \$5,000.

FHA sets as a "reasonable norm" that a family with \$3,000 income can budget a little over \$80 a month for housing expense (including water, gas, electricity, and heat) and a family with \$5,000 after-tax income can budget just under \$120 a month. By this FHA norm\*, nine Pittsburgh families out of ten could probably afford to spend \$80 a month for housing under normal employment conditions, and three out of five could afford to pay well over \$100 a month—

\* FHA established this norm for buying homes. Renting usually costs at least as much.

if they wanted to.

But where nine families out of ten could afford to pay over \$80 rent, the 1950 census found nine out of ten Pittsburgh renters paying under \$75! Where three out of five families could afford to pay well over \$100, the 1950 census found only one Pittsburgh renter in 25 paying over \$100!

In 1950 the median Pittsburgh rent was only \$35; today it is probably just over \$45, for Pittsburgh rents last year were up 29.2% above the 1947-9 base.

For new construction, even \$80 a month is not enough to provide economic rent for a family-sized unit; but



**LUND**  
*Rent control forced a tremendous number of unwilling buyers to buy.*



**MEYERSON**  
*Our research is showing up a tremendous loss of population in inlying areas.*



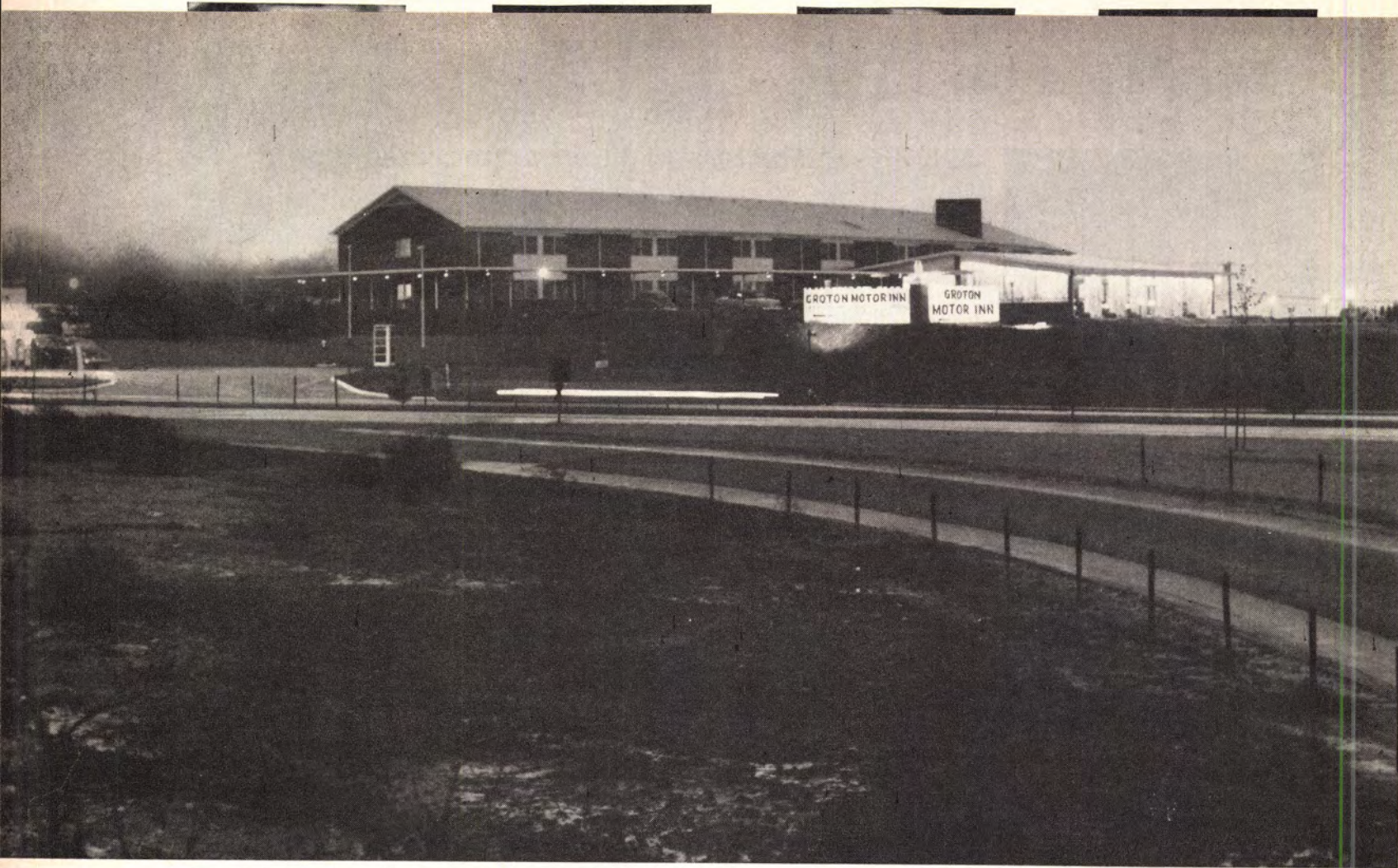
**STRUNK**  
*There's a lot of small rental property owned by Tom, Dick and Harry.*



**PURNELL**  
*We are making studies now for a real property inventory.*

*continued*





**AT DUSK** new 60-unit Knott motor inn is a bright signboard. Architects: Saltonstall & Morton; Builder: Keith Jones; Groton, Conn.

## The new highways offer you\* new opportunity in

# MOTELS

Thousands of miles of the 41,000 mile Federal highway system will be built in the next few years—and every year for years to come. As these new highways are built, they will create hundreds of choice new motel locations. And more motels will be needed because the new highways will undoubtedly accelerate a long-standing trend: more people will travel more miles in more autos.

US population, up one third since 1940, will total 225 million by 1975.

The number of autos, doubled since 1940, may hit 100 million by 1975.

Nearly 90% of vacationers go by auto, and as vacations get longer and income rises, they will probably travel farther.

Over 70% of business travel is by auto, a figure likely to increase with the trend towards suburban or outlying industrial plants.

Further, motels are thriving—each night 1.3 million people stay in over a million units in nearly 60,000 motels. The number of motels has quadrupled in the last 20 years, and about 3,000 are going up each year.

### **Say the experts: "Location is 75% of the battle"**

*\*Many HOUSE & HOME readers have long been motel experts. This article is for those who are not. It is intended to point up the opportunity that motels offer today to architects, home builders, realtors, lenders and suppliers.*

This means that the first step toward a new motel is to look for the right site.

And this means that intimate knowledge of an area is at least as important as expert knowledge of the motel field. Because you know your own area so well, you've got a big head start in finding a choice site there.

Where do you look and what do you look for? You'll find some helpful ideas from the experts on the facing page.



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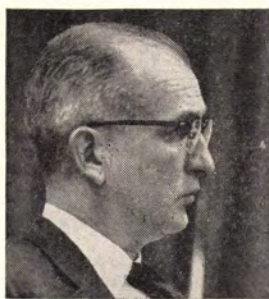
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KRAMER

*Local business must put up equity money if you don't want to wait.*



WOODRUFF

*In central cities dying of blight, the value of property is going down.*



WALKER

*Our experience with co-operatives is very healthy.*



ROUSE

*There is nothing good per se about rental housing.*

for rehabilitation the spread between the rents Pittsburghers have been paying and the FHA norm for what they could afford to pay for good housing is indeed significant.

*Why should society intervene to provide uneconomically low rents so people*

*will have more money to spend on cars and clothes, any more than society intervenes to cut the price of cars so people will have more money left to pay for rent?*

Don't be confused by reports showing the median non-farm household has

only about \$4,500 a year income. These household figures include millions of unattached persons along with the families. Census says the median income of unattached urban persons was \$1,643 in 1956, but the median family income was \$5,221.

## 9. Don't build any new housing too cheap to be good

Wages and incomes have been climbing so fast in Pittsburgh (and everywhere else in America) that if the 1946-1956 trend continues the average Pittsburgh family income will exceed \$8,000 (constant 1953 value) before 1980. Who will live in all Pittsburgh's present cheap homes and all Pittsburgh's present cheap rental units when the average family has more money to spend than most junior executives had ten years ago?

By 1980 Pittsburgh's biggest housing problem will be how to replace at least

100,000 and perhaps 150,000 of your present homes which will be so far below the 1980 housing standard that no one will want to live in them. Don't make that 1980 problem even worse by adding to your present oversupply of not-good-enough housing.

So don't push your cost-cutting program too far at the expense of quality, rentability, and long-term value. Feeding good new units into your housing inventory at reasonable moderate rents will actually help more families get better homes than feeding in minimum

units. A cheap unit fed in near the bottom of the scale will help one poor family move out of a slum, but that is all. A moderate rental unit fed in higher up the scale may enable half a dozen families to play musical chairs and each move to a better home (unless racial segregation blocks the process).

Trade-up (called trickle-down by its enemies) works much faster in rental housing than in ownership housing, because it is so much easier for renters to move, so renters average about one move every three years.

## 10. Plan for a big change in your rental needs

Inside your city the need of family-size units for white families is decreasing as more and more white families move out to buy homes in the suburbs. The need of family-size units for Negroes is increasing.

ACTION's study shows that over the next 20 years the big increase in city population will not be family-sized households, but single persons, widows,

and aged couples living alone, divorced persons, and young married couples before their families get big enough to take them to the suburbs. In other words, most of the increased demand for close-in rental can be met with small units.

These unattached persons and young married couples have smaller-than-average incomes (they make up nearly 80%

of all households with less than \$3,000 a year).

But a single person with \$3,000 a year can often afford to live better than families raising three children on \$5,000 a year; a childless couple with \$4,000 a year can pay as much rent for a small unit as a family of five with \$6,000 a year can afford to spend for a seven-room house.

## 11. Try to harness the profit motive to better housing

Right now, on rental housing, the profit motive is working in reverse, for bad rental housing pays much bigger dividends than good.

In earlier decades the profit motive built millions of rental units. It built them without government help and without benefit of government insured mortgages. It would build millions more today if we could put it to work again—far more far faster than you are likely to get without its help.

So the very first aim of rental housing policy, in Pittsburgh and everywhere else, should be to recreate a housing climate where the profit motive can work.

The profit motive cannot work to provide better housing in areas the city is allowing to decay because of narrow, ill planned streets, lack of parks and play areas, lack of good schools, etc. It cannot work where inflated land or building costs eat up the margin that

should provide the profit. It will not work to provide new rental housing for families who can afford only used housing.

It will work better if you stop letting bad housing pay so much better than good. It will work twice as well if the federal government stops taxing half of any profit away.

*Perhaps the best way to harness the profit motive to low rent housing is to . . .*





**LASH**  
*They don't all want to rent the same thing, or in the same place, or at the same price.*



**BASKIN**  
*In this 221 project we can get rents down to \$18-\$19 per room.*



**BJORK**  
*Pittsburgh business men can show the way to make rental housing sound investment.*



**WINNICK**  
*In 1900 we built twice as many rental units for one-third the urban population.*



**WEAVER**  
*We need good rental housing to preserve the core of our cities.*



**DEMARS**  
*The whole country is saddled with downgraded housing, some of it new!*



**BLESSING**  
*The design of cities has been a most significant failure.*



**HELD**  
*The purpose is to provide enough.*

## 12. Tie in the by-product commercial profit

The by-product profits of new residential construction are often very large, for as people move into the new housing the nearby land becomes much more valuable for store sites where the new residents can shop or for business and factory sites where the new residents can be employed. The bigger the housing development or redevelopment the bigger these by-product profits will be.

If a new rental housing area is so planned that the residential developers can be reasonably sure of retaining these by-product commercial profits,

they could often make so much money on the commercial that they could well afford to take break-even rents on the residential (just as many builders sell their houses close to cost in order to cash in on the by-product commercial increment).

Many entrepreneurs might be doubly glad to accept these low rents if a package deal through FHA enabled them to get the same low-equity financing for the commercial as for the residential, for this could make their profit on the commercial three or four times as big per dollar of equity investment required.

## 13. Make your city more livable

Every dollar spent for small neighborhood parks and playgrounds, for green belts and open spaces with trees, for better neighborhood boundaries, for better streets, better approach highways, and better rapid transit, for community recreation, entertainment, and cultural facilities, every dollar so spent will help solve your rental housing problem, for it will make more people willing to pay adequate rent to live close in. If your city had not ended its smoke nuisance your rental housing problem would be hopeless, for few who could escape would want to live in town.

In the long run it will cost you much less to make Pittsburgh a place where people will want to live than to let the flight to the suburbs continue. It makes no sense to spend millions of dollars for new suburban schools and community facilities if the suburban exodus should continue until it leaves your present close-in schools, streets, sewers, parks, etc., under-used.

Every city's first need today is a good city plan and a good regional plan. Its second need is the courage, the determination, and the perseverance to carry it out.

## 14. Raise some local equity capital for rentals

Pittsburgh can meet its rental housing needs a lot faster if the Pittsburgh business community, both as individuals and as corporations, will invest some of its own money in rental equities to get the job done at a reasonable equity yield of 4% to 8%. Pittsburgh leaders should study carefully the example set by the Cleveland Development Foundation, which has triggered \$76 million worth of construction with only \$2 million seed money. To get the job done Cleveland business leaders are accepting a low return—4% if earned—to finance needed community projects.

The by-product profits to Pittsburgh business should make such an investment more attractive to local money at 4% to 8% than to out-of-town money

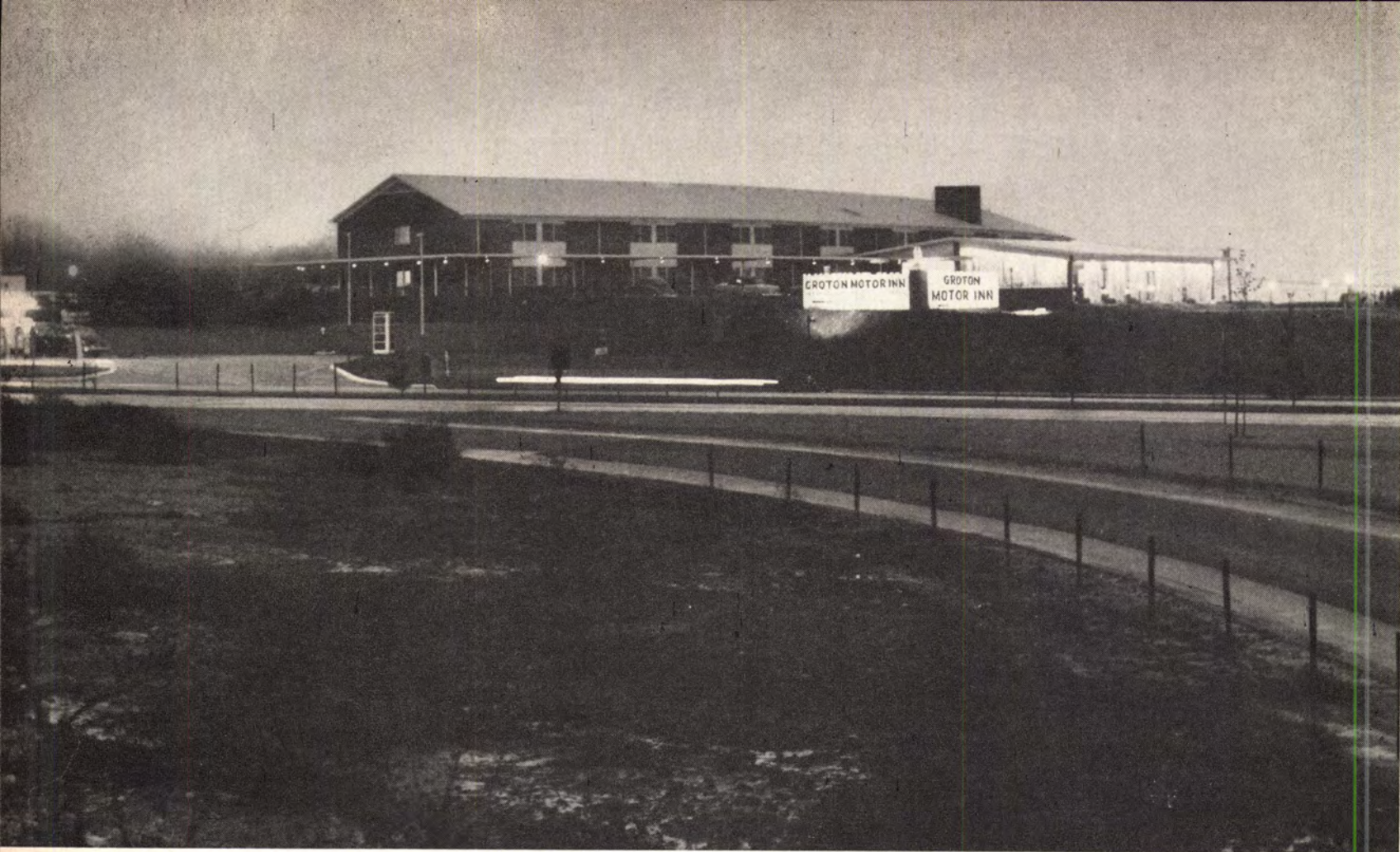
at 15% to 20%. It should be a more attractive investment because it would pay off two ways: once in direct dollars and again in community growth and prosperity—better markets, a healthier economic climate, less social tensions.

For like reasons, local pension funds could wisely invest in FHA-insured mortgages on new local apartments. The bugaboo of having to foreclose on some of their own employees (which scares some pension funds away from home-town mortgages on one-family homes) would not apply directly to apartments.

*Providing better rental housing is as important to the future of your city as it is to the health and happiness of your citizens, for unless you meet this need they can and will move out.*

*continued on p 206*





**AT DUSK** new 60-unit Knott motor inn is a bright signboard. Architects: Saltonstall & Morton; Builder: Keith Jones; Groton, Conn.

## The new highways offer you\* new opportunity in

# MOTELS

Thousands of miles of the 41,000 mile Federal highway system will be built in the next few years—and every year for years to come. As these new highways are built, they will create hundreds of choice new motel locations. And more motels will be needed because the new highways will undoubtedly accelerate a long-standing trend: more people will travel more miles in more autos.

US population, up one third since 1940, will total 225 million by 1975.

The number of autos, doubled since 1940, may hit 100 million by 1975.

Nearly 90% of vacationers go by auto, and as vacations get longer and income rises, they will probably travel farther.

Over 70% of business travel is by auto, a figure likely to increase with the trend towards suburban or outlying industrial plants.

Further, motels are thriving—each night 1.3 million people stay in over a million units in nearly 60,000 motels. The number of motels has quadrupled in the last 20 years, and about 3,000 are going up each year.

### **Say the experts: "Location is 75% of the battle"**

This means that the first step toward a new motel is to look for the right site.

And this means that intimate knowledge of an area is at least as important as expert knowledge of the motel field. Because you know your own area so well, you've got a big head start in finding a choice site there.

Where do you look and what do you look for? You'll find some helpful ideas from the experts on the facing page.

*\*Many HOUSE & HOME readers have long been motel experts. This article is for those who are not. It is intended to point up the opportunity that motels offer today to architects, home builders, realtors, lenders and suppliers.*



# How do you know a good motel location when you see one?

The experts all agree on one point: there's no easy or pat answer to the question, "What makes a good location?"

Sometimes the amount of traffic is less important than where it is headed. Motels often succeed on one side of a highway, while others fail just across

the road. Sometimes the best place for a new motel is among a lot of others, where competition is keen.

Because siting a motel is a complex job, this is no place for playing hunches. The more you know about an area, and the more you can find out, the better choice you can make.

## Where do you start looking for a motel site?

You start looking near the interchanges of the new federal highway system, on roads leading from the interchange to a near-by city. (With few if any exceptions, no new motels will be permitted on the new interstate highways themselves.) But there will be plenty of other sites made better by the traffic generated by the new highways—sites on existing roads in the area, on bypass roads around the city, on roads near airports.

You'll need to look for a site big enough for a 50-unit motel—the trend is heavily against smaller "mom and pop" motels (you'll see why on the next page). This means a site of at least 2½ acres with at least 200' frontage.

When you think you've spotted a site, study the traffic statistics. City planners and highway officials can tell you much about past, present, and

future traffic volume on main roads in your area. Often they can tell you the traffic flow on a given highway each hour of the day, in both directions, and at different seasons of the year. Rush-hour volume should be discounted as mostly local traffic; seasonal variations suggest heavy tourist travel patterns; often there is more traffic going towards the city than away from it late in the day when travelers are choosing a motel for the night, and this is a good sign.

Chambers of commerce and industry leaders can tell you how many salesmen and other business men visit the city regularly, the volume of convention visitors and regional training meetings, and the growth prospects over the long term.

Site selection is so important that you should, if possible, check your findings with a motel expert.

## Here are 12 rules for choosing a good site

Not all experts agree on all the rules for siting a motel. And there are always exceptions (and good reasons for them) to any rule. But here is the general advice most experts give:

1. Try to find a site drivers can see from a long way off (1,000 feet or more) so they can start slowing down in time. Sites on higher ground or the outside of a left curve are best; sites below road level or on the inside of a right curve are worst.

2. Make sure there's a good location for your "advance" signs ahead of the motel site.

3. Choose a site on a federal road. They are better traveled, less likely to be moved than state or municipal roads.

4. Look for a site with 200' or more frontage, so you can have an entrance at both ends and autoists will have plenty of time to slow down and enter. Once they pass, they won't come back.

5. Look in the suburbs, but if possible at a spot where utilities are available.

6. Locate in a residential area if zoning permits. (If you're planning a new housing tract, a motel helps screen houses from the noisy highway.)

7. Avoid noisy locations like steep grades, near stop lights, along railroads

and under flight patterns at airports.

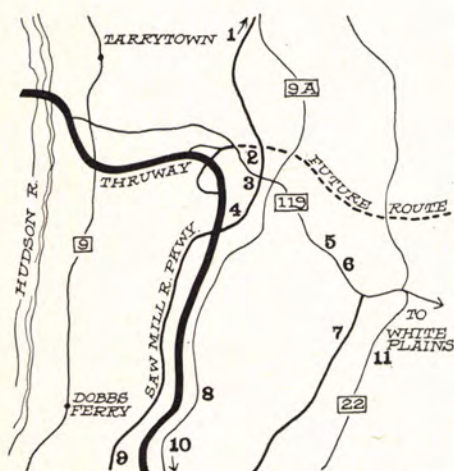
8. Make sure there is room for expansion (usually cheaper land behind your road-front property).

9. Beware of bargain land prices, but don't pay over \$1,000 per rental unit for your location. The lower the land price, the more chance you will get shoddy neighbors and more competitors. There are surprisingly few good locations available at less than \$10,000 an acre. (Good bet: look for land you can lease. This requires no cash investment. A typical lease, running 50 to 99 years, is based on 6% to 9% of the land's valuation. On a \$1 million motel, this would cost the motel owner \$6,000 to \$9,000 a year, but much if not all of that would be offset by reducing his capital investment—and the rent he pays is tax-deductible.)

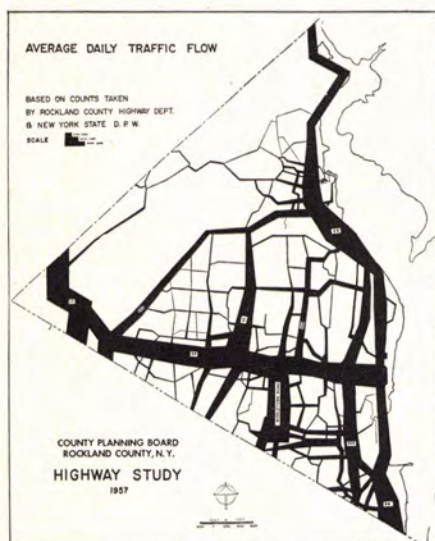
10. Locate where you can count on getting local patrons for your restaurant. Motel guests alone will not make it pay.

11. Look for a site with enough room for decorative landscaping in front to attract attention.

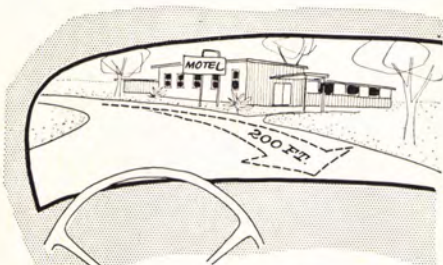
12. Locate near bowling alleys, movie theatres, stores, so your guests will have something to do during the evenings.



"IDEAL LOCATION" is near exit of new highway system. . . (Numbers show actual sites.)



"TRAFFIC FLOW" information is often available from local planners. . .

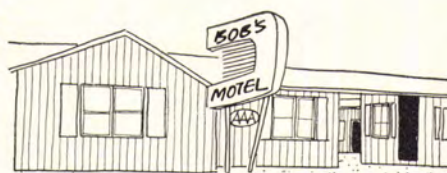


"SITES" on higher ground or the outside of a left curve are best. . .

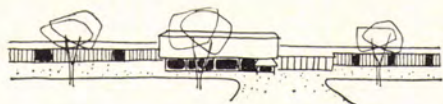
Think you know a good location? Turn the page



## The new motels are big, and big business



"MOM AND POP MOTELS are fading . . ."



"NEW MOTELS are big, and big business . . ."

Long gone are the days when a farmer could throw up some cabins on the side of his corn field and expect to get the tourist trade.

In 30 years the motel business has grown into a more than \$4 billion investment that grosses nearly \$1½ billion a year. Most new motels range from 50 units to more than 300, cost upwards of \$300,000.

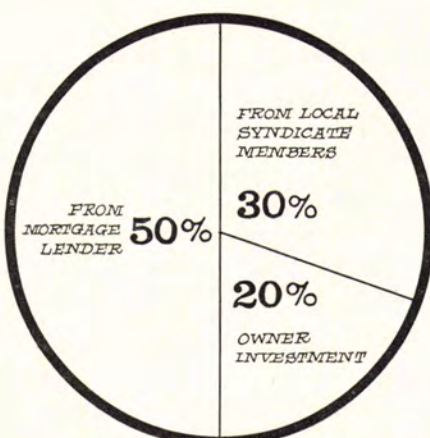
The motel business has attracted many of the major hotel chains. There are several motel chains like Holiday Inns of America, with over 4,300 units; Travelodge with nearly 4,000, and How-

ard Johnson with over 1,400. Most of the individual motels in a chain are locally owned, by individuals or groups that saw the opportunities in new motels and either lease the motel to the chain or operate as franchised owners.

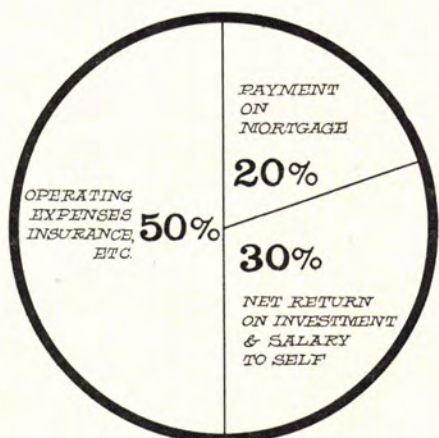
No organization yet dominates the motel field. But the motel business is now clearly a big business, and a business for professionals.

That's why, to be successful, a motel must not only be well located—it must be well financed, economically built, and well designed. For expert advice on these points, see below.

## Financing a motel isn't easy, but it's getting easier



"LENDERS usually offer 40% to 50% of the construction money needed . . ." (Chart shows typical big-motel financing pattern.)



"SMALL MOTELS usually don't offer the same profit possibilities . . ." (This chart, for a hypothetical 26-unit motel with \$50,000 income—75% occupancy at \$7 rate—shows how owners might net \$15,000 on their \$100,000 investment and for their full-time work. Few motels this small are being built today, except under special circumstances. See p. 115 for two examples.)

Lenders look on even the best planned motels as greater risks than shopping centers and other building ventures. Many insurance companies, S&Ls, and commercial banks will not touch them. And most loans are for only 10 to 15 years at 6% or 7%.

But some insurance companies have made a variety of motel loans and appear likely to liberalize their requirements. Today anyone who plans soundly can probably get 40% to 50% of the construction money he needs from an institutional lender. The usual loan today is about \$3,500 per unit (costs usually run from \$6,000 per unit up) regardless of the size of restaurant and other related construction. But some recent loans have run as high as \$5,000 per unit.

Kemmons Wilson, chairman of Holiday Inns, estimates the minimum cost of one of his 100-unit inns in the South at \$600,000 plus land.

Says Wilson: "It is almost as easy to finance a 100- or 150-unit inn as a 50-unit inn, the smallest we approve. The lenders give you about what you need to build the rental units. Your equity must cover the cost of commercial

buildings, pool and so forth, and this cost varies little with the number of units."

Here is his per unit breakdown of construction and furnishing cost for a 100-unit motel:

Rental units	\$4,000
Furnishings	900
Swimming pool	150
Commercial building (office, restaurant, etc.)	750
Paving	200

Other motel builders without Holiday Inns' buying power, especially those building in higher-cost areas, put the minimum cost per unit at \$7,000 to as high as \$15,000, plus land.

The minimum equity the sponsor needs depends on 1) his local credit and 2) his ability to form a group of investors. He can often provide much of his own equity in a syndicate group by leaving his 10% to 20% construction profit in the corporation, getting a management fee and retaining a valuable exclusive listing on the eventual sale. In most cases, however, the sponsor needs \$50,000 or more before he can get a syndicate in operation.

### Profits can be high—and taken quickly

Tax Consultant Sylvanus G. Felix told NAHB directors at their mid-May meeting that motels offer one of the best profit opportunities available under today's tax laws. The short life of a motel mortgage means top benefit under double-rate declining-balance depreciation (H&H, April). And re-sales are frequent within two or three years from opening, with profits taxed only 25%.

Holiday Inns produce an average 20% net profit after taxes. Interest and principal on mortgage loans is paid with savings by fast depreciation. Sev-

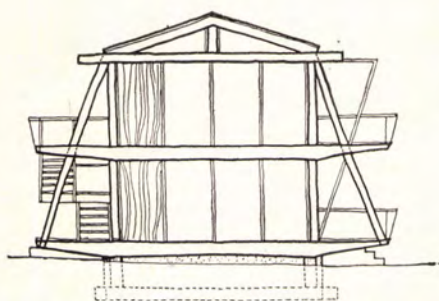
eral Holiday Inn owners have sold out for more than twice their investment.

As Felix points out: "There are many people with high personal incomes who are looking for investments that offer special tax advantages. Motel syndicates offer unusually good tax advantages, sometimes enable participants to net as high as 30% to 40% profit a year on their investment."

But Felix and most experts in the field agree that only the best organized—and usually only the biggest new "motor hotels"—offer all these key opportunities.



## Building a motel is a lot like building a house



"ANY ONE who can build a tract of houses can build a motel . . ." (Section shown is from motel by Saltonstall & Morton—see p 115.)

Motels are chiefly bedrooms and baths. They stretch out in rows, usually in one- or two-story buildings with frame or block construction.

"Anyone who can build a tract of houses can build a motel," says Holiday Inns President Wallace Johnson, who has built 10,000 homes, may build another 1,000 this year.

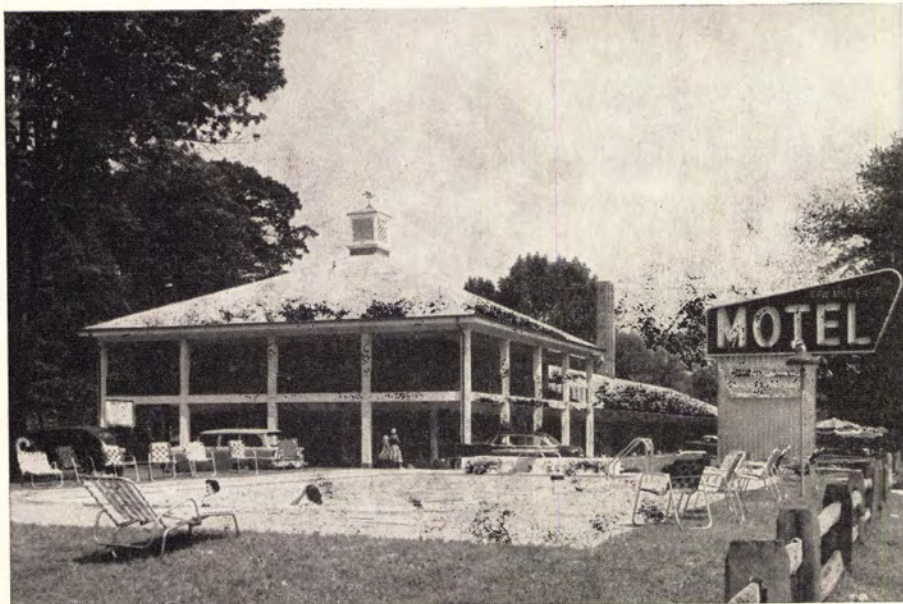
Says Architect Rufus Nims, who has designed many motels: "Home builders seem to have the buying power to build motels most economically. And building a row of bedroom-bath units lends itself to the production-line methods

home builders are geared to."

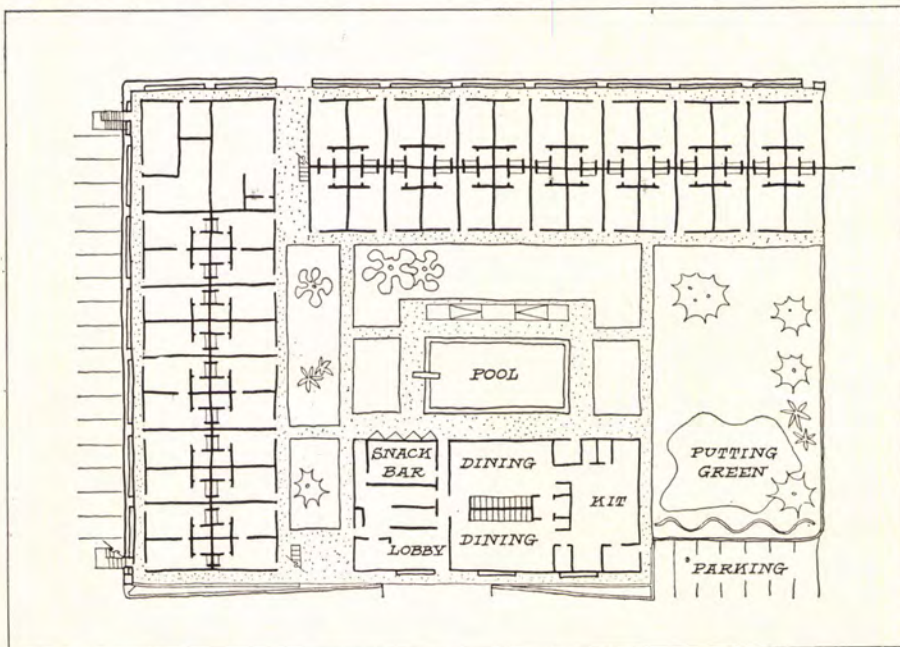
There are three main differences between motel and home building: motels must be able to take harder wear and tear, must provide top sound conditioning, and must be air-conditioned. But this presents no great difficulty, since each of the three is a natural corollary of the other.

In any area, there are home builders with plenty of experience in light construction who can organize the crafts needed to handle the various types of construction involved. Par time to build a 50-unit motel: four to six months.

## Designing a motel takes some specialized knowledge



"SWIMMING POOLS are your sign of quality . . ." Architect: Henry Moger Jr.



"MOST LARGER MOTELS include a restaurant, meeting rooms, recreational facilities . . ."

Good design and a swimming pool are the best advertising for a motel.

That's the consensus of the motel industry. The rule applies more than ever to new motels visible from the interstate highway system, where signs will be strictly limited.

Swimming pools are a standard fixture for motels even in the North. "They are your sign of quality," says Jay Weinberg, manager of the Saw Mill River Motel in Westchester County, NY (photo left). Weinberg and his partners are home builders, have built three motels as a sideline.

"Ours is used only three months a year, and even then by few guests. But it makes a pretty picture." That's why this motel operator has set up 10 cabanas and leased them to nearby homeowners, so that passing motorists see festivity going on during the day when any motel is mostly vacant.

There's no evidence what kind of design appeals most to the public. Some architects lean toward colonial on the grounds that it best spells "home". But an equal number appear to lean toward strongly contemporary design, and there is probably more variety in motel design and siting than in most other forms of architecture today.

Restaurants are another key requirement in today's larger motels. Private dining rooms, space for sales meetings and even weddings has proved a major asset for motel business. Two reasons for this need: a large number of guests are business men using the motels for group meetings, and local patronage helps provide the number of diners needed to make a restaurant profitable.

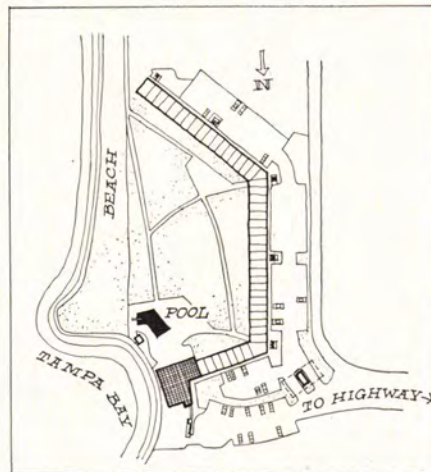
More and more of the new motels are providing recreational areas in addition to the pool. The plan (left) for a Holiday Inn in Columbus, Ga shows many of the new features.

For other examples of motel design turn the page





Photos: Alexandre Georges



**100-unit Doctors Motel** faces Tampa Bay along the Sunshine Causeway near St Petersburg. It was promoted by Doctors Motels Inc, Kansas City, which plans to put up 15 to 20 motels along new interstate highways.

Each room in the two-story motel has its own porch or balcony overlooking the beach and pool.

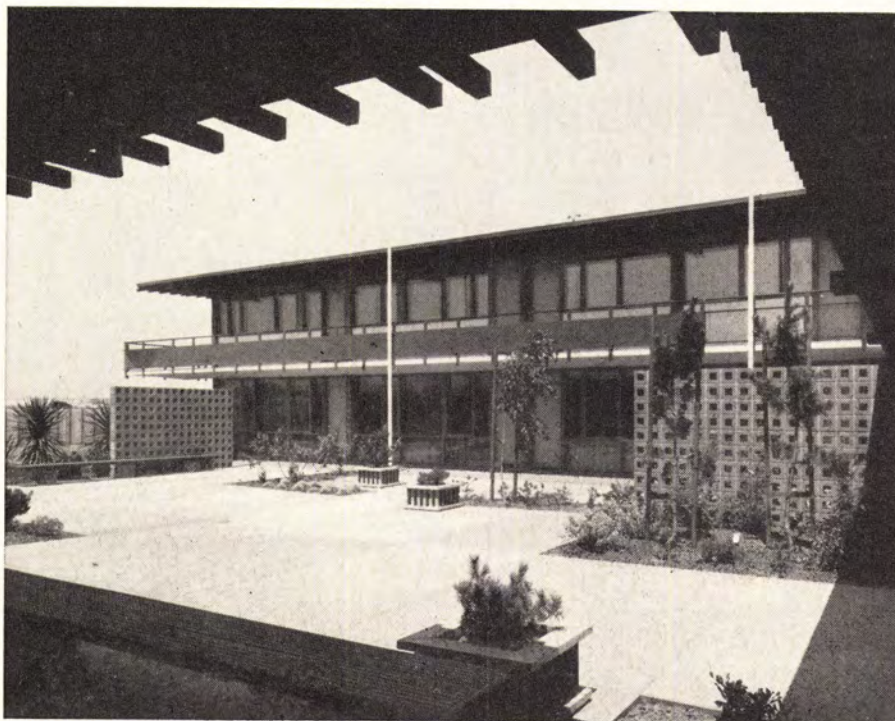
The motel cost \$1,000,000 for rental units, office, restaurant, cocktail lounge, swimming pool, furnishings and special sewerage, water and seawall construction.

The land itself cost \$100,000.

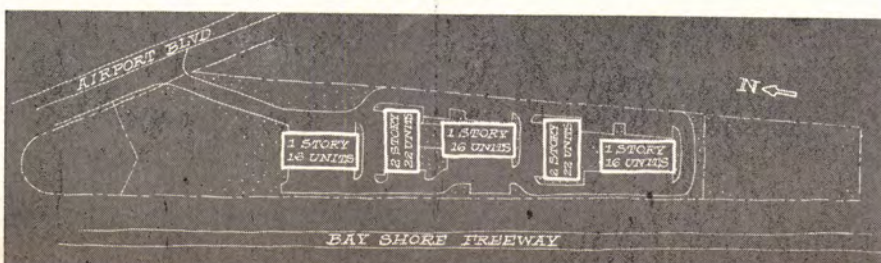
Architects: Kivett & Myers.

Builders: Haren & Laughlin.

## Here are four designs for big new motels



Photos: Rondal Partridge



**92-unit International Inn** is on a freeway near the San Francisco International Airport. It is exceptionally well designed to protect against airplane noise. For example: its large windows have two separate panes set in different planes to minimize noise transmission.

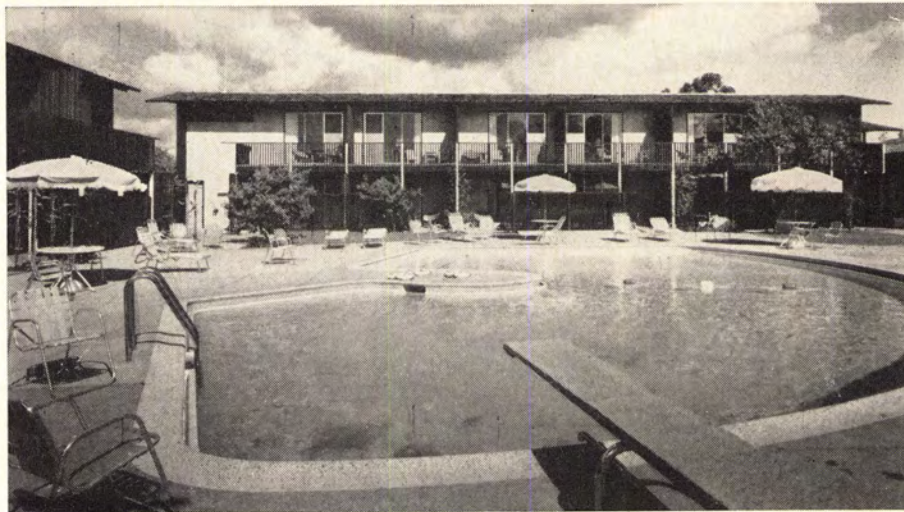
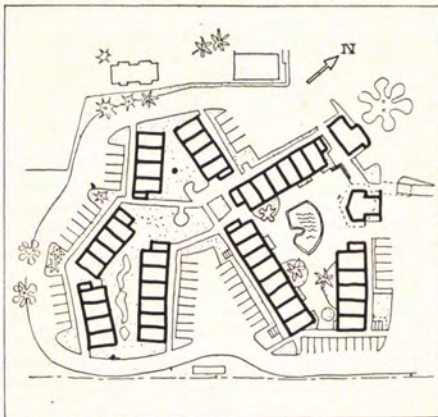
The motel (exclusive of land, furnishings and a newer restaurant building) cost \$5,000 per unit. This figure covered some unusually expensive construction—the buildings "float" on mud 50' deep.

Architects: Gerald M McCue & Assoc.

Builder: Williams & Burrows.







Photos: Morley Baer

**50-unit Dinah Motor Hotel** in Palo Alto was built on El Camino Real highway next to famous Dinah's Shack Restaurant.

Total cost was \$585,914; including \$135,000 for land, \$90,683 for furnishings, and \$360,231 for rental units, office with drive-in registration desk,

swimming pool, landscaping and land preparation for 50 future units. The unusually distinctive design is enhanced by land planning that gives all units a private patio facing either pool or artificial lagoon.

Designed by: Campbell & Wong.  
Builder: Renault & Handley.

**76-unit Cranbrook House** in northwest Detroit lies in triangle formed by three highways. Most of the motel's trade comes from business men visiting nearby office buildings, stores, and industrial plants.

The two-story buildings have concrete partition walls, precast concrete floors and roofs to help keep out traffic noise. Total cost (including rental units, office building with meeting room in basement, and site development) came to \$6,500 per rental unit.

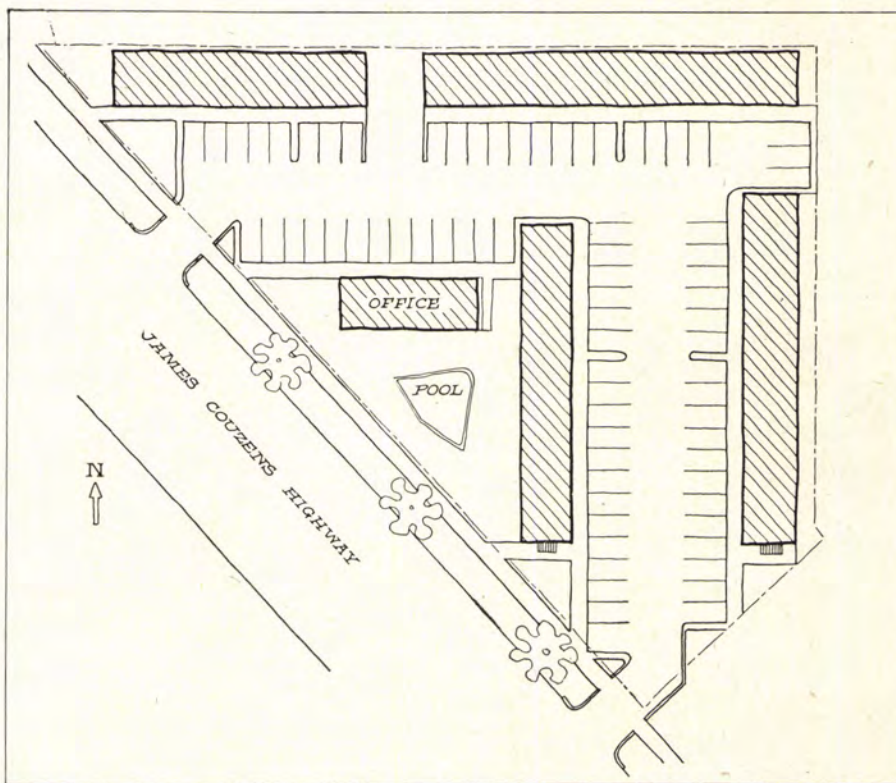
A large restaurant and cocktail lounge will be added later.

Architect: Louis G Redstone.

Builder: Tilchin-Aaron.

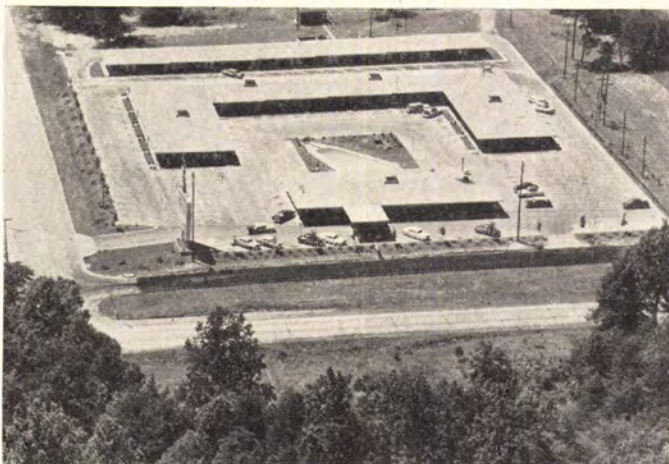


Photos: David R Kitz

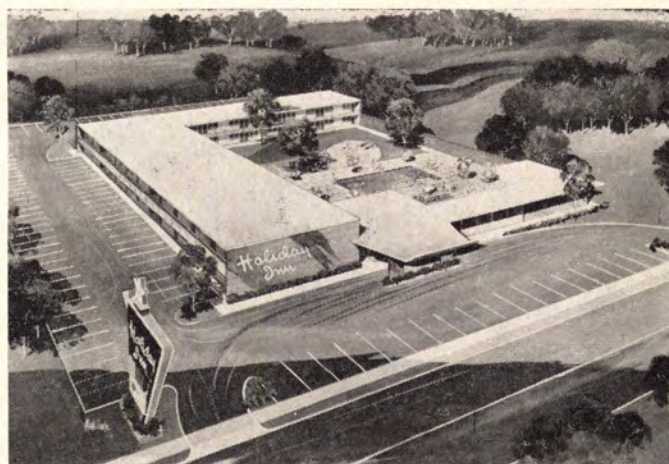


continued





John R Taylor



Jimmie Jamieson

**Holiday Inns** now number 57, may reach over 100 with more than 8,000 units by 1960. At left above is a one-story colonial built by Homebuilder John Taylor in Greensboro, NC. He obtained a \$180,000 loan to build the first 52 units, office and 150-seat res-

taurant, later added a pool and 36 units, and now plans another inn. At right is a new two-story contemporary design for the chain (by HI's architect, Wm Bond Jr). Franchised sponsors pay a \$5,000 fee for design, legal, purchasing and other help. They also pay \$200

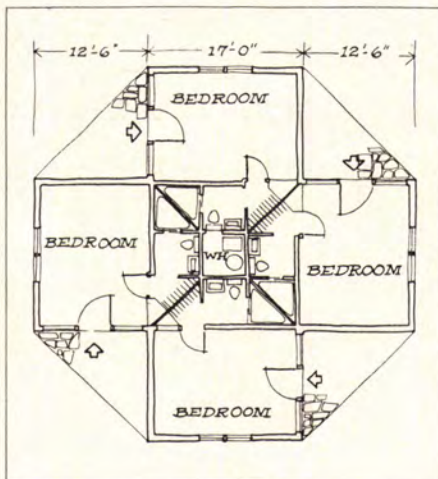
a month plus  $7\frac{1}{2}\%$  a night per unit. Holiday Inns must have 50 or more units, average 75. This contrasts with an average of 53 units in Howard Johnson motels (range is from 32 to 100 units) and the much larger Flamingo-Highway House Motor Hotels.

## Motels can be matched to any market



Western Ways

Frank L Gaynor



**84-unit Tucson Biltmore Motel**, five minutes from downtown, was built for \$7,000 a unit, including swimming pool, landscaping, and two story circular office building with 60 seat restaurant.

Costs were cut sharply by using one utility core for each four-unit cluster of rooms (see detail left). Each unit has a triangular covered patio open to its unit with a glass wall, closed from the adjacent unit by a solid wall.

This plan permits easy enlargement of rooms. In Tucson's dry climate, covered shelter between rental units and restaurant is not important.

Architect: Arthur F Brown.

Builder: John W Joynt



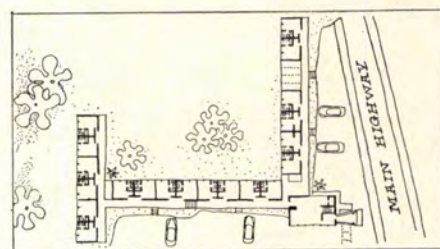


Ben Schnall

**20-unit Milroy Motel** was built in Catskill, NY on the approach to a key bridge across the Hudson River. Its design and striking sign keep occupancy (by traveling salesmen and vacationers) at a high rate year round, uncommon for a motel in a resort area. Owners Milton and Roy Zwickel have recently added a restaurant, six more units;

plan 20 more soon. Cost of the post-and-beam building was \$5,500 per unit including furnishings. Rear windows of units face landscaped garden area, are set high enough above floor to insure privacy even with blinds raised.

