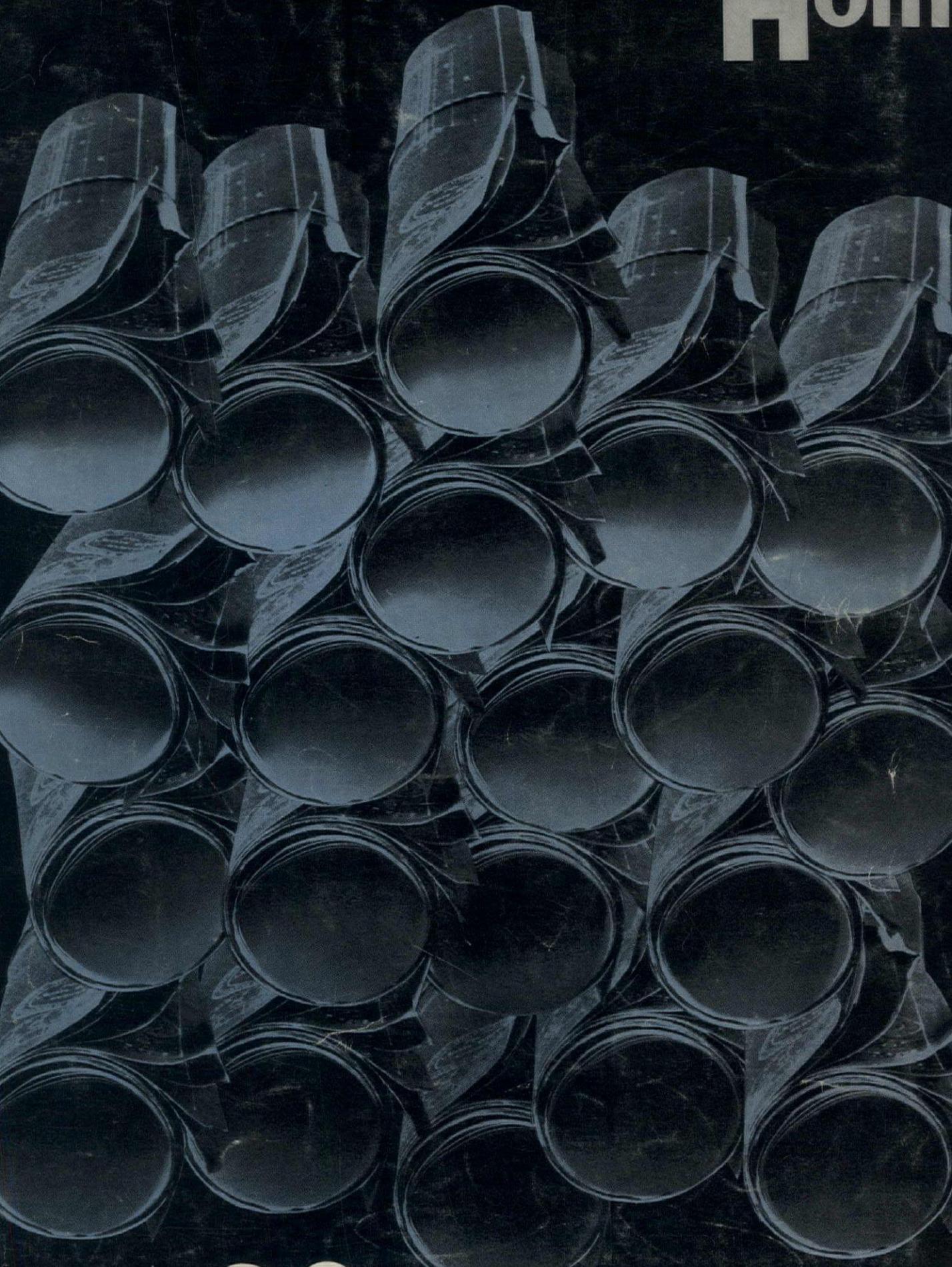


ICA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST IND

# House & Home

NOVEMBER 1959 SIX DOLLARS A YEAR — ONE DOLLAR A COPY.



**20** quality houses for 1960

COMPLETE CONTENTS

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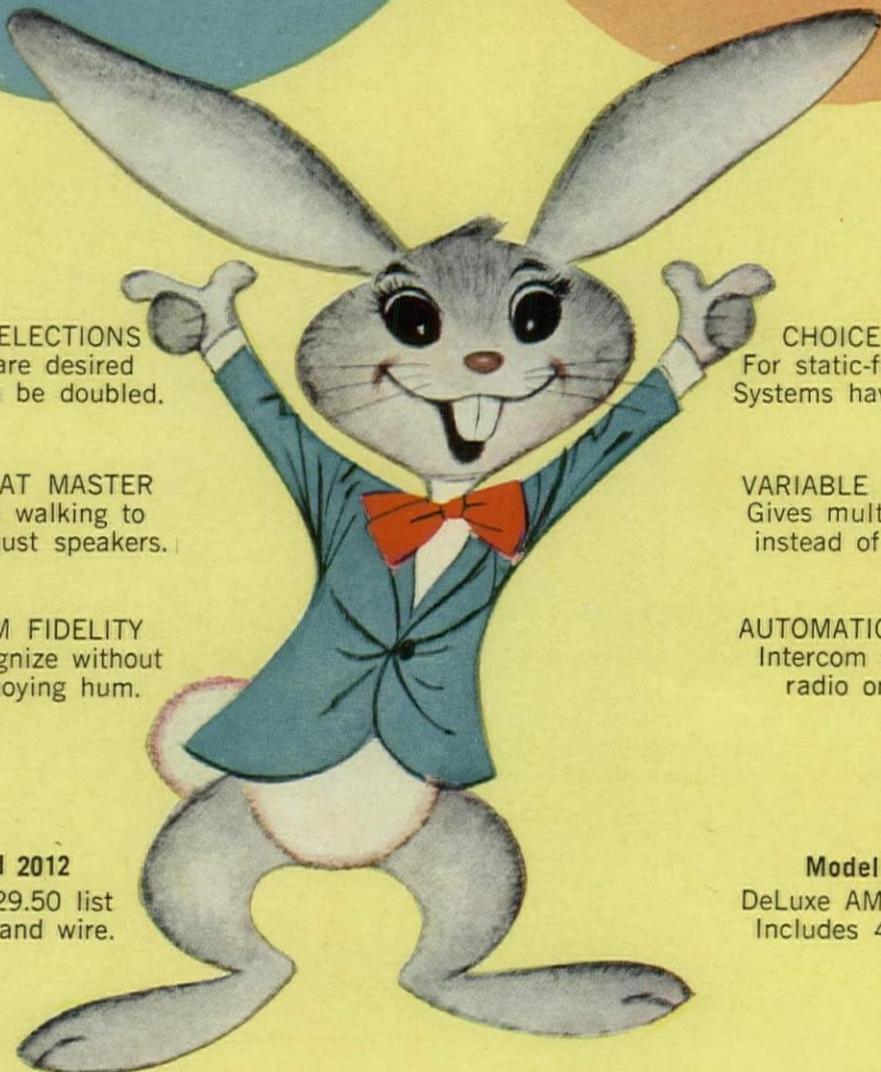
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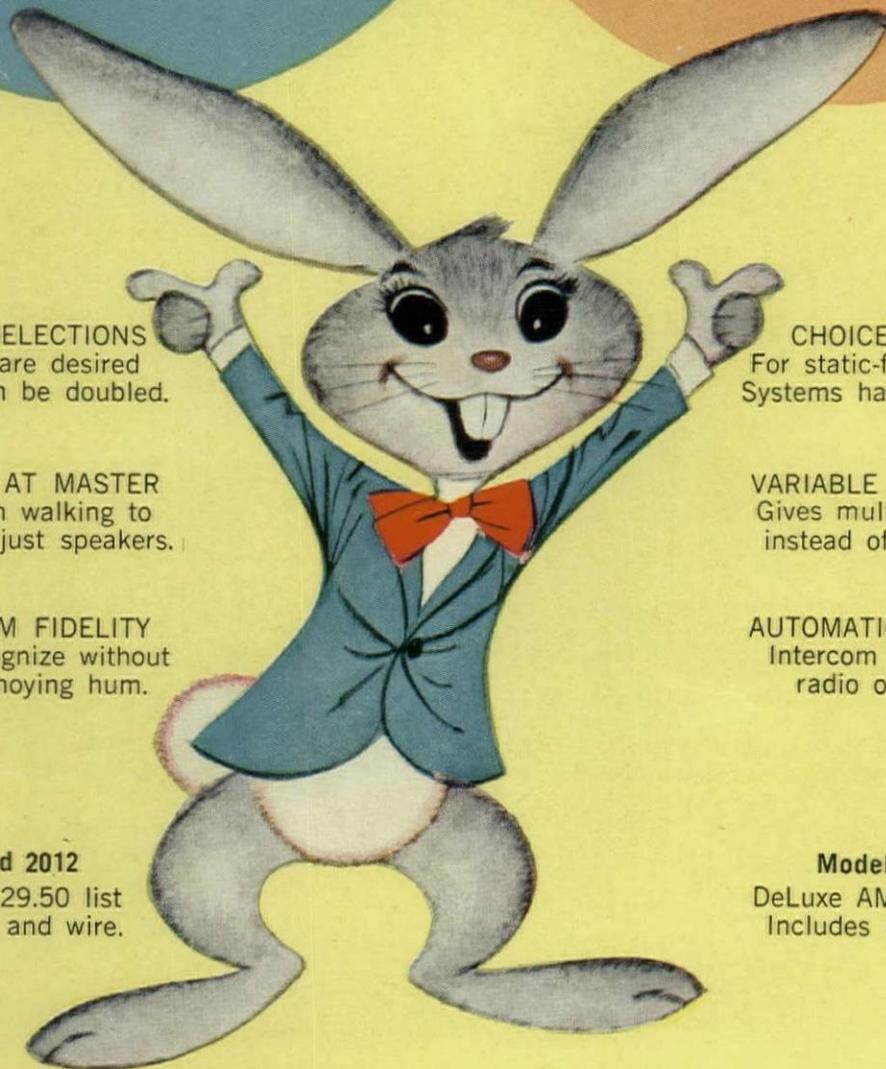
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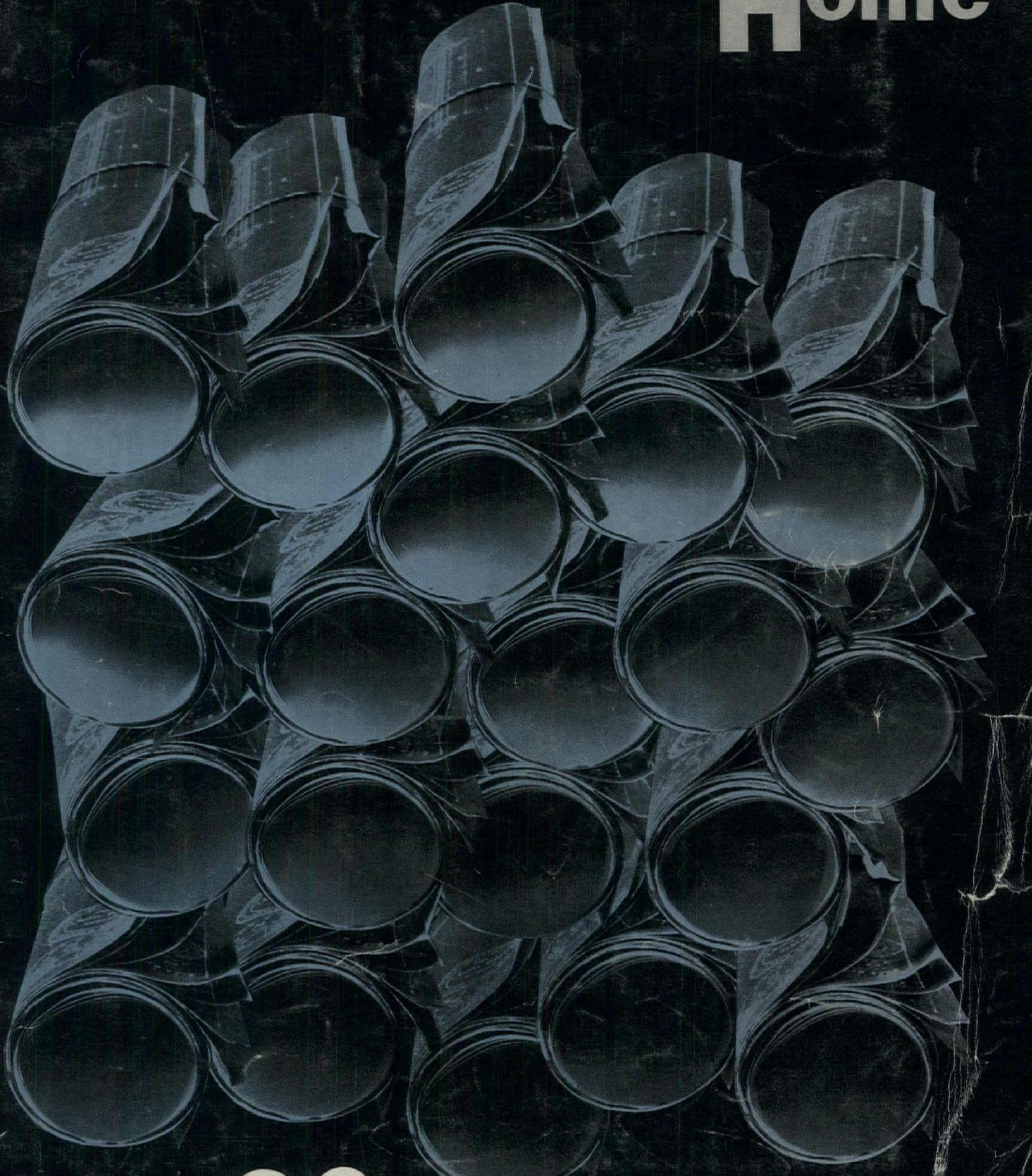
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# Roundup:

## New kind of mortgage squeeze confronts housing

Housing's mortgage money woes will get worse before they ever get better. The Treasury's latest \$2.2 billion refinancing tapped personal savings for \$1 billion—much of it from savings bank and S&L thrift accounts (*see p 69*). Savings banks are buying few loans now. They have even tightened up on builders in areas of normally par money until liquidity is built up. If they stay out of the market through the winter, housing may face a mortgage crisis of new dimensions next spring. A big Florida commercial banker concedes this worst squeeze since '29 is tightest for mortgage money.

The Administration has decided to go ahead with its controversial swap of FHA-VA loans out of Fanny May portfolio for 2¾% US bonds. Purpose: to help balance the budget. Some mortgage men fear that mortgage investors who hold these bonds will swap and thus fill up their mortgage portfolios with old instead of new loans. Treasury and FNMA officials scoff at such plans.

Life insurance companies are trimming mortgage investments as a result of the new federal tax law imposed on them in July. Most optimistic forecast is that the switch from mortgages to tax-exempt bonds will not be substantial (*see p 73*).

## Cutbacks loom for public housing, urban renewal

Administration housing officials are taking a much tougher line toward public housing and urban renewal—the two federal housing programs that are really costly. HHH Administrator Norman Mason staggered some public housing people last month when he said: "The federal government has labored with this program and with the red tape it has engendered long enough. . . . Some folks think it is pretty ridiculous to pay \$14,000 to \$17,000 a unit for public housing when they, the taxpayers who support it, live in far less costly housing." Of renewal, he said: "Too many local governments are just grasping for more and more . . . of the taxpayers' dollars." He called it "shocking" that 10 years of renewal have produced only 26 completed projects. Both PHA and URA are making plans to clamp down on spending (*see p 53*).

## Can US help house the world by spreading the FHA idea?

However fouled up domestic housing policy may be (thanks to so many cooks), the Administration has now decided to try for a foreign housing policy (ie, aid to housing abroad) that is coherent, consistent.

Expectably, the accent will be on home ownership, and on financing it chiefly with foreign currencies, not US tax dollars. For more advanced nations, the Council on Foreign Economic Policy has decided the trick is to coach governments and interested private groups on how to build up public confidence in home financing through mortgage and deposit insurance. The government expects to use counterpart funds (foreign currencies paid for surplus US food) to make five- or ten-year loans to help start such insurance systems. Plans also call for more teams of US builders and lenders to teach foreign countries how to develop their housing resources. The new policy grew out of a suggestion by Vice President Nixon. The ICA and HHFA Asst Administrator Dan Hamady worked out details.

**WASHINGTON INSIDE:** The Internal Revenue Service has squashed a Home Loan Bank Board plan aimed at holding down dividend rates S&Ls can pay on savings. HLBB proposed a rule requiring S&Ls with federally-insured accounts to amortize over seven years any fees charged a builder over 1 point for a permanent loan (of any type) and 2 points on a construction loan. Typically, S&Ls put all of these fees—ranging as high as 8 points in some cases—into current income, making it immediately available for dividends to savers. S&Ls squawked long and loud about the proposal. Some smaller ones said their overhead per loan is so high that if the rule were enforced they would not be able to compete ratewise for savings with big S&Ls. HLBB turned a deaf ear until IRS stepped in. Said the taxmen: income taxes *must* be paid on these fees and charges the year received. So HLBB is expected to shelve the whole idea.

● FHA's No. 1 troubleshooter, Asst Commissioner William A. Painter, is taking a second look at Sec 203. Commissioner

Julian Zimmerman wants him to tackle it as if 203 were a new program. What then should FHA do and what should it avoid? One big aim is to cut processing time. This now ranges from 10 to 25 days across the US. The goal is 14 days. Painter says FHA may elect to depend more on the lenders' judgment on such things as borrowers' credit. His study is due by the end of the year.

● HHH Administrator Mason has quietly told the Public Housing Administration to suppress a pamphlet telling how much PHA has done to house elderly citizens. The 24-page leaflet says some 80,000 persons 65-years-old or more are now sheltered in public housing, reports that 109 public housing projects on the drawing boards or under construction will add 7,924 units more designed specifically for the elderly.

● FHA has yet to start its long-promised rewriting of the multi-family MPS. Technical aides insist they have too few hands to do the job, must concentrate instead on getting up rules for insuring nursing homes.

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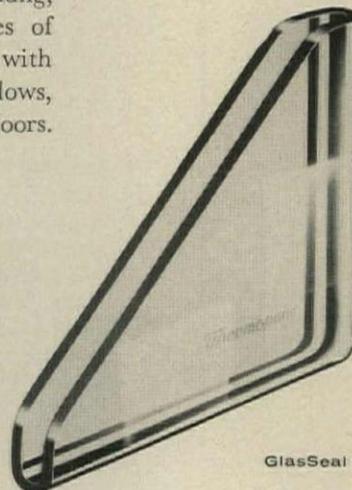
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"SEE IT'S THERMOPANE...  
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"GOOD!"

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# Leading builders aim at bigger year in '60

Economic surveys agree housing starts may dip about 8% next year, but individual plans don't bear them out

Despite tight money and Housing Act goodies withheld by the Administration, some of the nation's savviest builders are planning to start more houses in 1960 than they will in 1959.

This is the surprising finding in a HOUSE & HOME survey covering 40 builders in eight key markets across the US. Correspondents were asked to interview five of the "most articulate and knowledgeable builders" in their city.



They found three-fourths of the 40 almost nonchalant about the worst mortgage squeeze in years, about lower FHA down payments they haven't got and slow sales. Nineteen builders actually plan more starts next year than in 1959. Ten expect at least to match '59 output. And this year for many is the best ever.

Money? Shrugs Builder Douglas Lowell of Portland, Ore: "I'm not too worried about getting money." And Phoenix Builder Ralph Staggs, who says he plans 2,000 houses next year but has no advance commitments: "We anticipate no trouble getting money."

This attitude is not universal. Indeed, in the nation's two biggest markets, Los Angeles and New York City, there is a strong strain of pessimism. Builders plan fewer starts next year and predict cutbacks may be even greater if mortgage money tightens more. Other survey findings:

- Builders who have any opinion at all are far less upset at FHA's failure to cut down payments than they are at Fanny May's decision not to boost the maximum loan limit from \$15,000 to \$20,000 on loans it will buy. Says Long Islander Marvin Gilman: "This could be the difference between proceeding with a quality house in 1960 and a bare minimum house."
- Many a builder is most concerned today about the demand for his houses as a result of tight money psychology. Says Chicago's Ralph Finitzo: "Conditions for a good market are still here . . . But that doesn't mean a thing if people feel it isn't time to buy."
- Builders don't like the FHA interest rate boost but they agree it was necessary. Few so far have lost any sales because of higher monthly payments and income requirements. Some think they will, though. Among them is Miami's Bernard Janis who comments: "The increase in the rate amounts to about \$4 a month and that can kill a sale in this market, hamstrung by a wage scale lower than national average."
- A surprising number of builders plan to stick with VA up to a discount of as much as 10 points—"just to have the sales tool."

A recent survey by HOUSE & HOME's sister magazine FORTUNE has produced similar findings on builder outlook. FORTUNE estimates 1960 starts will reach 1.35 million—down just slightly from this year. Others are less optimistic. Economist Miles Colean predicts 1.27 million nonfarm starts (see p 96). Johns-Manville forecasts 1.26 million starts. The US Savings & Loan League looks for about 1.2 million.

HOUSE & HOME's city-by-city findings:

**Long Island:** The mortgage pinch has hit New York-area builders as hard as any in the nation. The withdrawal of savings banks from the mortgage market (see p 69), even lo-

cally, is hurting. Moans Big Builder Alex Paulsen, who is starting about 515 houses this year: "I can't get a firm commitment."

Even worse, he had \$3 million worth of VA commitments in his pocket on houses that were sold when he was notified by his bank that it was boosting discounts 3 points. His out-of-profit cost: \$90,000.

Sidney Weniger quit VA with the shift in discounts. But he still expects to start 300 houses next year, well above 1959 production. He takes a different view of rising interest rates, contends: "People will buy now because they're afraid the interest rates will go up again."

Norman Seidenwurm is starting an astounding 140 houses this year in the \$40,000 to \$60,000 price range. His main problem is not money but land. He can't locate enough desirable property for expensive tract homes. Next year, he plans to switch to apartments.

**Washington, D.C.:** Long Island's Marvin Gilman, now building in Virginia and Maryland, has models completed for a new 500-house tract but may not even open them because of tight money. He will start 310 houses this year, is unsure about '60.

Joseph L. Geeraert, building in nearby Maryland, is equally uncertain: "It all depends on the money market. If it doesn't improve, Lord knows what will happen." He does plan to step down in price below \$16,000 to offset the higher FHA interest rate.

But Stephen G. Yeonas is so confident there will be easier money after Jan 1 he plans to start 50 houses whether he has commitments or not. He is starting 400 this year, expects to hit 500 in 1960.

**Miami:** Gene Fisher of F&R Builders has just stepped up to a \$16,990 house in one section of his Miami tract, expecting the loans would be eligible for Fanny May. Instead they just miss the \$15,000 maximum.

He's never dropped VA financing since he started building in 1947, insists he'll stay with it even now. He expects his 1960 starts to remain around 300—as this year and 1958.

Fisher, like Jones & Frederick, is going to Sec 213 sales-type co-op financing (see p 52) on their FHA deals. Stan Frederick is warehousing his FHAs at 92, expects them to be marketable at 94 or 95 within six

months. "But we can be priced right out of the market if the discount goes to 9 1/2," he admits. Jones & Frederick is starting 400 houses this year, hopes for 1,500 in a big expansion move in 1960. Sales have been poor for nearly all builders in the Miami area for four months. One reason: a glut of small tracts put up by small builders.

**Chicago:** Sales have been slow in Chicago, are pushing builders from one price range to another. Albert J. Schorsch Jr started 23 homes in the \$35,000 to \$45,000 area this year, will drop back to \$25,000 homes in 1960. But he's still leery of next year's outlook, fears the high conventional interest rates—6 to 6 1/2%—will keep many buyers out of the market.

Emil E. Lofsted of Community Builders Inc agrees: "I think sales will fall off with rising interest rates." But he still expects his company to start as many houses in 1960 as the 100 of 1959.

Joe Merrion hopes to match this year's 250 starts in 1960.

**Phoenix:** The most optimistic builders in the US seem to live in this fast-growing desert metropolis. Sales are great. Builders are planning more houses in 1960 than in 1959, expect to have no real trouble getting mortgage money.

B. F. Loftfield complains that the higher FHA rate is hurting sales. "It costs our buyers \$3 to \$8 more a month in payments. The marginal cases will be disqualified. To buy one of our homes, the customer must now be earning a minimum of about \$625 a month. Formerly it was around \$600." Loftfield expects his starts next year to be up 25% over this year's 140.

And Builder Ken Rosing, scrambling to make the transition from custom to tract builder, plans 250 to 400 starts in '60 vs this year's 150. He'll build without commitments, says "I'm willing to pay the going price of money and I think I'll get it."

**Kansas City:** Sales are slow here also, but three of four builders queried expect to start more houses next year than they are in 1959.

Reed Byers, building in five locations, admits he has unsold inventory now, has stopped building temporarily. But Ralph Taylor hopes to hit 150 starts next year vs this year's 120.

**Los Angeles:** Most big builders are planning cutbacks—due both to tight money and slack demand. Says President Larry Weinberg of the big Larwin Co: "With higher interest rates we find a psychologically bad atmosphere." Larwin plans 1,100 starts in 1960 vs the 1,350 of this year.

M. J. Brock will cut back 25% from this year's 400 starts and it could be even more. "If we have to pay too many points it might be better to let the land appreciate instead of building next year," he remarked.

Pardee-Phillips plans a 50% cutback from this year's 1959 starts. Like many another West Coast builder the company is using more conventional financing, ditching FHA and VA as discounts continue up.

**Portland, Ore:** Builders are riding a curious wave of optimism. They see no particular problem with mortgage money, all expect to start more houses next year than they are this year though sales currently are slow.

## HOUSING POLICY:

## Urban renewal veers to rehabilitation; PHA moves to cancel stalled projects

The Administration has apparently decided to creep, not run, at turning on permissive aids in the 1959 Housing Act which commit the government to future spending or put more strain on housing's already strained mortgage resources.

Urban renewal officials will put much more stress on rehabilitation, get tougher about "workable programs" to prevent slum growth, may cancel projects if cities let them get stalled too long. Go-slow signs are up for public housing. The Home Loan Bank Board is dragging its feet on issuing regulations to let savings & loans lend for land development. HHFA is planning to take no action at all towards setting up machinery to make subsidized loans to build housing for the aged.

**Urban renewal:** A whole new national industry must be created to rehabilitate, rather than rebuild, deteriorating urban areas, says new URA Commissioner David M. Walker. And he proposes to use a combination of carrot and stick to help get it done.

URA soon will name "rehabilitation officers" for each of its seven regions. They will promote better code enforcement, more use of FHA Title I repair loans, conduct how-to-do-it clinics for local groups.

At the same time, says Walker, URA will stiffen its requirements for "workable programs" to prevent the spread of blight—programs which must be re-approved annually for cities to qualify for more federal aid for renewal or public housing. Walker says he is "tired of local authorities talking about rehabilitation but not having it under way."

Outlining this new policy to 600 federal and local officials from New York and New England last month, Walker suggested formation of a new national association of those interested in rehabilitation—from department store owners to plumbing and electrical contractors. "There are spots across the country where individuals or small groups have proved that rehabilitation will work on a small scale," he said. "But we are still faced with a need to make it work across the board." The market is "almost unlimited," he said, because "almost every home more than 15 years old" needs some kind of fixup.

While pushing rehabilitation, Walker also plans to get tougher about grandiose plans for slum clearance. He is warning communi-

ties with long stalled projects that URA may cancel its subsidy contracts unless they get moving. And he says he will refuse to approve new projects in cities that are lagging in executing the ones they already have (eg only 20% site acquisition in two years). He hopes to squeeze \$63 million out of the \$300 million in renewal applications now pending. He plans also to prune the \$1.3 billion worth of projects under grant reservation—a later step in renewal's tortuous processes. Says Walker: "The big problem in urban renewal is not money, but accomplishment. There has been too much emphasis on dollars and planning."

**Public housing:** HHFA has signalled the Public Housing Administration not to hurry about signing contracts with local housing authorities for the 37,000 new units of public housing authorized by the new law. For one thing, Congress put no time limit on the new authority. For another, PHA's record performance of putting 35,504 units under annual assistance contract last fiscal year has put a strain on the machinery all along the line.

PHA is also acting to cancel approved projects that have been stalled over two years by local inaction. PHA Commissioner Charles Slusser is writing to local authorities (and mayors of their cities) demanding evidence within 90 days that such projects are actually moving toward construction. If it isn't forthcoming, localities are being warned, PHA will cancel their assistance contracts.

Such unilateral action is without precedent.

But PHA contends that localities which take no action on a project for two years have substantially breached their contract with the federal government. Some of the 110,000 backlogged projects under contract were signed up more than five years ago. How much dead wood PHA can squeeze out of the public housing pipeline this way is questionable. Informed sources doubt that it will be 20,000 units. The West Coast and big population centers of the north and east like New York and Chicago apparently will be the big losers.

Almost unnoticed in the clamor over how much more public housing ought to be built is the fact that the 1959 Housing Act for the first time relieves public housing of the obligation of wiping out slums. Up to now, public housing had either to 1) be built in a blighted area, thus directly eliminating slum housing or 2) get an equivalent amount of slum housing torn down somewhere else if a project went on open land. Now, public housing can qualify on the same basis as other redevelopers for cleared land in urban renewal areas. This means the renewal land write-down (borne two-thirds by the federal government, one-third by the locality) will pay for eradicating the slums. Public housing will pay only the re-use value of the cleared site. The new law also provides that public housing may count its tax remission toward the one-third contribution of localities.

These extra subsidies could open up new vistas for public housing, although the Administration can be expected to take its time about writing the necessary regulations. In recent years, the high cost of buying blighted sites has stymied many a project. PHA policy prohibits projects with an average per-unit cost above \$17,000. Those which survive this hurdle often find themselves saddled with costs so high they force high-rise construction. And this often brings problems like tenant dissatisfaction, neighborhood opposition, high operating expense.

**Home Loan Bank Board** foot-dragging over writing rules to let S&Ls lend for land development results from Administration fears that it may encourage land speculation or unsound lending. The new housing law lets federal S&Ls lend up to 5% of their savings accounts for land buying and development. Washington sources say the HLBB is pondering whether it can find an indirect way to limit the 5% still more. Moreover, say insiders, the board may impose a 60% loan-to-value ratio for land loans—based on the land's value after improvements.

## Builders muffle ire at not getting Housing Act aids

Quipped FHA Commissioner Julian Zimmerman, after paying his complimentary respects to officials of the Mortgage Bankers Assn who shared the platform with him at New York's Commodore Hotel:

"I sound like I have a high regard for everyone. But that is not true. I guess I can prove that it's not true next Monday when I speak to the homebuilders in St. Louis."

What Zimmerman had in mind was that he expected to have to break the news to NAHB that FHA was not going to give builders what they wanted most in the 1959 Housing Act: lower down payments.

As it turned out, Zimmerman never got to St. Louis (because of an illness in his family). But President Stanley Baughman of Federal Natl Mortgage Assn did—with the first word NAHB directors had that Fanny May would not boost the ceiling on FHA and VA loans it buys from \$15,000 to \$20,000, as the new housing law also permits. Reason: doing so would probably spur mortgage offerings to FNMA, force it to borrow short-term money when the Treasury seems to need it more.



ADMINISTRATORS MASON & ZIMMERMAN  
After stern "nos," soft explanations

Privately, builders spluttered over not getting the things they counted on most from the 1959 Housing Act. One committee adopted a recommendation to NAHB directors to wire President Eisenhower asking him to ex-

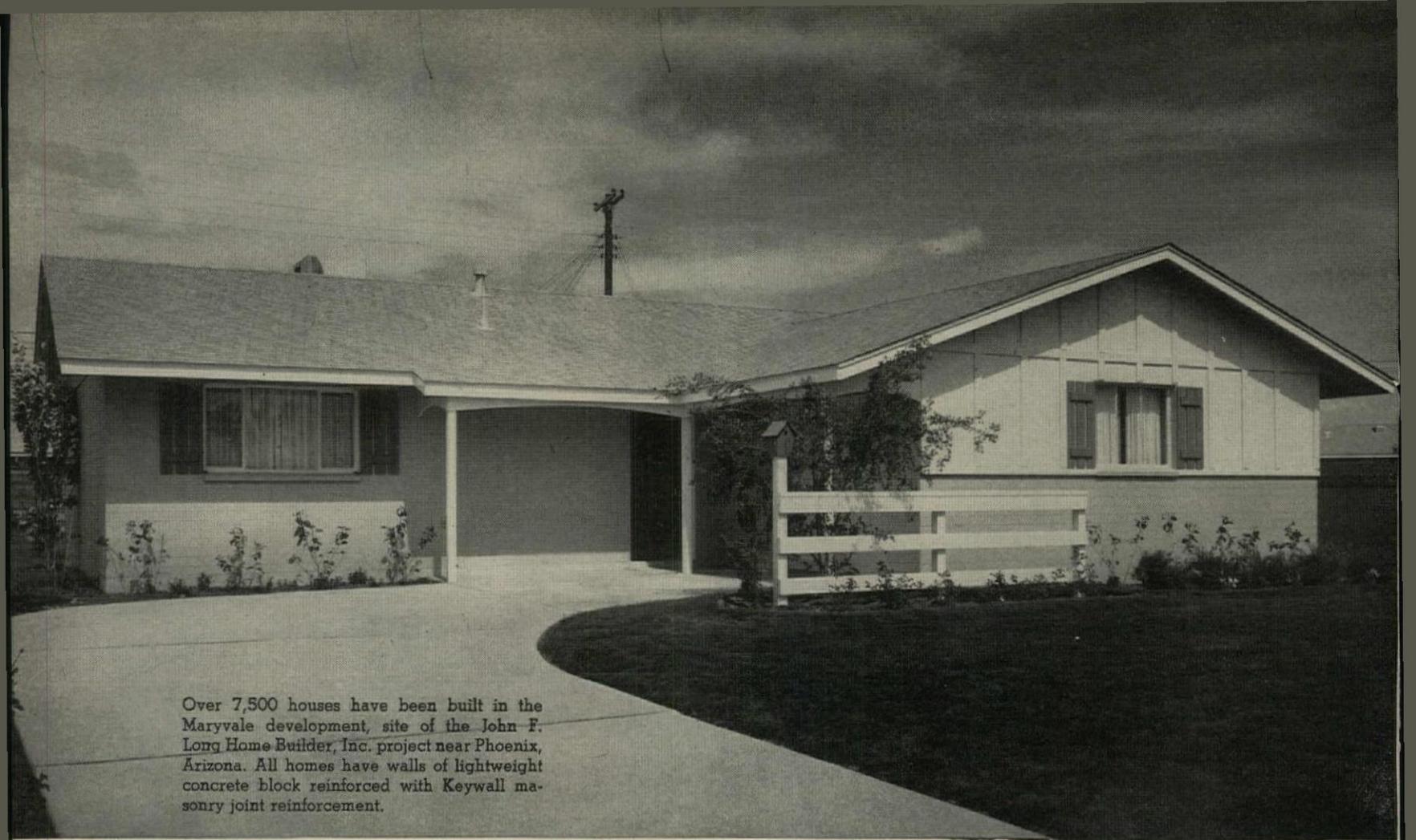
plain why he was pigeonholing housing's latest legislative favors.

Next day, amiable and affable as a candidate at a corn husking, HHFA Administrator Norman Mason got up before NAHB directors to explain. He spoke softly, explaining "things are different in government," and that agencies like the Federal Reserve, Treasury, Council of Economic Advisers, Defense Dept and Home Loan Bank Board must get into the act before FHA or FNMA can act on lower down payments or bigger mortgages.

The Mason oil smoothed ruffled waters. When the ask-Ike resolution came up, the directors voted to table it—on the advice of President Carl Mitnick, who observed sagely: "I don't think it will do a bit of good." At a press conference, Mitnick added: "We're not being critical [of the Administration] yet. We ask them please do it [turn on the withheld aids]."

At mid-month, word was going around that FHA might cut down payments in December—if starts show a drop by then.

NEWS continued on p 56



Over 7,500 houses have been built in the Maryvale development, site of the John F. Long Home Builder, Inc. project near Phoenix, Arizona. All homes have walls of lightweight concrete block reinforced with Keywall masonry joint reinforcement.

"I give a one-year guarantee  
against cracks in masonry walls  
reinforced with

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The featuring of hidden values, together with exciting merchandising techniques and cost-saving installations, has helped John F. Long, Arizona builder, skyrocket to the top of the nation's home-building industry. Keywall masonry joint reinforcement has been one of Long's sales-boosting hidden values.

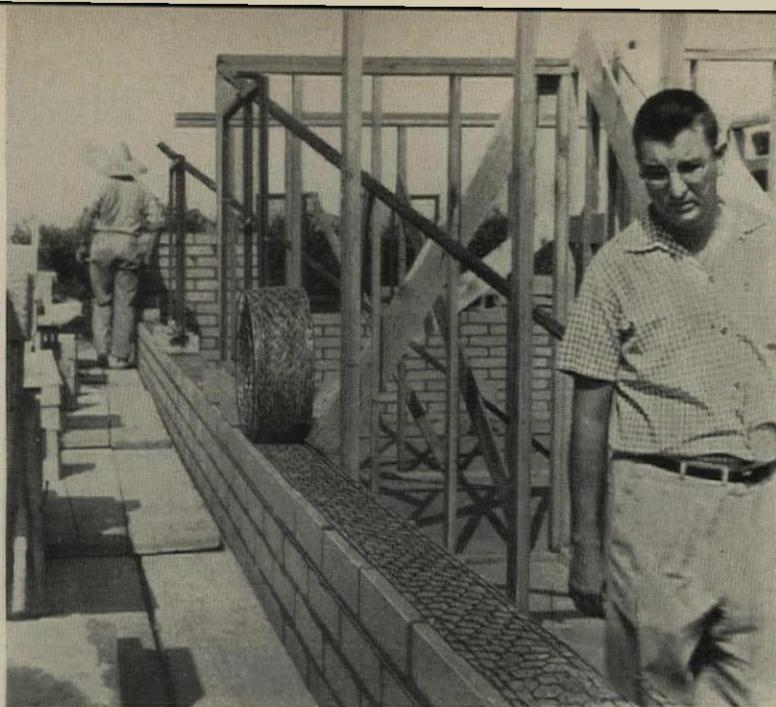
"Keywall enables me to build a more substantial wall at a minimum cost," says Long. "Its cost per house is negligible. I can guar-

antee no cracks in masonry walls . . . and save repair costs for both myself and my customers."

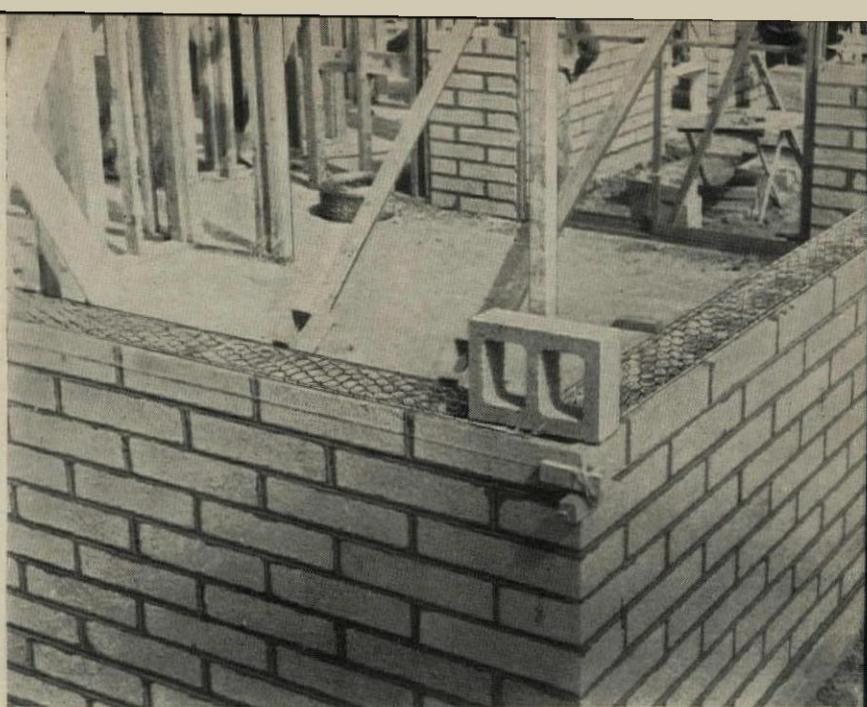
Cracks in un-reinforced masonry walls within a year's time started the use of Keywall on the John F. Long Home Builder, Inc. project near Phoenix. Long, who has been exceeding local building codes by reinforcing the masonry, has found the hidden quality feature of Keywall pays off.



says  
**JOHN F. LONG**  
one of the nation's  
top ten home builders.

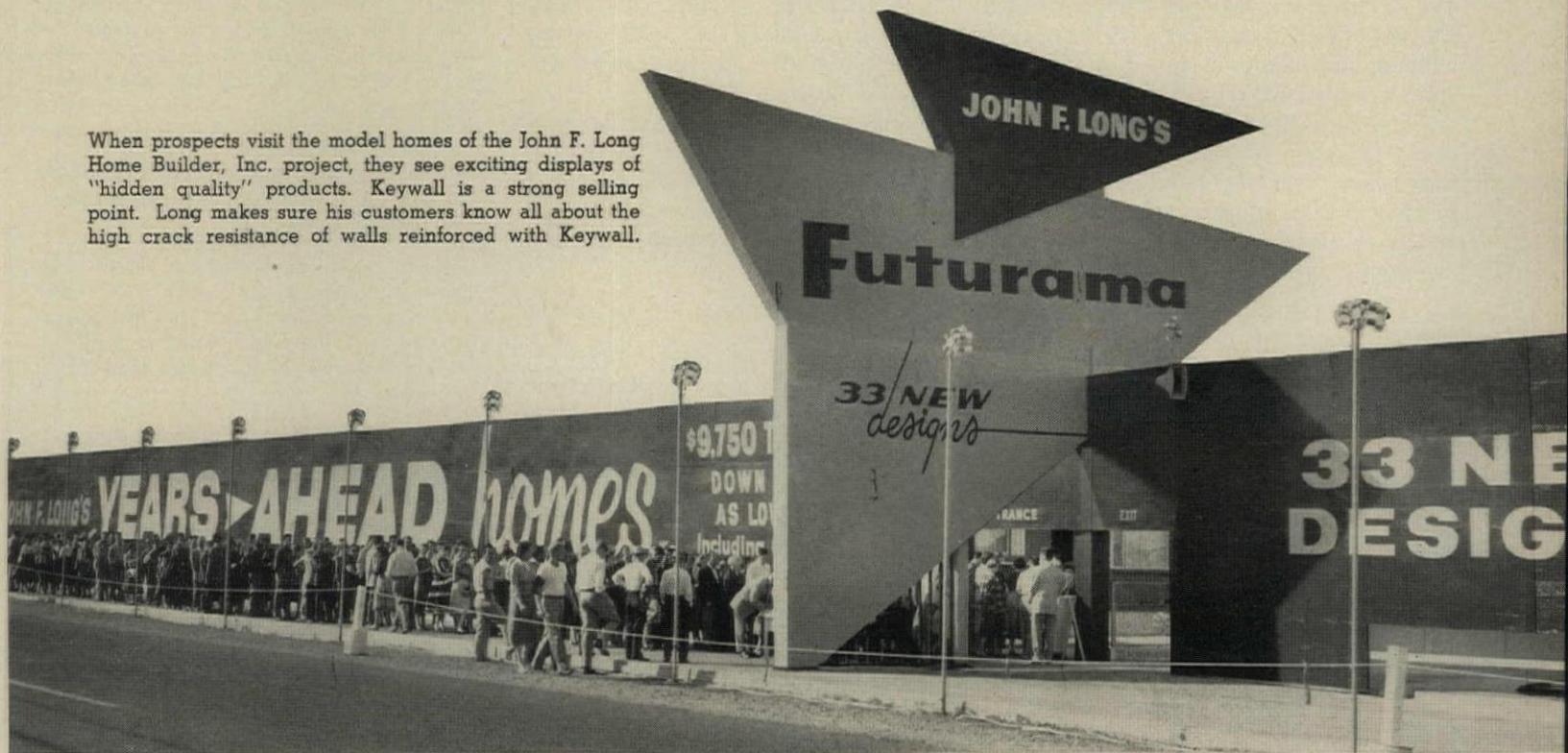


Long's crews find Keywall easy to handle and store on the job. Installation is quick and low in cost. It takes only minutes to unroll Keywall in place on a wall. The smooth-edged wire won't cut or tear hands.



With the brick-sized concrete units, Long has found that cracks are eliminated by using Keywall in the 10th course above the footing and in two mortar joints above and below windows and doors. With a story-pole system, Long can control Keywall-reinforced wall heights within  $\frac{1}{8}$ ". Even when lapped at corners, Keywall gives full embedment without increasing thickness of the masonry joints.

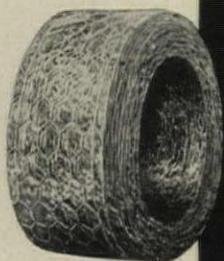
When prospects visit the model homes of the John F. Long Home Builder, Inc. project, they see exciting displays of "hidden quality" products. Keywall is a strong selling point. Long makes sure his customers know all about the high crack resistance of walls reinforced with Keywall.



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## MARKETING CONFERENCE:

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**ADMAN JONES**

*Discontent for better sales*

# NAHB conference spotlights quality house

Builders, producers, admen, economists agree  
it is the big market challenge of the '60s

The switch in emphasis was marked. Speaker after speaker at the National Housing Center's third annual executive marketing conference sounded the same theme: building and selling the quality house may well spell the difference between growth and stagnation for the housing industry in the coming decade.

The idea popped up in a variety of ways in a variety of sessions. It got this succinct expression from Builder Clayton Powell of Savannah, Ga.: "Our industry is now selling to distress purchasers—the people who have to have a home. We aren't building houses good enough to make people want them. We need power brakes and push button steering in our houses." Some reasons cited by speakers for the importance of making buyers want better houses:

**The distress market isn't big enough to make housing a growth industry.**

Projecting housing needs for the next decade, and estimating the nation's economic growth over the same period, NAHB Economist Nat Rogg (*see p 60*) found a basic need of 1.6 million starts a year. But he warned that if the industry is to retain its present share (12%) of the consumer dollar, it will have to exceed that production by around 200,000 a year. Even this, he said, would only maintain "a dangerous status quo in an expanding economy."

Added Builder Powell: "If a fourth of our people are ill-housed, then I think that another fourth should be better housed. We should be selling to the top fourth of the market."

**Home buyers in the '60s will be sophisticated enough to demand quality.**

"You builders ought to remember," said NAHB Past President Bob Gerholz, "that this great new market will be the most discriminating we've ever had." With 55 million high school graduates already in the population, and the general level of education constantly rising, the '60s market will be "a quality market . . . as our country has changed from capitalism to consumerism, we have found design and quality to be the all-important things."

R. T. MacAllister, vice president of Formica Corp, pointed out the effect of mass media: "For all of us (manufacturers) the ultimate customer is the consumer. And their decision to buy is no longer made on the basis of a few major factors . . . size, price, number of rooms, proximity to schools. Exposure to national magazines has given . . . insight into many factors in the house beyond mere basics."

**Home buyers in the '60s will be able to afford quality houses.**

More than half the nation's nonfarm families are now earning more than \$6,000 a year, noted Economist Rogg. "By 1970 more than half should have incomes over \$7,000 . . . In 1957, one family in eight had an income of more than \$10,000. By 1970, there should be more than one in four." So, said Rogg, "the economic wherewithal to sustain a large buying market will be there and it will be widespread."

**Quality will hold dollars that housing is losing to other industries.**

"As long as thousands of reasonably prosperous Americans are allowed to remain satisfied with old-fashioned housing, the dollars this industry should have will go to the boat, auto and other consumer industries," warned Adman Ernest A. Jones, president of McManus, John & Adams. He drew on his firm's long experience in merchandising the Cadillac motor car to advise his audience: "We found that while Cadillacs were almost universally preferred . . . buyers were reluctant to appear ostentatious . . . So we gave the buyer a practical reason—the quality investment pitch . . . What you have to do is move the quality home out of the commodity class into the emotions."

**Quality is where the profit lies.**

"Builders have one major purpose," said President John Norris of Lennox Industries, "to build the house at a profit. So if we produce something that will help builders make a better profit, we've made a sale . . . even if the product costs more. If we all offered the same thing, builders would be fools

not to buy as low as possible . . . if you sell the plus features in your house, you justify a better price for your house. And the manufacturer who works harder, sells value and then helps the builder sell this will make a lot of friends and a lot of money in the process." Formica's MacAllister chimed in: "The status symbol was once an auto, then two. Now perhaps it's the back yard swimming pool. And the builders follow along, meeting the trend after it's been established. Why not a new status symbol—a new house?"

**But meeting the challenge will involve vast changes in housing's methods, materials and money matters.**

If the quality market of the '60s is a big change from the shelter market of the '50s, speaker after speaker agreed that the industry that can meet that market will be a far different one at the end of the decade than it is at the beginning.

**It will be building a far different house.**

By the end of the decade, predicted Builder Robert A. Fox of Plymouth Meeting, Pa., houses will be "truly contemporary . . . Because of the dramatic changes in products and methods used, the house of the '70s will . . . for the first time antique all previous construction, creating a truly great market."

One big change predicted by Willard Worth of National Homes was a swing to built-in furniture: "If legislation permits . . . it will become the principal promotion item of the coming decade."

The need to "broaden our market by improving the living value per unit of cost," will give the big push toward change, said Ralph Johnson, director of NAHB's research institute. More use of components, multipurpose products & equipment, modular dimensioning and mechanization will strengthen the trend. But the real factor: "Products are now being designed specifically for the changing needs of the industry . . . We can expect to see increased use of materials such as aluminum, steel, plastics, not as direct substitutes for other materials, but in the development of entirely new product approaches and concepts." Use of these in new structural systems may not mean that "most new houses will have an unusual structural form or shape, but some will certainly appear. If they prove as advantageous as expected, they will be much more popular in the '70s."

Builder Andy Place of South Bend pinpointed some immediate areas for work. Noting that high on-site costs can make it profitable for a builder to pay more for a product

that reduces those costs, he called for a pre-fabbed unit to replace the mechanical core that now accounts for half the cost of the house. A unit with kitchen, heating plant and bath 10'x16' could be shipped on trailers anywhere in the country, and builders either have or could get equipment to put it in the house, he said. He also asked for "walls by the mile—with the windows and doors punched in," panelized floors and ceilings, and spray systems for floor finishes and even roofs.

Builder Bob Schmitt, research institute chairman, offered another target in the exterior house door, which now costs \$100 installed. Schmitt quoted a refrigerator manufacturer as saying he could sell completed doors, with hinges, copper finish and crated, at \$23 to \$25 each in quantity.

#### The industry will be organized differently.

"If I really wanted to upset you," said MIT Professor Burnham Kelly, speaking at a public relations session, "I could ask why you are worried about public relations when in a few years you are all going to be dealers for a few large corporations anyhow." His remark highlighted a conviction shared by other speakers that housing is evolving toward bigness. Said Builder Fox: "Just as General Motors, Chrysler and Ford have emerged from a large number of small automobile manufacturers, I think large building corporations will be doing a large percentage of the home building in this country 10 years from now . . . The volume builder is going to be the well-financed, well-organized builder with the resources to buy ground and afford the organization that can produce in volume. He is going to be the dominant builder of the '60s."