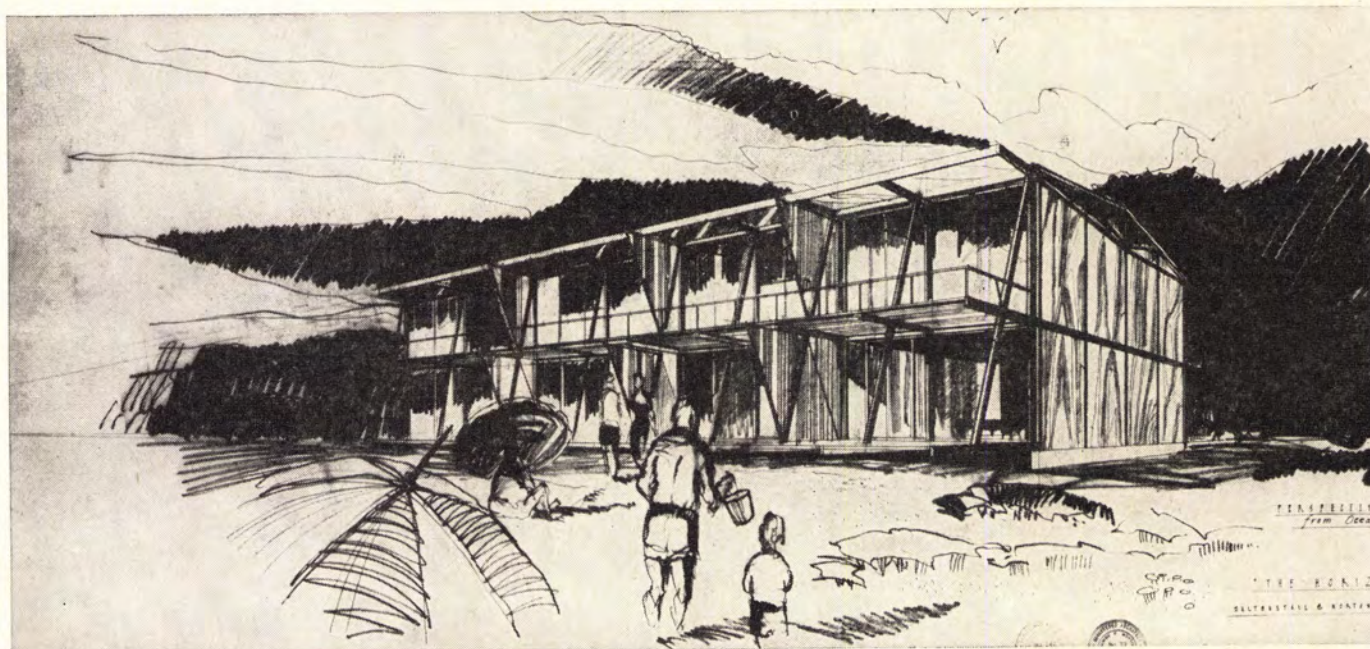
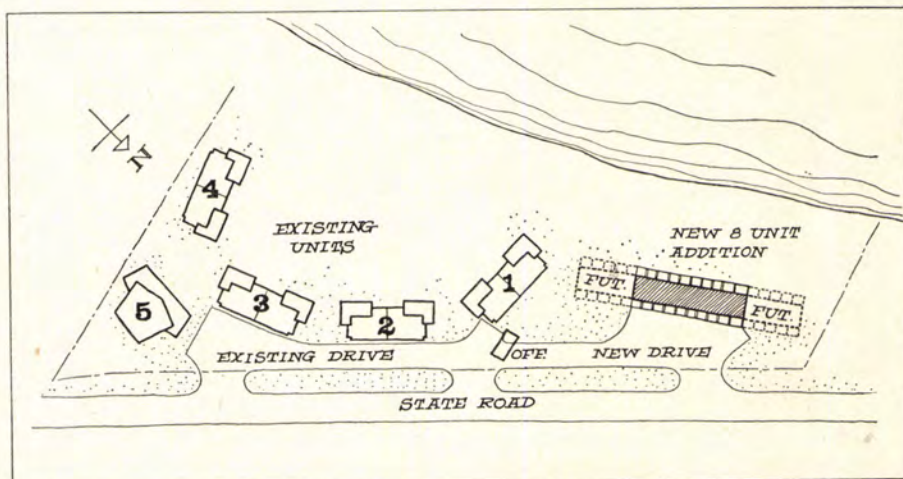
Architects: Slater & Chait.  
Builder: I & O A Slutzky.



**10-unit Horizons Motel** in North Truro, Mass. serves vacationers on Cape Cod. It has proved profitable for Owner A B Tinker, who is adding a two-story 8-unit building (below). The first ten units have kitchens; are fully occupied at \$20 to \$25 a day, 70 days in summer, part time year round.

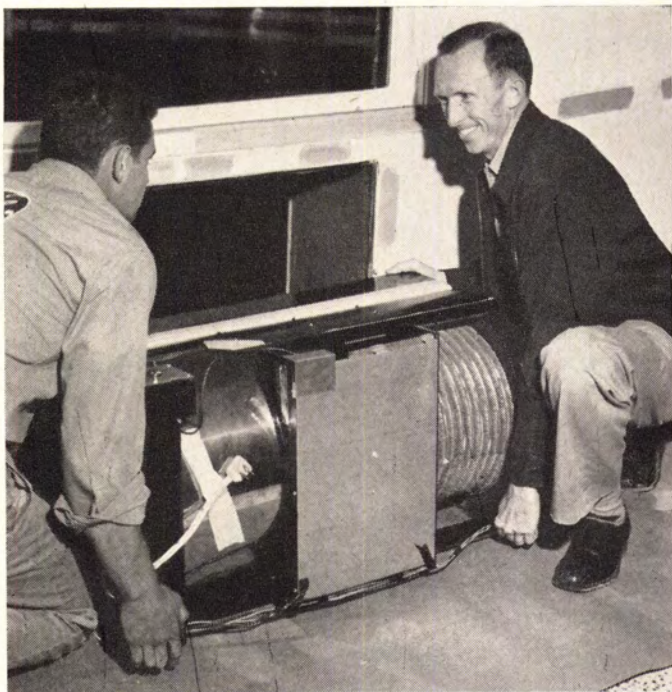
The eight new units will cost about \$4,500 each (they are sound-conditioned but unheated). Reports the owner: "We had no difficulty getting a 15-yr \$24,000 bank loan on the new building." Eight more units will be attached later to bring the total to 26.

Architects: Saltonstall & Morton.  
Builder: Carl A Benson.

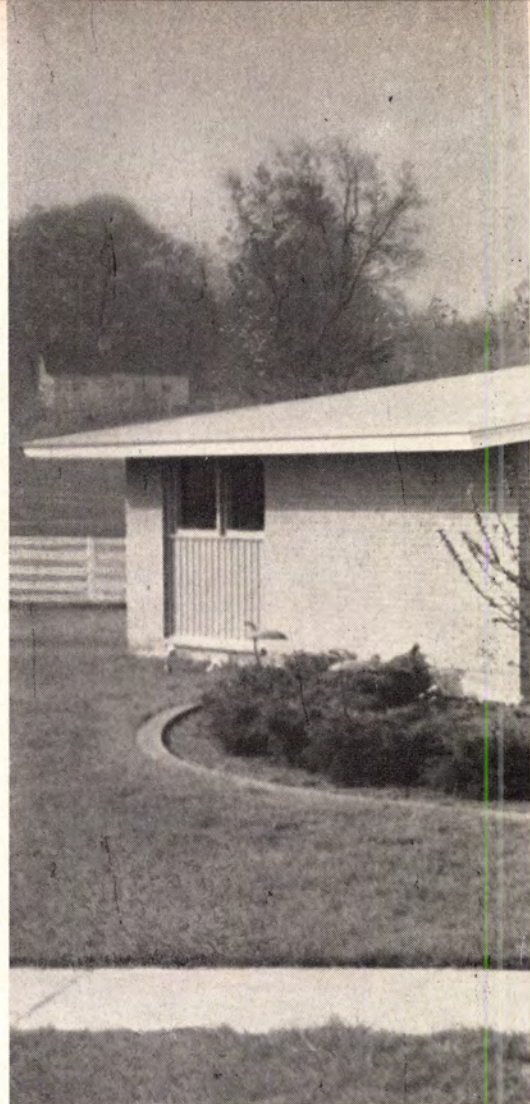


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*Here's a heat pump  
you've never seen before.  
It's one of...*



## 25 new-product ideas

H&H Staff



**OUTSIDE GRILL** fits over outer face of heat pump, provides plenty of space for air flow. Grill was designed by George Nelson.

This 1959 Preview House is a builder's model. Builder Norman Schuermann of St Louis plans to build others like it in his tracts next year.

Its ideas are practical. All but one could be used right now. And that one—GE's new Thermoline heat pump shown at left above—will be on the market in 1959.

The 2,600 sq ft Preview House (see plans, *p 124-5*) was designed around the heat pumps that heat and cool it. As a pacesetter, it shows you building ideas that stem directly from the use of heat pumps (*p 119*), plus new lighting ideas (*p 120-1*) and other ideas to make your 1959 houses more saleable (*p 122-3*).

### Here's what the new heat pump means to builders:

It frees space normally used for a furnace, fuel tank, and central air conditioner.

It eliminates the need for ductwork, thus permits a clear height on the lower level of a house.

It gives absolute zonal control. Each area in a house can have its own unit. The Preview House has units in the living room, dining room, family room, shop and two bedrooms. Three units would do for a 1,200 sq ft house, according to Union Electric, St Louis utility.

Its first cost is low. Units will sell for about \$250 each. Installation is easy (*p 118*). So the installed cost for a 1,200 sq ft house should be under \$1,000.





Mac Mizuki

## in this 1959 Preview House

Its estimated annual operating costs are low—12¢ to 14¢ a square foot at 1¾¢ per kwh. But to keep these costs down, you need extra insulation (*p* 119) and double glazing (u factor in the Preview House roof is only .06).

### Is the heat-pump idea new for heating and cooling?

No. But GE's heat pump differs from other reversible air conditioners on these counts:

It switches from cooling to heating (and vice versa) by reversing the air flow instead of by changing the evaporator coil to the condenser coil (*p* 118).

Its coils have aluminum spines rather than aluminum fins. So a greater heat-exchange area is exposed to the air being drawn through the coils (see H&H, March '58, *p* 200).

Its rotary compressor is smaller than others of equal power—packs ¾ hp or 1 hp into less than a 6" diameter.

Its rotary fans—in the center of the coils—move more air than the propeller fans used in many air conditioners.

One of the electrical industry's Gold Medallion homes, the Preview House is a joint promotion by: Builder Schuermann, GE, Union Electric, and Famous-Barr (the St. Louis store that supplied the furnishings). Architect Earl Fey of Schuermann's staff designed it. Architect Norman Raab, UE's Home Bureau director, designed the wiring and lighting. Architect George Nelson did the interior decoration.

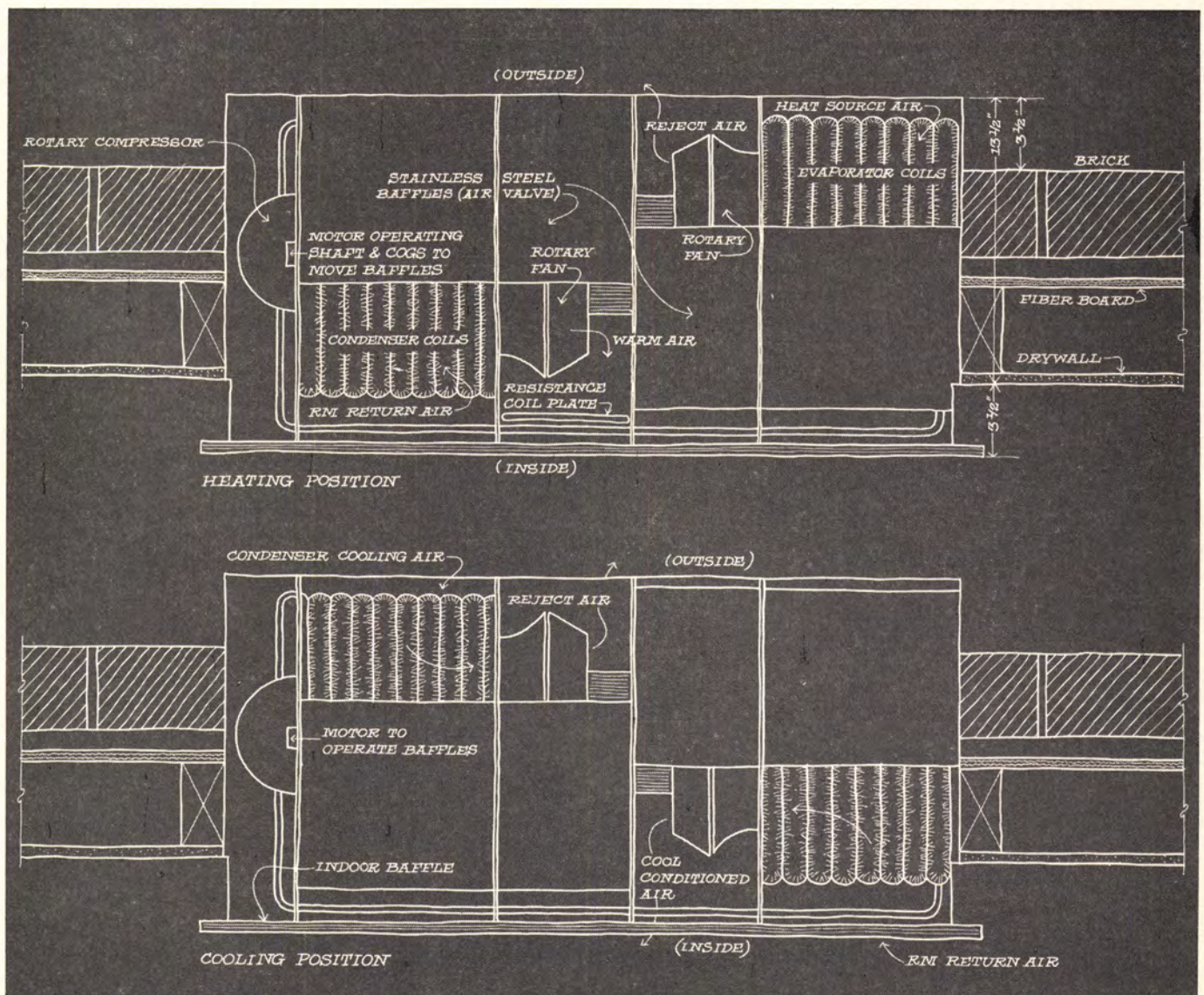


Mac Mizuki

**INSIDE BAFFLE** covers inner face of heat pump—in far corner under window—and blends with walls, windows and furnishings.

To see how the heat pump works, turn the page





## Here's how the new heat pump heats and cools a house

Like any refrigerator, this unit has evaporator and condenser coils. Evaporator coils are cold and absorb heat. Condenser coils are hot and give off the heat absorbed.

In the heating position, top, condenser coils are exposed inside. Meanwhile, air baffles close off evaporator coils and leave them exposed to outside air, from which they absorb

heat. In the cooling position, bottom, evaporator coils—opened to the room by the baffles—absorb the room's heat and return cool air. Refrigerant in the coils carries away the heat and is compressed in a compressor. Then outside air on the condenser removes the heat from the compressed gas. A shaft and cogs, driven by a small motor, operate the baffles.



## Here's how a heat-pump unit is installed under a window

A metal casing (left) is screwed into the wall opening. It is sound-insulated to cut down reverberations and waterproofed to keep condensation water from seeping into the wall. The 135 lb unit (left center) is set in the opening and secured with screws. For repairs, it can be easily unfastened and removed. A frame-like grill (right center) for air supply and

return is placed around the part of the unit that projects  $3\frac{1}{2}$ " into the room. A metal baffle (right), painted the same color as the walls, is mounted on the grill.

Why put the unit under a window? Two reasons: 1) from the outside, it looks like part of the fenestration; 2) from the inside, it is less noticeable than if it were in a blank wall.



# Here's how the new heat pump can change a house



Mac Mizuki

## It does away with dropped ceilings on lower levels

That's because a house with heat pumps needs no ducts. So you can fasten the lower-level ceiling to the joists of the floor above. Capitalizing on this, Preview House Architect Earl Fey framed his joists right into the web of his steel center bearing beam (*idea 2* at left). The joists rest on the beam's lower flange, are notched to take the upper flange.

The lower-level family room (right) shows how attractive clear height can be. The acoustic ceiling tile is fastened to furring strips which are nailed to the floor joists above. Between two joists at the far end of the room is a coffer light (see *idea 9, p 120*), and between the joists over the windows are spotlights. At right is the room's heat pump.



## It calls for an extra-special insulating job

To hold heat transfer to a minimum, Architect Fey specified these extras:

Insulating material was stuffed into every space that batt insulation could not cover (*idea 3* at left).

Concrete lower-level walls were insulated with foamed polystyrene (*idea 4*, center). The 1" styrene plank was placed in

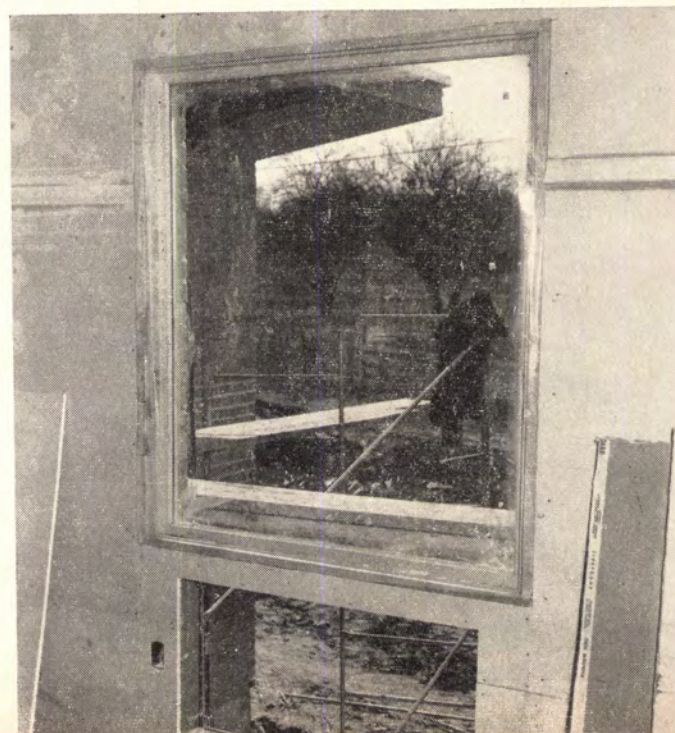
the forms before the walls were poured; this left it firmly bonded to the concrete when the forms were stripped.

An extra vapor barrier (*idea 5* at right) was applied to the joists with mastic to make sure no condensation water would get into the insulation. (The vapor barrier in the batt insulation is broken at the edge of each batt.)

## It encourages the use of window-wall components

Heat-pump installation is simplified by a manufacturer's alterations of a standard window-wall component. The 4'-wide panels are altered by Andersen to provide a 2x4-framed heat-pump opening under the window (*idea 6* at right).

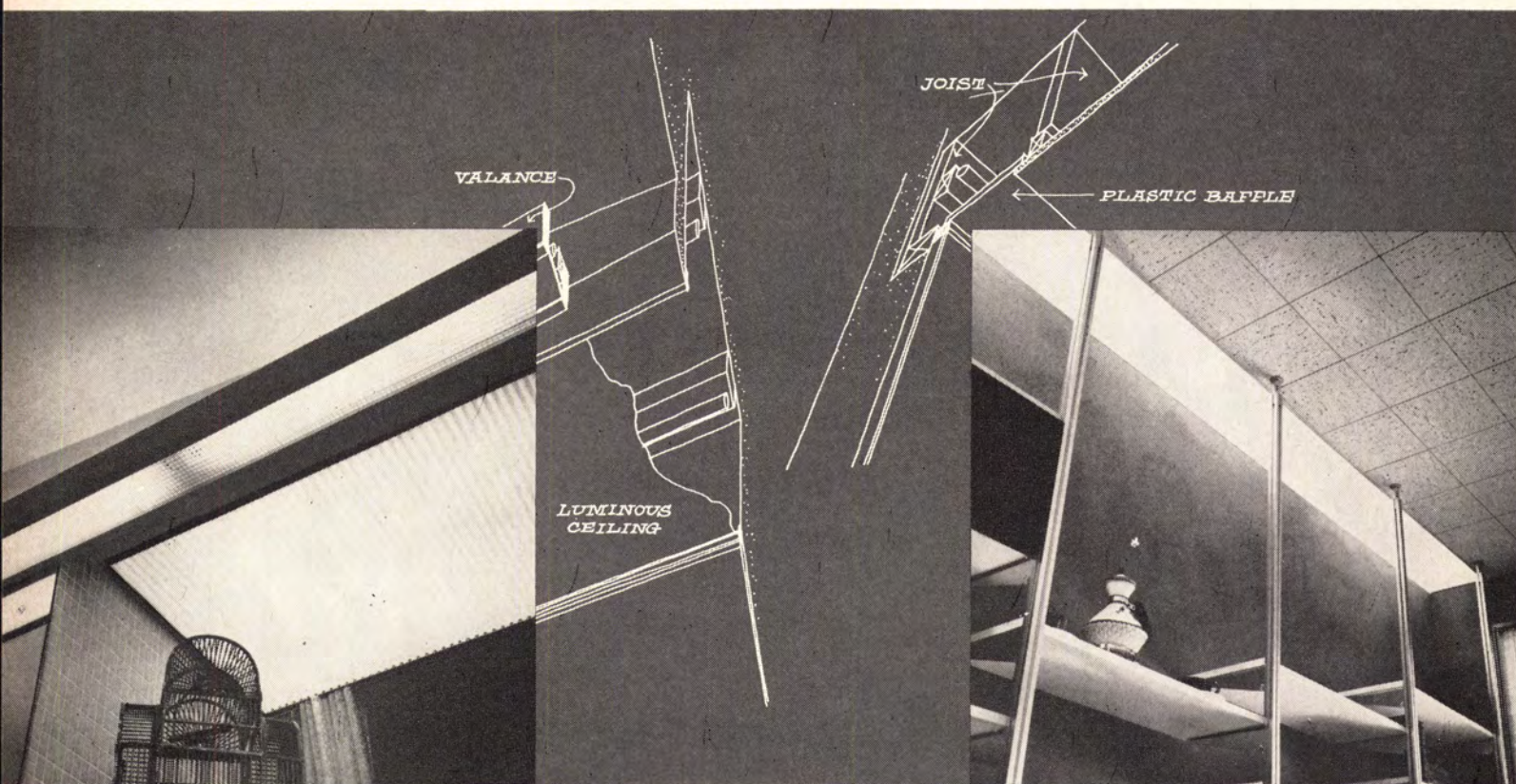
The panels come with the window frame and sash in place, are also available without the heat-pump opening. Andersen's new line of components (H&H, March '58, p 192) includes window-wall panels in seven sizes, plus two structural door-frame panels.



For new lighting ideas, turn the page



## These new ideas all spell better lighting



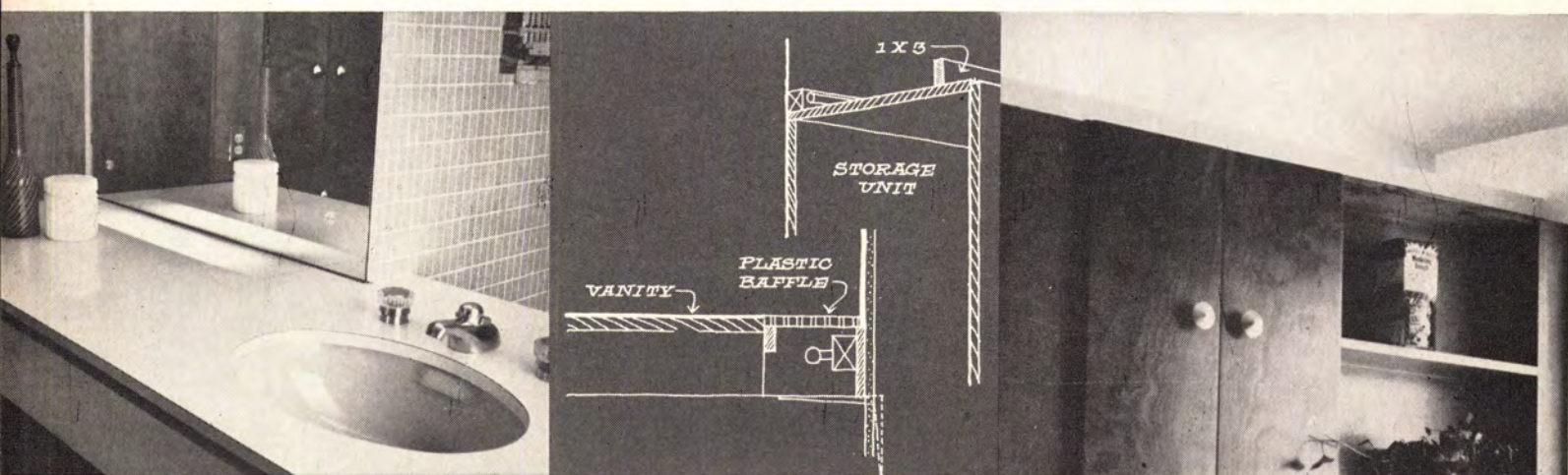
H&H staff photos

### Use a luminous ceiling

The dropped luminous ceiling (*idea 7*) in this bathroom has a corrugated plastic diffuser set in aluminum channels under fluorescent tubes. Also shown: a built-in valance light (*idea 8*), which throws light up to the cathedral ceiling and down to a vanity table (photo below); the valance is made of 1x4s, has an egg-crate diffuser beneath a fluorescent tube.

### Put lights between joists

This coffer light (*idea 9*), set between joists, works well in the lower-level family room. The joist space is painted white to reflect the fluorescent light; metal edging holds the egg-crate diffuser in place. Between-joist lights are possible because the Preview-House heat pump eliminates ducts and the need for a dropped ceiling (see *idea 2, p 119*).



H&H staff photos

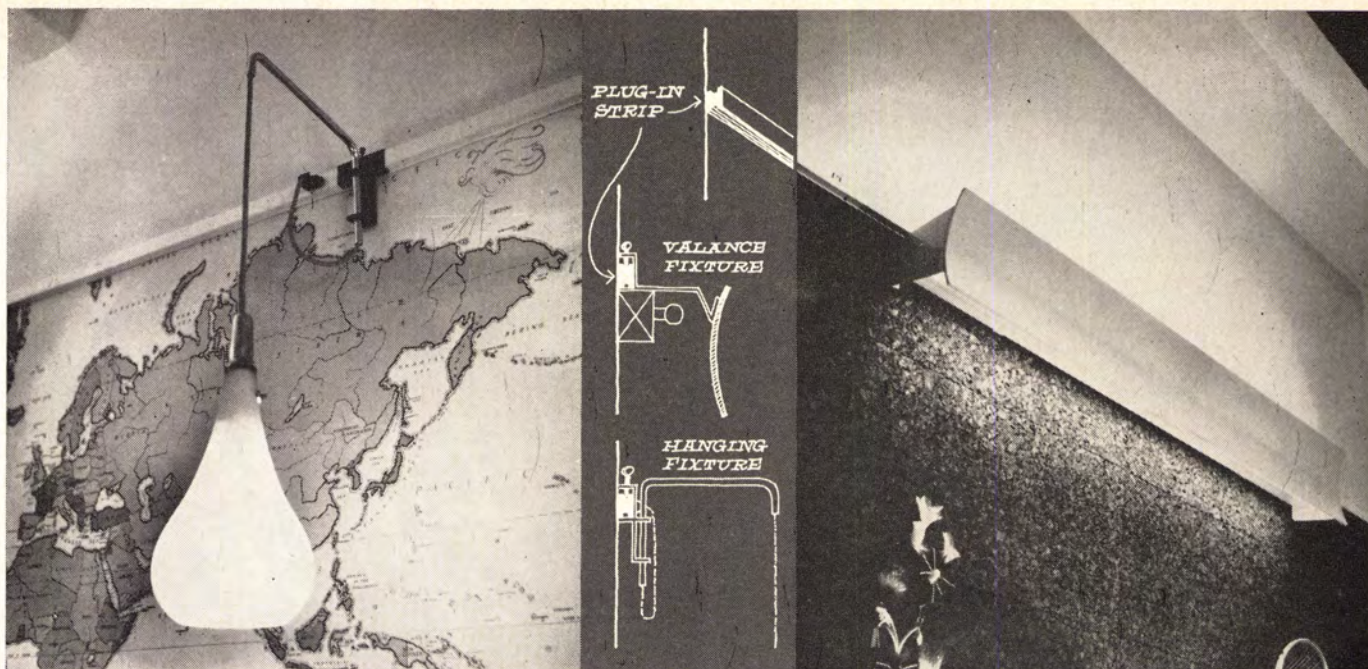
### Set lights in countertops

Beneath the mirror in this master bathroom, an up-from-under fluorescent light (*idea 10*) was built into the vanity top. Its plastic egg-crate diffuser is strong enough to support jars and bottles. (All lighting for the 1959 Preview House was designed by Architect Norman Raab, director of Union Electric's Home Bureau.)

### Try cove lights over cabinets

Here's cove lighting (*idea 11*) atop a storage unit that's used as a room divider in bedroom no. 3 (see *idea 18, p 122*). Light, directed upward by a 1x3 baffle in front of two 4' fluorescent tubes, bounces off the cathedral ceiling and gives the whole room indirect illumination. The ceiling's slope helps spread the light.





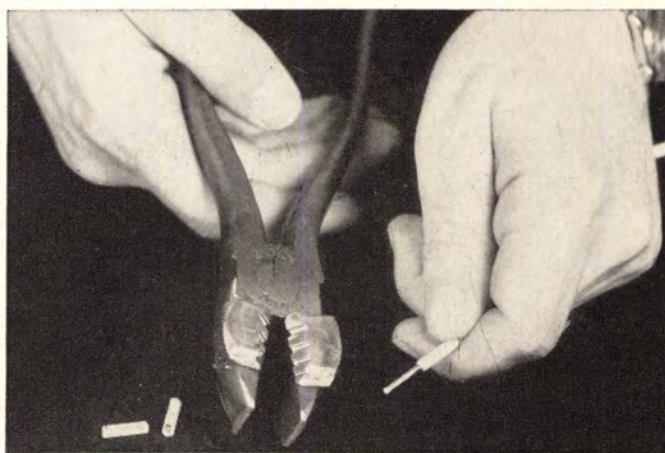
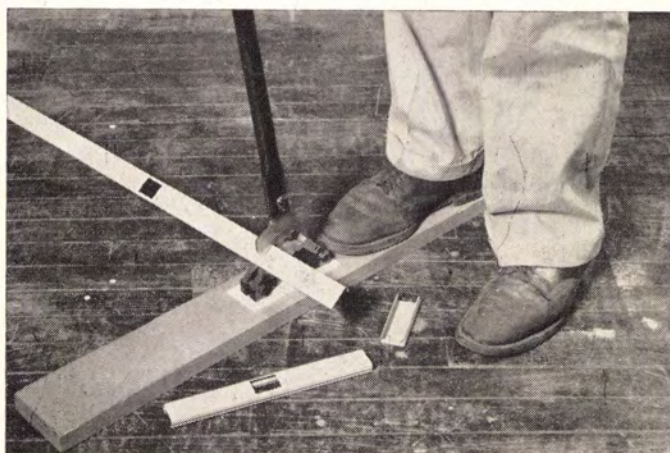
H&H staff photos

## Get flexibility with a wired mold for plugging in fixtures

Usually hanging and valance fixtures must stay put where they were installed. Not so in bedroom no. 2 (see plan, p 124) of the Preview House. There, lights like those above can be moved around the walls to different positions.

Why? Because they are simply clamped to a picture molding (*idea 12*) that is: 1) wired; 2) fitted with receptacles

spaced a few feet apart; 3) installed around the room at door-head height. Union Electric's Architect Raab worked out the system using one of Wiremold's baseboard wiring channels as the molding. One advantage of surface wiring (whether it's used like this or on baseboards only): you avoid running wires inside walls.



## And here's how plug-in picture molding is installed

A riser next to a door frame (top left) connects baseboard wiring to the plug-in picture mold. The back of the picture-mold channel is screwed through the drywall to the studs (top right). Then the cover—with the wiring harness and receptacles installed—is snapped on.

Channel sections are cut quickly by a new shears (*idea*

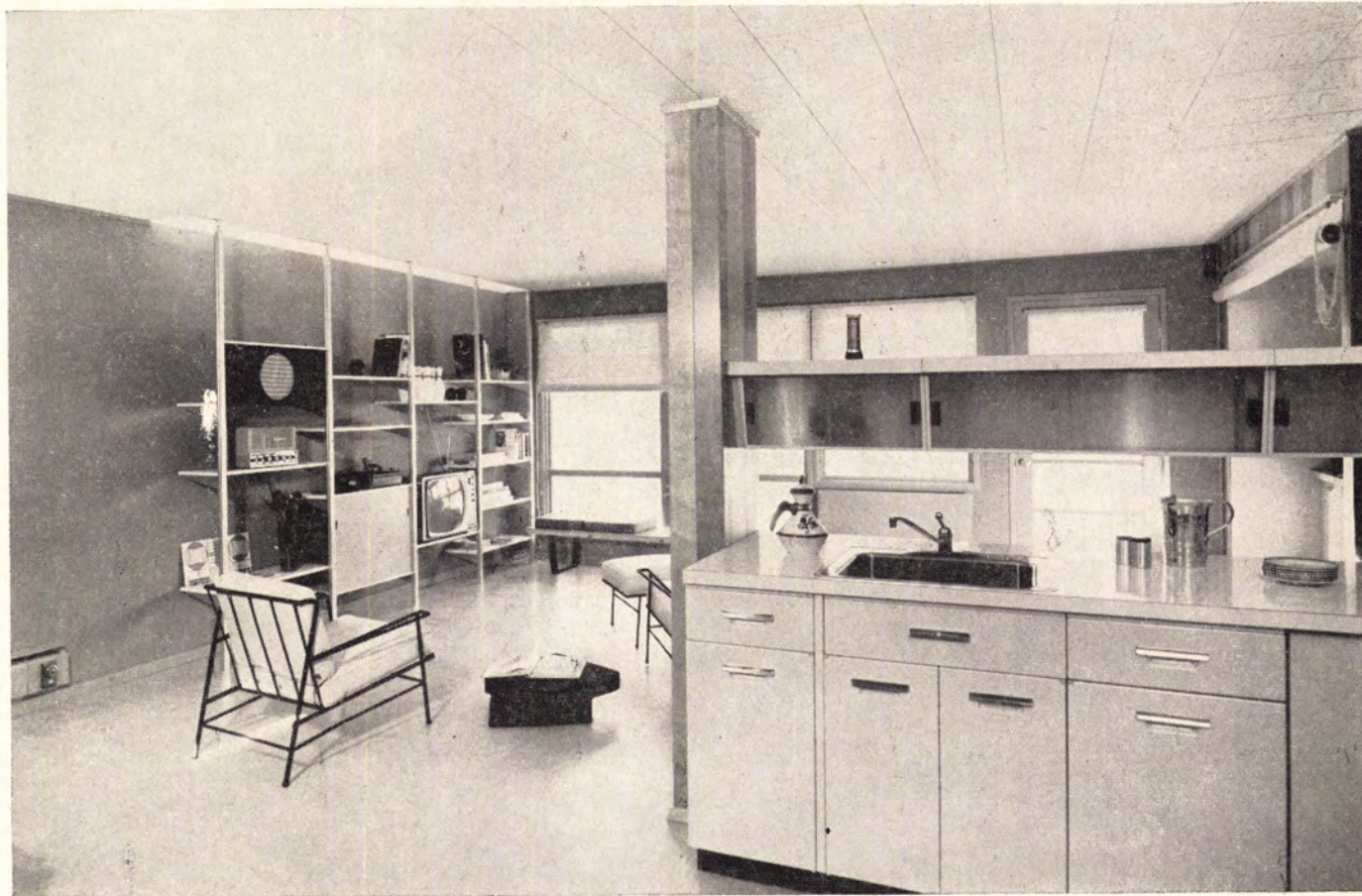
13 at lower left). Dies used with the shears keep the sections from buckling as they are cut. Another time-saver is a pliers that cuts and strips wire in one motion (*idea 14* at lower right). Teeth, welded to the opposite side of the pliers from the cutting edge, bite through the insulation but not the wire. You strip the wire by pulling the pliers off it.

For more new ideas turn the page



## These 11 new ideas all add extra sales appeal

Mac Mizuki



### Luxury idea: put an extra kitchen in the family room

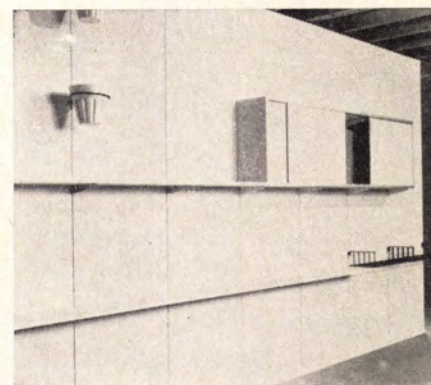
Two kitchens in some houses could be overdoing it, but in a two-level house a compact food center (*idea 15*) in the lower-level family room makes a lot of sense.

This island kitchen unit takes up little space, but has a sizable work surface and plenty of storage—eye-level cabinets with sliding glass doors and under-counter cabinets and

drawers. Two of its features: a small under-counter refrigerator (not shown) and an outlet strip (beneath the eye-level cabinets) for plugging in appliances like broilers, frying pans and mixers. At right behind the kitchen unit is a laundry area that can be shut off from the family room by lowering a matchstick blind.



Mac Mizuki



### Livability ideas: try some new tricks with cabinets and walls

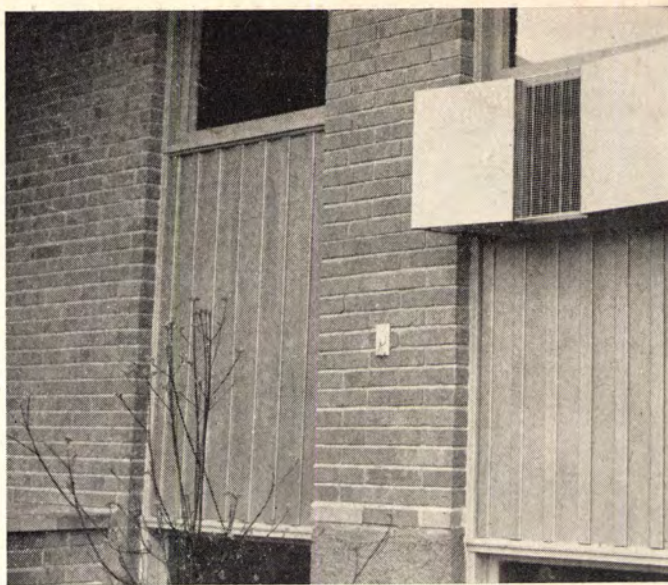
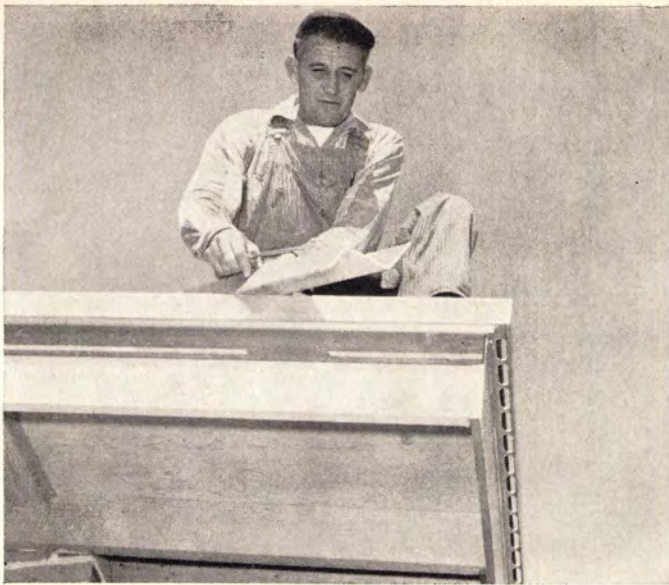
You're looking at five new tricks in the Preview House.

In the kitchen (left) base cabinets are raised 6" off the floor (*idea 16*) to make them more accessible and provide a higher kick plate. Wall cabinets are 18" high (*idea 17*) instead of the usual 30" to put each shelf within easy reach of the housewife.

In bedroom no. 3 (center) I-XL storage units (*idea 18*) form a room divider (you'll see this in plan on p 124). Cork insulation plank makes a pin-up bulletin board (*idea 19*).

In the shop area (right) Masonite Duowall panels, fitted together with slotted steel splines that take shelf brackets, form a neat storage wall (*idea 20*).



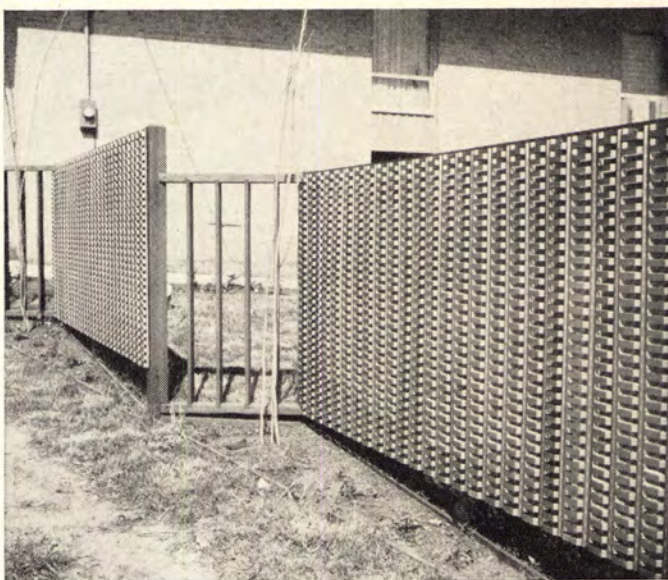


## Decorative ideas: here are three new uses of aluminum

And all three help to dress up the house. Above: Alcoa's eave strip (*idea 21*) is nailed to the cornice board. Then the joint is lapped with roofing felt and composition shingles. Rain, flowing off the roof, falls through holes in the strip.

Above right: Luma-Kraft's spandrel panels (*idea 22*) make the heat pumps used in the Preview House less conspicuous. "They provide the vertical elements needed to integrate the heat pump units with the exterior fenestration," says Architect Earl Fey. The panels have a small diamond pattern, are finished in gold baked enamel although gold anodizing could be used. Their board-and-batten form makes them more rigid. (Details on p 124 show how panels are installed.)

Right: Alcoa's backyard fence (*idea 23*), gold to match the spandrel panels, has an anodized finish. It is made like expanded metal lath, delivered to the site in sections and screwed to a redwood frame.



## Cost-cutters: eliminate door trim

US Gypsum's small metal channel (*idea 24*) edges drywall, eliminates trim on inside doors. Here's how: 1) millwork, rabbetted to form door stops, is used for the head and jambs; 2) drywall is ended just short of the jamb; 3) metal edge is fitted over the drywall end; 4) tape, already attached to the metal, is cemented to the drywall. (See details, p 125.)

## ... and rake-overhang soffits

Does a rake overhang look unfinished without a soffit? Not if you do what the Preview House builder did. He simply painted the underside of the plywood sheathing white (*idea 25*). Result: he eliminated the time-consuming job of blocking down to support a soffit. (At bottom center of photo, you can see one end of an eave soffit.)

For Preview-House plans and details, turn the page

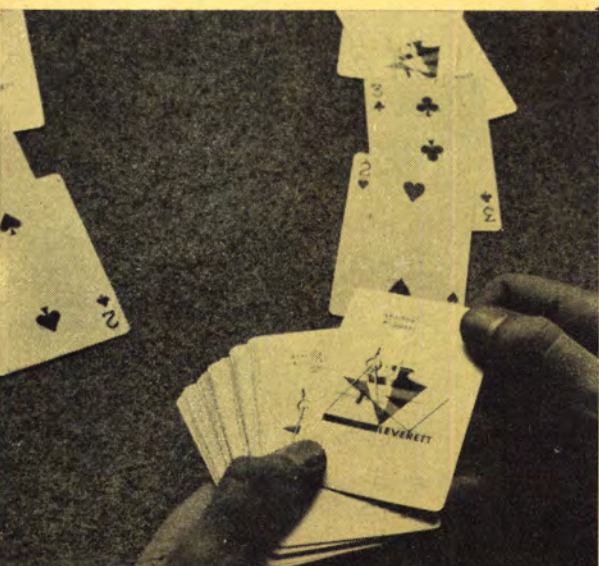
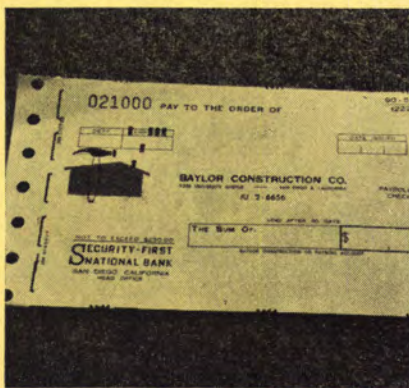
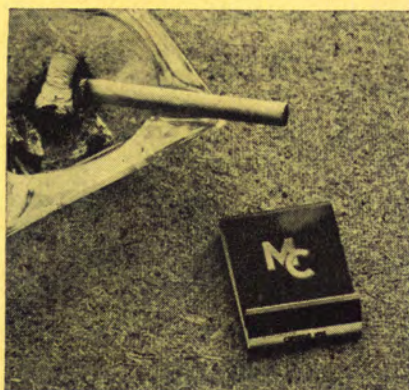
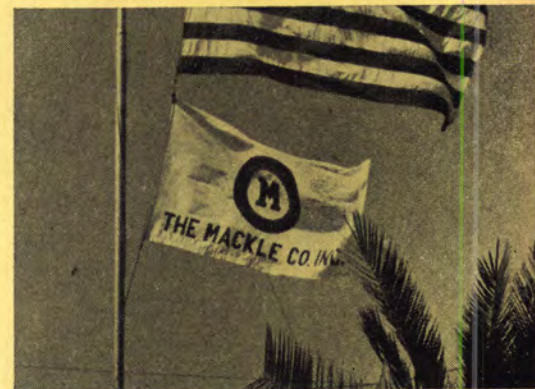
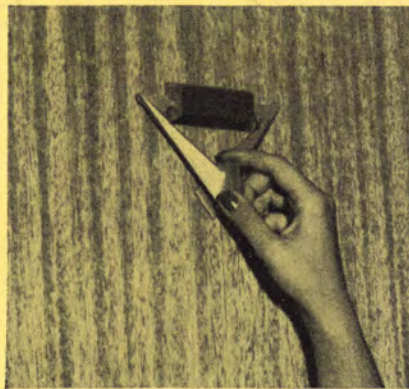
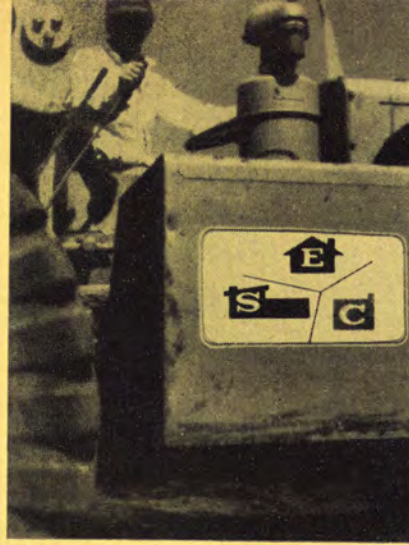
















## TRADEMARKS:

### symbols for better merchandising

The photos at the left illustrate 15 ways to promote the products that bear your name.

All 15 show trademarks in action. And trade marks are one of the oldest, yet most effective ways to keep your name before the public.

A HOUSE & HOME survey of home builders reveals a keen and growing interest in trademarks—their design and use. (Most builders' trademarks are less than five years old, the survey shows; a few are older than ten years—one has been used for 48 years.)

#### *What is a trademark and what does it do?*

"Primarily a trademark is a visual device used to identify a company's products or services," say Lippincott & Margulies, industrial designers who have created famous trademarks for companies like General Mills, US Steel, National Carbon, and Diamond Alkali. "Through repetition a trademark becomes a symbol that is associated with a specific company or brand."

Although some builder's trademarks are home-made, HOUSE & HOME's survey found that many trademarks in use by builders today were designed with the help of advertising agencies. Best advice: unless you are a creative artist, get your trademark designed by a professional.

#### *How do you protect your trademark?*

"Use it." That's the straightforward advice of the United States Trademark Association, New York City. The association states: "Although registration of trademarks is highly desirable, it is not essential. A trademark may be perfectly valid although unregistered." But you can register your trademark with the United States Patent Office in Washington.

#### *What makes a good trademark?*

"A good trademark," say Lippincott & Margulies, "is a quality symbol as well as a memory trigger. Through a design pattern of letters, symbols, and color, it may express broad characteristics like integrity, strength, reliability." Builders who use trademarks cite these additional benefits: prestige, permanence, quality recognition, advertising, continuity.

The design yardsticks against which to measure a trademark, say L&M, are:

"The mark should be simple. Simplicity is achieved by cutting out all extraneous elements so the visual idea comes through with clarity and impact.

"The mark should be distinctive. Originality, not novelty is the goal. A designer may choose a much used shape or invent one of his own. What makes a symbol unique, memorable, is a simple, strong point of view.

"The mark should embody 'core' ideas. It will fail unless it gets at the basic nature of the company or brand."

*Where you can use a trademark: in addition to the examples shown at left, builders are using trademarks on salesmen's buttons, door mats, towels and bedspreads in the model house, glassware, point-of-sale signs, calendars, license plates, office doors, cuff links, automobiles and station wagons, ash trays, airplanes, blotters, direct mail pieces, sales awards, design citations, corner stones of houses, inter-office memoranda, downtown displays, pencils, garden tools, window labels—even embedded in concrete front walks.*

*Says one builder:*

*"We'll put our trademark anywhere that meets the public's eye."*

*For some good trade marks, turn the page*



**Here are some  
typical trademarks  
builders are using today**

**Symbols**

Used by themselves and sometimes with a company name, symbols are one of the six basic identifying devices for trademarks. The symbols can be an abstract pattern like the doorlock (1) of Security Homes. The lock dramatizes the element of the house that means security. A mark also can be more literal like the plumb bob (2) used by Ervin Construction Co.

**Initials only**

One of the more frequently used trademark devices, initials, are often used when a company's name is lengthy. Initials are effective shortcuts that register an impression in a split second. Initials may be combined into a colorful pattern like the one for Fox Brothers Homes Inc. (3) or may be a single letter on a solid background like the simple "E" of Marshall Erdman & Associates (4). Huber Homes staggers two initials (6) in an unusual arrangement to write its name in dynamic shorthand.