Marketing, too, will change as the products sold increase in technical complexity and homebuilding becomes more and more the assembly of big parts instead of little pieces, predicted Dr. Charles S. Goodman, professor of marketing at the University of Pennsylvania. "This means an increased role for intermediaries, and increased supplier responsibility as the products get more technically complicated. There will be more coordination to meet the time factor looming for many builders . . . Builders themselves will become much more professional in their buying, looking not just at price, but at the exact combination of processing and services they need."

#### Financing may change radically, too.

Already pinched by tight money, the builders appealed to manufacturers at the meeting to join their campaign for solutions to their perennial mortgage crisis. From Economist Rogg's flat warning that "there may not be enough long-term capital to do all the things we have in mind," to past NAHB President R. G. Hughes' suggestion of a "new instrument of debt"—possibly a variable interest mortgage—as one solution, there was the dawning fear that none of the marvelous prospects of the '60s might come true if housing remains bound to today's feast or famine FHA-VA mortgage pattern.

In a final session on legislative preparation, Hughes challenged manufacturers to meet with homebuilders in an effort to develop alternatives to tight money. "Our modern merchant building industry was made possible because investing institutions had large supplies of loanable funds—stored up during the war years—which could be channeled into home loans . . . Now the situation has changed . . . We are confronted with a chronic credit shortage," he said.

## NAHB DIRECTORS:

# \$50,000 pledged to help producers finance Home Week TV spectacular

Organized homebuilders have decided to spend more money than ever before on selling the idea of home ownership in 1960. And they have commissioned studies on some of housing's most pressing problems. NAHB directors at St. Louis committed \$50,000 to an industry-wide promotion of National Home Week next year. They appropriated \$5,000 to begin a study of the mortgage and money markets that may eventually cost another \$50,000.

The \$50,000 promotion item was approved only after some of the liveliest debate in the directors' meeting. The money will help pay for a TV spectacular during National Home Week, and must be matched by \$150,000 from local chapters, making a \$200,000 contribution which will then be matched with \$600,000 from manufacturers.

Opposition to the idea came from builders who questioned the one-shot nature of the promotion. Said Bud Meyerhoff of Baltimore: "National Home Week is accepted in our area about as seriously as national pickle week . . . we've spent thousand and tens of thousands trying to make this mean something to us locally . . . and we have found a year round program serves us much better."

To such critics, Ernest Fritsche, public relations committee chairman, whose group reported on the project, responded: "Sure it needs continuity—but it also needs a start. Industry is willing to go much further than this."

Others feared that the program might not be effective and prejudice chances for more projects in the same direction. Said Dave Fox of Dallas: "I can't criticize this in principle . . . but if this is the start of continuity, I must oppose it . . . \$1 million is only a drop in the bucket to what needs to be spent . . . It's like pushing something halfway up a hill and then stopping and letting it roll down again."

At Fritsche's request, Public Relations Director Bob Loftus turned the eloquence that

so often comes out as wit to a serious—and moving—defense of the plan. Said he: "Your committee has come up with an idea to put NAHB on the map where it belongs . . . \$800,000 isn't going to do an everlasting promotion job for an \$18 billion a year industry . . . But we are at a turning point . . . Either we stand up and take our place as the top industry in America, or we fall back and let someone else carry the ball."

"If we don't do something—this program or any program—to tell the whole US that the homebuilding industry has come of age and believes in itself, then nobody is going to believe in us."

The tone of the debate turned. Leon Weiner of Wilmington remarked that "too often if we can't tie the sale of a specific house to something, we're against it." Kimball Hill of Chicago said: "In Chicago, we did this kind of job two years ago. It cost \$100,000 but it did us a lot of good. We didn't sell any houses directly . . . but we look at this idea that costs our association only \$3,000 (the local's share) and we think it's a bargain."

The \$50,000 money market study will be undertaken by NAHB's economic planning committee, and will try in the words of EPIC Chairman R. G. "Dick" Hughes: "to provide the supporting data needed to define the functions of a sound Central Mortgage Facility." Other studies commissioned:

- *Components and plumbing.* The construction committee and Research Institute

*continued on p 60*

## Builders want discounts in valuations

"The government has warned us," said Martin Bartling, NAHB first vice president and legislative chairman, "that if private industry can't supply adequate housing for the nation's needs, there will be political panaceas offered."

At St. Louis, NAHB directors wrestled with the problems of tight money and high costs, came up with two new policy stands in their search for new solutions:

- VA should have the same interest ceiling and flexibility as FHA (ie 6%) and the VA program for World War 2 veterans should be extended another five years from its present expiration date, next June 25.

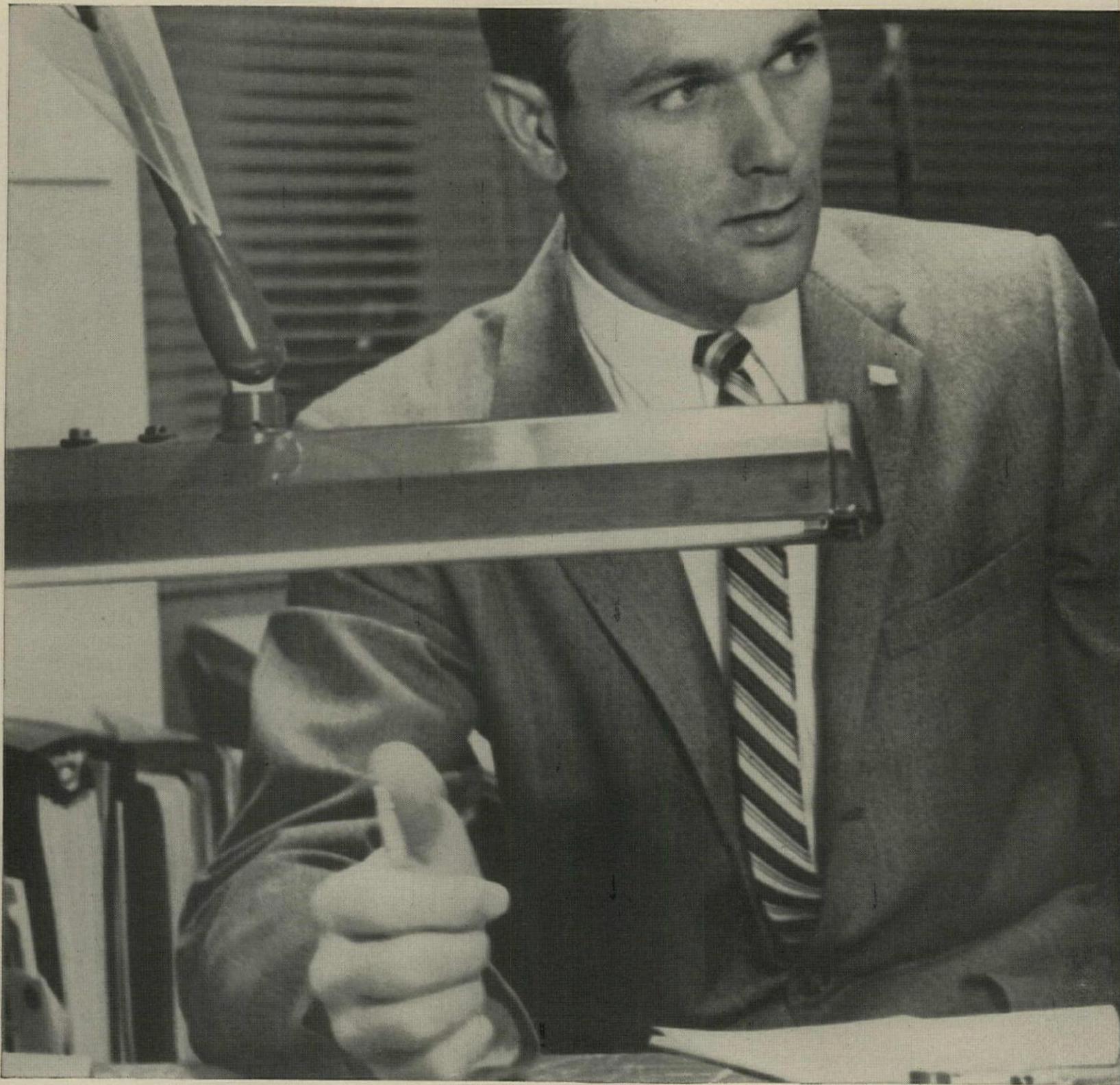
- Mortgage discounts should be considered a part of construction costs for purposes of FHA and VA valuation.

Proposals to 1) take the legislative lid off FHA's 6% interest ceiling so the rate could be raised administratively if the market required, and 2) eliminate FHA income requirements for loan eligibility by borrowers

were referred to NAHB's economic & planning committee for more study.

Mortgage Finance Chairman Dale Bellamah, who proposed the FHA rate ceiling be lifted, warned: "By the time we meet in January, we're going to be out of business . . . The 6% loan will be selling for 93." He urged lifting the statutory limit so the Administration can act quickly if conditions require.

In general session, Chicago directors circulated the text of a resolution that NAHB refrain from asking any housing legislation in 1960, because another omnibus bill might contain "public housing, special assistance and other provisions contrary to the best interests of the homebuilding industry." But the resolution was not formally introduced. Explains Director Kimball Hill, one of the Chicagoans: "We had no intention of introducing it. We circulated it for purposes of consideration. We plan to write a letter to all associations explaining our position, and we will bring it up in January."



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will jointly conduct studies to simplify plumbing and venting, hoping for savings of \$25-\$35 per house, with an initial appropriation of \$2,500. Construction is also investigating advisability of a joint NAHB-industry study of component construction.

- **Tax problems.** EPIC committee authorized Tax Consultant Len Silverstein to prepare preliminary materials leading to a basic study of tax policy, but asked no appropriation for it.

- **Alternatives to public housing.** Professional consultants have been called in to discuss beginning a study. No appropriation.

- **Building codes.** Jointly with AIA, NAHB is sponsoring preparation of a paper on legal aspects of codes by Attorney Charles S. Rhyne, counsel to the National Institute of Municipal Law Officers.

- **Community facilities.** NAHB's committee is beginning research on equitable cost distribution between developer and community for such facilities, aimed at helping form an association policy on the subject.

### Ask FHA aid for lower rents

NAHB's rental housing committee, which now enjoys the help of a full-fledged staff department (*Oct. News*), has expressed concern over the boost in FHA Sec 207 interest from 4½ to 5¼%. This will increase rents \$15/mo on a typical unit says the committee. It is pushing this seven-part plan to get FHA to cut costs in other areas, permitting lower rents:

- FHA should provide technical and administrative guidance to rental builders.
- Corporate surety bond requirements should be eliminated.
- Mortgage insurance premium rent should be reduced.
- Limits on mortgage amount by the debt service ratio should be modified in view of higher interest rate.
- Vacancy ratios for computing net income should be reduced from 7% to 5%.
- Cost certification regulations and procedures should be simplified and published.
- Sec 210 should be revived for smaller rental projects.

### New policy on research houses

NAHB's research institute has gently disengaged itself from entanglements with single manufacturers, industries or local chapters in sponsorship of its research houses. Chairman Robert Schmitt says exclusive industrial co-sponsorship introduces "the dangers of promotional aspects overshadowing research objectives" and local sponsorship invites "conflicting interests and incomplete understanding of the objectives (of the program)." Behind the explanation: cancellation of the aluminum research house to be financed by Alcoa (for \$25,000) after plans suggested the house would cost three times that. NAHB's new research house, now getting under way at Michigan State University, will be a two-story stressed-skin plastic foam panel job, aimed at minimizing weather delays in construction. Other new aspects: use of wood below grade; plastic foam coated with asbestos cement instead of concrete slab; structural window and door units; simplified heating systems; plastic pipe; lightweight garage closure; new finishes.

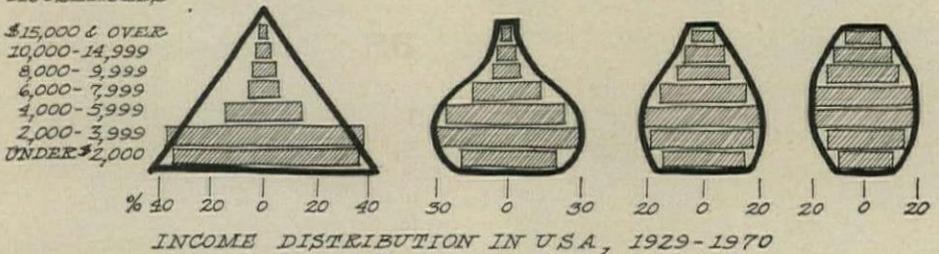
### New convention dates

NAHB is switching its big Chicago meeting from January to early December, starting in 1961. The change will give the builders two conventions that year, both of them in Chicago's giant new lakefront exposition hall.

The exposition hall, a block wide by three blocks long, will provide room for 3½ times the exhibits NAHB has up to now housed in three separate locations (two hotels and the Chicago Coliseum). It will also provide enough dining and meeting rooms to allow all sessions under one roof for the first time. Future convention dates:

YEAR	DATE	YEAR	DATE
1960	Jan 17	1962	Dec 12
1961	Jan 29	1963	Dec 11
1961	Dec 3	1964	Dec 6

### PERSONAL INCOMES OF HOUSEHOLDS



**BIGGER INCOMES** for more people are changing the shape of the consumer market, with more people rising to middle-class status, spending smaller proportion of income on necessities, more on things they want.

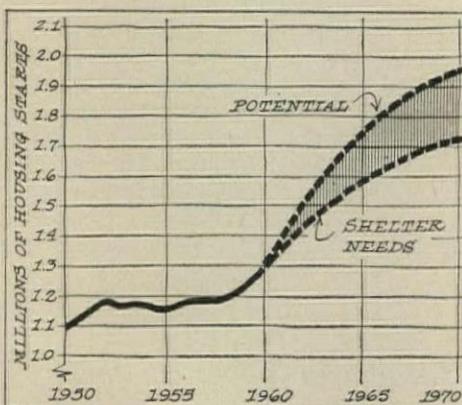
## Housing's prosperity in '60s won't be automatic, predicts NAHB's Rogg

The challenge and opportunity in the '60s housing market shows up in the charts on this page, prepared by NAHB Economist Nat Rogg. Presenting them to builders and manufacturers at St. Louis, Rogg said:

"We are moving into the Age of the Consumer, in which courtship of the consumer will be the dominant goal of businesses, be they homebuilders or anything else." In 1910, Rogg noted, consumer income was \$30 billion, of which two-thirds went for food, clothing and shelter and only \$10 billion for discretionary purchases. In 1959, consumers spend only half their income on food, clothing and shelter, and consumer income has grown so fast that the remaining discretionary half is "at the fabulous level of \$150 billion."

And this represents a real increase in per family income: "The tremendous economic revolution which has been occurring in the US, thrusting upward a great, new, well-to-do middle class should continue through the '60s. Median income of non-farm families is over \$6,000 and rising about 2% a year . . . We should see a median income by 1970 of well over \$7,000 . . . Non-farm families earning better than \$5,000 should increase at a much faster rate than the total increase in families . . . This means we shall have fewer families than today earning less than \$5,000—only 10 million in 1970—and a very sharp increase in the number earning over \$5,000—going from about 25 million to at least 38 million—all of this in uninflated dollars.

"The revolution that has taken place has meant essentially the lifting of millions of consumer families up into new high levels of income for so long a period that the phenomenon is no longer 'phenomenal' but is a fact of economic life."



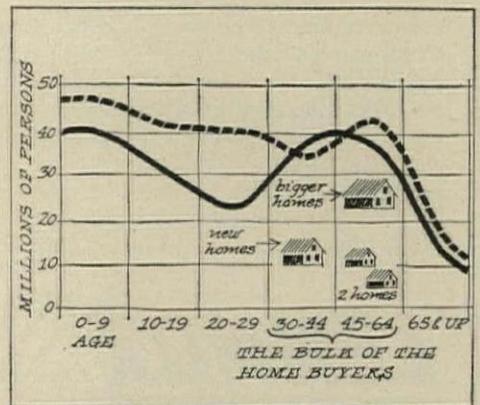
**BIG DIFFERENCE** between what housing must produce to meet needs in '60s, and what it can sell if it tries is shown by shaded area on graph.

Population will indeed boom; at the present rate of over 3 million a year, it should increase 34 million by 1970. But "this population explosion will not automatically guarantee golden years for everybody connected with the building industry." Why? Because over half the expected 34 million increase will be in the 5-19 age group. "The postwar baby crop will not be coming to maturity in the early 1960s . . . not forming new families . . . not in the big ticket durable goods markets, though it will undoubtedly propel its families in this direction.

Percentagewise, the biggest population gain will be in the 20-24 age group, which will grow 50% to over 17½ million. "At the other end of the scale, the elderly will also show a very substantial increase . . . people over 65 will increase from somewhat over 15 million to about 19½ million. The number of men between 30 and 40 will decline nearly 1 million . . . this is the group in which the greatest proportion of home buyers is found."

So, says Rogg: "There will be marketing opportunities which an on-the-toes industry can seize to provide housing for the elderly and for the youngish new married couples. Many of these will want relatively smaller houses or rental units. At the same time the number of children under 18 will be increasing at a very rapid rate and will make pressures on many families who are already home owners to move into larger homes."

Rogg sees other market opportunities in 1) two-house families, of whom at least 50,000 and "possibly 75,000 and maybe even 100,000 are already buying second homes each year . . . this market could easily double in the years ahead;" and 2) Negro families, who although they have smaller incomes than whites, have faster-growing in-



**BIG SHIFT** in homebuying market from 1960 (solid line) to 1970 (dotted) is bulge in older families who need bigger, quality houses.

comes, "could provide a major plus . . . perhaps an addition from 50,000 to 100,000 units a year in the next decade."

But he also warns of problems. "Prime . . . are land, financing, construction costs, merchandising. Land is paramount because we have moved from where the price of the developed lot was 10% of the sales price (just after World War 2) to where it is close to 20%. We may be able to live with the 20% ratio, but we cannot have a mass production industry if it goes much higher . . . unless we move ahead faster [toward solutions] we may find we cannot build at the rate we require for shelter alone, much less be a real growth industry."

On financing, he notes that the postwar housing boom was fueled with pent-up wartime money, now gone. "The US will have to live with the fact that we are chronically short of long-term funds to do all the things we have on our minds . . . no matter how successfully [VA and FHA programs] worked in the immediate post-war years, they cannot do so now in a credit-short economy . . . we will have to devise new and more sophisticated—private enterprise programs I hope—to remove some of these roadblocks to home building in the 1960s."

## MARKET BRIEFS

### Porcelain enamel houses

The first effort to produce an all-porcelain enamel house since the death of Lustron Corp is underway in Cleveland.

Ferro Corp, a maker of frit—the glass material which becomes porcelain enamel when fired on steel or aluminum—will build a pilot model of a new porcelain-on-steel home this year. Purpose: to demonstrate that the design works.

Ferro has retained Architect Carl Koch, designer of both the original Lustron home and later the Techbuilt home, to plan its pilot model. US Steel (not US Steel Homes) is supplying the steel, has participated in preliminary planning. Fenestra Corp will make the porcelain panels. Ferro, which makes no end products, hopes to stimulate greater use of porcelain enamel by interesting other manufacturers in the idea.

Ferro bought the Lustron dies after Lustron went bankrupt in 1950, hoped that some other company might eventually use them to build similar homes. The dies were used only once, to make panels for service stations. They were later destroyed.

The Lustron Corp died after the Reconstruction Finance Corp, which had loaned it \$37.5 million for its ill-fated venture in prefabrication, foreclosed. In two years of operation Lustron produced only 2,200 homes, repaid nothing in interest or principal on the RFC loans.

### Termites in the news

The US Tax Court has ruled that you now can deduct termite damage to your house for income tax purposes, provided the termites chew the house up fast enough to constitute a casualty. Without saying how fast is enough, the court ruled in a Florida case that three months met the test.

Meanwhile, Reginald Simmons, a Mississippi State U graduate student has invented a gadget that makes it unnecessary to let termites chew your house up. It detects termites by sound. He calls it "sort of a termite geiger counter."

## FHA begins probe of Alabama office as more land deals come to light

The dense smoke of profitable land deals and lavishly distributed Sec 221 commitments in Alabama has drawn top FHA investigators to the state office in Birmingham looking for fire.

The probe, by B. M. Diggle of FHA's examination division, was ordered by FHA Commissioner Julian Zimmerman. Court records have revealed top state Republicans made sizeable profits selling development sites to Mass Builders Folmar & Flinn of Montgomery, who in turn were remarkably successful in getting FHA Sec 221 low-cost housing commitments from the Republican-controlled state FHA office.

Initial disclosures (*Oct, News*) showed that Claude O. Vardaman, state Republican chairman; Marvin Mostellar; and Huntsville Real Estate Man Carl B. Thomas were involved in two sales that netted profits of \$552,000 on investments of \$453,000. But subsequent disclosure of six more deals has swelled their apparent profit to well over \$1 million, on an investment of \$850,000 in the past two years.

#### The tally to date:

- Vardaman's wife bought a 160-acre site near Birmingham for \$165,000 in May '58, resold it to Urban Land Corp, a Folmar & Flinn subsidiary, in May '59 for \$360,000.

- Thomas and Mostellar were among the purchasers of 300 acres in Mobile for \$288,000 in five transactions during '57-'58, and resold most of it in '58 to Urban Land Corp for \$645,000.

- Thomas' wife bought a tract of unspecified size near Gadsden for \$35,000 in December '57, subsequently sold 9/20ths interest to a group including Army Gen. John B. Medaris, commander of the Ordnance Missile Command, Redstone Arsenal; Gen. John Barclay, commander of the Army Ballistic Missile Agency; Roy L. Stone, chairman of the Madison County board; M. B. Spraggins, president of the Huntsville First National Bank; and John Acuff, vice president of the bank. The group then sold the land to Urban Land Corp for \$175,000.

- Thomas, as president of Tompen Inc, and his wife Alma, as president of Penton, Inc, bought 160 acres in Pensacola, Fla for \$184,000 on Feb 19, 1959 and on June 16, 1959, resold it to Urban Land Corp for \$326,000.

- Mrs. Thomas and members of her family bought two tracts in Huntsville totaling 146 acres for \$102,000, resold to Meadow Corp, another F&F subsidiary, for \$294,000.

- Mrs. Vardaman bought a small tract near Gadsden in mid-October, 1958 for about \$9,000, resold it two weeks later to Spring Homes, Inc for \$30,000. Spring Homes is not a F&F company, but incorporated by five other Montgomery builders.

- Thomas, his wife, Spraggins and his wife, bought 33 acres in Decatur July 3, 1957 for \$33,000, resold it to Meadow Corp on April 4, 1958 for \$67,000.

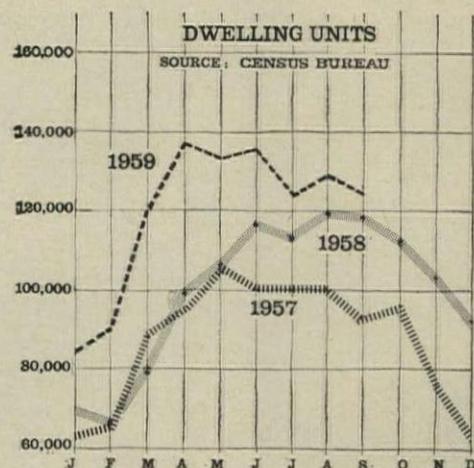
- Mrs. Vardaman bought 42 acres at Bessemer for \$34,000 on Sept 15, 1959. The same day, she resold to Muscoda Homes and Summer Homes in separate tracts for a total of \$50,000. The two companies are not Folmar & Flinn-owned, but are incorporated

by three of the five Montgomery builders who own Spring Homes. A total of 90 FHA commitments have been issued to the two tracts, but no construction has started.

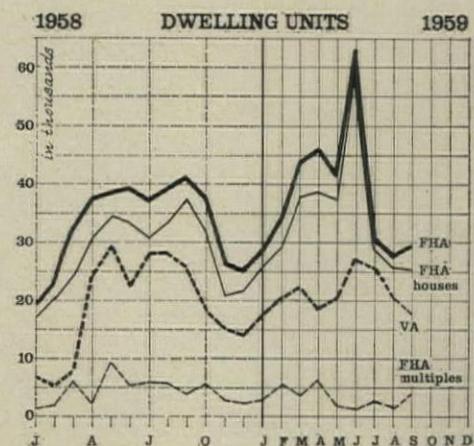
Folmar & Flinn, who got 1,347 of 2,148 Sec 221 commitments issued in 1958 and 206 of 893 issued through Sept. 30 this year, have decided to suspend building for a time and concentrate on reducing an unsold inventory of 1,730 homes. Both the builders and State FHA Director Charles B. Holliman deny there was anything improper in the allocation of commitments. Similarly, Vardaman, Mostellar and Thomas all deny they were anything but good businessmen in selecting land with a future for investment.

Meanwhile, the Alabama State HBA, some of whose members have been complaining of favoritism in distribution of FHA commitments and last August drafted a resolution saying so, met in secret session and struck the August pronouncement from their records. Pressed for reasons, some point out that builders who took part in an FHA probe of the office two years ago have been unable to get commitments since, although they have applied.

NEWS continued on p 64



HOUSING STARTS held up well in September, totalling 120,400—off 6.7% from August. But this drop is seasonal. Private starts totalled 117,000 for a seasonally adjusted annual rate of 1,325,000—off only 1.1% from August.



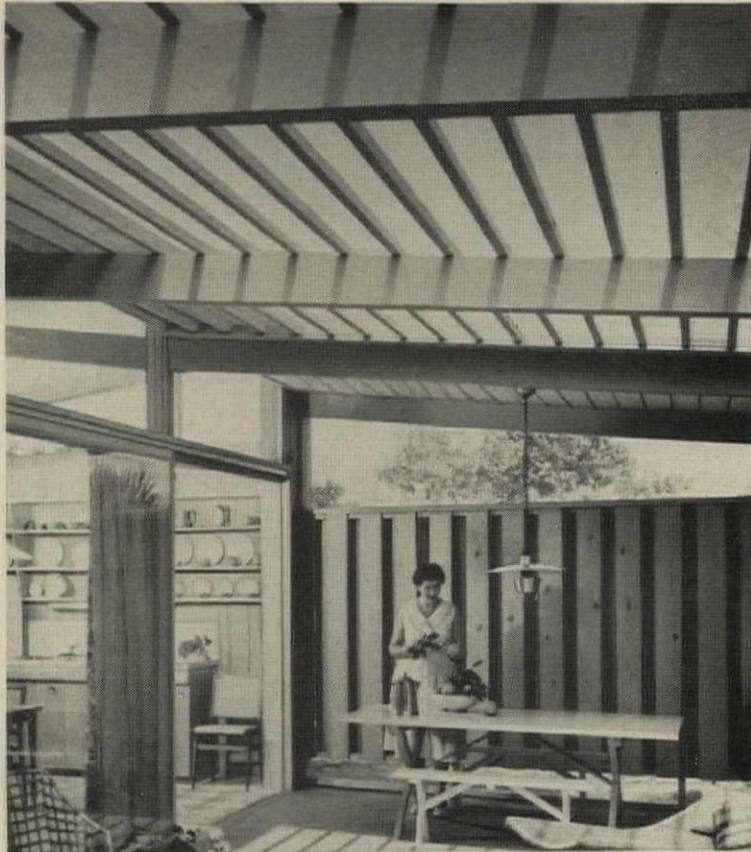
FHA APPLICATIONS on new units hit 29,266 in September—a gain of 5.3% from August, due entirely to a 77.3% gain in project applications. Home applications slipped less than 1%. VA appraisal continued to slide off 15.6% from August.



Deep overhang and generous deck of 2x4s on edge add strong design element to this Oregon home, provide sheltered all-weather outdoor living area for family. Van Evera Bailey, architect.

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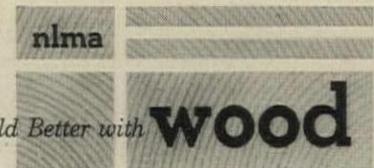
Living just naturally gravitates to the patio under this lanai of basic framing members. Handsome ventilated board fence assures privacy for this expanded outdoor "room," without eliminating breezes. Donald Nick is the architect.

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Here simple decking adds architectural distinction at low cost, helps wed structure to site as well as improving family traffic flow. Wood's natural finish is in complete harmony with the surroundings. Robert B. Browne, architect.

Builders ponder what to do  
about their newest market threat:

## Immobile mobile homes

Home builders are beginning to worry about competition from the booming mobile home industry. The reason: about three fourths of the 150,000 house trailers the industry expects to produce this year will stay put, be used as permanent or semi-permanent housing.

Statistics tell the story of how far a competitor has sneaked up on housing disguised as something else. In 1958, the 97,638 trailer units more or less rooted to one spot represented a dollar volume of \$566,434,000 or more than double the dollar volume of the prefab industry. Unit volume compared with 67,000 for prefabbers. Some 3.5 million people are living in 1.2 million mobile homes in the US.

In St. Louis, NAHB's building code committee heard Chicago Builder-architect Harry Quinn report on the boom in mobile homes and their unique advantages over conventional housing. Then the committee recommended to the directors what amounts to a quiet campaign to strip the competition of two key advantages: immunity to local building codes and freedom from real estate taxation. Said Quinn: "Home builders are losing a tremendous segment of the home dwelling business because the mobile homes industry is allowed to function with [these] important advantages."

Echoed the committee in its report to the directors: "The vastness of the use of mobile homes as permanent residences was astounding." Its recommendation: mobile homes used as permanent dwellings (six months or longer in one place) should conform to local building codes for conventional housing, and be taxed as real property.

### The market

Quinn estimates that three-fourths of the nation's mobile home families could live in conventional houses if they wanted to. "The average trailer dweller is not a poor man, unable to afford conventional housing," he says. "On the contrary, his annual income is slightly more than \$1,000 above the national average (\$5,300 vs \$4,200)."

The figure spotlights the most significant new fact about mobile home dwellers—that they are no longer the impoverished migrants who adopted trailer living as a last resort

during the '30s, but a substantial middle-class group.

"An increasing number of people prefer to live more or less permanently in trailers," says Burnham Kelly in his ACTION study, *The Design and Production of Houses*. Though they still tend to be people whose occupations require frequent changes of dwelling place, Kelly adds, "a significant number of retired people and others buy mobile homes."

The breakdown, according to the Mobile Homes Manufacturers Assn:

Skilled workers .....	37%
Military personnel .....	20%
Professionals .....	18%
Retired .....	10%
College students .....	3%
Other (laborers, semiskilled, businessmen, etc.) .....	12%

Average family size is 2.9 persons compared to a national average of 3.4; those with children (49%) report an average of 1.4 children each. Some 90% of mobile home dwellers are churchgoers, and 87% are registered voters, says the association. Mobile home families move an average of once every 27 months (vs once in 60 months for the general population). Paradoxically, they often do not take their homes with them. "Mobility of the trailers is not essential, for the owners frequently leave them behind when they move; in the new location they find a new 'mobile' home," says Kelly.

Trailers did not emerge as a serious factor in the housing market until well after World

War 2. The "tin cans" of prewar tourists were just big enough to sleep and cook in; some 1,600 units around 20' long by 8' wide were produced in 1930. In 1933, the first mass-produced units, generally credited to the now-defunct Covered Wagon Co of Detroit, reached the market. Thousands of Depression-unemployed lived in these trailers, but nobody took them seriously as housing. Similarly, when the federal government bought 38,000 25-footers during World War 2 to house war workers, they were considered only stop-gaps.

### The industry

The mobile homes industry traces its big growth to 1947 (60,000 units), just a year after conventional housing got rolling after the war. But bathrooms weren't standard equipment until 1950, and the industry did not top 100,000 units until 1955, the first full year of production for 10' wide units and a boom year for all housing. But it also had its best year (143,500 units) in 1957, a cutback year for housing, when trailers were 15% of housing units produced.

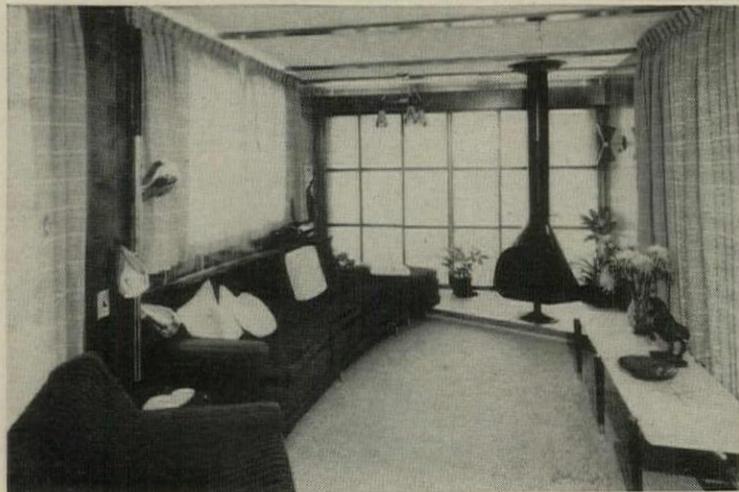
Trailer size has grown along with volume. Median length today is 40', with some as long as 60'. The industry now officially distinguishes between travel trailers—8' wide by less than 25' long—and the bigger mobile homes which must be hauled by special tractors to their sites and, if they are 10' wide, need a special permit to move on highways in most states.

### The product

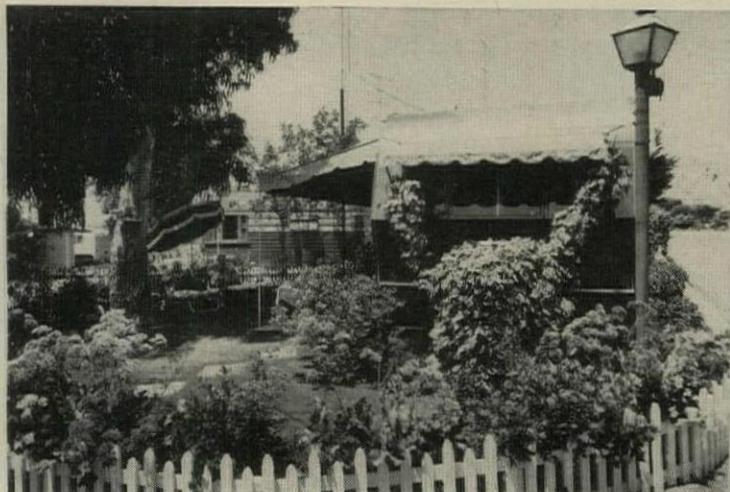
"We're not selling mobility any more," admits Marshall Powers, director of MHMA's trailer park division. "We're selling a prefabricated, delivered-to-the-site house that is easy to relocate."

Price of a mobile home today ranges from \$3,000 to \$9,000 for production models, more for custom jobs. A typical \$4,500  
*cont'd on p 90; NEWS cont'd on p 69*

LIFE—Ralph Crane



**BIG HOUSE LOOK** in trailer comes from careful choice, scaling of furniture, built-ins, decor—all included in and financed with the price.



**GROWING ROOTS:** Southern California trailer family, like many others, may move someday. Meanwhile, it cultivates an ivy-covered air of permanence.

## MORTGAGE MARKET:

## US 'magic 5s' siphon millions from housing

The Treasury's smash-hit refinancing could mean a mortgage money squeeze of giant proportions. It has hit housing just where it will hurt most—savings banks and savings & loans.

The Treasury enticed 108,000 individual savers to take nearly \$1 billion out of their savings to buy part of a new \$2.2 billion 5% bond issue. Much of it is money which normally would have financed homes.

In New York City, where effects are readily gauged, savings banks estimated \$100 million was withdrawn to buy bonds. This stunned the mortgage market—even before trading had firmed up discounts on the new FHA 5¾% loans. Says one mortgage man: "No one really knows what the market will be until the New York savings banks recover from this shell shock."

Some mortgage men are predicting this will drive the banks out of the market for many months. Savings bankers seem less alarmed. But they concede they will "take more time to digest commitments still out and be more wary on advance commitments." One of the biggest savings bank buyers of out-of-state FHAs and VAs predicts it will not be buying over-the-counter again before March.

The Treasury refinancing hit S&Ls in other parts of the US—notably California where they have many investment accounts (vs thrift accounts) solicited in the East. But any loss here strikes at housing's core—the conventionally-financed house.

Within 10 days of the bond issue Fanny May was so flooded with new offerings that it cut its prices again. It was the fourth cut in two months. Never before had it cut its prices so much so fast. This 1 point cut brings the total reduction since August 15 to 4 points. Net new prices to builders on minimum down, 30-year FHA 5¾s: 95½-97, exactly what they were on 5¼ loans before the first cut.

Tough as it was to accept, mortgage men did not dispute the logic of savers who bought the new bonds. The Treasury tailored them for individuals: a 4 year, 10 month maturity with a 5% coupon, highest rate on a US bond since 1929. (Bond men promptly tagged them the "magic 5s".) Individuals were assured they would get their full allocation up to \$25,000 if they sent cash with their subscriptions.

The issue was oversubscribed five times. Even before issuance it was bid up to a 1 point premium on a "when delivered" basis, driving yield down to 4.79%. Treasury officials were pleased that only 25% of the bonds went to commercial banks. Bank purchases, which in effect create new credit, are considered inflationary. Banks got only 8% of their subscriptions. All other savings-type investors (except for individuals up to \$25,000) got 45% of their subscriptions, including savings banks and life insurance companies.

The Treasury would have preferred to float a longer term issue. But Congress' refusal to boost the maximum rate on long term bonds above the present 4¼% restricts it to issues of no more than 5 years.

**Full effect in doubt**

Savings banks had been relatively inactive in the mortgage market for three months before the magic 5s. They *did* have money to make good on commitments and they were buying some over-the-counter loans. The Treasury issue has driven many of them out of the market entirely. Some are asking that committed loans be warehoused until they can build up liquidity. Says one mortgage man: "I know for a fact that right now you can't place anything with most of the New York banks. No matter how good an offering may be they have to turn it down. They don't have the money."

Whether the banks come back into the market by the first of 1960—or even early in the year—depends on two unknowns:

1. Will the Treasury try to duplicate the magic 5s for its next big refunding—\$3 billion in November? Treasury officials have said privately they will not. Remarks one: "There is a limit on just how much of these [personal] savings we would want to go after." But until the savings banks know for sure, they are unlikely to show any interest in mortgages. Some are frankly concerned about their liquidity. They say that if the Treasury makes a habit of this type of financing the banks will have to keep much more of their assets in short term notes.

2. Will the savings banks quickly recoup most of the October losses with new savings? So far this year *all* savings banks together have had a net increase of about \$100 million a month.

**Price of federal aid?**

Despite the blow to his own business, one mortgage broker asserts: "This is a small price to pay for restoring confidence in the dollar internationally—even though housing is bearing the brunt. The government has made builders into volume builders. So the government cuts down their volume. They'll still drive new Cadillacs."

The timing of the magic 5s, coming just two weeks after the FHA rate increase, could hardly have been worse from housing's viewpoint. It came close to wiping out whatever helpful effect the ½% boost might have had. Mortgage bankers in most cities report the 5¾% rate brought out no new money. Only exception: some life insurance companies gave their correspondents 1960 quotas earlier than usual. But they also raised quality standards in many instances, insisting on at least 5 or 10% down or limiting term to 25 years.

Los Angeles' Robert E. Morgan says: "All the boost has done is to make lenders want a bigger yield." Latest quotations show life companies demanding 5.8% net after servicing. Those few banks which are buying anything are aiming for 6% net.

Discounts therefore are still big, even on 5¾% paper. They range from 5½ points in Los Angeles to 1 point in New York. (The par market still prevails in Boston.)

One example: HOUSE & HOME's October quotation from Los Angeles (based on September deals) was 93 on 5¼% paper. Now the Colwell Co there reports 94½-95 on 5¾% loans. So at best the builder is only 2 points better off.

NAREB President James Udall exploded angrily at the situation, warned that investors are inviting government controls by this "lack of restraint."

"To maintain discounts higher than justified by the increased FHA interest rate is to suggest an area for further probing by a badly needed national monetary commission," he said.

The picture on 5¼% loans is almost hopeless. Except for a few cities in the South and West where builders manage to eat 8 or 9 point discounts without choking, VA with its frozen 5¼ rate seems to be quietly dying. Discounts now range from 2 points in Boston to 10 points in Los Angeles.

**Our girl Fanny May**

Through it all Fanny May remains the FHA-VA builders' darling. And the latest price cut is unlikely to make any difference. Reason: Fanny May still has money for loans and its prices are still as good or better than asked for the very limited amount of money in the open market. Offerings have edged past 3,000 per week—a volume of \$35 million.

Fanny May also cut prices on 5¼ loans to 91½-93; on 4¾% loans to 87½-89 (all prices net to builder with lowest prices paid in the West, highest in the East—see table p 76). Price on standby commitments for 5¾s was cut to 93. It remains 90 for 5¼ loans.

Special assistance prices were cut ½ point, are now 97½ on 5¾ loans, 95½ on 5¼s (net to builder). Special assistance price on multi family 5¼ loans is 97½.

The chief source of grumbling in the industry's romance with Fanny May is the Administration's decision not to boost maximum limit on loans. Fanny May can buy from \$15,000 to \$20,000 as the 1959 Housing Act permits. Some mortgage men had held back these larger loans, expecting to offer them to Fanny May. Many of these mortgages are now showing up in New York at distress prices. Comments one originator who did *not* count on the boost: "You can't speculate on Fanny May. She's too unpredictable, like any woman."

Conventional rates are going up in tandem with FHA. The 5¾% conventional rate which predominated six months ago is now limited to choice loans only in a few cities; 6% is more common. Most S&Ls in the South and West are charging 6¼% and some on the Pacific Coast are getting up to 7%.

S&Ls in Chicago have jumped dividend rates on savings to 4%. The same level prevails throughout the South and Southwest. S&Ls in Los Angeles have gone to 4¼%, putting them on a par with San Diego which cut back from 4½% (*Aug. News*).

S&Ls and banks have tightened up on construction loans in Florida, Atlanta and San Francisco.

NEWS continued on p 72

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Modern styling characterizes this exceptional 4-bedroom, 3-bath Forest Hills home in the \$90,000—\$100,000 class. Designed by Erland Ekberg and built by Roy E. Olson, Inc., it demonstrates Curtis Individuality and Quality through Silentite Convertible windows, Silentite casements and double-glazed stationary sash. Doors are Curtis New Londoner hollow-core flush doors, in birch.

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### Rambler ranch home

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—Erland Ekberg, architect,  
Minneapolis, Minn.

Custom styling prevails in this 4-bedroom, 3-bath Forest Hills home, valued in the \$40,000—\$50,000 range. It features Curtis Silentite casements and stationary, double-glazed sash, as well as New Londoner, maple, hollow-core flush doors.

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## Mortgage bankers cast worried look ahead as threat of competition grows

*How much future does the mortgage banking business have?*

In the Commodore Hotel corridors the usual knots of originators, investors and mortgage brokers—among a record 3,800 at MBA's 1959 convention in New York City—talked most of tight money.

In hotel rooms with their coats off, Scotch or bourbon in hand, they talked deals and discounts—with a notable lack of agreement.

But in open meeting rooms they talked most about the long range picture: what can mortgage bankers do to hold what they've built in the past 14 years and continue growing?

More hope than pessimism was voiced. (As outgoing President Walter Nelson remarked: "In a year like this it's hard to be a pessimist.") But mortgage bankers admitted concern about:

- **Threat of competition from commercial banks and savings & loans.** Banks are being urged by the American Bankers Assn to get into mortgage banking, though its urging has yet to produce significant results. S&Ls, still growing, are becoming big competitors for builders' business in some areas. Now that they can also buy and sell participations in loans in other areas they in effect can perform a mortgage banking function among themselves and they are, in steadily rising numbers.

- **Dependence upon a limited number of investors** (i.e., insurance companies and savings banks). And circumstances may force both to curtail FHA-VA lending in the next 10 to 15 years when demand should be greatest (see pp 69 and 73).

- **Heavy dependence on the FHA-VA single-family house business.** This forces them to ride the FHA-VA roller coaster wherever it may go.

### Advice from an outsider

One cogent analysis of problems and possible solutions came from Saul B. Klamman, research director of the Natl Assn of Mutual

Savings Banks. Klamman is also author of *The Postwar Rise of Mortgage Companies*, the authoritative work on the growth of mortgage banking (*Apr, News*).

To meet competition, said Klamman, mortgage companies must improve efficiency and develop new operating techniques. "If this is not done, mortgage banking as we know the industry today will not survive," he warned. "You must either move forward with the times or give way to others who will."

### Shakeout coming?

Klamman predicts that the business is nearing a shakeout. "We may see a weeding out of inefficient servicers . . . Inefficient operations will not be easily hidden . . . But the exodus of marginal firms from your industry will only serve to strengthen it." The weeding out may mean more mergers, even development of nationwide branch mortgage banking, he says.

Bigger companies should also mean bigger capital—and this is needed. "Those firms unable or unwilling to expand capital relative to volume of business may find it increasingly difficult to satisfy investors," says Klamman.

A key recommendation: mortgage companies *must* take a position in the market, have more loans in inventory for immediate delivery to investors. "Admittedly a market position introduces new risks to mortgage banking but risk-taking is a cornerstone of American entrepreneurship."

Klamman lists these advantages: "Investors would look to you for their current purchases as well as future acquisitions based on current commitments . . . Broadening your services and facilities for investors would enhance your value and thwart outside competition. The fact is that if mortgage bankers are unable to fill the need for a ready supply of mortgages, other types of institutions will do so increasingly."

Klamman praised MBA efforts to attract mortgage money from pension funds but added that they are overlooking other po-



**MAPLE TREE GIFT** was presented to Gov Nelson Rockefeller of New York (right) by President Deane C. Davis of National Life Insurance Co. of Vermont. The idea, quipped Davis, was to help upgrade the quality of New York maple syrup. In a speech to the convention, Rockefeller plugged hard for his plan to finance middle-income housing by using the state's credit to issue taxfree bonds. (*June, News*). Said one MBA leader: "What surprises me is that we applauded him so much when almost everything he said is directly opposed to what we believe in."

tential investors: personal trust funds, casualty and marine insurance companies, credit unions and fraternal orders.

But he surprised his audience with a suggestion that individuals may be the biggest and best investor group now that they seem to be growing more investment minded. They are not approved mortgagees, so can't buy FHA loans. But they *can* buy participating FHA shares (see next page).

And, as he did in his book, Klamman recommended that mortgage companies try to make more conventional loans. He urged they seek the right to make bigger higher ratio conventionals. "If federal and state supervisory authorities are persuaded that 80 or 90% conventional loans are safe for S&Ls and, in New York, for mutual savings banks, can't you convince other investors you can originate and service loans of equal liberality?"

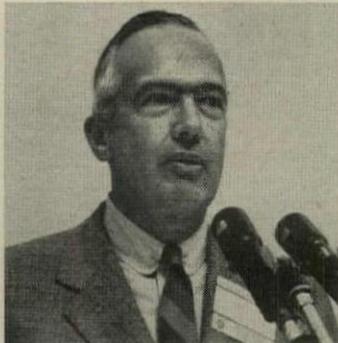
And he suggested mortgage men diversify

H&amp;H staff



**GOVERNMENT TINKERING** in housing was deplored by MBA's outgoing President Walter Nelson. "The timing of its actions has been faulty and the results have often been unintended and at all times unpredictable. In its search for stability, it has often produced violent instability." Nelson was given MBA's distinguished service award for 1959, the first man to get it while president.

H&amp;H staff



**LESS MONEY** for mortgage investment would be one sure result of a proposed higher tax on mutual savings banks, warned President John DeLaittre of the Natl Assn of Mutual Savings Banks. He pleaded with mortgage bankers to help his group fight the boost, warning "It is clear mortgage banking would be among the first industries adversely affected by punitive savings bank tax legislation."

Walter Daran



**VA DEAD?** Maybe so, at least for the time being, said VA Loan Guaranty Director Phil Brownstein. But he noted that only 662,000 of 6 million veterans of the Korean war have used their eligibility. He figures 1.8 million more will use it before the program expires Feb 1, 1965, or 300,000 a year for six years. "The big unknown quantity," he added, "is whether funds will be available."

Walter Daran



**FHA REPORTS** on mortgage discounts are still notoriously inaccurate, MBA General Counsel Sam Neel complained. He urged FHA to standardize its statistical methods, contending most field office directors use their own. Inaccurate FHA reports are the basis of decisions on interest rate changes, he complained. Neel offered FHA as much MBA help as it needs to make its figures more reliable.

into other types of real estate activity. "I am not suggesting that you reverse the pattern again but I am suggesting that there is nothing so holy about servicing that it should always be your dominant source of income."

#### S&L no 'bad word'

One of the most intriguing suggestions was that mortgage bankers try to do more business with savings & loans. Indeed, mortgage bankers already are looking on S&Ls in more friendly fashion—for which Walter Nelson modestly takes credit. "S&L used to be a bad word around here. But I think I've changed that," he explains. "My company (Eberhardt Co in Minneapolis) was the first to sign a servicing contract with an S&L and it's worked out fine for both of us."

His contract is with Twin City Federal, one of the nation's biggest (over \$315 million in assets), "They can't get all that money out locally themselves so they rely on us," Nelson says. Mortgage Banker Carey Winston of Washington summed up: "As with other types of savings institutions, the largest accumulations tend to be concentrated in areas where savings are highest but not necessarily in areas where mortgage demand is greatest . . . I can see no reason why it should not be possible for mortgage companies to deal with the larger associations . . . in exactly the same way they now deal with mutual savings banks."

"I appreciate that to talk about doing business with the savings & loans is heresy among some of you, but gentlemen, you cannot grow, burying your head in the sands of the past."

Winston also reported that the Mortgage Corp of America, the first company formed to sell participating shares in FHA loans, will try a second time to sell \$1 million in trust notes to pension funds. The first issue which carried a 4½% rate was squeezed out of competition by the big jump in other investment rates last summer. It will be re-offered at 5¼%.

#### Look to apartments

As Nelson and Winston suggested tapping S&Ls for more business, another big mortgage banker, Dale Thompson of Kansas City, said he is convinced mortgage bankers have lost much of the single-family house business forever to S&Ls. But he is not too unhappy about it.

"Our business has been much too dependent on financing single-family dwellings," he argued. "Probably 90% of the business handled by mortgage bankers consists of such loans . . . It appears that single-family homes will represent a much smaller share of the building activity of the 60's."

His recommendation: mortgage bankers should become more active in apartment financing, particularly in close-in projects in urban renewal areas.

Thompson, head of MBA's mortgage market committee, announced formation of a new subcommittee to undertake an educational program with pension fund managers. Earlier, MBA published a study on the "Investment Status of FHA and VA Mortgages."

"Now," says Thompson: "We want to go to the pension fund managers and find out what particular problems they have in buying loans. We think our first study should convince them of the investment quality of mortgages. But we believe many of them still don't really know where to start when it comes to mortgage investment."

## MORTGAGE BRIEFS

### Headlines of the month

SQUEEZED BORROWERS

PLEASED LENDERS

(—over the two leading feature stories of the *Wall Street Journal*, Oct 7, 1959)

### Banks & mortgages (cont)

Commercial bankers are starting their own series of regional mortgage conferences—patterned after those of MBA.

They are sponsored by the mortgage finance department of the American Bankers Assn. They point up the renewed interest of commercial banks in the mortgage business—a fact which now seriously concerns mortgage bankers (see p 72).

First conference will be Nov 22-24 in New Orleans. It is aimed at bankers in Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee and Texas.

Dr Kurt Flexner, ABA's mortgage finance director, is planning three regional conferences a year. He expects to cover each region once every two or three years.

Flexner has also started two new studies aimed at developing more mortgage business for banks. With outside consultants he is evaluating urban renewal efforts in the US to find out: 1) whether ABA should oppose or support federal aid and 2) what the opportunities for commercial banks may be. The second study focuses on possibility of creating a national secondary market for conventional loans.

### Bond swap goes ahead

The Administration is going ahead with its controversial swap of 2¾% government bonds for Fanny May-held VA mortgages.

Although President Eisenhower's budget called for a \$335 million swap, the first offer-

ing this month will be for only \$150 million, according to President J. Stanley Baughman of Fanny May. "If we don't disturb the mortgage market too much, I would expect we'd offer the balance some time after the first of next year," he told HOUSE & HOME.

The Treasury will take bids from bondholders instead of making a flat offer for trading. So the swap could be oversubscribed. It will involve VA 4's from Fanny May's management & liquidation portfolio and 2¾% non-transferable Treasury bonds held mostly by banks and S&Ls. Retiring the bonds will wipe out national debt, thus help balance the federal budget.

Senate Democrats have protested the swap will cost the government money—\$40,000 for each \$1 million exchanged—because of the higher interest rate on VAs. They also contend the deal will upset the mortgage market by nudging lenders to buy old instead of new mortgages. Late in the session, the Senate passed a resolution disapproving the whole scheme.

The Treasury replies that the apparent loss in the swap will be offset by taxes investors will pay on higher-yielding mortgages.

### Taxes vs mortgages

Life insurance companies may invest less money in home mortgages because of the new federal tax law. But the drop will not be large.

This is the prediction of one of the life insurance industry's top economists, who adds: "It is still too early to prove it with figures but I don't believe the new tax law will have any really appreciable effect in the residential mortgage area." (Some mortgage men have expressed fear that the law would drive insurance companies into tax exempt securities.)

The new law contains a complex tax formula

*continued on p 76*

## Met makes 3/8% deal on servicing

The giant Metropolitan Life Insurance Co is now paying only ¾% servicing fee on most of the FHA loans it is buying—but this apparently is not bothering its correspondents.

The reduction affects only new loans.

Mortgage bankers generally fight to keep ½% servicing fees, though concessions are common when tight money makes deals harder to swing. Up to now, savings banks have exacted concessions more often than insurance companies.

Mortgage Vice President Norman Carpenter of the Met insists the company has not cut its servicing charge. "For many years we have negotiated servicing fees with the right to make variations from ½%. All we have done differently now is to go on a yield basis, telling our correspondents we want a specific yield. In some cases this creates a need for reduction in the servicing charge. This is not a new policy—only a different approach for us."

One Met correspondent calls servicing concessions a device to keep the Met in the FHA market. The company shuns loans with big discounts (as do many other life companies)—apparently in fear Congressional probers might someday embarrass the company. It is trying now to charge no more than a 3 point

discount. But to produce the 5.75 yield the Met feels is justified in today's money market, this means servicing concessions. The concessions vary. Typically, they are ¾% for five years for smaller servicers, ¾% for 10 years for the big ones. After this, the fee goes back to ½%—a formula long familiar to mortgage men who sell to New York savings banks.

"When you take into consideration all the things the Met gives its correspondents, they're really entitled to a lower fee, says the Met correspondent." They give us authorization to commit on our own on the allocations they give us. This means we don't have to buy take-out commitments. It puts us in a better competitive situation. They give us an adequate supply of money at a realistic price. And they will take minimum down, 30-year loans at the same price as those with 10% down.

"We consider this purely a temporary market condition. It's not a trend; only a way to avoid deep discounts. I've told other life companies I'd be glad to make the same deal with them if they'd give me the same deal the Met does. None have taken me up."

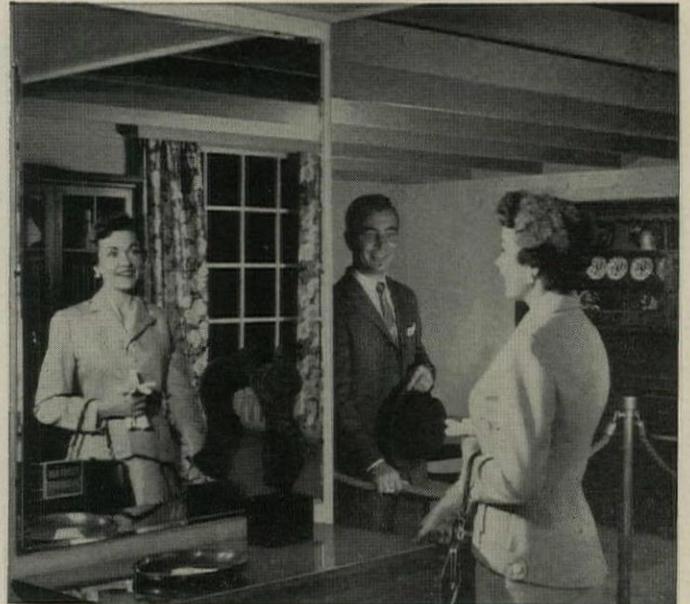
He noted that right now all the FHA home loans he is selling to the Met are with the ¾% servicing deal.

Garry Moore says: "Use these mirror-bright ideas to make your homes more salable."

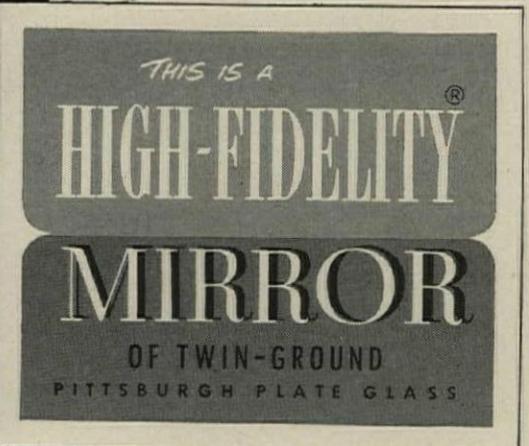
**MAKE A ROOM LOOK LARGER.** Mirrors can give even small rooms the luxury look of spaciousness. They please the feminine eye with their cheerful beauty . . . add a touch of showmanship that can really sell for you.



**BRIGHTEN UP AN ENTRANCE WAY.** First impressions count high, and mirrors always make a grand entrance. They open up small spaces, introduce light into dim corners, make a home look twice as inviting, twice as desirable.



"I'm ready  
with the biggest



ADD A NOTE OF ELEGANCE TO INTERIORS. There's nothing like a big, beautiful mirror to put sparkle in a woman's eyes. That's the sales magic in mirrors. They have an elegant air about them that says "this is a quality home."

DRESS UP A DOOR. Think what sales appeal a High-Fidelity® door mirror will add to your master bedroom. Show a lady how nice she looks in a full-length mirror and you've set the mood for a sale.



# to help you sell homes

## HIGH-FIDELITY® mirror promotion in history!"

"162,500,000 CONSUMER SALES IMPRESSIONS—that's how many Pittsburgh Plate Glass sales messages will be seen, heard, read by your prospects in the biggest, brightest mirror promotion ever. And I'll be helping you sell."

During November and December, TV's most popular entertainer-salesman will be selling quality mirrors made with Pittsburgh Plate Glass . . . in five commercials on his top-rated variety show . . . in full-page, four-color ads in major shelter publications . . . plus hard-hitting sales messages in *The Saturday Evening Post* and *Look* magazine. That's a total of 162,500,000 consumer sales impressions. Purpose: to make your prospects more mirror conscious and to tell them that a High-Fidelity label is a sign that you have installed the finest mirrors in your homes. Mirrors made with Pittsburgh Twin-Ground Plate Glass are your best buy in showmanship. To find out how High-Fidelity mirrors can help you sell homes faster, contact your nearest Pittsburgh branch or distributor. Pittsburgh Plate Glass Company, Room 9221, 632 Fort Duquesne Blvd., Pittsburgh 22, Pa.



Pittsburgh Plate Glass Company

Paints • Glass • Chemicals • Brushes • Plastics • Fiber Glass

In Canada: Canadian Pittsburgh Industries Limited

la which puts virtually every life company in a different position—depending upon its capital structure and the nature of the business. For most companies, tax exempt securities from state and local governments are much more attractive. But not for all. The law actually taxes part of the income from tax exempt issues—the taxable amount varying again with the nature of the business (i.e., how much of the income is from investments and how much from “underwriting profits,” profits from premiums, especially on term insurance).

For some companies, a tax exempt issue

yielding 3.5% is equal to a taxable bond or mortgage yielding 4.75%. This 1.25% spread is about average. But for other companies the spread is as much as 2% and for others as little as 0.6%.

Says the economist: “It is still an advantage for many companies—at present yields—to put as much into mortgages as they ever have.”

**More 90% conventionals**

More S&Ls are making more 80 to 90% conventional loans.

Mortgage Guaranty Insurance Corp, the Milwaukee-based insurer of conventional loans (March '56, News et seq), reports that its 80 to 90% loans have jumped from 12% in March to 46% in August. And 98% of these loans, says Vice President C. R. (Bill) Smith, are with S&Ls.

MGIC continues to grow fast. From Jan 1 to Sept 1 the number of loans insured has gone from 3,472 to 6,831—reaching a volume of \$16.7 million. It is insuring loans for 396 lenders (as of Sept 1) vs the 126 a year earlier. It is doing business in 26 states, expects this to be up to 32 by year's end.

**MORTGAGE MARKET QUOTATIONS**

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Oct 10 '59

**FHA 5 3/4s (Sec 203) (b)**

FNMA Scdry Mkt. <sup>x,y</sup>	New Construction Only				Existing <sup>a</sup> Min Down 25 year Immed	City
	Minimum Down* 30 year Immed	10% or more down 20-25 year Immed Fut		Min Down 25 year Immed		
96	96-96 1/2	95-96	97-98	97	95-96 1/2	Atlanta
97	par-101 <sup>m</sup>	par-101 <sup>m</sup>	par-101 <sup>m</sup>	par-101 <sup>m</sup>	par-101 <sup>m</sup>	Boston local
—	95 1/2-97	95 1/2-97	95 1/2-97	95 1/2-97	95 1/2-97	out-of-st.
96	b	97	98	98	98	Chicago
96	95 1/2-97 1/2	95 1/2-97 1/2	97 1/2-98 1/2	97 1/2-98 1/2	98	Cleveland
95 1/2	95-97 1/2	94 1/2-97 1/2	96-98	96-98	96-97 1/2	Denver
95 1/2	97-97 1/2	97	97 1/2-98	97 1/2	96	Detroit
96	96 <sup>b</sup>	96 <sup>b</sup>	98 <sup>c</sup>	98 <sup>c</sup>	97 <sup>f</sup>	Houston
96	95-96	95-96	96-97	96-97	94-95	Jacksonville
95 1/2	94 1/2-95	94 1/2-95	97	97 <sup>b</sup>	96 1/2 <sup>g</sup>	Los Angeles
96 1/2	98	97-97 1/2	98	97-97 1/2	98	Newark
97	99	99	99	99	99	New York
95 1/2	96-97	95-96 <sup>b</sup>	97-98	a	95-96	Okla. City
96 1/2	97-99	97-99	97-99	97-99	97-99	Philadelphia
95 1/2	96	95	97-98	97	95 1/2	San. Fran.
96						St. Louis
96 1/2	96	96	97-98	97-98	96-97	Wash., D.C.

**VA 5 1/4s**

FNMA Scdry Mkt. <sup>x,y</sup>	New Construction Only				Conventional loan rates		Construction loans <sup>v</sup> Interest + fee
	No down 30 year Immed	5% or more down 20-25 year Immed Fut		Comm. banks, Insurance Cos.	Savings banks, S & Ls		
92	92	91-92	92-93	92	6	6-7	6-6 1/2 + 2
93	98-par <sup>b</sup>	98-par <sup>b</sup>	98-par <sup>b</sup>	98-par <sup>b</sup>	5 1/2	5 1/2-5 3/4	5 1/2-5 3/4
—	92-93	92	92-93	92	—	—	—
92	90-92	90-92	92-94	a	5 3/4-6 1/4	6-up	6 + 1 1/2
92	a	a	a	a	5 3/4-6	6-6 1/2	6 + 1-2
91 1/2	93 <sup>b</sup>	93 <sup>b</sup>	94 <sup>b</sup>	94 <sup>b</sup>	5 3/4-6 1/4	6-6 1/2	6 1/2 + 2 1/2
91 1/2	93-93 1/2	93	93 1/2-94	93 1/2	6	5 3/4-6 1/4	6 1/2 + 1 1/2
92	92 1/2-93	a	a	a	5 3/4 <sup>b</sup> -6 1/4 <sup>c</sup>	6-6 1/4	6 1/2 + 1-2
92	92-93	92-93	a	a	6	6-6 1/2	6 1/4 + 1 1/2
91 1/2	90 <sup>b</sup>	a	a	a	5 3/4 <sup>d</sup> -6 1/4	6.6-7	6 + 2
92 1/2	92	b	b	b	5 3/4-6	5 3/4-6	6 + 1
93	95	95	95	95	6	6	6 + 1
91 1/2	93 <sup>b</sup>	a	93 <sup>b</sup>	a	6	6-6 1/2	6-6 1/2 + 1-2 1/2
92 1/2	93	a	93	a	5 3/4-6	5 3/4-6	6 + 1
91 1/2	92 1/2	91	a	a	6-6 1/2	6.6-7.2	6-7 + 1 1/2-2
92	a	a	a	a	5 3/4-6 1/2	5 3/4-6 1/2	6 1/4-6 1/2 + 1-2
92 1/2	91	91	92	92	6	6	6 + 1 1/2-2

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

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks, Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Maurice Pollak, exec vice pres, Draper & Kramer, Inc; Cleveland, William T. Doyle, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investments Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Jacksonville, George Dickerson, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Newark, A. G. Puls, pres, Franklin Capital Corp; New York, Irving Wharton, vice pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, exec vice 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 Calif; Washington, DC, Hector Hollister, exec vice pres, Frederick W. Berens, Inc.

► 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.

Footnotes: a—no activity, b—very limited activity, c—commercial banks do very little mortgage lending in Texas, d—on 25-year, high quality loans only, e—97 1/2 for 30-year loans, f—97 1/2-98 if 10% down, g—all minimum down loans to FNMA, h—commercial banks only; S&Ls charging 7.2 to 7.5% plus 3 points, j—market unsettled but expected to level in 96-98 range, k—on 9- to 10-month loans, m—some at 5 1/2, some at 5 3/4, w—six months construction loans unless otherwise noted, x—FNMA pays 1/2 point more for loans with 10% or more down, y—FNMA net price after 1/2 point purchase and marketing fee plus 2% stock purchase figured at sale for 50¢ on the \$1, z—on houses no more than 30-years old of average quality in a good neighborhood.

**NEW YORK WHOLESALE MORTGAGE MARKET**

**FHA 5 3/4s**

Immediates: 95  
Futures: 95

**VA 5 1/4s**

Immediates: 91  
Futures: 90 1/2

**FHA 5 3/4 spot loans**

(On homes of varying age and condition)  
Immediates: 92-92 1/2

Prices for out-of-state loans, as reported the week ending Oct 16, by Thomas P. Coogan, president, Housing Securities Inc.

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

**FNMA STOCK**

	Sept. 14	Oct. 13	Month's low	Month's high
Bid .....	56 1/2	56	55	56 1/4
Asked .....	58 1/2	58	57	58 1/4

Quotations supplied by C. F. Childs & Co.

**FNMA PRICES**

For immediate purchase Subject to 1/2 point purchasing and marketing fee and 2% stock purchase. Mortgage ratios involve outstanding balance of loan to 1) purchase price (excluding closing costs) or 2) FHA or VA valuation—whichever is less. FHA prices cover Secs. 203b, 203i, 222 and 213 individual mortgages.

States	FHA 5 3/4s		FHA 5 1/4s		FHA 5s		VA 4 3/4s	
	Loan to Value	Ratios:	90% or less	over 90%	90% or less	over 90%	90% or less	over 90%
Conn., Me., Mass., N.H., N.Y., R.I., Vt.	par	99 1/2	96	95 1/2	94	93 1/2	92	91 1/2
Del., D.C., Md., N.J., Penna.	99 1/2	99	95 1/2	95	93 1/2	93	91 1/2	91
Ala., Ark., Fla., Ga., Ill., Ind., Iowa, Ky., Minn., Miss., Mo., Neb., N.C., N. Dak., Ohio, Ore., S.C., S. Dak., Tenn., Tex., Va., Wash., Wisc., Puerto Rico	99	98 1/2	95	94 1/2	93	92 1/2	91	90 1/2
Ariz., Calif., Col., Hawaii, Ida., Kan., La., Mich., Mont., Nev., N.M., Okla., Utah, W. Va., Wyo., Virgin Is.	98 1/2	98	94 1/2	94	92 1/2	92	90 1/2	90

NOTE: If remaining term of an FHA Sec. 213 individual mortgage exceeds 30 years, the price shown is reduced by 1/2% for each 5-year period (or part thereof) above 30 years.

# Bonanza in co-ops

New Housing Act makes Sec 213 sales-type program look enticing again. Cost of parks can be in mortgage; down payments are cut, mortgage limit boosted.

If you build 200 or more houses a year it's time you took a new look at FHA's Sec 213 for sales-type co-operatives.

This tiny program (only 24,700 units in 10 years) has always been easiest for big operators but few used it. Only 26 builders have accounted for 89% of all starts. Main reason: costly red tape (*see right*)—at least 10 times more complex than for FHA's principal one-family house program, Sec 203 (b). The curious reason for all the red tape is that technically, 213 sales-type is a project (i.e., multi-family) program, even though the product is a detached one-family house.

Doubly curious, considering its disuse, is the fact that Sec 213 stands in high favor with both private and public housers. Indeed, it is one of the few items in FHA's ever-lengthening roster of regular and special programs where lobbyists of all persuasion agree. Co-operatives are almost in a class with motherhood. And now Congress has sweetened up the law enough so the rigmaroles may be bearable.

Main addition to 213 in the new Housing Act is a provision letting builders prorate the cost of community facilities and include it in the mortgages of the co-op community. (Each house has its own mortgage.) But Congress has made clear it does *not* mean just utility lines or streets when it says "community facilities." It means parks and recreational facilities—including the land. It means everything from horseshoe pits to community meeting halls. Its long-run significance could well be in the new incentive it gives builders to put up, not just good new homes, but good new neighborhoods that will endure.

Says one builder of this change: "There has been criticism of 213 sales-type because some said it isn't really co-op housing at all. Adding community facilities should end the criticism. This now justifies the end. Only through a co-operative could facilities like this be included in a community and be maintained."

The Housing Act makes other major—and helpful—changes:

1. The 213 interest rate is now 5¾%, vs the old and almost unworkable 5%. Maximum mortgage limit is up from \$2,250 per room to \$2,500. And

2. Down payments are cut from 10% (5% if half the buyers were veterans) to a flat 3% plus the 2% working capital fund. (This 2% can be applied to closing costs.)

Sec 213 still has a maximum 40-year mortgage which helps qualify more buyers. Mortgages are based on replacement cost rather than long term value and this almost always means a higher appraisal. A 213 builder can get cheaper FHA-insured construction advances.

## Paperwork vs profit

Why is 213 sales-type housing feasible only for sizeable builders? Overhead is so high, say 213 experts, that only substantial volume can keep it from erasing profits. Says Phoenix builder John Long: "Your paperwork is as much for eight houses as it is for 50 under 213. You can't afford to do it on a small basis."

Besides the processing red tape and the

## A BIG FOUR OF CO-OPS



TOWNSEND



STALFORD



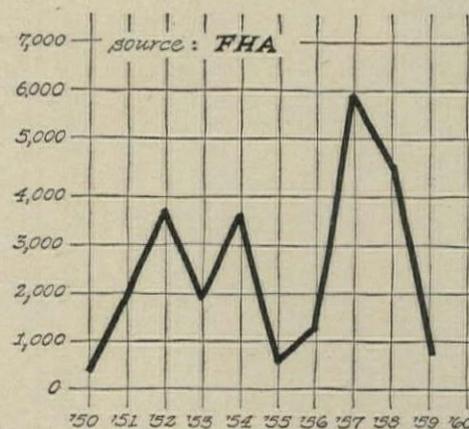
LONG



HEFTLER

complex legal work needed, a 213 builder must contend with:

- A still-limited market for 40-year loans. New York savings banks have been buying these mortgages but at 1 point more discount than on a comparable 30-year loan.
- The Davis-Bacon Act, which requires that 213 builders pay prevailing union scale and make sure their subcontractors do too.
- A pre-selling requirement which demands that a builder have sold 51% units in a co-op group before he begins construction if he is *not* using FHA-insured construction advances. If he does use insured advances he must pre-sell 90% of the group. In either case 100% of the homes must be sold for one simultaneous closing. In markets where buyers expect to buy speculative houses out of inventory, 213 is a problem. And for a small builder, who may have to ask his buyers to wait two to four months before he



213 STARTS (sales-type) have been biggest in the years when fueled by Fanny May special assistance. Of \$200 million in FNMA money earmarked for builder-sponsored co-ops (including management-type), \$50 million was authorized in August 1953. It boosted 213 sales-type starts in 1954 to 3,665. Another \$50 million in 1956 and \$100 million in 1957 pushed the 213 sales-type program to its two all-time highs in 1957 (5,889) and 1958 (4,580). This year, FHA expects only 750 starts, lowest since the 285 in the program's first year—1950. Four states have accounted for 70% of all the 213 sales-type starts in the program's 9½ years. The leaders: California, 10,153; Arizona, 4,430; Michigan, 1,943; and Nevada, 1,040.

even begins construction, the headache is doubled.

• Construction is under constant FHA inspection and fees are higher, because 213 is a project in FHA's parlance. Application fee is \$3 per thousand valuation. Inspection fee is ½% of valuation. So total FHA fees on a \$15,000 house would be \$120 vs a net fee of only \$20 on any house built and closed under 203.

Add to this the fact that many FHA field offices are still unfamiliar with 213 and, it's clear, the program is not simple. Indeed, some builders who have tried to get into 213 have been discouraged by local FHA brass, urged instead to stay in 203.

## New kind of pioneer

Many a builder and mortgage banker has stumbled on the hazards and quit. One who didn't is Al Stalford, president of Institutional Mortgage Co of Los Angeles, Phoenix and Miami. He and his brother Stanley, Institutional's board chairman, studied the procedures on 213 in 1957, cajoled a half dozen California and Arizona builders into trying it. Then he took it with equal success to Miami.

"We decided long ago that in this business the originator has to *create*, to some extent, the financing for his builder-customers," explains Stalford. "We actually indoctrinated the builder and his sales personnel, explaining to them the difference between the co-op plan and ordinary house sales. This is sometimes very difficult to explain to prospective buyers . . . But we convey the knowledge we have. We don't leave the builder to flounder on his own."

Stalford, who bought Institutional from the Aldon Construction Co of LA, has built it into one of the largest servicers in the US—largely through 213. His company services a \$235 million portfolio, 35% of it 213s (including management as well as sales-type).

Fanny May special assistance first attracted

*continued on p 80*



Ceiling complements the painted brick walls in this Woodbridge, Connecticut "Idea Home" built by Hilton Construction Co. of New Haven. Up to 70% of noise is smothered by Insulite Casual Random.

Builder Joseph R. Apter of Hilton Construction Company examines sample of Insulite Casual Random Ceiling Tile.

# Insulite Casual Random's beauty plus noise control help sell this BH&G "Idea Home"



Open ceiling with Casual Random Tileboard adds beauty to the kitchen area, deadens kitchen noises.

Mr. Joseph R. Apter of Hilton Construction Co. reports that the outstanding beauty and acoustical properties of Insulite Casual Random Ceiling Tileboard helped sell this Better Homes & Gardens "Idea Home" immediately upon completion.

The striking appearance of the vaulted tile ceiling added greatly to the livability of the living room, dining room and kitchen—and the noise deadening was an especially desirable feature in a home with an "open" floor plan.

More and more builders are using acoustical tileboard in new home construction. These builders have found that discriminating buyers are familiar with quality ceiling tile—and know its value. And Insulite Casual Random, with its *fuzz-free* hollow-core drilling makes a ceiling that cannot be surpassed for beauty.

For further information on Casual Random—and other fine Insulite Ceiling Tileboards—write Insulite, Minneapolis 2, Minnesota.

*build better, sell faster, with*

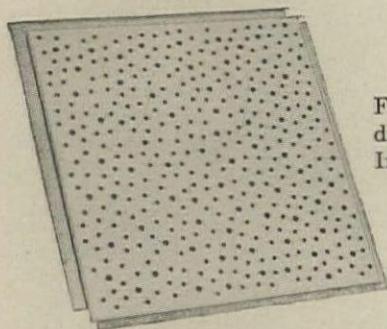
# **INSULITE**

**Ceiling Tileboard**

Insulite Division, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota



INSULITE IS A REG. T.M. U.S. PAT. OFF



Fuzz-free hollow-core drilling is the beauty secret of Insulite Casual Random!

interest in 213. Congress has put \$200 million into the program in par purchase loans since August 1953. With so much par money available, Stalford's case was made before he started. But special assistance won't help much in the future: the new Housing Act has only \$12.5 million for builder-sponsored 213 sales—and management—types. And it won't last long, even if the President releases it. (Another \$12.5 million is earmarked for consumer-type co-ops.)

After the special assistance money was exhausted last year a few builders quit 213. Not only were discounts stiffer but also the anti-recession housing bill set up new competition by cutting Sec 203 down payments and pouring \$1 billion of Treasury money into subsidized mortgages on low-priced homes. But most of them, like John Long and Sacramento Builder Wallace Mansfield, plan to come back to 213 now.

Others, like Herb Hefbler of Los Angeles and Miami, never quit. Hefbler stuck, though his 5% loans in September were bringing him only 93 (from Fanny May's secondary market). Hefbler has been so successful with 213 that many of his Miami competitors have adopted it also. He claims 1,900 starts in the first seven months of this year. All but a handful were under 213.

Hefbler is so efficient he has been selling for 3% down payment since he opened in Miami early last year. Though the old law limited 213 loan-to-value ratio to a 95% top, it required only 3% equity. So Hefbler absorbed the 2% difference plus the closing costs and sold his \$15,475 house for only \$475 total cash down with monthly payments of \$77.40 (amortization and interest on the old 5% loans). On a comparable 203 deal, even if the builder absorbs the closing costs, he would have to ask \$700.

Yet Hefbler insists he's still making a satisfactory profit.

## CANADA:

### Builders protest limits on loans

Canadian builders are lining up eagerly for Ottawa's third annual handout to keep them building through the winter. But this year there's a lot of criticism of using government money to make mortgage commitments this way.

Since Sept 1, Central Mortgage & Housing Corp, Canada's FHA-plus-HHFA, has been giving builders up to 15 commitments for NHA mortgages (6% interest, 25 years, \$12,800 max).

During October, CMHC processed 1,300 loans a week. Officials expect 15,000 direct loan starts this year, another 5,000 plus in the first two months of 1960. Says a CMHC staff economist happily: "This should push starts to 140,000 this year" (which would make 1959 second best housing year ever).

Builders are crying, too, at restrictions on the dominion money—notably a 15-loan maximum (it was 25 last winter). Floor areas are limited (1,050 sq ft for a 3 bedroom bungalow). Some "unessential items" are banned (examples: extra bath, bath shower door, garbage disposal, two-car garage or carport, built-in refrigerator or freezer). Builders with over five unsold homes can't qualify.

Builders also contend the plan favors small towns over big cities. That's because

When co-op building hit its peak with 1957-58, 15 of the big co-op builders formed their own association—the Co-operative Housing Builders of America. Its stated purpose: to sell co-op homeownership to the public generally and to Congress specifically.

Its first big effort was notably successful. President John Long and Legislative Director Al Stalford testified before both the Senate and House housing subcommittees this year. Their key request was for the community facilities provision. It became law without opposition.

### Vertical takeoff?

Stalford, the co-op builders and Dwight Townsend, FHA's special assistant for co-operative housing, view the community facilities addition as the most important change made in 213 since its start in 1950. They predict it will lift 213 sales-type from relative unimportance to a key place in the FHA line-up.\*

Says Townsend: "We have always insisted that the 213 sales-type program was a device for building a community of homes rather than a development of houses. We feel now that builders can put in parks, playgrounds and other communities facilities that will give us a chance to prove it."

Stalford predicts the changes "will cause many builders to concentrate on one big community rather than spread tracts all over a town. They will develop one name as John Long has done and promote it."

Long has always put big parks in Maryvale. Now he expects to include smaller neighborhood parks also—"one for every 50 homes probably." He even intends to discuss with

\* One giant builder already has decided to switch. President Tom Lively of Centex Construction Co will use 213 in his newest project—4,000-acre College Park in Boca Raton, Fla.



**BEST-SELLING 213** home in the US this year is Herb Hefbler's three-bedroom, two-bath model. He offers it at Miami and Orlando, Fla. The price is \$14,950 in Orlando and \$15,475 in Miami. (The difference reflects cost of land.)

each group of 50 co-op buyers what facilities they want in their park.

Legally, the co-operative association of buyers under 213 sales-type has always remained in existence, although moribund. Now they are expected to remain active operating and maintaining the parks through assessment of the co-op members.

Hefbler talks glowingly of a golf course, shuffleboard courts, swimming pool and even a nursery and community building "to give the real co-operative spirit."

Wallace Mansfield estimates he will spend \$500 a house (including land cost). He plans swimming pools, playgrounds, baseball diamonds, tennis and basketball courts. He figures the \$500 would add \$3 to monthly mortgage payments. George Holstein of Costa Mesa, Calif. has smaller plans—expects to add \$50 to \$75 a house to cover a swimming pool and possibly tennis courts.

Concludes Builder Long: "I personally feel that these facilities are important. They give our buyers some place to have fun with their neighbors. To me these parks will be just as important as the homes themselves."

discounts as high as 50%. So the Imperial plan could be a big help in builders' struggle to cut downpayments. So far it's available in British Columbia and Quebec, will likely be extended all across Canada.

The oil-gas-electric fight warmed up when big natural gas companies came to Canada. So far, gas has won most of the rounds. By last year 52.3% of new NHA homes had gas heat, vs only 18.3% in 1955. The number of gas customers increased 54.4% in the past year. Many new customers come from conversions—400 a week in Winnipeg (pop. 410,000), but gas firms have been promoting hard in the new house market.

### Architects on top as wage earners

Architects are Canada's biggest earners. Real estate firms are among the biggest profit makers. Construction companies get the biggest return on equity.

The figures, based on 1957 income tax returns, were issued in late September in Ottawa.

Architects and consulting engineers now average \$14,581 annual income. They pay an average \$3,616 income tax. They have held top spot four years in a row, have almost doubled their income since 1947. Average income for Canada's 4.1 million taxpayers is \$3,834 (vs \$2,358 in '47).

# Can distribution costs be cut?

Producers' Council study urges major probe on how to revamp supply channels, sales promotion to fit fast-changing industry and how to get better statistics

Ever since the end of World War 2, building materials manufacturers have been grumbling to themselves over the high cost of distributing and selling building products. One study a year ago, for instance, found that typical building materials producers have a 9% selling cost vs an all-industry average of only 4%.

Now, through the 130-member Producers' Council, building materials men are setting out to *do* something about their distribution problems. At its 38th annual meeting in St. Louis, the Council heard the first results of an \$8,000 study by two prominent economists. And it began considering whether to expand their inquiry into a three-year, \$75,000 investigation of distribution problems affecting the building industry as a whole.

The economists, Profs. Reavis Cox and Charles Goodman of the Wharton School of Finance & Commerce, recommended a three-pronged probe. The subjects—and why (after reviewing problems of some 35 producers) Drs. Cox and Goodman say they are important:

**Distribution channels** are so awkward nearly everybody is unhappy. "If there is any one general complaint among producers, distributors and users of building materials, it is dissatisfaction with the existing channels." Many distributors and dealers "seem to be so badly motivated" they do not do a good job "even though it is in their own interest to do so." Some channels seem archaic and ineffective because the industry they were designed to serve no longer exists.

Most distributors, said the two economists, do not understand what they are supposed to do—at least not in detail. Cox said that he had not found a single case where a "job description" telling distributors what is expected of them existed at all.

On the other hand, efforts by manufac-

urers to revamp their distribution to cut costs are often frustrated not only by inertia but also because producers cannot afford to risk losing a big chunk of their markets if they disturb long-standing setups. "In the problem of bypassing distributors to sell direct to large customers," counseled Cox (who is also president of the American Marketing Assn), "there is not adequate recognition of different kinds of markets. The probable answer for the complex building industry is to use several kinds of distribution channels simultaneously, he suggested. Does that mean more direct selling by manufacturers? "Generally, yes," says Cox. "More and more people don't need services [distributors provide]." But Goodman adds: "As you get into specialty products, the case for using distributors increases."

**Sales promotion** is getting fouled up because the building and housing industries have changed so fast in the last 20 or 30 years. "Now," says Cox, "there is a team, not individuals, making decisions [on what to buy]. This is because of bigger builders,

merged building organizations, . . . expanding influence of large financing agencies whether private or governmental." Moreover, adds Goodman, "there is every evidence the problem is going to get worse." Reason: fewer jack-of-all-trades builders, more specialists—"even in special kinds of houses."

The problem is twofold, say Profs. Cox and Goodman: 1) who to make the pitch to and 2) what pitch to make. "Neither problem can be said to be very well under control," report the experts, "but the first seems to be most troublesome."

**Weak statistics** keep managements in the dark as to what is the most profitable target. Part of the gap is the government's flimsy figures on the \$60 billion construction industry. Sample: "From the fragmentary data available even the most competent statistician cannot adequately estimate the market for alterations and repairs," say the professors. Moreover, "most manufacturers lack satisfactory data to estimate market opportunity by type of use or class of user."

But industry itself also lacks data on its own operations. Says Cox, "there is little distribution costing at either the manufacturer or dealer level, so producers don't know what it costs them to sell and distribute." Many lack information on what materials are being specified currently and so how inventories stand, or how their own vs. their competitors' products are moving. There is little data on which to base simple yardsticks like what should warehousing cost, how many calls should a salesman average.

The Council postponed a final decision until January on whether to go ahead with the sweeping studies urged by Drs. Cox and Goodman. But reactions at St. Louis sounded enthusiastic. Said Vice President William Gillett of Fenestra Inc: "\$25,000 a year is a modest price if we are to get some answers." Said Robert W. Lear, marketing services director for American-Standard and chairman of the P.C. distribution study committee: "There may well be some idea in the plywood, or glass or window business that will help us. I can't afford to take the chance of overlooking it." *NEWS continued on p 84*

H&H staff



**DISTRIBUTION STUDY** should produce "not a set of miracles, but only a set of figures that will help you make decisions," Prof Reavis Cox (right), president of American Marketing Assn, told Producers' Council meeting in St. Louis' Chase Hotel. But he pointed out that food wholesalers have been able to cut *their* distribution costs from 15 to 2%.

Cox and Prof Charles Goodman (left), who made a preliminary inquiry into distribution problems for materials producers, shied away from giving specific advice on pricing and whether to distribute to big users (eg builders) direct or

via jobbers and distributors. "You may need a number of channels," said Goodman. "Competition," added Cox, "is a brutal social control. But if a new distribution system is needed, somebody'll put it into effect."

Local building codes, fire ratings and restrictive union practices were "mentioned disturbingly frequently," in his interviews with 50 building material executives, as props to the costly status quo, Goodman reported.

On statistics, he said many research staffers question the accuracy of figures their marketing executives are now using.



Buzz Taylor

**QUALITY HOUSING** is what today's home buyer wants "and is willing to pay for," said President H. Dorn Stewart of the Producers' Council. He called on industry to "upgrade our sales literature, devise new appraisal procedures to recognize quality in higher valuations, and then specify and demand quality products." Stewart read a letter from FHA Commissioner Julian Zimmerman which said: "Our insuring offices are instructed to encourage builders to follow higher standards and to point out that adherence to the minimum may result in appraisals less than actual cost."

H&H staff

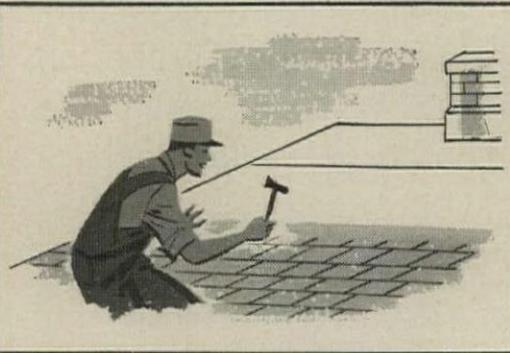


**REORGANIZING** its distribution of appliances let Westinghouse Electric cut selling costs 25%, boost gross margins 35% and grab a "slightly larger" share of the market, said Vice President Richard J. Sargent. Key changes: 1) factory branches were cut from 83 to 36, making it easier to find able men to run them; 2) a supply depot was set up to serve 11 western states; 3) bookkeeping was changed to make manufacturing divisions accountable for unsold wholesale inventories and 4) branch managers got profit and loss incentives. Westinghouse distributes 20% via independents.

# A FAMOUS LINE OF QUALITY BUILDING PRODUCTS...



**"CEILINGS BY CELOTEX."** Sound quieting and decorative . . . today's mark of a modern home. New fissured or perforated Hush-Tone† Tile and printed Designer line, offer wide choice.



**TRIPLE-SEALED\* ASPHALT SHINGLES.** Color-harmonized. Complete line includes strip shingles in standard weight, new square-tab wind-resistant Celo-Lok\* and self-sealing Celo-Seal† shingles.



**CELO-ROK\* PLASTERS & LATH.** Base and finish-coat gypsum plasters, "tailor-made" to assure proper setting qualities for your area. Plain, perforated, foil-backed or long-length lath.

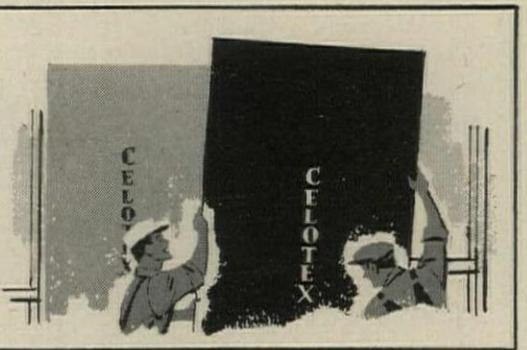
## It pays to build



**MINERAL WOOL BLANKETS.** Preferred ceiling and wall insulation. *Spun-Process* manufactured for lighter weight, extra resiliency. Built-in vapor barrier. Reflective and regular types. Full, medium and utility thicknesses.

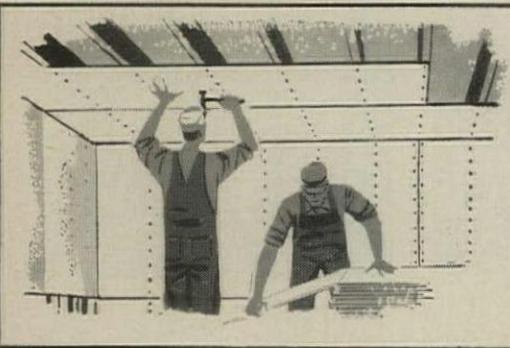


**INSULATING ROOF SLABS.** Roof deck, insulation, built-in vapor barrier, finished ceiling, plus continuous vapor seal at all joints. (Or without vapor seal and barrier.) Ideal for exposed-beam construction.

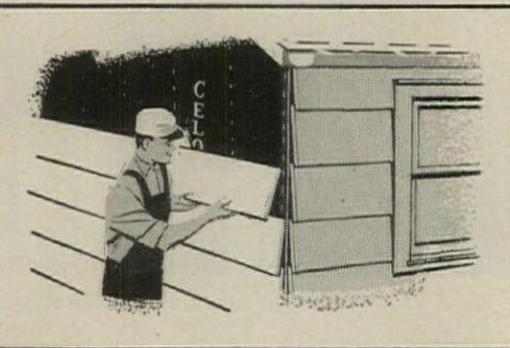


**INSULATING SHEATHING.** Industry's most complete line, including new STRONG-WALL† for direct nailing of shingles . . . plus famous Life-of-Building Guarantee. A type for every purpose, every budget.

## with famous products



**CELO-ROK\* GYPSUM WALLBOARDS.** High-purity gypsum deposits plus rigid quality control in manufacture insure uniformly superior wall-board products. Also a complete line of joint finishing products.



**HARDBOARD SIDINGS.** Beautiful, durable, easy to paint. Channel-Lap\* applies with aluminum channels; factory primed; invisibly fastened; self-ventilating. Verti-Groove\* offers vertical plank effect. Texbord\* striated surface panels or shingles.



**FLEXCELL\* EXPANSION JOINT.** Asphalt impregnated fiber board. Non-extruding, resilient. Pre-cut strips. For use wherever concrete meets concrete. Also for perimeter insulation of slabs at grade; sill sealer; plate sealer. Variety of thicknesses.

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†TRADE MARK  
\*REG. U. S. PAT. OFF.

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**Top award-winning display available to builders!** New "Brand Names Display" for model homes (above) won NAHB "Ideas for Builders" contest. Available to builders featuring products by Celotex and other famous brands. For further information, write The Celotex Corporation.

Your prospects have confidence in the brand name **CELOTEX**. It says "quality built." Speeds decision. Helps sell homes. Put the power of this famous-name line of products to work . . . for you . . . now!

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**BUILDING PRODUCTS**

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**THE CELOTEX CORPORATION • CHICAGO 3, ILLINOIS**

## Chicago contractors flop in lawsuit against Plasterers' Institute boss

When Chicago plastering contractors agreed to the formation of the Chicago Plastering Institute in December of 1944, it sounded like a good idea even if a union man had thought of it. Today, they are having second thoughts. The union man, Byron J. Dalton, has declined to account for \$8 million the contractors say they have paid into the institute, and a federal court has ruled that it has no authority to make him do so.

But if the contractors have not yet succeeded in finding out where all their money went, they have at least provided an illuminating case study of how the whim of a powerful union boss, even where no question of dishonesty arises, can force building costs up by siphoning off funds for frivolous purposes.

In 1944, Dalton was business agent (and boss) of Local 5 of the plastering union. He argued persuasively that gypsum wall-board and other substitutes were a threat to the trade and its employers, should be fought. He proposed that employers contribute 1/2¢ per man-hour worked by union members for a campaign of public education.

By last month, when employers' contribution had mounted to 17¢ per man-hour (plus another 6¢ for a welfare fund), and some of the money was going for such items as plastering a politicians' home, keeping city inspectors on the payroll or hosting visiting union officials, the employers called for a re-deal.



DALTON

Palmer—Chicago Sun-Times

### Majority of one

When the plastering Institute was formed, Byron Dalton became its president. He stepped up to president emeritus of Local 5.

As Institute president, Dalton held the tie-breaking vote in a nine-man board otherwise evenly divided: four union men and four contractors. The group was self-perpetuating, electing its own members to fill vacancies.

In 1945, the Institute also took union welfare matters under its wing. Thereafter,

Dalton wielded sole authority over how contractor welfare payments were used. He alone could set the levels and criteria for hospitalization, sickness, accident and life insurance. Stipulations in the contractors' suit, agreed to by both sides, give some idea of how the money went:

- Dalton induced the Institute's directors to buy 133 acres of Lake Michigan shoreline as a site for a shrine including a mammoth plaster statue of the Blessed Virgin Mary, for \$32,750 in 1954.
- \$5,902.63 went to apply "experimental" materials to the exterior of the home of Cook County Assessor P. J. Cullerton.
- Dalton in 1946 obtained an insurance broker's license, was paid \$23,764 in commissions on the Institute's health insurance and donated the money to various Catholic charities.
- In 1958, \$6,000 was spent to sponsor a telecast of the Russian Revolution over a local station, and \$5,000 was spent to entertain union officials who came to see it.

### Political contributions

Even more entertaining were revelations that 1) the Institute has regularly kept city building inspectors who are former plasterers on its payroll (one, no longer in the department, was Dalton's son), and 2) both Mayor Richard J. Daley and State Treasurer Joseph Lohman were among more than a score of politicians who received political contributions from the union.

Dalton maintains that all these actions have been perfectly legal and honest, and that the 40-member Employing Plasterers Assn, which has brought the suit, does not represent the attitude of the bulk of the 200-plus contractors in the trade (though it does bargain for them). Political contributions, he says, are legitimate promotion expenditures. The contractors reply that even if everything is in order, what Dalton has done with their money is not in accord with the purposes of the Institute, nor legal under Taft-Hartley provisions which prohibit promotion activities by the union, reserving them to the employer. They say he is still the real boss of local 5, and the real purpose of the Institute is to siphon employer funds to union, not mutual services. Besides,

say the contractors, while use of plaster has risen elsewhere in the country, it has declined in Chicago.

But after listening carefully to both sides, Federal Judge William Campbell has dismissed the suit on the grounds that, under the Taft-Hartley Act, it must be brought not by employers, but employees—or at least have some employees participating. And in Dalton-dominated Local 5, the contractors have little hope of finding a union man to join their cause.

## MATERIALS BRIEFS

### Steel strike hurts producers

Users of sheet and roll steel—like ducting and heating manufacturers—are beginning to feel shortages caused by the steel strike, and will "definitely" feel more until production resumes, says Col. E. H. Boeckh, the cost analyst. He reports his 20-city survey of building costs shows no effects yet in "small stuff" like nails or reinforcing materials which are re-made from scrap.

Meanwhile, industry sources are keeping mum about the strike's effect on building. Best guess is that the next items to be affected will be such builders' hardware as stainless hinges and fixtures. Imports, say some steelmen, are only "a drop in the bucket" and won't help if shortages do develop.

### Anti-trust suit hits plaster

Phoenix masonry and plastering contractors, who have tried to beat the bid-shopping custom of builders and contractors, have been indicted for violating federal anti-trust laws.

A grand jury has charged that the Arizona Consolidated Masonry and Plastering Contractors conspired to boycott builders who 1) do their own masonry or plastering or 2) do not use the bid depository system of the association. By requiring builders to take sealed bids from all subs at once, the association has tried to force them to quit bid-shopping.

## SEGREGATION:

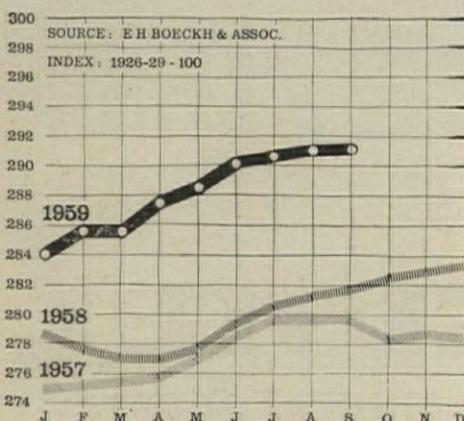
### HHFA drops racial tags on FHA relocation units

Under prodding by Negro groups, HHFA has quietly scrapped its so-called racial reservation stipulations in authorizing FHA Sec 221 housing for displacees.

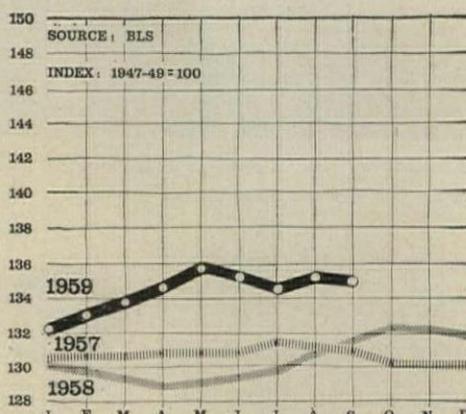
Since 1954, federal policy has been to reserve a portion of priority eligibility certificates for 221 for non-white families uprooted by urban renewal, highway building or other governmental action. The aim was to protect interests of Negro displacees. But Negro groups protested that this led to segregated 221 developments. Now, all displaced families will be eligible for all 221 housing.

Most 221 units (which until September could not carry a mortgage over \$10,000) have been built in the South and Southwest. The 1959 Housing Act has just boosted the 221 loan ceiling for high-cost areas to \$12,000 for one-family homes.

Taken together, the two moves seem to have promise for helping more Negro families displaced by center-city rebuilding move to the suburbs. *NEWS continued on p 90*



**RESIDENTIAL BUILDING COSTS** rose 0.1 point in September (to 291.1) because of labor pay increases in 3 of the 20 cities polled, reports Col. E. H. Boeckh.



**MATERIALS PRICES** dropped 0.5 point in September to 134.9 from BLS' revised August figure of 135.4. Plywood, lumber and heating equipment all showed small declines in price.



"Paul Troisi (left) is a real idea man," says Earl Barton, builder (right.) "In 1958 he won national awards for sales promotion from LOOK magazine and BETTER HOMES & GARDENS. We point out the advantages of G-E Remote-Control Wiring to customers with Paul's demonstration board (center). I like to have him on my side!"

## PENNSYLVANIA BUILDER USES ELECTRICAL CONTRACTOR'S KNOW-HOW AND G-E REMOTE-CONTROL WIRING TO HELP SELL HOUSES



This fine Barton-built home in Williamsport is owned by Mr. & Mrs. Thomas Brannaka who are enthusiastic about their G-E remote-control system. See her comments below.

Earl W. Barton, Williamsport, Pa., builder and President of his local NAHB chapter, makes it a point to deal with suppliers who "do more than just supply." He prefers to work with "forward-looking" sub-contractors who offer real selling ideas. For electrical work, Barton usually depends on D. Paul Troisi, a progressive contractor who introduced Barton to the advantages of General Electric Remote-Control Wiring, some time ago. Barton

says that "Troisi and his G-E 'path-of-light' switching help me sell better homes."

Ask your electrical contractor or General Electric distributor to show how this modern wiring system can help you sell houses faster, OR: Write for your free copy of the new G-E Remote-Control Wiring Booklet for Builders, to General Electric Company, Wiring Device Department, Providence 7, Rhode Island.

*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**



"G-E remote-control is one of the first things I show people," says Mrs. Brannaka. "I start at the back of the house and show how each switch turns lights ON ahead of us and OFF behind, as we walk through."



"Here I can control the post lantern out front, the front porch light, the overhead foyer light...plus a table lamp and my husband's reading lamp that plug into living-room outlets."



"When I go to bed, this switch turns OFF the foyer light and a fluorescent fixture over my antiques...turns ON a hall light ahead of me. Also controls the lights Mr. Brannaka uses, which I leave ON if he's staying up."



"One flip of this master-selector switch in the bedroom turns ON rear-flood, garage, front-porch, side-porch, foyer, front-post, kitchen, utility-room and cellar lights. A real comfort if I should hear strange noises at night!"

# Should mobile homes, rooted to one spot over six months, pay realty taxes?

continued from p 64

model 45' x 10' ("ten-wides" now account for 69% of dealer sales) will have bedroom, bath, living-dining area, kitchen. At the expense of some living space, it might have another bedroom. If so, it can sleep six through use of hideaway beds. It is fully equipped with furniture—both movable and built-in—and brand name appliances, including refrigerator, gas range, water heater, furnace. There will be drapes on the windows, lamps on the tables, and in some models, bedding on the beds.