**Symbols with initials**

Both symbols and initials can be combined to register a strong impression and an effective mark. Island Estates, which builds close to the sea, uses a square shape suggestive of a rooftop and a stylized compass rose as background for its initials (5). Hutchinson Homes keeps its double "H's" (7) from looking static by placing them on a symbolic house elevation, thus telling the world the business it is in. National Homes relies on two lower-case letters and a simple symbolic pitched rooftop (8), while Southern Engineering Corp puts each of its three initials on a variety of house shapes (9). Crawford Corporation's new trademark (10), designed by topflight graphics designer Peter Piening, has the "C" for corporation nested in a larger "C" for Crawford. The accompanying hemisphere symbol dramatizes Crawford's slogan, "Serving world markets."



1



2



3



4



5



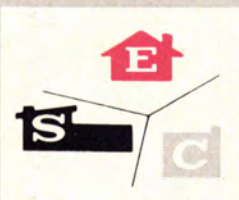
6



7



8



9



10



### Symbols with names

A bold symbol is often used as either a background or the visual center for the company's name. American Housing Guild's house and hammer (11) is understood at a glance. A second glance will register the company's full name. Symbols as strong and simple as this, when used widely and frequently enough, become recognizable even without the company name. Heftler Construction Co circles traditional castle towers (12) with its name. Hallcraft Homes which presents a door-knocker (13) to each of its homebuyers uses the knocker as its chief identifying symbol, inscribes it with its name. James R Leverett uses three instruments, plumb bob, T square and compass to associate his company name with a sense of craftsmanship (14). Bayberry (15) which always signs its name in an unusual script lettering uses an abstract drawing of a house, while Modular Homes (16) spells its name out between a suggestive modular measure.

### Abstract shapes and initials

Many big corporations are using abstract rather than realistic shapes to prevent their names from looking old fashioned after years of repetition. Douglas Homes uses its initials on a diamond shape which overlaps an abstraction resembling an hour glass (17). The clear-cut symbols perhaps reflect crispness and durability. Florida Builders' lower-case initials (18) are used on a large oval shape among smaller oval shapes.

### Logotypes

A company name without any visual device has the merit of telling directly who you are, but unless the lettering is bold, crisp or distinctive the trademark will be no more memorable than the name in a standard but undistinguished type face. Olin Construction Co (19) spells its short name out boldly and underlines it with a heavy base line. Hadley-Cherry (20) uses a clearly readable script for its signature. In both cases the names make a distinctive visual image instead of being just so many spelled-out words.



11



12



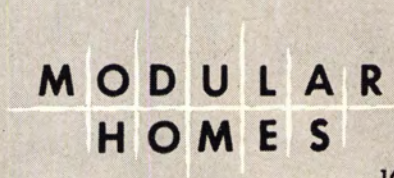
13



14



15



16



17



18



19



20



# NOW IS THE TIME...

*Now is the time to get out and sell*

*Now is the time to show what we can do*

Congress and the President have gone all out to give us every selling help we asked for—VA, and no-down, and easy money, and easier FHA terms than ever, and easier FHA income requirements, and a call on the Treasury for \$1.5 billion if we have trouble getting all the money we need at low interest from private lenders.

But nothing Government can do can assure the home building pick-up the President is counting on to lead the national economy back up from the recession. Easy money and easy terms won't make people buy houses they don't want to buy. The Government's help won't avail very much or avail very long unless everyone in our industry—builder, architect, lender, realtor, dealer, and producer—pitches in to make the program work.

People won't buy more houses unless they believe they are getting their money's worth—and giving them more for their money is up to us.

People won't buy more houses unless they are sold much better and harder—and that selling and advertising job is up to us.

People won't buy or modernize more houses unless they are better sold on the economy, convenience, and livability offered by such new features as insulation, air conditioning, big roofs, built-ins, labor-saving package kitchens, second baths, sliding glass walls, acoustic ceilings, double glazing etc.—and that's another selling and advertising job that is up to us.

Some builders think the best way to spur 1958 sales is to cry "Wolf, wolf!" and tell home buyers they will get much less for their money if they don't rush out to buy now. That is the most foolish course our industry could possibly follow. It might help the fast buck boys who are interested only in this year's profits, but it would make it that much harder to bring down our costs and that much harder to sell houses next year and the year after.

This is no time to substitute scare talk for doing a better job all along the line. This is no time to raise prices.

This is the time for all of us to stand up and deliver. This is the time for all of us to offer the best values ever and sell them as never before. And, most specifically . . .

*Now is the time to*

## **Price our product back into the market**

Biggest reason our sales sagged off last year was not tight money; sales were slow even where builders could still get FHA loans at par (as on Long Island or in New England).

Biggest reason our sales sagged off was this:

Buyers balked at paying \$15,000 for a \$12,000 or \$13,000 house—\$15,000 for a house no better than the house they could have bought \$2,000 or \$3,000 cheaper in 1954. We let ourselves be squeezed out of the market by wage inflaters, price inflaters, and land cost inflaters—and we paid the price in slower sales. Says Ben Fischer, the



CIO-AFL housing expert: "The home buyer was offered less house for more money, so he chose to spend his money for something else."

Here is what the 1957 home buyer got for his extra money:

*He paid for discount inflation.* He paid up to \$1,000 a house for discounts (open or buried) to pay for a phoney fixed interest rate on FHA-VA loans.

*He paid for price inflation and wage inflation.* He paid up to \$1,000 more for higher prices for the same materials and higher wages for the same labor with the same featherbedding and the same code-entrenched waste.

*He paid for land price inflation.* He paid up to \$1,000 more for land and got in return a less desirable lot further out—because land speculators discounted the next ten years' rise in land values and pushed land prices up through the roof.

For that same \$3,000 for which we gave the home buyer nothing at all, we could have offered him truly irresistible sales appeals—if only the discount takers and the land speculators and the price and wage inflaters hadn't gotten there first and made off with the \$3,000. For example:

We could have used that \$3,000 to add to his house 1) air conditioning, plus 2) full insulation, plus 3) an automatic laundry, plus 4) acoustic ceilings, plus 5) a paved patio with a sliding glass wall, plus 6) the whole kitchen package of labor-savers and wife-savers—refrigerator, range, built-in oven, dishwasher, disposer, exhaust fan, kitchen center, and all. We could have had the house designed by a first class architect, and perhaps we could have thrown in 7) double glazing, plus 8) a big roof overhang, plus 9) a couple of big trees!

So let's stop trying to cover the cost of waste and inflation by stripping all the sales appeals out. Let's squeeze the waste and inflation out, so we can put in more sales appeals. Specifically:

### **1. Let's not pocket all our savings from smaller discounts**

Let's use most of the \$1,000 we save from the end of big discounts to offer better values and better prices and so make more sales.

### **2. Let's really get after our building costs**

There are hundreds of new ways to build better for less, but for one reason or another nine builders out of ten and nine architects out of ten still don't seem to know them, like them, or use them—so HOUSE & HOME will devote its whole September issue to How To Design for Savings.

Too many critics still call home building America's most inefficient industry. This may have been all very well in a seller's market when we could pass the cost of our waste on to our buyers, but it is not so good in a buyer's market when we ourselves must pay the cost of every waste through smaller profits on slower sales.

### **3. Let's stop being so cosy with land speculators**

Let's not pay 1968 prices for 1958 lots. Let's listen to Frank Cortright's warning: "It gets harder and harder to make a building profit on top of the profit the land-seller takes." Let's recognize the land price speculator as our public enemy No. 1, the enemy who sits back and takes his big profit first while the developer, the builder, and the realtor do all the work; the enemy who did more than anyone else to price our product out of the market last year.

It just plain is not true that land for home building is getting scarce. What is true is that land speculators are making land scarce by holding millions of acres off the market to get higher prices (or pricing those acres out of today's market, which is the same thing in different words).

Census says there were 12,688,900 vacant building lots on the assessment rolls in 1956 (see News). Now the \$50 billion highway program is opening up millions of acres more that should be cheap (even if they aren't), and new earthmoving giants are making it easier and cheaper to build better on hundreds of close-in hills we bypassed in our first rush to cover the flat potato fields and fruit orchards with little houses (see page 90).

*continued*



The one best way to stop land price inflation and perhaps squeeze out some of the past inflation is to get together and fight to put more of the tax load on land and less of the tax load on improvements. This shift might make it too costly for speculators to hold good home sites idle hoping to squeeze us for still higher prices later on.

Higher taxes on land would hurt no one but the land speculators. Higher taxes on land would permit lower taxes on houses and other improvements. Higher taxes on land are the only taxes that would help bring prices down instead of pushing prices up. Higher taxes on land are the only taxes that would stimulate production instead of discouraging it.

Our industry has to live closer to the land speculator than any other industry. We have a closer view of the harm land speculation is doing our economy, so we should be first to tell the tax planners and the tax collectors that higher land taxes are the one way to raise more revenue without hurting anyone except our public enemy No. 1.

*Now is the time to*

## **Make trade-up work through trade-in**

*"The biggest help we still need from Congress and the President is a financing tool to make trade-in easy to work. That tool need not cost the taxpayers a penny, but it could easily triple the sale of better new homes.*

*"We cannot raise the American standard of housing through trade-up as long as the Government puts needless restrictions on trade-in financing that make trade-in almost unworkable."*

So says Nels Severin, President of NAHB.

A fast, inexpensive, easy-to-finance trade-in system for used houses is just as important to the sale of good new homes as a fast, inexpensive, easy-to-finance trade-in system for used cars has proven itself to the sale of good new cars.

So while Congress is still in the mood to help us, let's ask Congress to please make adequate trade-in financing legal — and do it quickly now before adjourning. Specifically, let's ask Congress to:

- 1) Please let FHA streamline its trade-in procedures to cut out the cost of placing two mortgages where one would do. Please permit a simple substitution on the permanent mortgage, with 15% held in escrow until a buyer is found for the trade-in house—instead of making the builder place two separate mortgages, one permanent, one temporary for 15% less.
- 2) Please make FHA base its trade-in financing on FHA's appraisal of the house, instead of the builder's acquisition cost, which must almost always be 10% or 15% less than the re-sale price to give him a minimum margin for his selling, financing, and carrying costs. Otherwise FHA trade-in financing will still make the builder put 29.93% of the valuation into the deal—which is far more money than most builders can afford to tie up in a trade.

*These two proposals are covered by S3399 now before Congress. They were developed by Dick Hughes and are sponsored by both NAHB and the Administration.*

- 3) Please amend the revenue act so builders will no longer have to pay the federal tax on their new house profit until they can get their cash out of the trade-in house.

*This proposal is also sponsored by NAHB and is embodied in HR 238.*

- 4) Please let the savings & loans use \$20 million of their own money now invested in the Home Loan Bank System to set up their own privately-owned mortgage insurance corporation and insure the risk portion of conventional loans up to 90%. This plan has worked well in England for 20 years with no Government help at all. Its adoption here is essential to help new house buyers get their equity out of their trade-in



houses, for most used houses must be financed locally and most local financing comes from the savings & loans.

*This proposal, sponsored by the U. S. Savings & Loan League, is covered by a bill introduced last year by Senator Sparkman, S2791.*

- 5) Please let the savings & loans invest a limited percentage of their funds in short term unamortized 80% loans on an inventory of trade-in houses.

*This proposal was sponsored by Norman Strunk at the HOUSE & HOME Trade-in Round Table (H&H, Aug '57).*

- 6) Please amend the national banking laws to let national banks offer 80% short-term floor financing for trade-in houses, just as they can now offer 80% or better floor financing for used cars. (Today national banks are forbidden to offer more than 60% floor financing for used houses without FHA insurance.)

Until Congress legalizes a good trade-in financing system our industry will stay stuck in the cheap house market, selling new homes to people who ought to be buying good used houses and missing out on most of the sales we should be making to people who could well afford to trade up to much better homes—if only they could trade in their used-house equity to provide the down payment.

Until we get a good trade-in financing system we can only scratch the surface of today's big new mass market for houses.

## *Now is the time to*

# **Go after our big new mass market hard**

Today's mass market for homes is not the dwindling market for cheap houses—a market that gets smaller each year as the number of families with incomes under \$5,000 continues to decline. In constant dollars the number of these families who cannot qualify FHA for houses costing over \$12,500 has shrunk from 18,233,000 in 1941 to 15,064,000 in 1956. They are now less than 40% of the total—but 80% of today's 50,000,000 homes are priced to fit their purses.

Today's new mass market for houses is the quality house—a quality house for the 23,322,000 families whose \$5,000-plus incomes qualify them FHA for a \$12,500-plus home, and the 11,712,000 families whose \$7,500-plus incomes qualify them FHA for a \$17,500-plus house. Here is a market for 23,322,000 homes in a price class for which less than 10,000,000 homes are now standing.

Every other big durable goods industry finds its best prospects among present owners trading up. Nine new cars out of ten are sold to present car owners who want something new and better. That's why the auto industry has been able to upgrade its product every year. That's why the auto industry no longer builds any cheap cars at all. That's why today's mass market for cars is a Ford that costs seven times as much as the Model T, a Plymouth much bigger than the 1929 Chrysler, a Chevy twice as plush and three times as powerful as the 1929 Cadillac.

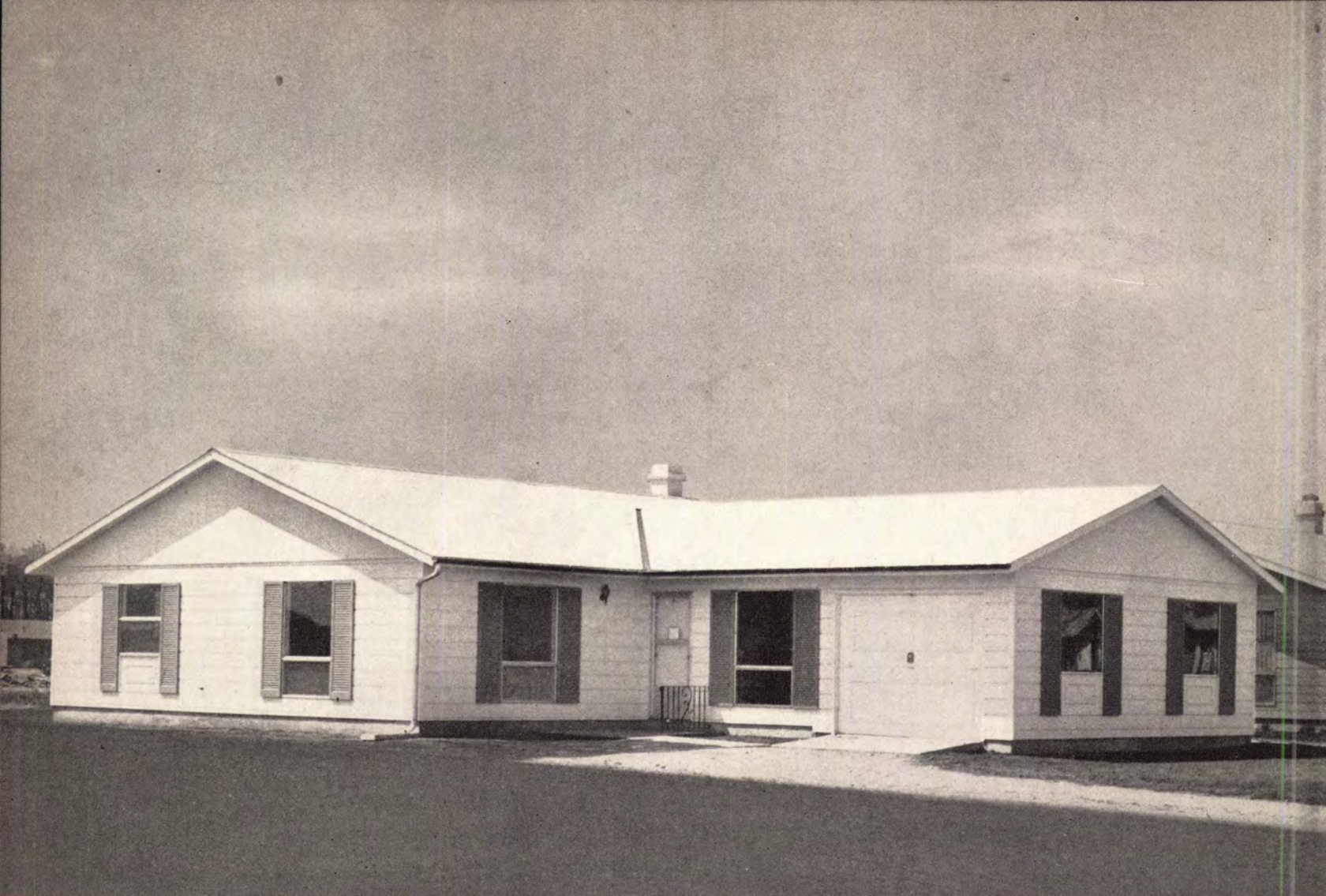
*Owning an old car makes it twice as easy to buy a new and better car, but owning an old house still makes it twice as hard to buy a new and better house—because we don't have a good trade-in financing plan.*

That, in a nutshell, is why our industry is finding the used house our toughest competition instead of finding it our best steppingstone to bigger sales. That's why we can't tap the \$100 billion equity tied up in used homes—the \$100 billion equity that could provide the cash needed to sell 20 million quality homes. That's why we are still stuck in the cheap house market, trying to sell stripped-down new houses to people who should be buying used houses and so letting the present owners of those used houses trade up to a quality house.

That's why Nels Severin is right when he says the biggest help Congress could give us this year would be to legalize trade-in financing that would make trade-up work.

END





**In this new test house  
Andy Place saved \$1,198  
by using 21 cost-saving ideas**

## How many of these cost-savers would work for you?

Andy Place himself would be the first to admit that not all the ideas tried in this house will work—even for his own operation in South Bend.

But most of them (see list on facing page) have hit the primary target set by Andy and his associates in Place & Co—to cut down waste in labor and materials. They reflect the efforts he has made for years to build a better house for less money—efforts that have brought him membership in the Building Research Institute and the 1958 chairmanship of NAHB's Research Institute.

This house, still experimental, was built to sell for \$17,500 plus the optional air conditioning, acoustical ceilings and cushion-type floor tile in the kitchen. It is not a stripped down house. There is no sacrifice of the features that make a comfortable, well-built home.

Some ideas tried out in the test house failed to trim costs. One example: the garage door shown above, which Andy built in his own shop. He dropped it in favor of a factory-made door. Reason: it cost more, didn't work well.

Some other ideas (not necessarily cost-savers) were dropped because people didn't seem to like them. To find out what people thought of the house, Andy hired Merchandising Consultant Stan Edge to poll 40 selected couples. Edge's

crew (business students from nearby Notre Dame University) interviewed each couple for an hour and a half—got reactions to 41 questions about the house. Here are some of the reactions (others you'll find in the plan caption opposite):

Steel exterior doors: *favorable 3 to 1*

Bi-fold interior passage doors: *unfavorable 2 to 1*

Bi-fold closet doors: *evenly divided*

Luxury bathroom at \$38 extra (includes dropped ceiling and oversize mirror): *favorable 6 to 1*

Heat lamp in bath instead of heat register: *unfavorable 6 to 1*

Plastic laminate lining in shower: *favorable 20 to 1*

Acoustic (tile) ceiling: *favorable 3 to 1*

Acoustic ceiling at \$465 extra: *evenly divided*

Cushion-type flooring in kitchen: *favorable 100%*

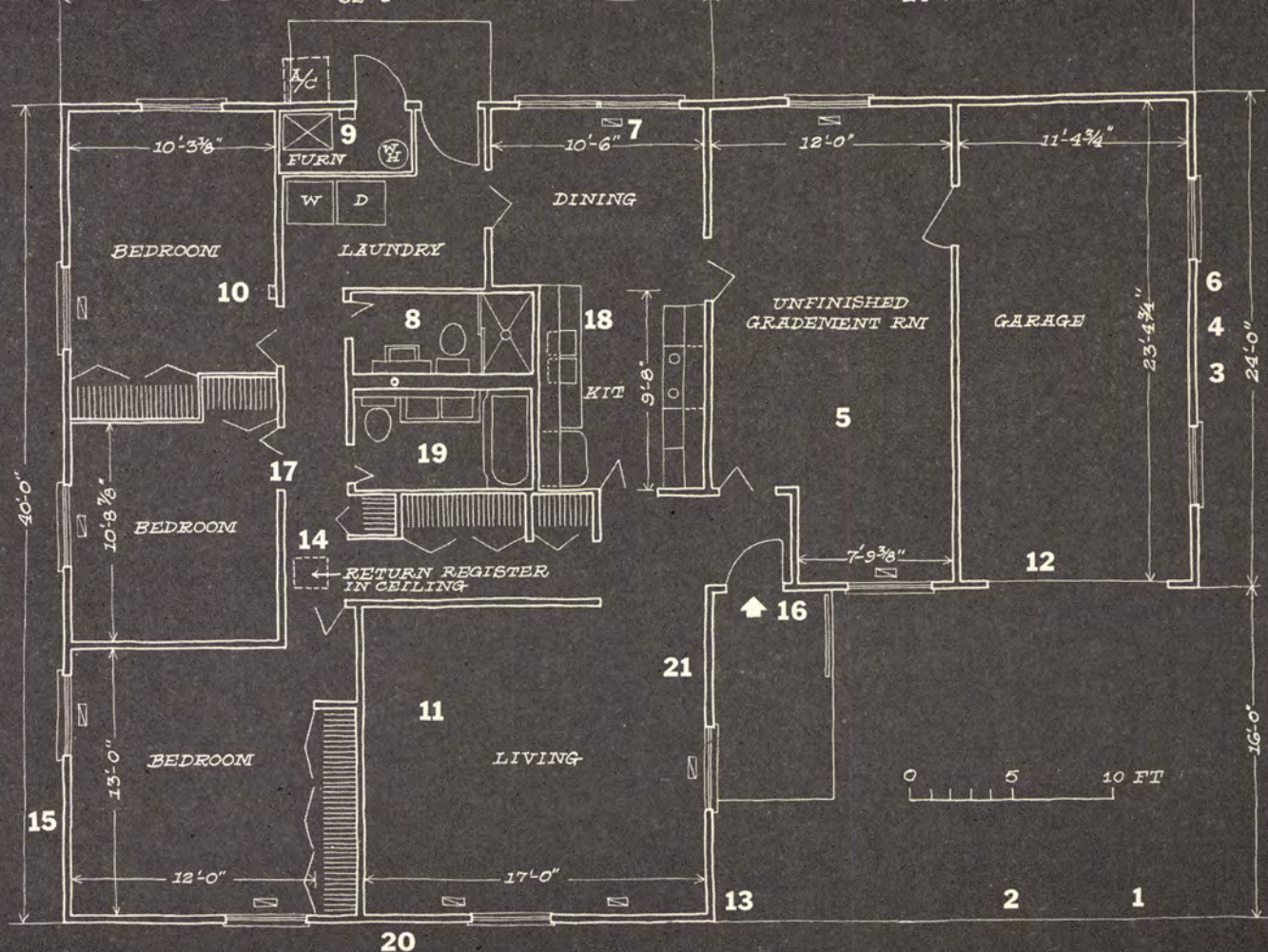
Cushion-type flooring in kitchen at \$105 extra: *favorable 2 to 1*

Curved driveway: *unfavorable 2 to 1*

Air conditioning at \$660 extra (in mortgage): *favorable 2 to 1*

Carpeting, if included in mortgage: *favorable 3 to 2*





**PLAN OF TEST HOUSE** provides circular traffic pattern around central utility core. Like all Place houses (and unlike most houses in the same area), this one was built on slab, has an unfinished gradement room instead of a basement. When selected couples were questioned on their reactions to the house, 50% preferred the gradement room

finished for \$500 if it could be included in the mortgage; 25% preferred a full basement for \$1,500 extra. Here are their favorable votes on other plan features: rear laundry arrangement, 95%; outdoor utility room, 80%; large entrance foyer, 100%; separate dining area in kitchen, 100%; room sizes, 95%.

### Here are the 21 ideas (numbered on plan and below) and what each saved:

**1.** "Site was protected with inflated plastic tent—saved \$75" (p 136).

**2.** "Materials handling was planned and mechanized—saved \$75" (p 136).

**3.** "Gradebeams replaced footings—saved \$162" (p 136).

**4.** "Vibrator used in gradebeams—saved \$5" (p 137).

**5.** "Earth compacted under house—saved \$60" (p 137).

**6.** "Steel forms used for slab—saved \$28" (p 137).

**7.** "Ducts laid on perimeter—saved \$120" (p 137).

**8.** "Plumbing grouped around one stack—saved \$75" (p 138).

**9.** "Wiring combined in single panel—saved \$48" (p 138).

**10.** "Switch and outlet put in one unit—saved \$10" (p 138).

**11.** "Trusses designed to span 32' with 2x4 chords—saved \$70" (p 139).

**12.** "Glue-nailed beam used over garage door—saved \$20" (p 139).

**13.** "Siding and sheathing were combined—saved \$90" (p 140).

**14.** "Return duct was made at site—saved \$14" (p 140).

**15.** "Soffit was designed to snap-in-place—saved \$25" (p 140).

**16.** "Exterior door casings were simplified—saved \$18" (p 141).

**17.** "Bi-fold doors were used for all interior passages—saved \$65" (p 141).

**18.** "Ready-made cabinet fronts were nailed on—saved \$100" (p 141).

**19.** "Fixtures in bath were surface mounted—saved \$8" (p 142).

**20.** "Redesigned gable-ends required little framing—saved \$30" (p 142).

**21.** "Interiors were spray-painted—saved \$100" (p 142).

*continued*





### Test No. 1: "Site was protected with inflated plastic tent—saved \$75"

Working under the cover shown above, Place's crews were able to form and pour the foundations and slab, rough-in the plumbing, and lay the perimeter heating ducts—with no delay for outside temperatures well below freezing. The tent is a

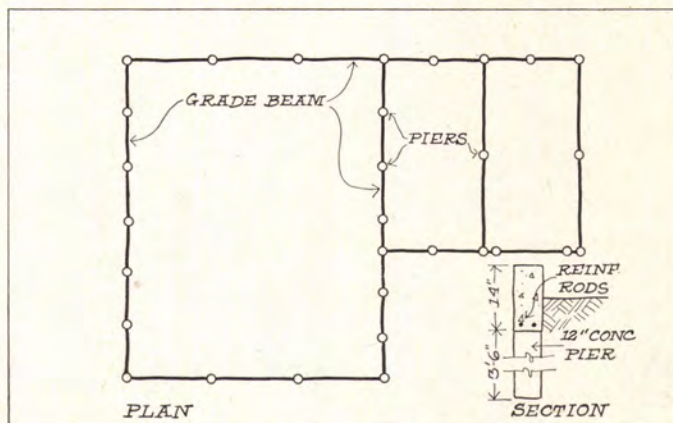
piece of 4-mil polyethylene film, weighted at the edges with dirt, and inflated with a 2,500 cfm blower. (In later trials, Place used two unit heaters for heat and inflation). After serving as a tent, the film is later used as a vapor barrier.



### Test No. 2: "Materials handling was planned and mechanized—saved \$75"

Place insured efficient handling of materials for the test house by having them strapped into bundles before delivery to the site. Exact amounts of each material required were bundled—so there could be no waste. One of Place's fork-lifts (he owns two) met the delivery truck and moved the

bundles near to the point of use. Materials for the inside of the house were stacked on the slab (see photo, right); they include: gypsum board (with plywood—to be used for tile backing—on top for weather protection); and studs. Outside are trusses, exterior wall studs, shingles, siding and windows.



### Test No. 3: "Gradebeams replaced footings—saved \$162"

Place got direct savings of 75¢ to 90¢ a running foot with gradebeams and piers instead of footings and foundations. And he can point to other hidden savings that would make the figure a lot higher. Among them: no trenching is required;

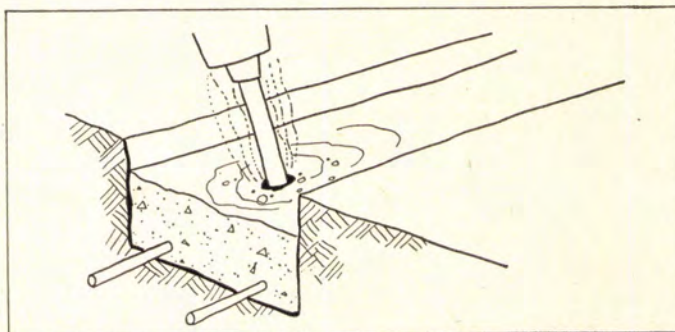
there is no delay for water-logging of trenches; there is no need to wait for backfill. While not acceptable under some local codes, gradebeams are fully accepted by both South Bend and the local FHA office.



#### Test No. 4:

##### **"Vibrator used in gradebeams —saved \$5"**

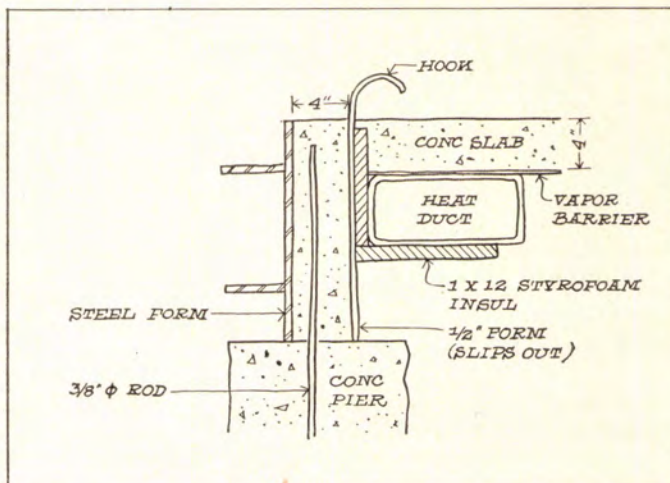
Using the tool shown in the drawing Place cut in half the time required for placing concrete in the gradebeams. His old method was the conventional ramming technique, using pieces of lumber. "It may seem like an awfully little thing," says Place, "But it means a fiver to us, and we don't sneeze at it." After forms were removed, concrete faces were glass-smooth.



#### Test No. 5:

##### **"Earth compacted under house —saved \$60"**

Rather than reinforce the slab, Place compacted the fill with the machine shown at right. While compaction gave Place satisfactory results, it will not work in all soil conditions. Place ran test borings, found he was getting denser than virgin soil. He estimates the compaction cost about \$20 for the house. There is no wasted concrete because the 4" depth of slab can be accurately maintained by the compaction machine operator who keeps the soil bed dead flat.



#### Test No. 6: "Steel forms used for slab—saved \$28"

With these steel highway forms used outside the gradebeams, and a removable form inside, Place was able to cut forming labor in half. When the concrete has its initial set, the con-

crete finishers lift the inside form out by grasping the steel hooks. Fairly high in initial cost, the forms last forever, and Place estimates they will pay for themselves in two years.

#### Test No. 7:

##### **"Ducts laid on perimeter —saved \$120"**

Because his furnace is on the outside wall of the house, Place was able to keep all ducts on the perimeter, with no radial legs (the inside baths have heat lamps instead of registers). By using a flat section flue tile, the need for excavation for under-floor ducts is almost entirely eliminated. The tile is 8½"x13" or 8½"x18" (the smaller size is used furthest from the furnace). Glazed inside and out, the tile comes in 1', 2' and 4' lengths. Joints are covered with vinyl tape. Knockouts are provided by the manufacturer so floor registers can be easily installed after construction has been completed.



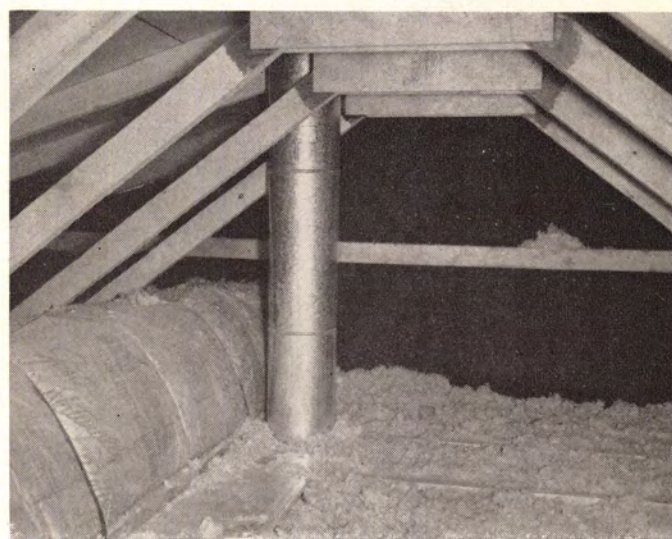
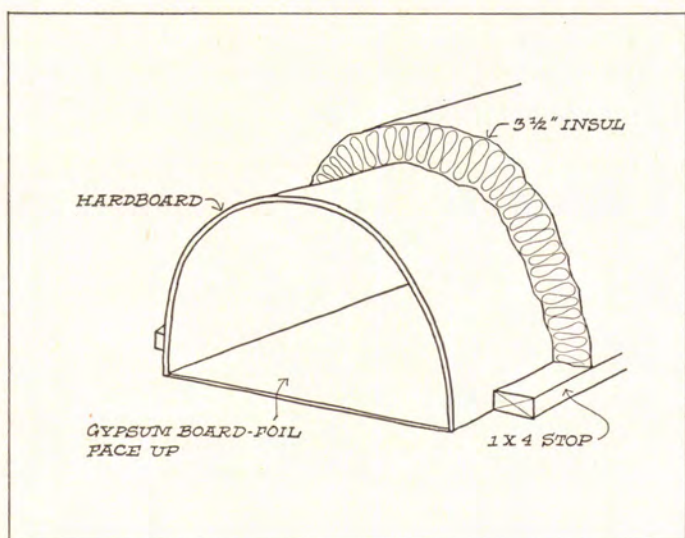
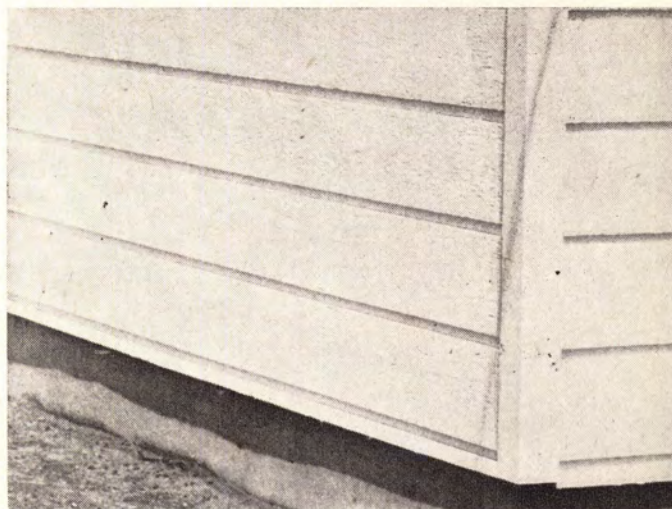
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### Test No. 13:

#### "Siding and sheathing were combined —saved \$90"

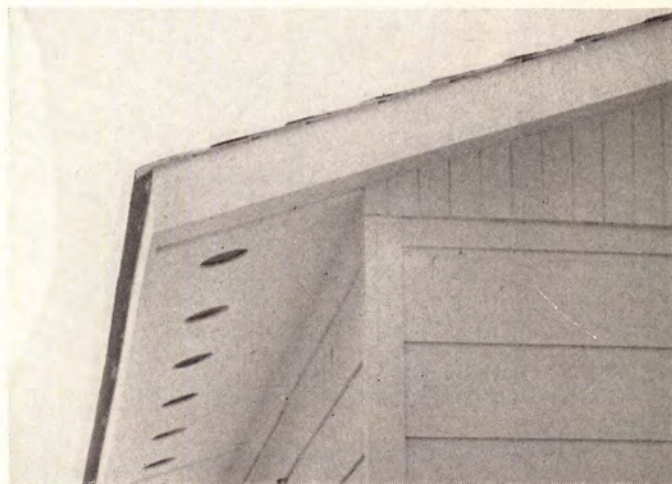
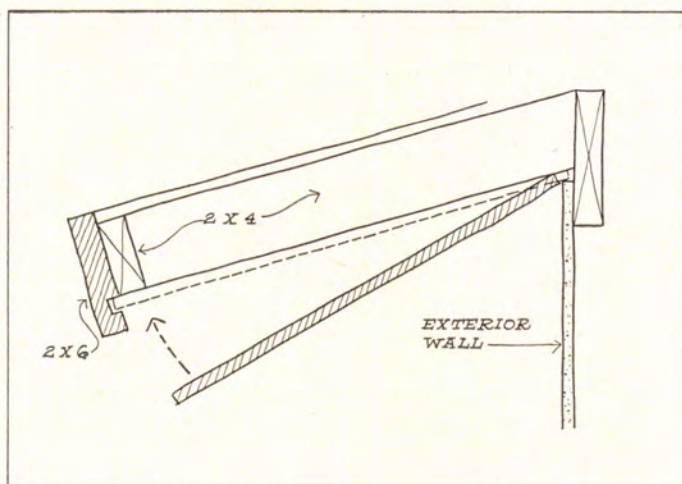
Place used  $\frac{7}{8}$ " thick architectural sheathing (shown at right) on the exterior of his house—added no separate siding. The boards are red cedar, with the rough-sawn face exposed and painted. Public reaction has not been favorable to the rough texture, so Place is thinking of exposing the smooth face hereafter or of staining instead of painting the boards. Let-in diagonal braces were required by local code, but panel material instead of boards—which Place is also considering—would eliminate the need for bracing. As is, the wall meets FHA performance standard and local codes for wind, vertical, racking, concentrated and impact loads. The total U factor of the wall, including building paper,  $3\frac{5}{8}$ " wool batt insulation and  $\frac{3}{8}$ " gypsum board, is .065.



### Test No. 14: "Return duct was made at site—saved \$14"

Instead of a complicated sheet metal system of returns, Place made his own return for cool air to the furnace. He first laid gypsum board on top of the lower chord of the trusses, next nailed down strips 14" apart, then fitted hardboard between

to form a vault. Over the top he laid  $3\frac{1}{2}$ " of batt insulation, because the attic is fully ventilated. There is only one return, from a register in the bedroom hall ceiling, to the furnace on the outside wall (see plan, p 135).



### Test No. 15: "Soffit was designed to snap-in place—saved \$25"

Place milled a groove into the inside of the roof fascia to receive one edge of the  $\frac{1}{2}$ " hardboard soffit. The other edge simply rests on top of the wall siding. Cut slightly oversize,

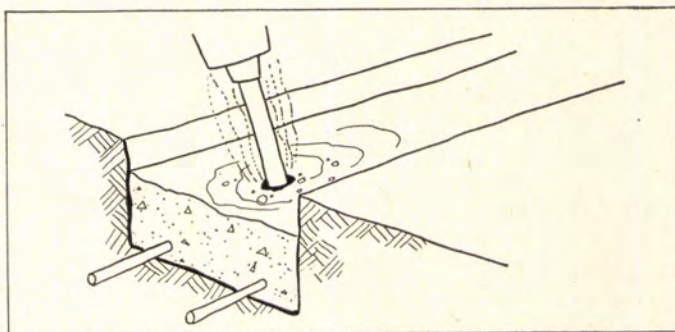
the hardboard was bent and fitted into place. Nailing was through the soffit into the sub-fascia. Thus the need for trim was entirely eliminated.



#### Test No. 4:

##### **"Vibrator used in gradebeams —saved \$5"**

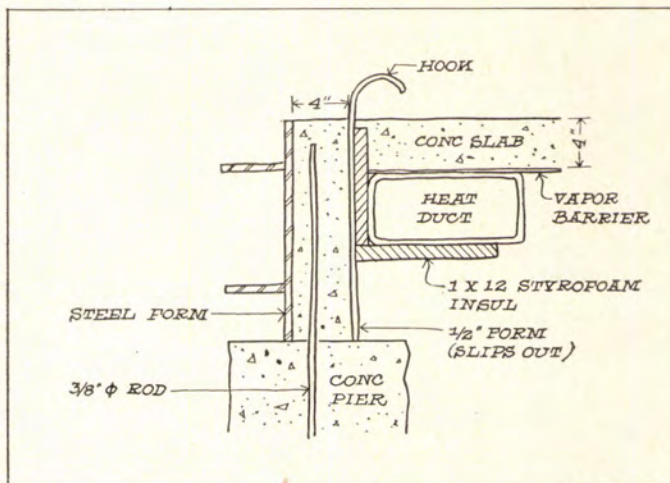
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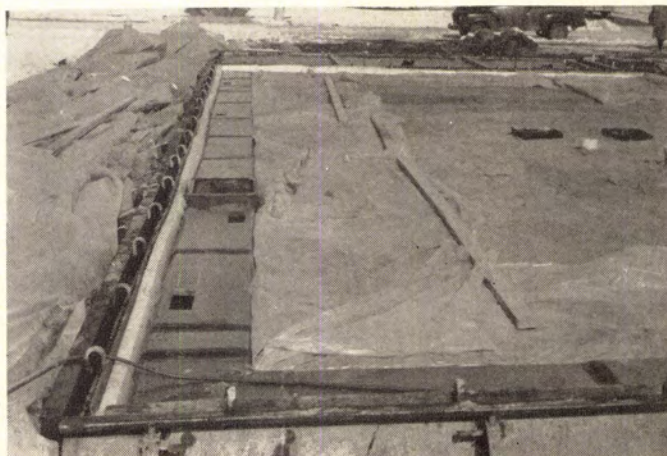
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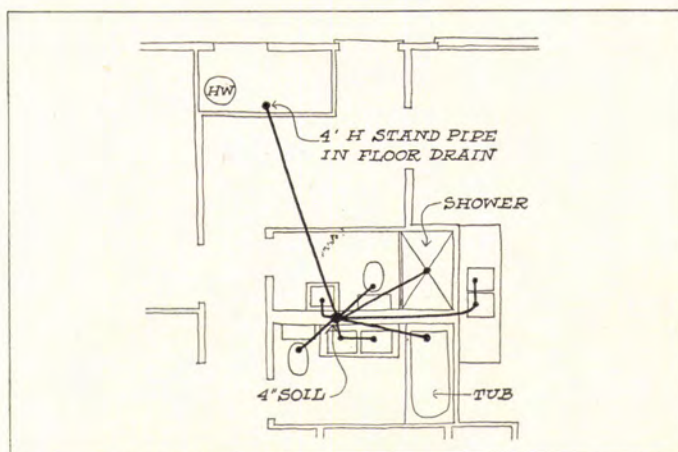
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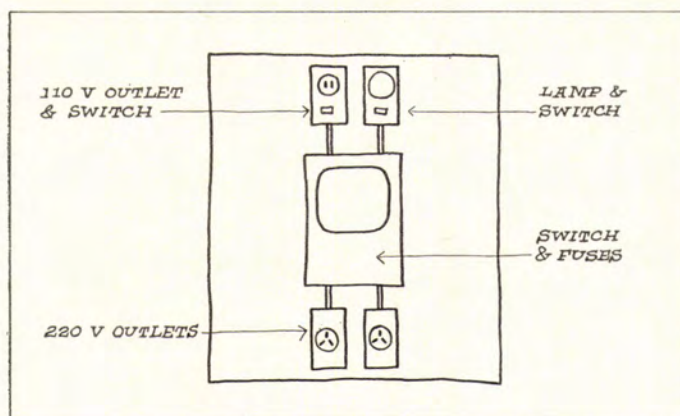




### Test No. 8: "Plumbing grouped around one stack—saved \$75"

The diagram above shows how Place put almost every plumbing connection in the 6" wall between the baths and behind the kitchen. Only other connection (except for a hose bibb in front of the house) is in the utility room. The floor drain, photo above, takes pop-off water from the water heater and

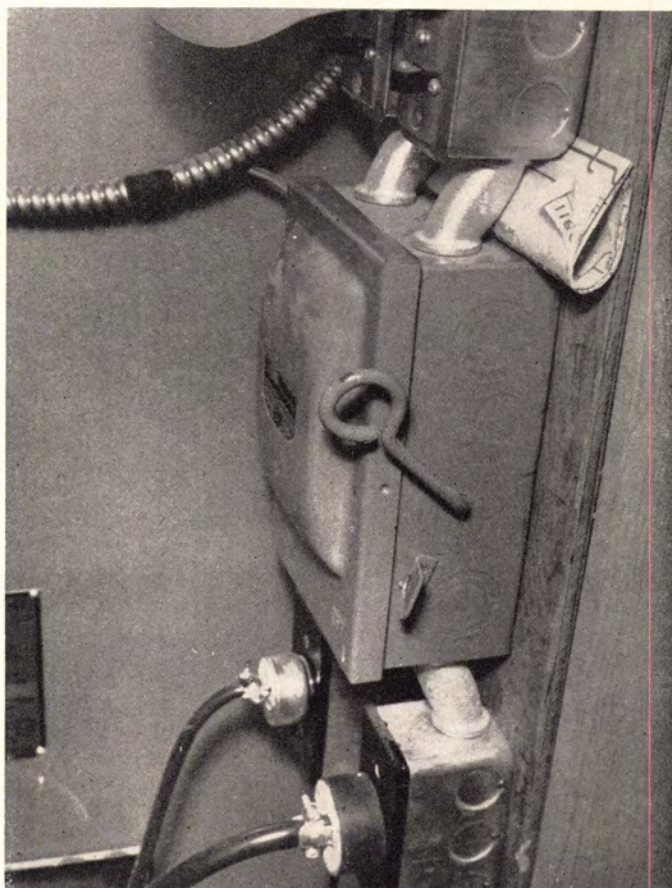
condensate from the air conditioner through  $\frac{1}{2}$ " holes bored in the base of the standpipe. Drain hose from the washer (which is on the opposite side of the wall) can be slipped through a 6"x6" opening at the base of the wall and then hooked into the top of the standpipe.



### Test No. 9:

#### "Wiring combined in single panel —saved \$48"

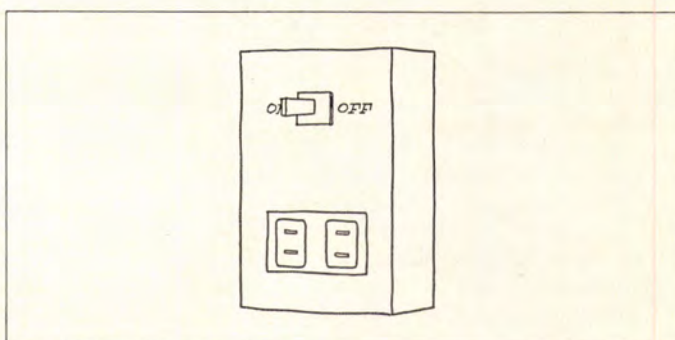
Instead of running heavy 220 volt lines all through the house, Place used only one 220 volt lead to a panel in the utility room. This one panel provides 220 volts for the air-conditioner and furnace, an outlet for 110 volt repair equipment, and a lamp for the utility room, with switch. By providing three-prong 220 volt outlets, the equipment can be plugged in and run with heavy cords instead of the sheathed cable which would have been necessary had the equipment been directly connected.



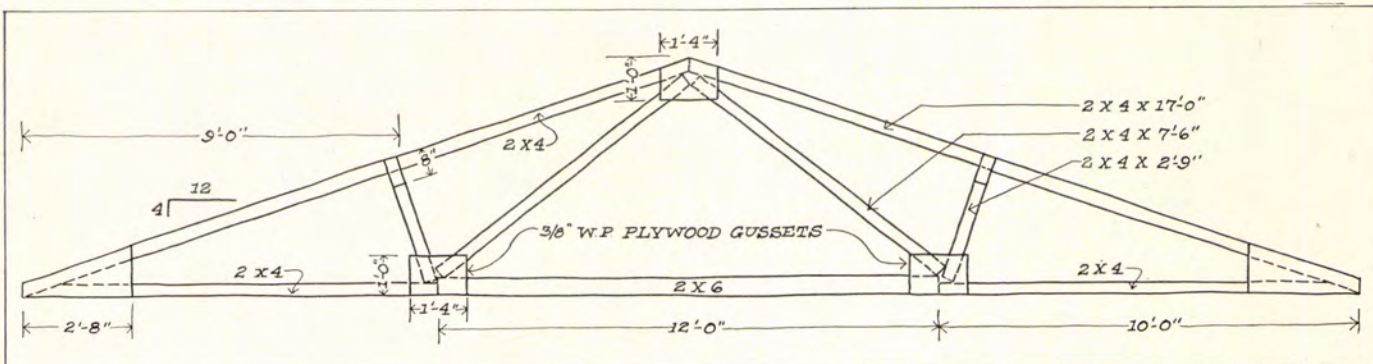
### Test No. 10:

#### "Switch and outlet put in one unit —saved \$10"

By using a "handy-box" fitted for an outlet and a switch, Place was able to eliminate one standard outlet in each of his three bedrooms. The necessarily higher outlet would not work well for lamps, but is satisfactory for appliances like flat irons or fans. The unit has been accepted by both the local codes and the local FHA.





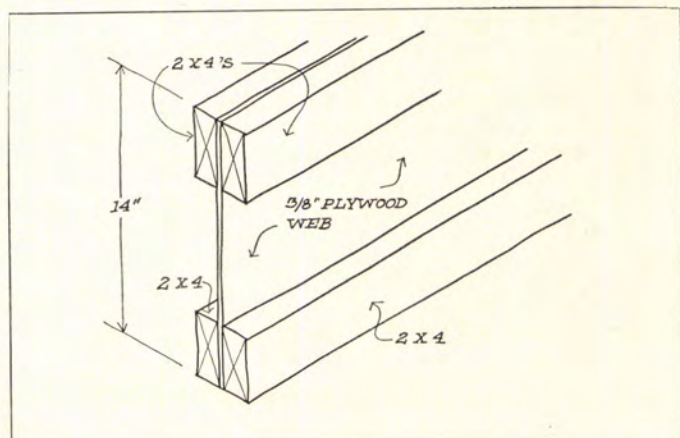
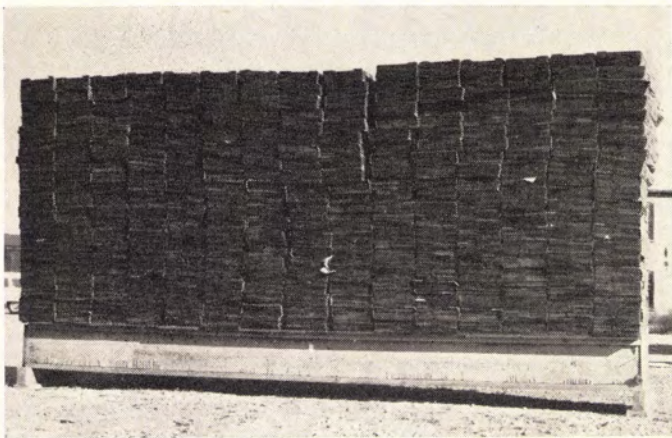


**Test No. 11: “Trusses were designed to span 32’ with 2x4 chords—saved \$70”**

This new truss design, originated by Byron Radcliffe, uses 2x4 chords top and bottom, except for a 2x6 lower center member 12' long. Thus it is the first truss to span 32' with such light members—and the one heavier 2x6 gives a bonus: it makes the center of the attic useable for storage. Place uses a disappearing stairway in the bedroom hall ceiling to get

access to the 1600 cu ft attic storage area.