More expensive models have wall-to-wall carpeting, paneled walls, air conditioning, garbage disposers.

Some 80% of mobile home sales are financed. Buyers typically pay 25-30% down, the balance in 5 to 7 years on a chattel mortgage bearing, usually, 6% interest (a yield of 11%). At first, banks were leery of taking what they called "gypsy paper." Now, they seem to regard it favorably. In 1954, one survey of 267 banks showed 67% echoing the words of a San Diego banker: "It's just as good as auto paper—maybe even a little better right now."

Last year, MHMA's annual consumer finance survey showed 241 reporting banks with \$218,316,034 outstanding in trailer paper, and 35 finance companies with \$274,809,586.

## The advantages

If the mobility of mobile homes is declining, it is still an important factor for two reasons. Mobile home sellers say that the psychological aspect of wheels under the house—the fact that it *could* be moved if the owner wanted (and nearly half do tow their own when they move)—clinches many sales. And the wheels under the house give it unique legal status with many advantages. The biggest one is freedom from the archaic snarl of legal and financial red tape and extra cost that surrounds real estate transfers (including trade-ins, which occur in some 60% of all trailer sales). There is no title search, guaranty policy, closing or legal fee.

Even more important, mobility in name alone is enough to free the mobile home from the strictures of local building codes and real estate taxes. And freedom from varying local codes is, in turn, vital to standardized engineering and mass production methods which mean the house can be manufactured in the shop and delivered with no on-site labor. Savings from such efficiencies make possible a cost as low as \$10/sq ft (H&H, Aug '58).

Industrial engineering contributes another plus, described by Kelly: "Trailers are usually well made, of light metal construction, and show the built-in ingenuity and efficiency of an ocean-going cruiser or Pullman car. Short on room and individuality, they are long on the efficient use of space, operating simplicity, ease of housekeeping, and durability with minimum maintenance." Dollar for dollar and pound for pound, says Kelly, mobile homes give the owner more than he can get in conventional housing.

Engineered for minimum involvement by the occupants, readily moveable or disposable if need be, the mobile home appears to many as an ideal kind of housing for the most mobile segments of the population: the young

(couples in their 20s move an average of once in 20 months), the retired, and those with mobile occupations. Experts scanning population projections showing rapid growth among young couples and retired persons in the next decade are predicting an even faster growth for the industry.

## Problems

But mobile homes must be parked somewhere, and from this fact arise the gravest drawbacks to mobile homes as housing. There are slightly more than 13,000 mobile homes parks in the US, with spaces for only about 543,000 units—less than half the number in use. In 1958, slightly less than half that number of parks met the minimum standards set up by MHMA. While the



LIFE—Ralph Crane

**LUXURY EXTRAS** like swim pool at Laguna Hills, Calif. park typify good new installations, mostly encouraged in California, Arizona, and Florida resort areas where local people value trailerites' business.

number of parks is slowly increasing, restrictive zoning that relegates them to undesirable areas and the shortage of spaces anywhere encourages shoddy management. Profit, typically 10%/yr on investment before taxes, plus 10%/yr recapture on capital improvements, can be jacked to 13-14% by cutting corners. In Chicago, for example, a proposed new zoning ordinance for Cook County permits parks only in light manufacturing and heavy business areas. It classes them lower than drive-in theatres, parking lots, and bowling alleys—on a par with insane asylums and prison farms. In neighboring DuPage County, the law requires a concrete parking slab 14" thick for each trailer. Nearly all suburbs in the area, as elsewhere in the country, have simply prohibited new parks in their boundaries.

What these municipalities are fighting can be seen in San Diego, where a recent city planning survey found of 55 parks housing 3,460 trailers, "54.6% are generally classified as below 'fair' . . . Too few of this city's mobile home facilities [are] developed and maintained as desirable places for people to live." It cited poor basic design, incompatibility with adjacent uses, crowding, poor maintenance. It urged the city to suspend

trailer park licensing until new controlling legislation can be devised. One reason for such problems: too few communities that do allow trailers have codes as strict as FHA MPS's for trailer parks—which many consider only minimal.

If crowding, lack of facilities, bad surroundings and sloppy upkeep give many trailer parks a slum look, there are many newer ones with more than ordinary amenities. Trailer park space rents from \$24/mo in the worst, to as high as \$150/mo in some luxury resort developments.

One of the latter is James P. Matthews' Oasis trailer park in Scottsdale, near Phoenix, Ariz. Here trailers are parked under ramadas, at a rental of \$600/yr less utilities and the owner is required to add a cabana to his trailer for added living space. Many add a carport on the opposite side of the trailer. Cost runs as high as \$20,000. Recreation, including swimming facilities, is provided by the park.

"People have the preconceived notion that only trash and bums live in trailers," says Matthews. "They don't realize there is a new type buyer . . . Why, I had a fellow walk into one of the trailers the other day and he said, 'What do you know about that. A bathroom in a trailer.' There have been bathrooms in trailers for ten years, but most people don't know it."

Ignorance of the upgrading in trailer living may help explain local hostility toward trailer parks. But another is their effect on the tax base, including schools. The owner of a \$10,000 house in Phoenix, for example, pays \$1,750 in local taxes over a five-year period. In the same period, the owner of a \$10,000 trailer will pay, in sales and use taxes plus license fees, only \$1,102—and \$10,000 is high for a trailer.

Recently, legislation for higher taxes on mobile homes was opposed by local trailer dealers. They admitted most mobile homes stay put permanently but argued that the tax would "ruin the tourist industry."

## The prospects

Such obtuseness may not encourage kind treatment by local authorities. And substandard trailer parks may well give tacit support to builders' moves to bring mobile homes under the same restrictions that have so long hobbled conventional housing.

But pressure is also growing in another direction. It comes from planners who say that it is time to recognize the mobile home as no longer a substitute, but an established form of housing. Says San Diego's new report: "An urgent need exists today . . . to provide mobile home parks commensurate with the standards and quality found in the mobile homes currently manufactured. Mobile home occupants deserve the same consideration as other members of the communities where they locate. The trailer population is composed of such a wide cross-section of the total population that to stereotype the trailer dweller is unjust. [He] undergoes hardship in being forced to live in non-residential areas . . . there is scarcely any incentive for trailer court owners and tenants to maintain high residential standards when they are forced into areas that by their very nature are densely built up, dirty, noisy and congested with traffic."

## PEOPLE:

## Builder Sam Hoffman kills wife, self

**Sam Hoffman**, 59, Russian immigrant and sometime plasterer who became one of the nation's housing kings, was found shot to death in his Phoenix apartment Oct 13.

His wife, **Anna**, 55, was slain in identical fashion: a single shot in the right temple with a snub-nosed .38 caliber revolver. Police say the evidence is that Hoffman shot her, then killed himself. They had been married 36 years. Neighbors had heard them arguing in the predawn hours, then heard what they dismissed as auto backfires about 4 a.m.



HOFFMAN

Phoenix detectives puzzled over a motive. In Albuquerque, **Victor Salazar**, Hoffman's realtor at his new 3,820-acre project there, said the builder had complained of "almost unbearable tension" over delays getting FHA approval of the tract.

Hoffman's career in housing was meteoric. He didn't start volume building until 1949 but by 1954 was the third biggest builder in the US, with 2,858 starts. He was in the top five in 1955 with 2,378 starts. In ten years of building in Phoenix, Albuquerque, Denver, Tucson, Pueblo, Colo., Chicago, Cleveland, and Hoffman City near Washington, D.C., he started about 15,000 houses.

Hoffman fled Russia when he was 22 to escape the revolution. He made his way to Canada, later entered the US, became an American citizen and a plasterer by trade. In the 30's he got into the trucking business,

overexpanded and went bankrupt. He and a brother, Sol, went to Phoenix in 1947 where Sam again plastered for a living, also built a few houses. (Sol committed suicide by hanging three years ago.)

Soon after he began volume building, Hoffman astounded both the Phoenix and Tucson markets with his assembly-line efficiency and low prices. (Hoffman said he was simply employing the mass production principles started by Henry Ford.) His competitors—and he was unpopular with many of them—still credit him with bringing competitive building to Arizona. Said one Phoenix builder when he heard of Hoffman's death: "He [Hoffman] is the main reason the cost of houses, foot for foot and feature for feature, is lower here than almost anywhere else in the country."

Operating as the F&S (for father & son) Construction Co with his son Jack, Hoffman soon found Arizona too small for his ambitions. He began hopping from city to city, wherever he could find a big tract of land and a ready market. Thus Hoffman became one of the first mobile builders.

He and his son split up in 1957 while building in Chicago. Jack still builds there as F&S. Sam returned to Phoenix, has been building there as well as in Denver and Salt Lake City. This year he bought his new Albuquerque tract, the Atrisco grant—land held by one family under grant from the Spanish crown. He paid \$1.2 million.

He broke ground in May, built his models, had sold nearly 500. He built a school and gave it to the city school system. But construction of the houses was delayed by troubles with FHA over drainage, sewer

system and other utilities.

Hoffman contributed large sums of money to the Jewish community in Phoenix—\$50,000 to the Jewish Community Center alone. He ran a millwork shop in Kearns, Utah and gave the profits to charity.

Disposition of his estate and the future of his building operation is undecided.

**BUILDERS: Clifford M. St. Clair**, executive vice president of the Ohio State HBA, is the new



ST. CLAIR

president of NAHB's Executive Officer's Council. Author of a guide to organizing state chapters for which he was commended by NAHB's state assn committee this fall, St. Clair has been with the Ohio chapter since 1952, is also a member of the bar. New vice president of the executive officers' council is **Joseph A. Martineau**, of Seattle.

NAHB's volunteer Point 4 program is under way, with two builder task forces at work in Mexico and Guatemala, others being recruited for Nicaragua, Honduras, Peru and Chile. On the working team in Guatemala, are Builders **Paul Burkhard**, Glendale, Calif., vice chairman of NAHB's International housing committee, and **John Bible Jr.**, Augusta, Ga. In Mexico are Builders **Burl Johnson**, Tulsa, Okla.; **John J. Griffin**, Oklahoma City; and **William H. Shafer**, Phoenix, Ariz.

**RETIRING: Harry E. Smith**, 67, for the last 18 years executive vice president of the Peninsula General Contractors & Builders Assn at

*continued on p 94*

## CLOSEUP: T. Franklin Schneider, S&L holding company giant

Four years ago **T. Franklin Schneider** hardly knew a savings & loan assn from a bank.

Then he retired, left his apartment rental business in Washington and went to California. Now, at 59, he's head of one of the biggest new—and controversial—phenomena of the West, S&L holding companies. Since he started his own S&L in San Diego in 1956, his corporation has bought 13 more—three in California, two in Kansas, seven in Texas and one in Colorado—with assets totalling \$360 million. All are stock companies.

Walter Daran



SCHNEIDER

His San Diego Imperial Corp is the biggest in number of associations, third in assets (see col 3). Last month its stock went on the New York Stock Exchange. (It has issued 4.1 million shares to 12,000 stockholders. Original price: \$1.25 per share. Price in mid-October: \$11.50.)

This could be the end of numerical expansion, but Schneider doesn't think so. The Spence Act (Oct, News) forbids any more additions by S&L holding companies until May 31, 1961. The measure resulted from strong opposition to holding companies by mutual S&Ls and the Home Loan Bank Board.

But Schneider, a scholarly looking, mild

gentleman—the antithesis of prototype business tycoons—predicts that in 1961 Congress will enact laws to control S&L holding companies as it controls bank holding companies. "We just regard this stop as temporary," he says.

Speaking of HLBB opposition to holding companies, Schneider adds: "I can't understand their attitude. They talk of savings & loans getting too big and not being home-owned. But then they approve the mergers of giant associations with many branches in Los Angeles. They are not consistent." His example: the merger of California and Standard Federals in LA, making a \$500 million institution with eight offices. "I think the HLBB opposes stock companies mainly because they are state-chartered and the board does not have the control over them they do over the federals."

The holding company president contends that an S&L held by a holding company actually has advantages over locally-controlled associations. "We can move money around faster—particularly through participating loans. When deposits increase faster than earnings an association can have a reserve shortage and be required to stop taking new deposits. We can write a check and let the association keep taking deposits. If an association has a big demand for money we can put it on deposit anywhere.

"We also have the advantage of central management of the bond portfolio. Many local associations lack the insight to make the

best use of their bond money," he says.

Schneider, an amateur astronomer with a 12½" telescope in the backyard of his San Diego home, says he has never solicited the sale of another S&L. After he started his own in 1956, another S&L was offered him. He bought it, formed his holding company then. When it became obvious Congress was about to stop holding company expansion, many more were offered to him.

"The owners wanted to get substantial capital gains on their stock. If they didn't sell before the Spence bill was passed there would obviously be very little market for their stock and it would be worth considerably less," he explains. San Diego Imperial bought ten of its 14 associations this year.

The Spence Act does not stop opening of new branches. This is Schneider's next big growth area.

Here is the HLBB's tabulation of S&L holding companies as of July 31. All are headquartered in California.

Company	No. of Assns	Assets (in millions)
Great Western Financial Corp ..	6	\$524
First Charter Financial Corp .....	5	\$523
San Diego Imperial Corp .....	14	\$360
Wesco Financial Corp .....	1	\$139
Trans-Coast Investment Corp .....	3	\$112
Gibraltar Financial Corp .....	1	\$93
Trans-World Financial Corp .....	1	\$47
Community Insurance Agency ..	1	\$40
California Financial Corp .....	1	\$31
Hawthorne Financial Corp .....	1	\$27
Lytton Financial Corp .....	1	\$26
Empire Financial Corp .....	1	\$15

# "Andersen Windows give me maximum design variation"

says Illinois builder J. Fred Adams

**"I get quick and easy installation with Andersen Windows,"** says Mr. Adams. "And no callbacks," he adds. "Andersen quality and product dependability pay off in homeowner satisfaction."





**Delight your home buyers with Andersen Gliders**—the picture windows that glide open sideways. Removable sash gives you added selling story. Gliders combine in numerous ways, including new Patio Wall!



**Andersen Flexivent® and Beauty-Line Windows** give pleasing design variation to this Adams-built home. Note window corners for extra cheeriness, spaciousness. Put livability in *your* homes—with Andersen.

Andersen's comprehensive line of windows makes it downright easy to design and build homes with the variety and individual freshness that turns house hunters into homeowners—*your homeowners*.

Mr. J. Fred Adams, Springfield, Illinois, builder of 12 to 14 homes a year ranging from \$17,000 to \$30,000, expresses Andersen's advantages this way:

"In the Andersen line I find that range of styles and sizes so important in the expression of today's freedom in design.

"Andersen Windows have given me a boost in building and design work—a maximum in design variation important for project use.

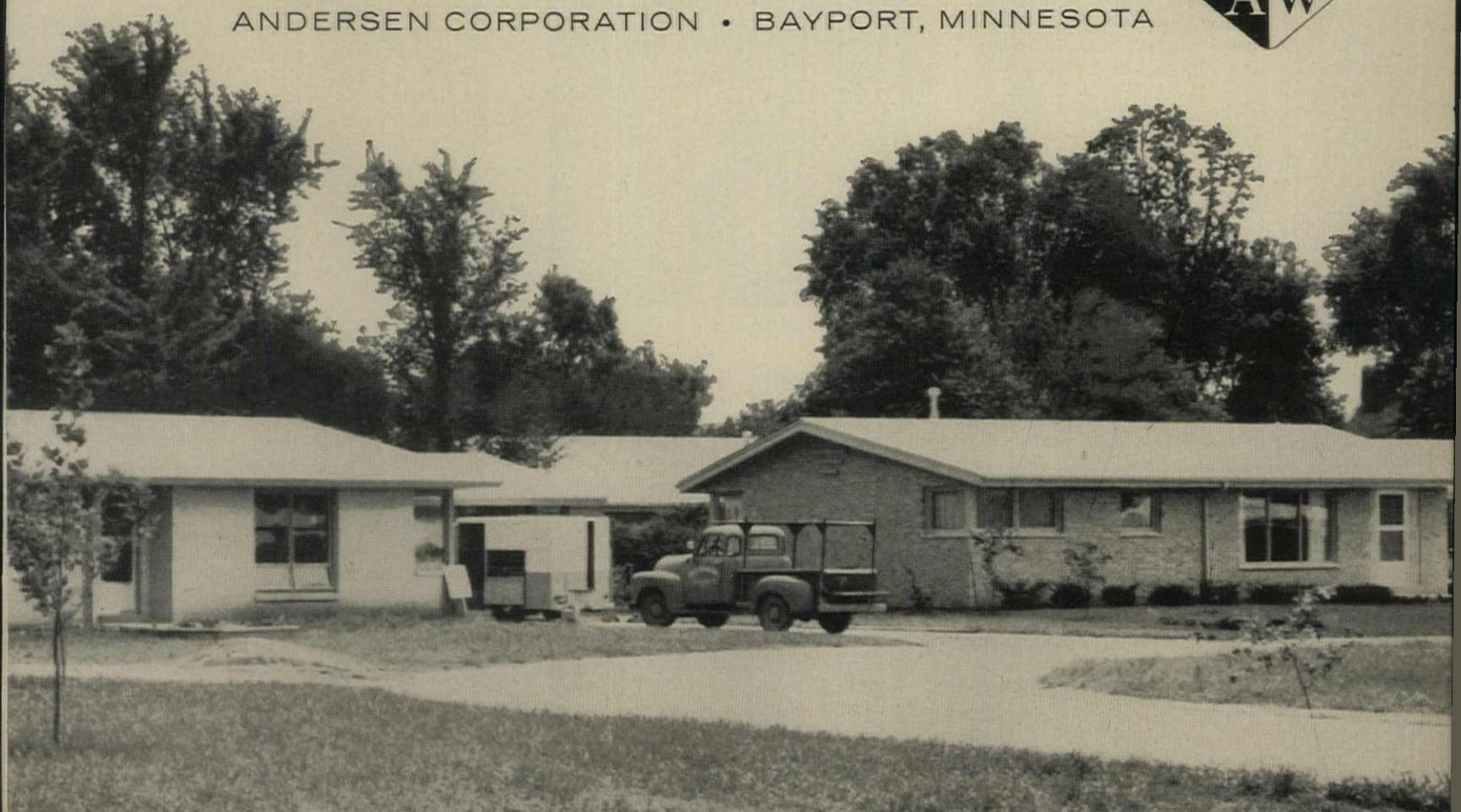
"With these windows you may give true architectural expression to traditional or contemporary styling."

Versatility. Unlimited combinations. Ready availability of all sizes. These are designing and building benefits you enjoy with Andersen's comprehensive line. (1) Casements (2) Gliding Windows (3) Pressure Seal double hung Windows (4) Flexivents® (5) Strutwalls\* (6) Beauty-Line Windows (7) Basement Windows.

Whatever your project—from budget units to custom homes—work closely with Andersen Windows. Their 55-year reputation for quality, their variety, their versatility add up to sales successes for you. Check with your lumber and millwork dealer. Or write Andersen direct.

# Andersen Windowalls\*

ANDERSEN CORPORATION • BAYPORT, MINNESOTA



San Mateo, Calif. and thus dean of NAHB's local executive officers. When Smith joined the local in 1941, it could count some 45 or 50 members; today it has some 250. His philosophy for surviving such a pressure job so long: "I try not to take my troubles to bed." Of his plans, Smith says: "I'll get into something not too time-consuming—maybe remodeling."

### Architects form new group, attack AIA 'exclusiveness'

A group of architects with an avowed purpose of challenging AIA has held its first convention and elected **Wilfred J. Gregson** of Atlanta as its first president.

Called ARA (the Society of American Registered Architects), the group now claims some 2,500 members (vs AIA's 13,000). Chief among its debatable complaints are that AIA "controls" state architectural boards, and strict membership requirements. Says latest brochure: "Restricted membership is a blow to unity and ARA refuses such policy. Its rolls are open to all registered architects."



GREGSON

It also proclaims: "Both nationally and locally, ARA has worked to eliminate the corraling of architecture by the exclusive few. More fences will come down as we continue our work."

The first convention, attended by 85 members, was held in Kansas City in September. Atlanta's Gregson was elected first president to recognize that he personally started ARA four years ago.

Other officers: **Herbert J. Mann** of Pasadena, first vice president; **Laurence P. Sangston**, AIA, of Baltimore, second vice president; **James A. Giglio** of Atlanta, treasurer; and **Jes R. Johnston** of Marietta, Ga, recorder.

**OFFICIALS:** **Oscar Pederson**, Oregon state FHA director and longtime Portland realtor who has become one of FHA's top trouble-shooters in the two years he has been in government service, has been awarded FHA's top honor, its distinguished service award. **Harold W. Prehn**, former head of FHA's Springfield, Ill. insuring office and since April '58 assistant commissioner for mortgages and properties, is resigning and returning to Springfield to re-enter private business.

**URBAN RENEWAL:** **D. E. Mackelmann**, veteran Chicago renewal official, is the new commissioner of the city's Community Conservation Board. Mackelmann, tireless administrator who carries briefcases of work home at night, has been first deputy city housing coordinator and later consultant to the city planning commission during his 12 years of service. He was the chief force in grounding the city's renewal programs solidly with neighborhood understanding and support. **Andrew Heiskell**, publisher of LIFE, has stepped up from ACTION board chairman to chairman of its executive committee, is succeeded by **Roy O. Johnson**, onetime ACTION president about to resign as director of the Advanced Research Projects Agency. **Ben T. Perry III**, 34, Louisville real estate developer, is HHF Administrator **Norman P.**

**Mason's** new special assistant for workable programs, a \$13,970-a-year post created to try to make the programs more workable than they have been so far. **Daniel Shear**, assistant director of NAHRO since '57, has resigned to become general counsel for the National Capital Planning Commission. Shear's successor: **Roger Schmidt**, of St. Louis, where he served as secretary of the mayor's coordinating committee on urban renewal.

**PUBLIC HOUSING:** **Walter E. Alessandrini**, 45, executive director of the Philadelphia Housing Authority for 12 years, has resigned to accept appointment as US Attorney for the Eastern District of Pennsylvania.

Publisher **Gardner Cowles** of *Look* Magazine is the new chairman of the General Development Corp, big Florida land development company. He succeeds **Louis Chesler**, the original money man behind General Development along with the Mackle Co of Miami. Chesler stays on the board. **Frank Mackle**, one of three Mackle brothers, remains president.

Cowles became a major General Development stockholder a year ago when he sold it 5,000 acres he owned on the East Coast

for 520,000 shares of stock. Also added to the General Development board: **Gabriel Hauge**, former economic adviser to President Eisenhower and now chairman of the finance committee of the Manufacturers Trust Co in New York City.

Most successful salesman of General Development Corp lots in September was a wealthy onetime Fort Lauderdale homebuilder, **George Gill**, 72, owner of five hotels in Florida and Nassau, told the Mackle brothers he was bored with the challenges of the hotel business, wanted to try something new. He sold 300 lots in one week—topped all other General Development salesmen. His most successful foray: a stay in the hospital after a fall in which he broke three ribs. He sold 36 lots to the hospital staff.

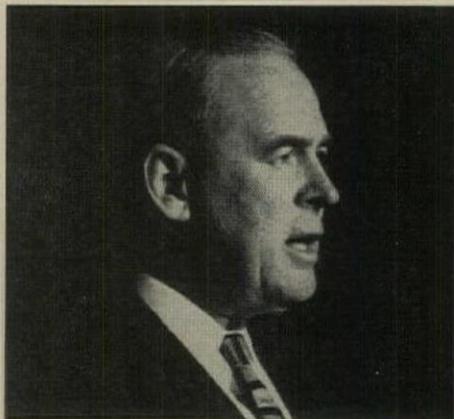
**Gordon Pattison**, 35, west coast vice president of Pringle-Hurd, the mortgage brokers, leaves Los Angeles next month to become mortgage loan manager of the Bank of Hawaii, the 50th state's largest and most active in mortgages. **Bill Marcus**, retired senior vice president of San Francisco's American Trust Co. begins a consulting stint with the Bank of Hawaii at the same time.

## Builder Richard D. Hudson dies

**Richard Delano Hudson**, 60, soft-spoken graduate of Exeter and Yale who became one of organized home building's most versatile and quietly effective leaders, died early Thursday, Oct 8 in Montclair, N. J., after a heart attack.

Hudson was stricken Oct 1 upon his return from St. Louis where, as vice-chairman of the National Housing Center, he conducted NHC's 3rd annual executive marketing con-

H&amp;H staff



RICHARD DELANO HUDSON (1899-1959)

ference, and attended the directors' meeting as chairman of NAHB's international housing committee.

A licensed engineer, he interested himself early in research aspects of construction and home building. After graduating from Yale (Sheffield Scientific School '21) he became superintendent for a firm that pioneered in lightweight concrete. Later, he ran a chain of concrete pipe plants, did high-rise construction in New York. He began building homes in New Jersey in the 1930s. An Army veteran of World War 1, he was production manager of General Electric Gear Motors in World War 2. After the war he returned to home building, became a volume producer in

New Jersey and Florida and served on panels to revise the New Jersey building and zoning codes. He devised a sub-assembled poured concrete house, but forsook the idea when other developments appeared to have more promise. He was president of the Home Builders Assn of Metropolitan New Jersey in 1952, and thereafter virtually retired from active home building to devote himself to association affairs, chiefly at his own expense. He retained only an interest in land development and a modest output of minority housing, both near Ft. Pierce, Fla.

In '53-55 he served 2½ years as president of the New Jersey State chapter, and in '56 became a regional vice president of NAHB, and chairman of the Research Institute.

In 1957, he spent six months on an ECA Point 4 mission as housing adviser to the Chilean government, returned with the conviction that similar housing aid was a powerful weapon against creeping communism.

With his longtime personal friend, NAHB President Carl Mitnick, he organized the association's private Point 4 program of builder task forces to advise foreign countries in housing matters. He made housing studies in England and Scandinavia for the State Dept.

He leaves his wife, Marian Abbey Hudson, two daughters and a son, and five grandchildren.

**OTHER DEATHS:** **Nathan Schneider**, 41, development builder in Los Angeles and San Diego, Calif., in Los Angeles Aug. 14; **Lawson Purdy**, 95, New York attorney and first board chairman of the Regional Plan Assn, who helped devise New York City's pioneering zoning plan in 1916, led other reforms in zoning and taxation, Aug. 30 in Port Washington, Long Island; **Irving Sadkin**, 67, Long Island builder whose firm, All-State Properties, Inc., built the American exhibition house in Moscow this summer, Oct. 6 in Great Neck, Long Island.

**A fresh look at financing**

It troubles me some to note in your magazine that practically all segments of the housing industry are reported as working for higher interest rates and lower down payments as a spur to building. I believe these programs will lead to continued inflation and a home building slump that will more than offset the housing boom of 1959.

Higher interest rates on nonproductive property such as private homes puts a burden on home ownership which cannot be passed on by the borrower to some successive consumer. To ask the home owner (or potential home owner) always to be in a position to compete with industrial and commercial borrowers for funds is unrealistic, particularly when a great deal of business financing is for short terms or is readily refinanced when the cost of money goes down.

Higher interest rates go unnoticed when coupled with sales stories such as "\$550 moves you in" or "Move in today, \$99.00 down to vets." Families without savings, or unwilling to save, purchase homes prematurely with complete indifference to the total expense.

The true cost of higher and higher interest rates coupled with low down payments will eventually be apparent to the most uninformed and home buying will stop, home owning again becoming a luxury as it was before FHA.

Many alternates are available to continue the necessary growth of the home construction market:

1. Create a Home Loan Bank owned and operated by the NAHB exclusively to serve the builders and their customers.
2. Create slightly higher equity requirements (for builders too) coupled with 5½% maximum FHA rates (5% + ½%).
3. Have the Federal Reserve equity requirement vary; lower for money for homes, higher for money loaned to industry. At first glance this appears to be the reverse of the risk involved but how good would industrial loans be without the vast home-building market to absorb its products?
4. Perhaps a return to 5% FHA money (4½% + ½%) with stronger guarantee to the lender.
5. A sliding scale of interest rates proportional to the equity of the buyer in the property, i.e., 6% on \$100 down payments; down to 4½% on \$5,000 down payments on \$12,000 homes. This plan stimulates thrift, the opposite of today's programs. Thrift is the best defense against inflation.

I look forward to seeing news of any segment of the industry that may be taking the somewhat opposite approach as discussed above. Perhaps even the editors of HOUSE & HOME may find one of the above programs worth investigating and supporting in their complete and hard hitting way.

R. E. POLSON, Midland, Mich.

**Good late reading**

Your thought provoking magazine is becoming more brilliant month by month. I stay up till early morning to read it. Thanks for all the expenditures and efforts you are making to help the over-all building industry.

ALBERT BALCH, Builder, Seattle

continued on p 99

# BEFORE YOU INSTALL ANY FLOORING

Read this about HARRIS BondWood®

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**SOLID HARDWOOD FOR ADHESIVE INSTALLATION**—goes down and STAYS down in exclusive Harris Adhesive Mark 10 over concrete or wood.

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**ELIMINATION OF SQUEAKS**—Bond Wood is solid hardwood, without tongue and groove—no hollow noise, no squeaking.



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You'll find that BondWood's many advantages are immediately apparent to Home Buyers. Here's a parquet that lets you offer . . .

**UNLIMITED PATTERNS**—BondWood can be installed in a variety of patterns—plain, with divider strips, with insets, etc. Available in Oak, Walnut, Maple, Beech, Cherry and other domestic and imported hardwoods.

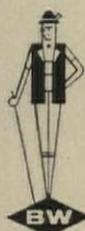
**NO DIRT-CATCHING CRACKS**—BondWood units are unbeveled, square-edged, with flush joints—no gaps, no cracks to catch dirt.

**THICKER, LONGER WEARING SURFACE**—BondWood's wearing surface is 81.8% thicker than laminated block. Gives years of extra life.

*BondWood units are 5/16" x 19" x 19", composed of 16 squares, 4¾" x 4¾", consisting of several small slats and held together with paper which is removed during installation.*



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HARRIS MANUFACTURING CO., DEPT. HH-119, JOHNSON CITY, TENN.

**FORECAST FOR 1960:**  
by Miles L. Colean  
Housing's No. 1 economist

## **The outlook is better than you may think**

**In fact, in 1960 housing is due for . . .**

# **The second biggest year since World War II**

Even though the 1959 boom is slowing down, 1960 dollar volume will be off only 4.2%.

Next year's volume of new housing should total about \$17¼ billion (\$16½ billion private and \$750 million public)—\$775 million less than this year's postwar high, but almost \$2 billion more than the next biggest postwar year ('55) and \$5 billion more than 1950, the year when starts hit 1,396,000.

Bigger and better houses—not inflation—will be the prime reason for next year's high volume.

Even in starts, the drop won't be nearly as sharp as after the boom years of '50 and '55. 1959 is sure to be second only to 1950 in total starts—may even top '50 on private starts. One important factor in the year's total has been the Emergency Housing Act, which provided builders with \$1 billion in FNMA par money. Next year another governmental shot in the arm is hardly likely. But housing's prospects are still good.

Nonfarm starts will come to about 1,270,000 (1,240,000 private and 30,000 public)—down 115,000 from this year but up more than 60,000 from 1958. (For detailed breakdowns of starts, see graphs opposite and *p* 98.)

### **The best time to line up 1960 mortgage money will be early in the year**

That's when the present tight-money market is expected to ease up. For a few months, conditions should be more favorable for borrowers than at any time since 1958.

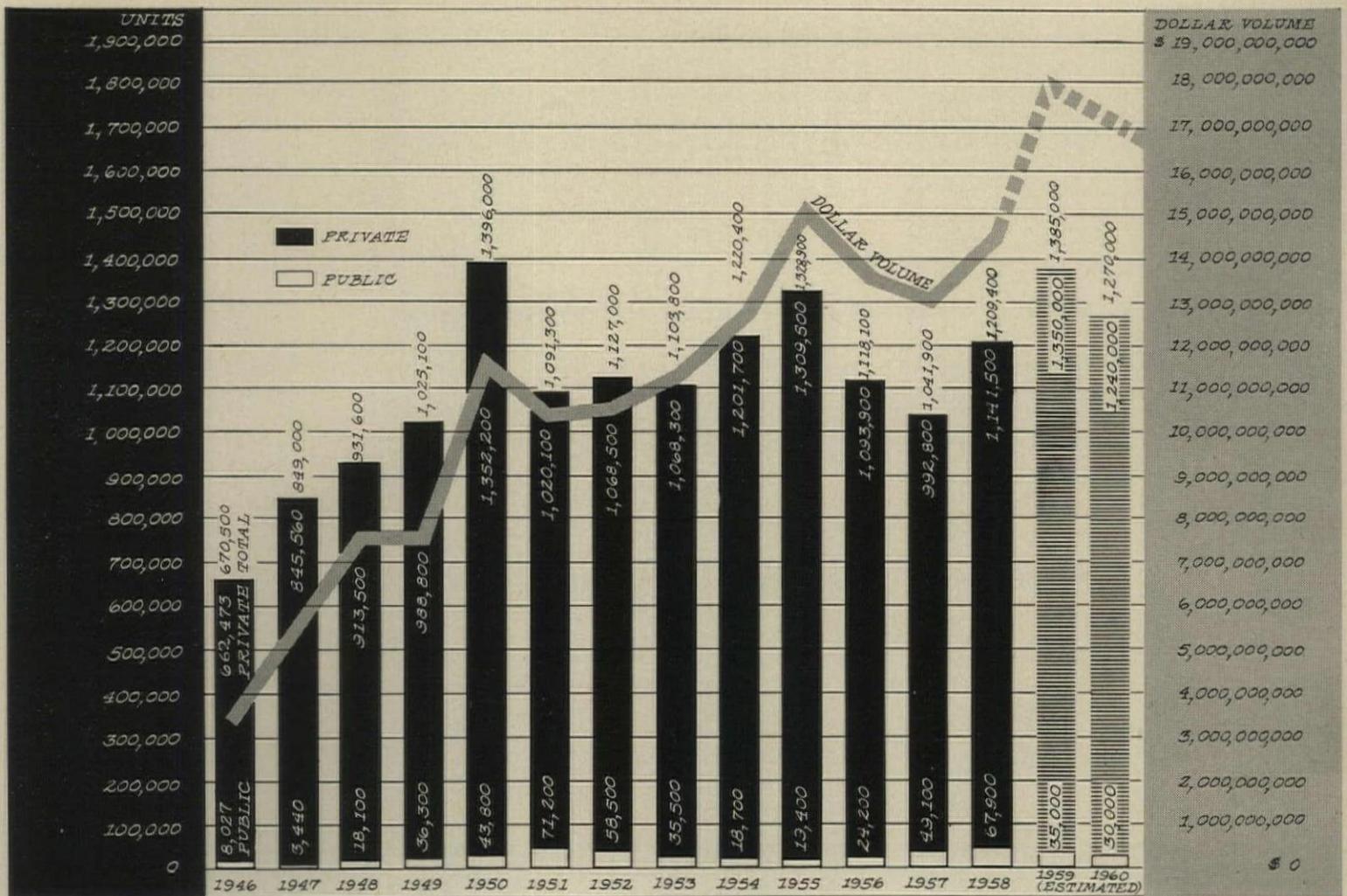
Here's why: 1) the Treasury will be running a substantial surplus; 2) the big bulge in inventory buying will be over; 3) corporations will not yet be making heavy demands for financing new plants and equipment.

But don't expect easier money to be reflected in lower interest rates. If money costs slacken at all, they will slacken only slightly and temporarily. Like it or not, we are in for

a period of relatively high interest rates.

Will high interest rates inhibit construction and sales? They didn't put a heavy drag on the market this year. And it is doubtful that they will do so next year.

You'll see a reflection of the money situation in the rate of housing starts throughout 1960. The current money shortage probably means a drop in starts in the first half of the year. But easier money in the winter and early spring should lead to a pick up of more than seasonal size in the second half.



**NONFARM HOUSING STARTS WILL TOP 1¼ MILLION** in 1960, but will trail 1959—a boom year—by about 8%. Probable total for next year: 1,270,000 units, of which 1,240,000 will be private starts.

Next year's dollar volume will reach about \$17¼ billion. '46-'58 data: Bureau of Labor Statistics and US Depts of Labor and Commerce. '59-'60 estimates for all graphs in this forecast: M. L. Colean.

## 1. Continued prosperity will bolster housing demand throughout 1960

Incomes will be at new highs. Attitudes will be confident. And there will be enough buyers and renters able to afford the available houses and apartments.

Here are some signs that point to a healthy demand:

1. Vacancies in single-family houses for sale are still low—1.2% of all home-owner units in the second quarter of this year. That's only three tenths of a percentage point higher than in 1950 despite the vast volume of building since then.

(Rental vacancies in this year's second quarter were 6.7% of all rental property—up seven tenths of a percentage point

from the end of 1958. But this rate was swelled by the supply of old poor-grade apartments and single-family houses. There seems to be no problem in renting new units of good quality.)

2. A bigger percentage of households will have incomes of \$5,000 and over, thus be able to buy a new house. Next year nonfarm households will increase by no more than 900,000, but households with incomes over \$5,000 are likely to increase by more than a million.

3. At least 300,000 housing units will be removed from the market—abandoned, converted to other uses, or demolished in urban-renewal and highway programs.

## 2. A bigger share of the market will be for quality housing

Here's why:

1. This year government action encouraged building in the lower price range: special FNMA financing (provided by the Emergency Housing Act) was available only for FHA and VA loans up to \$13,500. So the average price of houses built was lower than in 1958. But next year there will be no such spur for lower-priced housing.

2. The administration has removed some restrictions on higher-priced homes by raising the limit on FHA mortgages (a step authorized by the new housing act).

3. FHA's new trade-in provisions make it easier for people to trade up to bigger, better, and more expensive houses.

4. Family incomes will be rising, and more families will be able to afford higher-priced houses.

continued

### 3. Private apartment building will probably hit a postwar peak

New apartments (structures for three or more families) may account for 250,000 units. That will be 10,000 more than this year and almost 80,000 more than any other post-war year. It will also be 20% of all 1960 private starts (the highest proportion of apartments since the Depression).

The final total will hinge somewhat on the availability of

credit. Whatever the credit pinch may be, it's likely to bear less heavily on apartment building than on mass house-building operations. Apartment loans—especially conventional loans—are becoming more and more popular with lenders. Reason: their yield is satisfactory and their servicing costs are low.

### 4. Building costs will rise—but not as fast as this year

Next year you can expect costs to go up no more than 1½%—or about half their rate of increase this year. The 1960 boost will be largely because of higher wages.

But price-conscious buyers will force builders to counter higher unit costs with construction savings. Buyers will be more cost conscious for at least two reasons: 1) they will

be paying more for their mortgage money; 2) they will be more sophisticated—more of them will be in the higher income brackets, and more of them will be people who have already owned homes. So the builder's product—especially in the medium and high price ranges—will have to be not only a good house but also a good buy.

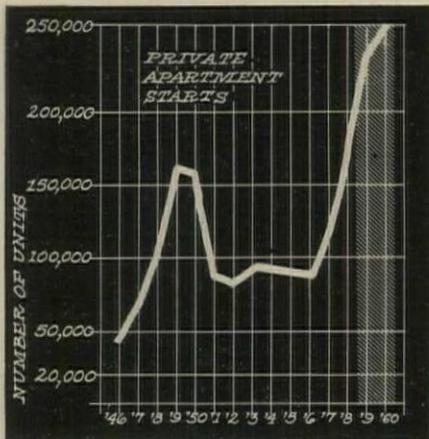
### 5. Public (including military) housing starts will continue to fall off

Government-built housing will account for 30,000 new units in 1960—5,000 less than this year and 37,900 less than in 1958. Dollar volume will be roughly \$750 million—down \$275 million from this year.

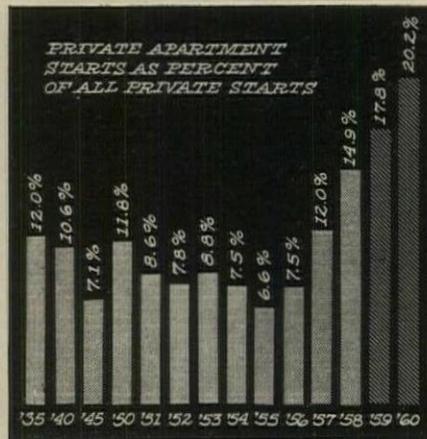
Local public housing will lose ground despite a backlog of more than 100,000 units. These units are under subsidy

contract with the federal government, but building contracts have not been let on them because of site-selection problems and other local difficulties.

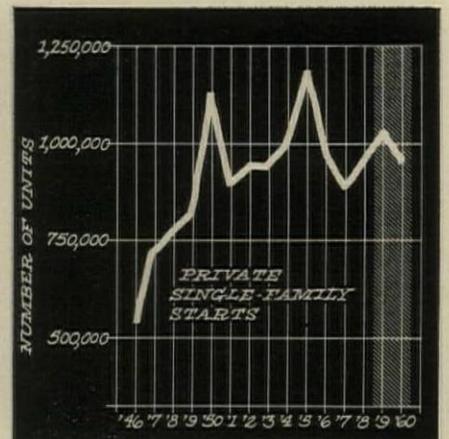
Military housing—which has made up 26% to 53% of all public housing—will drop too. Probable total: 8,000 units—20% less than this year and mostly in single-family houses.



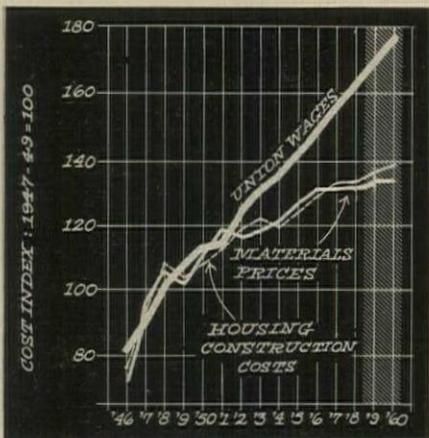
**NEW HIGH IN APARTMENT STARTS** for postwar period is expected next year. Probable total: 250,000 units. '46-'58 data: Bureau of Labor Statistics.



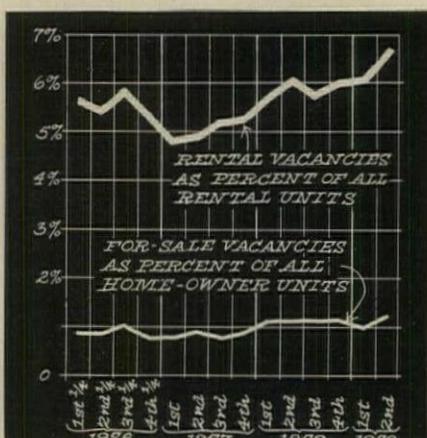
**RATIO OF APARTMENT STARTS** to all of next year's private starts is expected to set a record for 25-year period. '35-'58 data: Bureau of Labor Statistics.



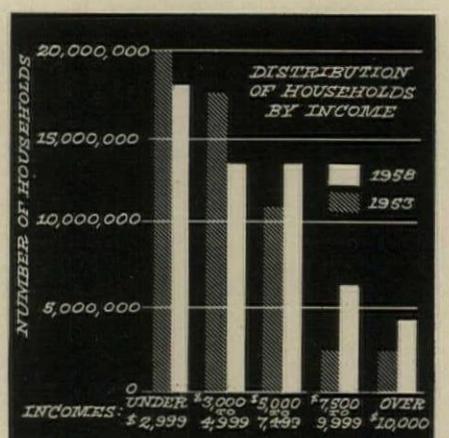
**DROP IN ONE-FAMILY STARTS** will follow '59 boom sparked in part by government action that provided easy FNMA money. '46-'58 data: Bureau of Labor Statistics.



**HOUSING CONSTRUCTION COSTS** will top '59 by 1.5 points. '46-'58 data: E. H. Boeckh & Assocs (housing construction); US Labor and Commerce Depts (wages, materials).



**VACANCY RATE** of for-sale units was still low in mid-'59. Higher rental-unit vacancies reflect surplus of old, outmoded houses and apartments. Data: Bureau of the Census.



**BOOST IN HOMEBUYING POWER** from '53 to '58 is shown by increase in households with incomes over \$5,000. Trend will continue in '60. Data: Federal Reserve. /END

**They learned from Long**

Your story, "I learned five lessons from John Long . . ." created much interest here . . . A fabulous number of builders are virtually making a pilgrimage to Maryvale each month. This has been going on now since your first major story on Long and has become so commonplace to us we are hardly conscious of them any more.

Just one of hundreds of such examples is outlined in a recent story in the *Alabama Builder*, telling how an entire plane load flew in here not long ago.

JAMES M. HERNLY  
Advertising Counselors of  
Arizona, Phoenix

**October cover credit**

Truly enjoyed your excellent cover for apartment issue (Oct) but am sorry to say credit for the photograph does not belong to me.

FRED J. MAROON, *photographer*  
Washington, D.C.

Ooops! Morley Baer of Berkeley, Calif. should have received credit. Also mixed up was the key to construction details on p 164. Here is the correct key:

Arch: Mogens Mogenson  
For: David Bohannon  
Loc: San Mateo, Calif.  
1, 10, 17, 29

Arch: Rickey & Brooks  
For: Price & Reynolds  
Loc: Sacramento County, Calif.  
3, 25

Arch: Meathe, Kessler, Assoc  
For: Public Housing Project  
Loc: Mt. Clemens, Mich.  
26

Arch: Satterlee & Smith  
For: First Nat'l Capital Redevel Corp  
Loc: Washington, DC  
27

Arch: Collins & Kronstadt  
For: Carl Freeman  
Loc: Montgomery County, Md.  
5, 22, 23, 24

Arch: Wurster, Bernardi & Emmons  
Edward Barnes, DeMars & Reay  
For: Capitol Mall Redevel Corp  
Loc: Sacramento, Calif.  
9, 14, 16, 28

Arch: Irving Caster  
For: John MacKay  
Loc: Santa Clara, Calif.  
2, 19

Arch: Harry Quinn  
For: Pacesetter Homes  
Loc: Riverdale, Ill.  
4, 6, 11, 15

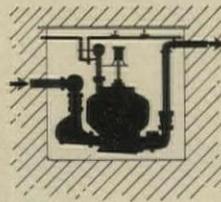
Arch: Palmer & Krisel  
For: George Holstein  
Loc: San Diego, Calif.  
7, 12, 13, 18, 21

Arch: Frank Green  
For: Jacobson Enterprises  
Loc: Sacramento County, Calif.  
8

Arch: Alexander Prentice  
For: Brown & Kauffman  
Loc: Palo Alto, Calif.  
20

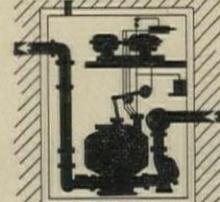
# Which sewage lift station is best for your job?

**TOPS IN DEPENDABILITY AND SAFETY**



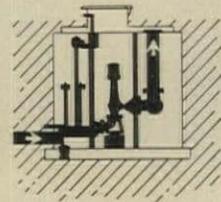
Concrete or steel underground station with Shone® Type S pneumatic ejector, mechanically controlled (warranted 25 years). Remote air supply. Nothing electrical; maintenance free; operates even under water. For municipalities and large subdivisions.

**SURPRISINGLY VERSATILE, INEXPENSIVE**



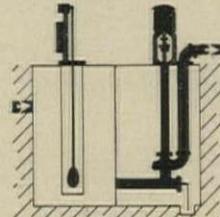
Shone® Type SAC station, underground in concrete vault. Mechanically controlled ejector (warranted 25 years) has its own compressor. Frequently less costly than package stations. Finds use everywhere.

**PACKAGE STATION**



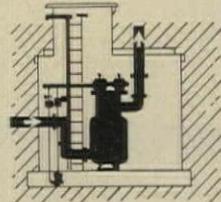
Quality underground station with vertical, short-coupled (Series 6260), dry pit centrifugal pumps. Quality design and equipment give good service life at nominal cost. For small permanent stations, growing areas.

**LOW FIRST COST—EASY INSTALLATION**



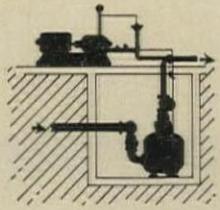
Two-compartment steel basin with centrifugal vertical wet pit pump. Pumps are not submerged; motors protected from flooding. Low first cost; fast installation. For buildings, small growing subdivisions.

**ULTIMATE IN PACKAGE DESIGN**



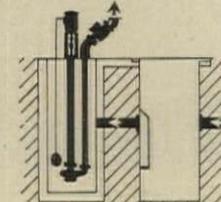
Package underground station with Expelsor® pneumatic ejector, electrode controlled. Sanitary and dependable, low maintenance, easy to service. Recommended for municipal and subdivision applications.

**BUILDING TYPE STATION**



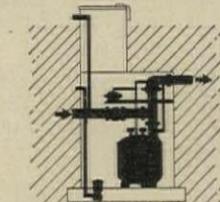
Expelsor® pneumatic ejector station designed for use in buildings. Compressor is on basement floor; ejector on floor below. Sealed installation gives safe, odorless handling of sewage indoors.

**SPECIAL PROBLEMS?**



Centrifugal vertical wet pit pumps with adjoining settling basin. Good for areas where sand or old sewers create problems. Special pump construction for abrasive or corrosive conditions, industrial wastes.

**MAXIMUM RELIABILITY—MINIMUM SPACE**



Package underground station. Expelsor® pneumatic ejector has two compartments, duplex compressors and controls. Excellent service accessibility. Especially suited for subdivision and municipal lift stations.

The answer depends on the job. Is it to be a temporary station? What about future loads? How much maintenance will it get? What type of power is available? These and many other questions must be weighed carefully and without bias. In making the decision, why not put Yeomans 61 years' experience (59 on underground stations alone) to work? Because Yeomans builds the only complete line of sewage lift stations in the industry, recommendations are impartial and in your best interest. Phone, wire, or write now.



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**SPECIALISTS IN SEWAGE LIFT STATIONS—THE COMPLETE LINE**

A Complete Line... one of the reasons why RHEEM-RICHMOND is

## The Fastest Growing Name in Plumbing Fixtures



The completeness of the RHEEM-RICHMOND line means not only the inclusion of every category: from residential through schools, hospitals and prisons, to commercial and industrial installations. It means also an exceptional choice within each category.

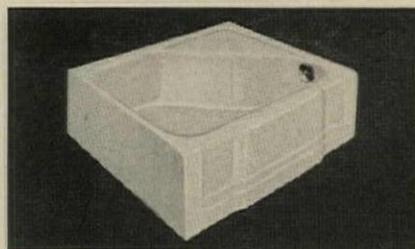


Take lavatories for the home as an example . . . the four shown in this column are but a few of those available, all of top RHEEM-RICHMOND quality, all in seven matched colors plus "whiter-white." They include spectacular new additions, such as the "Futura" pictured just above.

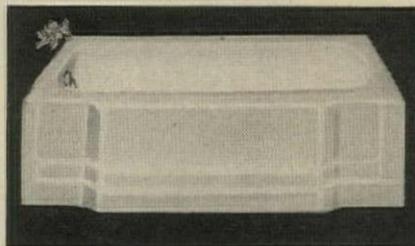


Or consider closet combinations. Two are shown here. The line includes many, many more for every type of installation.

This category is an especially good illustration of price range. The new RHEEM-RICHMOND closet combination shown just above—the "LaCrosse"—is actually priced in the economy class yet it makes a luxury appearance, with its modern lines and with any of RHEEM-RICHMOND's perfectly matched colors (or "whiter-white.")