"This is the best buy in a truss I've ever seen," says Place. With a design load of 30 lbs live and 10 lbs dead on top, and 10 lbs on the attic floor, the truss has been approved by local codes and FHA, for use 2' oc. The truss is glue-nailed, with exterior grade plywood gussets and resorcinol glue.



### Test No. 12: "Glue-nailed beam used over garage door—saved \$20"

Actually a wood "I" beam with a plywood web and double 2x4 flanges, this beam can span up to 17' with almost zero deflection. Using it, Place was able to eliminate heavy mul-

tipple framing or steel flitches over the garage door. Members are glued and nailed in the shop. The beam can be cut and trimmed to fit with a hand saw.

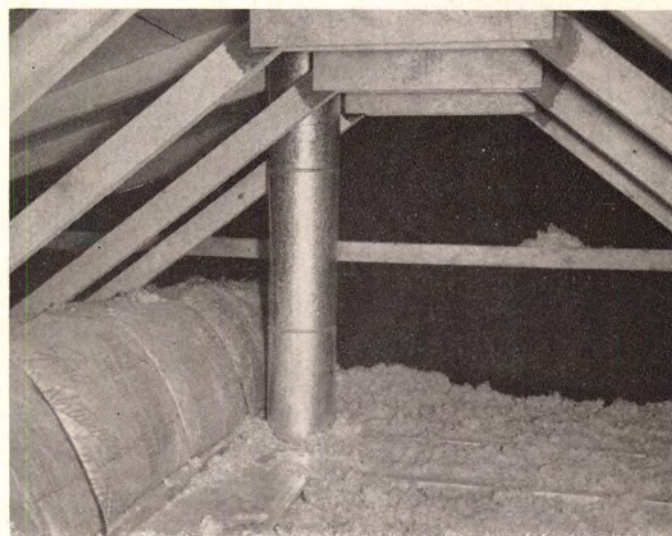
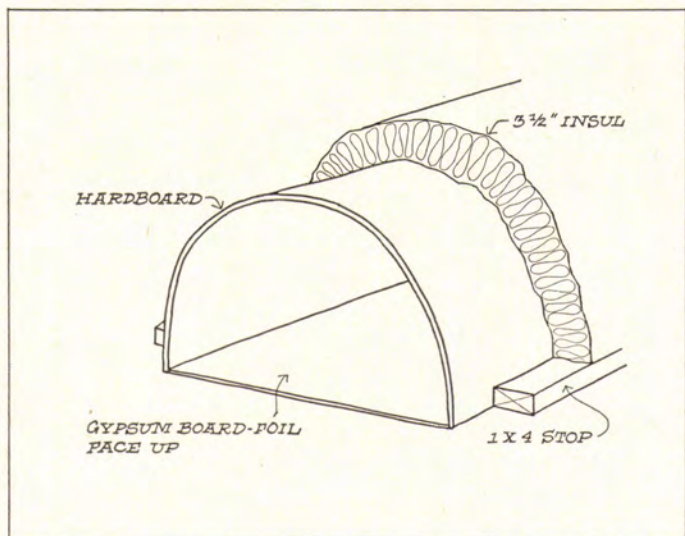
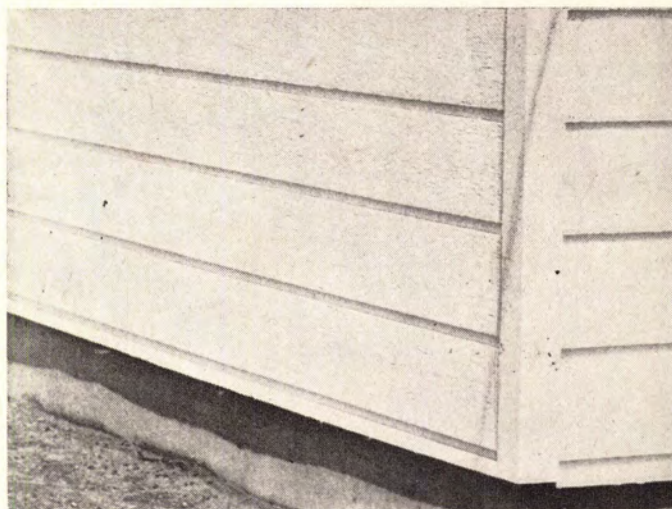
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### Test No. 13:

#### "Siding and sheathing were combined —saved \$90"

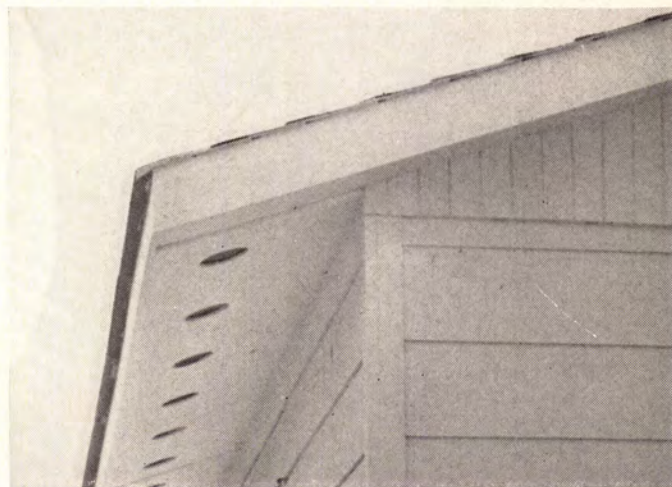
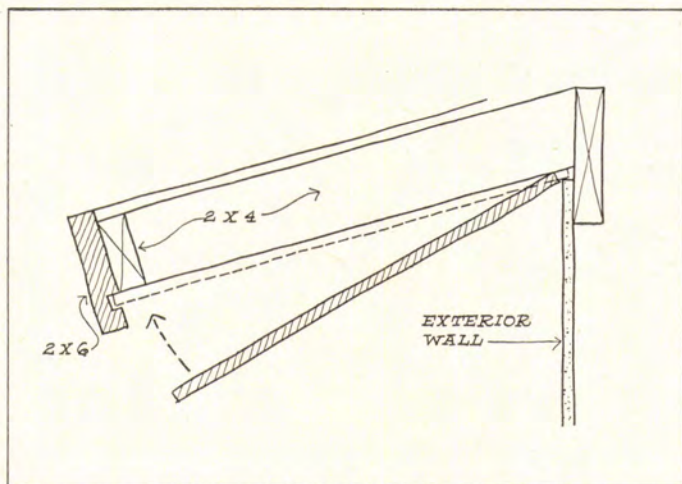
Place used  $\frac{7}{8}$ " thick architectural sheathing (shown at right) on the exterior of his house—added no separate siding. The boards are red cedar, with the rough-sawn face exposed and painted. Public reaction has not been favorable to the rough texture, so Place is thinking of exposing the smooth face hereafter or of staining instead of painting the boards. Let-in diagonal braces were required by local code, but panel material instead of boards—which Place is also considering—would eliminate the need for bracing. As is, the wall meets FHA performance standard and local codes for wind, vertical, racking, concentrated and impact loads. The total U factor of the wall, including building paper,  $3\frac{5}{8}$ " wool batt insulation and  $\frac{3}{8}$ " gypsum board, is .065.



### Test No. 14: "Return duct was made at site—saved \$14"

Instead of a complicated sheet metal system of returns, Place made his own return for cool air to the furnace. He first laid gypsum board on top of the lower chord of the trusses, next nailed down strips 14" apart, then fitted hardboard between

to form a vault. Over the top he laid  $3\frac{1}{2}$ " of batt insulation, because the attic is fully ventilated. There is only one return, from a register in the bedroom hall ceiling, to the furnace on the outside wall (see plan, p 135).



### Test No. 15: "Soffit was designed to snap-in place—saved \$25"

Place milled a groove into the inside of the roof fascia to receive one edge of the  $\frac{1}{2}$ " hardboard soffit. The other edge simply rests on top of the wall siding. Cut slightly oversize,

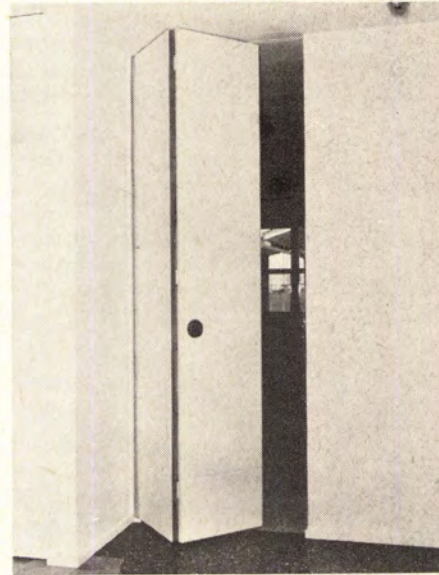
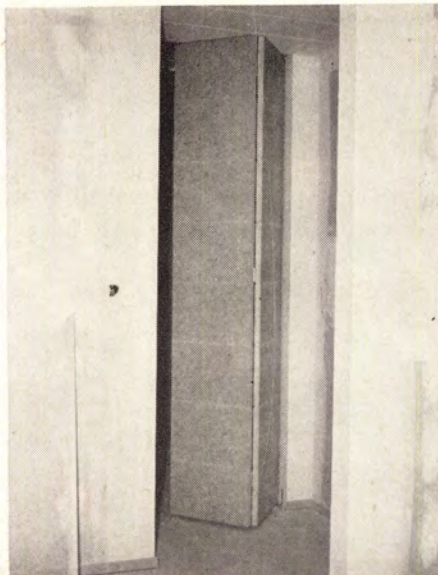
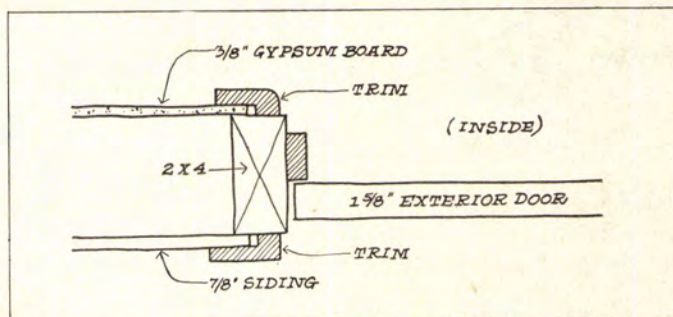
the hardboard was bent and fitted into place. Nailing was through the soffit into the sub-fascia. Thus the need for trim was entirely eliminated.



### Test No. 16:

#### "Exterior door casings were simplified —saved \$18"

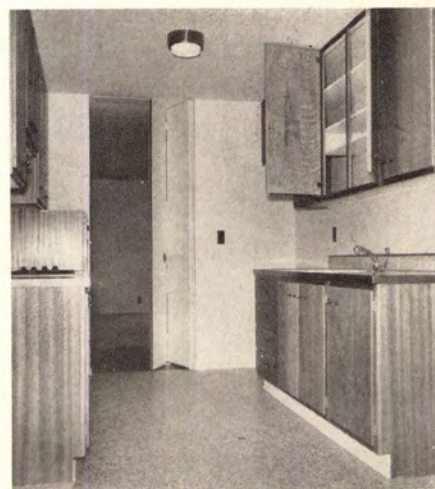
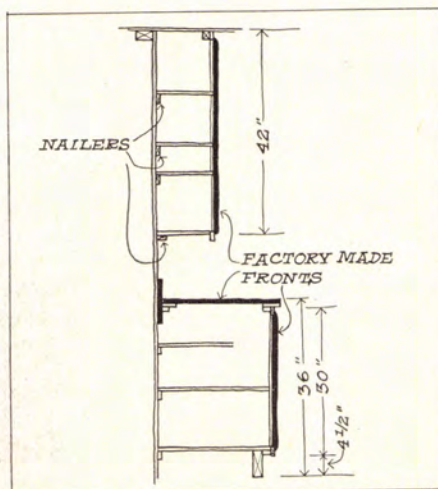
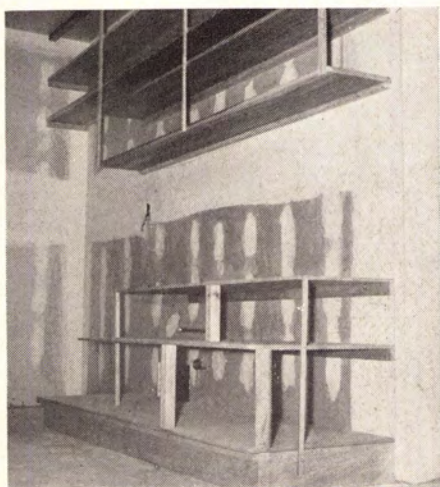
Rather than use bulky door frames with expensive trim, Place had his crews select the clearest studs for exterior door casings, then nail on the stop, gypsum board trim, and siding trim shown in the drawing. The portion of the 2x4 left exposed was painted along with the rest of the house.



### Test No. 17: "Bi-fold doors were used for all interior passages—saved \$65"

While he has regularly been using bi-fold doors for closets, Place used them for passage doors for the first time in the test house. All interior doors (except the bathroom doors) run floor to ceiling. Jambs, bucks and special trim or framing are not needed, although Place did use a small stop at the

top and along the side. Ceiling and wall gypsum board was applied in uninterrupted sheets, (left, photo). The 1" thick particle board doors were hung on track recessed in the ceiling (center photo), and finally hardware was installed and the doors were painted to match the interiors.



### Test No. 18: "Ready-made cabinet fronts were nailed on—saved \$100"

The factory-made, hardwood cabinet-fronts (shown in black in the section above) were nailed to the front of "shelves" that had already been installed and painted by Place's crews (left photo). The shelves were built of economical soft wood, since only the finished fronts are seen in the kitchen. The

fronts were finished in the factory and have hardware already installed. Finished top cabinet goes to ceiling. Because the fronts can be shipped in tight, flat bundles, shipping charges are less than for pre-assembled cabinets—this lower shipping accounts for part of Place's saving.

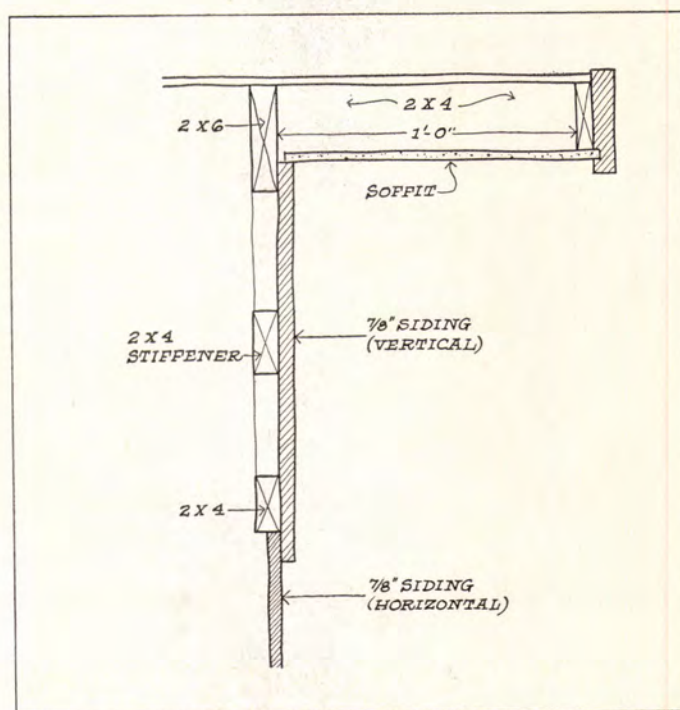
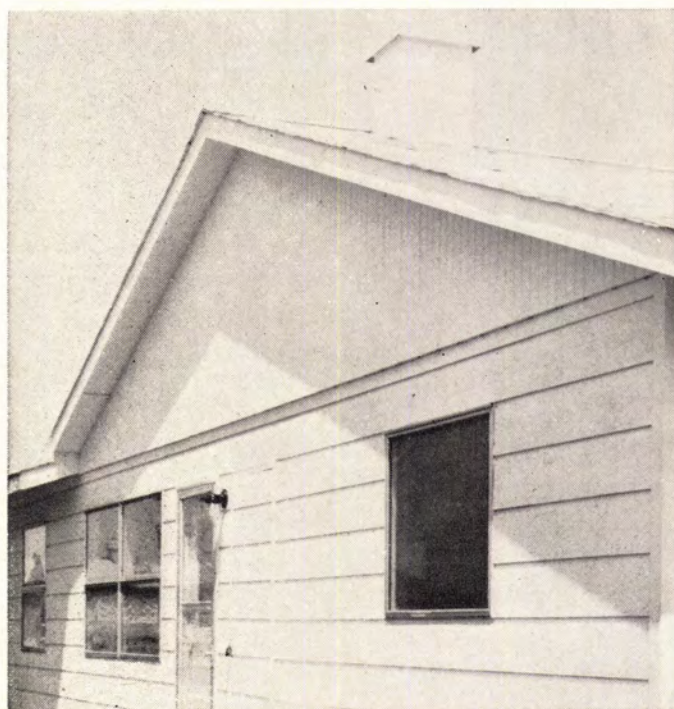
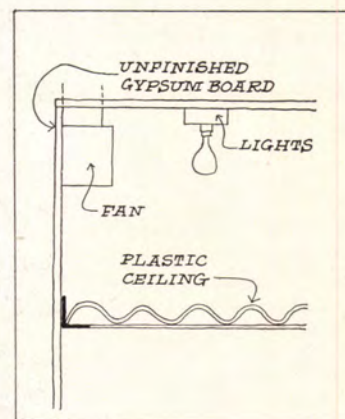
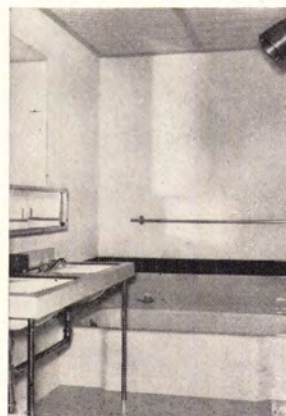
continued



### Test No. 19:

#### "Ceiling fixtures in bath were surface mounted—saved \$8"

By using a dropped luminous ceiling, Place was able to leave the space above it unfinished, and to use surface mounted, inexpensive lighting fixtures and vent fan. Corrugations in the plastic ceiling material allow air to be drawn up and out of the bathroom all along the edges without cutting through it. The plastic is lifted to replace bulbs, of which there are eight—4 to each of two troughs mounted on the ceiling. Place has had very favorable reaction to the dropped ceiling.



### Test No. 20: "Re-designed gable-ends required little framing—saved \$30"

Instead of using a more costly truss at the gable ends of the test house, Place replaced the truss with 2x6 rafters, then nailed 7/8" siding vertically to them and to the wall header at the bottom. His carpenter then snapped a chalk line (following the 4/12 pitch) and with a power saw cut the siding off 4" below the top of the rafter. No trim was used at the

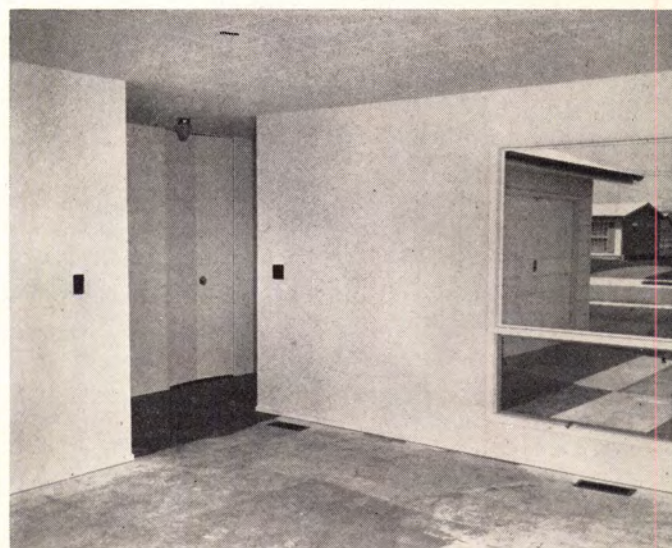
top because of the soffit detail shown in No. 15; no trim was used at the bottom because the gable-end siding laps the wall siding 2". Place used a 2x4 horizontally halfway between the wall plate and the peak to prevent warping or twisting of the 7/8" siding. He turned the smooth face out on the gable-ends, to contrast with the rough-sawn face exposed on exterior walls.

### Test No. 21:

#### "Interiors were spray-painted—saved \$100"

Instead of brushing on two coats of interior paint, Place sprayed the interior of the house in half a day with his 5hp spray rig. His saving would have been considerably more had his crews cut the flow, but Place insisted on a heavy coat—7 mils instead of about 5 mils that two coats of brushed-on paint provide. He used multi-color paint, which goes on in one coat.

Before spraying, Place's men coated the windows with Bon Ami, which was rubbed off afterwards, leaving the windows clean. The exposed slab was power-ground, which cleaned paint off the floor. Place hopes to use spray paint on the exterior of his houses if a paint with minimum "drift" and quick-drying properties is developed. /END





On page 174 you will find

# NEW WAYS TO BUILD BETTER

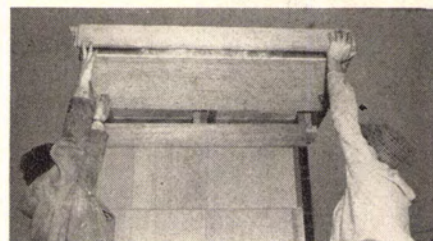
**A monthly report on home building ideas, products and techniques**

**YOU CAN BUILD A BETTER SLAB** with a new method using these arched mesh forms. Your slab will be dryer, stronger, and have built-in heating ducts and wiring chases. You'll find out just how Laurel-Bilt, Inc. does it starting on *page 174*. ➡➡➡

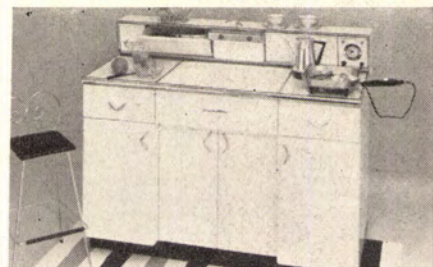


**WHAT CAN YOU LEARN FROM OTHER BUILDERS?** Every month you'll find a score or more of good borrowable ideas in *What the leaders are doing*. This month the section starts on *page 178*.

**PREFAB YOUR OVERHANG AND SAVE 3 MANHOURS PER ROOF.** That's how much labor American Houses claims to save with the component shown on *page 178*. ➡➡➡



**DO YOU NEED A ONE-HOUSE SEWAGE SYSTEM?** If your water or drainage problems call for this answer, you now stand a better chance of getting it. You'll see four new systems and learn steps to take to get them approved in the story on *page 184*.



**NEED A COMPACT KITCHEN WORK CENTER?** This new "appliance" combines food preparation, dishwashing, and table-top cooking in a space less than 5' long. The story of this and other new appliances is on *page 188*. ➡➡➡

**THIS IS AN ACOUSTICAL ROOF DECK.** Or, if you prefer, you can get a finished wood ceiling on the same insulating structure. The story of these new modular materials is on *page 196*. ➡➡➡



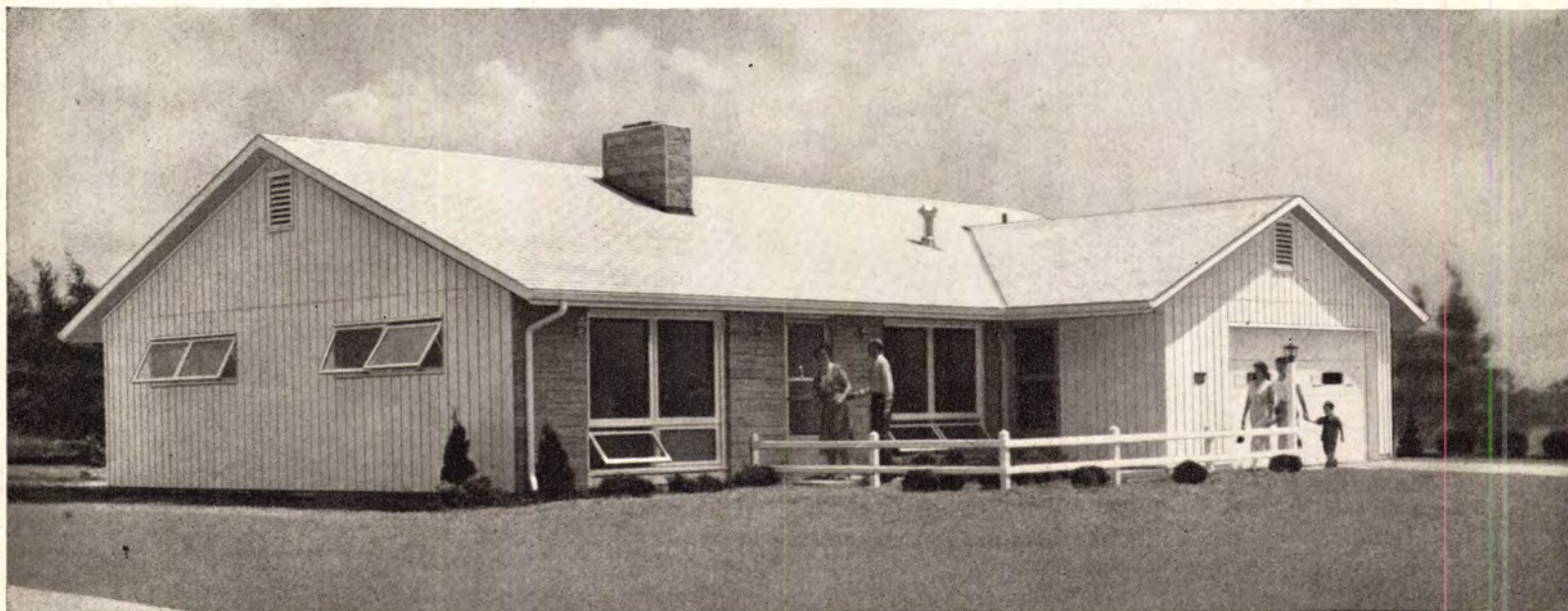
**ALL KINDS OF HELP FROM MANUFACTURERS** makes up the listings in each month's Publications section. This month they include news about lighting, roofs and gutters, plastics, kitchen planning, door installation, etc. See *page 201*.





(ABOVE) **Bob Schmitt checks application** of Insulite Primed Siding. It looks like wood, works like wood . . . but has no knots, no splits, no grain. Half inch thick. All lap

siding 12" wide, and 8', 12' or 16' long. Grooved or plain panels in easy-handling 4' x 8' size. Every piece is prime coated at factory on all sides, ends, edges and grooves.





## Looking for money-making ideas? See how Bob Schmitt uses Insulite Primed Siding!

**L**ast fall, a national magazine had this to say about Bob Schmitt, head of Fred Schmitt Construction Co., Berea, Ohio: "He has what may be the most efficient system for small builders in the country. It's the answer to a builder's prayer."

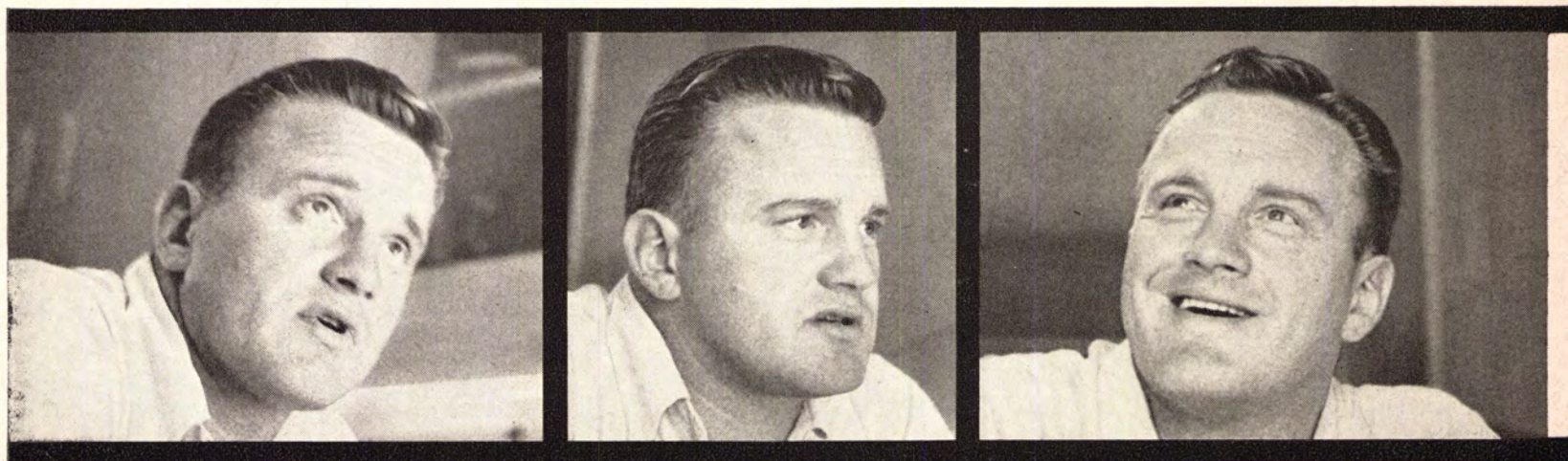
Since its introduction, Insulite Primed Siding has been a regular part of Schmitt's system. He was the first builder in his area to use it. It is now the *only* lap siding he applies. And with vertical grooved Primed Siding, he has worked out a two-tone painting method which has proved highly attractive to buyers.

Schmitt builds about 70 houses a year, in every price

range from \$15,000 to \$50,000. He is widely respected for top-quality building, ingenious engineering and many cost-saving innovations.

About Insulite Primed Siding he says: "First, it makes really beautiful homes. We use all three types—horizontal, vertical grooved panels, and plain panels with battens. That gives us an endless variety of patterns and textures, in a single material, from a single source of supply. Also, Primed Siding cuts application and painting costs remarkably."

Want more information on this new way to build? Write us—Insulite, Minneapolis 2, Minnesota.



**Bob Schmitt says:** "Primed Siding is invaluable for bad weather work. We can finish up fast; then go back and paint later."


**"Application cost?** Very low, indeed. With vertical grooved Primed Siding panels, we apply 1,000 ft. in 20 man-hours."

**"We've cut our waste** to an absolute minimum, with Primed Siding. Those reversible edges save a lot of scrap on gable ends."

**NEW** *build better, save labor, with*  
**INSULITE®**  
*Primed Siding*

Insulite Division, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota



 **Award winning home** shown at left was the first job on which Schmitt used Insulite Primed Siding. Today, in the

same development, every one of his fine, distinctive homes is sold before completion, to a buyer on the waiting list.



# AIR CONDITIONING SOLD THIS HOME!



## "Our customers demand a home designed for air conditioning"



...report Richard and Robert Fox, Builders, Fox Built Homes, Plymouth Meeting, Pa.

"Air conditioning is a major factor in new-home sales," says Robert Fox. "We expect a 100% increase in the number of air conditioned homes this year."

"At one time, air conditioning was considered a luxury," Richard Fox continued. "That's not true today. People have discovered that they eat better, sleep better and stay healthier in an air conditioned home. Even in our modestly priced homes, most of our customers either buy air conditioning

immediately or insist on a home designed for future air conditioning. By satisfying this demand, we find that we have a definite advantage over many of our competitors."

"Two- and three-horsepower American-Standard units are used to air condition our homes. These units come charged with 'Freon'—known for its safe, trouble-free performance. We haven't had a single installation or service problem with air conditioning since we started."

## Always insist on units charged with "Freon"—today's best-known refrigerant

For the homes you build, be sure to install air conditioning—or provide for future installation. And be sure that the cooling systems you use are charged with Freon® refrigerants. "Freon" helps assure the efficient, trouble-free performance your buyers expect. "Freon" is acid-free, dry and safe.

In a recent poll of owners of home air conditioning, 35% of respondents readily identified

"Freon" as the refrigerant in their units. "Freon" was the only refrigerant known by name—an impressive measure of its widespread acceptance.

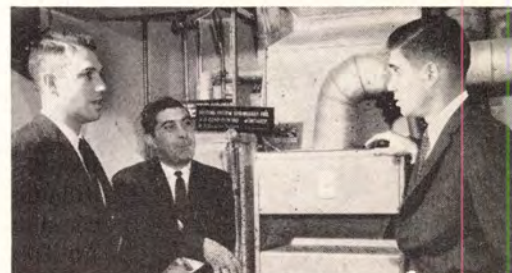
To learn how air conditioning has helped others sell homes, send for "What Successful Builders Think of Home Air Conditioning." Write: E. I. du Pont de Nemours & Co. (Inc.), "Freon" Products Division 146, Wilmington 98, Delaware.

### FREON® REFRIGERANTS

\*Freon and combinations of Freon- or F- with numerals are Du Pont's registered trademarks for its fluorinated hydrocarbon refrigerants.



BETTER THINGS FOR BETTER LIVING  
... THROUGH CHEMISTRY



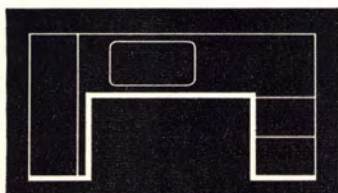
• Heating and air conditioning contractor "Pat" Giannone (center) with the Fox brothers at an installation in one of their homes. Mr. Giannone and the Fox brothers agree that American-Standard units and dependable "Freon" refrigeration are an ideal combination for residential air conditioning.



# This puts your house prospects in a buying mood!

Make sure the General Electric Kitchens they see are in the houses you sell! Cash in on this compelling consumer advertising.

Hardly a woman can pass up these breathtakingly beautiful kitchens designed for her needs. When you plan them in your houses, you put to work the power of proved kitchen advertising to attract prospects. The power of the brand women prefer. And besides this pre-selling advertising, you get all this support:



**1. Easy to install design.** New G-E "Straight-line" appliances give you the look of built-in kitchens without built-in expense. All appliance backs and sides are flat. Corners are square—not rounded. Every appliance fits flush. Made to fit in any kitchen layout, any house from \$9,600 to \$96,000.



**2. Help in planning and styling.** Your distributor or dealer has a Custom Kitchen Design Service to help you in designing kitchens, improving layouts for your house. A builder specialist works with you on color coordination, deliveries and installation.



**3. Help in publicity and selling.** A special Model Home Program gives you advertising, publicity and merchandising help based on hundreds of success stories. And you get on-the-spot demonstrations of your General Electric Kitchens by experts. No wonder you'll get sales action.



Your G-E Distributor or dealer gives you more help—from plans right through to sales.

**SEND THIS NOW.**

**GENERAL  ELECTRIC**

General Electric Company, Home Bureau,  
Appliance Park, Louisville 1, Kentucky.

Send me by return mail General Electric's free builder handbook with complete information on the new "Straight-Line" Design Kitchens.

Name

Address

City  State

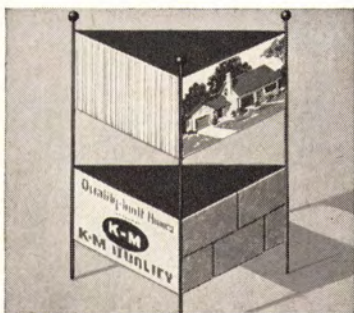
H&H-6

As an authorized builder of "Live Better Electrically" MEDALLION HOME, you'll get promotional advantages. A valuable competitive selling edge for faster sales and profits.



# SHAKE SHINGLE

KEASBEY & MATTISON'S EXCITING NEW ASBESTOS-CEMENT SIDING  
LOOKS LIKE WOOD... LASTS LIKE STONE!



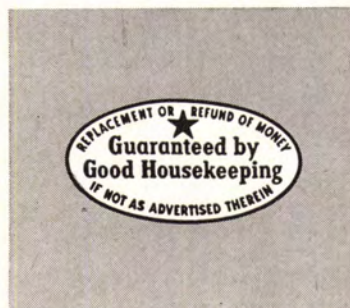
**Custom-made display** for your salesroom or sample house. Space for SHAKE SHINGLE sample and for promotion of your development.



**Decorator colors!** Styled by an expert to give "K&M" SHAKE SHINGLE sure-fire eye-appeal and spur buyer enthusiasm!



**National advertising and promotion** pre-sells prospects through magazines such as Good Housekeeping, direct mail, and other sales helps.



Backed by Good Housekeeping Seal of Approval; "K&M" SHAKE SHINGLE meets both Federal and FHA specifications.

Put a new spurt in your home sales with "K&M"'s newest, most striking development—SHAKE SHINGLE: It costs you no more than ordinary asbestos-cement siding shingles. Yet it has the attractiveness and warm texture of a cedar shake. Plus a choice of five decorator colors: White, Yellow, Gray, Green, and Coral. It won't rot, corrode, or curl. Never needs protective painting. Resists fire and weather. And, it's vermin-proof.

High-impact "K&M" merchandising and promotion gives you everything you need to arouse buyer interest and create buyer enthusiasm—color, eye-appeal, showmanship, and down-to-earth hard-selling facts.

Be the first to show off the new "K&M" SHAKE SHINGLE in your area. Write to us today for more information.



**KEASBEY & MATTISON**  
COMPANY • AMBLER • PENNSYLVANIA



**Big loading capacity, too!**  
Front-end loader for International W 450 tractor handles  $\frac{3}{4}$  cu yd material bucket, lifts 2,500 pounds.

## There's a full $\frac{1}{2}$ cu yd in that backhoe bucket!

The big, brawny International W 450 tractor gives you backhoe capacity approaching that of small power shovels, with wheel tractor economy and mobility . . . PLUS front-end loader or dozer, all in one unit!

The 60 hp\* International W 450 tractor has the built-in weight and strength to handle an International Pippin backhoe with  $\frac{1}{2}$  cu yd heaped bucket capacity. At a modest increase in investment over smaller, lighter tractors, you can practically double dirt moving capacity for trenching, footings and basement excavations. For fast loading, the regular backhoe bucket can be replaced by an 8 cu ft shovel bucket.

\*Net flywheel hp with engine accessories installed.

Your nearby IH Dealer can match your tractor-backhoe-loader needs exactly from four tractor power sizes, 40 to 68 engine hp, with matching International Pippin and International Wagner backhoes and loaders. Phone him for a demonstration!



SEE YOUR  
**INTERNATIONAL  
HARVESTER** DEALER

International Harvester Products pay for themselves in use  
Farm Tractors and Equipment . . . Twine . . . Commercial  
Wheel Tractors . . . Motor Trucks . . . Construction Equipment—  
General Office, Chicago 1, Illinois.



**Now! "central station" electric power on wheels!** The International W 450 may be equipped with Electrall®, mounted as shown in red. Electrall powers any equipment normally operated from a 5 to 7½ kva high-line transformer. Trailing Electrall can be pto-operated by any tractor of 30 hp or larger.

### FOR MORE INFORMATION . . .

International Harvester Company,  
Dept. HH-6, P. O. Box 7333,  
Chicago 80, Illinois

Please send me information on:

- ☐ 40 hp 330 Utility tractor
- ☐ 50 hp 350 Utility tractor
- ☐ 60 hp W 450 tractor

- ☐ International Electrall
- ☐ International Wagner loaders, backhoes
- ☐ International Pippin loaders, backhoes

Name \_\_\_\_\_ Title \_\_\_\_\_

Firm \_\_\_\_\_

Street and No. \_\_\_\_\_ State \_\_\_\_\_



# NOW!... SAVE UP ...WITH CHASE®

## and sell more houses with the help of \$1.8 BILLION larger FHA funds!

**HOME BUILDING IS BIG**—and it's going to be bigger, with the new help given by nearly two billion dollars of added FHA funds! But the business isn't going to just anyone—it'll go to the builder who makes the *most* available for the buyer's dollar...*most* in quality, *most* in the extras that make a home more livable—*more sellable*.

**TAKE PLUMBING, FOR EXAMPLE.** Copper tube by Chase is the top quality line—the most sellable material for a home's LIFELINES® that handle water supply, drainage and heating and cooling. You can offer LIFELINES of Chase Copper Tube in every home you build—and save dollars on top-quality plumbing!

**DON'T TAKE OUR WORD FOR IT!** You can have actual, dollars-and-cents proof from your

nearest Chase Representative! He can give you comparative cost estimates for a complete copper tube plumbing and drainage system in a typical 6 room house, and a typical 7½ room 2-bath home—down to the last Tee. *And you'll see that copper actually costs less today to install than any rustable pipe!*

**THERE'S JUST NO REASON** to use anything less than the best plumbing you can buy—LIFELINES of Chase Copper Tube—in every home you build. So talk it over NOW with your plumbing contractor.

**FREE!** Detailed analysis of typical costs of LIFELINES by Chase. Yours for the asking! Write Chase, at Waterbury 20, Conn.



# Chase

**BRASS & COPPER CO.**

WATERBURY 20, CONNECTICUT  
SUBSIDIARY OF KENNECOTT COPPER CORPORATION

Atlanta Baltimore Boston Charlotte Chicago Cincinnati Cleveland Dallas Denver Detroit Grand Rapids Houston Indianapolis Kansas City, Mo. Los Angeles Milwaukee Minneapolis Newark New Orleans New York (Maspeth, L.I.) Philadelphia Pittsburgh Providence Rochester St. Louis San Francisco Seattle Waterbury



# TO \$84 PER HOUSE COPPER TUBE!

**LIFELINES<sup>®</sup>  
OF COPPER  
COST LESS  
INSTALLED**

**[and we can prove it!]**





Full-page advertisements like this, in full color, are appearing in Better Homes & Gardens and other magazines. They present fine locks in an atmosphere of beauty and good taste

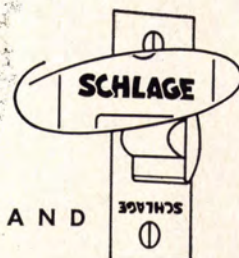


**SCHLAGE** Advertising makes home buyers take a new look at locks

Schlage advertising is intended to make a lock mean more than a piece of hardware. It is carefully planned to give potential buyers of your homes a new awareness of the visible and hidden values in fine locks. This new knowledge will help these buyers recognize quality building as represented

by the use of fine locks.

Your Schlage representative will assist you if you wish to tie into this program to help make more sales points for your homes. Or write P.O. Box 3324, San Francisco 19. Schlage Lock Company... San Francisco... New York... Vancouver, B.C.



AMERICA'S MOST DISTINGUISHED LOCK BRAND

*Lovely Locks...The Jewels of Home*

Master craftsmen  
beauty-style  
the famous locks by  
**SCHLAGE**

The eye and hand are one in pleasure when you meet with a Schlage lock. Though representing only a tiny fraction of total building costs, locks are always part of a great deal about family taste.

Today as for a quarter-century, the name that means lock leadership is Schlage. For Schlage designers wed function with beauty in sculptured metals, endow security with charm.

Your builder, architect and dealer know Schlage locks. You will be well-advised to ask for Schlage beauty-acting all through the house. Schlage Lock Company... San Francisco, New York, Vancouver, B.C.

*Push with safety*  
—easy access in emergencies for bathrooms and bedrooms

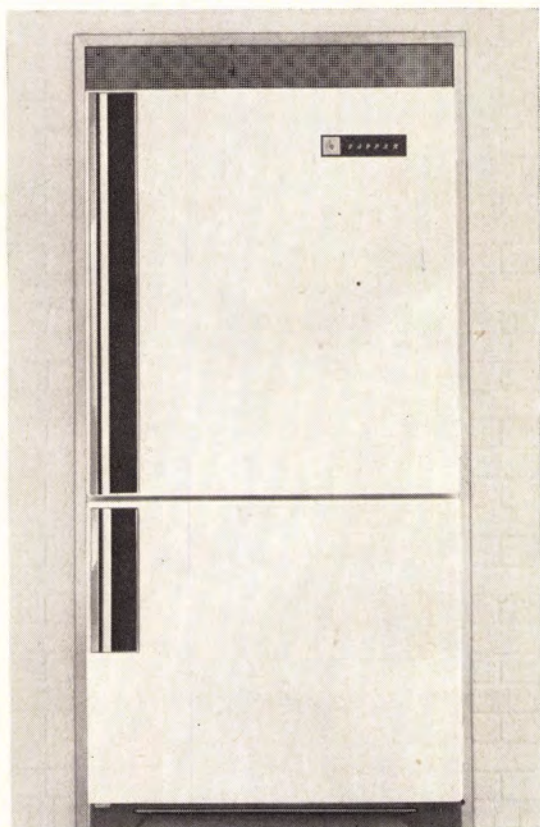
*Push button*  
—convenience designed by Schlage

*The name that means years ahead features*

NO OTHER HOME ACCESSORY DESERVES SUCH THOUGHTFUL SELECTION



# TERRIFIC



TX-140

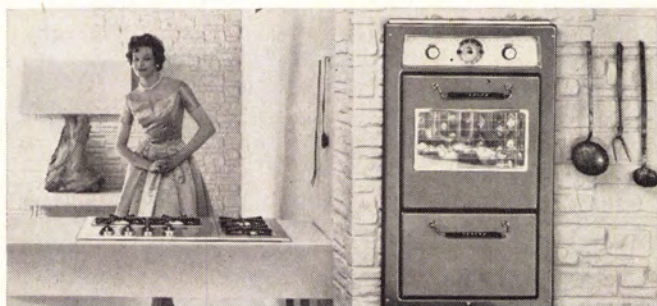
## NEW TAPPAN REFRIGERATOR CAN BE BUILT-IN OR FREE STANDING!

- NOW, your customers can have a completely built-in Tappan kitchen—refrigerator included.
- NEW Tappan 14-cubic foot refrigerator has separate 4.6 cu. ft. bottom Freezer—Cutout: 34" x 70 $\frac{1}{8}$ " x 24".
- NEW Tappan 12-cubic foot refrigerator has 75-lb. Freezer Section, Shelves in Door—Cutout: 31" x 68 $\frac{3}{4}$ " x 24".
- Easy to install—one compact unit slips into opening.
- Both models have choice of right-hand or left-hand door openings!
- New circulated air COLD-WAVE SYSTEM recovers cold loss (from opening door) TWICE as fast as many other systems.
- TX-140 in colors to match Built-In Ranges! Lusterloy, Copperloy, Pink, Yellow, Green, White.

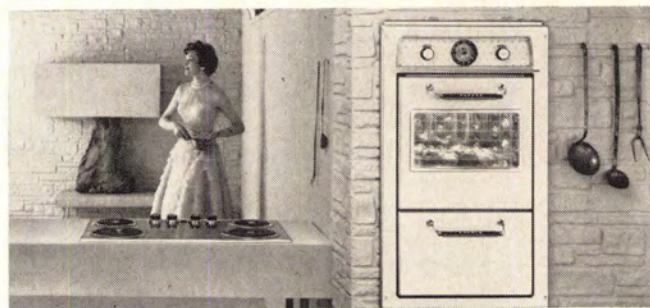


TX-120

# TAPPAN



Tappan Gas and Electric Built-In Ranges are completely interchangeable without extra carpentry. Tappan's reputation, features, styling, and choice of colors help to sell the kitchen.



Women prefer Tappan—400,000,000 advertising impressions this year are pre-selling home owners and buyers. No other Built-Ins mean as much to your customers as Tappan.

# REFRIGERATOR AND RANGE BUILT-INS

Want more information fast on Tappan's fabulous new refrigerators? Wire collect: The Tappan Company, Dept. HH68, Mansfield, Ohio.



# BUILDERS!

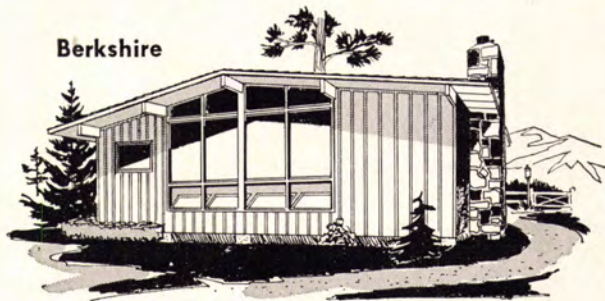
## Here's How To Get Your Share Of Vacation Dollars

● Every summer, more and more people travel to the mountains, lakes and seashores for weekends and vacations. They have learned that outdoor living is fun. They have also learned that to have the most fun, a pleasant, well-equipped cabin or cottage is essential.

At the same time, more and more contractors have found that building these cabins and cottages is profitable.

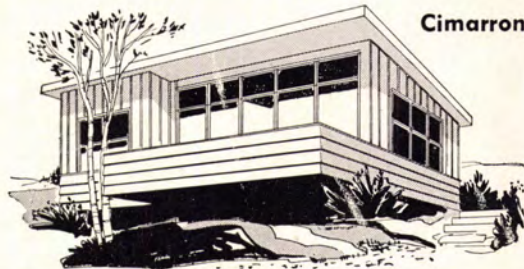
Put these ingredients together and you have a new market which means millions of dollars of new business for the building industry. For information that will help you get your share of this expanding market, see your Weyerhaeuser 4-Square Lumber Dealer. He has a selection of new architect-designed cabin and cottage plans which are available to you.

Berkshire



Each of the 16 cabin plans available from your Weyerhaeuser 4-Square Lumber Dealer is architect-designed. Plans feature flexibility, efficiency kitchens—styles and sizes to meet almost every preference.

Cimarron



# Weyerhaeuser 4-SQUARE®

## LUMBER AND BUILDING PRODUCTS



**BOARDS AND BATTENS** give a snug, economical exterior for cabins.



**DROP SIDING** pattern 116 may be applied vertically. Other patterns can be applied horizontally.



**NEW CATALOG OF CABINS:** Your Weyerhaeuser 4-Square Lumber Dealer has a new booklet published especially for the "vacation house" market. It has 16 designs and floor plans for a wide variety of traditional and modern styled cabins and cottages. There's a design and floor plan to meet almost every preference. Ask him for a copy.

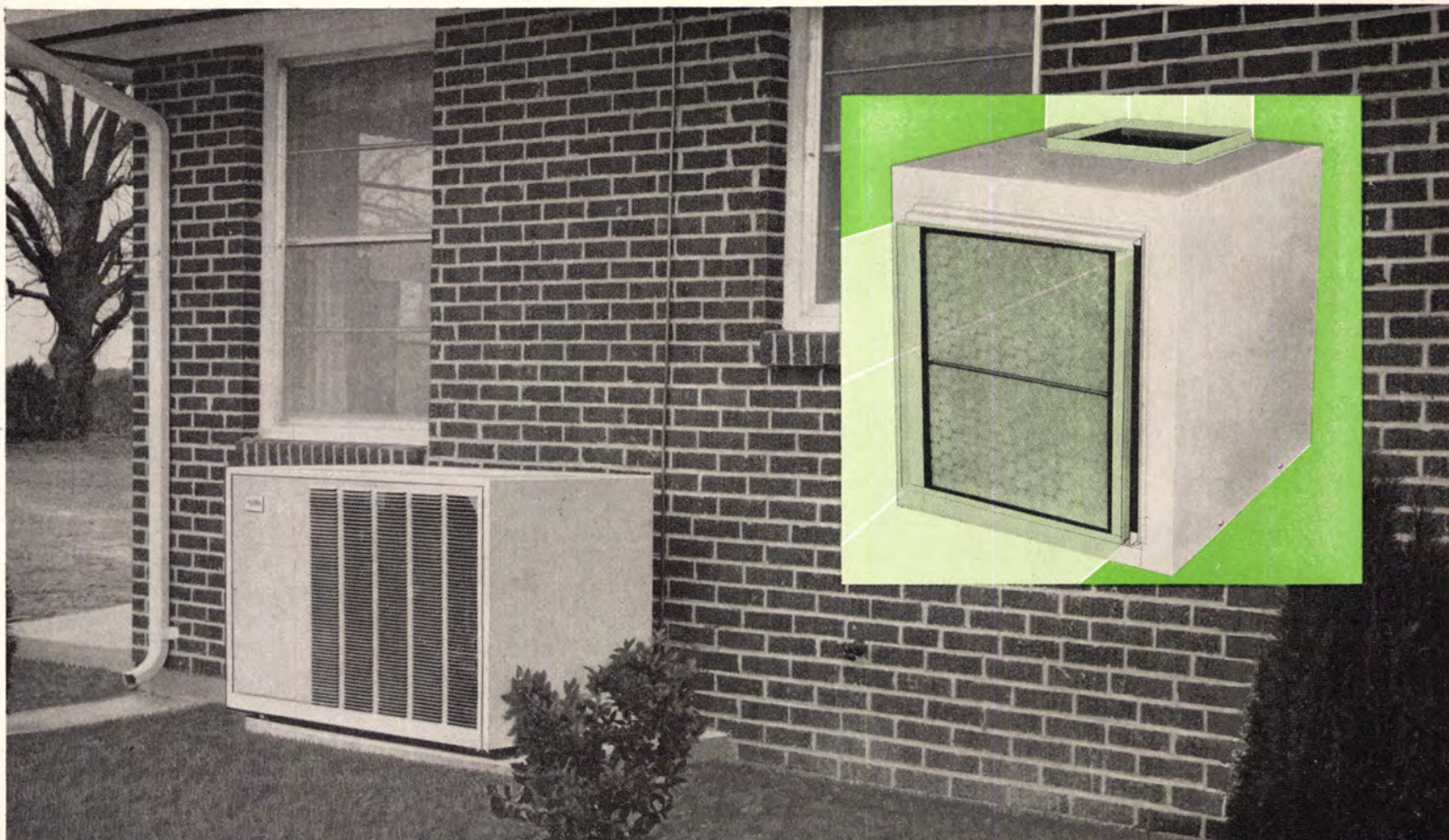
**BLUEPRINTS AND MATERIALS LISTS:** Blueprints and materials lists are available for each design through your Weyerhaeuser Dealer. You save all the time-consuming design work and figuring that go into most cabin jobs.

**FULL LINE OF BUILDING MATERIALS:** Your Weyerhaeuser Dealer carries a full line of dependable Weyerhaeuser 4-Square kiln-dried lumber products. He'll be happy to help you with *all* your building needs. Ask him to show you samples of the many paneling species and patterns available for adding warmth and a distinctive appearance to cabin and cottage interiors. See him soon.

### Weyerhaeuser Sales Company

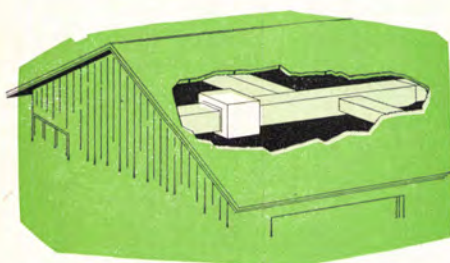
FIRST NATIONAL BANK BUILDING • ST. PAUL 1, MINNESOTA



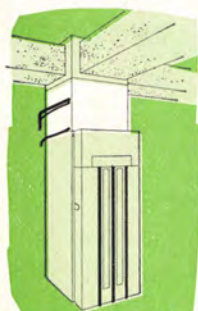


Mathes Remote Condenser unit, Model HAR and VEB Vertical Evaporator Blower

you can design for more sales appeal---build for more profit with...  
**adaptable MATHES air conditioning**



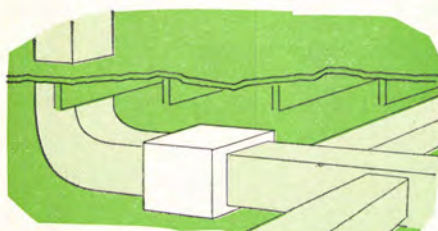
Mathes HEB, Horizontal Evaporator-Blower, installed in attic.



Closet installation of Mathes EU Series Evaporator with up-flow furnace.



Mathes VEB, Vertical Evaporator-Blower pictured in basement installation.



The adaptable Mathes Horizontal Evaporator-Blower fits into crawl space under floor.

The MATHES Air-cooled Remote System provides virtually unlimited flexibility — plus highest BTU/hr cooling capacity per dollar of cost

MATHES Summer-Winter air conditioning gives your homes the extra appeal that makes the sale in today's competitive market. With a MATHES remote system you tailor *capacity*, *installation*, and *cost* to your specific needs. MATHES offers capacity ranging from 2 tons to 20 tons — 24,000 to 240,000 BTU/hr in selected increments to meet any requirement.

MATHES evaporator-blower units and evaporator units for use with MATHES furnaces or other makes of furnaces, come in a wide selection of models adaptable to installation in closet, attic, basement, crawl space, or wherever the home plan requires.

The MATHES condenser unit, Model HAR, should be installed outdoors in any desirable location. It is air cooled — uses no water. Fully enclosed, it is safe, quiet, and attractive in appearance to harmonize with the beauty of the home.

Your MATHES distributor can show you how the MATHES remote system meets the needs of architects, builders, and contractors for high capacity, competitively priced air conditioning adaptable to homes in every climate . . . every price class. Contact your distributor listed in the Yellow Pages of your telephone directory or write today to The Mathes Company.

The **MATHES** Company

Division of Glen Alden Corporation

1501 East Broadway Avenue

Fort Worth 5, Texas





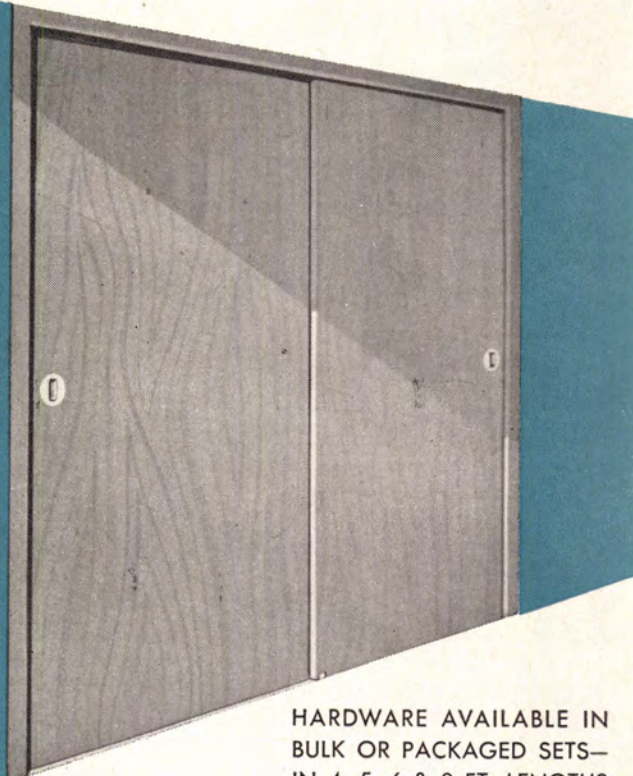


**GEORGE SAYS...**

**"Installs easy...rolls  
easy...won't jump!"**

# Washington's "647" new by-passing wardrobe door hardware

- **VERSATILE**— One set of hangers fits door thicknesses from  $\frac{5}{8}$ " to  $1\frac{3}{8}$ ".
- **ROLLS EASIER**— Friction-reducing Teflon®-coated hanger axles require no lubrication . . . nylon wheels.
- **ANTI-JUMP**— Positively will not jump— installs and removes easily with hangers mounted.



HARDWARE AVAILABLE IN  
BULK OR PACKAGED SETS—  
IN 4, 5, 6 & 8 FT. LENGTHS

12° Installation Angle—  
No need to disturb trim to  
hang or remove doors.

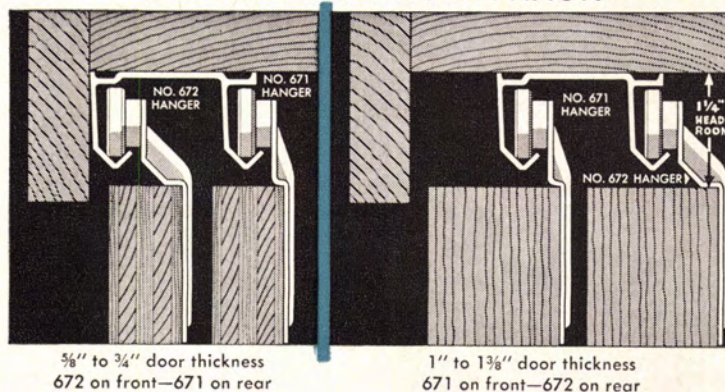
Deeply embossed extra-strength  
hangers.

Stronger, heat-tempered  
aluminum track.

Only  $1\frac{1}{4}$ " headroom required.

The first rolling door hardware to offer  
all of these builder-demanded, customer-  
pleasing features at a low, low price.

## NO. 647 ALUMINUM TRACK



$\frac{5}{8}$ " to  $\frac{3}{4}$ " door thickness  
672 on front—671 on rear

1" to  $1\frac{3}{8}$ " door thickness  
671 on front—672 on rear



**Washington**

**DISTINCTIVE BUILDING PRODUCTS**

For more information see your dealer or write:  
**WASHINGTON STEEL PRODUCTS, INC.**  
Dept. H&H-3, Tacoma 2, Washington

"Teflon" is a registered trade name of the  
DuPont Chemical Company.





"Pease Homes' SELECTIVITY  
gives us a quicker turn-over"

"We can customize the right plan to the right area every time. No problem moving Pease Homes at a price that's right . . . for us and for the home buyer," says O. O. Thompson & Son, one of the midwest's foremost home builders. This firm, with five generations of experience, has proven that builders can offer greater SELECTIVITY with Pease Homes.

A complete program is available to you for quick conversion of F.H.A. approved land to liquid profits . . . *F.H.A. Processing and Financing Service . . . Model Home Financing . . . Customized Architectural Service . . . Personalized Model Home Merchandising and Promotion.*

For full information write or phone Mr. William Stricker, General Sales Manager, and arrange for a sales representative to call.

## PEASE HOMES

*and Building Materials*

905 FOREST AVE., HAMILTON, OHIO





**ALL-NEW • BUILT TO SELL • EIGHT MODELS TO CHOOSE FROM!**

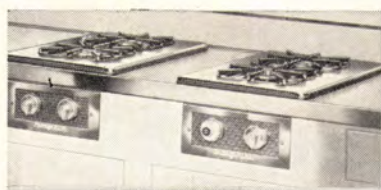
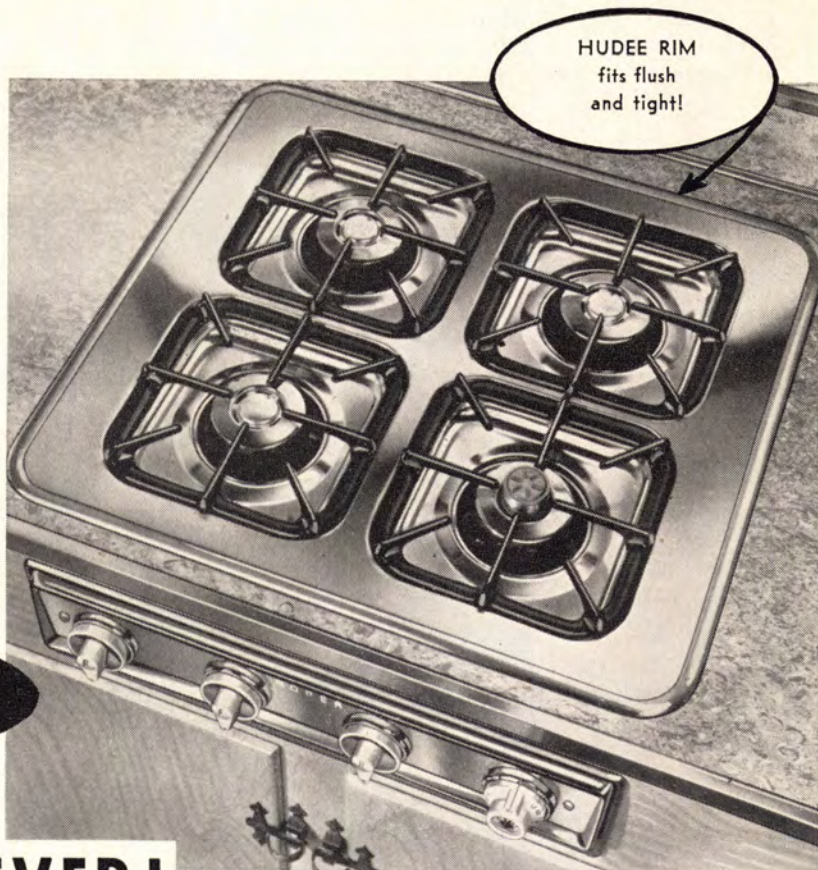


Tops in beauty and performance. Model 562TC features one fully automatic "Tem-Trol" and three "Circle-Simmer" speed top burners. Rich Satin Chrome. Hudee rim permits snug, flush mounting. Also available: model 562, without "Tem-Trol."

built-in **GAS**  
top burner units by

**ROPER**

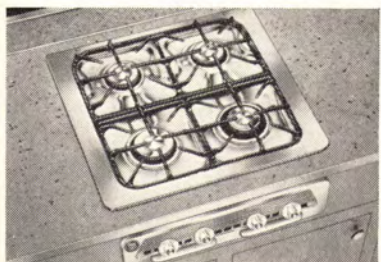
**WIDEST SELECTION EVER!**



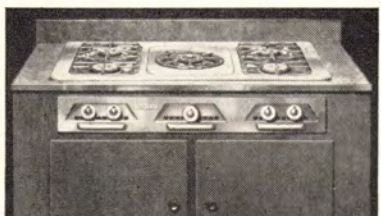
Model 543 (left) with two "Circle-Simmer" speed top burners; model 543-TC (right) with one "Tem-Trol" automatic, one "Circle-Simmer" speed top burner.



Model 563TC is shown, with one "Tem-Trol" automatic, three "Circle-Simmer" speed top burners. Also available: model 563, identical, but has no "Tem-Trol."



Model 564, with four "Simmer-Speed" top burners.



Model 590, with four "Center-Simmer" speed top burners, "Tem-Trol" automatic fifth burner which converts to controlled-heat griddle.

Completely new, packed with features that sell! Roper's top-burner line-up aims at all your prospects . . . budget-minded or luxury-conscious. Roper means top quality, trouble-free service, complete customer satisfaction. Make new friends, more profits. Sell all-new Roper gas built-ins.

**PROMOTE THESE ROPER "PLUSES"**

- Roper "Tem-Trol" Automatic Top Burner • "Circle-Simmer" Speed Top Burners • Four Colors or Satin Chrome • Smart New Styling

**WRITE TODAY**

**See the New ROPER GAS OVEN-BROILER Units too...Four Models Available!**

Geo. D. Roper Sales Corp., Kankakee, Illinois  
Please rush me full details on Roper built-in gas ranges.

Firm Name \_\_\_\_\_

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I am a \_\_\_\_\_  
(type of business)

My building material supplier is \_\_\_\_\_  
(name)

\_\_\_\_\_ (address) \_\_\_\_\_ (city) \_\_\_\_\_ (state)

HH658

GEO. D. ROPER SALES CORP., Kankakee, Illinois



# PRINCESS PANELYTE



## HI-FASHION NOTE that excites the ladies

Smiles spread as lady prospects visualize themselves "at home" behind spacious counters of Panelyte. Especially if it's the *Princess* pattern.

For *Princess* was styled by one of America's leading designers . . . and fully pre-tested on housewives across the nation. Housewives who agreed that *Princess* looks so neat and clean . . . blends so well with any decorative scheme. And it looks so new, so long because Panelyte never needs refinishing . . . resists heat, liquids and stains.

*Be sure you add this important sales feature to every house you build!*

Panelyte also comes in other patterns such as widely-acclaimed *Galaxy*, exclusive *Coppertone*, marble effects and wood grains—in both standard and postforming grades. For free samples, write Department HH-658, Panelyte Division, St. Regis Paper Company, 150 East 42nd Street, New York 17, N. Y.



FIND YOUR NEAREST PANELYTE DISTRIBUTOR IN THE YELLOW PAGES—LOOK UNDER PLASTICS



# PUT McCobb\* ON YOUR JOB...

*With this room divider of Blue Ridge Patterned Glass!*

One look at this attractive room divider and many house prospects will look no further than *your* house.

Paul McCobb, world-renowned designer, *created* it to separate and decorate . . . to help you sell your homes. On the dining room side it displays favorite objects of art. On the study side there's a tilted rack for magazines, and a compartment for favorite books. Yet the light flows through to give both rooms an airy spaciousness.

It's easily constructed with Blue Ridge Patterned Glass and extruded aluminum framing.

Paul McCobb has created eight "love-at-first-sight" house ideas with Blue Ridge Patterned Glass . . . yours to adopt or adapt . . . to merchandise! They're all illustrated in our 20-page booklet. FREE! Send coupon today.



*\*Paul McCobb, whose designs in furniture, fabrics, wallpaper, floor coverings and lamps have won international awards, now turns his talents to Blue Ridge Patterned Glass.*



PHOTO BY TOM YEE



## Patterned Glass by Blue Ridge

BLUE RIDGE GLASS CORP., Kingsport, Tennessee  
SOLD THROUGH LIBBEY • OWENS • FORD DISTRIBUTORS AND DEALERS



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Please send me free booklet showing Mr. McCobb's  
Decorating Ideas with Blue Ridge Patterned Glass.

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# ATLAS<sup>®</sup> MORTAR

IMPROVES MASONRY

**PROJECT:**  
Maiden Choice Village,  
Baltimore, Md.

**GENERAL CONTRACTOR:**  
Palladi Construction Co.  
Baltimore, Md.

**MASONRY CONTRACTOR:**  
William Castagnera, Baltimore, Md.



## ...helps keep costs down in residential construction

- ATLAS MORTAR masonry cement saves the mason's time on the job . . . gives an easy-working mortar, requires less retempering, stays workable.
- The excellent plasticity and cohesiveness of ATLAS MORTAR cement means less droppage, less waste . . . finished jobs are easier to clean.
- Quality-controlled manufacture of ATLAS MORTAR cement maintains high product standards, assures uniform performance and appearance on every project.  
(Complies with ASTM and Federal Specifications.)

Write for your copy of "Build Better Masonry,"  
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100 Park Avenue, New York 17, N. Y.

M-73



**Universal Atlas Cement Company**

Subsidiary of **United States Steel**



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# MORE BIRD ROOFS

## going up than ever before!

### good reasons why ...

... most complete line of quality roofings in the industry — like King Tab Architects, demonstrably the finest asphalt shingle made — new Bird Wind Seals, that are spot-welded down by the sun — revolutionary Ranch Roof for very low slopes — a long-life roofing for every purpose and price.

... widest color range and truest colors for wife-appeal.

... finest sales aids, displays, brochures and mailers to work with.

... most powerful ad campaign ever, with full color ads in *The Saturday Evening Post* month after month and constant demonstrations on the great Dave Garroway and Jack Paar NBC Television Shows.

**Get the facts from your Bird representative.**

BIRD & SON, inc., EAST WALPOLE, MASS., CHICAGO, ILL., SHREVEPORT, LA., CHARLESTON, S. C.

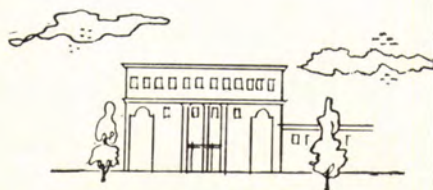
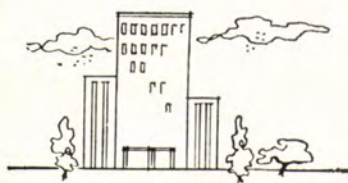
**SELL**  
**BIRD**  
**and you sell**  
**the best...easier**





# GLIDE-ALL® *Sliding Doors* ...

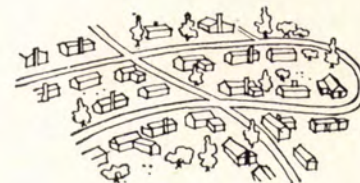
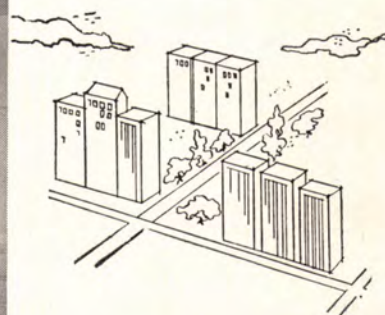
**Are Specified for  
Spacious Living ...  
in Dormitories ...  
Multi-Apartment Buildings ...  
Housing Projects ...**



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.



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.



## 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 in Appearance ... Operation and Service

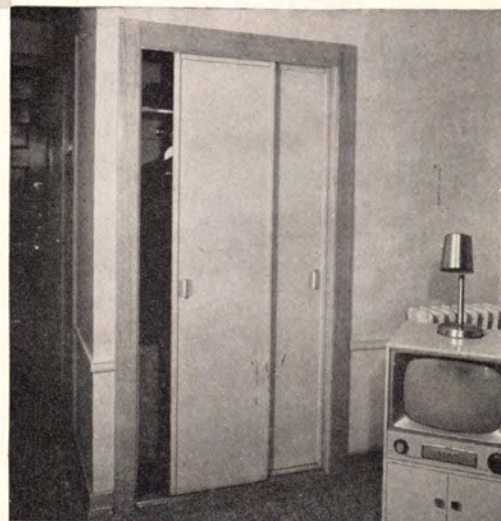
Modern design, durable construction and smooth operation are features of GLIDE-ALL Doors that appeal to architects and builders from coast-to-coast.

### Greater Economy

The simple installation of GLIDE-ALL Sliding Doors saves construction time and materials—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.



Wherever maximum closet space in a confined area is desirable, GLIDE-ALL Doors make it practical and economical—like in this example of a remodelled guest room in the Sheraton-Lincoln Hotel, Indianapolis, Indiana.

*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, 3500 Oakton St., Skokie, Ill.  
EL MONTE, Calif., 801 West Valley Blvd.  
LAUREL, Miss., P. O. Box 673  
SANTA CLARA, Calif., 1020 Bayshore Blvd.



# Key Builders salute AMERICAN HOUSES'

## Silver Jubilee

Representative builders of 20-100-200 or more houses a year express their satisfaction with American Houses' services. Builders who know what tough competition means, and who also know quality and real service when they see it, are unanimous in their regard for American Houses and their way of doing business.



William L. Lennon  
of Lumber River  
Real Estate Co.,  
Lumberton, N. C.,  
writes:

We congratulate you on this your Silver Jubilee year.

At this time we would like to thank your staff for their excellent service, counsel, and assistance in setting up a sound building program which we have pursued since 1953, and we might add that at no time have we been without an adequate supply of mortgage money; thanks to American.

American House's efficient architectural designs, high quality and standardization of materials and constant efforts to be of service to their builder dealers, have been invaluable to our building program.



Read what James Dolson,  
Dolson Brothers, Monsey, N. Y.,  
says of American Houses:

We were informed today that American Houses is celebrating its twenty-fifth anniversary this year. CONGRATULATIONS to you all.

With eight years of experience building American homes behind us, we can now pin-point some of these advantages. Most important is the fact that we can price up any of the many models and variations thereof, fast and with accuracy. Fast construction schedules can be maintained during the entire development with a minimum of skilled labor required. These two benefits alone insure us of coming out with the profits intended.

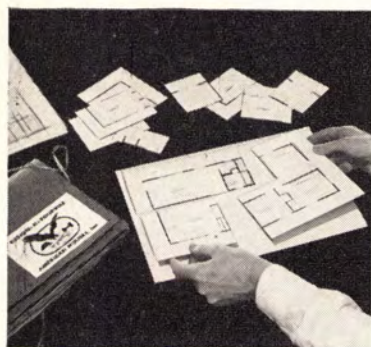


E. Waugh Dunning,  
President  
The Coventry  
Corporation,  
Baltimore, Md.,  
reports:

As you know we have been buying American prefabs from you for 7 years and have erected more than 200 in our own developments.

The combined operation of developing the raw land and then building the houses would have required a much larger organization if we had built conventional.

We like your prefabs for the following reasons: The time saved in erection; the house being erected, ready for any bad weather in one or two days after delivery; good architectural design; sound construction methods, good material and the flexibility of the basic designs.



Characteristic of the many firsts hung up by American Houses in the prefabrication field, the American Houses' Silver Jubilee was preceded by the greatest advance of all—announcement of the "Design-It-Yourself"\*

System. With this system selection and arrangement of all house elements is simple. The "Design-It-Yourself" Kit (shown here) shows how easily room elements can be planned.

\*American Houses, Inc., Trademark



## American Houses, Inc.

*America's Greatest Home Value*

S. Aubrey & E. South Streets, Allentown, Pa.

Plants: Allentown, Pa., Lumberton, N. C., Cookeville, Tenn.

—ATTACH THIS COUPON TO YOUR LETTERHEAD—

**AMERICAN HOUSES, INC.**

DEPT. HH-658

South Aubrey & East South Sts., Allentown, Pa.

I am planning to erect \_\_\_\_\_ houses this year and want to know how I can become an American Houses Key Builder. Please send me booklet and complete details on Design-It-Yourself.

Name \_\_\_\_\_

Company \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_





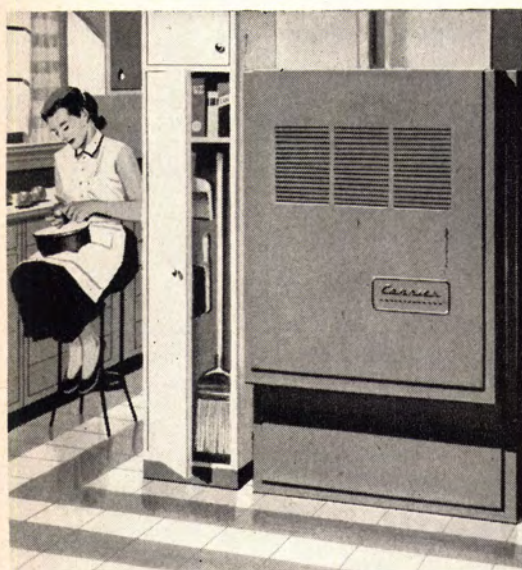
# Which is the most economical air conditioning for your houses?

There's no one best way—so much depends upon the size of houses, their architecture, the cost and availability of fuel and many other factors. That's why it's wise to consult your Carrier dealer before you draw your plans. He handles the largest line of air conditioning in the industry. (Four of the many products are described on these pages.) So his only interest is to recommend the type that short-cuts cost without sacrificing performance.

And this expert technical assistance is only the beginning. Your Carrier dealer can provide the kind

of tested promotional support that has made "Carrier Weathermaker Homes" the most-wanted houses in America. He can help you merchandise the air conditioning you install with everything from brochures to billboards. He can help you to bring the crowds to your sample houses.

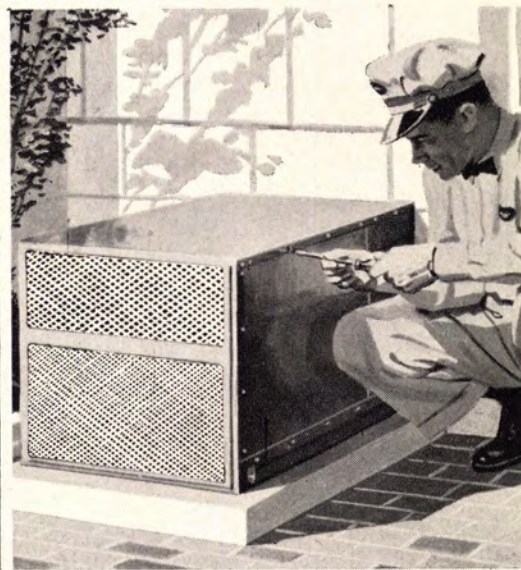
So make a date to see the Carrier dealer listed in the Yellow Pages of your Classified Telephone Directory before another day goes by. Work with him and get the most from your air conditioning investment. Carrier Corporation, Syracuse, New York.



**Will you offer heating and cooling as standard equipment?** Choose this Year-Round Weathermaker, the top of the Carrier air conditioning line. It combines matching heating and cooling sections in one trim cabinet. Shifts from winter heating to summer cooling with a single control lever. Requires little more space than an ordinary furnace. Your choice of air or water cooled models, oil or gas fired.



**How about a furnace that permits the addition of cooling later?** Then this Carrier Winter Weathermaker or "Furnace with a Future" is for you. Plenum for cooling coils is installed with the furnace. Ducts are sized for heating and cooling and insulated where necessary. Electric service for both (at least 100 amp.) is provided. And condensate drain and outdoor pad for refrigeration section are included.



**Do you want both heating and cooling at a budget price?** Choose the revolutionary Carrier Thermo-Center. Consists of a Carrier furnace, the Winter Weathermaker (upflow or downflow) with plenum located next to an exterior wall. Duct connects plenum to outdoor cooling section (shown above). Costs hundreds of dollars less than conventional cooling systems and installation is quick and easy.

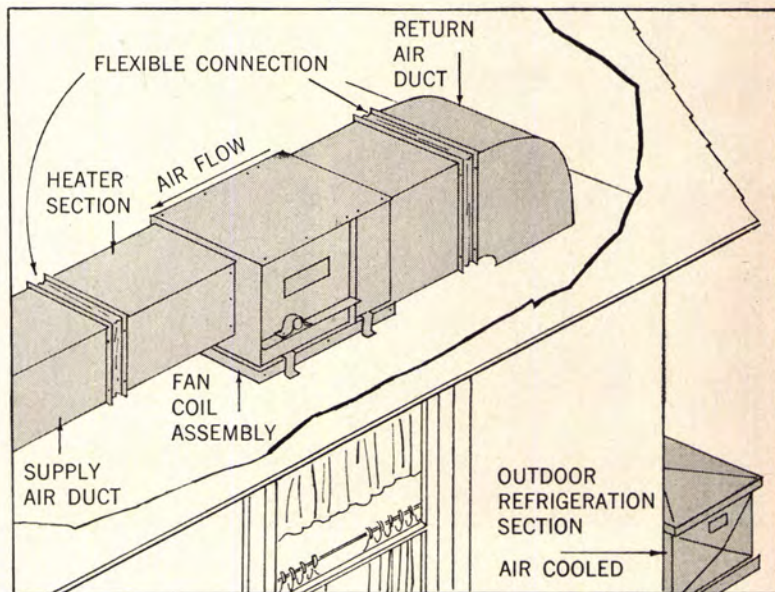
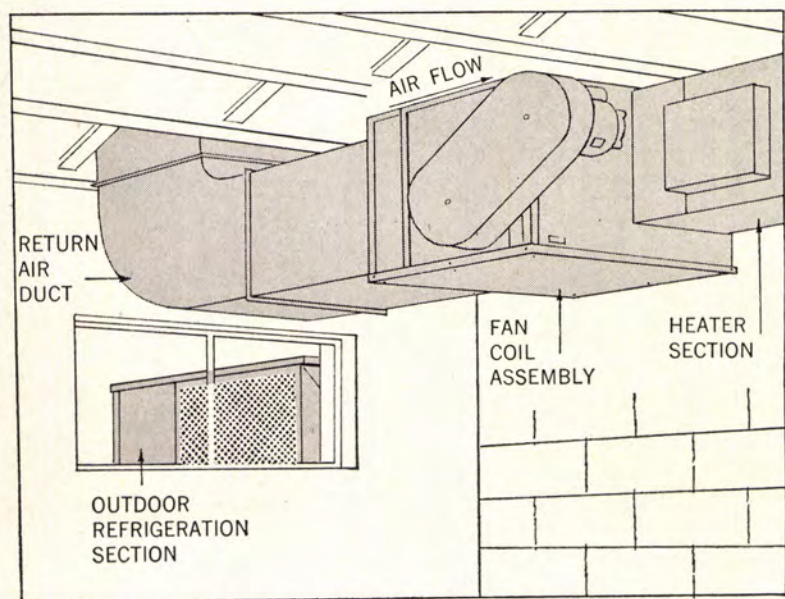




**Here's the most efficient heat pump on the market today!** It's the Carrier Heat Pump Weathermaker that offers low first cost, low installation costs and low operating costs.

Exclusive "Climate Balance" gives maximum efficiency over the year-round temperature range. Indoor Section consists of air-circulation fans, heating-cooling coil, filters and

auxiliary electric heater. It may be located in a variety of places (see below). Outdoor Section contains air-cooled condenser, refrigerant compressor and electric controls.



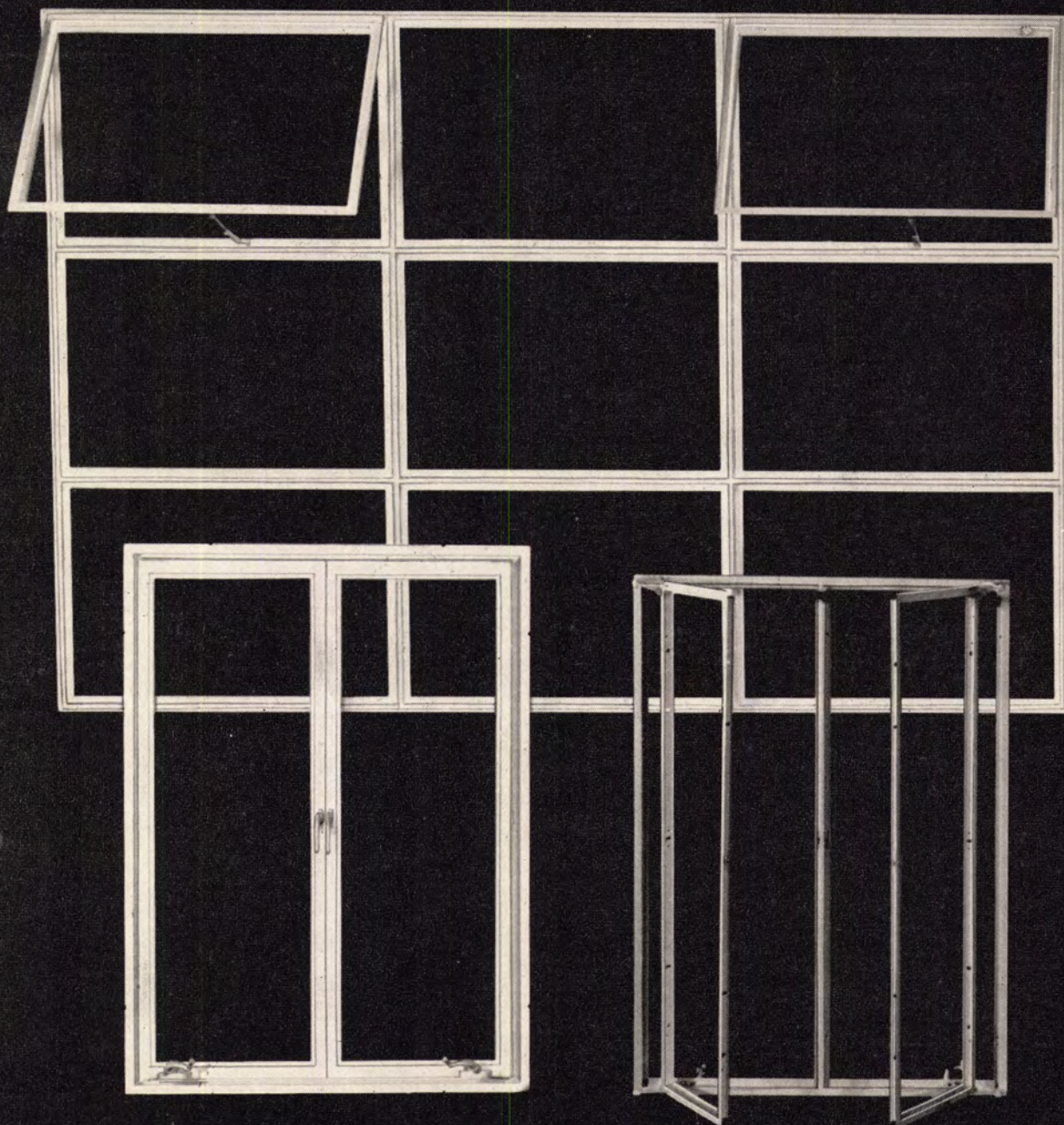
**Heat Pump Weathermaker in basement or crawl space.** Two-piece design permits location of Indoor Section under floor joists. This frees indoor living space (enough to provide a generous extra closet). The condensing section is located outdoors to eliminate the need for ductwork to bring in outside condensing air.

**Heat Pump Weathermaker in attic or utility room.** For slab construction, Indoor Section may be tucked away in attic. No gas pipes, oil lines, fuel tanks, chimneys or vents needed since only electricity is used as fuel. No water used for summer cooling. Capacities: heating—51,400 to 123,500 Btu/hr—cooling—2.5 to 4.7 tons.

**first name in air conditioning**

**Carrier**

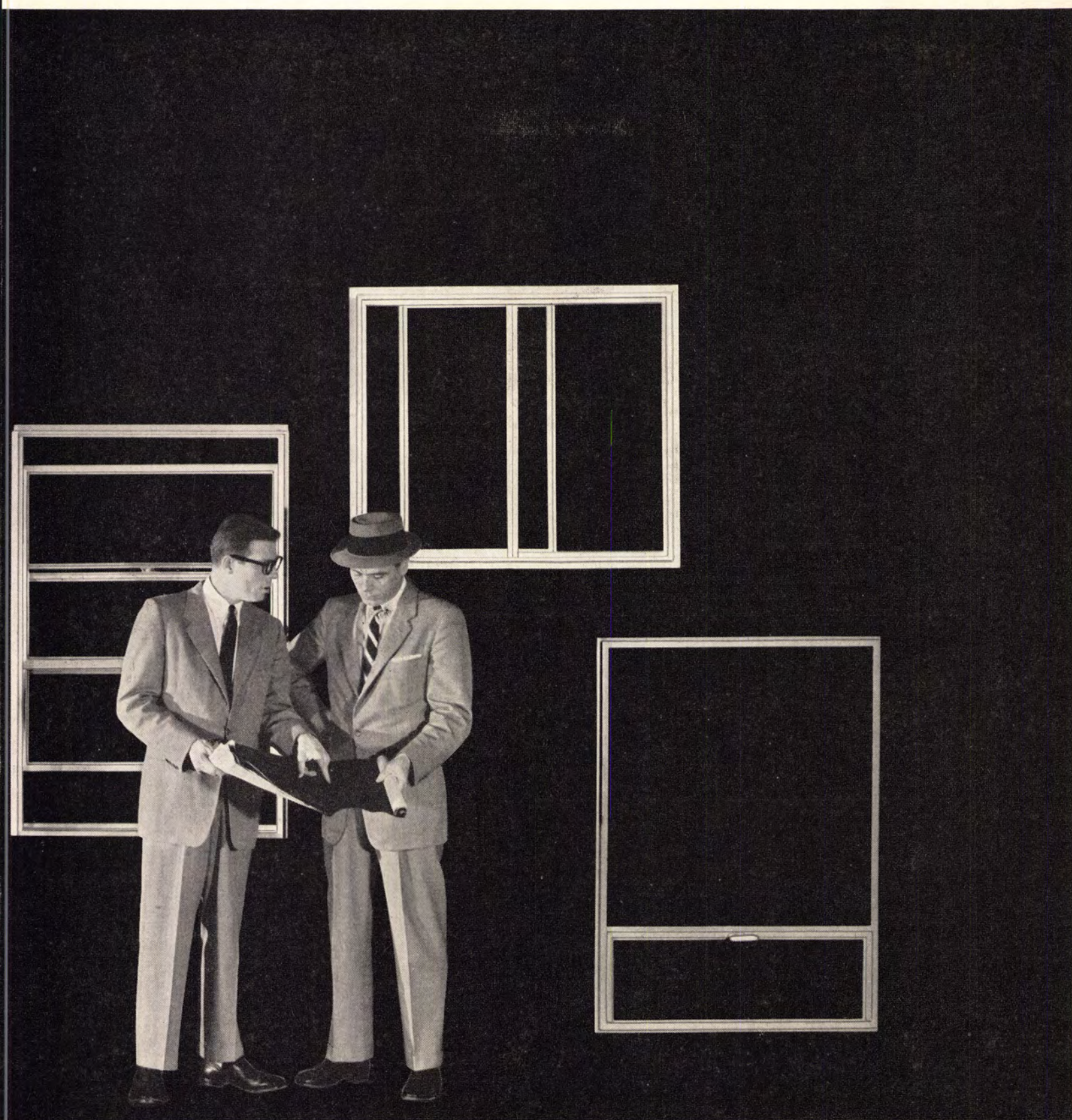




Let the Man From Fenestra Show You:  
NOTHING CHANGES A HOUSE  
LIKE WINDOW VARIATIONS

The simplest, most economical and *most effective* way to give houses with the same basic plan a different look is to vary window styles and sizes, from house to house! And, it accomplishes far more. It changes the appearance of the rooms within. Gives them the individual personality owners want.





Let the Man From Fenestra® show you how! He has at his command a *complete* range of window styles and sizes in aluminum or steel . . . sliders, casements, double-hung and awning types. He can help you plan the changes . . . work out option packages . . . schedule deliveries from stock. Phone him now, he's listed in the Yellow Pages. Or write to Fenestra Incorporated, Dept. HH-6, 3401 Griffin Street, Detroit 11, Michigan.

*Fenestra*

INCORPORATED

YOUR SINGLE SOURCE OF SUPPLY FOR  
WINDOWS • DOORS • BUILDING PANELS • CURTAIN WALLS





**STEP 1** Arched sections of wire-reinforced, paper-backed lath, with welded wire trusses laced between arches, are set in place. Outer end of 16' sections rest on foundation walls. In crawl-space or basement houses, inner ends rest on block wall down center

of house. No intermediate support is needed. Paper and lath working together provide the only form needed for concrete pour except for edge boards at foundation wall. The floor system is ideal for hillside construction, can be cantilevered 4'—or more when reinforced.

## New system offers quality floor at competitive cost



**STEP 2** First pour of lightweight, high-strength insulating concrete is pumped into place. Litholite concrete being poured here can be pumped from street by an ordinary plaster pump. After seven days the finish layer of regular concrete is poured.

This reinforced concrete floor is self-supporting even when it is being poured.

The arched, paper-backed steel lath serves as its own form. No conventional forms are needed except for edge boards.

The elimination of forms makes the installed cost of the floor about the same as a conventional slab on fill or as wood construction on foundation walls, say officials of Laurel Bilt Inc., Ligonier, Pa., first home builders to use the new floor. They report that this floor system cut their labor time to half the man hours needed to construct a wood floor. And, they add, the quality of the floor resulted in a higher appraisal.

The Spanning B-forms (as they're called) and the floor system were developed by Donald H. Butler, president of Mecon Co., Pittsburgh. Here's how the system works:

... Steeltex, a wire-reinforced paper-backed lath made by Pittsburgh Steel Co. is cut into 16' lengths, then stamped into double-arched sections.

... At the site, welded wire trusses (or, if floor is to rest on fill, a reinforcing bar) are laced into position between the arches (see photo, page 176). The self-supporting lath sections are then placed on foundation walls, as in photo above.

... A first thin pour of lightweight insulating concrete is pumped into place (left) and allowed to set for seven days.

... A second and finish coat of regular concrete is poured, floated, and finished to complete the floor.

*To see how new forms save concrete and provide ready-made heating ducts, piping and wiring chases, turn to p 176*



## INSTEAD

of using these four counter cabinets under a six-foot counter and drop-in range area...



## USE

this 72-inch deluxe undersink cabinet... has all the storage room and organization of the other four cabinets.



# CUT COST 35% IN SIX FEET!

And get all these extras with the unit... at no extra cost!

1. two wire door trays
2. sliding towel rack
3. inner sliding drawer

### Save on Labor, too!

One Republic Steel Kitchen cabinet goes in even faster than four, of course. Just move it into position and secure it with a couple of screws.

**REPUBLIC  
STEEL**  
*Kitchens*

TURQUOISE • PINK • WHITE • YELLOW... at no extra cost!

● One of 54 sales and savings ideas from "Kitchens Sell Homes." Send for your copy today.



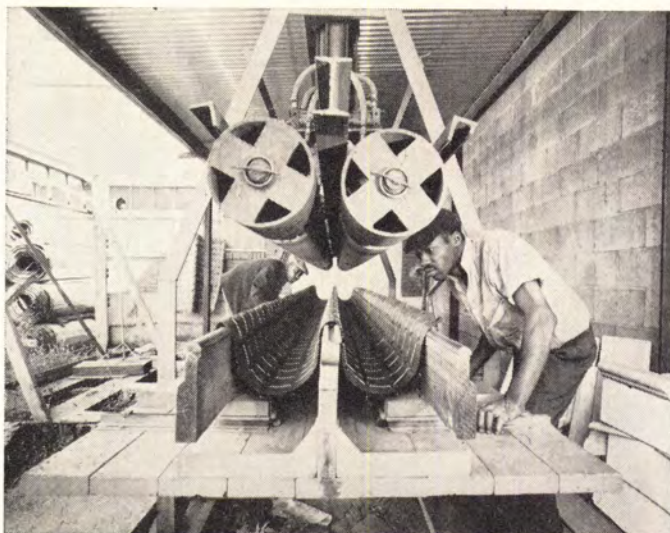
**REPUBLIC STEEL KITCHENS, BUILDER SALES  
DEPT. C-5228  
1028 BELDEN AVENUE • CANTON, OHIO**

- ☐ Send my free copy of "Kitchens Sell Homes."  
☐ Have my nearby Republic Steel Kitchens distributor call.

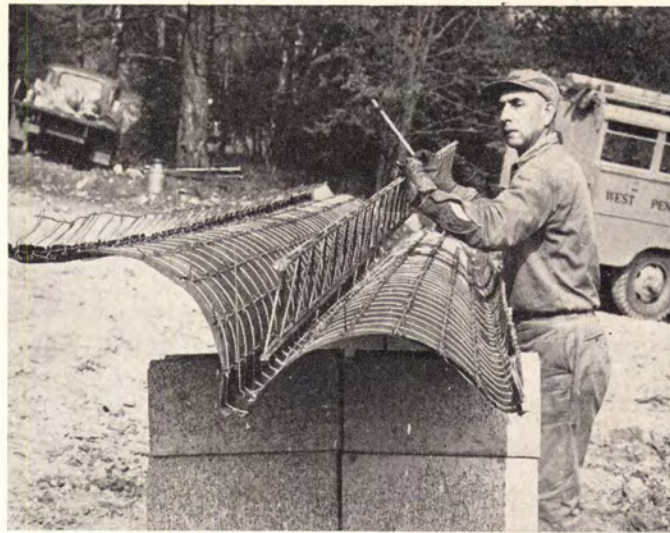


Name \_\_\_\_\_  
Firm \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



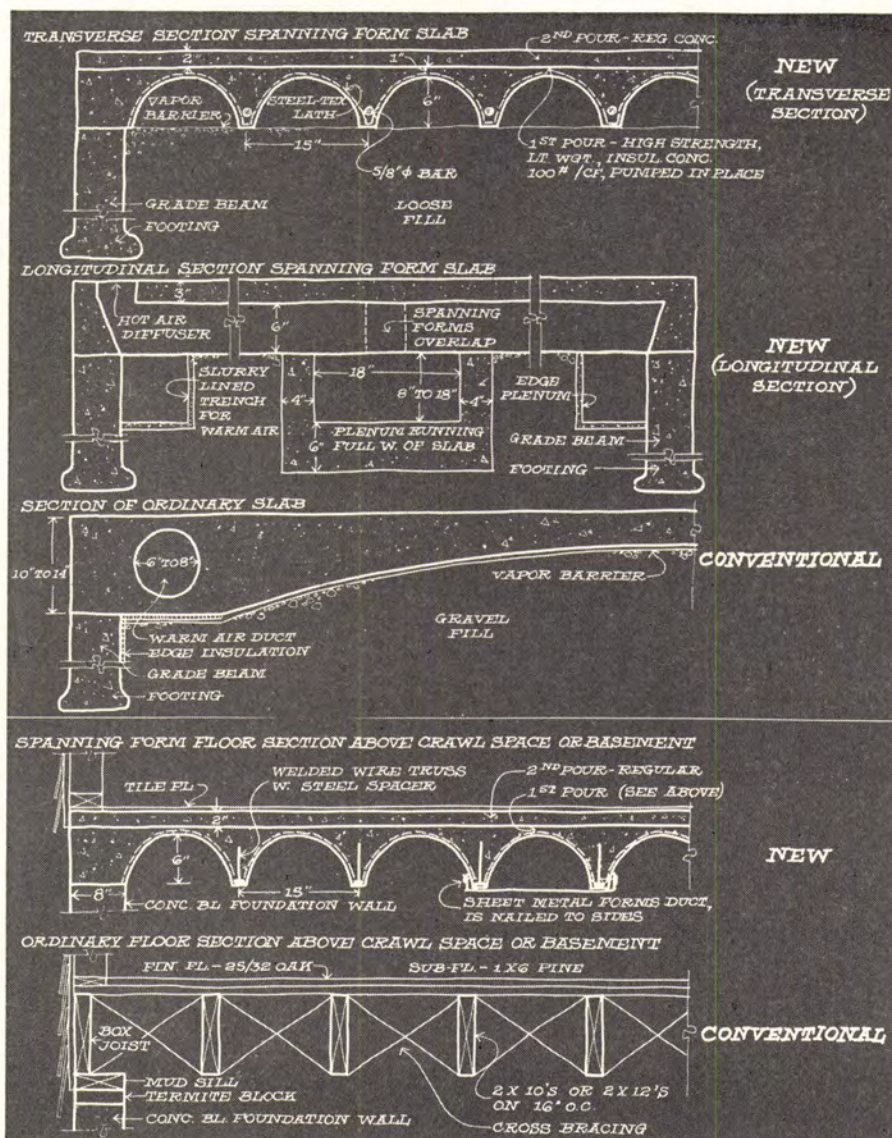


**IN THE PLANT** 16' lengths of paper-backed wire mesh are stamped into "B form" by these 6" radius rolls. Arch form gives lath enough rigidity to support the first pour of concrete. Archways are used as heating ducts and chases.



**AT THE SITE** Wire trusses, or reinforcing bars, are laced between arches. Male and female edges, formed in the arches by machine shown at left, lock arched lath sections together, help give sections strength to carry load.

## Shape of new forms produces floor with "built-in" ducts and chases



As the drawing indicates, the spaces under the arches in the Butler floor system form ready-made heating ducts for forced-air systems.