Today, residential tubs are a good guide to advanced styling and completeness of line. The model illustrated just above is a modern square tub, RHEEM-RICHMOND's "Pompeii."



Here RHEEM-RICHMOND presents the beautiful "Breslin" in the regular 16" height. The "Breslin" is also available in 14" height. Again there are many, many more in a broad range of colors, sizes and styles.



Laundry and kitchen sinks, too, of course . . . anything you can name in plumbing fixtures. Make your choice from the truly complete line, and be sure of RHEEM-RICHMOND quality. Write for literature.



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Rheem Manufacturing Company, Metuchen, New Jersey

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STORY OF THE MONTH

## 20 houses

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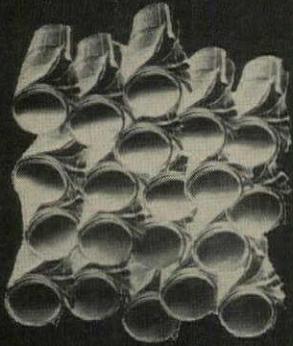
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- How a New England realtor and a Boston architect work with 62 builders*

# 20



Cover design: Jan White

quality houses



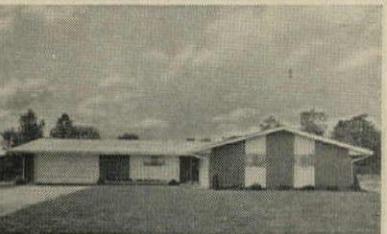
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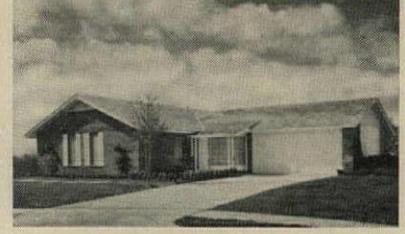
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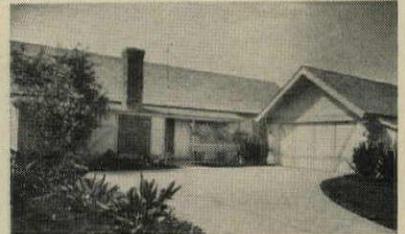
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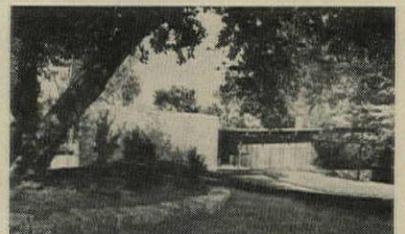
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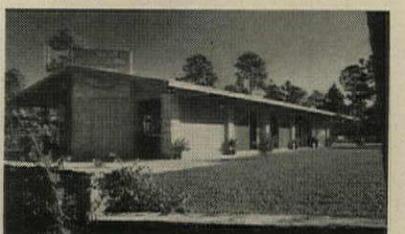
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# These 20 quality houses for 1960 ...

... tell a great deal about the state of the art of the single-family house today—its design, its planning, and its construction.

They include both built-for-sale and custom houses. And because the custom house has traditionally been the inspiration for a better built-for-sale house, almost half the examples shown here are custom houses.

In preparing these houses for presentation, HOUSE & HOME talked not only with the architects and builders, but also with the realtors who sold them, the lenders who appraised and financed them, and the decorators who helped design their interiors. Comments from all these sources give you the thinking behind these houses. They also point up the teamwork that is now going into developing new houses and establishing quality standards.

What do these 20 houses tell you about the state of the art? Most particularly, they tell you that:

1. *The range of style is as broad as ever.* Good contemporary is now established all over the country, yet the popularity of traditional styles is still strong.

2. *Quality standards—in living space, design, construction, materials, and equipment—are being raised sharply.* To point up the increasing acceptance of higher quality materials and equipment, HOUSE & HOME has identified, frequently by brand name, many of the products used (but no attempt was made to catalog all materials and equipment).

3. *Cost-control efforts are succeeding.* At least seven of the houses cost less than \$12 a sq ft, and only a few cost more than \$15 a sq ft. (Important cost-cutting ideas are described in the text and detailed in the drawings.)

4. *The family room is still important.* It is included in most of the houses (16 of 20) and all but one of the built-for-sale houses.

5. *The separate dining room is gaining in importance, except in the lowest-priced houses.* It is included in half the houses shown.

6. *Indoor-outdoor living is more important than ever.* In most of the houses (17 of 20) a terrace or a deck is an integral part of the plan.

For each house, there are two pages of photographs and text, followed by two pages of plans and selected details.



**ENTRANCE** is tucked away under broad overhang in background. Wing at left has kitchen; vents at window are functional (see next spread).

## 1. Here's a polished version of the Western style

In this house, the big overhangs, the big deck, the open plan, and especially the complete but simple use of wood are typical of the contemporary style that has developed in the Pacific Northwest. But while many houses in this style are highly textured—sometimes even rustic—this house is smoothly finished and sharply detailed.

The finish is mostly wood. Outside, the siding is 1x6 resawn cedar and the roof is cedar shingle. Inside, all walls and ceilings are 1x8 western cedar, finished with Cabot stains. But for a change of pace, Architect John Storrs used cork tile (Armstrong) on the floors.

Even the foundation is mostly wood: to raise the house above its gently sloping side (and thus avoid grading) Architect Storrs used wood piers to carry the wood girders and plywood subfloor.

The design of this house meets three requirements of the owners:

1. *The rear wall of floor-to-ceiling glass and the long (84') rear deck open the house to the wooded site.* "The owners

wanted to be as close to nature as possible," says Storrs, "so we designed the house as a platform among the trees, and tried to leave the site as lovely as we found it."

2. *The plan (see next spread) protects the owner's privacy,* since only the kitchen and the study face the street—the living room, dining room and bedrooms all open to the rear deck. Two bedrooms are adequate for the owners, who have no children and expect to retire within a few years. The study can be used as a guest room.

3. *The simple contemporary design, softened by the warmth of the wood, gives the house a familiar look.* "The owners had always lived in a conservative house," says Storrs. "They wanted something contemporary, but they weren't ready for something radical. They are happy with this house."

The \$25,000 contract price included fiberglass batt insulation in walls and ceiling, Silver Glo stainless steel kitchen sink, Waste King disposer, Kohler bath fixtures, GE 66-gal. water heater.

*For selected details, see next spread*



**FLOOR TO CEILING GLASS** defines separation of living room and deck. Dining room

is to left of bookcase. Finish floor is cork tile in bedrooms, living and dining rooms.

ARCHITECT: *John Storrs*  
 GENERAL CONTRACTOR: *Bernard & Kinney*  
 LOCATION: *Portland, Ore.*  
 FINISHED AREA: *1,650 sq. ft. plus*  
                   *720 sq ft of garage & storage*  
 CONTRACT PRICE: *\$25,000*



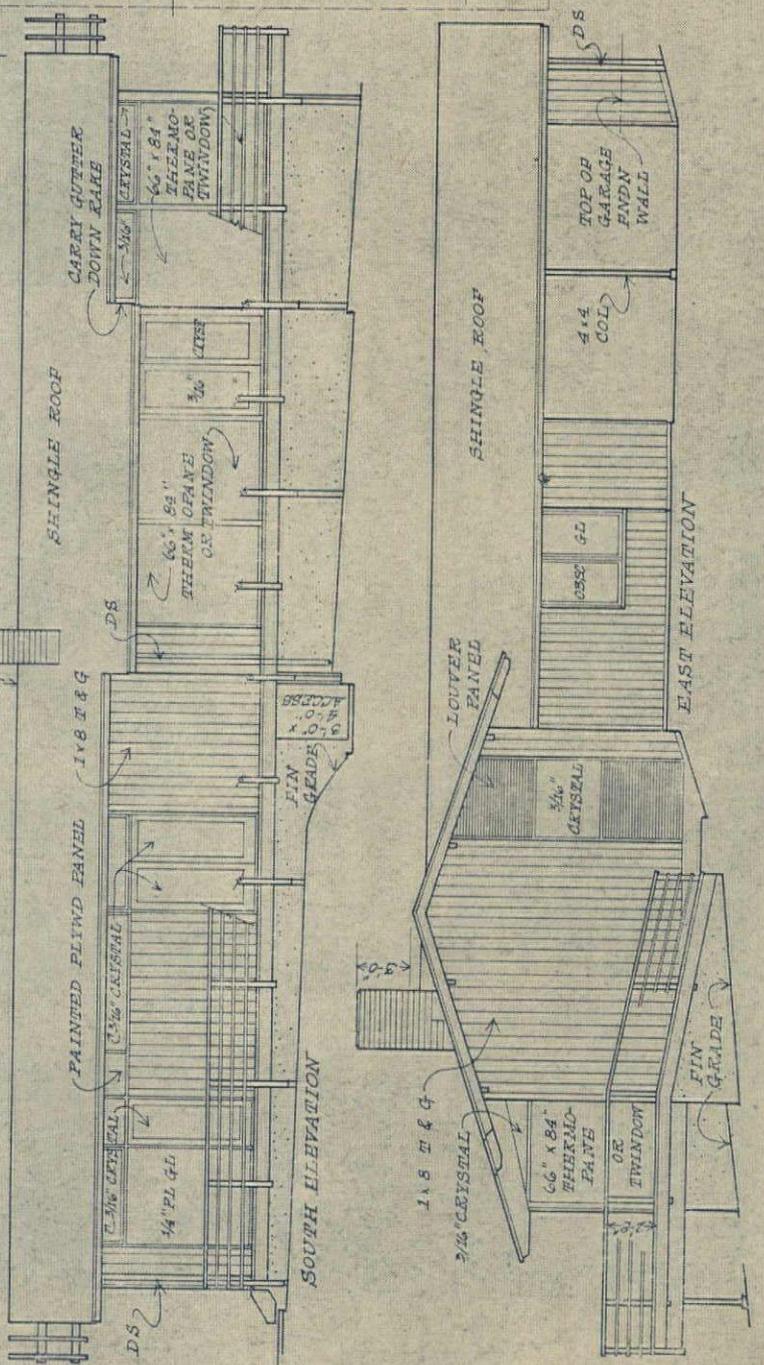
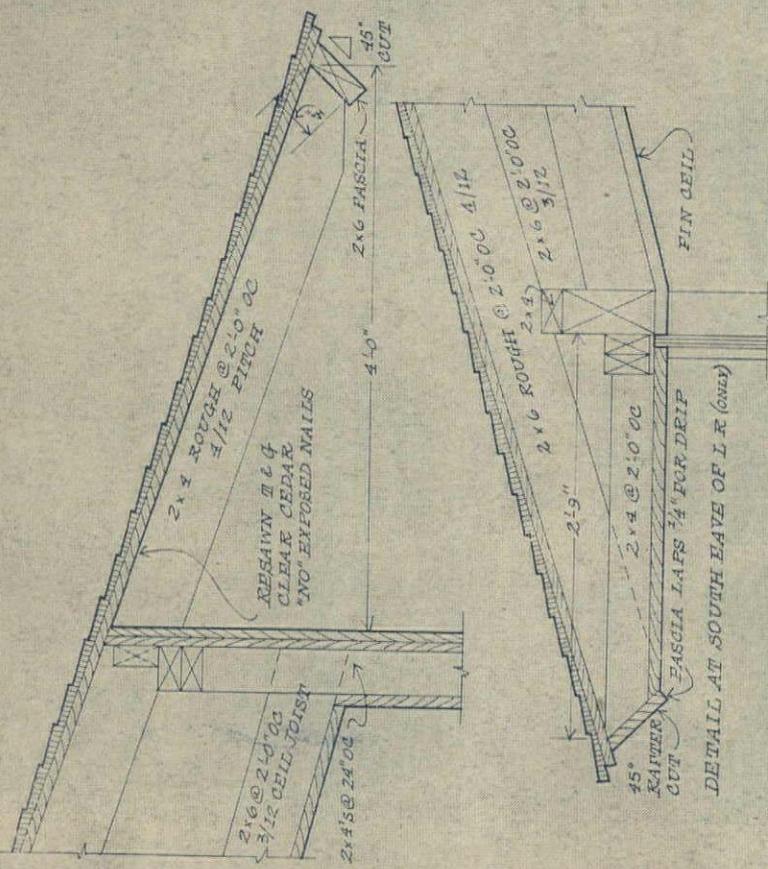
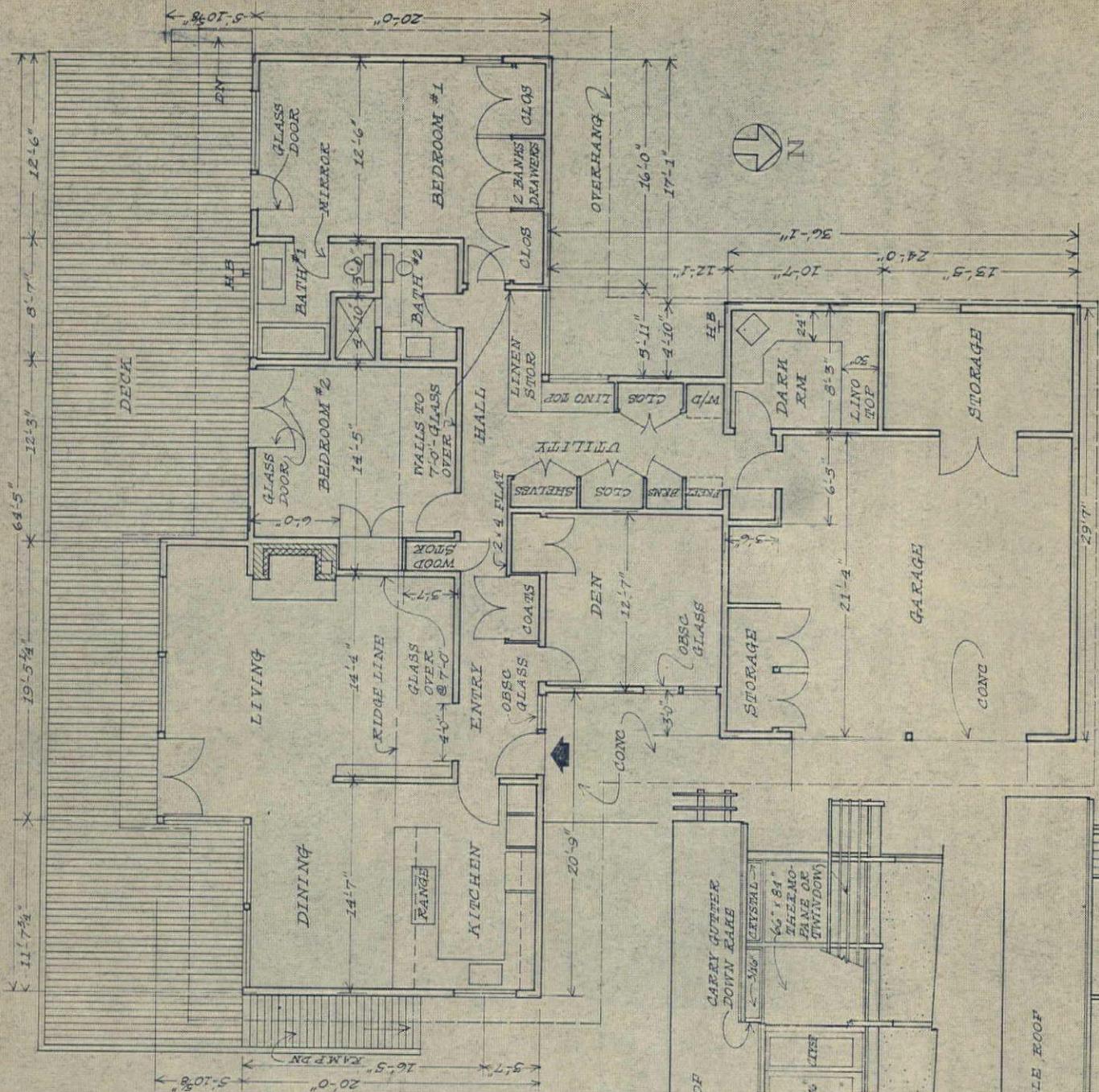
**KITCHEN** is not large, but efficient U-shape gives plenty of counter and cabinet space.

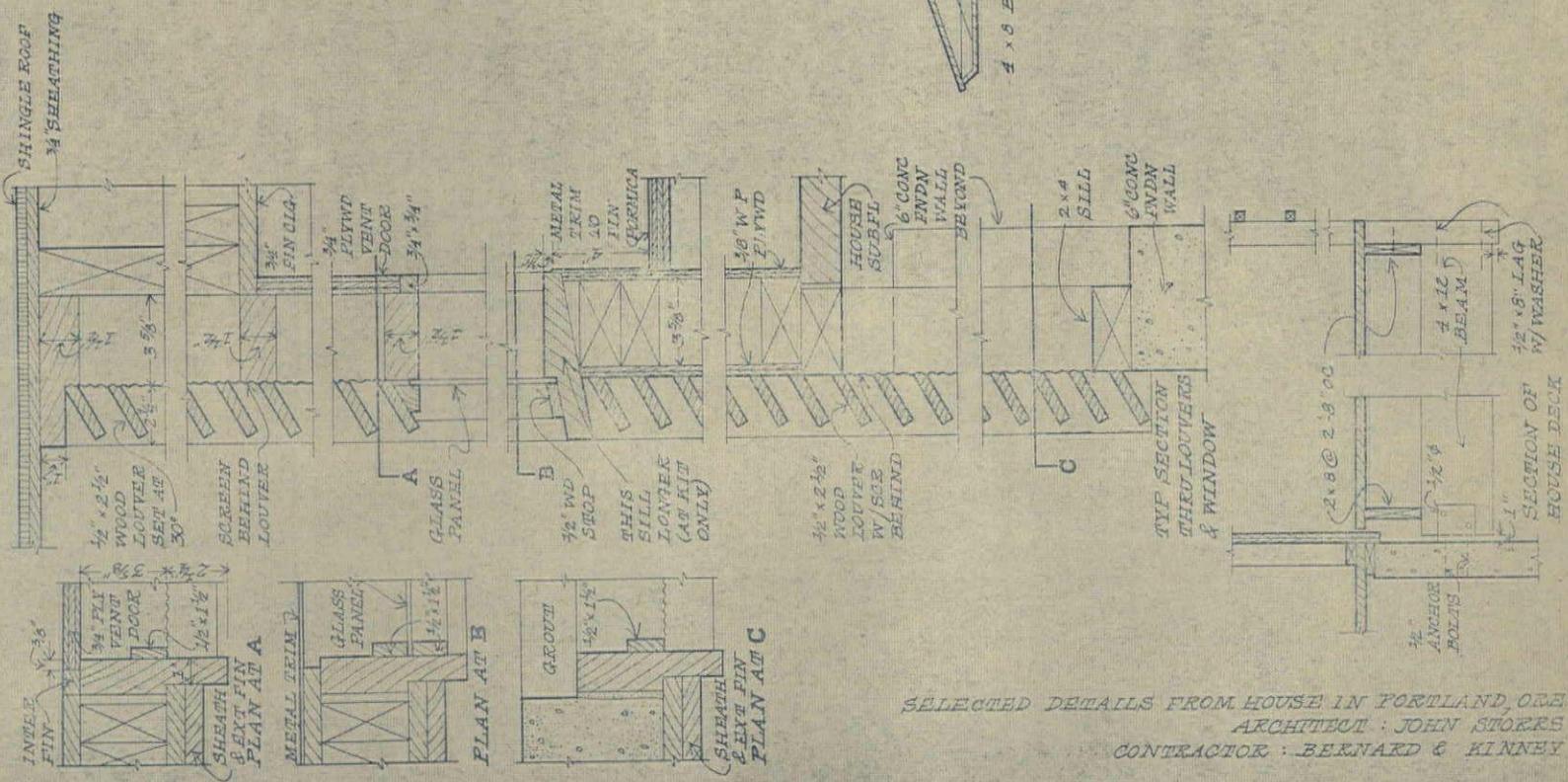
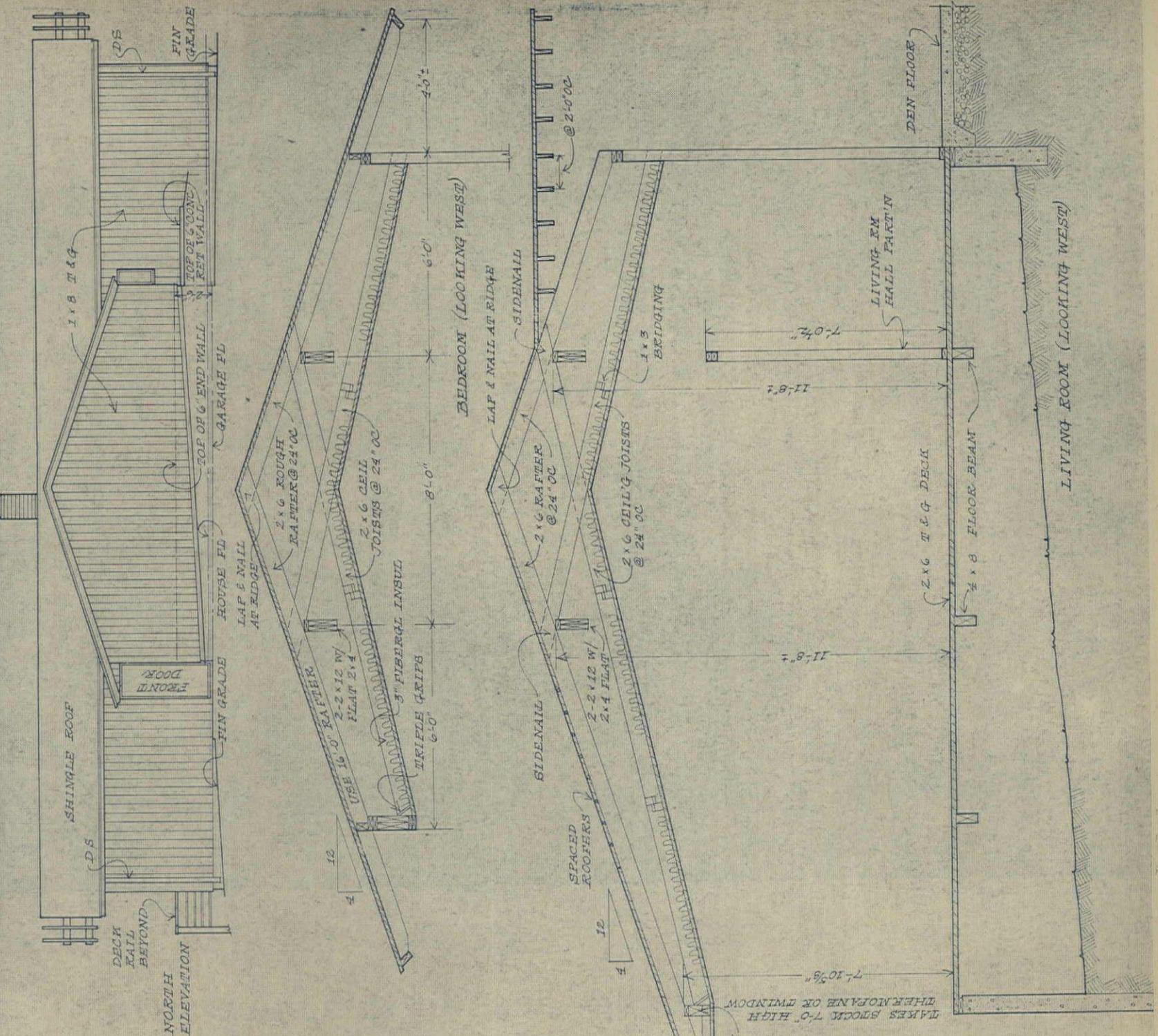


**WELL LIGHTED CORRIDOR** to bedrooms gets double use—one side is lined with storage.

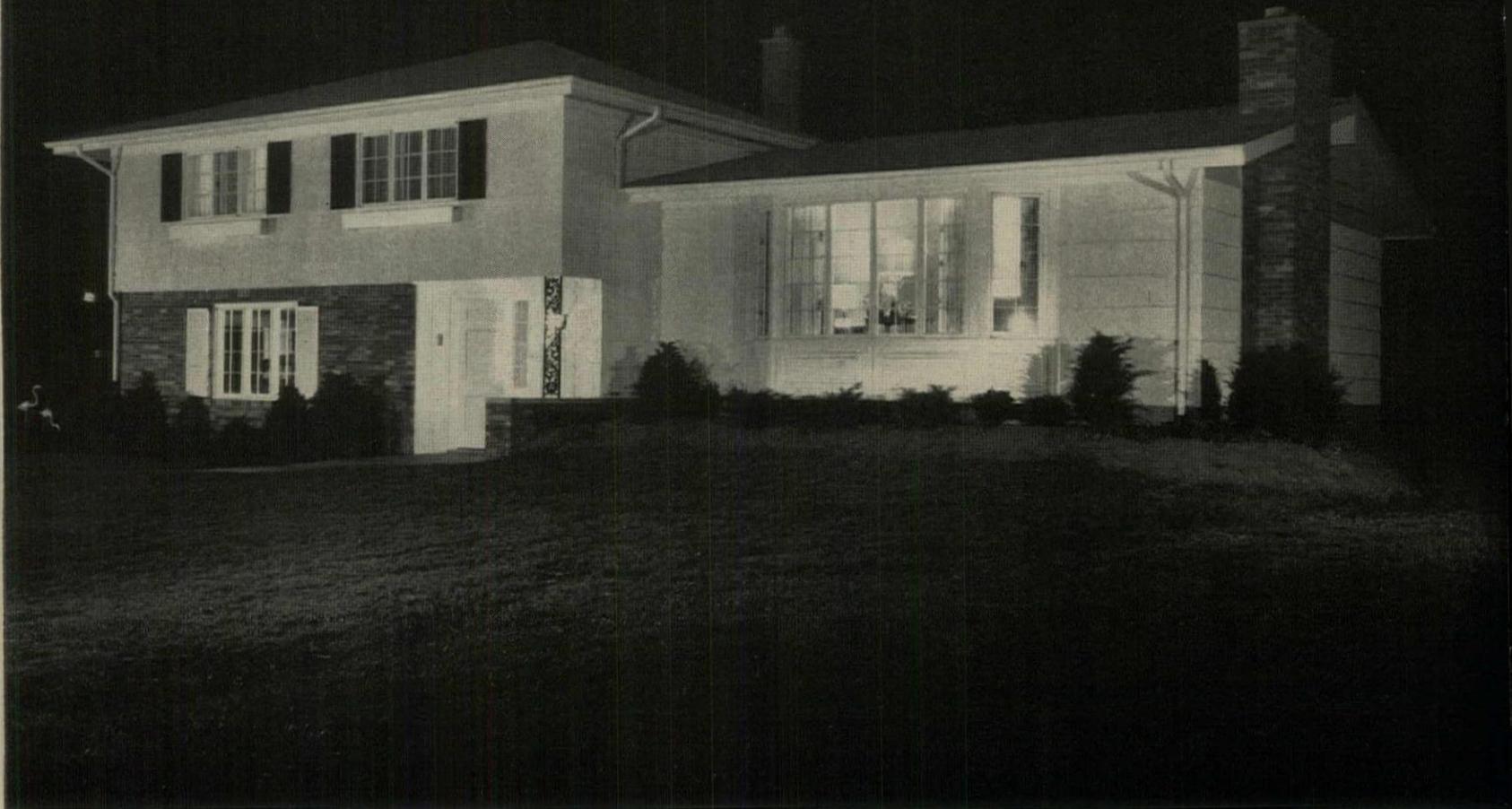
**DECK'S** clean, well detailed lines run length of house. Living room extends forward, so deck in front of bedroom gets some privacy.







SELECTED DETAILS FROM HOUSE IN PORTLAND, ORE  
ARCHITECT: JOHN STOKES  
CONTRACTOR: BERNARD & KINNEY



**TRADITIONAL FACADE** has Andersen bay window and red cedar shingles painted white. Basement is under living room at right.

## 2. There are eight good ideas in this split level

"And it is these ideas that make it the most popular house we've ever built," says Builder William Pearce, of Pearce & Pearce.

1. The entry is on the same level as the driveway (in this case, on the lowest living level): "It's better to have people climb stairs *inside* the house—especially in a tough climate like ours [Buffalo]."

2. The entrance foyer is large (see photo, opposite): "It makes a fine first impression, and isn't expensive when you build it on grade."

3. The recreation room is on the same level as the entry: "This room gets a lot of use, so we put it where it's easy to reach."

4. The recreation room opens to a covered porch: "The porch doubles the size of the recreation room most of the year. It also permits better ventilation in the summer because the sliding-glass doors to the recreation room can be left open."

5. The recreation room has a built-in kitchenette—with refrigerator, sink, and food-storage cabinet (photo, opposite): "People love it because it's so convenient."

6. The living-room ceiling is pitched to follow the roof

line (photo, opposite): "This makes the room seem larger and doesn't cost anymore than a flat ceiling."

7. The master bedroom has an elegant dressing room and bath (photo, opposite): "A luxurious master-bedroom suite makes a big hit with our buyers."

8. The tall wing of the house has a low-pitched roof: "This makes the house look wider and lower. And when you are building a row of splits, you don't get a 'saw-tooth' effect." (Pearce & Pearce also reverses neighboring houses, keeps the high grade between them constant—another device for avoiding monotony along streetscapes.

*Pearce & Pearce has sold ten houses like this and 100 variations of it in the last 18 months.* Quality products add to its appeal. Floors are Bruce select oak, Armstrong vinyl asbestos and Robbins pure vinyl tile. Kitchen equipment includes a GE range, oven, dishwasher, and disposer; Revco refrigerator, Stanthony exhaust fan with clock, and NuTone food center. The laundry has a GE washer and dryer. Exterior hardware is by Schlage, interior hardware by Weiser. The electrical system includes Touch-Plate remote-control wiring and a Square D 100 amp entrance panel with circuit breakers. Also included in the selling price are an RCA intercom and Permutit water softener.

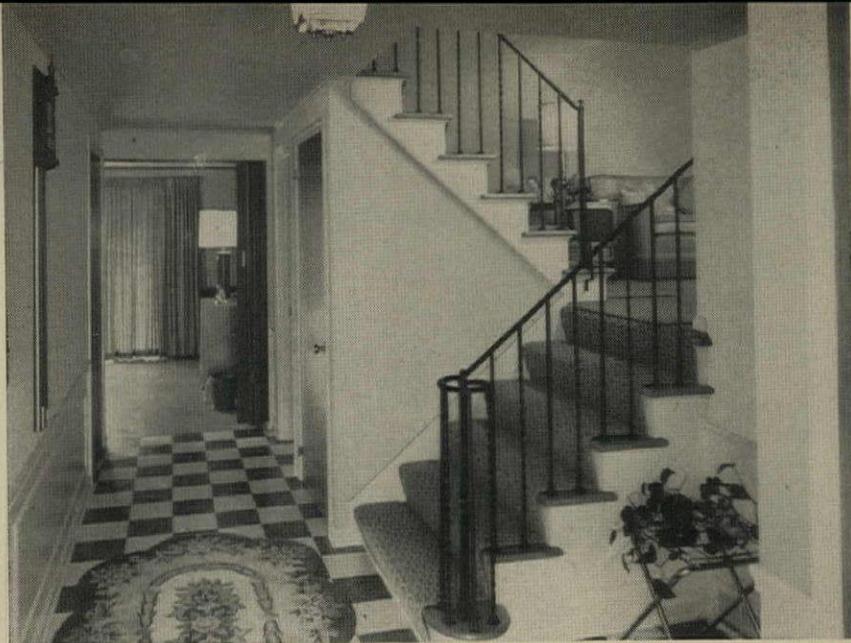
*For selected details, see next spread*

**BUILDERS:** *Pearce & Pearce Co*  
**ARCHITECTS:** *Backus, Crane & Love*  
**LOCATION:** *Snyder (Buffalo), N. Y.*  
**FINISHED AREA:** *2,150 sq ft plus garage*  
**PRICE:** *\$39,900 including land*

Photos: Luedecke Studios



**DRESSING ROOM** opens to master bath at left. Cabinets are faced with Formica. Fixtures are by Eljer.



**ENTRANCE FOYER** leads directly to recreation room in background. Living room, at right, is a half level above foyer.

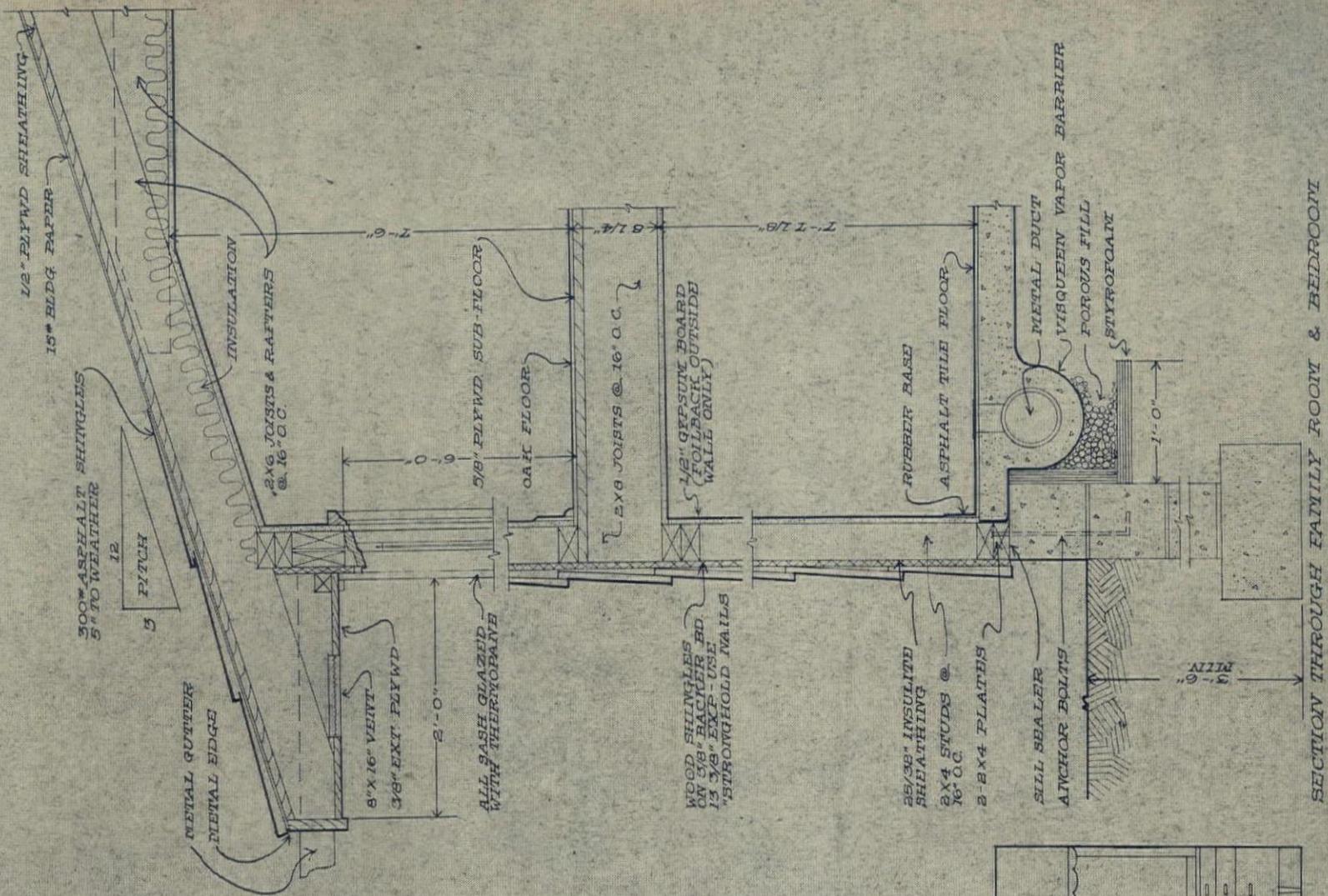


**KITCHENETTE** in recreation room has built-in unit made by Acme.

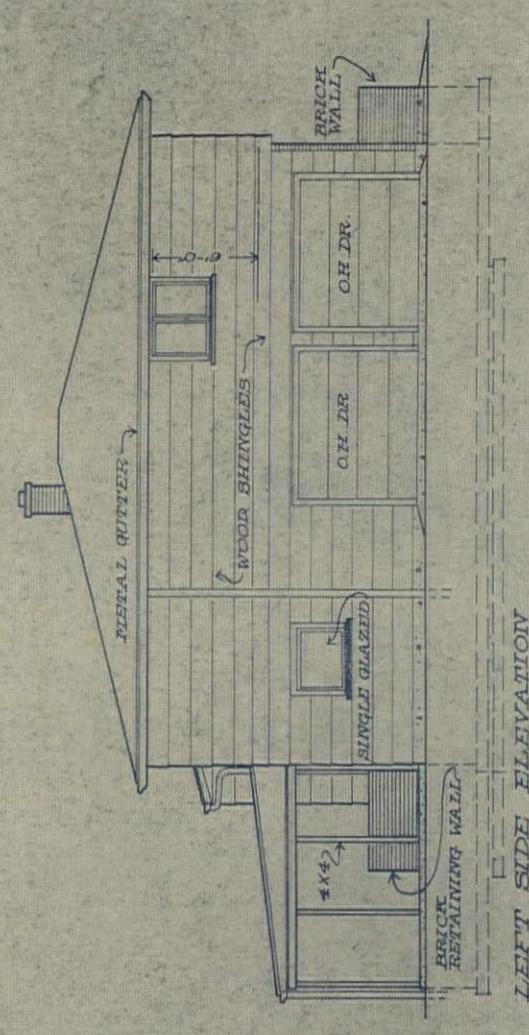
**LIVING ROOM** has a yellow brick fireplace set into wall of prefinished walnut panels by Ilco. Sloping ceiling follows roof line.



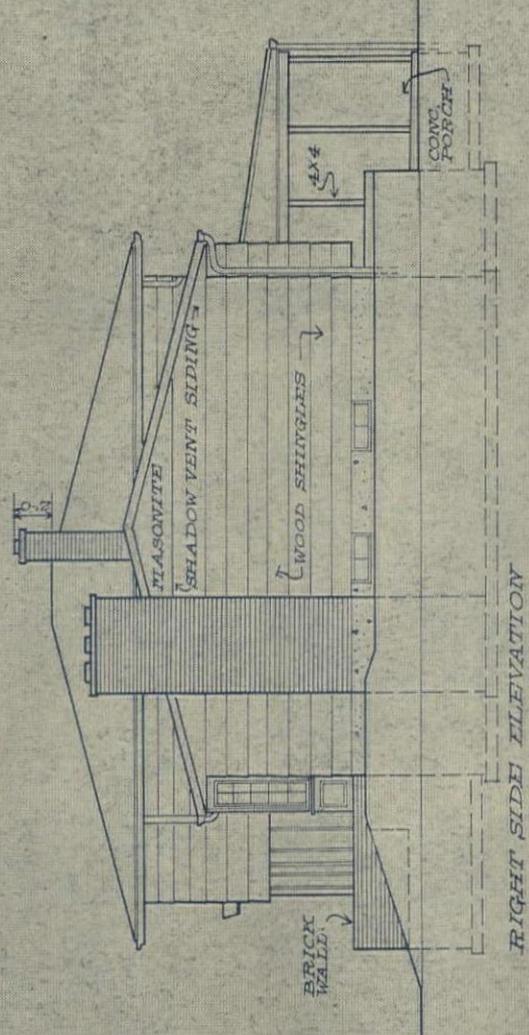




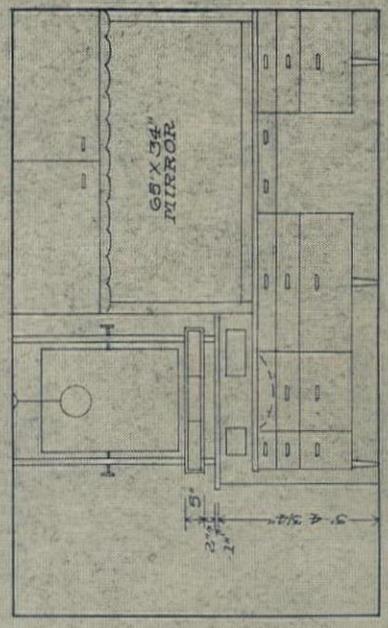
SECTION THROUGH FAMILY ROOM & BEDROOM



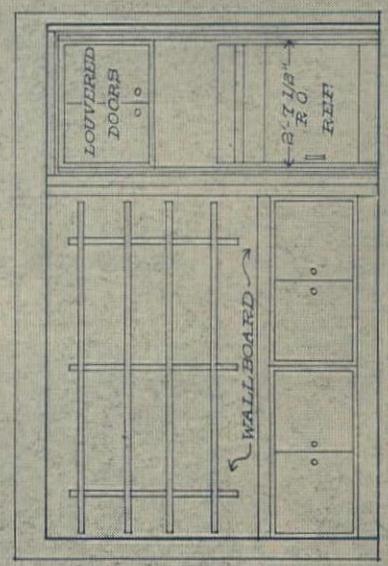
LEFT SIDE ELEVATION



RIGHT SIDE ELEVATION



DRESSING ROOM



RECREATION RM. - STORAGE WALL



**SMOOTH SURFACES** give house precision look that often demands great care and cost. Living room is at left, bedroom wing at right.

### 3. This flat-roof house cost less than you'd think

This house looks expensive, but it cost only \$13.20 a sq ft.

*What makes it look expensive?*

It has a lot of glass: a solarium off the master bedroom, large areas of fixed glass, sliding glass exterior doors and aluminum casements.

It has a cantilevered living room.

It has an irregular "pin-wheel" plan (see next spread).

It has expensive looking finishes: lath and plaster, exposed 2x6 Douglas fir ceilings, cork tile flooring (Armstrong), ceramic tile baths, quarry tile around the fireplace.

And it has quality equipment: Thermador cook-top and built-in oven, GE dishwasher and garbage disposer, Frigidaire refrigerator and laundry equipment, TradeWind stainless steel

exhaust fan, Wascolite skylight in kitchen, Lennox furnace.

*How did Architect Robert Grant keep costs down?*

"I started with a good plan," says Grant. "I also: 1) limited the number of subs—the house is plaster inside and out, so all the skin is under one trade; 2) used a flat roof because it gave a single wall height to work to; 3) used an exposed t&g roof—especially economical with the 8' span of post-and-beam framing; 4) grouped all wall openings; 5) cantilevered the living room because, on this sharply sloping site, it was cheaper than running a foundation; 6) used a prefab fireplace, which was not only less expensive than a masonry fireplace but also did away with the need for an 8' foundation; and 7) used ceiling-high doors to avoid framing down."

**MASTER BEDROOM WING** is the only wing facing street. Entrance is set back to left of carport, sheltered under covered walkway.





**ENTRANCE** is through sliding-glass doors (Lynart). Wood screen of slats hides glass walled living room.

Photos: Douglas M. Simmonds

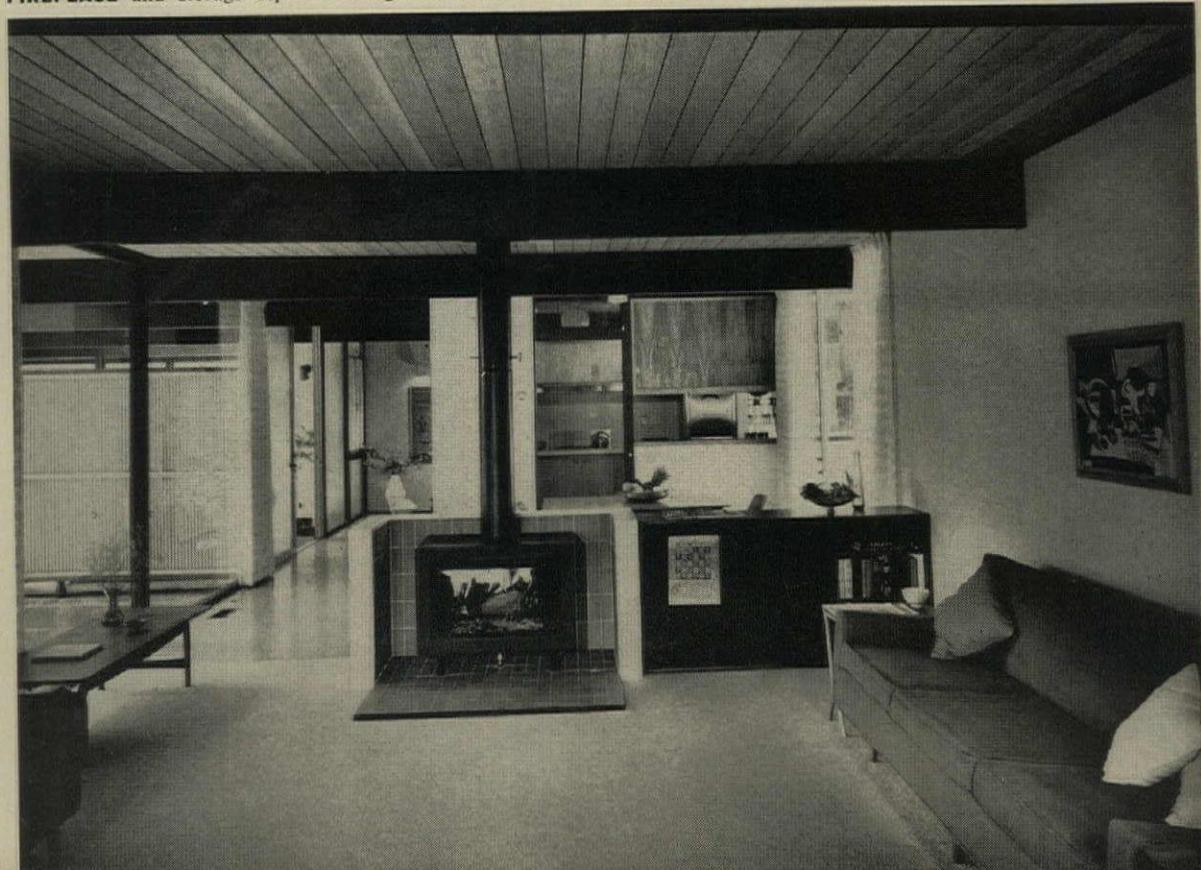


**DINING AREA** opens to deck. Kitchen, left, is pivot of pin-wheel plan, also controls family room on other side of house.