The two details at top, left, show how an arched form system used in a slab house gives almost continuous warm-air distribution under the whole floor. Plenums (see detail, second from top) carry warm air from archway to archway under the floor. In crawl-space houses (detail, second from bottom) the entire crawl space can serve as a hot-air plenum, or individual archways can be closed off with sheet metal to form semicircular ducts.

In slab houses, plumbing lines, wiring, or hot-water pipes (if hot-water heating is used) can be laid in the archways before the first pour, or can be pulled through later.

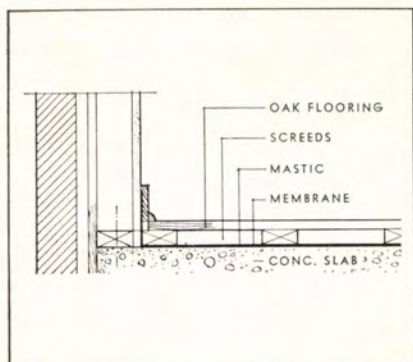
To provide openings through the slab for these services, wooden plugs are placed on the lath before the pour.

### Material savings cut costs

Compared with conventional slabs, arch-form floors can sometimes be built using considerably less concrete, say the developers. How? First, the steel reinforcing reduces the mass of concrete needed for a floor of given strength. Second, in a conventional slab, more concrete than is required structurally must often be poured to meet FHA requirement that perimeter warm-air ducts (except asbestos-cement ducts) must be surrounded by 2" of concrete. Since an arch-form floor is self-supporting, it can be poured over loose fill. /END



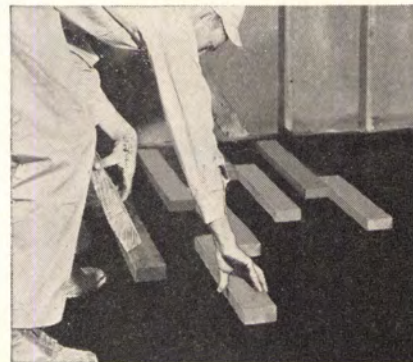
## Low-cost method for installing strip oak floors over concrete slab foundations



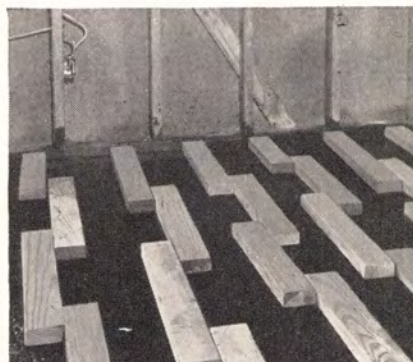
**1** Start with a well-constructed concrete slab. Use a surface moisture barrier of 15-lb. asphalt-saturated felt embedded in hot asphalt mastic.



**2** With moisture barrier in place, apply additional hot mastic under previously laid out screeds. Finish flooring is nailed to the screeds.



**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".



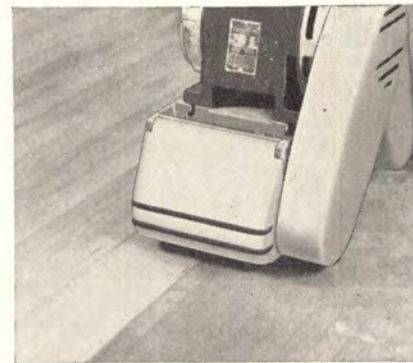
**5** Leave a minimum gap of 1" between ends of screeds and baseplate around edges of room to allow for normal expansion of the finish flooring.



**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.

**You know you're right  
when you use oak  
floors...in any home**

Mail for FREE installation manual



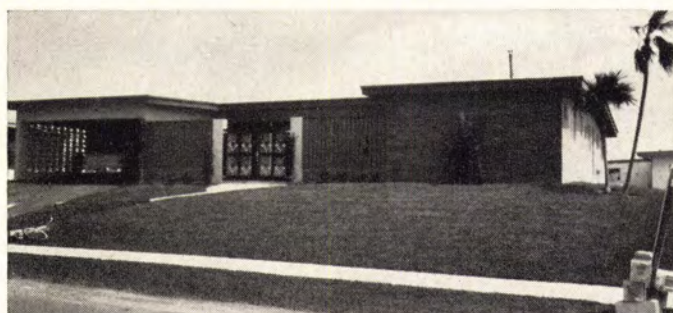
National Oak Flooring  
Manufacturers' Association  
824 Sterick Building,  
Memphis 3, Tenn.

Please send free copy of "How to install  
hardwood strip floors over concrete slabs."

Name \_\_\_\_\_

Address \_\_\_\_\_





## How can you keep your best-sellers from looking like "peas in a pod"?

"Ask your buyers for their ideas," says Dave Fleeman of North Miami Beach.

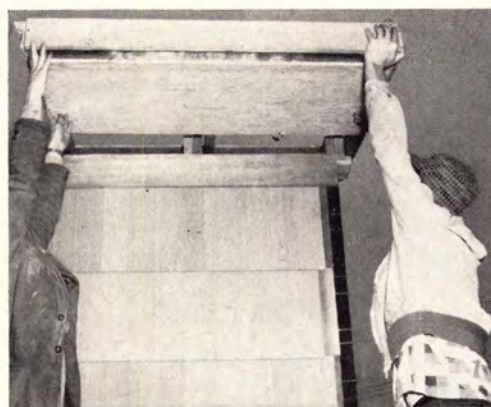
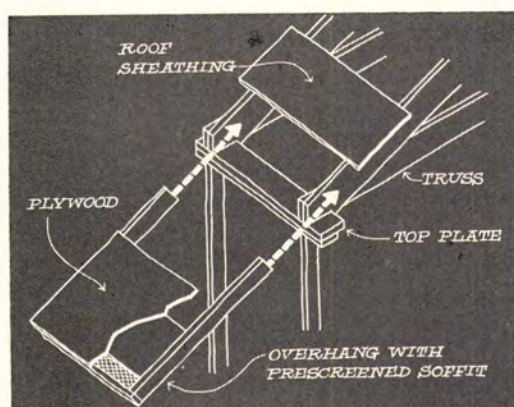
When Fleeman asked buyers how to vary the looks of the best selling model (top) at his Sky Lake community, they suggested decorative fencing in front of the entry court (bottom). Average price of the fences: \$300 a house.

"At that figure, we lose money," says Fleeman, "but we're not complaining. We wanted every house to be different—luxury-priced houses shouldn't look like so many peas in a pod."

Fleeman's best-seller, designed by Polevitsky, Johnson & Assoc., is priced at \$27,900 with a swimming pool.

Buyers get a choice of six front elevations and any number of fence designs, which are handled by the builder's design staff.

Says Fleeman: "People are amazed when we ask for their suggestions, but they welcome the chance to express some of their individuality."



## This new overhang can save you up to 3 manhours in sheathing a roof

That's the claim of American Houses, a home manufacturer of Allentown, Pa., who developed it.

Why the saving? Because the overhang's parts—plywood sheathing, outlookers, and a screened soffit—are pre-assembled into a single 8'-long component that is installed as a unit. John K

White, American Houses' vice president, designed the new component.

Photos of a demonstration mockup (above) show how it is installed. Two men, center, insert the overhang's legs between the roof trusses. The weight of the overhang tilts the legs against the roof plywood, previously nailed down,

until a carpenter (right) nails the legs to the upper chord of the truss. In a joist-and-rafter roof system, the legs are nailed to the rafters.

American Houses claims three benefits for the new component: 1) less on-site labor, 2) less nail waste, 3) fewer small pieces of leftover lumber.



## What they're saying

### 1. About trade-ins

**Fred Winrock, Staten Island:** "Just your offer to trade often gives prospects the courage to sign a contract for a new house. In the past year we've taken in houses from only six customers, but I'm pretty sure our trade-in offer has induced others to buy."

**Lew Simon, New Rochelle, NY:** "We tell a buyer it will take 90 days to build his new house, so why not give us a deposit on it now. Then we tell him that if he doesn't sell his old house in that period, we'll return his deposit or take the old house off his hands at an agreed price. This kind of a deal gives him a feeling of security that often swings a sale."

### 2. About public relations

**Bob Schmitt, Berea, Ohio:** "Builders ought to take more part in community activities. If the only time public officials meet a builder is when he is asking for a variance, complaining to the planning board, arguing with the mayor, or having difficulty with the school board, he gets a reputation for asking instead of giving."

**Chuck Beir (Beir-Higgins), Allendale, NJ:** "Sometimes you can get extra local publicity and goodwill out of a national promotion. When we built a *Better Homes & Gardens* house, we charged 25¢ admission and donated the proceeds to charity. Local radio, TV, and newspapers gave us a good play."

**Clayton Powell, Savannah:** "Every builder should have an attractive, permanent office. Construction shacks and temporary quarters give people the idea you're a fly-by-night outfit."

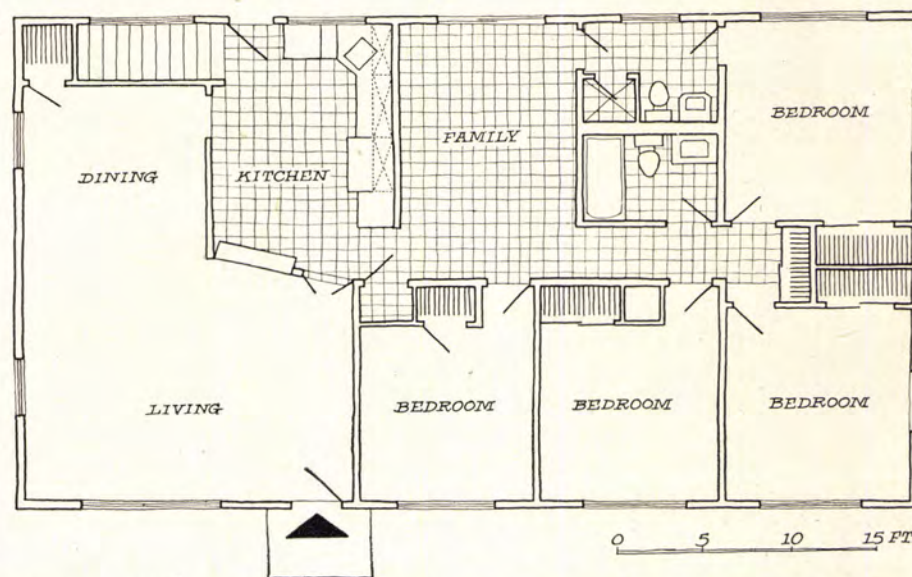
**Fred DeBlase, Rochester, NY:** "Don't just contribute to local charity drives. Take an active part in them. If you help raise money for good causes, you'll win a lot of friends. What's more, you'll get your photo on other than the real estate pages."

### 3. About their pet ideas

**Gerry Mefferd, Burton W. Duenke Building Co, St Louis:** "Entry foyers should have built-in grates, on which people could scrape the mud off their shoes. The mud would fall through the grate and be washed down a drain."

**Architect George Nelson, New York:** "Dishwashers might be built like those pressure sprays and brushes you see in the sinks behind soda fountains. Then a woman could scrape and wash her dishes in one sweep."

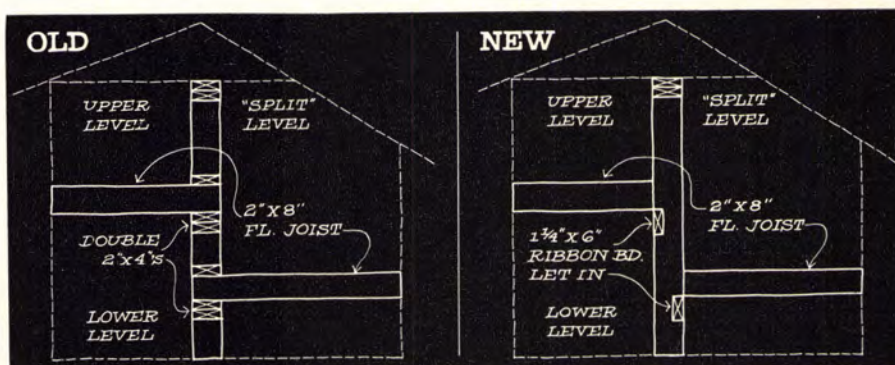
**Earl Horttor (J C Nichols Co), Kansas City, Mo:** "Manufacturers trim costs by offering their workers incentive payments. Why can't builders do the same? You could set par for a carpenter's output on a job, then offer him a percentage of what he saves you by bettering par."



## Here's Wilson's new bid for the upper price market

While most home manufacturers are rushing into the low cost market, Wilson Homes (St Louis) is stretching its price line at both ends. Latest Wilson entry in the higher priced field is the four-bedroom Wilstar (above), a 1,428 sq ft model that sells for \$26,000 to \$30,000

with land. Among its features: a double carport, a centrally located kitchen, flanked by the family room and formal dining area, and screened from the living room by a storage wall and louvered cafe doors. Wilson's line starts at \$7,000 (without land).



## Sagging splits got you down? Try this remedy

You can prevent sagging in front-to-back split levels if you switch from conventional framing of center partitions (left) to balloon framing (right).

So says Frank A Clauson, chairman of the Long Island Home Builders' Technical Committee, which recommends the new framing method.

The problem, as Clauson explains it, arises from the plates used in conven-

tional framing: "They dry out, cause as much as an inch of settlement."

Balloon framing replaces the plates with ribbon boards (horizontal supports). The ribbon boards are cut into the studs, which run the height of the bearing walls where the levels split.

Will carpenters find the new method more difficult? "Not when they become familiar with it," says Clauson.

continued on p 182



**starting**



Raymond Burr as "Perry Mason".  
Tops in TV entertainment.  
Saturday nights—CBS Network—  
117 stations.

here's the message  
millions will be  
seeing in July,  
August and  
September on the  
Perry Mason Show



"Have you seen the wonderful new things for better living that home builders offer you today?"



"Go look at some of today's new model homes. And see how home builders are improving our way of living."



in July...the popular

# Perry Mason Show

will help you

## SELL HOUSES!

### MAGAZINES, TOO

Full-color advertisements in *American Home* and *Better Homes & Gardens* will be urging millions of readers to visit the model homes in their communities . . . to see how builders have made houses better than ever.

### MAKE IT YOUR OWN PROMOTION

Your L·O·F Glass Distributor has a complete sales promotion kit for you. It shows how you can tie in locally . . . to make this promotion *your* promotion. Call him now. He is listed under "Glass" in the Yellow Pages.



"Convenient, centralized kitchens . . . air conditioning . . . insulation in walls and roofs . . . and windows insulated with *Thermopane*."



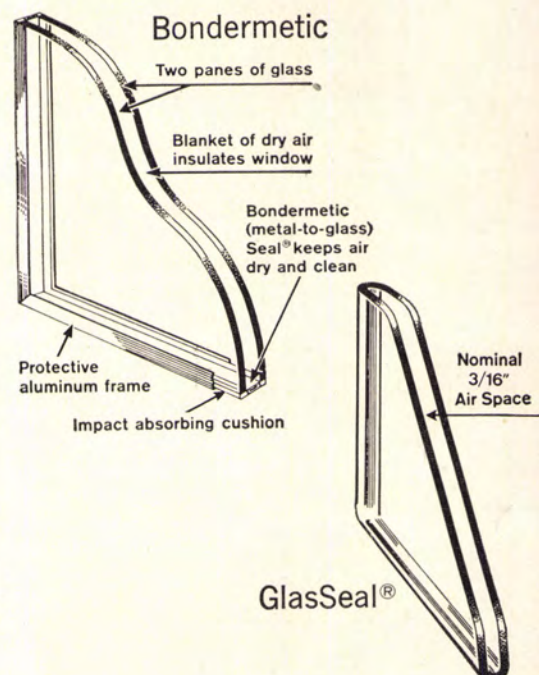
"There's no doubt at all: Libbey-Owens-Ford *Thermopane* insulating glass is one indication of a good house."



## Thermopane®

INSULATING GLASS

LIBBEY·OWENS·FORD GLASS CO.  
TOLEDO 3, OHIO







### Hoopla for home owners: they'll love it if their kids are the stars

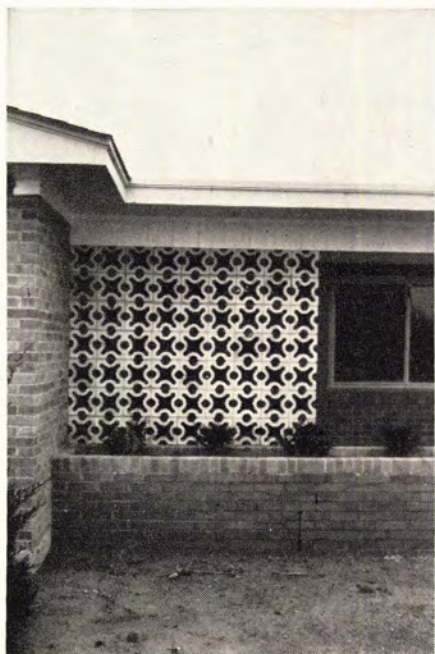
With that thought in mind, Community Builders, Silver Springs, Md, staged a cherry blossom festival for children in their Holiday Park subdivision.

The occasion: first blooming of 300

miniature cherry trees planted last year by the builders.

Children were awarded prizes for the best decorated wagon (left) or tricycle, most original costume, prettiest doll,

most unusual pet, etc. A cherry blossom princess (riding in the miniature auto at right) was crowned. The competition drew 139 entries and a mass turnout of Holiday Park residents.



### Tile screens this entry

You will probably see a lot more of the kind of lacy grillwork that screens the entry (above) of an \$30,000 house in Jackson, Miss.

Builder Bill Underwood borrowed the idea from Architect Edward Stone, who has used the same kind of decoration on commercial and institutional buildings (American Embassy in New Delhi, American exposition building in Brussels) and on residences (his own New York town house, to name one).

Underwood's entry grill is clay Screentile. He buys tiles from Brookhaven (Miss) Brick & Tile Co for 25¢ each. Total material cost: \$15.75.



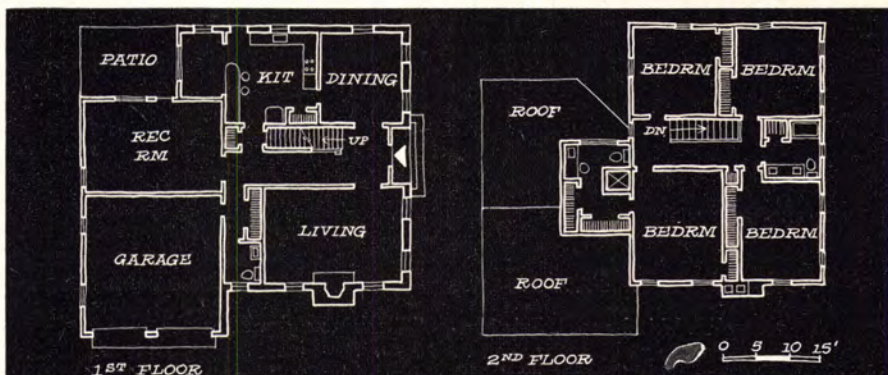
### This model scored a million-dollar weekend

Is there still a big market for new two-story houses? T B O'Toole & Co, Wilmington, Del builders and mortgage bankers think so after selling 29 homes like the one above in one weekend.

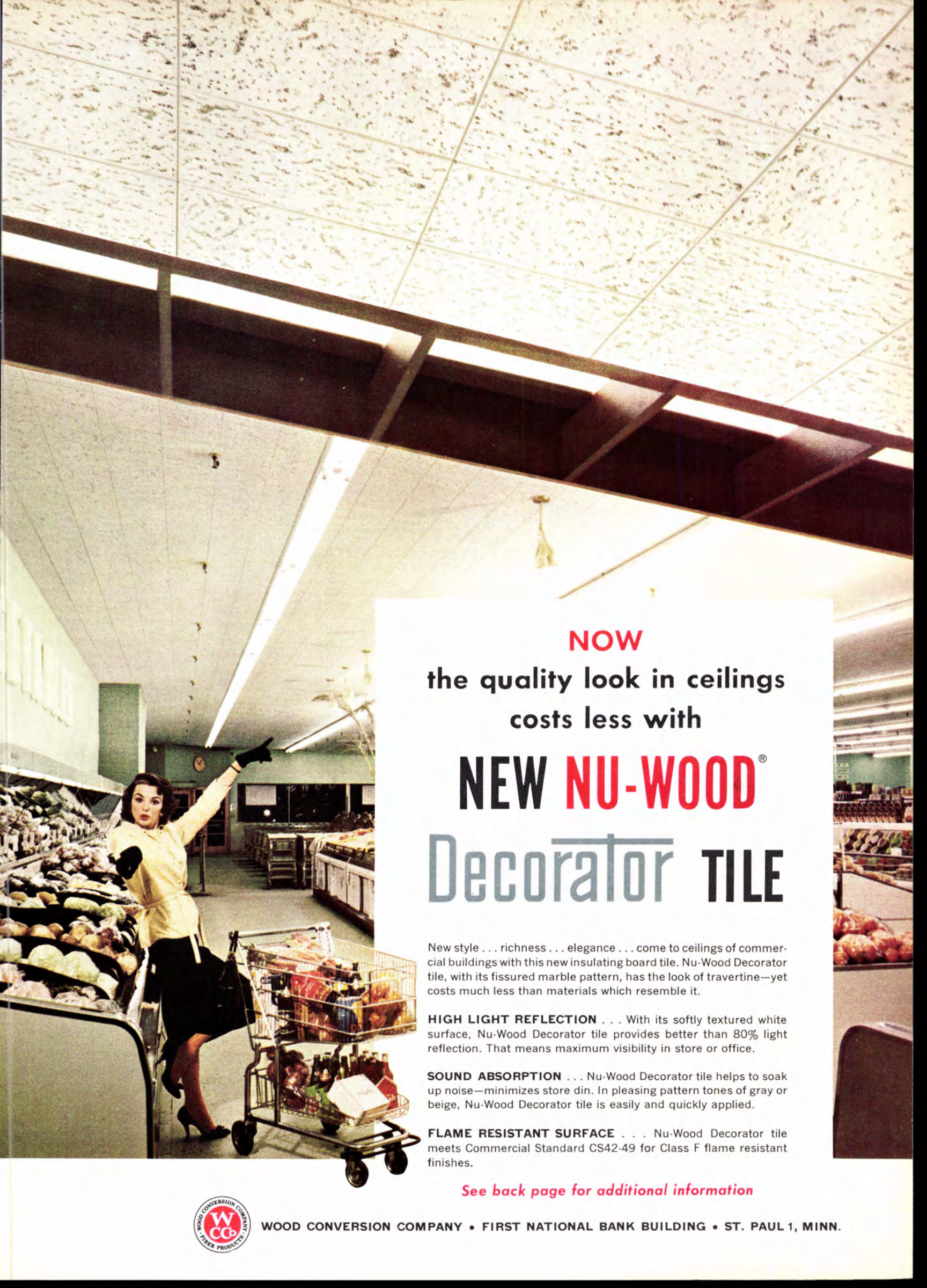
The \$35,000 model has 2,369 sq ft of living space (see plans below). It

was built in suburban Foulk Woods. Conventionally financed, home sells for one-third cash with 5% mortgage.

O'Toole's vice president, H A Melick, says word-of-mouth publicity spurred sales (Foulk Woods residents were invited to a sneak preview.







**NOW**  
the quality look in ceilings  
costs less with

# NEW **NU-WOOD**<sup>®</sup> Decorator TILE

New style . . . richness . . . elegance . . . come to ceilings of commercial buildings with this new insulating board tile. Nu-Wood Decorator tile, with its fissured marble pattern, has the look of travertine—yet costs much less than materials which resemble it.

**HIGH LIGHT REFLECTION** . . . With its softly textured white surface, Nu-Wood Decorator tile provides better than 80% light reflection. That means maximum visibility in store or office.

**SOUND ABSORPTION** . . . Nu-Wood Decorator tile helps to soak up noise—minimizes store din. In pleasing pattern tones of gray or beige, Nu-Wood Decorator tile is easily and quickly applied.

**FLAME RESISTANT SURFACE** . . . Nu-Wood Decorator tile meets Commercial Standard CS42-49 for Class F flame resistant finishes.

*See back page for additional information*



WOOD CONVERSION COMPANY • FIRST NATIONAL BANK BUILDING • ST. PAUL 1, MINN.



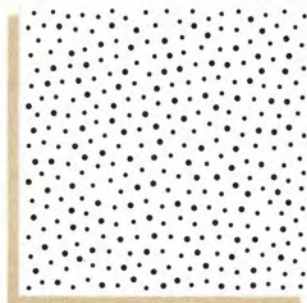


### NU-WOOD Decorator Beige TILE

### NU-WOOD Decorator Gray TILE

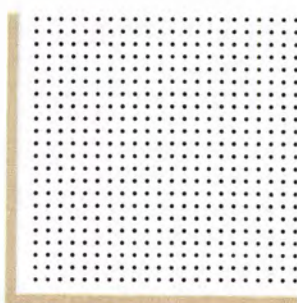
Fissured design of tile permits the ceiling to play an important part in the whole decorative scheme. Decorator Beige or Gray pattern color is available in 12" x 12" tile with Nu-Wood all-purpose application joint for quick, easy installation. The fissured design of Nu-Wood Decorator tile is non-repetitive for a more pleasing ceiling effect of the travertine pattern.

# This wide choice is your wise choice with NU-WOOD® CEILING TILE



### NU-WOOD Random PATTERN ACOUSTICAL TILE

Offers an economical way to give interiors modern sound-conditioning and beauty. The random drilling of varied sized holes helps create a pleasing over-all ceiling pattern. Light-reflective Sta-Lite finish. Available in sizes: 12" x 12", 12" x 24" cross-scored.



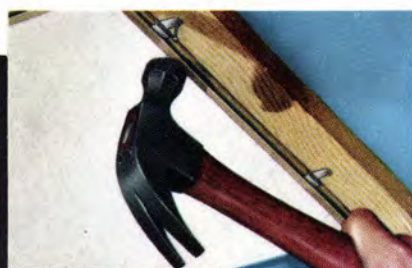
### NU-WOOD Regular PATTERN ACOUSTICAL TILE

Has sound-absorbing holes of identical size, evenly spaced. Tiles are sturdy and low in density to add good acoustical quality. Bevels are predecorated, surface is Sta-Lite white. Available in sizes 12" x 12", 12" x 24" cross-scored.



### NU-WOOD Sta-Lite® PLAIN SURFACE TILE

Improves interiors three ways: decorates, insulates and hushes noise. The tiles are in Sta-Lite finish with all-purpose joints. Available in sizes: 12" x 12", 12" x 24", 12" x 24" cross-scored, 16" x 16", 16" x 32".



Invisible application of tile with Nu-Wood clips for positive attachment.

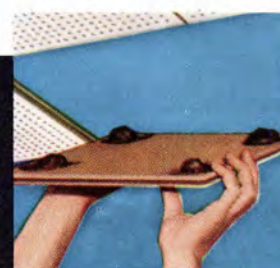
**4  
WAY  
EASY  
APPLICATION**



Superior stapling application with Nu-Wood all-purpose joint.



Nail fastening, preferred on some applications.



Fast, permanent application to smooth surfaces with adhesive.

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First National Bank Building, St. Paul 1, Minnesota



**ANOTHER  
TRADE-WIND  
FIRST!**



the **SHEFFIELD**  
Genuine Stainless Steel

**Smart new styling  
+ + + PLUS + + +  
Bonus storage!**

**THE ALL-NEW TRADE-WIND  
SPACE SAVER HOODS**

are packed with features —

- ✓ Cabinet space completely free for storage
- ✓ 3 new Hood styles for fresh, modern decor
- ✓ New top-capacity performance
- ✓ Finest finishes in the industry

Depend on Trade-Wind —  
first in styling — first in performance — first in quality.



the **CONCORD**  
Antique Copper

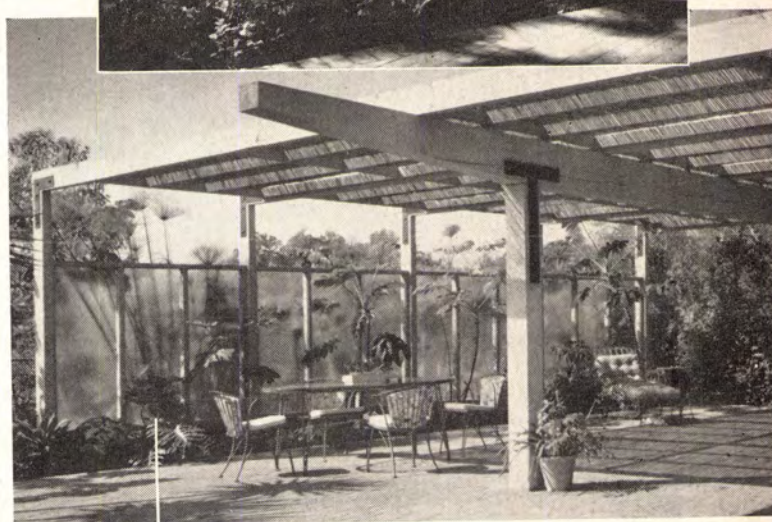


the **CAMBRIDGE**  
Hammered Copper

*Trade-Wind Motorfans, Inc.*

7755 PARAMOUNT BLVD., DEPT. HH, RIVERA, CALIFORNIA

Privacy — Plus *Patio*



Architect:  
Paul Hoag  
Landscape  
Architect:  
Eric Armstrong  
Glazing:  
W. P. Fuller & Co.

**Created by Translucent Glass**

The beauty of this distinctive patio is further enhanced by the shimmering screen of lovely Factrolite glass. Translucent without being transparent, this modern glazing medium achieves privacy plus the many decorative features only glass can give. It floods the entire area with softened, glare-free daylight, forms an effective windscreen, and provides an interesting backdrop for plantings. Translucent glass is as utilitarian as it is beautiful... it never rots or warps, never requires painting, never loses its luster. Glass stays lovely forever, forms the perfect partition outdoors or indoors.

Make better daylighting a part of your plans in your building programs. Specify Glass by Mississippi. Available in a wide range of patterns and surface finishes at better distributors of quality glass.

Write today for free catalog.  
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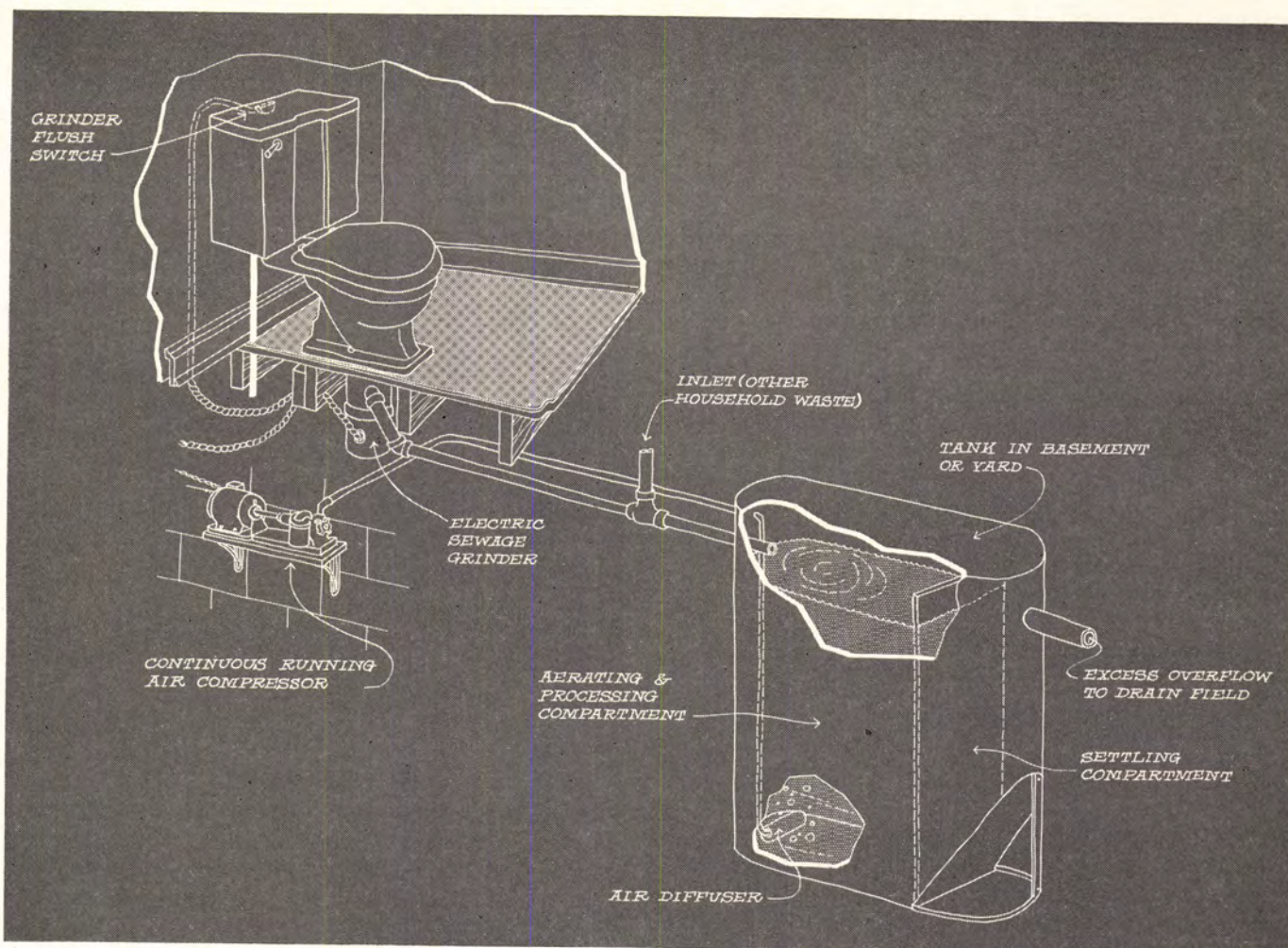


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## New products



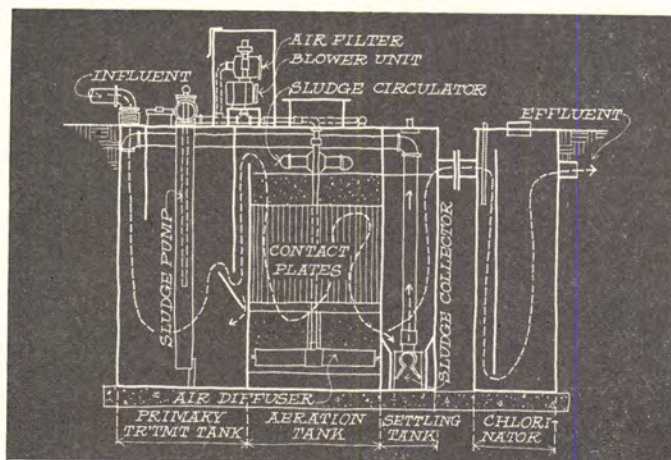
**SANITOID MODEL B** flushes with fresh water but like earlier model still uses only 1 gal of water. Sanitoid grinder is fitted to standard toilet to comminute wastes, aids waste discharge. Separate air pump aerates waste in tank. Floc settles from water in settling compartment, flows back to aeration compartment by gravity. Sanitoid B is intended primarily for small

subdivisions where community plants are uneconomic but waste water can be pooled for further aeration or disinfection. Sanitoid A (H&H, June '56) flushes with clarified effluent to conserve water and reduce out flow from system.

Sanitoid, Inc., Lafayette, Ind.

For details, check No 1 on coupon, p 210

## One-house sewage plants are in the news again



**SEPTI-ROBIC PLANTS** are made in 500 to 10,000 gal capacities, include primary treatment, aeration, and final settling tanks, plus an optional chlorine tank. Aerator contact plates form medium for bacteria. Sludge from settling tank is pumped back to primary tank, then out to drying beds.

Hays Filter Co., Waco, Texas.

For details, check No 3 on coupon, p 210

Reviewed on this page are four new one-house sewage plants.

And thanks to a just-issued set of national criteria, you now have a better basis for getting local approval of their use.

You'll find the criteria in a National Research Council report financed by the Public Health Service.\* With this new data you can go to your local health or building inspector and work out the details of your installation.

*The report and the experts agree:* The best sewerage is municipal sewerage and the best alternate is a community treatment plant. But where these are not possible, one-house aerobic systems offer several advantages over septic tanks:

1. Aeration greatly reduces, or eliminates, excess sludge.
2. Mixers or grinders increase aerobic digestion.
3. Settling tanks clear the effluent.
4. Aerobic digestion makes the effluent non-septic.
5. Amount of flush water needed can be cut.

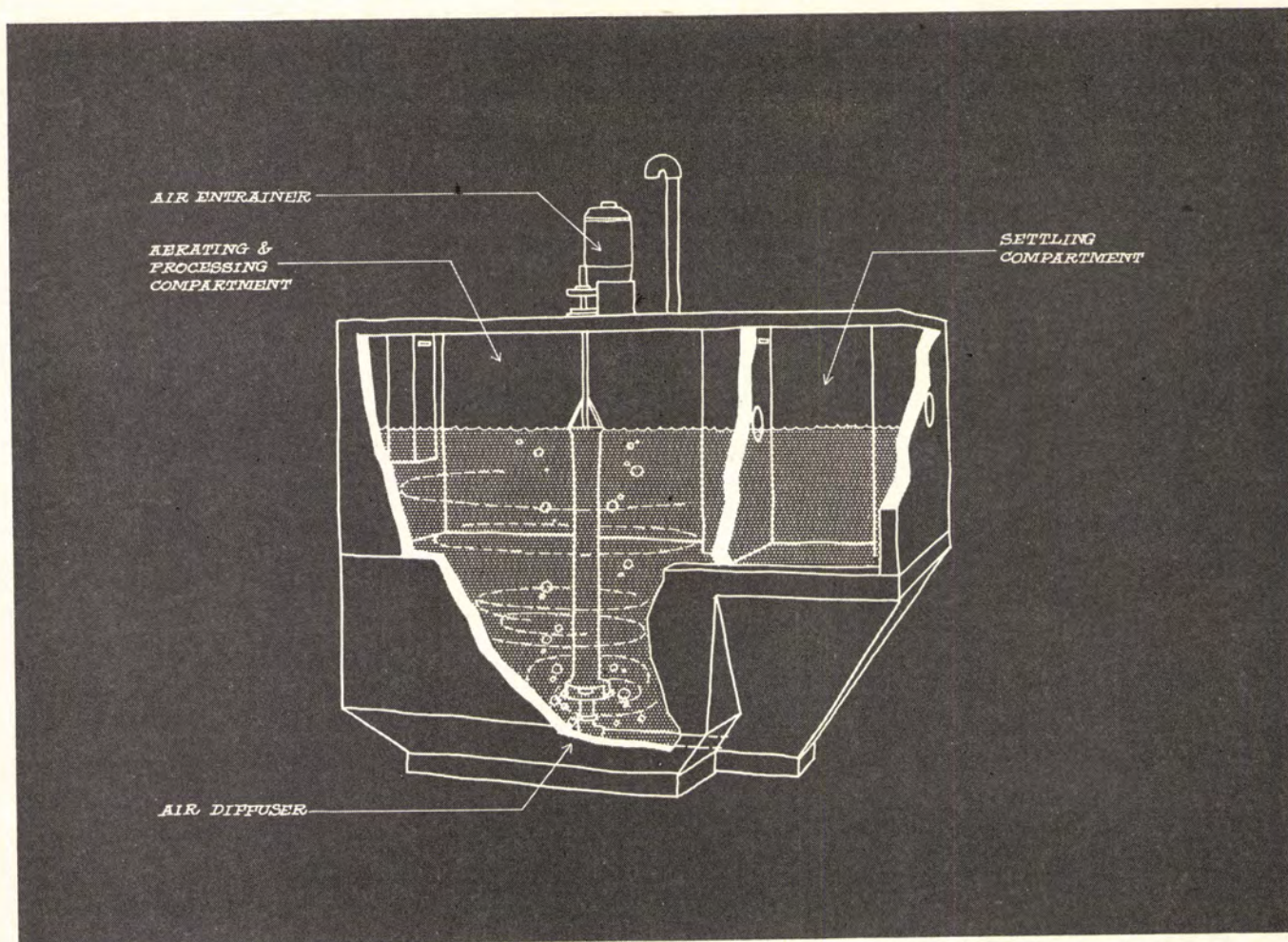
Like the cost of septic tanks, the original cost can be assigned to the house costs.

The new report recommends that effluent disposal follow PHS septic tank standards until research establishes firmly that aerobic plants can safely use smaller drain fields.

\* Report on Individual Household Aerobic Sewage Treatment Systems, Publication 586, National Academy of Sciences-National Research Council, 1961.

Now you



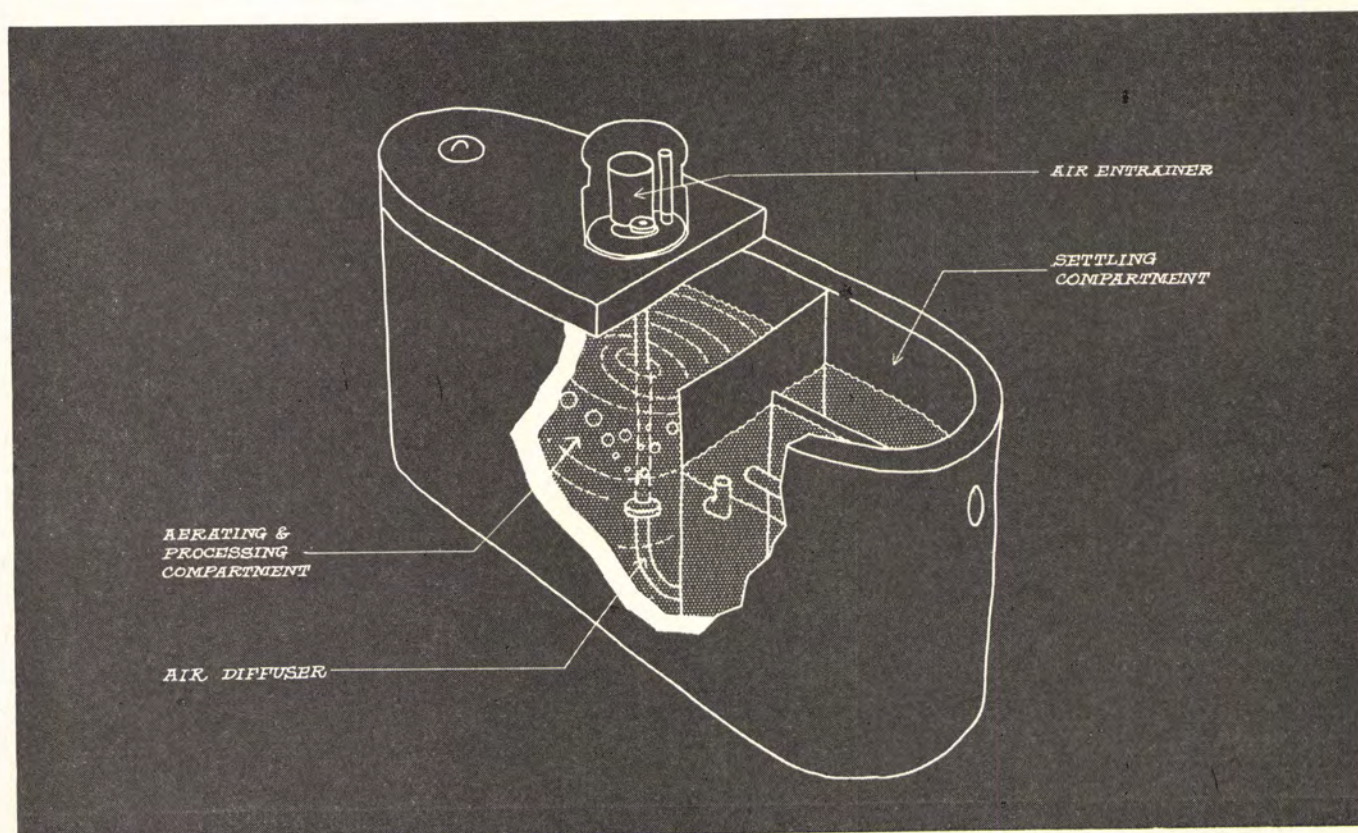


**YEOMANS SYSTEM** acts independently of toilet equipment. A  $\frac{1}{2}$ -hp motor drives a rotor-aerator which breaks up waste, supplies air to aerobic bacteria which digest sludge. Floc falls out in hopper, returns to aeration compartment for further treatment. Effluent stabilization matches other systems. Yeomans Bros, Melrose Park, Ill.

*For details, check No 4 on coupon, p 210*

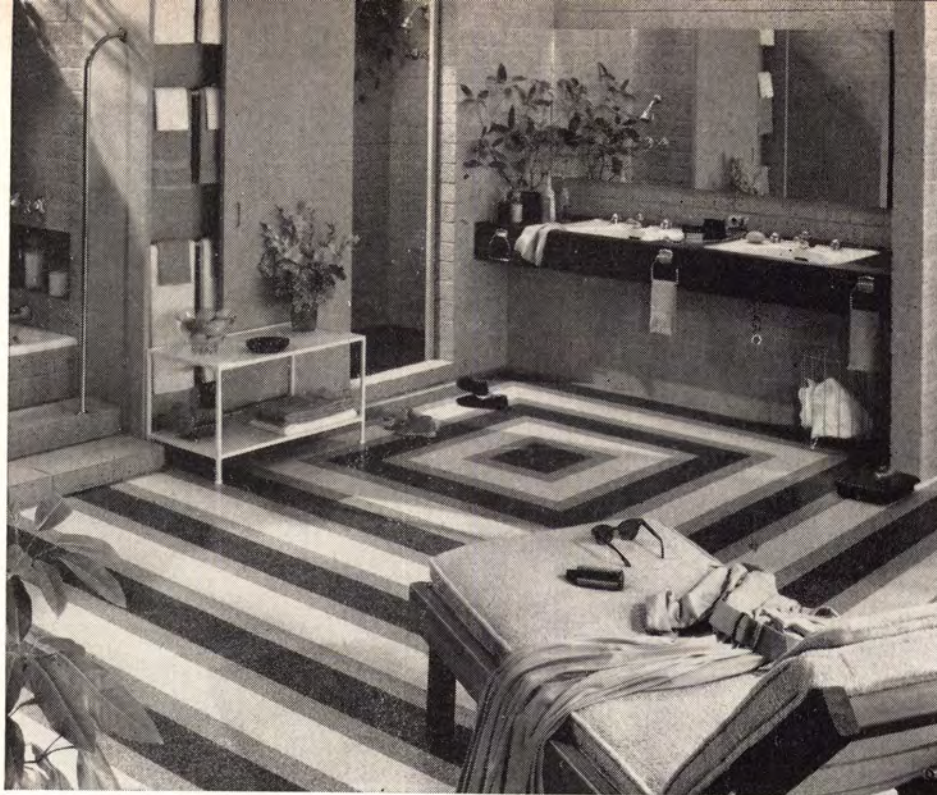
**SECURITY AERATOR** (below) works like Yeomans system. A  $\frac{1}{3}$ -hp motor drives an aerator-impeller that agitates the waste and distributes oxygen. Solids fall out in settling tank and are drawn back to aerator. Effluent is stabilized. Motor operates on a timed cycle. Tank holds 1,000 gal. Security Septic Tank Co, Cleveland.

*For details, check No 5 on coupon, p 210*



*continued on p 188*





## Now you can offer

In this below-grade bath-lounge, Armstrong Sheet Vinyl Corlon, Decoresq styling, with alkali-resistant Hydrocord Back was installed right on the slab, gives the room a look of luxury that helps sell houses.

The entrance hall of this split-level is on grade. So a floor of Sheet Vinyl Corlon, Terrazzo styling, with Hydrocord Back was used. Then to combine decoratively the hall and adjoining areas, the same style Corlon with Armofelt Back was used on the steps and the suspended living room floor.





# sheet vinyl floors below grade...

WITH **HYDROCORD BACK** ON ARMSTRONG VINYL CORLON...

Sheet vinyl floors are in daily-increasing demand with home buyers for every room in the house. And Armstrong Vinyl Corlon is today's most popular kind. Housewives want Sheet Vinyl Corlon floors because they're very good looking, virtually seamless, remarkably easy to care for. Now, the new alkali-resistant Hydrocord Back—an Armstrong exclusive—enables you to use Sheet Vinyl Corlon in both below-grade and on-grade areas. Sheet Vinyl Corlon with Hydrocord Back is applied directly to the concrete slab, with specially formulated S-235 Waterproof Cement. It's the only sheet flooring that can be used below and on grade. Sheet Vinyl Corlon with Hydrocord Back is available in the popular Terrazzo and Decoresq styles, in a variety of handsome colors. Installed costs are only a few cents per sq. ft. more than on suspended floors.

## *New sales advantages*

Being able to use Sheet Vinyl Corlon on and below grade gives you many selling advantages for your model homes. It offers excellent, new decorating opportunities. And by putting Sheet Vinyl Corlon in basement, family, and recreation rooms, you incorporate the easy care that's of first importance to housewives in these areas. In an open-plan split-level, you can unite the whole interior decorative scheme by running one style of Sheet Vinyl Corlon throughout below-grade, on-grade, and suspended levels. And in ground-floor rooms of basementless houses, Sheet Vinyl Corlon is a quality sales extra. Your Armstrong Architectural-Builder Consultant will give you samples of Sheet Vinyl Corlon with Hydrocord Back. Phone him at the nearest Armstrong District Office. He will also give you helpful selling ideas and provide you with model home merchandising kits, custom designed for you. And he can call in the Armstrong Bureau of Interior Decoration to work with you or your color consultant. For further information on Armstrong services to help you sell the homes you build, write to Armstrong Cork Company, 306 Sixth Street, Lancaster, Pennsylvania.



Sheet vinyl flooring on or below grade . . . A practical interior decorating and merchandising idea from the Armstrong Architectural-Builder Service to help you sell homes faster and more profitably.