**MASTER BEDROOM** has tiny, glassed-in, private deck for sun-bathing. Ceiling-high wardrobe units are at left.

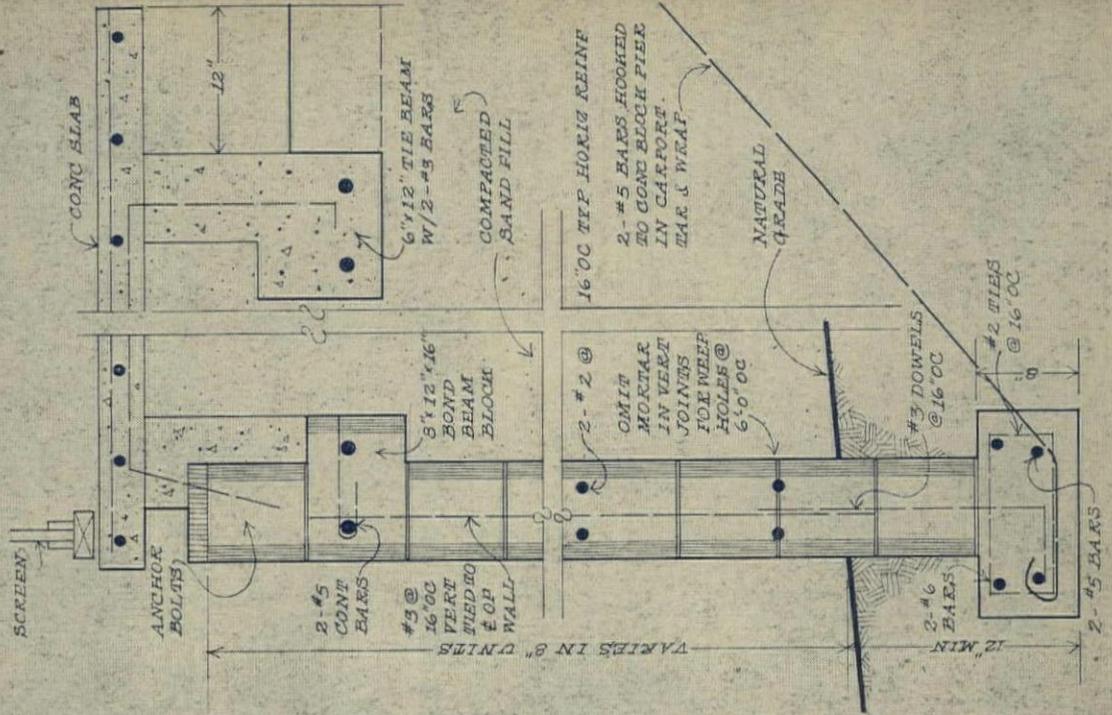
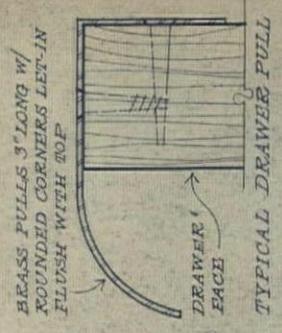
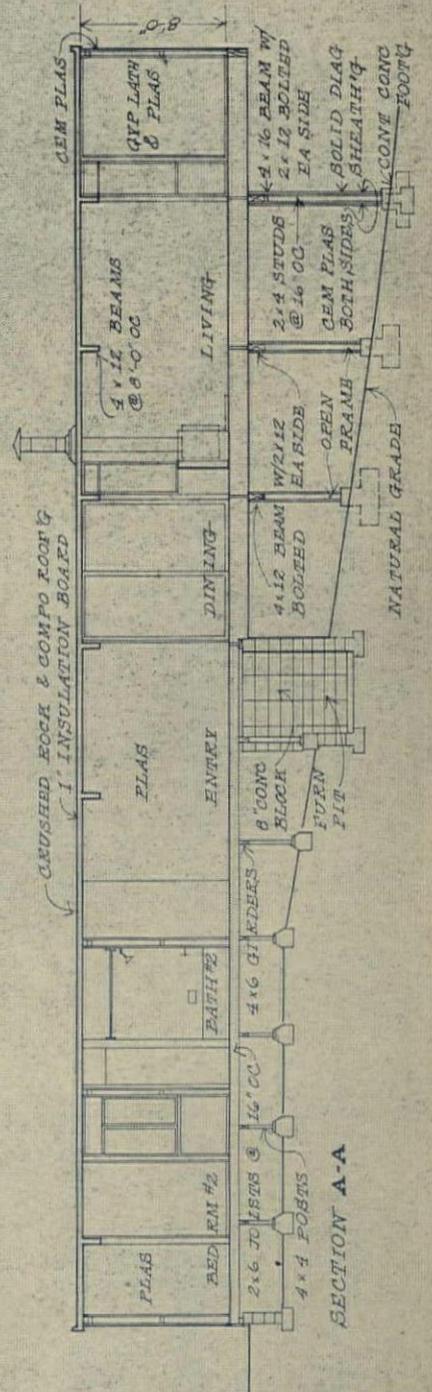
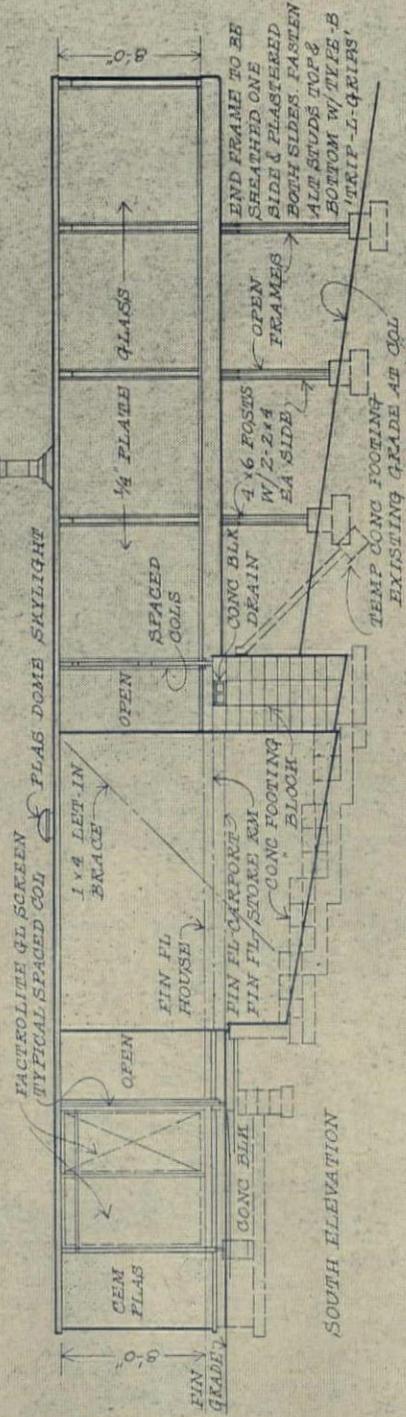
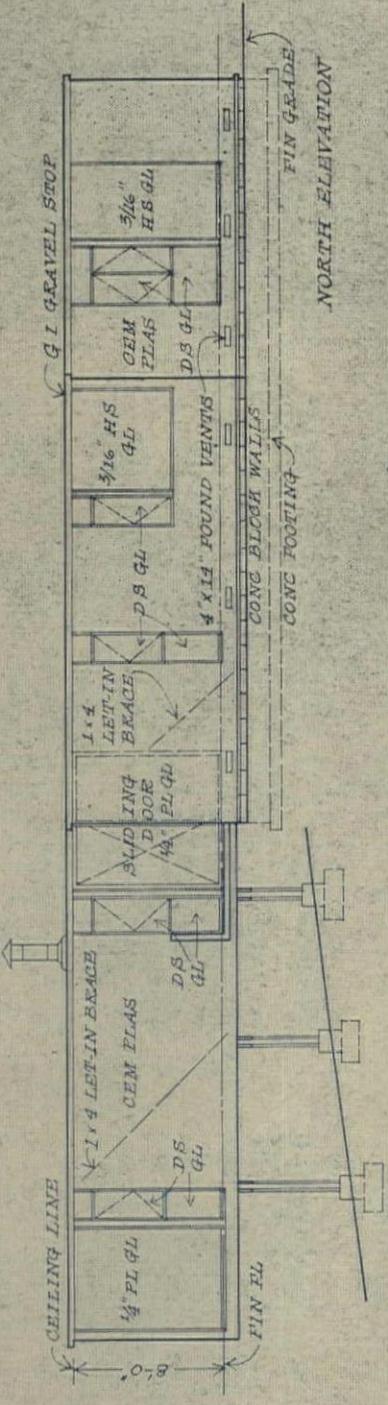
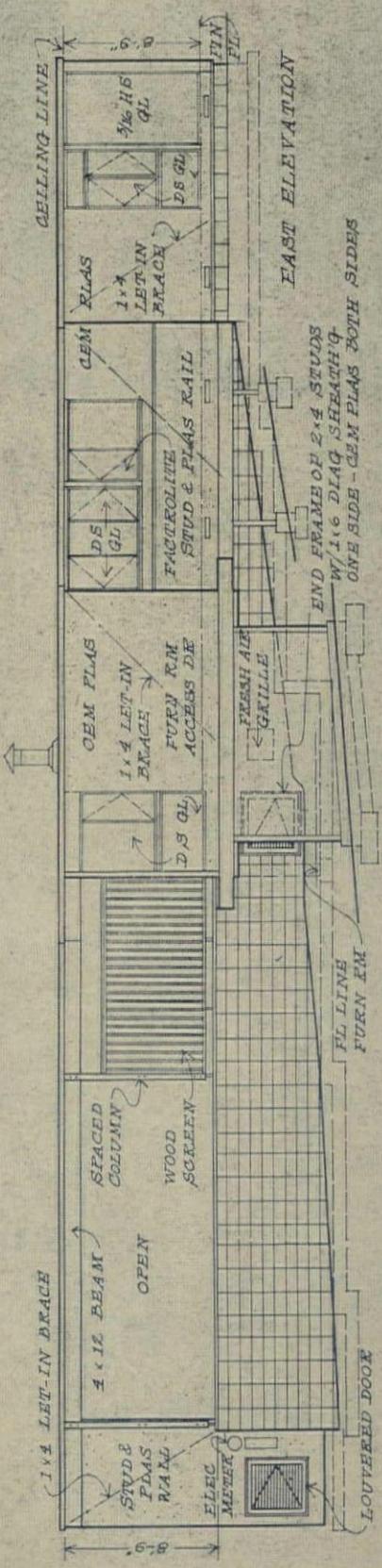
**FIREPLACE** and storage separate living and dining areas. 2x6 t&g decking spans 4x12 beams 8' oc.



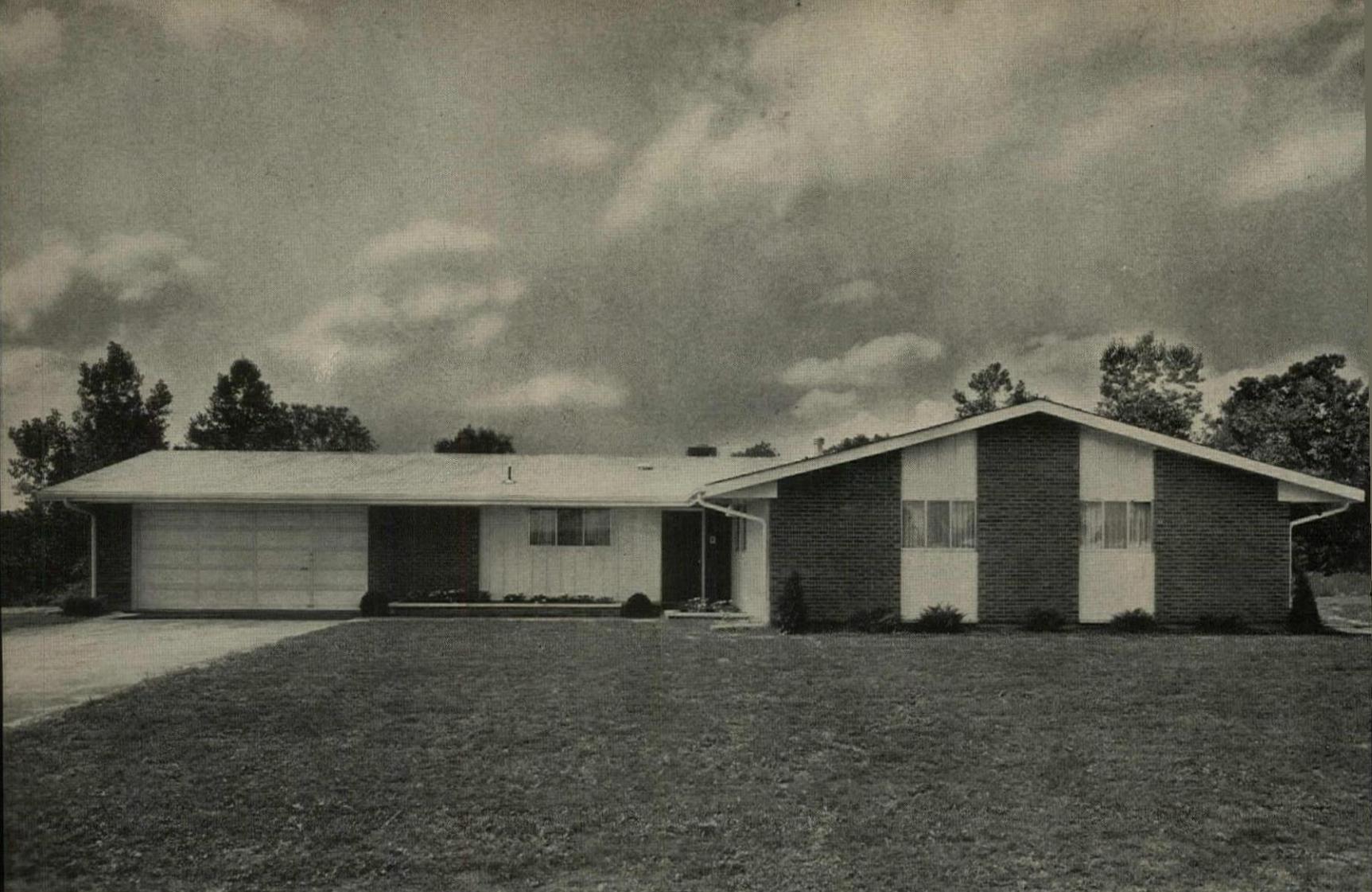
ARCHITECT: Robert S. Grant,  
of Arendt, Moshor & Grant  
CONTRACTOR: Separate for each trade  
LOCATION: Santa Barbara, Calif.  
FINISHED AREA: 1,848 sq ft,  
plus 404 sq ft carport and storage  
CONTRACT PRICE: \$24,500

For selected details, see next spread





SELECTED DETAILS FROM HOUSE IN SANTA BARBARA CALIF  
 ARCHITECT: ROBERT S. GRANT OF ARENDT, MOSHER & GRANT  
 CONTRACTOR: SEPARATE CONTRACTS



**FACADE** mixes big masses of brick with vertical board-and-batten window panels. Soffit masks stepped top courses of brick.

## 4. Here's L-shape ranch with 54' of rear living

It was developed to meet three requirements the builder-realtor found his prospects wanted: 1) Back-yard privacy for indoor-outdoor living and for picture windows; 2) A clear view from the kitchen of both the back yard and the front door; 3) Separate and distinct areas for formal and informal dining and living.

*The key to meeting these requirements is the big (432 sq ft) kitchen-family room* which runs clear through the house from front to back, where it opens directly on the terrace. This informal area can be completely closed off from the living room and the formal dining area.

"The livability of the plan—particularly the way the entry hall lets people walk into either the formal or the informal area without seeing into the other—impressed us most about this house," says Appraiser Richard Schenck of Gem City Savings Assn.

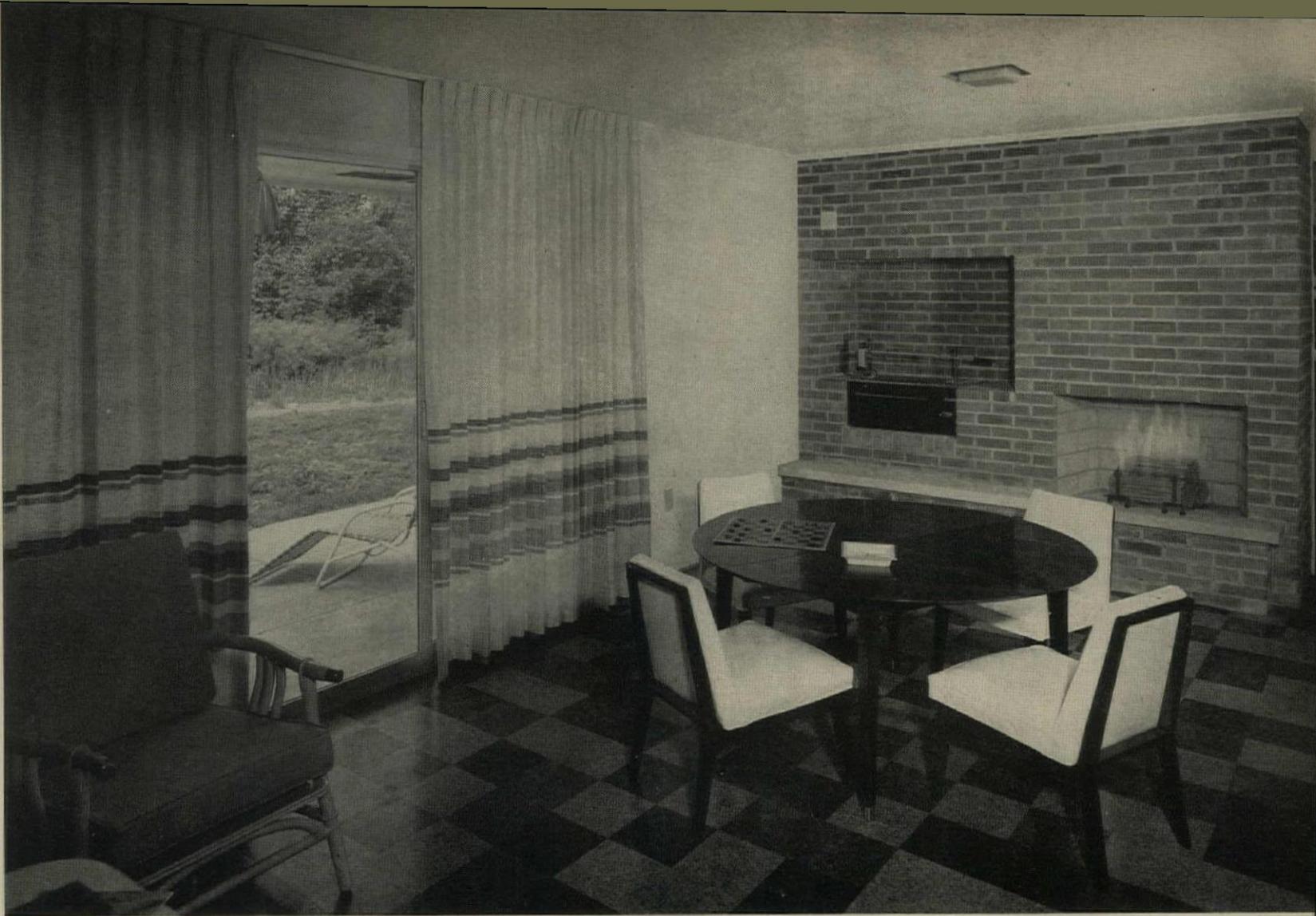
*The big open living areas are made possible by the use of roof trusses 24" oc.* "These trusses can be put in place in one hour and save about \$75 a house," says Builder-Realtor Herb Simon. "It's not as easy to use trusses on an L-shaped house as on a straight-line plan, but it's a lot better than conventional framing. The bedroom-living-room wing has a complete truss roof. The family-room wing has trusses up to the partition between the family room and the living room. The valley between is framed conventionally."

To integrate the two intersecting truss roofs, Architect Richard L. O'Rourke carried the eave overhang straight across the back of the house (see photo, below).

The house has double glazing throughout, Fiberglas blown insulation in the ceiling and batts in the walls. Kitchen equipment includes General Electric range, oven, dishwasher, and disposer, all built in, and a NuTone hood and exhaust fan. Birch cabinets are by Yorktowne.

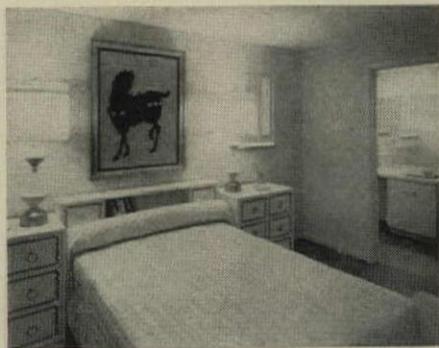


**REAR TERRACE** is off family room. Living room and formal dining area also face back garden. 44" overhang shades big windows.



**BIG FAMILY ROOM** (24'x12') is separated from formal living area by fireplace wall and pocket door (out of photo at right).

Photos: G. K. Biel



**MASTER BEDROOM** has private bath. Window at right of bed is small to match bathroom window. Colored bath fixtures are by Briggs.

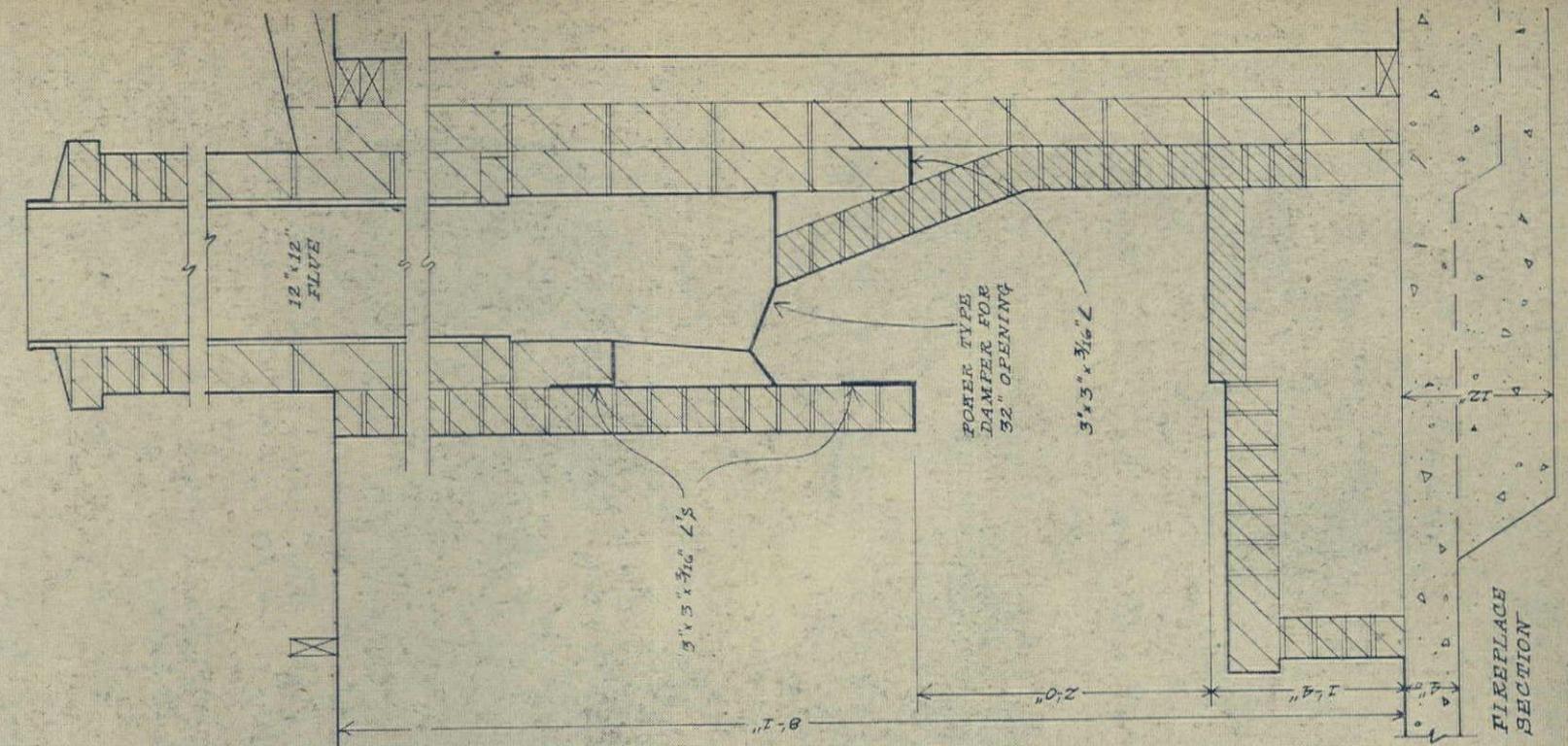


**LONG FORMAL LIVING AREA** (28'6"), seen from family-room door, overlooks back garden.

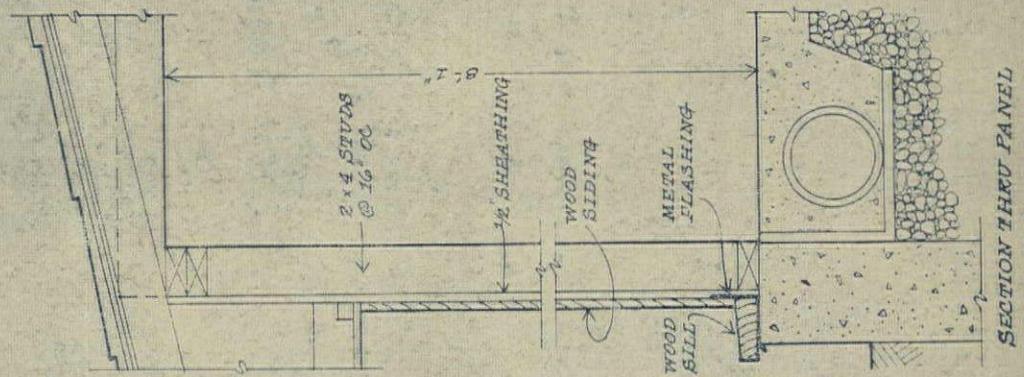
**BUILDER:** Indian Hills Construction Co  
**ARCHITECT:** Richard L. O'Rourke  
**REALTOR:** Herb Simon & Assoc  
**DECORATOR:** Evelyn Thompson Shields, NSID  
**LOCATION:** Dayton, Ohio  
**FINISHED AREA:** 1,787 sq ft, plus garage  
**PRICE:** \$23,600 including \$2,200 lot

For selected details, see next spread

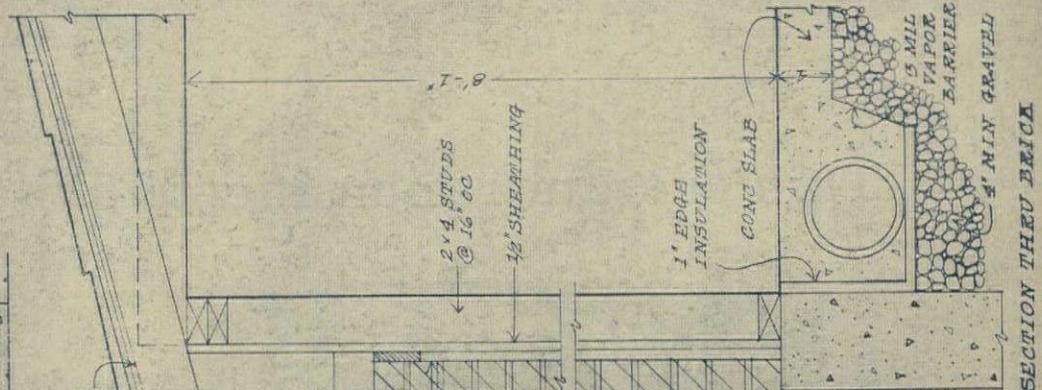




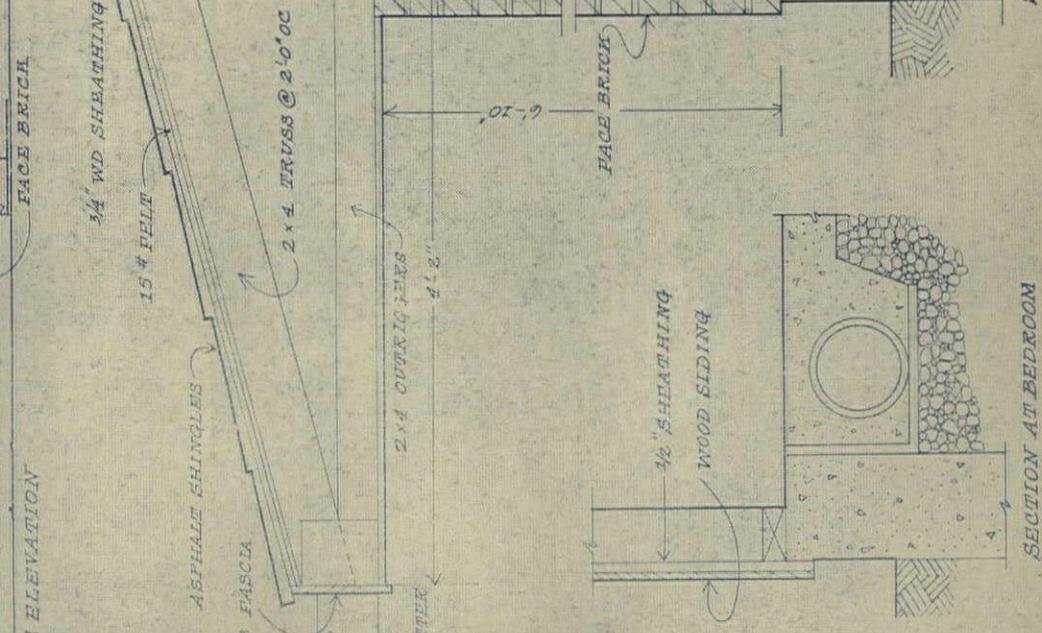
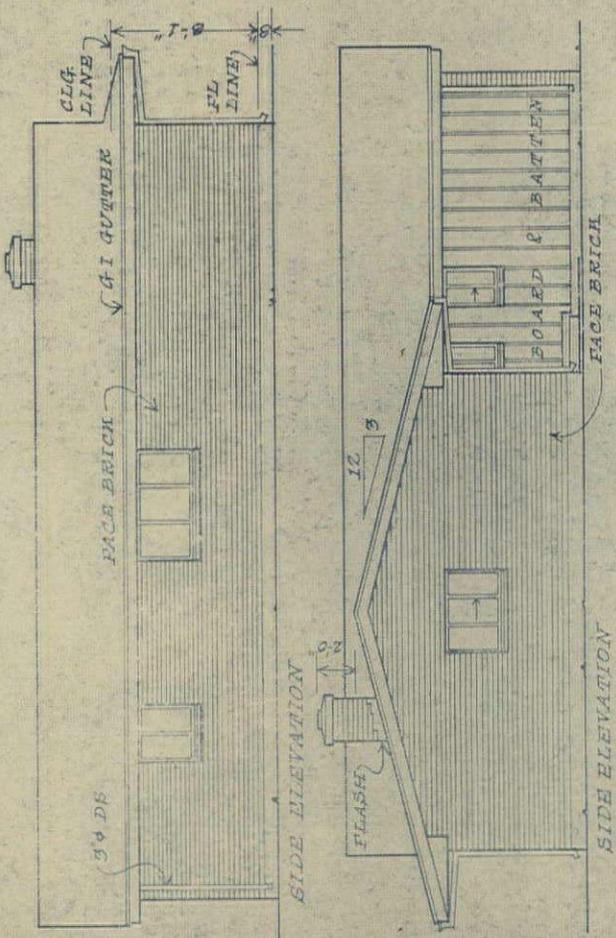
FIREPLACE SECTION



SECTION THRU PANEL

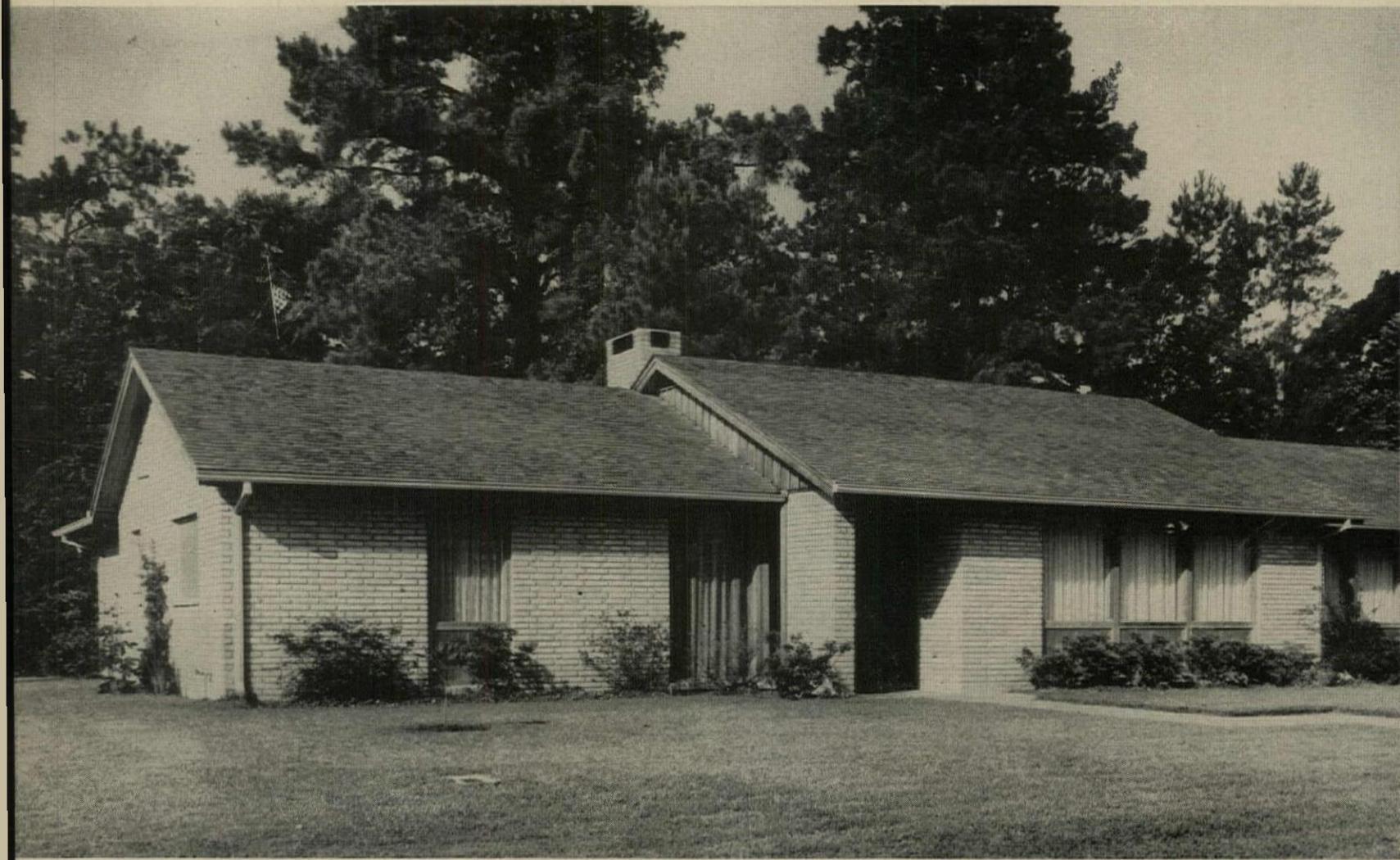


SECTION THRU BRICK



SECTION AT BEDROOM

SELECTED DETAILS FROM HOUSE IN DAYTON, OHIO  
 ARCHITECT: RICHARD L. O'ROURKE  
 BUILDER: INDIAN HILLS CONSTRUCTION CO



ON STREET SIDE, panelized windows give house trim, uncluttered look. Bedrooms are at left, living room in center, dining room at right.

## 5. This custom ranch meets built-for-sale demands



**HUGE FAMILY ROOM** is 16'x20', seems even bigger because it can be opened to kitchen by sliding shutters, left, or to the terrace by sliding-glass doors (out of photo, right). Entry hall is at left rear.

From its double front doors to its facilities for rear living, this house has the wide appeal many builders are looking for.

Its wide appeal begins with its basic design—it has the comfortable relaxed look of traditional architecture, but its trim exterior makes it impossible to “date” the house. Says Architect Arthur Kotch: “I wanted the house to have no fad-dish ornamentation to mark it as from a particular period.”

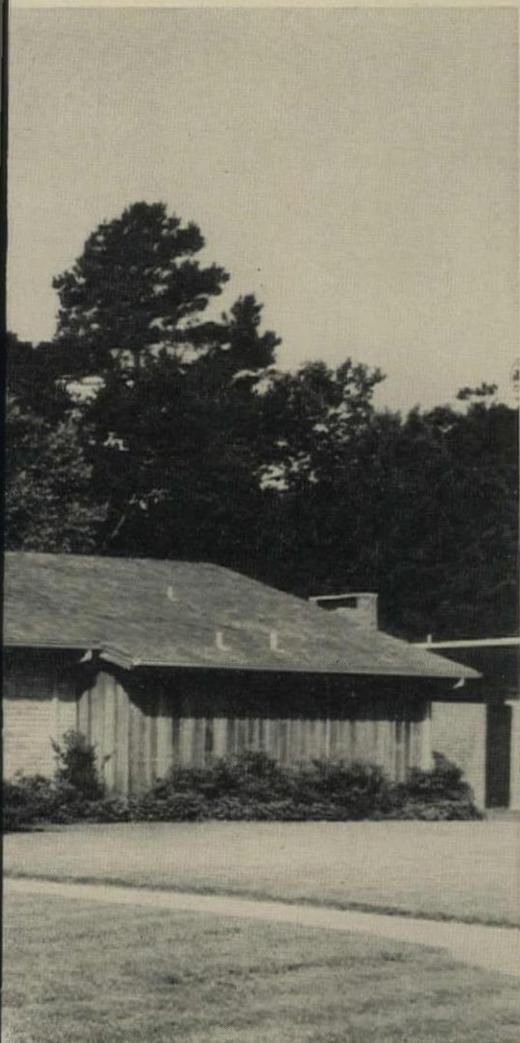
The materials have a hand-crafted look that is becoming more and more popular. The exterior is of brown common brick and bleached redwood. Most of the interiors are paneled with Roddis mahogany veneered plywood, and several rooms have basketweave brick floors. Easy maintenance was the goal, and as Architect Kotch puts it, “The texture of the materials used here is an excellent cover-up for hard wear.”

And, says Kotch: “The plan of this house is probably more like a speculative-house plan than any I have done.” (Plan is shown on next spread.)

*There are popular luxury features, too.* Among them: two dressing rooms, a separate dining room and a glass-walled breakfast room (see photo, lower right), a large family room, and plenty of built-ins. Behind the house is a terrace with pebble-finish concrete, inset with redwood strips.

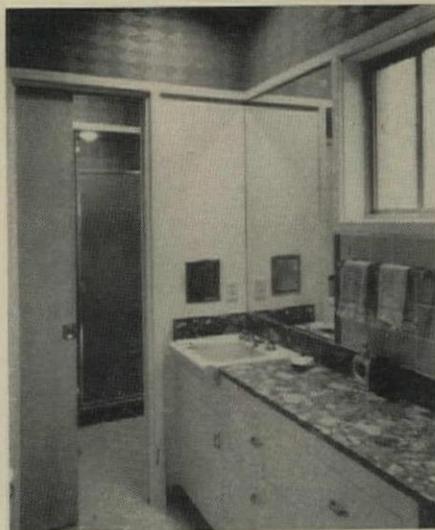
There is a full range of quality equipment. The house is completely air conditioned (Carrier). The kitchen has a Hotpoint range, oven, and dishwasher; Waste King disposer; and a NuTone exhaust fan. Bathroom fixtures are American Standard, countertops are Norwegian pink marble and Colorado marble. Lighting fixtures are by Highhat and Progress.

*For selected details, see next spread*



**REAR TERRACE** opens off bedroom at right and family room in background. Carport is at left.

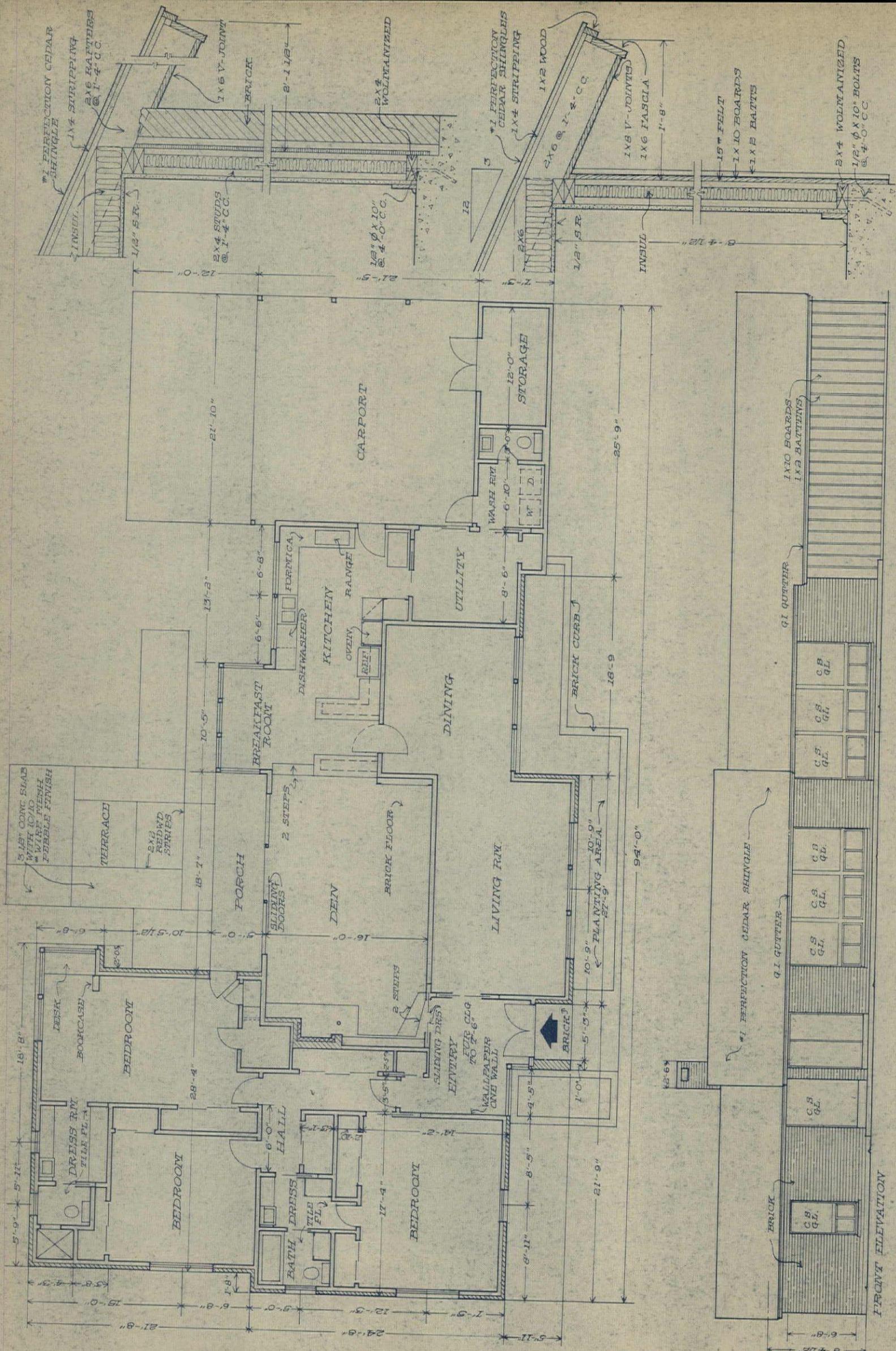
ARCHITECT: *M. Arthur Kotch*  
GENERAL CONTRACTOR: *Menefee & Montgomery*  
LOCATION: *Houston, Texas*  
FINISHED AREA: *2,582 sq ft plus 473 sq ft carport*  
CONTRACT PRICE: *\$32,500*



**EACH BATH** has wallpapered ceiling, plus marble countertops, ceramic tile walls and floors, large separate dressing areas.



**KITCHEN AND BREAKFAST ALCOVE** are two steps up from sunken family room.



TYPICAL WALL SECTIONS

FRONT ELEVATION





**IN REAR**, big paved patio (included in price) is open to playroom, dining area, and living room through wall of floor-to-ceiling glass.

## 6. The big open plan makes this a "party house"

It has a large area for entertaining: the living room, dining room, playroom and kitchen are all open to each other (see photo opposite, plan on next spread). And these rooms open, through more than 50' of floor-to-ceiling glass, to a huge rear terrace (photo above).

"This party house accounts for 20% of our 200-house-per-year production," reports Builder Tom Yedor of Schwartz-Yedor. "It is the best seller in the most expensive of our five subdivisions, sold out in two weeks in our lowest-priced subdivision. It sells mostly to families with older children or no children."

*The selling price of this house comes to \$12.50 a sq ft.* Says Alan Schwartz: "One reason our costs are low is that we build a lot of space [2,267 sq ft]. And this house is economical to build because 1) there are a minimum of exterior corners, 2) the house has simple unbroken lines, 3) there is minimum compartmentalization inside, and 4) materials are used in large masses.

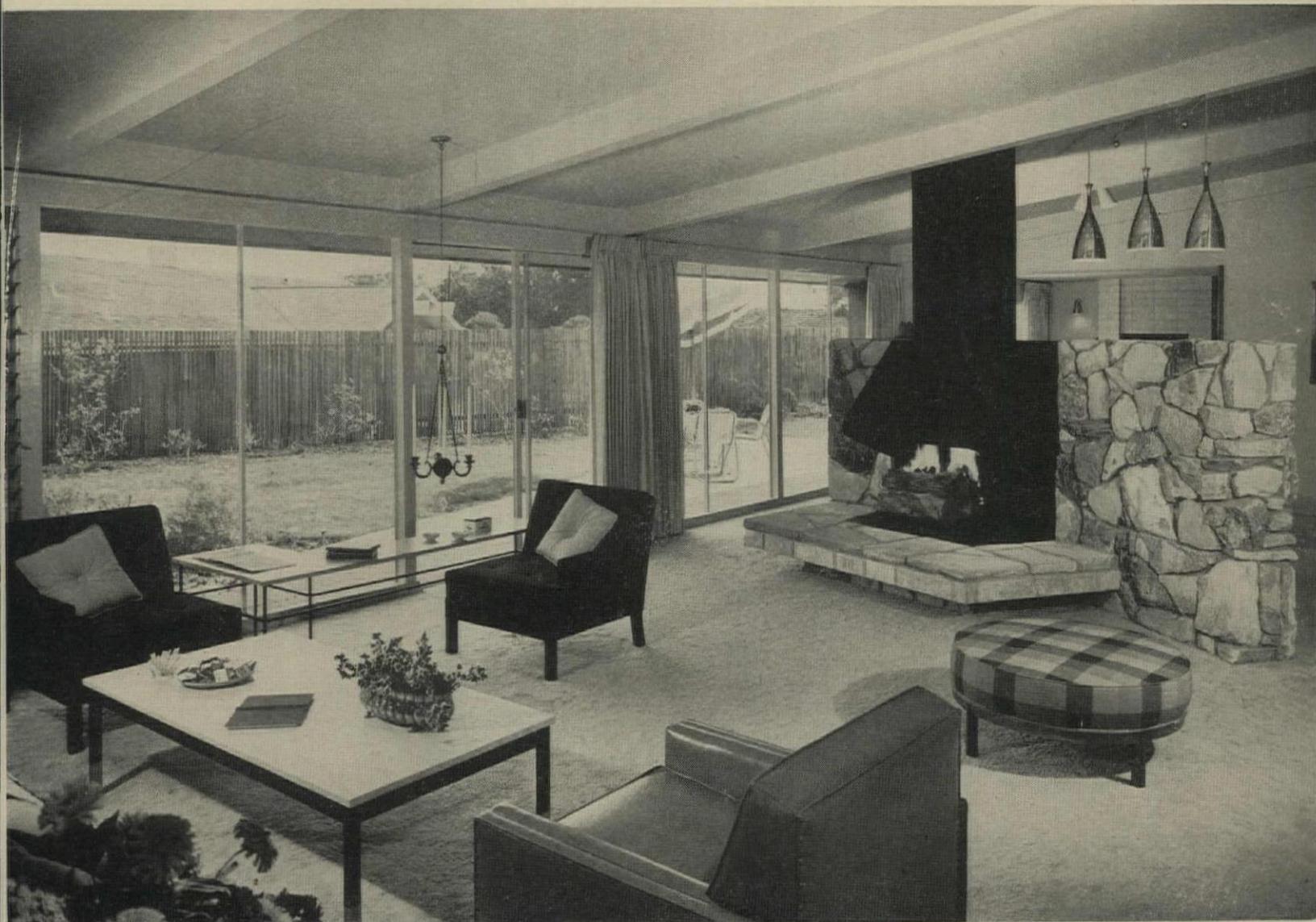
"We also held down costs by watching details. For example, we checked and found that boxing the soffit with plastic-surfaced plywood, taping the joints, and painting it [from the ground with a long-handled roller] is cheaper than leaving the soffit open. Another example: to hold down costs and preserve openness between the living and dining rooms, we used a Vitroliner flue. To give it mass on

the exterior, it is simply framed out and sheathed with asbestos cement."

*The \$12.50 a sq ft price includes quality materials and a full range of equipment.* Items: western red cedar shakes; Gladding McBean Hermosa tile in baths; knived cedar paneling in living and playrooms; nylon viscose carpeting in living, dining and bedrooms, Matico Aristoflex vinyl tile in other rooms; O'Keefe & Merritt built-in range and double oven; Waste King undercounter dishwasher and disposer; Frigidaire refrigerator-freezer; Berns Air King exhaust fan; Step Saver intercom and radio; Westinghouse Space Mates washer and dryer; Day & Night furnace and air conditioner.

*The house was designed for Schwartz-Yedor by Architect George Vernon Russell, who also planned the relationship between houses in S-Y's development.* Interior Designer Newton Leichter also played an important role. Says Builder Schwartz: "Leichter made sure the house had all the facilities it needed to be a good party house. He even insisted that we lower the ceiling over the living room to give it a better scale."

Did this combined effort pay off? Says Appraiser William Salmons of Mutual Savings & Loan, Pasadena: "We recognize the quality in this house and we give credit for every bit of it. When we see a quality house we give it a quality appraisal—and this is a quality house."



**LIVING ROOM**, dining area (behind fireplace), and playroom (rear) are arranged in wide-open plan. Kitchen is out of photo to right.

**BUILDER:** *Schwartz-Yedor Building Corp*  
**ARCHITECT:** *George Vernon Russell, FAIA*  
**ASSOCIATE ARCHITECT:** *McFarland & Bonsall*  
**INTERIOR DESIGNER:** *Newton Leichter*  
**LOCATION:** *Tustin-Santa Ana, Calif.*  
**FINISHED AREA:** *2,667 sq ft plus garage*  
**PRICE:** *\$33,875 including \$8,000 lot*

Photos: Douglas M. Simmonds



**BATHS** have luxury look, with luminous ceiling panels, walnut cabinets, tile countertops. Fixtures are Universal-Rundle; accessories, Hallmack.

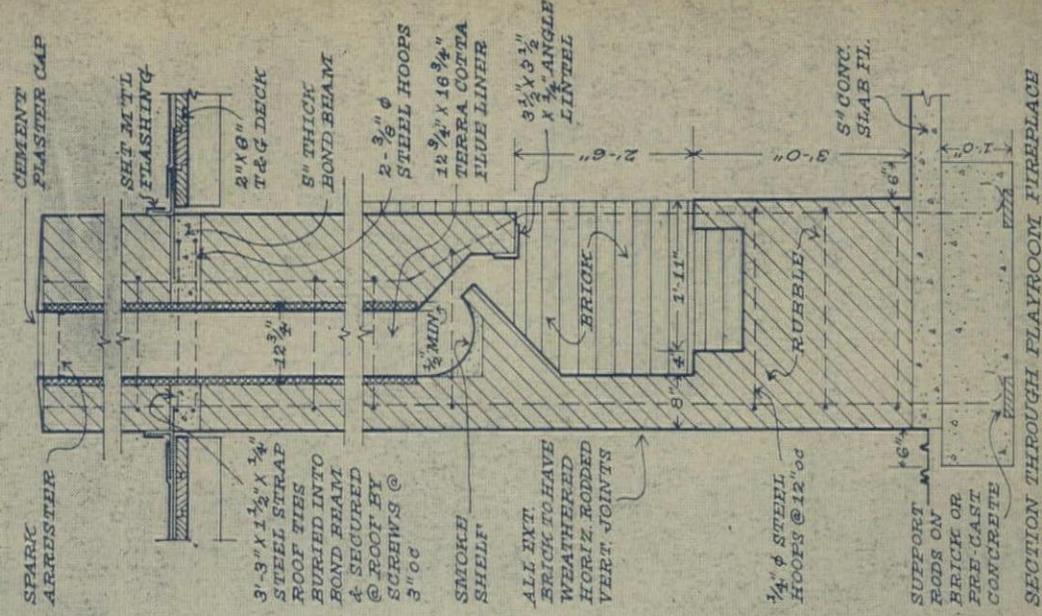
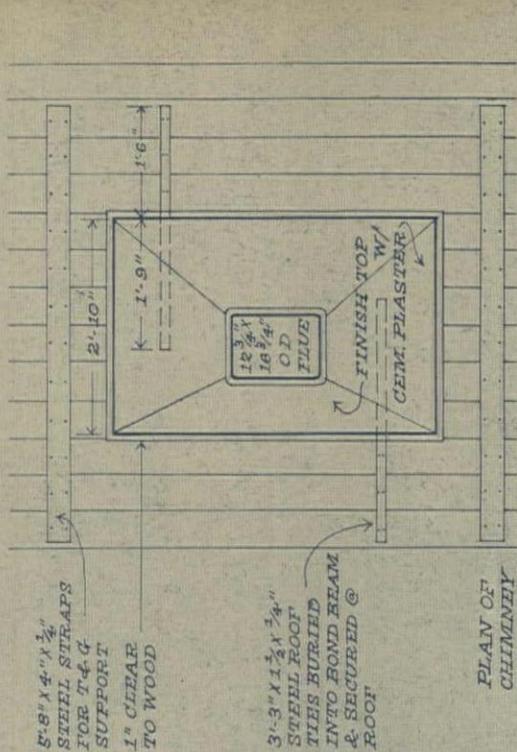


**PLAYROOM** is convenient for informal dining, has built-in barbecue (Burr-Southern).

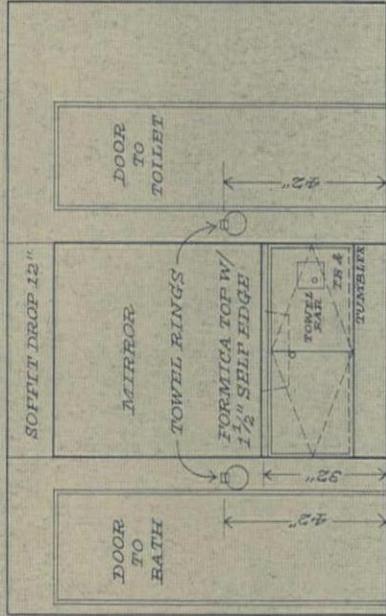
Walls are brick and cedar, floor is vinyl asbestos tile. Sliding glass opens to terrace.