**Armstrong**

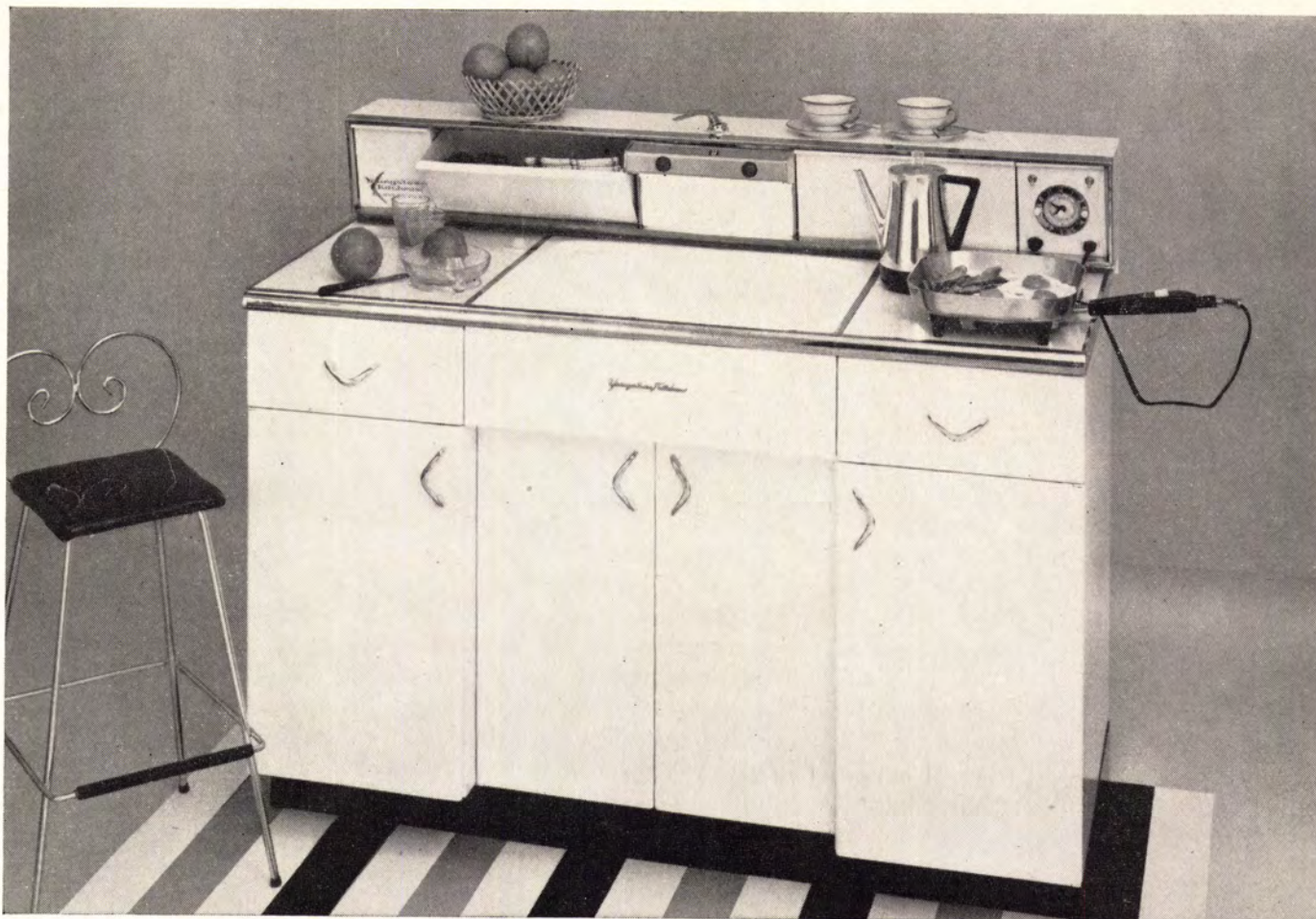
THE MODERN FASHION IN

**FLOORS**

LINOLEUM • SHEET VINYL CORLON • EXCELOX (Vinyl-Asbestos) TILE  
CUSTOM CORLON (Homogeneous Vinyl) TILE • RUBBER TILE • CORK TILE  
CUSTOM VINYL CORK TILE • ASPHALT TILE • LINOTILE







### Youngstown introduces new compact kitchen unit

This Servi-center saves space in small kitchen layouts, forms a neat and complete food preparation center. It combines a big deep sink, single-lever faucet, work tops, storage bins and cabinets, appliance timer and outlet center, detergent and hand lotion dispensers,

and, on option, a waste disposer. It is 24" deep, 44" high, 42" or 54" wide.

Appliance center has one timed, one untimed 115-v outlet, clock, switches for built-in light and waste disposer. With plug-in cooking appliances, some food can be cooked here. Condiment

bins in back ledge are handy to Formica work tops. Pushbuttons dispense detergent and hand lotion. Nozzle of faucet is out of the way under overhang. Prices: \$199 for 42", \$299 for 54".

Youngstown Kitchens, Salem, Ohio.  
For details, check No 6 on coupon, p 210

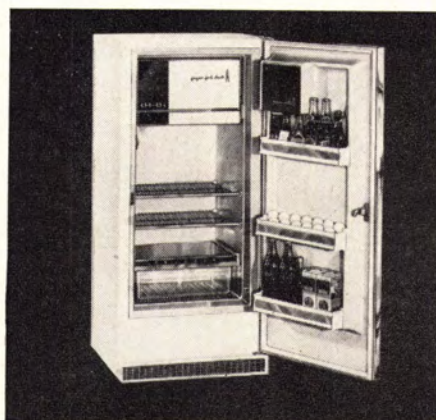


### Whirlpool adds gas refrigerators

Whirlpool has taken over the facilities of Servel, will add four gas models to its refrigerator line, including an 11-cu ft deluxe model (above) with automatic ice maker, 70-lb freezer; two single door 10-cu ft models, one with the ice maker, both with 49-lb freezers; one 9-cu ft model with 32-lb freezer. All may be free standing or built in, use natural, manufactured, mixed or lp gas.

Whirlpool Corp, St Joseph, Mich.

For details, check No 7 on coupon, p 210

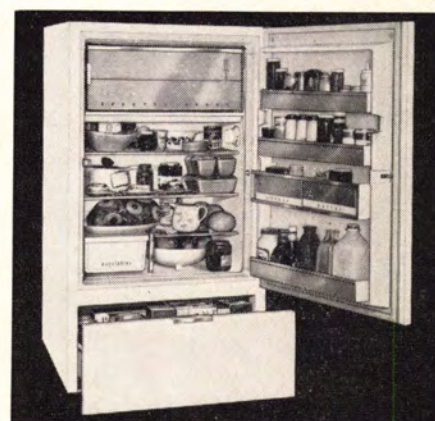


### New Admiral units are modular

Refrigerators, styled to look built-in, include new 11-cu ft and 8-cu ft models. The deluxe 11-cu ft model is 28" wide, 27 3/8" deep, 58" high. Two new 8-cu ft models are 24" wide. All doors have child-safe latches, open within cabinet width. Also new, a 289-lb capacity upright freezer. Prices: 11-cu ft, \$339.95; 8-cu ft, \$259.95, \$269.95; freezer, \$179.95.

Admiral Corp, Chicago.

For details, check No 8 on coupon, p 210



### Kelvinator has economy model

New 11-cu ft refrigerator from Kelvinator is planned to sell for about \$200, with some variation at local levels. Box 31" wide, 58" high includes 70-lb of freezer space and 2 1/2 cu ft of unrefrigerated storage. It is styled to match 1958 Style Mark line, includes many of its features. Safety door can be opened from inside, opens within the cabinet width.

Kelvinator, Detroit.

For details, check No 9 on coupon, p 210

continued on p 190



## LP-GAS

### LP-GAS heat is "white glove clean"



One of the chief reasons that 7 out of 10 new homes are gas equipped is the unique cleanliness of gas. Builders know it, and have met the demand with modern LP-Gas units in areas beyond the gas mains. Unlike solid or liquid fuels, LP-Gas burns *completely*, never leaving residue that fouls the heating system and drifts through the home. Walls and woodwork stay cleaner. Rugs and fabrics stay brighter. LP-Gas is safe, too. In both central systems and space heating units, the latest automatic controls shut the gas off at *once* if the pilot light should ever go out. For cleanliness and safety, LP-Gas is the leading choice by far.

### New water heater delivers 8 baths per hour!

New "super speed" LP-Gas water heaters will recover hot water faster than ever. They are now available in 4 sizes up to 50 gallons. Designed for larger residential and commercial applications, the 50 gallon tank delivers 120 gallons of 160° water per hour. Enough for eight steaming baths! Whatever the size or brand, gas water heaters recover up to 3 times faster than other types.



**Important facts about LP-Gas.** LP-Gas stands for Liquefied Petroleum Gas, a natural fuel kept in liquid state, then burned as gas or vapor. It is also known as Butane, Propane, Bottled Gas or Bulk Gas. LP-Gas is best known for its ease of control, uniform combustion and unusual cleanliness. With their fuel right on the premises, LP-Gas users are not affected by power failures, overloads and other supply problems. LP-Gas is chiefly used for automatic heating, cooking, water heating, clothes drying, refrigeration, incineration and air-conditioning.

**FREE BOOKLET:** Write for 24 page booklet explaining the many uses of LP-Gas in modern homes. Write to Dept. HH-2, National LP-Gas Council, 185 N. Wabash Ave., Chicago, Illinois.



## ALUMINUM AWNING WINDOWS

*... the  
Aristocrat of  
home windows!*



Vampco's Tru-Seal "Full View" Aluminum Awning Windows are the very last word for modern residential construction and are also widely used in commercial and institutional buildings. They can be used as separate units, flankers for picture windows or combined with panels to form either curtain or window walls.

Made of the finest quality tempered aluminum extrusions, Vampco Tru-Seal windows have the trim, narrow lines that are so essential to meet current architectural trends. Their operative mechanism and micro-adjustment are exclusive patented features. Controlled ventilation . . . complete weatherstripping . . . easy washing from the inside . . . lifetime screens and storm sash interchangeable from the inside . . . low initial and maintenance costs are among the many outstanding advantages that Vampco Tru-Seal awning windows provide.

Vampco Tru-Seal Awning Windows exceed Aluminum Window Manufacturers' tests A-A1 and A-A2 and are accepted for residential and commercial buildings by F.H.A. Available in 54 standard sizes . . . special sizes to fit any opening at moderate cost.

The Vampco line also includes aluminum casement, intermediate projected, glass block and basement windows. For complete details, mail coupon below, today.

## VALLEY METAL PRODUCTS CO.

PLAINWELL, MICHIGAN



SUBSIDIARY OF  
**MUELLER BRASS CO.**  
PORT HURON, MICHIGAN

A NAME THAT MEANS THE  
VERY FINEST IN LIFELONG  
ALUMINUM WINDOWS



### VALLEY METAL PRODUCTS CO.

Dept. HH-68, PLAINWELL, MICH.

- ☐ Send Light Construction Aluminum Window Catalog.
- ☐ Send 56-page Industrial-Institutional Window Catalog.
- ☐ Send Curtain Wall Catalog.

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_





### Control light intensity for dramatic lighting effects

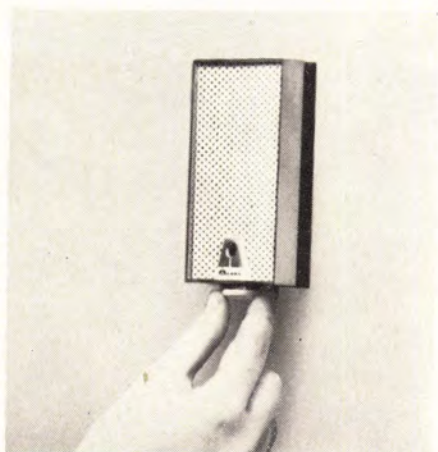
You can add a talking point to your model home (or your custom houses) with light control.

Luxtrol unit at left sells for \$33 retail, will control up to 360 w of illumination for effects like these in kitchen

area of the Luxtrol Light Coach, a special display bus decorated by Edward Wormsley. The Luxtrol Light Control requires a modern 3-wire circuit but otherwise installs as easily as any off-and-on switch, is only 3 9/16" deep to

fit into a 2x4 stud wall (face plate is 6 1/2"x8 3/4"). Each unit is individually protected by fuses against electrical or thermal overload.

Superior Electric Co, Bristol, Conn.  
For details, check No 10 on coupon, p 210



### Quick control for electric heating

New Mears line-voltage thermostats for use with electric heating control heat from 35F to 90F with a 1/2° differential. Single-line break, double-line break, and load transfer models are rated at 2,420 to 5,500 w for 110 to 250 v; two-stage modulation unit, at 4,840 to 11,000 w.

Mears Electric, Portland, Ore.

For details, check No 11 on coupon, p 210

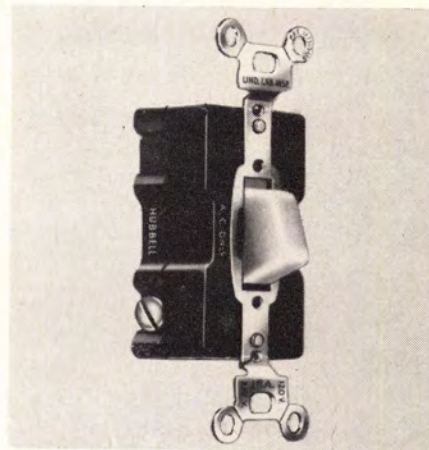


### GE load centers are raintight

Now in GE's circuit breaker line are NEMA type 3R enclosures for a wide variety of service. For outdoor use up to 100 amp, new load centers protect circuit breakers for up to 24 branch circuits, include popular 12, 16, and 20-circuit split-bus devices. Raintight hubs admit up to 2 1/2" conduit at top of box.

GE, Plainville, Conn.

For details, check No 12 on coupon, p 210



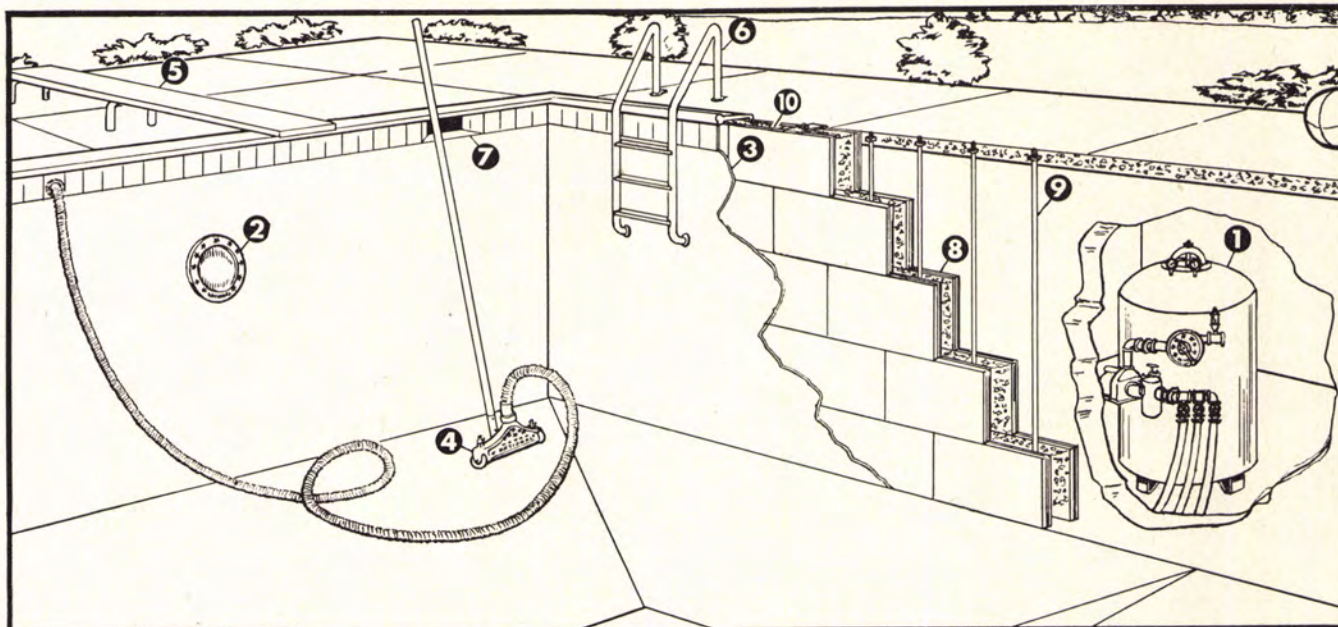
### Light switch works at a touch

This touch switch comes in single pole, double pole, 3-way, and 4-way types, fits standard wall boxes and faceplates, installs in any position. Single-pole switches have a push-in connector to speed installation; wires are joined to switch simply by pushing them under terminal screw.

Harvey Hubbell, Inc, Bridgeport.

For details, check No 13 on coupon, p 210





**Here's how the products of the NATIONAL POOL EQUIPMENT COMPANY add up to the finest swimming pool in the world!**

- |                             |                              |
|-----------------------------|------------------------------|
| 1. Dial Valve Filter System | 6. Ladder                    |
| 2. Underwater Light         | 7. Automatic Surface Skimmer |
| 3. Marblelite Wall Finish   | 8. Pre-cast Concrete Units   |
| 4. Vacuum Cleaner           | 9. Steel Pre-Stressing Rods  |
| 5. Diving Board and Stand   | 10. Triple Wall Construction |

*We Cooperate with Local Architects and Engineers*

**Manufacturers of quality swimming pools and equipment for HOMES • MOTELS • COMMUNITIES • COUNTRY CLUBS • UNIVERSITIES**

All these and many other quality swimming pool products, each the finest of its kind on the market, are available from the NATIONAL POOL EQUIPMENT COMPANY. Write today for our free catalog.



**POOL EQUIPMENT CO.**

Lee Highway, Florence, Ala.

Western Division  
El Monte, California



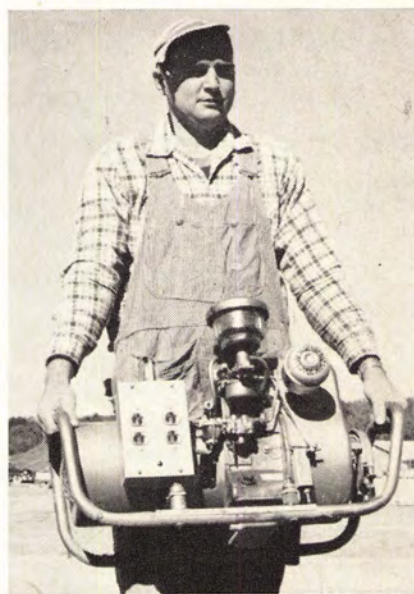
## WALLPAPER SELLS HOMES

because... no other wall decoration is so effective in making small rooms bigger, ceilings higher, dividing room areas... creating architecture where there isn't any.

**WALLPAPER COUNCIL**  
509 MADISON AVE., NEW YORK 22, N. Y.



## ELECTRIC PLANT NEWS



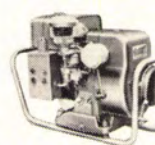
**Here's how Onan Portable Power pays you added profits!**

**Gives you cost-cutting power on the job... from the start**

Carry, truck or wheel in an Onan and you're all set with plug-in power for the whole crew. No wasting time with hand tools... no waiting for utility lines. If you're not using electric power *full time* chances are you're losing more money than the cost of several Onan plants.

### 4-cycle dependability

Onan plants are rugged... built to take abuse from weather and workmen. Special cast-iron block Onan engine and drip-proof all-climate Onan generator are direct-connected in a rigid, compact, smooth-running unit. Out-perform and outlast "assembled type" plants using general purpose engines. *Special contractor models from 500 to 10,000 watts.*



**2500-watt model serves crew of 3!**

**Model 205AJ-1P**, most popular Onan unit with residential contractors. Complete as shown with 4 plug-ins, pilot light, carrying frame, recoil starter... ready to run. Dolly-mounted model also available.


*New folder helps you choose the right model for your job. Write today!*

**D. W. ONAN & SONS INC.**

3148A Key University Ave. S.E., Minneapolis 14, Minnesota  
ELECTRIC PLANTS • AIR-COOLED ENGINES • KAB KOOLER • GENERATORS







**Johns-Manville Seal-O-Matic  
asphalt shingles proved storm-tight  
on *OVER 300,000 HOMES!***

***HERE'S THE SECRET...***

## ***of the J-M Seal-O-Matic® Shingle***

**Special adhesive stripe runs the full length of each tab,  
provides maximum bonding area**

**Entire butt edge is sealed.** A  $\frac{3}{4}$ -inch stripe of thick adhesive is factory applied to the underside of each shingle. The sun's heat automatically seals down each tab to the course below.

**Shingle flutter eliminated.** The full-length adhesive stripe protects even the corners of tabs from being lifted and fluttering in high winds. Fluttering causes granule loss and shingle cracking.

**Wind and rain can't blow under tabs.** Because there are no breaks in the adhesive stripe, beating rain or high winds cannot be driven up under the shingle. Completely sealed-down tabs seal out the weather. This has been proved time and time again in actual hurricanes.

**Seal-O-Matic adhesive is protected to insure perfect sealing.** Shingles are factory-packed in pairs back-to-

back, with adhesive stripes bonded together. No paper strips to remove. Dirt, dust or loose granules cannot get on stripe to interfere with sealing qualities. Shingles are protected until used. They are easily split apart with a quick snap for installation on a roof. No special application methods are necessary with Seal-O-Matic.

### ***Homes sell faster with Seal-O-Matic shingles.***

Whether installed on steep roofs or low slope roofs, you give your prospects a nationally advertised quality brand name when you specify J-M Seal-O-Matic shingles.

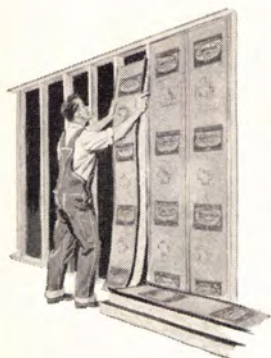
We'll be glad to send you complete information on Seal-O-Matic asphalt shingles and other Johns-Manville building materials. Write: Johns-Manville, Box 111, New York 16, N. Y. In Canada: Port Credit, Ontario.



# **JOHNS-MANVILLE**



## THESE OTHER JOHNS-MANVILLE BUILDING MATERIALS MAKE HOMES EASIER TO SELL

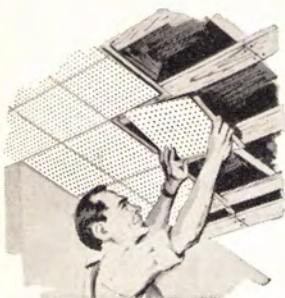


**Spintex® Insulation** saves the home buyer up to 30 cents on every heating dollar. Keeps rooms up to 15 degrees cooler in summer—a "must" to make air conditioning practical.



**Pre-Primed Flexboard®** comes to job site ready to take any paint. Large-size building sheets ideal for board and batten construction. Fireproof and rotproof.

**Colorbestos® Sidewall** saves expensive repainting for the homeowner, adds distinction and buyer appeal to the home. New Colorbestos process assures lasting color and texture. Fireproof, rot-proof and weatherproof.



**Fibretex Acoustical Panels** absorb up to 75% of room noise that strikes them. Modern sales asset for new homes, with proved buyer appeal.

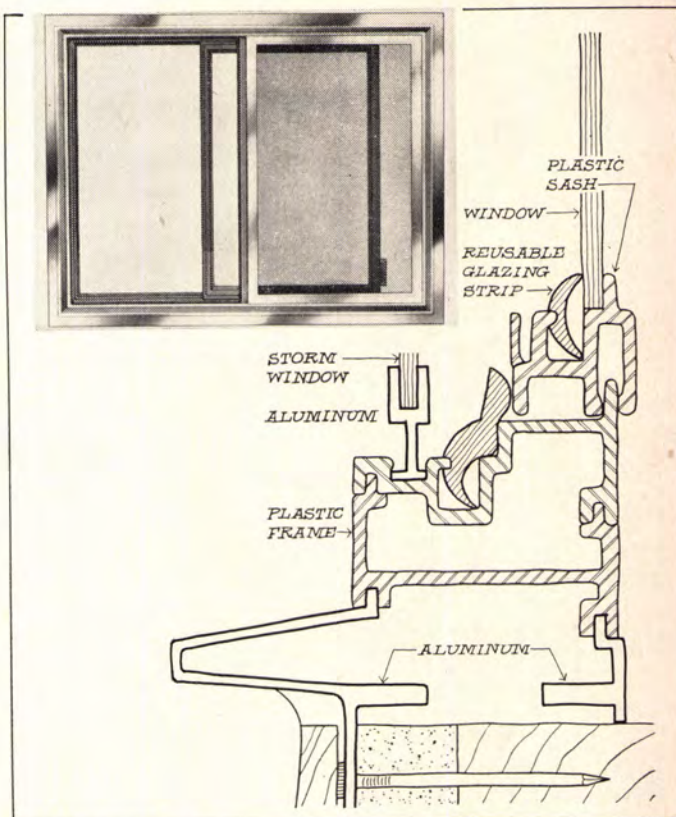


**Terraflex® Vinyl Asbestos Floor Tile**, keeps its "first day" beauty. Easily kept spick-and-span, it has great appeal to home buyers.



Ask your J-M representative about the 7-Star advertising and merchandising plan to help you sell more homes.

## New products



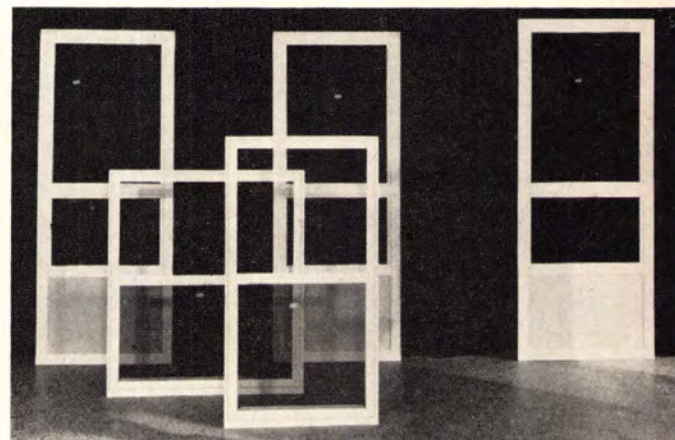
### Plastic frames and sash add insulation

Therminate frames and sash are fusion welded, aluminum trim is Thiokol sealed with no through connection. Plastic glazing strips eliminate metal or pile weatherstripping. Windows are condensation free to 60% humidity at 18F outside temperature, 74F inside. Air leak is minute at winds of 25 mph; water leak is nil with 45 mph winds. Windows come in modular sliding, picture, and jalousie types with nail-on fin trim for frame, brick veneer, or masonry construction. Integral screen and storm sash.

Woodlin Metal Products, Marshall, Mich.

For details, check No 14 on coupon, p 210

### Now—plastic doors and windows



### Storm sash and doors of Koroseal

High insulation value of plastic is used in this new line of rigid plastic doors and windows. Maintenance-free units are proof against rot, corrosion, heat, cold, oxidation. Frames are solvent welded, and reinforced with vinyl corner keys, withstood 70,000 slammings in laboratory tests. Built-in moisture barrier cuts condensation. Small bug-proof slots at bottom of sash permit drainage and "breathing" without affecting dead air space. Units are self storing.

Falako Corp, Akron.

For details, check No 15 on coupon, p 210

continued on p 194





**paint selection!  
color styling  
merchandising**

**you get them all in**

# LUMINALL® PAINTS

## Builder-Architect Package

**paint selection**

Big 12-page "Paintyclopedia"—a veritable catalog of information covering all interior and exterior painting. All construction, including masonry, wood, aggregate block, plaster and acoustical tile. A complete "how-to-paint-it" for everything from the side of a home to a concrete swimming pool! Includes 74 product glossary.



**color styling**

A handy pak of the loveliest color cards imaginable plus a big color book to help you select colors for all interiors, exteriors too! Or Luminall's expert color stylists will do the whole job for you free. Check and mail coupon below for special color service!



**merchandising**

A tremendous array of merchandising display helps styled from Luminall's massive 1958 consumer advertising campaign in LIFE, Better Homes & Gardens, House Beautiful, Woman's Day and leading magazines. Luminall, a great nationally advertised brand helps sell your homes faster. Check coupon for details.



CLIP COUPON TO BUSINESS LETTERHEAD

**LUMINALL PAINTS, DEPT. T17, CHICAGO 9, ILLINOIS**

Please send full details on ☐ "PAINTCYCLOPEDIA"

☐ HANDY COLOR CARD PAK AND COLOR BOOK

☐ BUILDER-ARCHITECT COLOR SERVICE

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## New products

### Titus expands its diffuser grille line

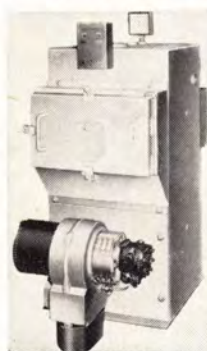


Titus Manufacturing has added a full range of rectangular (left), perimeter, and linear grilles to its diffuser line. The square and rectangular diffusers are fixed vane units for ceiling installation. Linear grilles may be used for horizontal side wall diffusion or vertical diffusion at window sill. Perimeter grilles are adjustable to force cool air to high ceiling levels or warm air in a broad pattern over entire side wall. All are available in sizes to fit installation. Stock finish is a baked-on metallic finish, other finishes on special order.

Titus Mfg Corp, Waterloo, Iowa.

For details, check No 16 on coupon, p 210

### Three new Portmar boilers are only 36" high

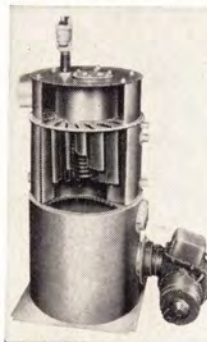


Compact units in three sizes are built in one-piece construction for easy installation. Shell is high-quality plate steel; fire door is heavily insulated. Units meet ASME standards. Boilers feature extended waterleg construction with staggered horizontal tubes of heavy gauge steel. Hot water is supplied year round by a tankless copper coil at net forced water ratings of 87,000 to 140,000 Btu. For heating, the units deliver 580, 720, and 990 net sq ft of forced water. Units fit utility room or basement installations.

Portmar Boiler Co, Brooklyn.

For details, check No 17 on coupon, p 210

### Powerad boilers are available gas or oil fired



Two new boilers from Brown Heet deliver 73,500 or 86,000 Btu per hour, are available without burner or with gas or oil-fired burners. All are economically priced. All are ASME approved. Standard units supply 3 gpm of domestic hot water, 4 gpm coils are \$3.50 extra. Boilers stand 40 3/4" high, 20" wide plus clearance for stack and piping. Gas units are made for natural or manufactured gas. Boiler, without burner, \$148.50 and \$165.50; oil-fired, \$425 and \$433.50; gas-fired \$278.50 and \$295.50, fob factory.

Brown Products, Union, NJ.

For details, check No 18 on coupon, p 210

### Heat valve for radiator by radiator control

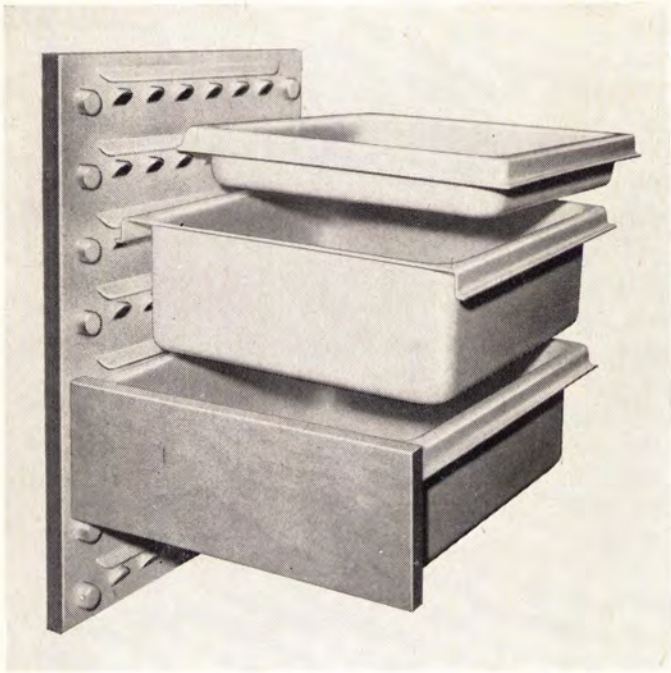


Zonvalve puts a thermostat on every radiator. This unit is made in standard pipe and tubing sizes, replaces ordinary valves on room radiators or supply valves in zone systems. Heat is controlled by individual low-voltage thermostat, which turns burner or circulator off and on. Unit is complete with valve, thermostat, and transformer, can be installed without specialized plumbing or electrical labor. Zonvalve operates equally well with steam or hot-water systems.

Heat-timer Corp, New York City.

For details, check No 19 on coupon, p 210



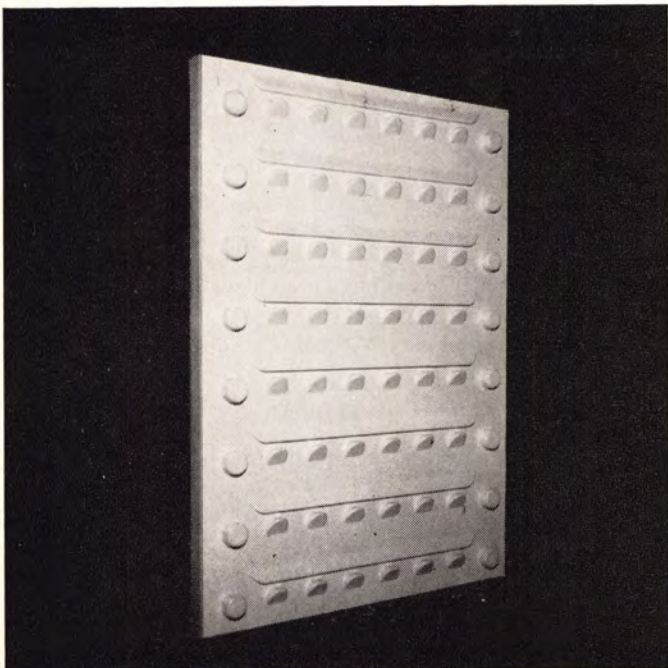


### Versatile drawers install quickly

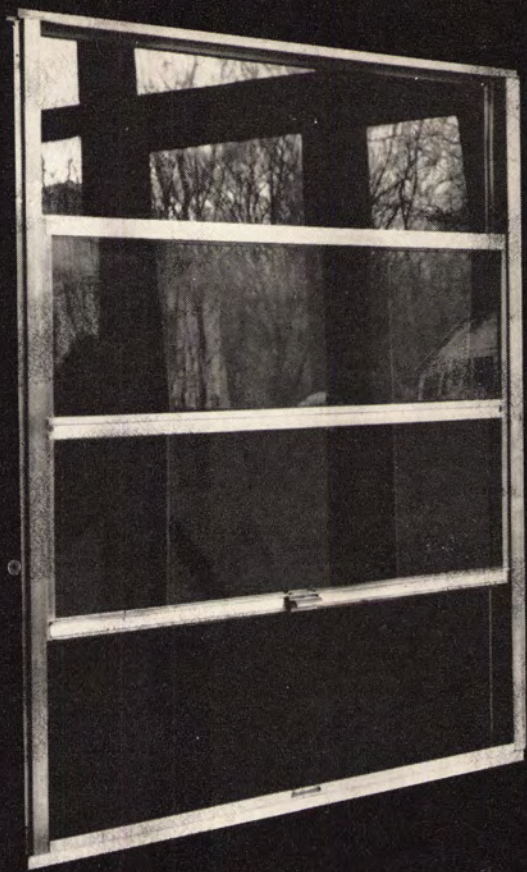
Stratapanel storage system combines one-piece plastic slide panels and drawers in a wide variety of arrangements to fit structural module. Drawers are sized to fit cases cut from 4' x 8' sheet materials with no waste but the saw kerf. Broad contact of slide panel adheres to any stiff material: plaster, plywood, wallboard, hardboard, masonry, etc. Drawers lack 1/16" of 3" and 6" deep; combine to any height on 3" module. To install, two slide panels are glued to case or house wall (they adhere without pressure), drawers slip in place. High-impact polymer components slide easily, are dimensionally stable, resistant to rot, warp, chemical or atmospheric attack. Drawers come 2 15/16" and 5 15/16" high, 17" deep, 16 1/16", 22 1/16", 28 1/16", 34 1/16", 46 1/16" wide (widths allow for case and slide-panel thickness), with integral pull, birch or walnut fronts, or cut for your custom front. Slide panel is 24" high, 17" wide, can be easily cut or combined to give any height on 3" module. Drawers are \$4 to \$10 with integral pull, panel is \$2.50.

Robert A Schless & Co, Elizabethtown, NY.

For details, check No 20 on coupon, p 210



continued on p 196



*"the aim of AIR CONTROL is to strive for improved value, quality and performance. Now, buyers of our windows will benefit from the quieter, smoother operation of a custom engineered sash balance manufactured by **UNIQUE BALANCE COMPANY**"*

HARVEY RASMUSSEN, General Manager  
AIR CONTROL WINDOW CORPORATION  
Houston, Texas

*America's largest manufacturer of  
Single-Hung Aluminum Windows*



AIR CONTROL PRODUCTS, INC.



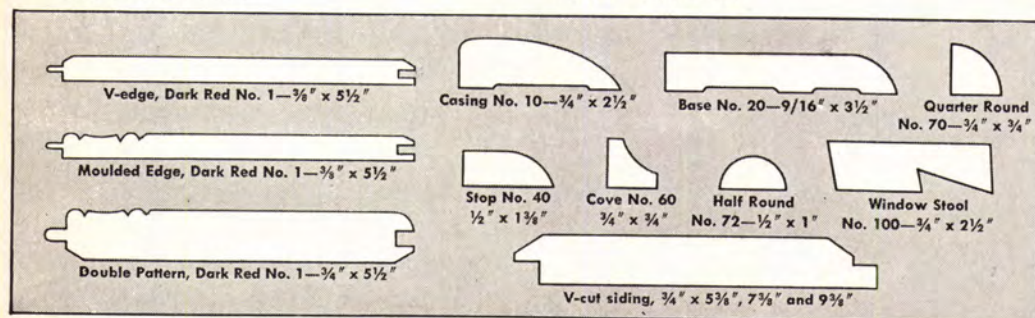


## 2 good reasons for insisting on PHILIPPINE MAHOGANY

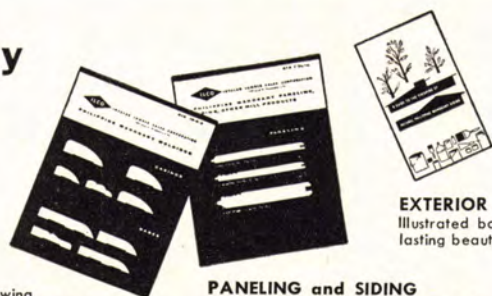


1. Ilco Philippine Mahogany is graded after drying to assure full count and finest quality. And since the drying process is scientifically conducted in the company's own kilns, Ilco lumber has increased fiber strength and substantially improved hardness, as well as bending and compressive strengths. Ilco Philippine Mahogany is known throughout the world for its superior workability and uniformity of texture and color.

2. Ilco Philippine Mahogany offers the widest selection of milled products. By stocking the complete Ilco line, you are certain to satisfy the wants of all your customers, for Ilco, the oldest and largest Philippine lumber exporter, has the widest selection of milled products, including three types of paneling and an extensive variety of moldings. What's more, Ilco never fails to meet NHLA standards.



**Write today  
for free  
booklets!**



### MOLDINGS

Illustrated booklet showing complete selection of Ilco moldings.

### PANELING and SIDING

Illustrated booklet on entire selection of Ilco paneling, siding and other mill products, such as flooring.

### EXTERIOR FINISHING

Illustrated booklet on how to insure the lasting beauty of natural Ilco siding.

**INSULAR LUMBER SALES CORPORATION**  
1401 LOCUST STREET, PHILADELPHIA 2, PA.

Please send me the name of my nearest Ilco Philippine Mahogany distributor, together with the following free booklets:

☐ Moldings ☐ Paneling and Siding ☐ Exterior Finishing

Name .....

Company .....

Address .....

**INSULAR LUMBER SALES CORPORATION**

1401 Locust Street, Philadelphia 2, Pa.

## New products

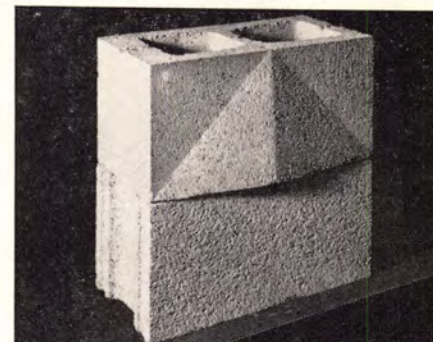


### Simpson offers two new roof decks

Both are self-contained deck and ceiling built up from multiple layers of asphalt-impregnated insulation board. Forestone Acoustical Roof Deck has a finish ceiling of Simpson's soundproofing treatment. Wood-Dek has a ceiling of white stained hemlock plywood, scored and beveled 8" oc. Both are claimed to span up to 48".

Simpson Logging Co, Shelton, Wash

For details, check No 21 on coupon, p 210



### New block adds texture

Hi-Lite blocks are conventional 8"x8"x16" masonry units faced with single (above) or double raised pyramids that combine in a wide variety of textured surfaces for interior or exterior walls. Block will sell for slightly more than plain block.

Besser Co, Alpena, Mich

For details, check No 22 on coupon, p 210



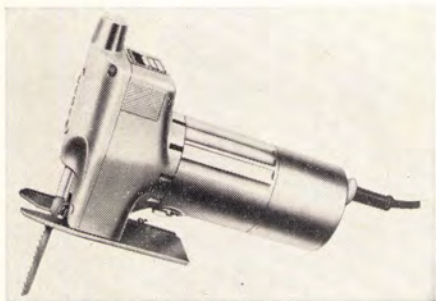
### Flexible vent seal works with roof

DuPont neoprene in this one-piece vent flashing seals it weathertight while letting the vent expand or contract. Material is corrosion and stain proof, should outlive the building. Type A fits flat roofs; Type B, pitches of 3, 4, and 5-in-12; Type C, 8, 9, and 10-in-12. Type B is for 3" and 4" pipes; A and C, 4" only. Flashing must be caulked with non-hardening compound.

Monarch Rubber Co, Hartville, Ohio

For details, check No 23 on coupon, p 210



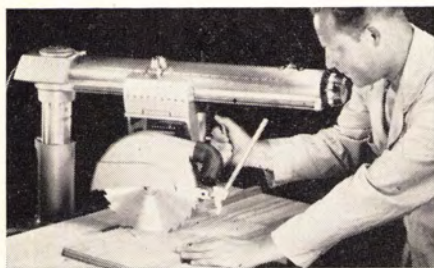


#### Swiss handsaw priced to compete

Lesto GEB/14 handsaw, a new 200-w model made by Scintilla Ltd, has a 1" stroke, no-load speed of 2,900 strokes per minute. Design has been made simpler and more rugged to reduce price and to adapt unit to wide range of materials. Blower cleans path; roller guide backs blade. Price \$99.50.

Victor J Krieg, New York City

For details, check No 24 on coupon, p 210



#### Sears adds a radial saw

Craftsman Accra-Arm Saw is a medium duty 10" saw for versatile use in the small shop. Tool will cross-cut, rip, drill, sand, miter, rout, polish, grind. Power head takes all standard right-hand-thread chucks and attachments. Arm swivels 360° with click stops at standard settings.

Sears, Roebuck & Co, Chicago

For details, check No 25 on coupon, p 210



#### Versatile bench saw cuts all ways

Guard saw cross cuts, bevels to 45°, cuts mortises and dados in depths to 6" without moving the stock. Material is set against guard rail and held in place; 16" blade is raised to make the cut. Only ripping calls for feeding stock into the blade. Saw can cut bevels on hip-roof rafters, splines in horizontal weatherboards, rip 4x4s at 45°. Unit has 3-hp, 3-phase motor, weighs 300 lb, is 27½" wide to pass through doors.

Auburn Fishhook Co, Auburn, N Y

For details, check No 26 on coupon, p 210

continued on p 198

# Safety and comfort for the whole family will sell your homes faster



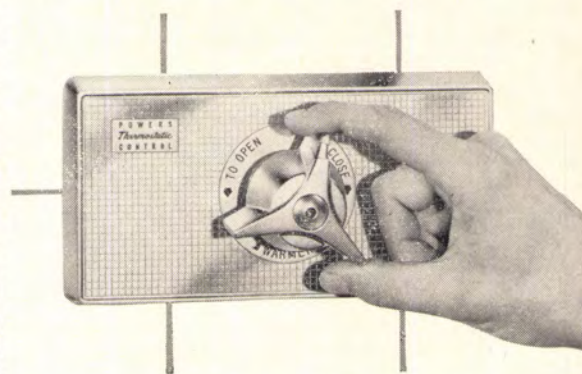
You build a powerful sales appeal into your homes by specifying safe, comfortable Hydroguard® tub-shower controls. No icy water to startle Pop. No steam to scald little Sis. Hydroguard, the *thermostatic* shower control, enables each member of the family to choose the exact shower temperature he enjoys the most.

Hydroguard helps sell your homes because your prospects are *already sold* on Hydroguard and its advantages. Convincing advertisements in leading home magazines and idea-stimulating point-of-purchase merchandising have taken care of that!

If you're a builder of prototype model homes, we have a valuable special offer for you. Write us for details today.



Write for a copy  
of "Safer Showers."



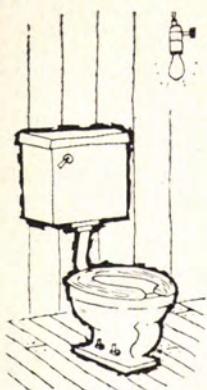
THE POWERS REGULATOR COMPANY

Dept. 658, Skokie 20, Ill.

# POWERS

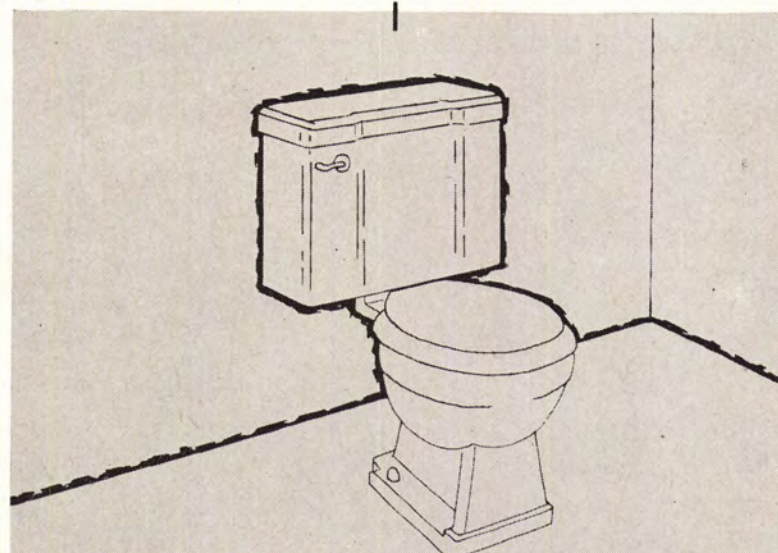
SPECIALISTS IN THERMOSTATIC CONTROL SINCE 1891





If you sell only  
people who want  
the cheapest, you  
may sacrifice  
your profits

If you sell only  
people who want  
the fanciest, you  
may sacrifice  
your volume



## IF YOU SELL

# The Mighty Middle

If you sell homes in the most popular price range, you can add to their appeal — *without increasing costs* — with Gerber Plumbing Fixtures.

Gerber specializes in quality fixtures for medium price homes. The Gerber reverse trap closet is a good example of how deluxe features, high quality and smart styling can be combined in low cost plumbing fixtures specially produced for the Mighty Middle.

By specializing in the most-often-specified fixtures, production economies keep all Gerber prices low, without sacrificing quality. You get a better bathroom for less. Choose from a complete line of Gerber vitreous china, steel enamelware, and brass plumbing fixtures. Or you can order complete, "packaged" bathrooms for greater convenience and economy in ordering, specifying, shipping and receiving. Gerber has a complete selection of deluxe or economy outfits, in six modern colors or white. Write for folder 9-B of Gerber Plumbing Fixtures.

## SELL

# GERBER

## Plumbing Fixtures

Gerber Plumbing Fixtures Corp., 232 N. Clark St., Chicago 1, Ill.



Dependable service from leading jobbers, or delivery direct to your job from any of 5 modern plants:

Kokomo, Ind.; Woodbridge, N. J.; Delphi, Ind.; Gadsden, Ala.; West Delphi, Ind.  
Export Division: Gerber International Corp., 500 Green St., Woodbridge, N. J.

FOR FURTHER  
INFORMATION  
SEE OUR  
CATALOG IN  
SWEET'S  
OR WRITE FOR COPY

## New products



### Compressor spray unit weighs 7 lb

Sprayit 400 is a lightweight compressor and gun for touch-up and hard-to-reach areas. Gun is cast nylon, weighs only 8 oz; canister holds a pint of paint, enough for 75 sq ft; 8,000-rpm compressor weighs 4½ lb. Unit is claimed to handle all types of paints: enamels, lacquers, varnish, stains, multicolor paints. Price, \$39.95 retail.

Thomas Industries, Sheboygan, Wis

For details, check No 27 on coupon, p 210

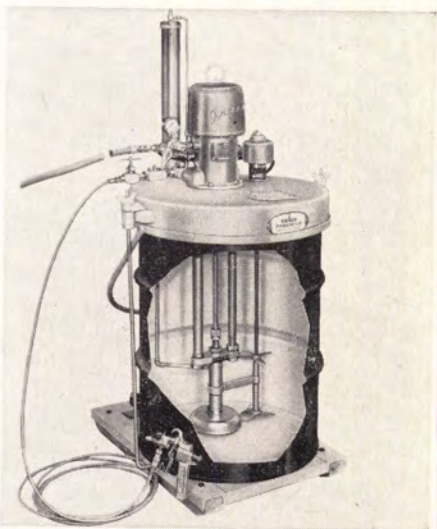


### Pressure feeds paint roller

Up to 1½ gal of paint can be rolled on without reloading. Paint is poured into tank, pressure pumped up by hand. Valve in handle controls flow. With no delays for reloading, maker claims 25% labor saving. Power-Flo equipment can also handle floor waxes. Painter costs \$27.50, with waxing head, \$31.50.

Power-Flo Tools, Pittsburgh

For details, check No 28 on coupon, p 210



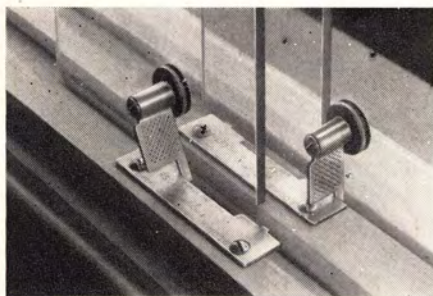
### Graco unit cuts overspray

Graco's pump is powered by 80 psi air to build 1,600 psi at the nozzle. Result: no atomized air, reduced overspray and bounce back. Pumps mount on original 10-gal or 55-gal drums, power one or two guns, operate only when gun is in use. Agitator keeps pigment in suspension.

Gray Co, Minneapolis

For details, check No 29 on coupon, p 210



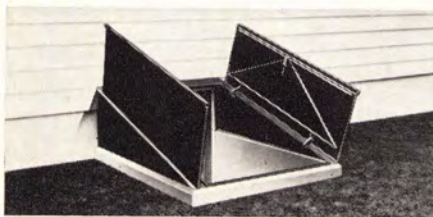


#### Here's a sashless sliding window

Pierson Sashless windows have only frame, glass, screen, and hardware: no partitions, no putty, no sash to rot or warp. Frames are clear Ponderosa pine, notched, gained, machined, and fitted for job-site assembly. Head jamb has snap-in weatherstripping. Nickel plated brass hardware holds 3/16" clear sheet glass with finished and eased edges. No glass cutting required. Lock separates glass to prevent sticking when sliding, glass fits snugly in weathertight fit when locked. Storm glass and aluminum screens included. Windows range from 8'-1 5/8" to 4'-6 1/2" high, 2'-11 7/16" to 7'-10" wide; in price from \$16.78 to \$77.18 fob factory.

Pease Woodwork Co, Hamilton, Ohio

For details, check No 30 on coupon, p 210

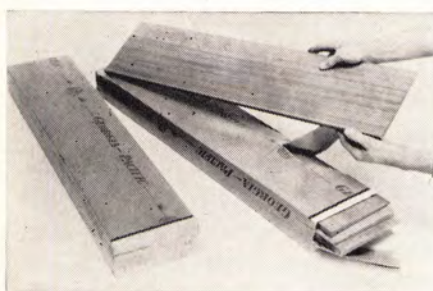


#### Serviceway has torsion hinge

Vega's new double-door basement entry has a torsion-bar counterbalance for smooth easy opening. Flanges on door and frame interlock for weathertight seal. Safety catches are toe-operated. Heavy-gauge steel unit comes in 51" x 64" and 55" x 72" sizes for 44" and 48" openings. Prime coated. Shipped KD.

Vega Industries, Syracuse

For details, check No 31 on coupon, p 210



#### Sealed redwood costs no more

So says Georgia-Pacific of its new packaged redwood siding. The siding is factory sealed on all sides and edges. Sealer deepens natural color, spreads stain evenly, cuts out prime coat on painted surfaces to save up to 35% in painting costs, G-P claims. Sealing on all sides keeps moisture out of siding, prevents paint damage. Siding is packaged for shipment as shown, in sizes to order.

Georgia-Pacific, Portland, Ore.

For details, check No 32 on coupon, p 210

continued on p 200

# Only Vue-Lume®

gives  
you  
this:



## A COMPLETE SERIES OF QUALITY ROLLING GLASS DOORS

UNCONDITIONALLY GUARANTEED  
FOR TWELVE YEARS!

*Decorator handles and unequaled PermaSatin heavy alumilite finish for gracefulness and eye-appeal. The exclusive AP (All Points) Weatherseal that insulates like a refrigerator door assures year-round climate control.*

Full Freight Allowed on  
8 or more units



SHOWER DOOR COMPANY OF AMERICA  
Dept. HH-658  
1 Permalume Place, N.W., Atlanta 18, Ga.  
Please send literature on Vue-Lume Rolling Glass Doors  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Company \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

#### Vue-Lume Bon Air FIXED-SLIDER SERIES

12 Standard widths from 6' to 24', and 2 standard heights; 6'10" and 8'. In 0X/X0, 0X0, and 0XX0 models.

#### Vue-Lume DeVille MULTI-SLIDER SERIES

12 Standard widths from 6' to 24', and 2 standard heights; 6'10" and 8'. Two, three, four or more tracks. POCKET MODELS IN ALL SIZES.

#### Vue-Lume El Dorado FOR DUAL GLAZING

6 Standard widths from 6' to 20' in Standard 6'10" height. Special sizes and arrangements as requested. Accommodated 1" insulated glass.





### \*CAPTURED...

The fleeting beauty of a leaf,  
a fern, a butterfly permanently  
captured in translucent panels of  
Barclite reinforced fiber glass  
... in authentic Japanese designs.

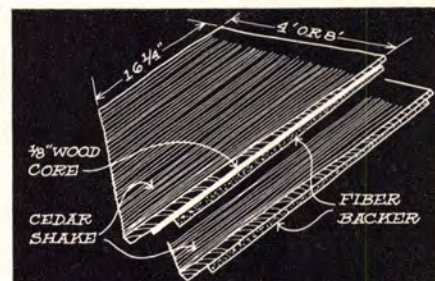
**Barclite Designers Group** ... actual leaves, ferns, butterflies and  
a delicate gold lace fabric have been permanently fused in Barclite reinforced  
fiberglass panels. Translucent Barclite is equally versatile for  
home, industrial or commercial use. Your imagination is your only limit.  
Decorative room dividers, portable shoji screens, indirect lighting  
panels, patios, sliding doors, booth partitions, underlit table tops,  
dropped ceilings, etc. Write for free samples and color literature.

## BARCLITE CORPORATION OF AMERICA

Dept. HH-6, Barclay Building, New York 51, N. Y.,

affiliate of Barclay Manufacturing Company, Inc.

## New products



### This shake panel can be stud-nailed

Plywood veneer 1/12" thick is resorcinol glued between cedar shakes and 1/4" backer board of Shakertown's Deluxe Glumac panels, top, so they can be nailed to the studs as a unit rather than as individual shakes. New panels come 4' and 8' long, trimmed to 16 1/4" width, 14" exposure. Annular nails (two per stud) match 12 shake colors. Deluxe panels cost \$32 to \$40 per square, are claimed to save up to 70% in labor over individual shakes.

Shakertown Corp, Cleveland

For details, check No 33 on coupon, p 210



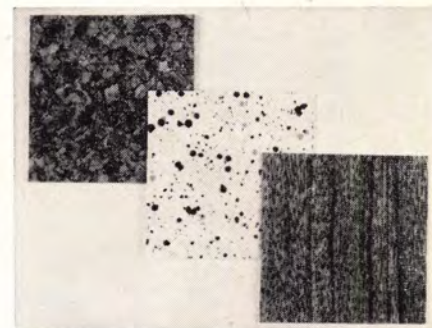
### New finishes for plywood

US Plywood is finding new ways to decorate and protect wood surfaces. Above, a door protected by Evergrain, a hard clear resin overlay, resistant to wear, impact, and exposure. Now being used on US Plywood doors; added cost, 35¢ per sq ft.

New colors are being added to Samara hardwood paneling: coral rose, Sherwood green, dove gray, Biscayne blue, as well as five wood tones.

US Plywood, New York City

For details, check No 34 on coupon, p 210



### Budget-priced, germ-free tile

Amtico has added a line of thin (.060" gauge) all-vinyl tile impregnated with a permanent antiseptic to kill or inhibit bacteria and spore formers. Care-Free Vinyl is also mildew, fungus, and mold proof. New tile has vinyl's good wear and care characteristics, plus 16 clear colors in cork, wood grain, and carousel patterns. It will be priced lower than other vinyls.

American Biltrite Rubber Co, Trenton.

For details, check No 35 on coupon, p 210



## Lighting fixtures from Silvray

Two new four-page bulletins from Silvray Lighting, Inc. introduced: 1) Lumi-Post and Lumi-Pend yard lights and 2) Indirect Luminous Ceiling (ILC) fixtures. Outdoor fixtures are 25 1/2" in diameter, have acrylic diffuser bowl to take two Circline fluorescents, one silvered bowl incandescent, or one mercury vapor lamp. Exposed metal parts are aluminum. ILC fixtures are made in in-line, two-lamp, or quad units, specially designed for high-output and power-groove lamps.

Silvray Lighting, Bound Brook, N. J.

For copy, check No 36 on coupon, p 210

## Reynolds aluminum windows

All types of standard windows are specified in Reynolds 1958 catalog. Illustrations and specifications for casement, traverse, double-hung, single-hung, pivoted, awning, and other types are spelled out. Installations are shown in cross section. 24 pp.

Reynolds Metals, Louisville.

For copy, check No 37 on coupon, p 210

## Solution to space control

That is what Panelfold calls its AIA file sheets (No. 16-M) on its accordion-fold wood doors. File includes construction and installation detail, wood finishes, and an account of the doors' performance in typical use. 8 pp.

Panelfold Doors, Hialeah, Fla.

For copy, check No 38 on coupon, p 210

## How to hang a gliding door

Many ways to use gliding doors are shown in Kennatrack's 32-page catalog and handbook (AIA file no. 27A). Notes on installation and architects' specifications for gliding and folding doors, packaged units, and a full line of accessories are included. The brochure also introduces the new Scottie series 1,000 Kennaframe assemblies which list from \$22.50. 32 pp.

Kennatrack Corp., Elkhart, Ind.

For copy, check No 39 on coupon, p 210

## Copper roofs and gutters

C G Hussey's new catalog not only shows its complete line of roofing and drainage products but tells flashing procedures, engineering data and how to determine drainage requirements. Products include gutters and gutter hardware, copper thru-wall flashing, standard flashing, shingles, copper armoured sisalkraft, copper nails and rivets, sheet and roll copper, etc. 28 pp.

C. G. Hussey & Co., Pittsburgh.

For copy, check No 40 on coupon, p 210

## How to use a level and transit

"From point to point" is the title of David White's guide to the use of levels and level transits. The instruments are described, and instructions given on how to set them up, read the verniers, sight and focus, adjust the instrument, handle it properly, and signal in the field. The second half of the 34-pp. booklet then details all the jobs in laying out a building or plot; measuring angles, establishing planes, running lines, setting up stakes and batter boards, etc.

David White Instrument Co., Milwaukee.

For copy, check No 41 on coupon, p 210

continued on p 202

# 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 **\$125<sup>00</sup>** 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 **\$120<sup>00</sup>** 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 **\$105<sup>00</sup>** 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 **\$30<sup>00</sup>** 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 **\$24<sup>00</sup>** 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 \_\_\_\_\_



Attention

BUILDERS,  
ARCHITECTS,  
AND PREFAB  
MANUFACTURERS...

**MAZE**

MAKES THE

"SPECIALTY"  
NAILS

YOU'RE LOOKING FOR!

As you well know, new building materials . . . improved application methods . . . the popularity of pre-colored siding, etc., have greatly increased the need for specially designed nails, particularly for roofing and siding—MAZE HAS THEM IN STOCK!

## EXTERIOR NAILS

Maze STORMGUARDS — strong steel nails Double-Dipped In Molten Zinc (hot-dipped type zinc nails as required by F.H.A.) will not cause rust spots, stains or streaks . . . cost far less per nail than aluminum . . . drive and hold better!



INSULATION  
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R-104A  
Asphalt Shingle  
Anchor-Shank Nail  
• Roof Deck • New Roof  
• Re-Roofing!

HARDBOARD  
SIDING



S-255S  
Hardboard Siding  
Spiral-Shank Nail • Rec.  
by leading hardboard producers.

## COLORED NAILS—MATCH ASBESTOS INSULATING & CEDAR SHAKE SIDING

(11 stock colors . . . 40 others on request)

S-214A Asbestos Siding Anchor-Shank Face Nail

S-245 Insulating Siding Barb-Shank Nail

S-235A Cedar Shake Anchor-Shank Face Nail

## ALSO A WIDE VARIETY OF INTERIOR AND SPECIAL CONSTRUCTION NAILS

Ready-packed in 5# cartons or 50# Bulk

WRITE FOR FREE HANDBOOK AND SAMPLES

NAME \_\_\_\_\_  
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CITY \_\_\_\_\_ STATE \_\_\_\_\_



"IT PAYS TO BUY MAZE"

**W. H. MAZE COMPANY**

PERU 12, ILLINOIS

## Publications

### Hardwood veneer door standards

Uniform specifications for hardwood veneered doors have been revised by the Commodity Standards Division of the US Dept. of Commerce. The Standard includes standard designs and layouts, sizes and construction requirements, and methods of testing, grading, and labeling. Principal changes are new bondage requirements and tests, new warpage test, new types of core construction, new grading requirements and grade markings, and the addition of hardboard and plastic-faced flush doors. Limited copies of Recommended Revision TS-5383, Hardwood Veneered Doors, are available.

Write direct to the Commodity Standards Division, US Department of Commerce, Washington 25, DC.

### Specs for Nevamar cabinets

Dimensions and full construction detail of Nevamar kitchen cabinet line is included in AIA file no. 35-0-12. Besides cabinets, bases, and drawer units of many sizes and shapes, file includes cabinetry for built-in appliances of several makes. 4 pp.

Nevamar Kitchens, Odenton, Md.

For copy, check No 42 on coupon, p 210

### 84 tub and shower enclosures

Beauti-dor's new catalog shows the full line, including the new Futura folding models. Three series—the economy Rite-Way, middle bracket Beauti-dor, custom Futura—and 84 models are described, also decorative glass patterns and accessories. 8 pp.

Beauti-dor, Inc., Chicago 30.

For copy, check No 43 on coupon, p 210

### Aluminum in architecture

Reynolds has just brought out its 1958 supplement to "Aluminum in Modern Architecture." The new volume presents studies of 25 recently completed buildings in US and abroad, contains a complete report on the West Berlin conference on aluminum in architecture. Eight-page gate-fold explains anodizing process. Editor John Peter has transcribed interviews with Architects Victor Gruen, Eliot Noyes, Minoru Yamasaki, and Engineer Lev Zeitlin. 118 pages.

Reynolds Metals, Louisville.

For copy, check No 44 on coupon, p 210

### Plastics for industry

Delta Products' new 144-page catalog covers all forms and sizes of a wide variety of plastics, with many suggestions for their use. Of special interest to builders: paints, polyethylene, foamed styrene, fiberglass reinforced polyester and Plexiglas sheets.

Delta Products, Fort Worth

For copy, check No 45 on coupon, p 210

### Door hardware manual

Just released is a complete handbook on how to install and maintain builder's hardware from P&F Corbin. The 45-page booklet tells how to adjust and care for door closers, latches, exit bolts, hinges and pivots. Illustrated with more than 200 photos, drawings, and cutaways.

For copy, check No 46 on coupon, p 210

continued on p 210

**better  
prices**

with

**Crestline**  
MILLWORK

delivered

**DIRECT**

**to dealers  
from the mill**

Pay as much as 25% less. When you sell, you can sell for less. Yet your profits are greater with Crestline Millwork—a top quality line of Ponderosa pine windows and doors. Fast mill-to-dealer delivery lowers your cost. Crestline Millwork is made and sold to help you beat your competition! Get more information today!

Write the **SILCREST COMPANY**

Wausau, Wisconsin

Western Ponderosa Pine • Union Label

Removable Double-Hung  
Window Units

Bifold  
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Removable Slideby  
Window Units

Stacking Awning  
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Window Units

Weatherstripped Door  
Frames, Combination

Self-Storing Storms & Screens (with aluminum frame inserts), Louvered Doors & Shutters, Combination Aluminum Doors, Panel & Sash Doors, and other allied products.





# WALLPAPER SELLS HOMES

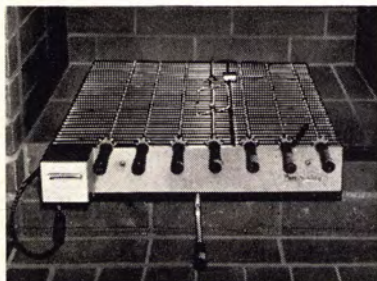
because... no other wall decoration creates that finished, "ready-to-move-in" atmosphere that so often turns prospects into buyers. Paper your next model... and see for yourself!

**WALLPAPER COUNCIL**  
509 MADISON AVE., NEW YORK 22, N. Y.

SELLING BETTER BECAUSE  
THEY OFFER MORE!

## BURR-SOUTHERN\* BUILT-IN BARBECUES

preferred for smarter styling, greater versatility



### SOUTHERN HOST

SH-424. 3-in-1, features spit cooking, broiling, shishkebab. Designed for kitchen, family room, etc. Mat black or bronze enamel, brassplated or stainless steel face plate.



### SOUTHERN ADJUSTAFIRE

FP-516. Use indoors or out. Stationary grill, firebox adjusts for controlled heat. Black or bronze hammer-tone enamel. No installation needed. (Spit optional.)

Dealer Inquiries Invited.  
Write for details. Free  
barbecue plans on request.

DELIVERY MADE  
WITHIN 14 DAYS.

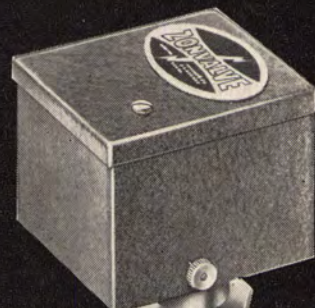
\*Originators of built-in barbecues.

**BURR-SOUTHERN CORP.**  
OF CALIFORNIA

241 N. Allen Ave.,

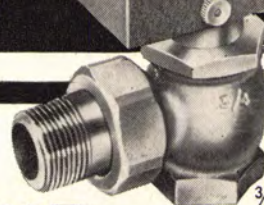
Pasadena, Calif.

## low-cost HEAT ZONING



with  
easy-to-install

## ZONVALVE



3/4" I.P.S.  
shown

Now — the comfort of multiple-zone heating at a fraction of the former cost. ZONVALVE, new thermostatically-controlled motorized valve, replaces ordinary radiator valve *without plumbing change*. On new installations, ZONVALVES can be used on radiators or branch lines.

ZONVALVES are made in all standard pipe and tubing sizes. *Low wiring cost* — because motor operator is low voltage. All ZONVALVES equipped with auxiliary switch to start burner or circulator when open.

ZONVALVE is designed for steam and hot water systems. *Unconditionally guaranteed*. Ideal for private homes, factories, office buildings, hotels and motels.

for details  
write to

**HEAT-TIMER CORP.** DEP'T. R-1  
657 BROADWAY, NEW YORK 12, N. Y.



# Pioneer

## in Sliding glass door development!

Slide-View's pioneering research and development work laid an early, enduring foundation for its present leadership in the sliding glass door industry.

Today, the complete Slide-View line in steel and aluminum stands for the finest in quality, value and performance.

Our 10<sup>th</sup> Year fabricating sliding glass doors exclusively.

Write for brochure  
and prices



**DOOR AND WINDOW CO.**  
P.O. Box 409, El Monte, California  
"BRINGS THE OUTSIDE INSIDE"

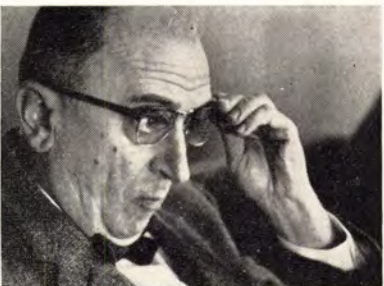




COLEAN  
*There is no magic in tax exemption to solve your problems.*



SCHMIDT  
*If every family took as much pride in its home as in its car, the up-grading would be marvelous to behold.*



BOHN  
*If any city followed the letter of the law on relocation you'd have no re-development.*



NEEL  
*What you need is more rental housing, no matter at what rent. If you produce enough rental housing at any level, you're going to help everybody.*



PEI  
*To cut costs we must first spend more money for research and experimenting.*

for millions of new car sales each year, and the end result of all this trading-up is that Americans are the best-carred people on earth, with more cars in our garages than bathtubs in our homes.

The quickest way to reduce slum occupancy is to build enough good housing so there will be enough to go around. Then no one would have to live in a substandard home. Says the ACTION research on rental housing:

"Every thousand families who can be persuaded to rent new luxury apartments will free rental space for up to a thousand families who cannot afford new apartment rentals. *It may be that the middle income housing problems*

*will never be solved by this filtering-down process, but the problem is unlikely to be solved without it."*

The shortage of good-enough housing and the segregation of minorities are the two big reasons why trade-up has so far failed to work as it should on rental housing. Renters move so easily and so often that trading-up could empty the slums in short order—if there were enough good homes for everybody and if everybody were free to move. In cities where minorities are relatively free to move (like Los Angeles) trading-up has already brought a significant drop in some slum densities.

## 6. We need all new FHA standards for rentals

Otherwise the next surge of apartments will be no better than the 608's whose design and plan (except for land use) were already 20 years behind the times when they were built ten years ago. Vacancies are already six times as high in apartments as in for-sale units, so not much good will come of building more rental units unless they are made attractive enough and livable enough so tenants will want to live in them and pay the necessary rents.

Already most cities have more rental units than families who would rent that kind of home if they had more choice. The \$250,000 ACTION research shows that hardly one family in five is a willing renter. This suggests that making more people want to rent is no less a problem than providing good rental housing for those who now want it or need it at rents they can afford to pay.

The new FHA rental standards should provide much more storage, much more thermal insulation, more adequate wiring, better noise insulation, and more sound privacy. They should raise room-size standards to at least equal public housing minima. They should encourage some provision for private indoor-outdoor living with patios or balconies.

*These changes will cost money, but their extra cost can be saved twice over by other changes that would permit many new ways to build better for less.*

Even ten years ago the apartments which the visiting British building team considered the most interesting, the most ingenious, and the most economic-

al in America, could not be built FHA; and they still could not be built FHA today. (These apartments were four-story walk-ups in reinforced brick masonry with the fourth floor only 26' above grade.)

To cut janitor service costs the new standards should require garbage disposers and incinerators, or at least trash chutes. They should encourage individual furnaces and water heaters for each apartment. They should cut square foot costs by encouraging deeper units, using the added interior space for inside baths and better storage.

Most important of all, FHA should set dimensional standards for economy construction to encourage quantity production of factory-assembled components presized to fit. These dimensional standards should promote:

1. uniform floor-to-ceiling heights;
2. uniform modules for bath and kitchen (the two most expensive rooms) to permit standard plumbing assemblies, standard hard-surface wall panels, standard built-ins;
3. two or three uniform building depths, to permit standard framing in steel or standard forms for concrete.

In Germany no apartment building that passes up the great savings offered by dimensional standardization is eligible for government help in its financing.

To draft new standards for rental units comparable to its fine new standards for houses, FHA should reinforce its advisory committee with some outstanding specialists in rental-unit design.

## 7. We need a better tax break

To get any large volume of good moderate rental housing will require an abundance of capital willing to accept a much lower return than the 15% to 20% which is now needed to attract equity money to rental housing.

It would be very much easier to develop such an investment pool if the Federal Government would extend to

real estate investment trusts the same conduit treatment which now exempts all other security investment trusts (including those invested in bonds) from Federal corporation taxes.

Without this conduit treatment, a real estate investment trust must earn more than 16% if it is to yield 8% to its beneficiaries.

*continued on p. 206*



# Wood Sheathing

gives homes  
greater value

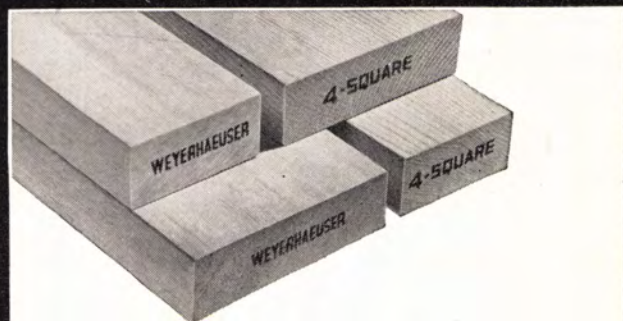
● Wood sheathing does much more than cover the structural skeleton of a building. It adds strength by tying together and securely holding the framing in place. The result is a rigid structure which will have long life and low upkeep.

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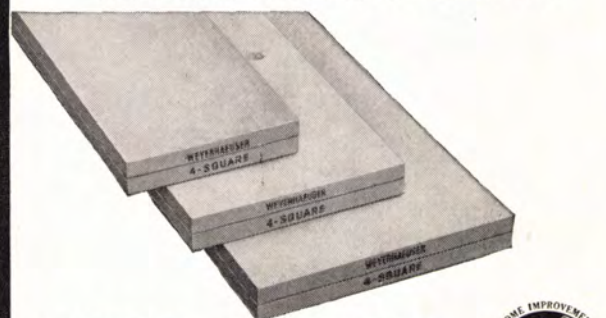
Architects specify 4-Square kiln-dried sheathing to give buildings basically better values.



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CENKER  
*Operating cost is more important than first cost.*



HAZLETT  
*If Pittsburgh enforced its housing code by closing down all units in violation, there would be no place for the occupants to go.*



MASON  
*Many low income families are not eligible.*

## 15. Face your minority problem squarely

Don't expect a sound and lasting solution for your rental housing problem until you have a workable policy for minority housing.

Negroes account for the whole net increase in Pittsburgh's population since the war, and their incomes have risen far above the prewar level.

Both these trends seem likely to continue in Pittsburgh as in most other cities. You must plan some orderly

way to let this growing population expand outside the present predominantly Negro districts; the alternative is more and more overcrowding and worse and worse slums.

You must also plan some orderly way to make much better homes—in buildings new and old—available to Negroes whose rising standards of income and education now call for a higher standard of housing too.

## 16. Try to cut your need for more rental housing through co-ops and low-equity ownership

For four good reasons:

1. Nearly four families out of five would rather own than rent; that is one of the prime reasons why rental housing is lagging.

2. Renting costs much more than owning—partly because the renter cannot deduct his interest and local tax payments, partly because the renter's landlord expects a high yield on his equity, partly because a renter usually pays to have someone else perform various services an owner performs for himself.

3. Ownership solves the No. 1 rental housing problem—where to get equity money.

4. Federal housing policy stacks the cards in favor of ownership, making it easy to buy a home like rent.

The easiest FHA terms of all are the terms offered for cooperative apartments or houses—40 years to pay and almost nothing down. Even without the co-op feature, FHA makes it possible to buy a \$10,000 home for only \$300 cash and 30 years to pay.

## 17. Keep your assessors from soaking rentals

In most cities rental buildings are over-assessed, because apartment owners have less votes per dollar invested than home owners, and there is some evidence that Pittsburgh is no exception to

this rule.

Pittsburgh will find it much easier to attract private capital for rental housing if it protects landlords against tax inequity.

# Here are six ways to cut the cost of land for rental housing

## 18. Don't buy slum property for redevelopment without deflating its bootleg value

—even though the federal government stands ready to subsidize a big write-down.

There is no more excuse for asking Federal tax payers to buy up slums at prices based on the outrageous profits of overcrowding, under-maintenance, filth, and misery than for asking them to buy up a red-light district at a price reflecting the profits of prostitution.

For years the National Association of Real Estate Boards has urged that the cost of redeveloping and cleaning up our slums should be borne by the owners who stand to profit by their improvement. This is the exact opposite of buying them out at a bootleg price two or three times the economic worth of their property properly and ethically operated.

The best way to deflate slum values is to provide enough good housing so no one will have to live in the slums, but this may take years to accomplish. (Rental housing is now so short in Pittsburgh that even with thousands of families living in substandard units the vacancy ratio is only 1/5th of 1%).

*In the meantime, there are two quicker ways to deflate slum values:*

## 19. Crack down hard on housing code violators

Many slumlords expect to clear 30% a year on their investment. These profits are swollen by illegal overcrowding and illegal undermaintenance. In Pittsburgh 62,000 dwelling units are classi-

fied as blighted or substandard, and most of these 62,000 must be guilty of at least one and often many housing code violations. These violations will continue until you set up a special

housing court that will 1) impose fines heavy enough to make law breaking unprofitable; 2) handle housing cases quickly, and 3) order that unsafe buildings be closed and demolished.



## 20. Stop subsidizing high prices for slum land by undertaxation

One big reason slums are so profitable and slum land prices are so high is that slum lords pay such small taxes per unit. They pay such small taxes because their buildings are so nearly worthless that they carry a very low appraisal; the worse the building the lower the appraisal and the smaller the tax. The average slum unit in Pittsburgh is taxed only \$50 a year—less than one-sixth of what the city has to spend for police, fire, health, and other services in the slum areas (where the cost of municipal services always runs higher per capita than in better neighborhoods).

If you increase the tax load on land and lighten the tax load on improvements, you could, at one stroke,

1. help deflate the bootleg value of slum property by making the slumlords pay more taxes and so make less profits;
2. help harness the profit motive to slum improvement, for you would,

in effect, be giving partial tax exemption to any money spent modernizing or rebuilding the slums.

Alone among America's big cities, Pittsburgh already has the basis for such a tax shift in the Pennsylvania graded property tax law\*, under which the city tax rate on land *must* be set twice as high as the city tax rate on improvements and *can* be set still higher. Unfortunately, this very important tax policy is so watered down as to be ineffective as a slum deterrent, because it applies neither to the school tax nor to the county tax. As a result, the total tax rate on land in Pittsburgh is not twice the tax rate on the improvement, but less than 50% higher. A much bigger differential is needed to

\*This law is mandatory for the state's only two second-class cities, Pittsburgh and Scranton, and optional for third-class cities. It does not apply to Philadelphia.

make the tax really effective against slums.

In Pretoria, South Africa, land is taxed four times as heavily; in Sydney, Australia, improvements are not taxed at all.

Says Pittsburgh's Mayor Lawrence: "There is no doubt in my mind that the graded tax law has been a good thing for Pittsburgh. It has discouraged the holding of vacant land for speculation and provides an incentive for building improvements."

Higher land taxes are just about the best way to hold down land prices.

*And don't worry about higher land taxes raising slum rents.*

Slum rents are seldom based on costs; they are based on all the traffic will bear. John Stuart Mill and Herbert Spencer were just two of many famous economists who demonstrated long before Henry George that in a free economy land taxes cannot be passed on to the tenant.

## 21. Don't try to build low rent housing on high priced land

Pittsburgh's housing needs are very different now from Pittsburgh's needs when the mill workers had to live in the river bottoms close to the mills so they could walk to work. There is no

good reason why the slum blocks earmarked for redevelopment should all be rebuilt as low rent housing for the present occupants. This question has occasioned bitter debates and has come

near blocking redevelopment in other cities. Pittsburgh is fortunate in having a good city plan indicating the highest and best future use of each redevelopment area.

## 22. Take full advantage of your fine new highways

They make cheap peripheral land newly accessible for low cost rental housing.

These new highways have brought thousands of rural acres closer to where people work than most of the city itself was ten years ago. Even the airport 22

miles away will soon be only half an hour from the Golden Triangle. Land close to these highways and accessible to city water and sewers can still be bought for \$2,000 an acre, but someone with money must develop this land

before small operators can build on it.

You might also find it well worth while to study how West Germany is subsidizing commuter service by train in order to make more low cost land accessible for housing.

## 23. Take another good look at your commercial zoning

Most cities zone far more frontage for commercial use than they can ever use. (New York City's commercial zoning would meet the shopping needs of a city of 175,000,000 people.)

An inevitable result of such over-zoning is to blight miles of developed

street frontage; no one builds stores on them because no more stores are needed; no one builds homes on them for fear a store or a filling station may be built next door. This is one of the worst causes of fringe blight, one of the worst ways to waste fully improved

close-in land which would otherwise be highly desirable for new low rent units.

Your new zoning ordinance goes a long way in the right direction by cutting the area zoned for commercial use from 8.6% of the land area to 4.4%. But 4.4% is still too much.



SCHEUER

*Sometimes re-developers must wait five years before the land is available.*



NELSON

*Some quasi public agency should clear the land for its best use.*

*For four ways to cut your cost of building see next page.*



## Here are four ways to cut your cost of building

### 24. Aim first at more and better row housing

The row house (now more favorably known as the town house) offers the best answer to your needs for family-size rental units, because:

1. it usually costs the least to build (except for very small efficiency units);
2. it needs little or no janitor service (one of the biggest costs in apartment rents);
3. it permits intensive land use and

still gives each family private space for outdoor living;

4. it is well suited to low-equity ownership (see recommendation 16, p 206).

Overcrowding in cities like Philadelphia and Baltimore has given row housing an undeserved bad name. Row housing packed 20-units-per-acre is apt to be bad, but many recent projects have proven that row housing 10-units-per-acre can offer better living with

better and more varied design than many detached house tracts with only four units per acre. A few very ingenious recent projects suggest that even at 20-units-per-acre a good architect can sometimes achieve something good. (See H&H, Oct '57). Pittsburgh should set its row house standards high enough to assure each home at least a 20' x 30' backyard, with at least 15% of each block reserved for a community play area.

### 25. Squeeze out the make-work waste entrenched in obsolete codes

Otherwise you will waste millions of dollars and price thousands of new or renewed units out of the market.

Pittsburgh has one of the most wasteful plumbing codes in the country. That is one reason why Pittsburgh is a very expensive place to build. Of 71 cities included in the FHA building-cost comparison, Pittsburgh ranks no. 59. Says FHA: "A house that costs \$10,079 to build in Philadelphia cost \$11,731 in Pittsburgh." And local builders say that a house that costs \$15,000 to build in Pittsburgh costs \$14,300 just across the line in Wilkins Township.

There is no excuse for any plumbing code whose requirements exceed those of the National Plumbing Code. (Detroit, Miami, and Los Angeles have the best local plumbing codes, and Pittsburgh would be smart to borrow from them verbatim.) There is no excuse for any electrical code whose safety requirements exceed those of the National Electrical Code. There is no excuse for any construction code whose requirements exceed those of the three stand-

ard codes or the new FHA standards.

Among the wasteful requirements of the present Pittsburgh codes are:

Your construction code wastes money for needlessly thick foundations, for needlessly heavy wood framing members, for many unnecessary extra studs, for separate masonry flues for water heaters, and in small ways too numerous to mention.

Your plumbing requirements have not been updated since 1947, and even by 1947 standards they are obsolete and reflect much discredited thinking. *For example:*

Your code wastes money for expensive soil pipes 50% overweight. It wastes money for storm sewers 50% oversized. It requires a costly and foul-smelling house trap that is much worse than useless. It makes no provision for the great savings offered by above-the-floor plumbing. It wastes money for far more vents than are needed, with every fixture vented and no fixture trap more than 2' from the vertical drain

(where 8' has been proven safe). It does not permit the savings offered by omitting vents where no asperating, self-siphonage, or pressure effects in the drain are possible. It does not allow the economies offered by substitute materials like copper, plastics, and glass that have proven cheaper and satisfactory in other cities.

With all this waste, your plumbing code still fails to require adequate supply pipe sizes and includes no requirement at all for the proper installation of garbage disposers, dishwashers, water heaters or water-cooled compressors for air conditioning!

Don't expect to get code reform until the people who pay the bill for code-enforced waste join the builders in demanding an end to these abuses. This is a challenge to the women's clubs, to the American Legion, and the VFW, to the Pittsburgh newspapers, to the labor unions, to the city government, to ACTION-Housing, Inc, and to the Allegheny Conference on Community Development.

### 26. Try to sell the building trades now on new labor-saving methods

In the full employment economy towards which our national policies are directed, the building trades labor shortage may soon be so urgent that even plumbers will want prefabricated pipe assemblies, and even painters will want spray guns. Building labor's bread is buttered on the side of higher productivity; spread-the-work inefficiency makes

no sense in a labor-short economy.

Pittsburgh could get good rental housing a good deal cheaper if its building industry could make a trade with building labor to pay substantially higher wages in return for an end to all make-work waste.

*For example:* Building is the *only* major industry that still applies paint

with a brush; all other big industries apply it better and faster by dipping or spraying. Instead of bargaining with the painters over how much more they are to be paid for doing their work the wrong way, why not make a brand new wage deal for painting the right way? (Some painters' locals already approve spray painting.)

### 27. Establish a redevelopment land pool all ready for building

If you want to interest builders in redevelopment, don't be timid about first tearing down your slums and getting the land all ready. Don't ask builders to tie up their capital for months or even years waiting to get possession of the site, and then waiting again for

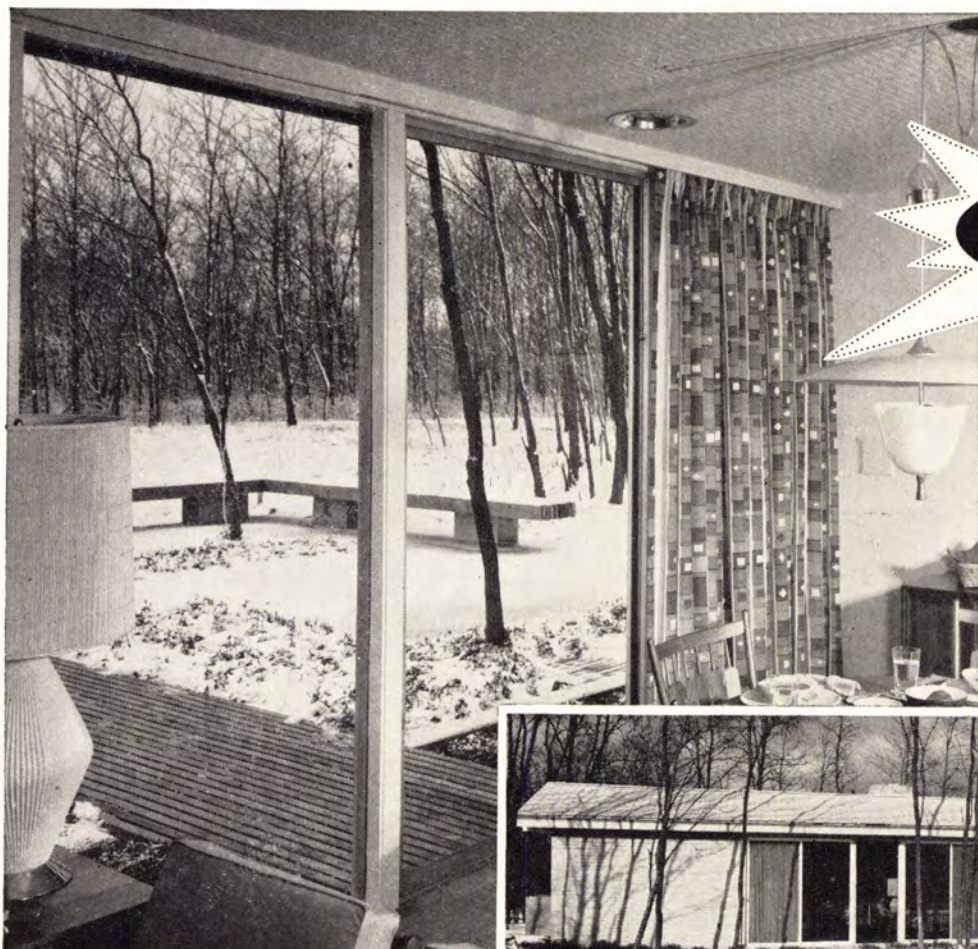
the city to do its share of the job by providing good streets, utilities, etc.

Lenders are timid about sending good money after bad in decaying districts. So you will find redevelopment easier and therefore cheaper to finance if you make your redevelopment neighbor-

hoods new before your redevelopers have to go out and ask for mortgage money.

For a good example of one way to set up a redevelopment land pool ready for building, study the program now being worked out in Newark. /END





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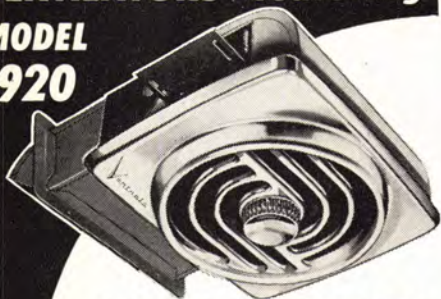
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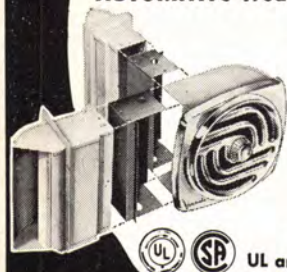
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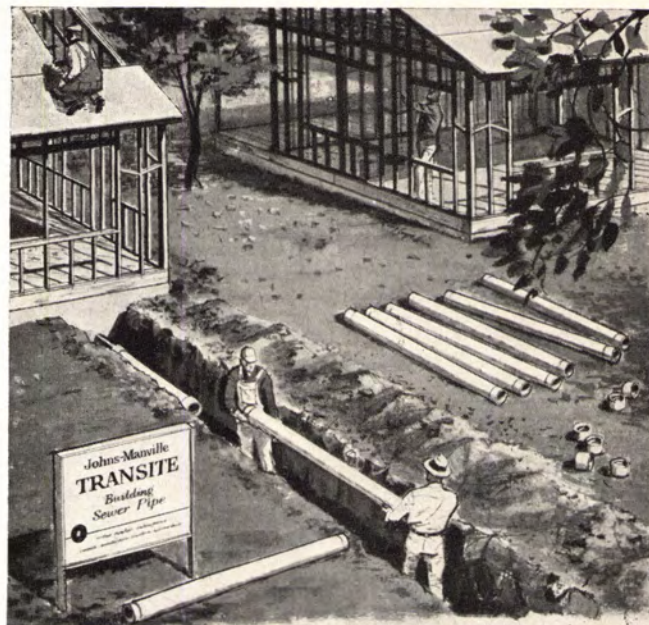
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ENAMELED ALUMINUM • STAINLESS STEEL  
COPPER • BRASS



## WALLPAPER SELLS HOMES

because . . . no other wall decoration offers your prospects such a wide choice in design, color and texture at such reasonable cost. Be sure to paper your next model—you'll speed up sales!

WALLPAPER COUNCIL  
509 MADISON AVE., NEW YORK 22, N. Y.



Long lengths and the quickly assembled Ring-Tite Coupling save time to keep your final costs low!

## TRANSITE PIPE lets you price the job lower . . . profitably!

WHAT YOU'RE BUYING—above all else—is the *cost of time!*

And that's a prime reason why the sale of Transite® Building Sewer Pipe grows by the day. In fact, this year architects, builders and plumbing contractors will specify and install more Transite Pipe than ever before!

Transite Pipe keeps your final costs lower because it installs fast. Its long (10-foot) lengths keep the number of joints to a minimum. It is readily laid to grade. And, with the Ring-Tite® Coupling, joints are made quickly, easily . . . entirely by hand, for rings in the coupling are factory-positioned.

Time is also saved when short lengths are needed! For Transite is easily field-cut and machined. And with a wide range of fittings and adaptors, you have flexibility of layout in an *all* Transite asbestos-cement house sewer line.

We'll be pleased to send you the 8-page illustrated Transite Building Sewer Pipe brochure, TR-82A. Address Johns-Manville, Box 14, New York 16, N. Y. In Canada, Port Credit, Ontario.



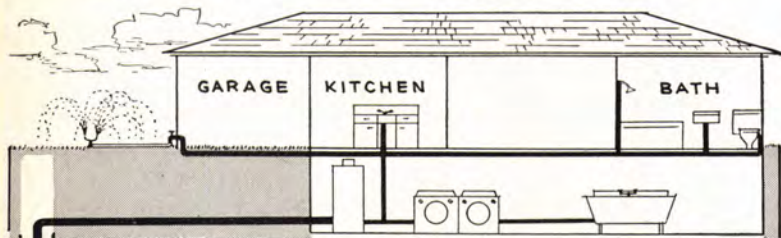
Transite Pipe is assembled quickly, easily.



**JOHNS-MANVILLE**



## Make Your Homes More Salable —Even over Low Water Tables



Insist on

# RED JACKET "Submerga" Pumps

Home buyers want plenty of water and plenty of pressure. They want it not only for household use but also for lawn sprinkling, gardening and car washing. Successful home builders also know that such water consuming appliances as automatic washers, dishwashers, and garbage disposal units, as well as extra bathroom facilities, make homes easier to sell. With a Red Jacket pump in the water system home builders can be sure there is plenty of water at enough pressure to make these sale producing appliances work properly and satisfy buyer's demands.

**Pump from depths to 1000 feet**—Red Jacket "Submerga" pumps are valuable to home builders who encounter low water tables. There are 48 models in five series that give capacities to 100 gallons per minute. They operate deep in the well and push the water to the owner's water system from depths to 1,000 feet. Red Jacket has over 10 years field experience behind them with "Submerga" pumps and is one of the pioneers of submergible pumps for home water systems.

**Capacities to serve more than one home**—Red Jacket "Submerga" Big-Flo Pumps offer builders important savings. They have rated capacities of 45 and 70 Gallons Per Minute so they can handle the water needs of several homes to reduce drilling costs. All models are noiseless since they are out of the house and deep in the well. They are completely lubrication free and none of the models need pump house or pit.

**Nation-wide service backing**—Any good product needs adequate service backing and Red Jacket has backed their superior product with service facilities unequalled by any other pump manufacturer. There are well over 100 Service Stations located throughout the United States, Canada and Alaska. All are reliable, established firms that have complete stocks of parts and are equipped and trained to give quality service to Red Jacket "Submerga" pump owners.

The Red Jacket "Submerga" pumps and the Red Jacket line of Jet Pumps are sold through a nationwide distributor organization who can recommend the proper size and type of pump for every installation. This distributor organization as well as the service facilities protect the Home Builder's business reputation by providing buyer-satisfying water systems.



## RED JACKET MANUFACTURING CO.

Davenport, Iowa



RED JACKET MANUFACTURING CO., Dept. HH6  
Davenport, Iowa

Gentlemen:

Please send me complete information about your:

☐ Jet Pumps ☐ Submersible Pumps

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

WS 118

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## SOCKET HUNTING



## CORD STRETCHING



Millions of people are being told\* that these "evils" never occur in homes that are Plugmold-ed. Give your homes the hallmark of extraordinary convenience—put in Plugmold and watch your closings soar.

\*Saturday Evening Post

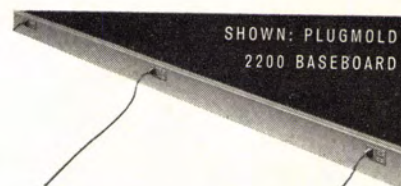
Time

House Beautiful's Building Manual

House & Garden's Book of Building

Home Modernizing

New Homes Guide



**PLUGMOLD®**  
by **WIREMOLD®**

THE WIREMOLD COMPANY  
Hartford 10, Connecticut



Jack Parker says  
"Here's why I picked  
**GENERAL ELECTRIC**  
year 'round air conditioning  
for all  
Bayside Country Club Homes"

Mr. Parker, President of Jack Parker Associates, Inc.,  
Bellerose, N. Y., has been associated with the  
building industry for more than 20 years. His Bayside  
Country Club Homes project at Bayside, Long Island,  
is the largest community of air conditioned homes  
in the New York Metropolitan Area.



Says Mr. Parker: "Bayside is one of America's proudest, most beautiful dream-home colonies. Here, many families will find lifetime happiness. I just couldn't put up these homes without including year 'round air conditioning. After all, homes without this great boon will be obsolete in a few years—that would be an injustice to every family making its future home here.

"By year 'round air conditioning I mean the *finest* heating in winter and the most advanced cooling in summer... General Electric, of course—one of the really great companies of our time.

"We picked General Electric for many other reasons, too. For example, G. E. designs, engineers and warrants this year 'round air conditioning. *One* company, big and substantial. Why, even the men who install and service this equipment are factory-trained by G. E. Yes, year 'round air conditioning is a must for modern living."

This coming from the man who is building the largest community of air conditioned homes in the Metropolitan New York area leaves little for us to add—except to point out that a recent FHA directive encourages installation of air conditioning as an integral part of new homes. In fact, the FHA directive warns, "Within a few years any house that is not air conditioned will probably be obsolescent."

Wouldn't it be wise for you to install General Electric Whole House Air Conditioning in your new homes? General Electric Cooling can be installed at little extra cost with the new General Electric Gas or Oil Furnace as a year 'round air conditioning "package." General Electric also makes units that may be installed independent of the heating system. For full information contact your local General Electric Air Conditioning dealer—in the yellow pages of your 'phone book. General Electric Company, Air Conditioning Department, Tyler, Texas.

*Progress Is Our Most Important Product*

**GENERAL**  **ELECTRIC**





**RUSSWIN**<sup>®</sup>  
DOORWARE

## *Dreamhouse decor*

From the front door in — throughout the house — you add a fresh touch of imaginative styling with this modern Russwin Doorware. Proud in appearance yet modest in price, Russwin is constructed for lifetime service . . . a real talking point in selling your homes. Find out how much more appeal Russwin can add to the next houses you build. Consult your Russwin Dealer, or write for full color brochure on all new Russwin Doorware Designs. Russell & Erwin Division, The American Hardware Corporation, New Britain, Conn.

1. ERA KNOB and ROSE in polished brass, entrance door lock. 2. COSMIC KNOB and ROSE in satin bronze, entrance door lock. 3. DUCHESS-TEMPO Gold stipple on Black Ceramic Knob with Rose and Insert in brass. 4. ROSEWOOD-TEMPO

Knob in Rosewood with Rose and Insert in brass. 5. PRINCESS-TEMPO Gold stipple on Black Ceramic Knob with Rose and Insert in chrome. 6. EBONY-TEMPO Knob in Ebony Wood with Rose and Insert in chrome.



Capture your market and control your cost

A color photograph of a single-story brick house with a red-tiled roof. The house features a white garage on the right side and a central entrance with a white door and a small white porch. The front yard is well-manicured with a green lawn, a concrete walkway, and various plants including pink flowers in the foreground and yellow flowers along the walkway. A large tree is visible on the right side of the house.

National Homes "Component" Houses make it possible for you to win the big share of sales in your market. As a National Homes builder-dealer, you can sell homes in authentic styles by four great architects . . . in every size and price range . . . and provide specific features desired by each prospect. There are actually hundreds of ways in which buyers can plan these "Component" Homes to suit their individual needs and desires!

More important, National Homes "Component" Houses give you an immediate and effective way to control your building costs. Using the required basic components as shown, and choosing from the optional components listed, you can meet the demands of selective buyers, quickly adjust your building program to the fluctuations of the market . . . avoid needless speculation and costly overhead . . . turn your capital more often! The difference in profits is yours!

To further increase your sales and lower your costs, National Homes offers these important benefits:

- Interim and permanent financing . . .
- free promotional advertising . . .
- special open-house furniture packages . . .
- liberal local newspaper, radio and television 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 further information, write to George A. Cowee, Jr., Vice President for Sales, National Homes Corporation, Lafayette, Indiana. Plants at Lafayette; Horseheads, New York; Tyler, Texas.



*The Nation's Largest Producer of Quality Homes*

*Contemporary*

Charles M. Goodman, AIA

**Royal Barry Wills, FAIA**

**Emil A. Schmidlin, AIA**

## Reginald Roberts, AIA

Exterior Panel

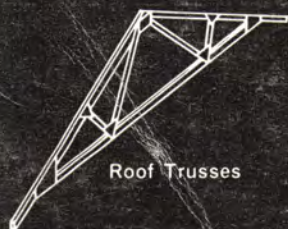
## Exterior Panels, Windows, Doors



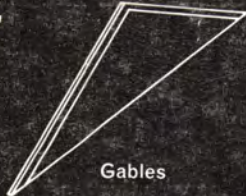
### Interior Panels

**Passage Doors:**  
**Swinging; Folddoors**

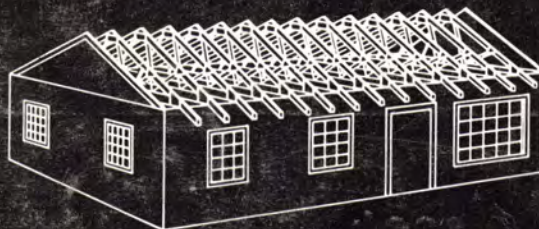
**Closet Doors:**  
**Foldovers; Bamba-fold; Sliding**



## Roof Trusses



## Gables



## Basic Components Assembled

Masonite Siding . . . Masonite-Grooves or Battens . . . Cement Asbestos or Cedar Shakes . . . Roof Plywood . . . Ceiling Insulation . . . Ceiling Gypsum . . . Roofing Shingles and 15-Pound Felt . . . Washer . . . Dryer . . . Plumbing . . . Fixtures . . . Furnace . . . Hot Water Heater . . . Air Conditioning . . . Kitchen Cabinets: White-Browntone (None or All) . . . Appliances: Electric Range, Electric Oven, Dishwasher, Garbage Disposer, Exhaust Fan, *NUTONE Mixer; Blender, Juicer, Toaster* . . . Wiring: Wire, Receptacles, Switches, Fixtures, 100 amp. Push-O-Matic . . . Garages or Carports . . . Commercial Screen Doors or Screen Doors.