*For selected details, see next spread*

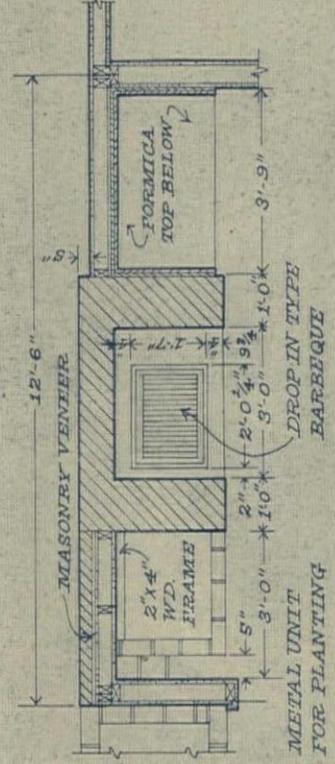




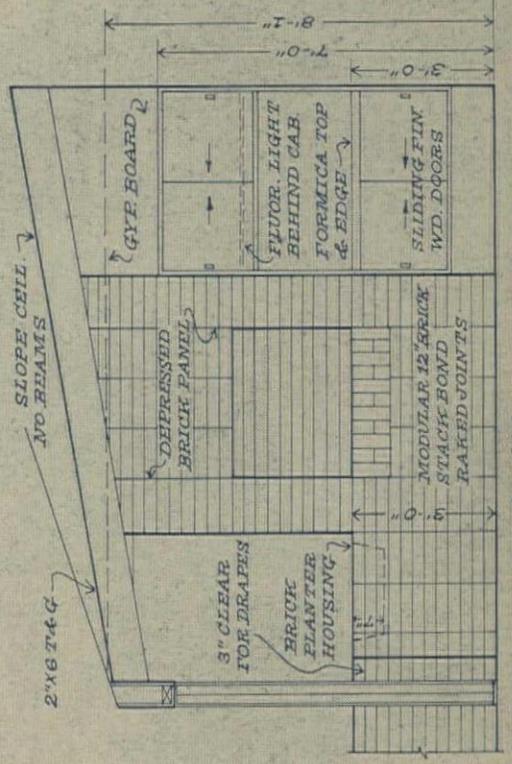
SECTION THROUGH FLAYROOM FIREPLACE



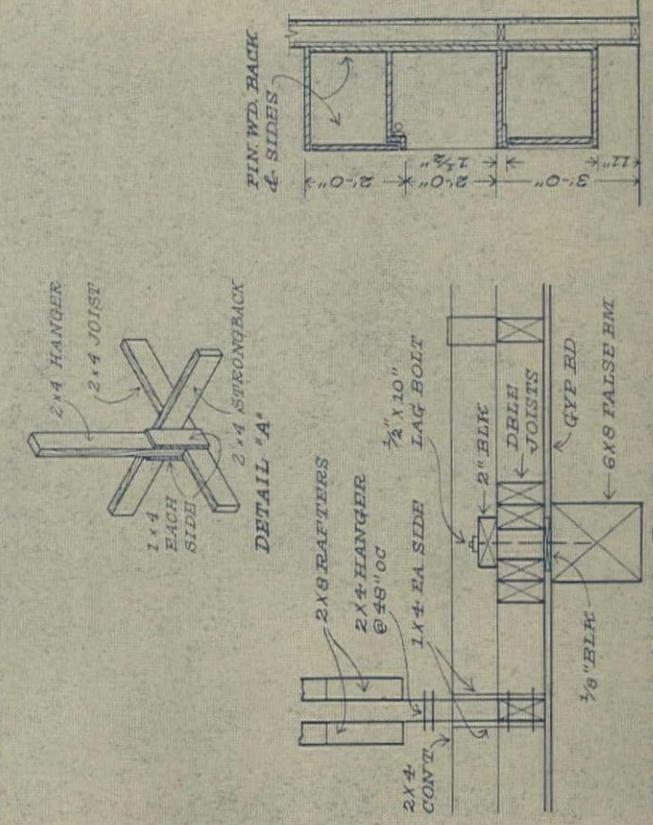
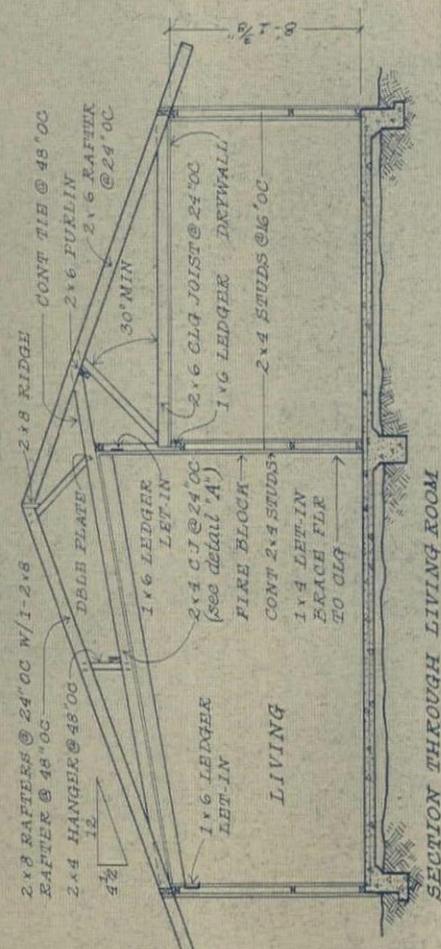
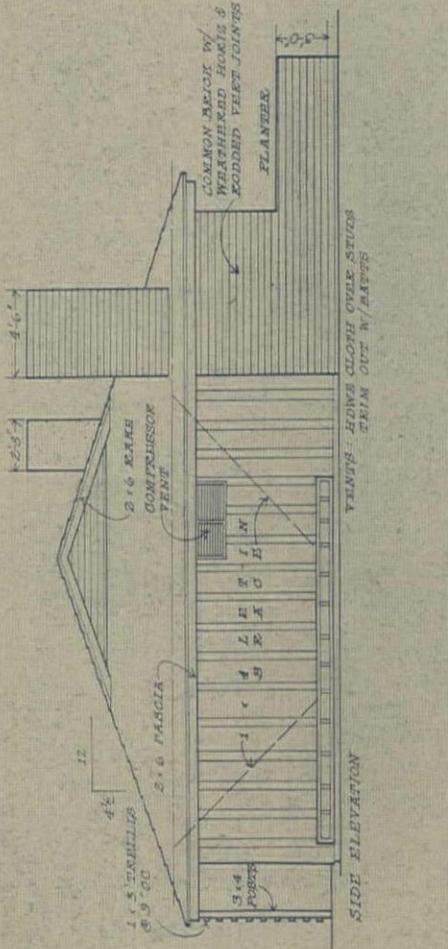
ELEVATION - BATHROOM 2



SECTION THROUGH LIVING ROOM



ELEVATION - PLAYROOM



SECTION

SELECTED DETAILS FROM  
 HOUSE IN TUSTIN-SANTA ANA, CALIF.  
 ARCHITECT: GEORGE VERNON RUSSELL, FAIA  
 BUILDER: SCHWARTZ-YEDOK BUILDING CORP



**HOUSE FLOATS** above sloping site. Except for 900 sq ft section of finished basement, house (and big rear deck) rests on posts.

## 7. Here is a big-family house at \$8.25 a sq ft



"It cost so little," says Builder John Edman, "because it was so easy to build."

"It has an extremely simple structure," Edman explained. "We put up the posts and roof framing and just filled in between the members. The floor cantilevers 4' beyond the post foundation, the roof 8' beyond, and the walls hang from the roof, so they are only curtain walls. Because of a high water table, there was little foundation work—mostly a matter of setting a few posts—and that kept costs down too." (For construction details, see next spread.)

Edman figures the cost of this 3,100 sq ft custom house at \$25,500. Since this is his own house, actual cost was less, but the figure quoted represents actual cost plus Edman's standard profit.

*To fit this house to the big family (the Edmans have five children), Architect Stephen MacDonald did some careful zoning. The children's and parents' rooms are at opposite ends of the house, while the dining-family room and central kitchen form a common meeting ground; so there is no through traffic in the adult living area. (See plan, next spread.)* Says Edman, "There's no substitute for the central kitchen; my wife can supervise everything that goes on in the house because of it. We lived in a dull house before. This one has changed our whole life."

**SET BACK 50' FROM STREET**, house has great privacy; fence, left, shields carport and entrance, and only adults' living room faces street.

*For selected details, see next spread*

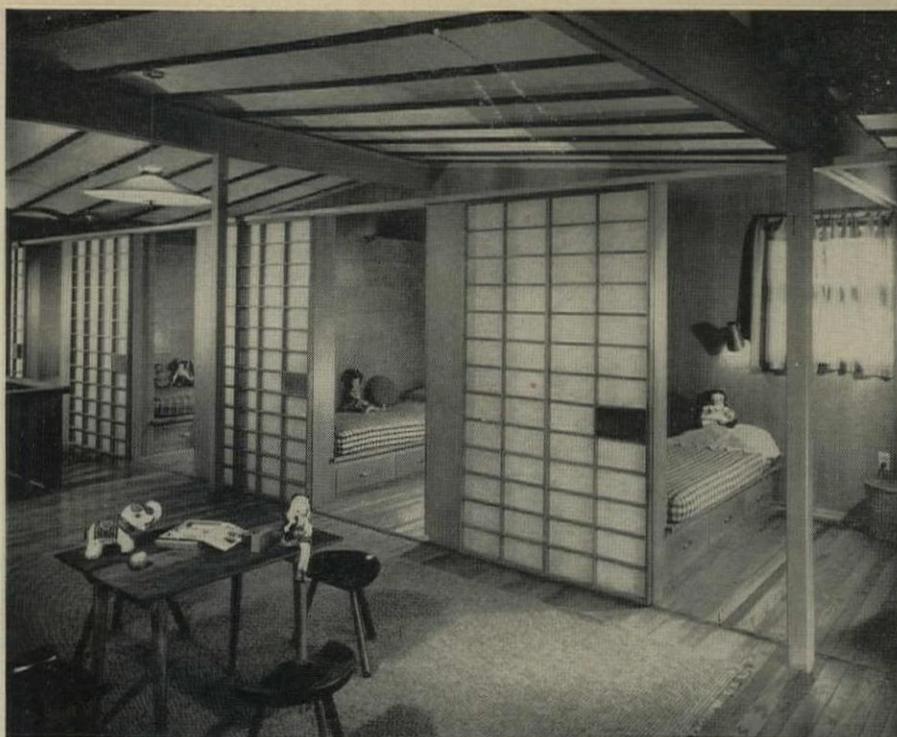
Photos: Douglas M. Simmonds



**KITCHEN** is wide open to dining room (foreground), playroom, and family room; has Tappan range and oven, Revco refrigerator, Waste King disposer, Kitchen Aid dishwasher.



**FAMILY ROOM** is separated from parents' living room by fireplace and low storage. Shoji is sliding door to master bedroom suite. Walls are mahogany plywood.



**CHILDREN'S CUBICLES** open to playroom. Each has 3' x 6'6" bed with 3 large drawers under; 3' x 6'3" bookcase; 7' closet, including 2' section of shelving, space for a drop-down desk. Tackboard wall back of bed is cork tile. Stair to finished basement is at left.

ARCHITECT: *Stephen L. MacDonald & Assoc*

GENERAL CONTRACTOR: *Edman & Jolley Construction Co*

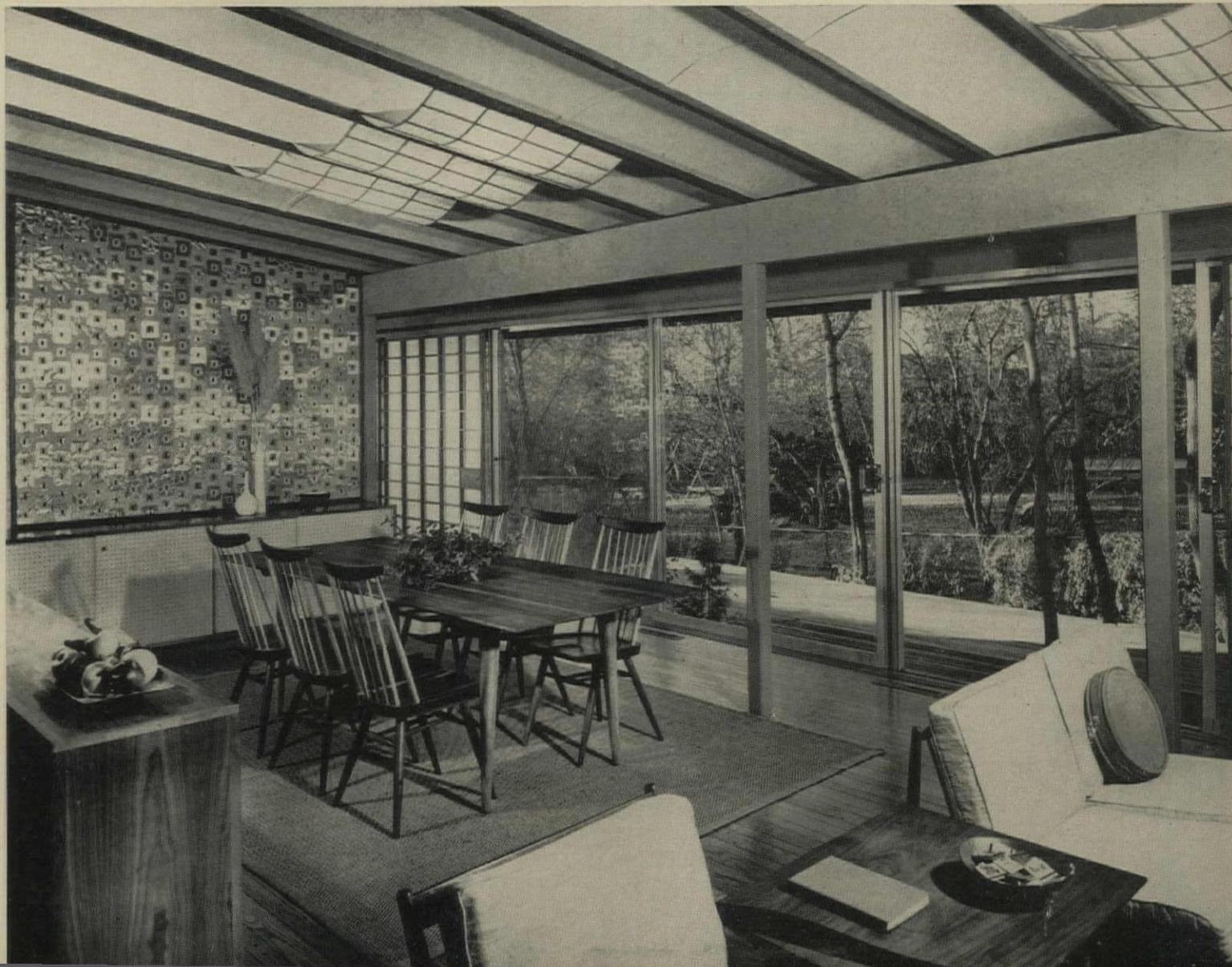
LANDSCAPE ARCHITECT: *Arvin Shrieve*

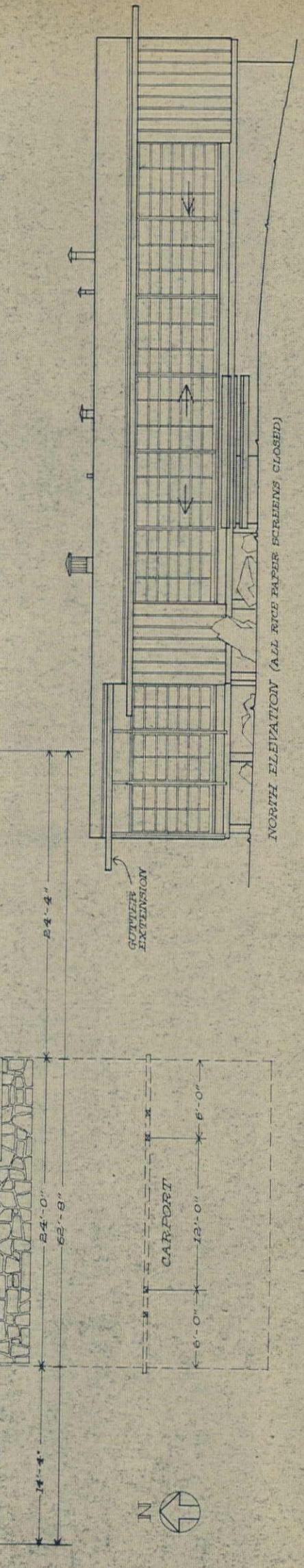
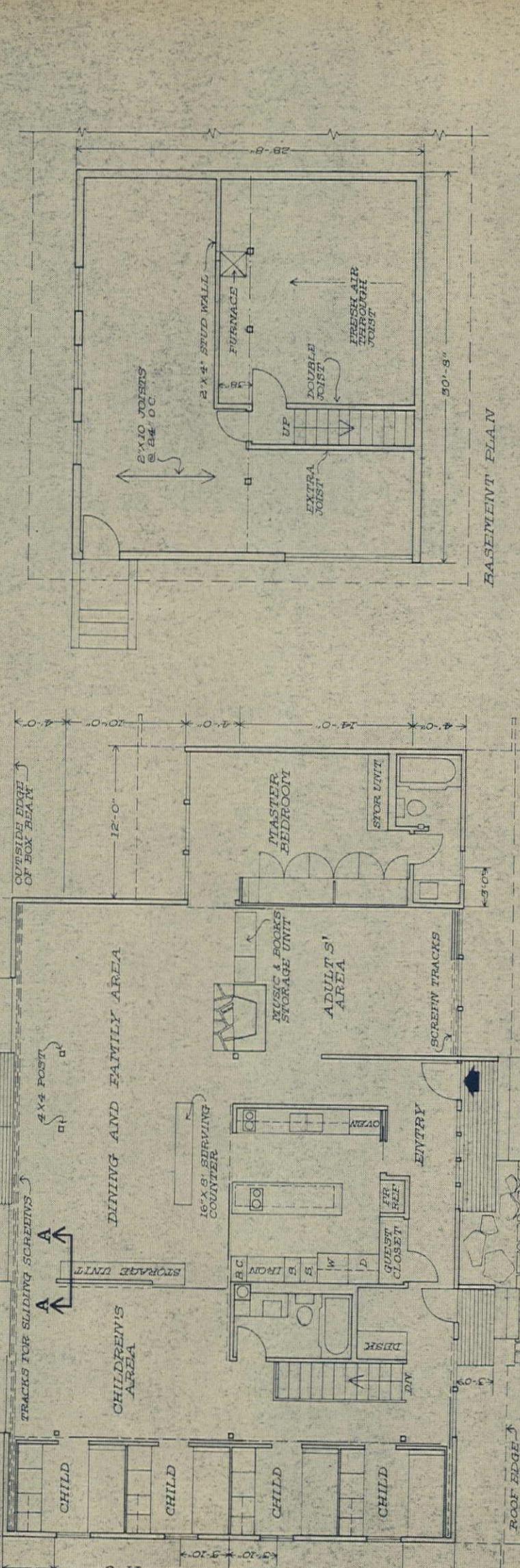
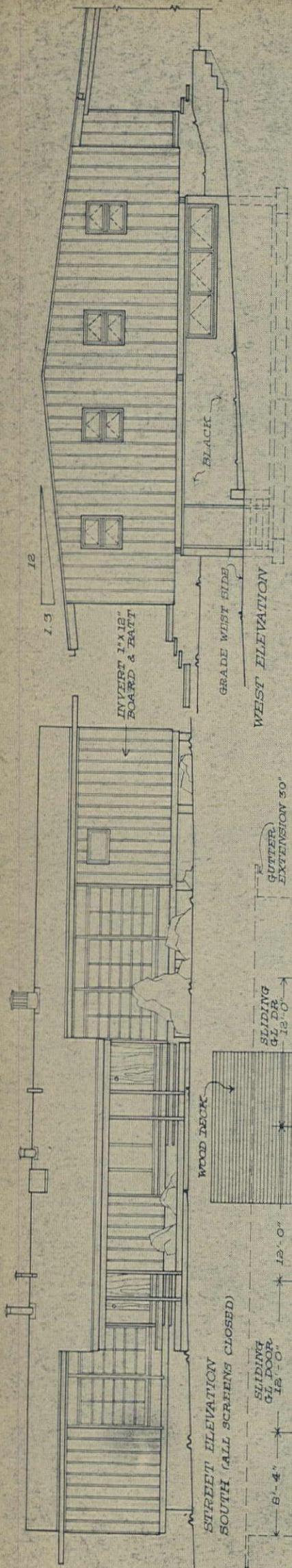
LOCATION: *Ogden, Utah*

FINISHED AREA: *2,200 sq ft on main floor, 900 sq ft of finished basement*

CONTRACT PRICE: *\$25,500*

**DINING AREA** opens completely to deck. Ceiling is hardboard snapped into grooves in joists, floor is Bruce oak plank.





NORTH ELEVATION (ALL RICE PAPER SCREENS CLOSED)





**TWO-LEVEL CONTEMPORARY** is set into hillside, has rear terrace off family room. Use of brick in unbroken masses saved \$100.

## 8. A square shape pays off in this hillside house

It pays off because it makes this production house more adaptable to problem lots.

The house is large (2,588 sq ft on two levels), but compact (36'x38'). Unlike an oblong house of the same area, it was easy to position on its narrow (60') and irregularly

sloped lot. Says Builder Herschel Blumberg: "This model was designed to fit a variety of narrow, downhill lots that slope in different directions from the street. Because of its square shape, we can turn it at different angles to the street to capitalize on the contours of each lot and to provide terraces at two levels."

*The nearly square perimeter has other advantages, too.* It makes it easier to put the plumbing core in the center of the house. ("This frees the better-lighted outside walls for living areas," says Builder Blumberg.) And it permits a plan that wastes little space on halls. ("The entrance on the upper level is in the center of the house—close to the living and bedroom areas and the stairs to the lower level," says Architect Charles Goodman.)

Says Realtor A. V. Pisani, who has sold 30 houses like this one: "The plan offers more space than other houses in the same price bracket in our area—contemporary or traditional. It appeals to both young and old buyers who want contemporary design, lots of space, and rolling wooded lots."

The sales price includes a walled front patio off the dining room and kitchen, a rear terrace off the family room, a built-in bar in the family room, and air conditioning (McCrea). Other equipment and materials: Hotpoint range, oven, dishwasher, disposer, refrigerator, washer, and dryer; Crane bathroom fixtures; Olson furnace; Panorama sliding-glass doors; Stylon ceramic tile in baths.



**LIVING ROOM** extends 24' beyond dining room, is 13' wide. Paneled wall at left is cypress. Fireplace at right has wood-storage compartment.

*For selected details, see next spread*



**ENTRY PORCH** is set into front of house. Siding is t&g cypress. Decorative brick wall screens patio off kitchen and dining room.

**BUILDER:** Bancroft Construction Corp  
**ARCHITECT:** Charles Goodman Assoc  
**REALTOR:** A. V. Pisani  
**LOCATION:** Kensington, Md.  
**FINISHED AREA:** 2,588 sq ft  
**PRICE:** \$28,000 on a \$4,500 lot



**KITCHEN** is open to dining room, also opens to front entry through sliding door in background. Cabinets are black-stained cypress.



**BIG FAMILY ROOM** is 38'x16', has custom-built bar to right of fireplace.







**TRADITIONAL HOUSE** spreads 74' across the lot. House is concrete block, with stucco and stone veneer. Roof is J-M asphalt shingles.

## 9. Here's a Pennsylvania farmhouse for 1960 living

It fits right into an area where people still see plenty of 200-year-old farmhouses. But while Architect George Hay worked for an authentic design, he made small but important changes to adapt the house to 1960 living patterns and 1960 building methods.

*Here is what makes the house authentic:*

It has a traditional appearance (photo above) and a traditional plan (see next spread). It has a wide, spacious center hall with an oak-balustraded staircase and curved handrail. It has a separate, formal dining room with a bay window overlooking the rear yard. It has a full-sized attic and basement ("where people can store things that will become antiques," says Hay). And it even has shutters painted the same dark green used for years on old houses in the area.

*Here is what makes the house fit 1960 living patterns:*

Its living space (2,300 sq ft) is well separated into living, eating, and sleeping areas. It has two major outdoor living areas: a small porch off the living and dining rooms, a big

entertainment area to the rear of the lot. It has a fully equipped kitchen (GE). It has an upstairs laundry near the four bedrooms and two-and-a-half baths. ("People have learned it doesn't make sense to run up and down stairs with the laundry," says Builder Jack Turner.) It has a large daylight basement that can be used as a family room. And it has easy-to-maintain aluminum siding (Dek Industries).

*Here is what makes the house fit 1960 building methods:*

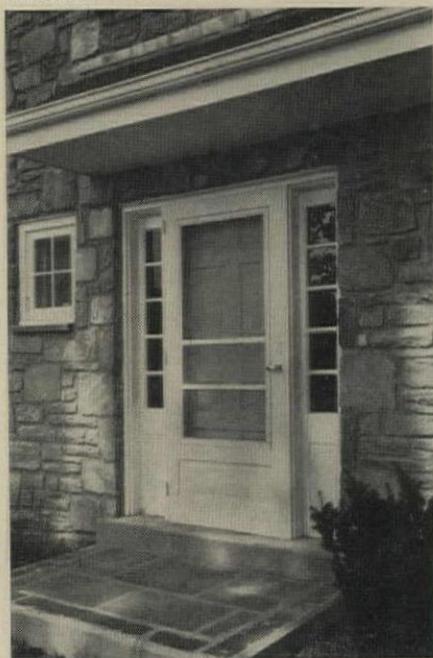
It is constructed of economical and easy-to-lay-up concrete block with stucco and stone veneer. It is an easy shape (nearly square) to build. And Seal & Turner cut building costs by watching details. Examples: 1) a special method of framing windows (see detail next spread) and 2) use of a pre-built open stairwell (Bartram Lumber & Millwork).

Says Robert S. Irving of William A. Clarke Mortgage Co (correspondent for Metropolitan Life): "We like this house because the market likes it and will continue to like it. Our appraisal [on a one-acre developed lot worth \$6,000] was \$37,500." Seal & Turner's selling price: \$37,000.

*For selected details, see next spread*

BUILDER: Seal & Turner  
 ARCHITECT: George Hay  
 REALTOR: Turner Realty Co  
 LOCATION: Media, Pa.  
 FINISHED AREA: 2,300 sq ft plus two-car  
 garage, full attic and basement  
 PRICE: \$37,000 on a \$6,000 lot

Photos: Lawrence S. Williams



**STONE VENEER** frames the Colonial front door. Side panels let daylight into the hall. Overhang is an extension of the garage roof.



**CENTRAL HALL** leads to dining room. Stairs "require no more climbing than in a split," says architect.



**IN THE KITCHEN**, a table, not the sink, is under long row of windows. Cabinets are by Yorktowne; counters, Formica.

**FIREPLACE WALL** of 24' x 15' living room is covered with plank-size plywood panels. Window, right, overlooks the dining porch.









**NORTH SIDE** of house is closed to storms (and to the road). Kitchen is in wing at left, bedrooms at right, with living room between.

## 10. The shape is Cape Cod; the spirit, contemporary

Even though this house fits perfectly among traditional houses in its Nova Scotia location, it has more up-to-date features than many contemporary houses.

Its Cape Cod shape begins with the "house-plus-later-additions" plan—the house is actually three connected units. The pitched roofs with massive chimneys pushing through them are Cape Cod, and so are the materials—white clapboards and trim and the cedar shingle roof.

But many up-to-date planning ideas are used. The sunny side of the house is opened to the view, the other side is closed against prevailing winds and for privacy from the road. The house is zoned for different activities—the kitchen in one wing, the living room in another, the bedrooms in the third. Mechanical equipment is placed where it works best, not

pushed into a corner to permit traditional fenestration.

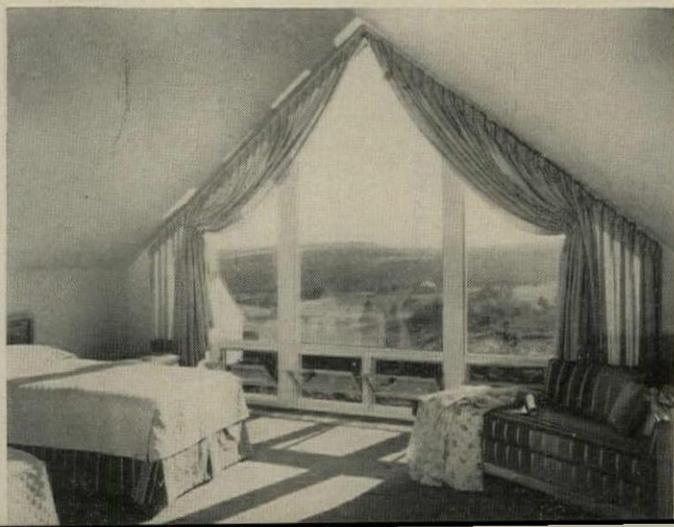
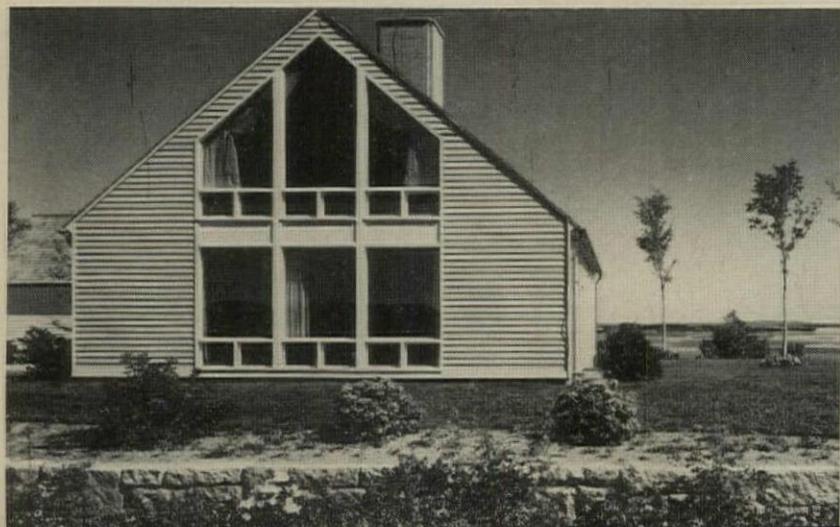
This combination of traditional and contemporary makes a lot of sense: The simple, unpretentious lines fit the house into the broad hillside site, and the big areas of glass frame the magnificent views. Yet the sense of shelter in the design fits the house to the rugged climate.

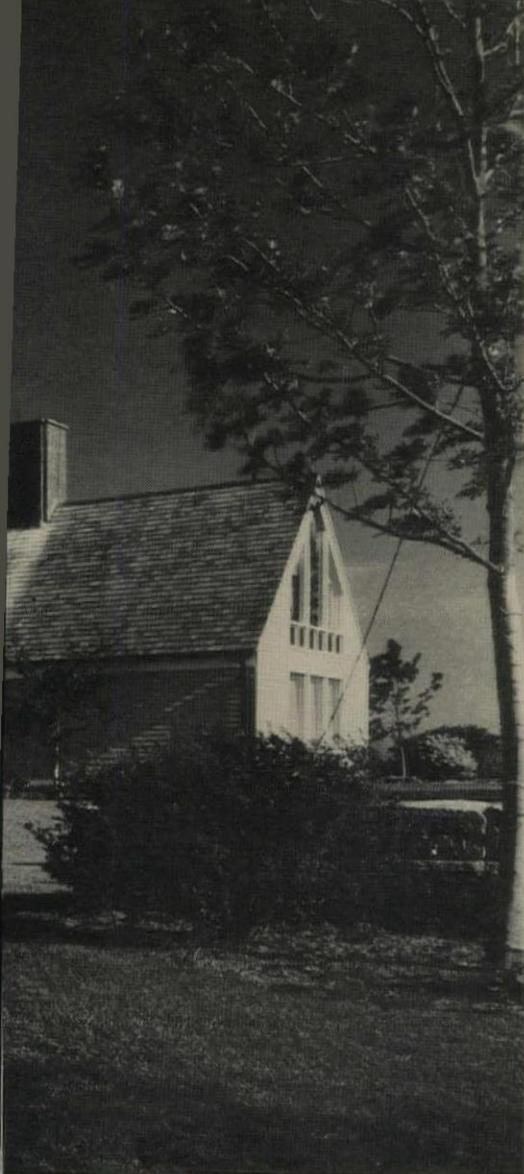
There is a studied informality about this house. But this effect is the result of precise planning and detailing. Architect George Brewster drew 45 sheets of blueprints to make sure every detail would be built exactly as he designed it.

Materials used in the house reflect the same attention to detail. Floors are wide-board teak or oak; the kitchen has stainless steel equipment—range and oven by Thermador, dishwasher by Kitchen Aid, refrigerator by Revco.

**GLAZED GABLE END** extends over almost full end of bedroom wing. Guest bedroom is upstairs, master bedroom downstairs.

**GUEST BEDROOM** is tucked under roof, gets view through fixed ¼" plate window. Hopper sash beneath provides ventilation.





Photos: © Ezra Stoller

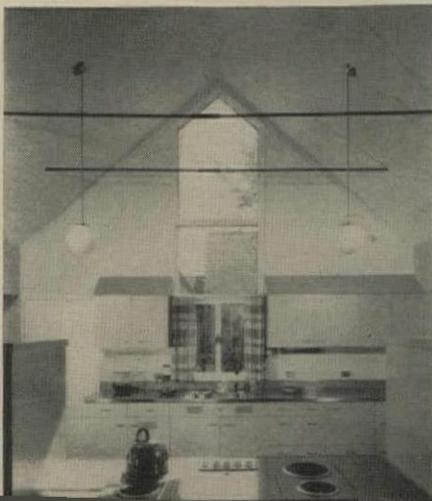


**SOUTH SIDE** of house is open to distant view. Glazed steel doors were specially made by Hope.

ARCHITECT: *George W. W. Brewster*  
 GENERAL CONTRACTOR: *Acadia Construction Co*  
 LANDSCAPE ARCHITECT: *Stanley Underhill*  
 LOCATION: *Lunenburg, Nova Scotia*  
 FINISHED AREA: *3,960 sq ft plus garage*

*For selected details, see next spread*

**KITCHEN** has pitched ceiling, stainless-steel equipment, St. Charles cabinets.



**LIVING ROOM** has wall of glass on view side. Dining area is beyond copper-hooded fireplace.









**ENTRY PORCH** is sheltered by corner of garage at left and brick screen at right which hides bedroom windows beyond from visitors.

## 11. This brick ranch is one-fourth family room

The 34'x17' family room (photo opposite) is by far the largest space in this 1,715 sq ft house. And it looks even larger than it is because 1) it is open to the kitchen and a wide hallway, and 2) it borrows space—over a low storage wall—from the small formal living room at the front of the house.

"This model has become our best seller," Builder Raleigh Smith says, "because so many people live informally these days. We were able to make the living room small because it is used mostly for show. The big open family room is the center of informal living."

"We were able to open up the interior," says Designer Robert Hill, "because we used 3x8 beams [photo opposite]. The extra-large beams let us make the house 34' deep and thus get wider-than-normal halls, bigger rooms, and really big baths." (Adds Builder Smith: "People will remember luxury-size baths more than anything else.") Light colors, selected by Decorator Nadyne Smith, add to the open, spacious feeling.

*The price of this house was held to \$11 a sq ft. And the plan (see next spread) is the key to most of the economies:*

1. "It permits a common wall system through the center of the house to support the 3x8 beams," says Builder Smith. On one side of the wall are the garage, living room, and two bedrooms; on the other side are the family room, kitchen, baths, and master bedroom.

2. "It eliminates the need for valleys in the roof, which are especially wasteful when you use beams and decking," says Designer Hill.

3. It concentrates the utilities in a neatly arranged service core, which also serves as a buffer between the family room and the master bedroom. The furnace (Mars Hi-Boy) and air conditioner (Lennox) are accessible from outside the house.

*"This house is worth every bit of the \$20,000 appraisal we gave it," says Alfred Raney, Alltex Mortgage Co. (It sells for \$18,950 with air conditioning, appliances, and terrace.) "The attention to detail is remarkable. We finance it any way the buyer wants—FHA, VA, or conventionally."*

*For selected details, see next spread*



**REAR TERRACE** (included in price) is concrete with 2x4 screeds, opens off family room (right).

BUILDER: *Raleigh A. Smith & Son*  
 DESIGNER: *Robert S. Hill*  
 DECORATOR: *Nadyne Smith*  
 LOCATION: *Houston*  
 FINISHED AREA: *1,713 sq ft plus two-car garage*  
 PRICE: *\$18,950 on a \$2,400 lot*

Bob Bailey



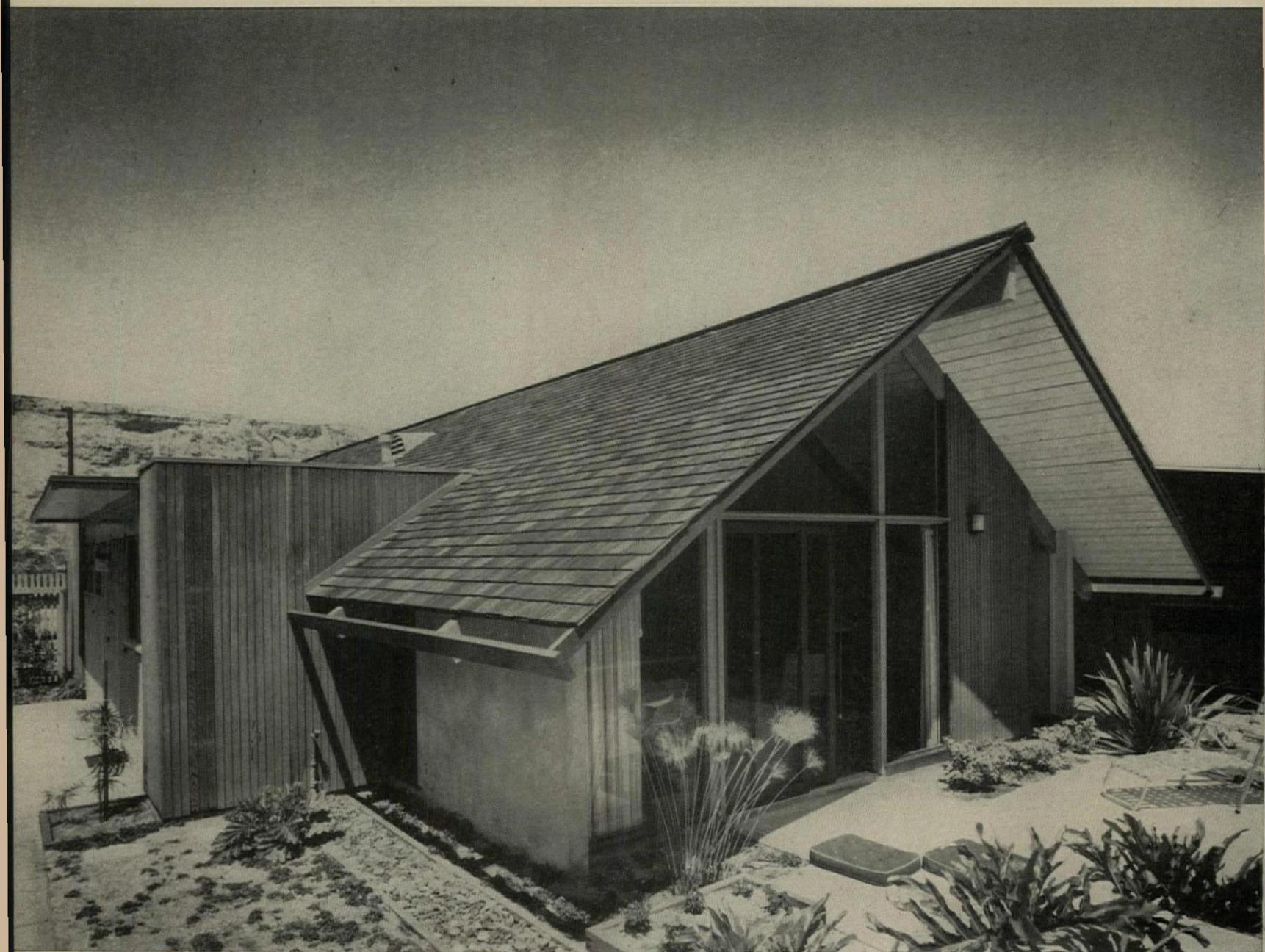
**MASTER BATH** has lots of built-in storage, American-Standard fixtures, Emerson-Pryne 3-bulb heater, NuTone exhaust fan. Other bath has same equipment.

**FAMILY ROOM** is open to kitchen, which has Universal stainless-steel gas range, oven, dishwasher. Living room is on far side of storage wall at right.









AT REAR, living room opens to terrace. Deep overhangs shade glass, help assure privacy. Walls are cement plaster and redwood.

## 12. Here's a vacation house that fits a 40' lot

To provide privacy on such a narrow lot, Architect Fred Emmons used a patio fence to screen the outdoor living area and the glass-walled living room; used low (4'8") eaves and side fences to protect the few side windows, and used the garage as a buffer on the street side (see house and site plan on the next spread).

"This house was simple to build," says Builder Irving Jordan. "It is modified post and beam. I particularly like the idea of using the roof sheathing as the ceiling, and the simplicity of the outside walls." Architect Emmons adds: "It is a very simple system, with few frills. The 2 x 6 decking spans 8', will cantilever 4'. There are no roof ties because they are not needed. The ridge is supported, and there is relatively little thrust against the low sidewalls. The sidewalls are put together very simply—the 4x4 posts were set, and the builder just filled in between with studs and plaster. There were no elaborate wall conditions to slow things down." (For construction details, see next spread).

And, Builder Jordan reports, "The sale of this model was fabulous. It was sold out [it accounted for about 30 houses in

an 82-house tract] two weeks before a single house was built or decorated. I felt like a land-office shark, standing on the back of a truck getting checks from people, with some of the checks blowing away down the street." Price: \$15,750 on a 55-year leasehold lot. The annual ground rent paid by owners is \$400.

Paul Palmer, president of Newport-Balboa Savings & Loan, gives one reason for this sales record: "These houses were a good value—they had to be or we would never have financed them. Their success is proof of one of our basic rules: It always pays off to spend 10% more for well known equipment and quality. The public will let you recapture more than that."

About half the owners of this model in the Jordan-Severin tract use their house as a vacation or weekend retreat. But the houses are not small (1,125 sq ft, three bedrooms, two baths) and are equipped for year-round living. They have a Holly gas-fired forced-air furnace; Hotpoint range, oven and dishwasher, In-Sink-Erator garbage disposer, Frigidaire refrigerator, NuTone exhaust fan.

For selected details, see next spread

BUILDERS: *Irving C. Jordan and Nels G. Severin*  
 ARCHITECT: *A. Quincy Jones, Frederick E. Emmons & Assoc*  
 LOCATION: *Newport Beach, Calif.*  
 FINISHED AREA: *1,125 sq ft plus garage*  
 PRICE: *\$15,750 on a 55-year leasehold lot*



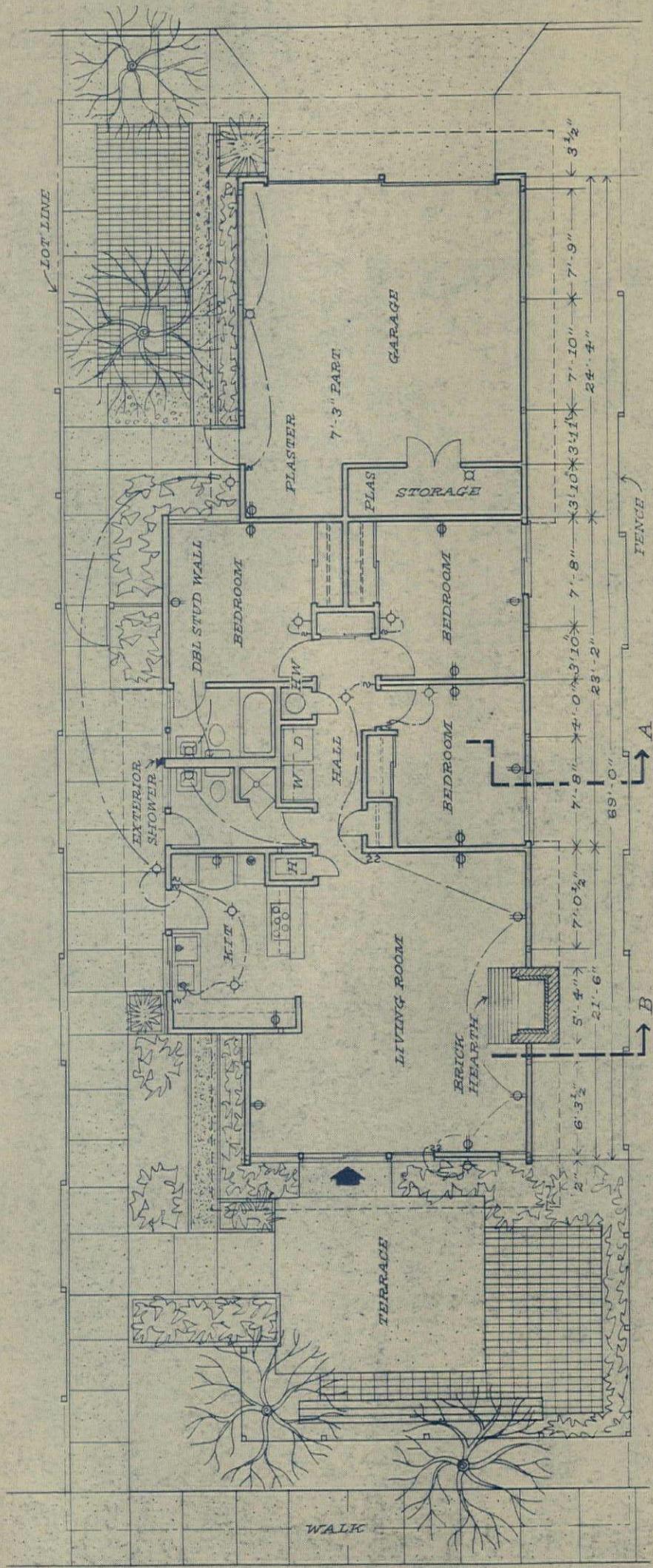
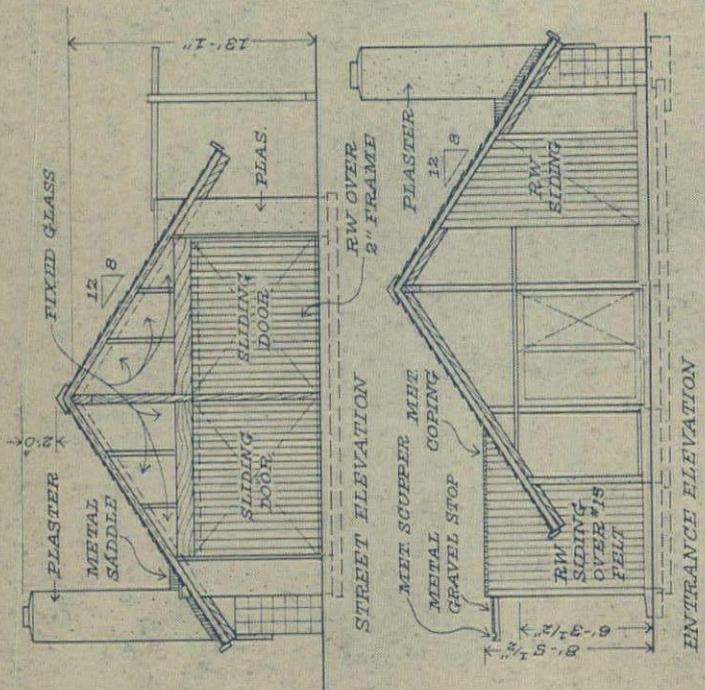
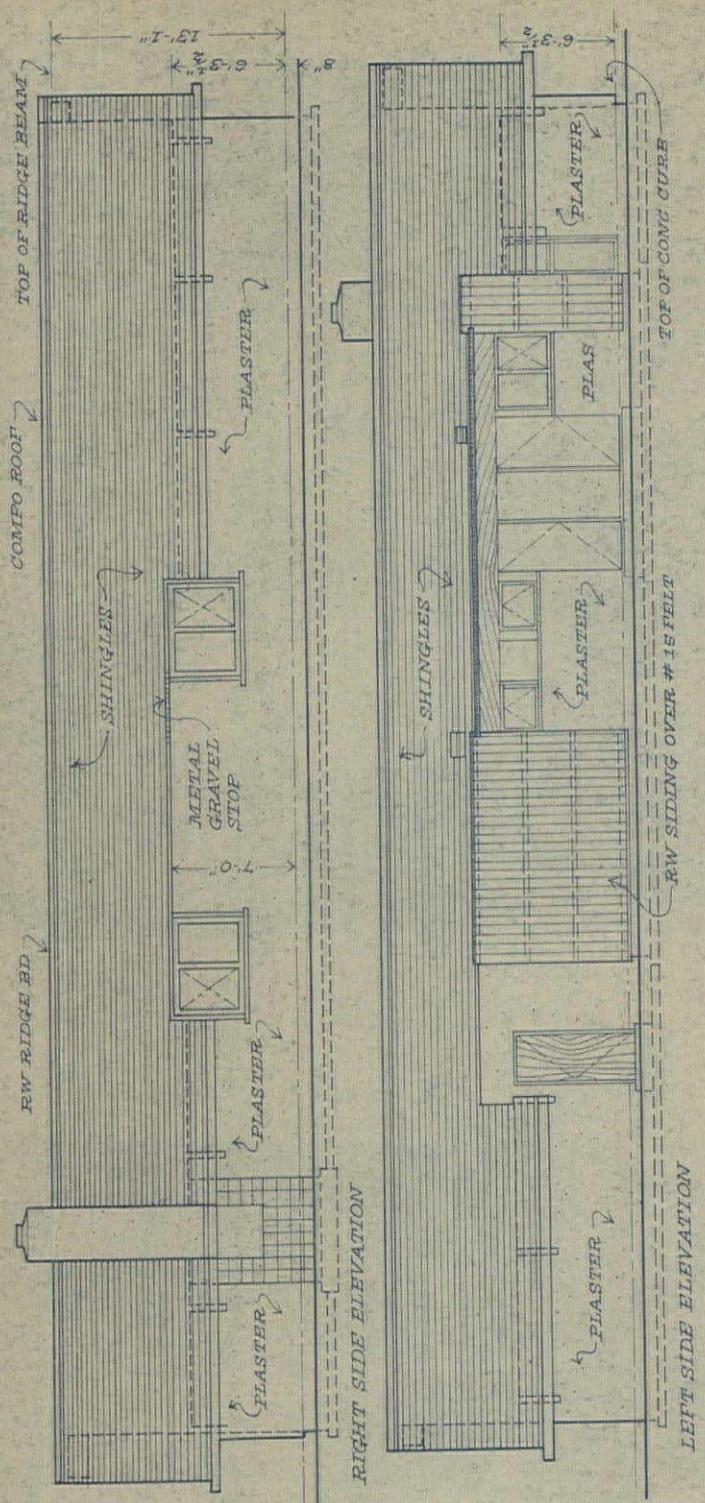
**VIEW FROM KITCHEN** over low snack bar includes striking, but easy-to-build, fireplace.



**LIVING ROOM AND KITCHEN** are open to each other in informal plan. Cabinets are metal with birch doors (Youngstown), countertops are molded plastic (Sani-Top).

**LIVING ROOM** has plaster and redwood walls. 2x6 Douglas fir decking spans exposed roof framing. No roof ties are needed. Patio fence (at rear) screens room from neighbors.









**FORMAL FACADE** has deep cornice, white-washed brick, French doors. Double-doored entry is in studio wing at right.

### 13. There's an easy formality to this Regency house

Although the style is formal, there is nothing stiff or rigid about the house itself.

Outside, the house has many Regency characteristics: symmetrical lines, a hip roof, and authentic details like white-washed brick, formal double front doors, French windows and shutters, and a high (2'3") wood cornice (see drawings, next spread).

Inside, the house is planned around a large (21'x33') living room—"the client's prime requirement," says Architect Royal Barry Wills. Like the exterior, the living room is symmetrical—the fireplace is centered in an end wall; French doors are aligned along both side walls. An extra-high ceiling (11') and authentically detailed moldings add to the room's formal quality.

*But although the style is formal, it does not impose a*

*rigid pattern of living on its owner.* For instance, the French doors open the formal living room to a secluded rear court. The court is set into a U formed by the living room and the two wings of the house. So it is screened from the neighbors and protected from the wind. And in one of the wings is a big (20'x22') "universal room" that can be used for a studio, dining room, or family room.

Materials and equipment in the house include oak floors (except Armstrong linoleum in kitchen and baths); Bird & Sons black asphalt shingles on the sloping roof and Barrett's 5-ply tar and gravel on the flat roof; Morgan panel and French doors; Brockway, Smith, Haigh & Lovell double-hung windows; American-Standard fixtures and Hallmark fittings in the baths; Hotpoint kitchen appliances, GE Textolite countertops.

*For selected details, see next spread*

Photos: Zaharis

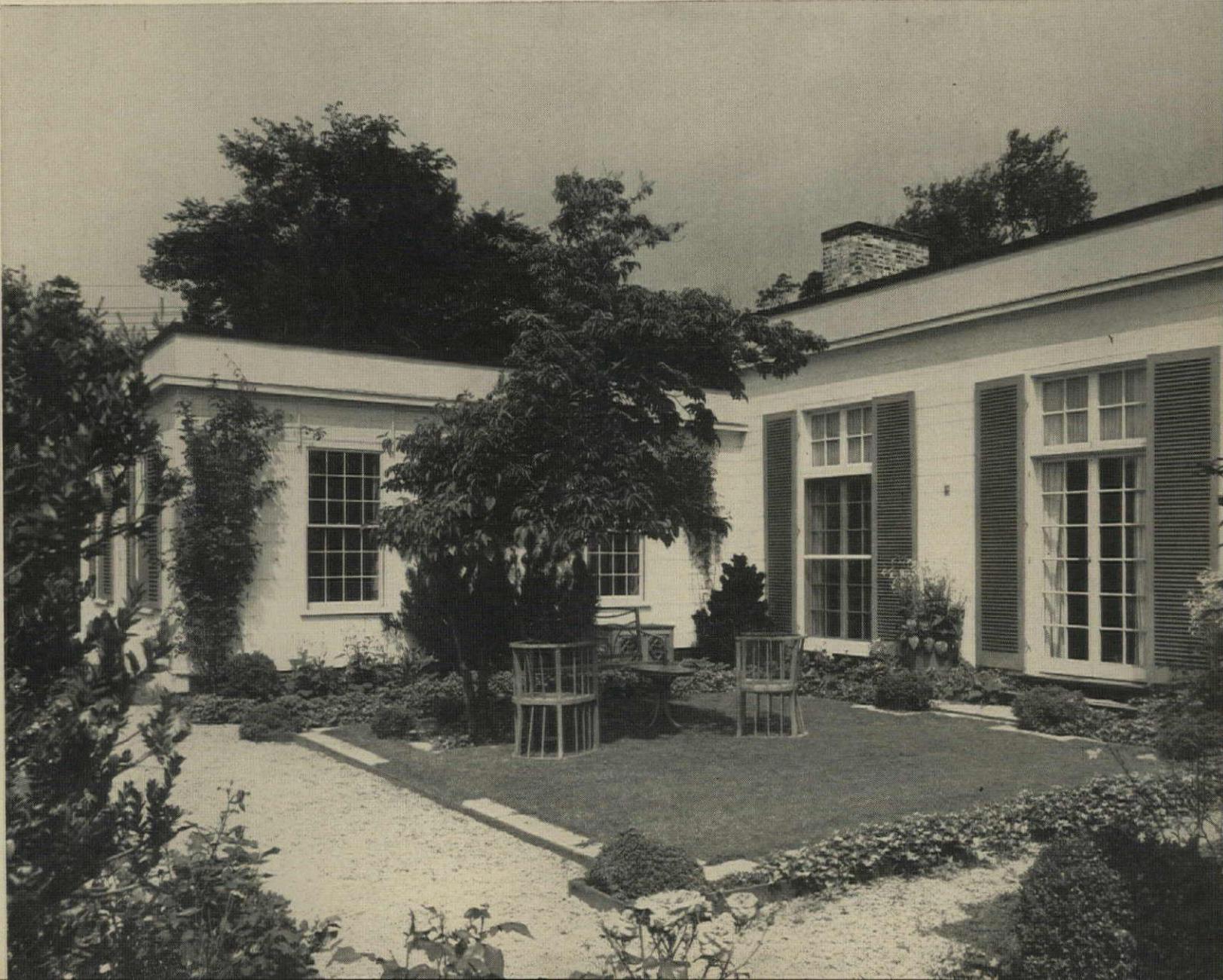


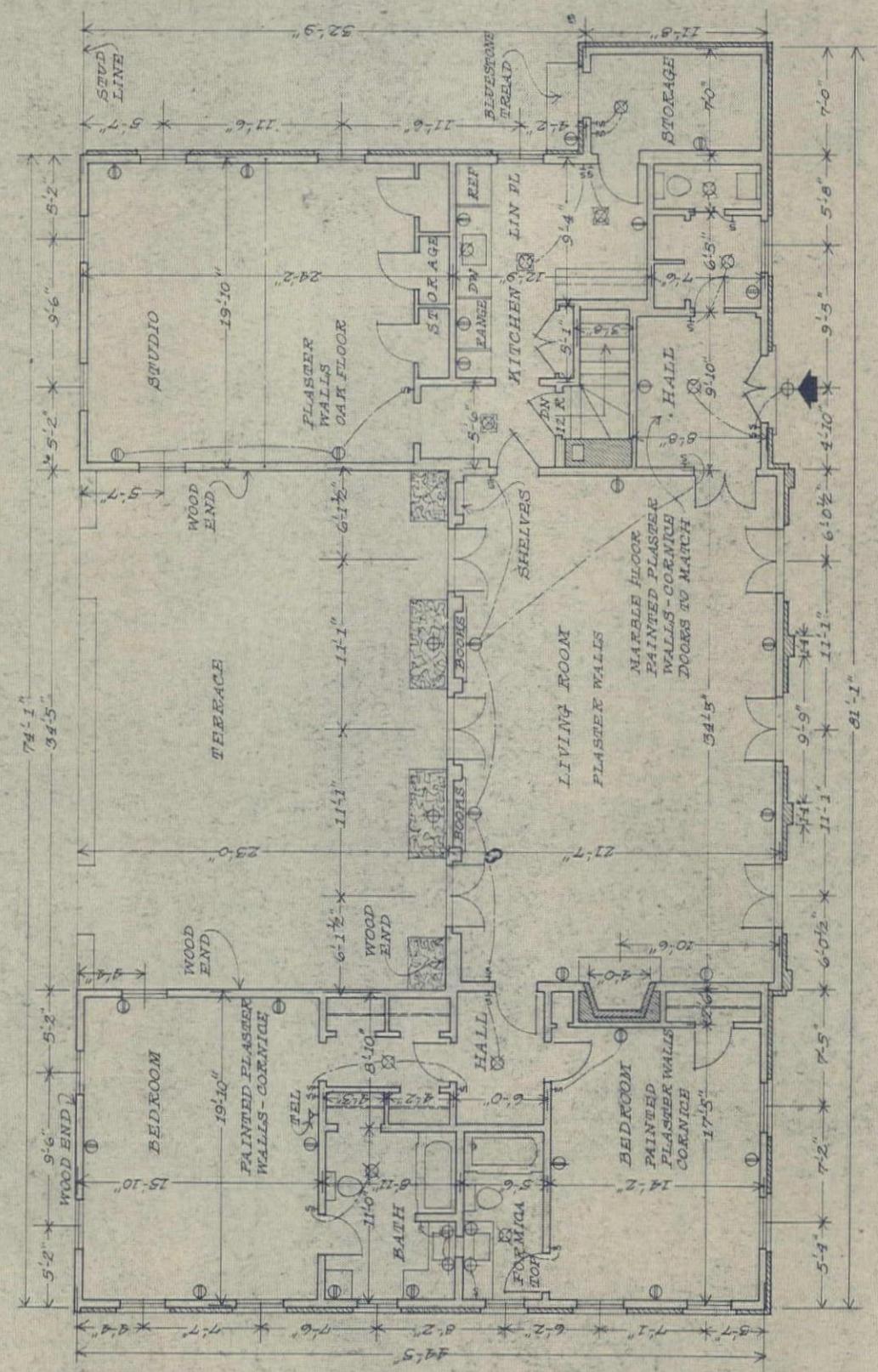
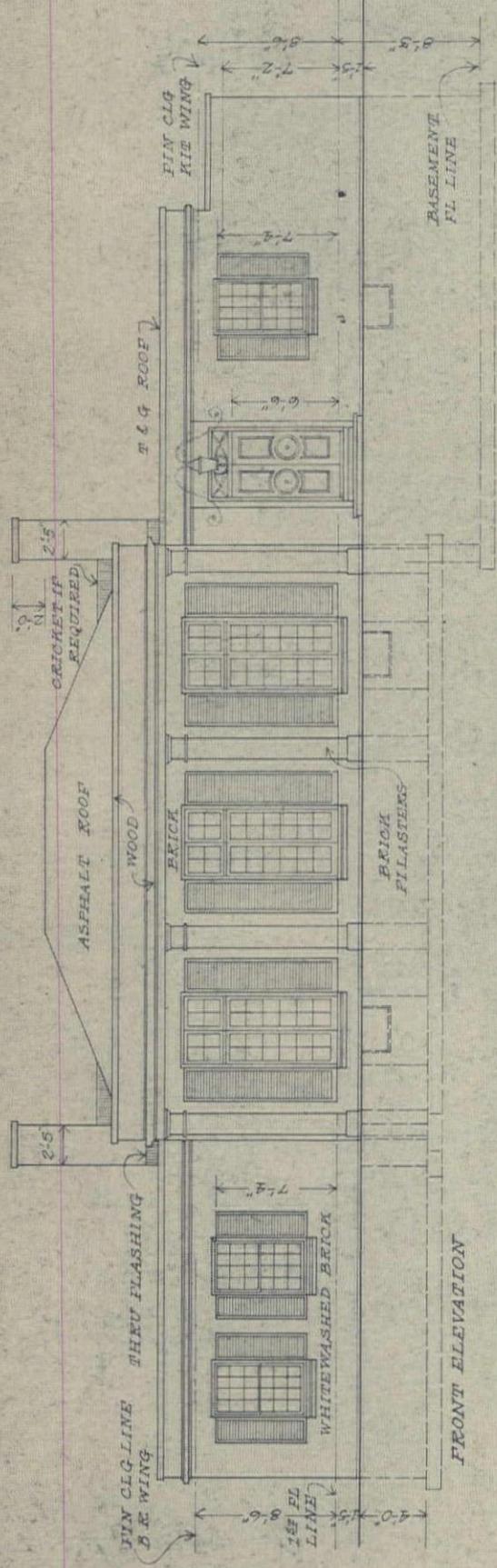
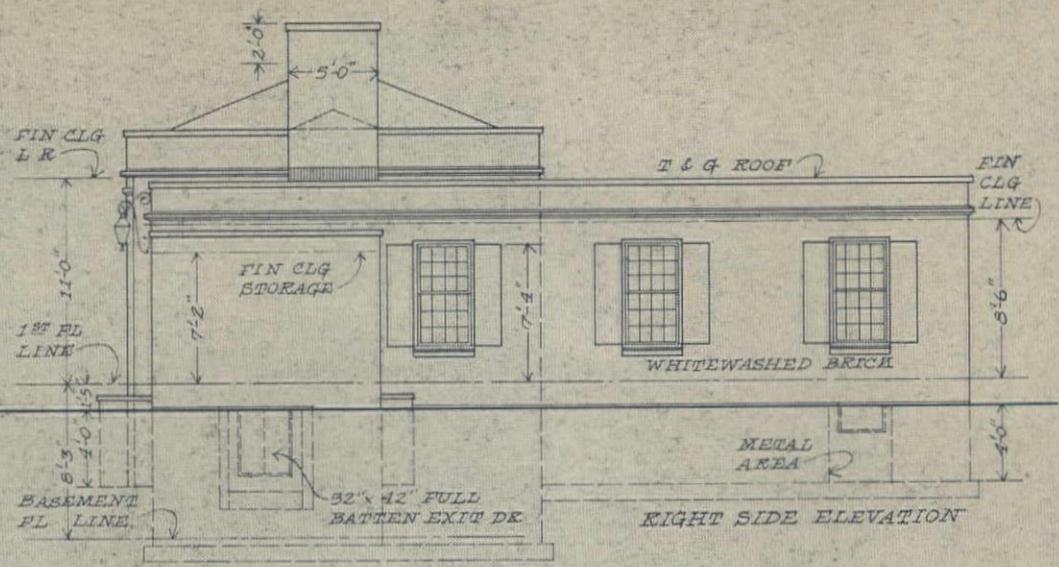
**FORMAL LIVING ROOM** is large (21' x 33') and high (11'), gets lots of light from stately French doors facing front garden and rear court.

ARCHITECT: *Royal Barry Wills & Assoc*      LOCATION: *Milton, Mass.*  
GENERAL CONTRACTOR: *George Ward*      FINISHED AREA: *2,536 sq ft*  
LANDSCAPE ARCHITECT: *Phillip Ansell*

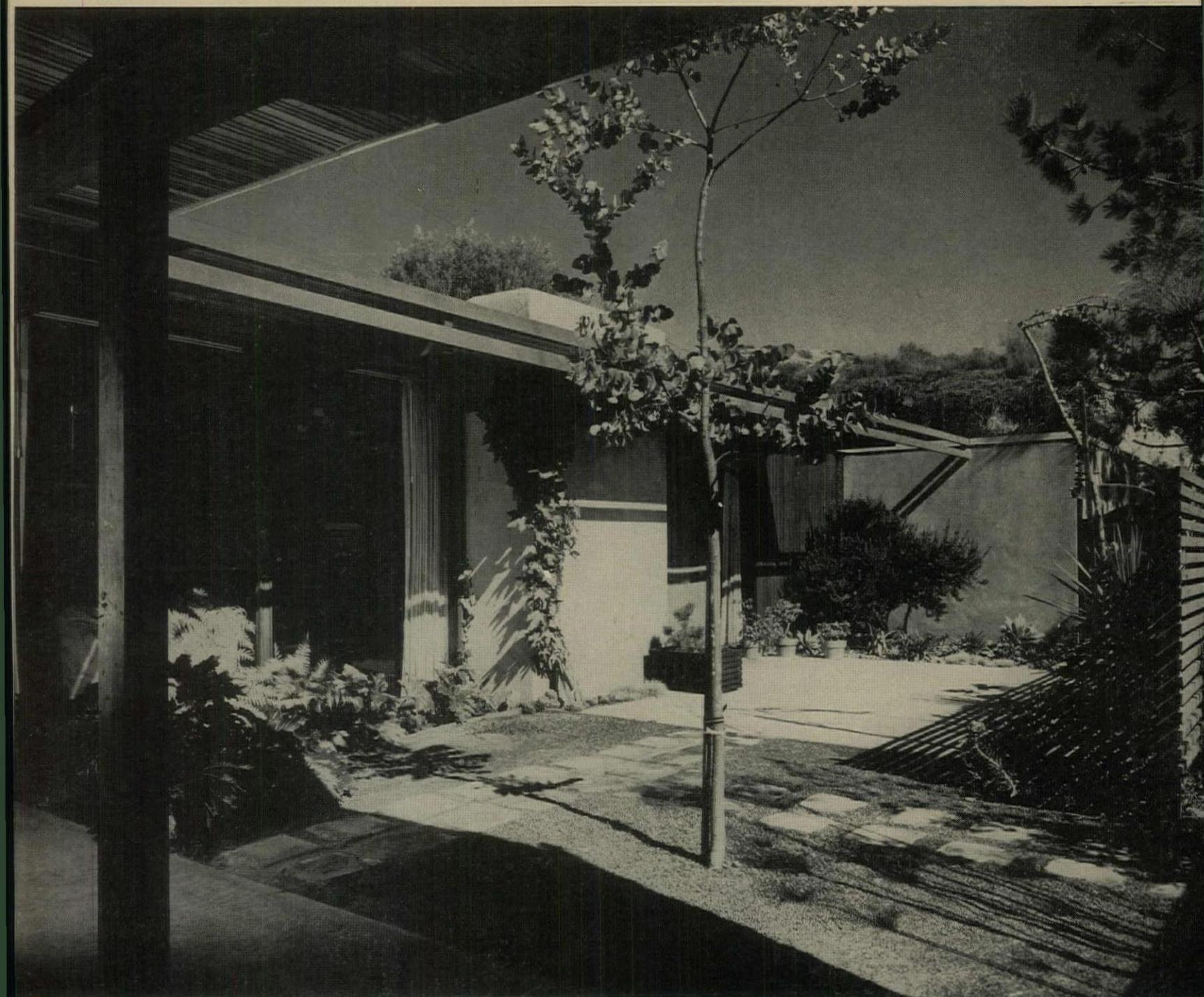
**FORMAL COURTYARD** opens off living room, is sheltered by wings of U-shaped house. Lawn and planting are in traditional pattern.

Ken Duprey









**ENTRANCE PATIO** opens into living room. Stucco used on most exterior walls is integral-colored, trim is redwood.

## 14. This custom house cost less than \$14,000

"We were able to hold our costs to under \$9.50 a sq ft," says Architect Henry Hester, "by simplifying the design, the plan, and the structural system before we started working drawings. In particular:

"We used a simple plan with a minimum of wall jogs and partitions." (One device used to eliminate partitions particularly impressed Builder Steve Farrel: "Instead of the usual partition walls, closets are formed by hollow-core doors. They run 6' 8" high, and have no top, which lets in light and air.") Architect Hester continues:

"We used a simple modified post-and-beam framing system, with a dead-flat roof to keep vertical framing members all the same length. Spacing of the roof beams was planned to make most efficient and most economical use of the 2 x 6 roof decking.

"We detailed the house for stucco outside and plaster inside, and built the house that way. When we added some other wall material—like redwood paneling in the living room or redwood siding on the exterior—we just put it on over

the plaster or stucco. This kept the construction simple and saved money even though it wasted some material.

"We concentrated as much of the plumbing as made sense [see plan on next spread]. Putting the laundry, water heater and furnace in an outside closet cut plumbing runs, and is a workable solution in our mild climate. We made the master bath separate—the plan wouldn't work otherwise."

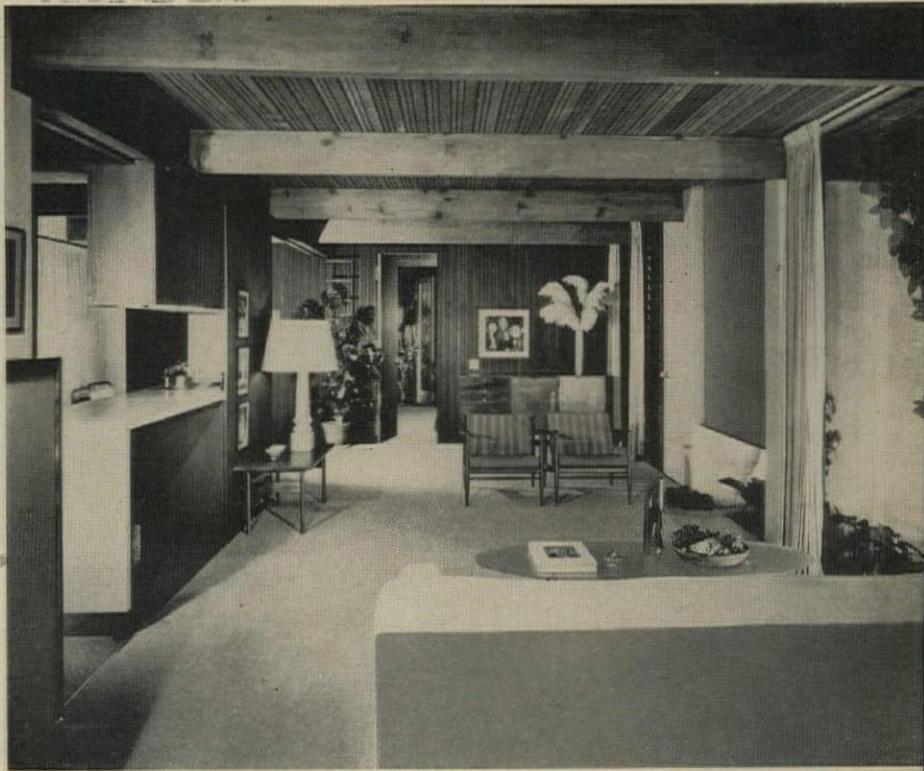
*But despite the low cost of this house, there was no skimping on materials or equipment.* Siding and paneling is special mill-run clear-heart redwood. (Hester points out: "We got a little more texture from the 2 x 6 t&g Douglas fir decking and siding by milling [see details on next spread] at an extra cost of \$10 a thousand.") Ceramic tile (Mosaic Tile Co) is used in baths; countertops are Formica. Equipment includes: Sequoia reverse-flow upright furnace, Thermador range and oven, Kitchen Air dishwasher, GE disposer, TradeWind exhaust fan; Crane, Kohler, and Case bathroom fixtures, and Hallmack bath accessories.

Photos: Douglas M. Simmonds



**CARPORT WALL AND PATIO FENCE** screen glass wall of living room from the street. Roof of house is dead-flat to simplify framing.

ARCHITECT: *Henry H. Hester, AIA*  
GENERAL CONTRACTOR: *Steve Farrel*  
LOCATION: *Del Mar, Calif.*  
FINISHED AREA: *1,440 sq ft plus carport and patio*  
CONTRACT PRICE: *\$13,585*

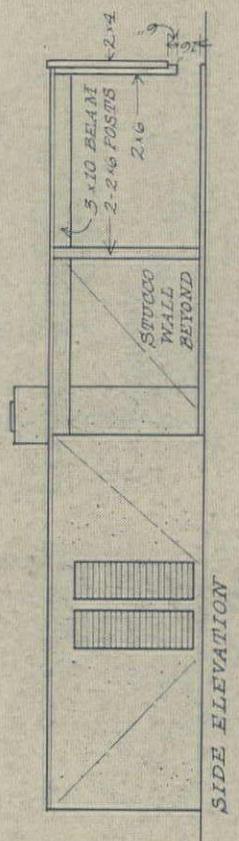
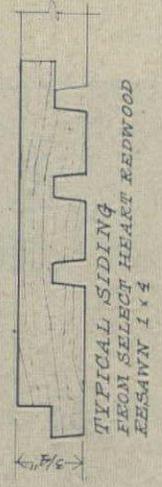
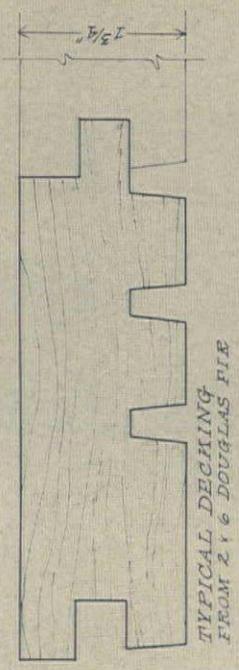
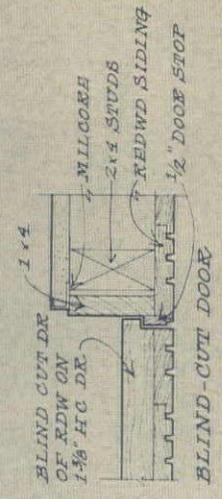
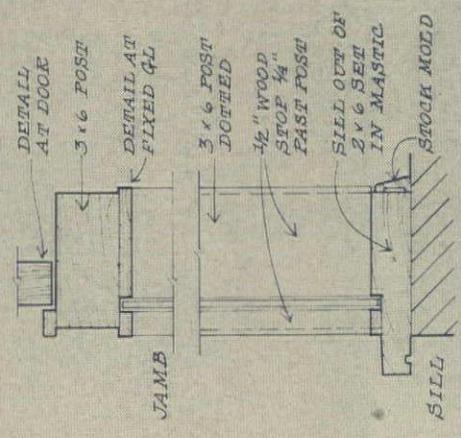
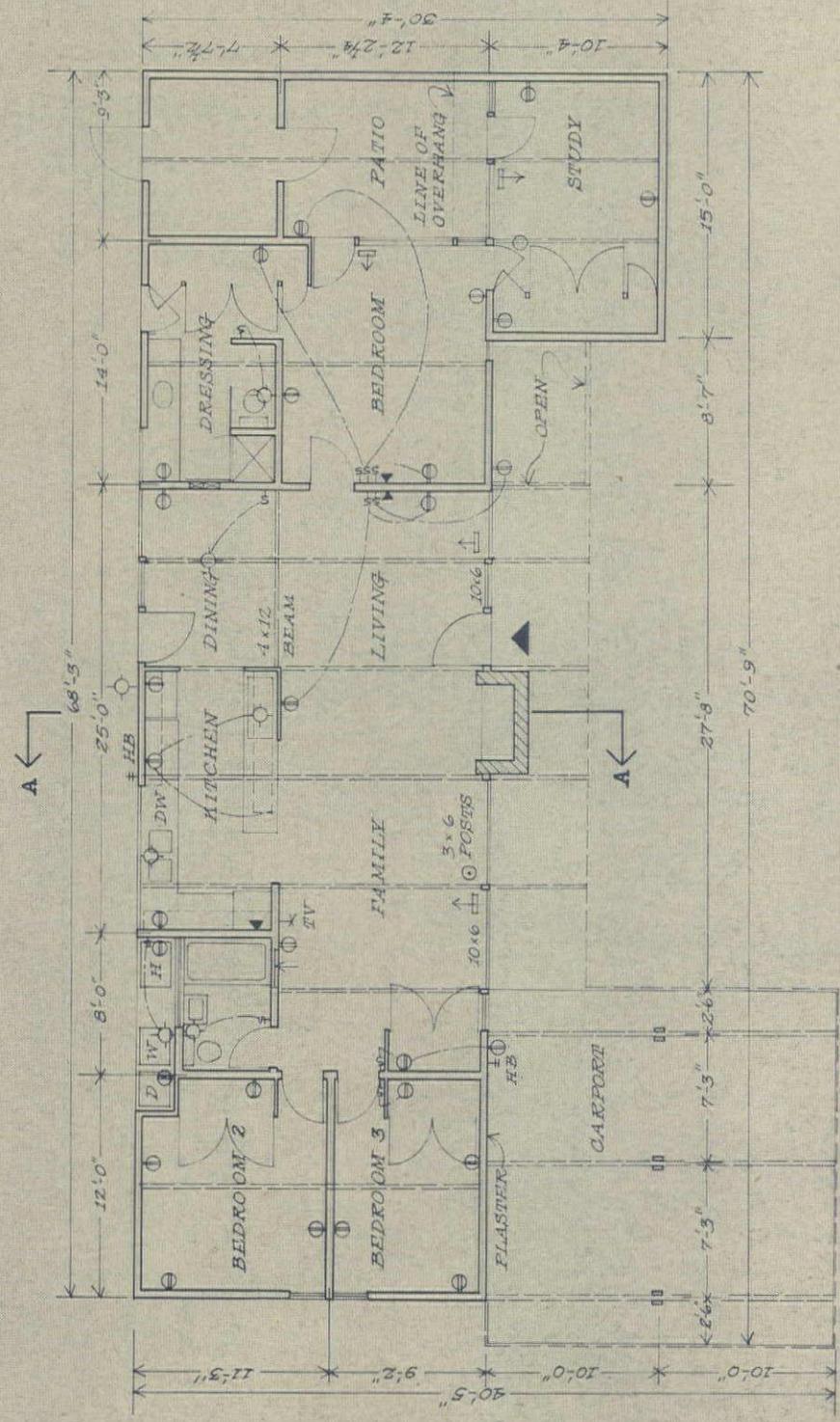
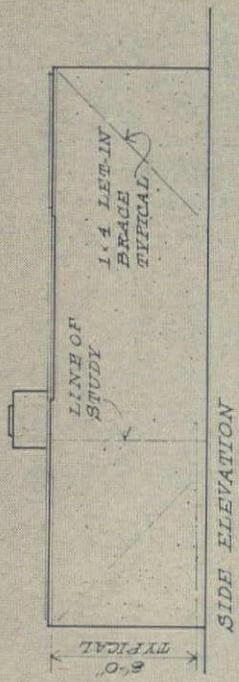
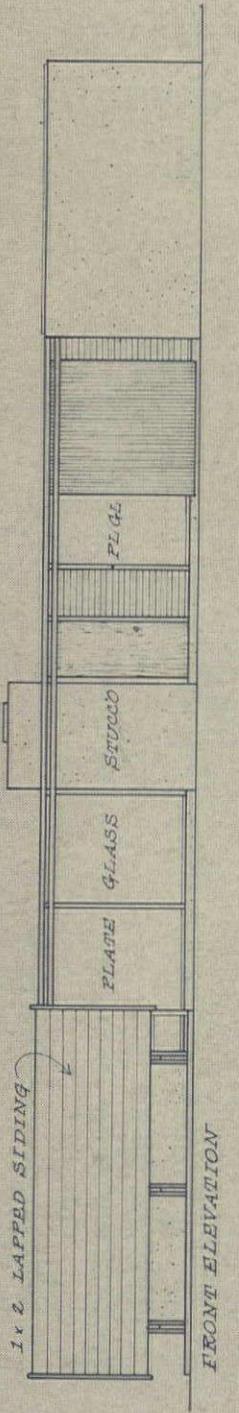


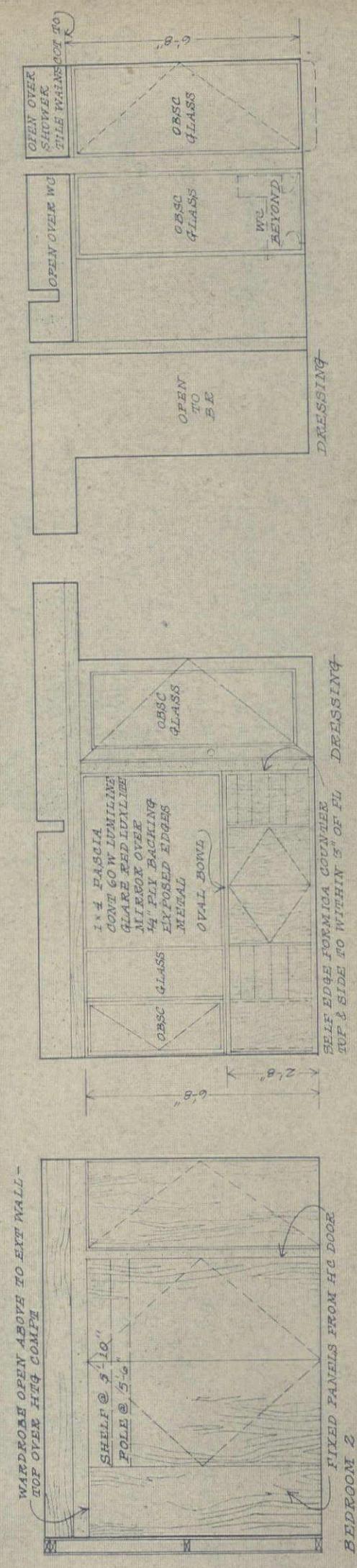
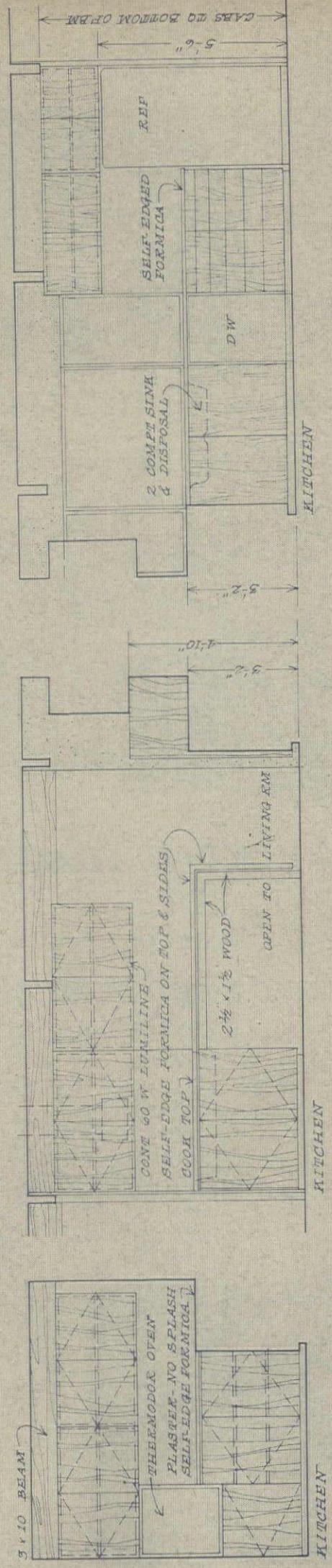
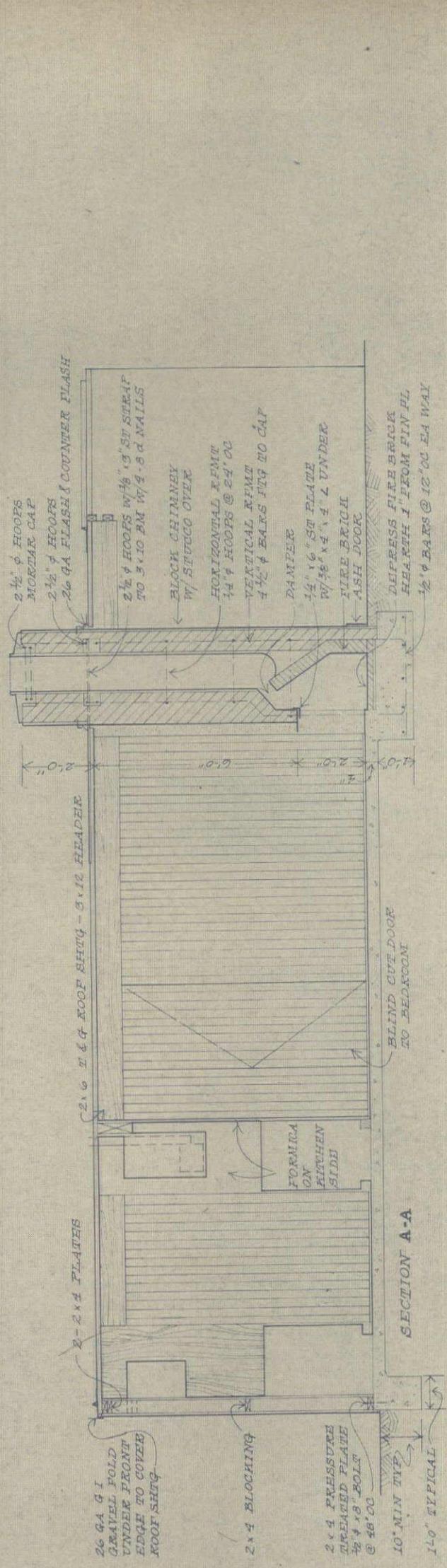
**LIVING ROOM** is 33' long. Kitchen is behind pass-through at left, bedroom area beyond door at rear. Paneling is milled redwood.

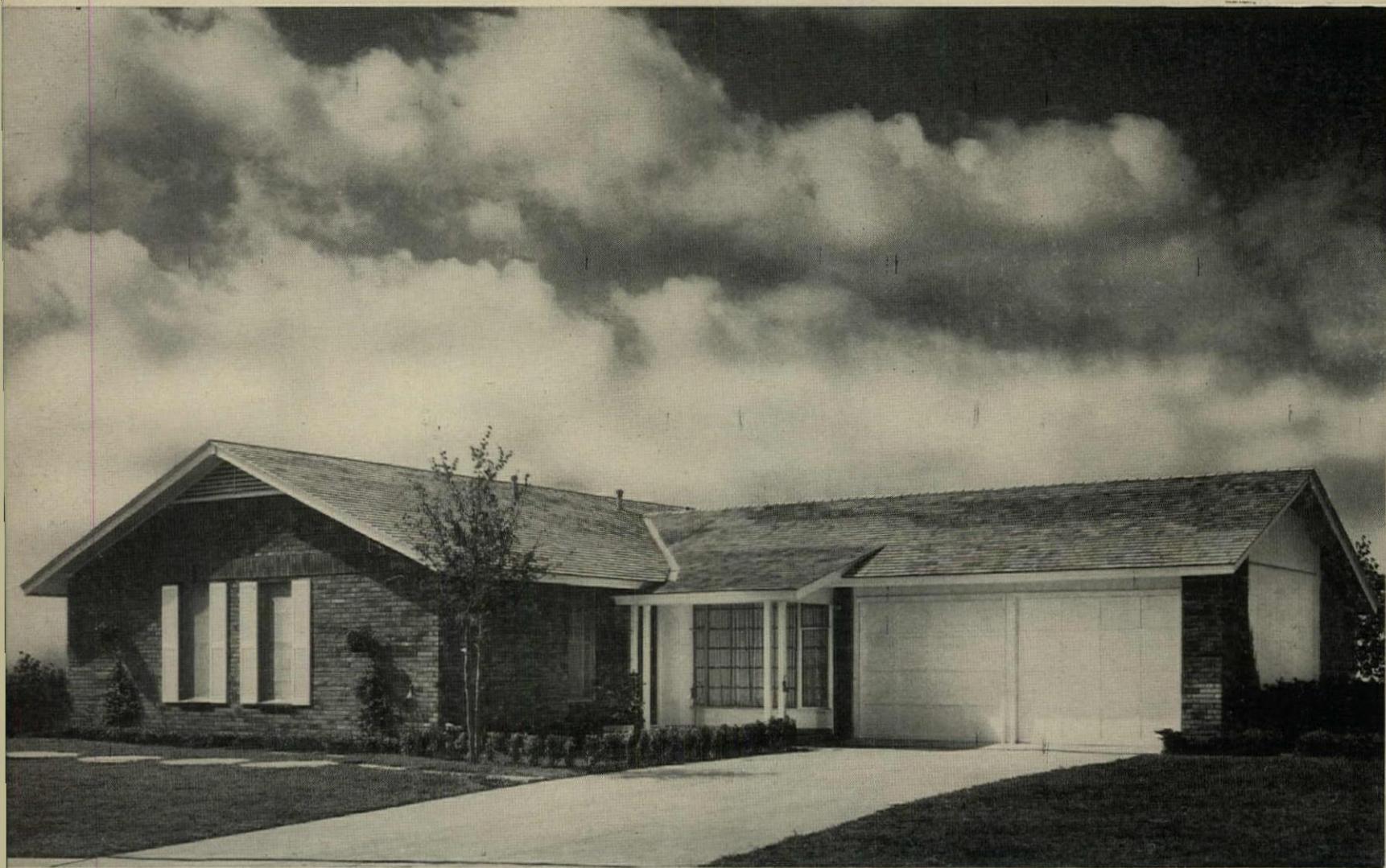


**IN MASTER BEDROOM**, French doors open entire wall to patio. Most rooms have louvered doors and windows (Bourne).

*For selected details, see next spread*







**L-SHAPED HOUSE** has brick facade with dentil course over windows. Entry walk is past dining-room bay window.

## 15. There's a dining-room in this compact ranch

Every foot counts in the 1,377 sq ft plan—less than 50 sq ft are used solely for passageways.

"That's why we were able to provide a separate dining room without stinting on other areas," says Designer Milton Barrick. The house also has a living room, a large kitchen-family-room area, three bedrooms, two baths, a hallway laundry, and plenty of storage. And though the plan (shown on next spread) packs so much into a relatively small house, it separates formal and informal living. Sums up

Barrick: "This is the most house for the money I have ever designed."

*This house sells better than similar models without separate dining rooms*, according to Bob Glatter, sales manager of the Dallas subdivision where it was built.

"Many of our buyers are young college-trained couples on the way up," says Glatter. "They received a lot of wedding gifts for the dining room, and they want to use them and show them off. They also feel the dining room makes it easier to teach their children manners." Dallas Merchant Stanley Marcus backs up Glatter's reasoning, told H&H that well over half of all wedding gifts sold by Nieman-Marcus are dining-room items like china, silver, linens.

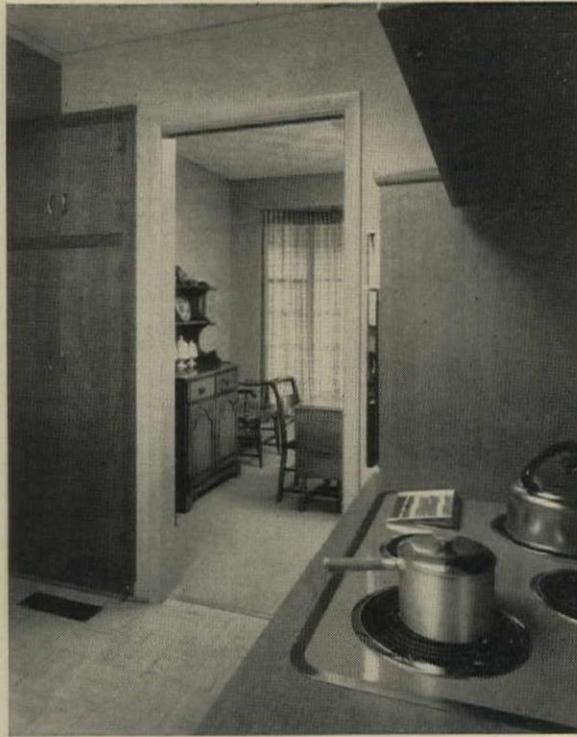
*The house was designed for fast construction* (it goes up in 39 days). Says Construction Superintendent Clyde McWilliams: "We saved time by jig-building the trusses, pre-fabbing the window and door bucks, using precut studs, and working to a module."

Air conditioning (Frigidaire) is included in the sales price of the house (\$16,100). The ceiling and walls are insulated with Celotex batts. Windows are aluminum (Fenestra). Finish flooring includes Sweetwater wool-nylon carpet, Excelon vinyl asbestos tile, and Amtico rubber tile. The house has a NuTone intercom system and 100-amp electrical service with Zinsco's Magnatrip 16-circuit entrance panel, Leviton switches.



**REAR OUTDOOR LIVING** is on concrete terrace (included in house price) off family room. Roofing is 18" No. 1 red cedar shingles.

BUILDER: *National Real Estate  
Development Corp*  
 DESIGNER: *Milton Barrick*  
 DECORATOR: *Charlotte Miller*  
 LANDSCAPING: *L. Pahoney*  
 LOCATION: *Irving, Texas*  
 FINISHED AREA: *1,377 sq ft*  
*plus two-car garage*  
 PRICE: *\$16,100 on a \$1,750 lot*



**DINING ROOM**, seen here from kitchen, is 10' x 11'. Kitchen is open to family room (see below) and has door, out of photo at left, leading directly to garage.



**MASTER BATHROOM** has suspended luminous ceiling with corrugated plastic panels and wood framing (see details, next spread). Fixtures in both baths are by Crane.

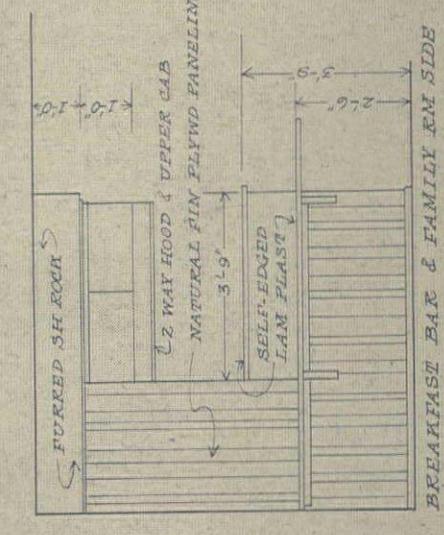
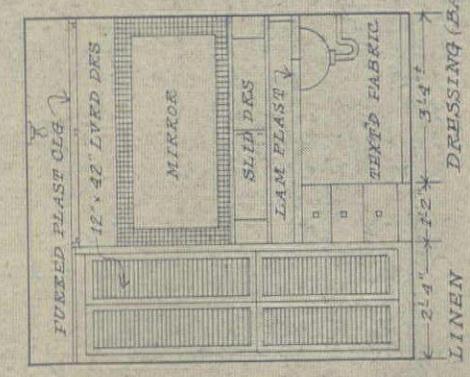
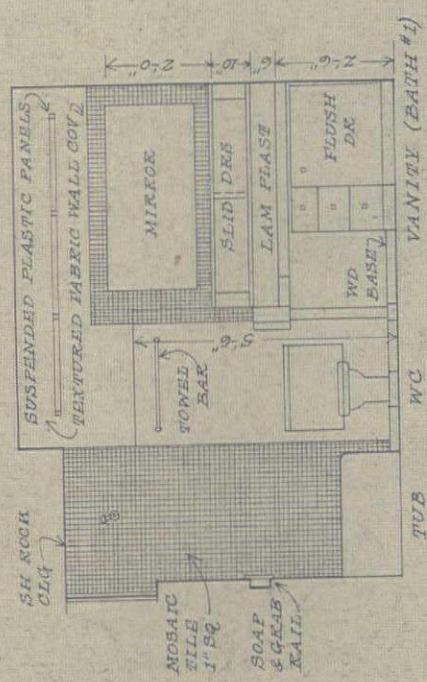
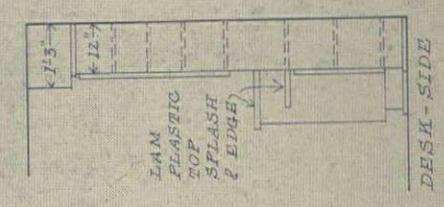
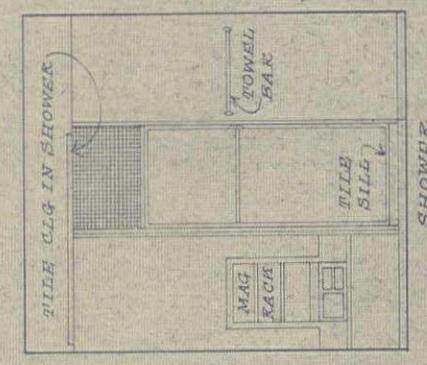
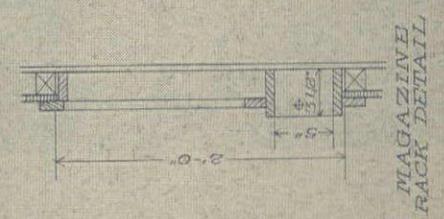
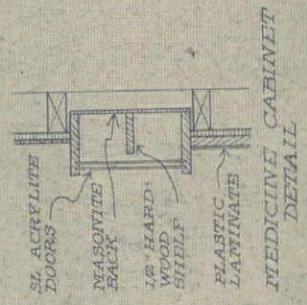
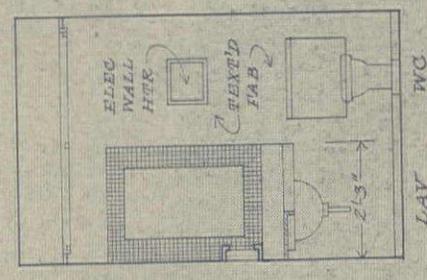
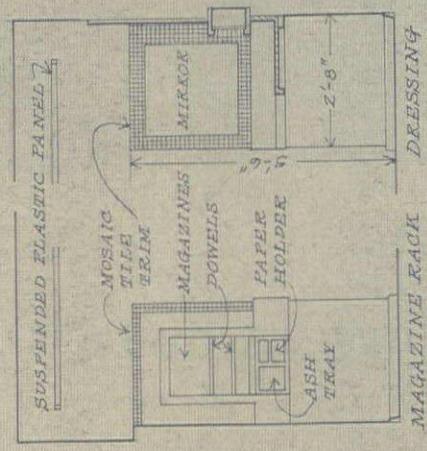
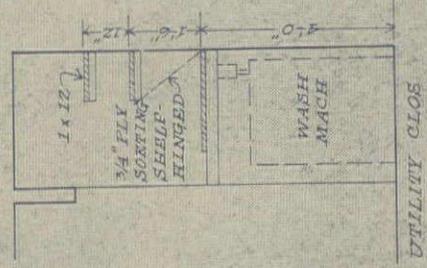
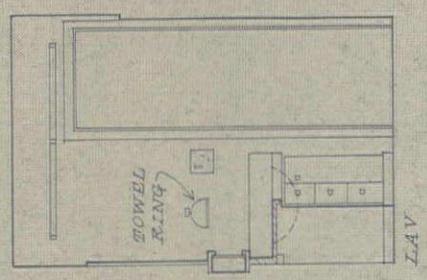
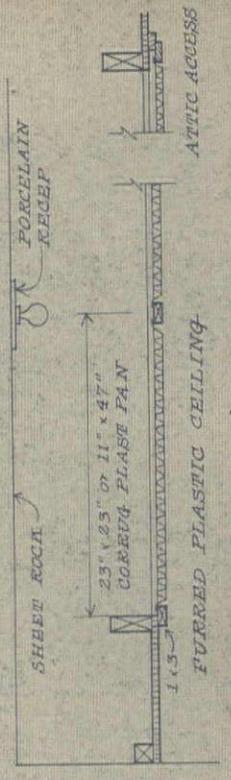
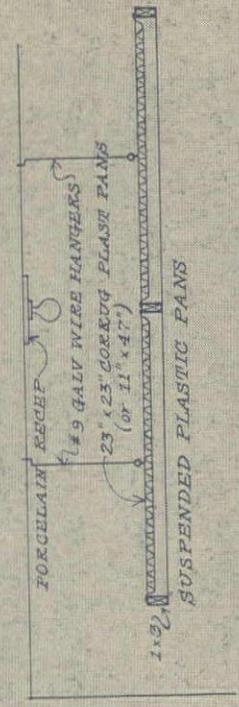
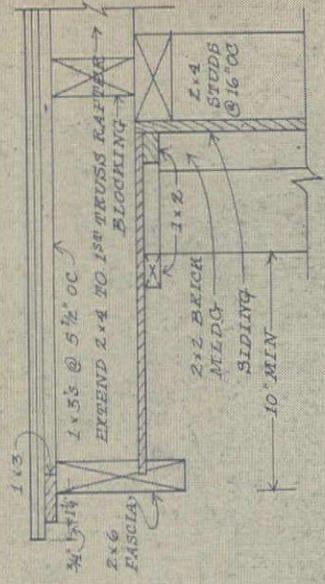
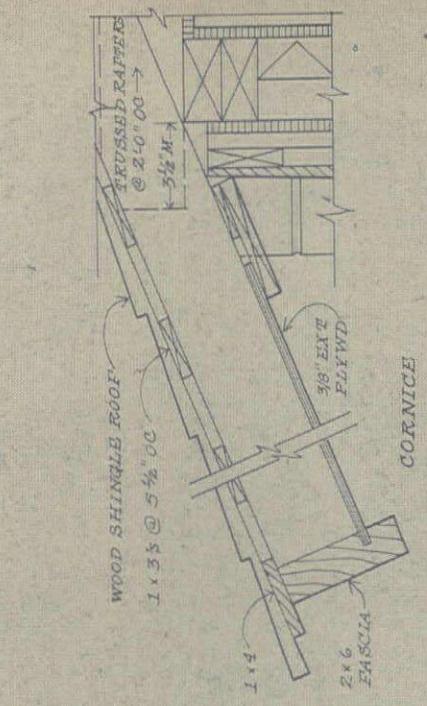
Photos: John Rogers



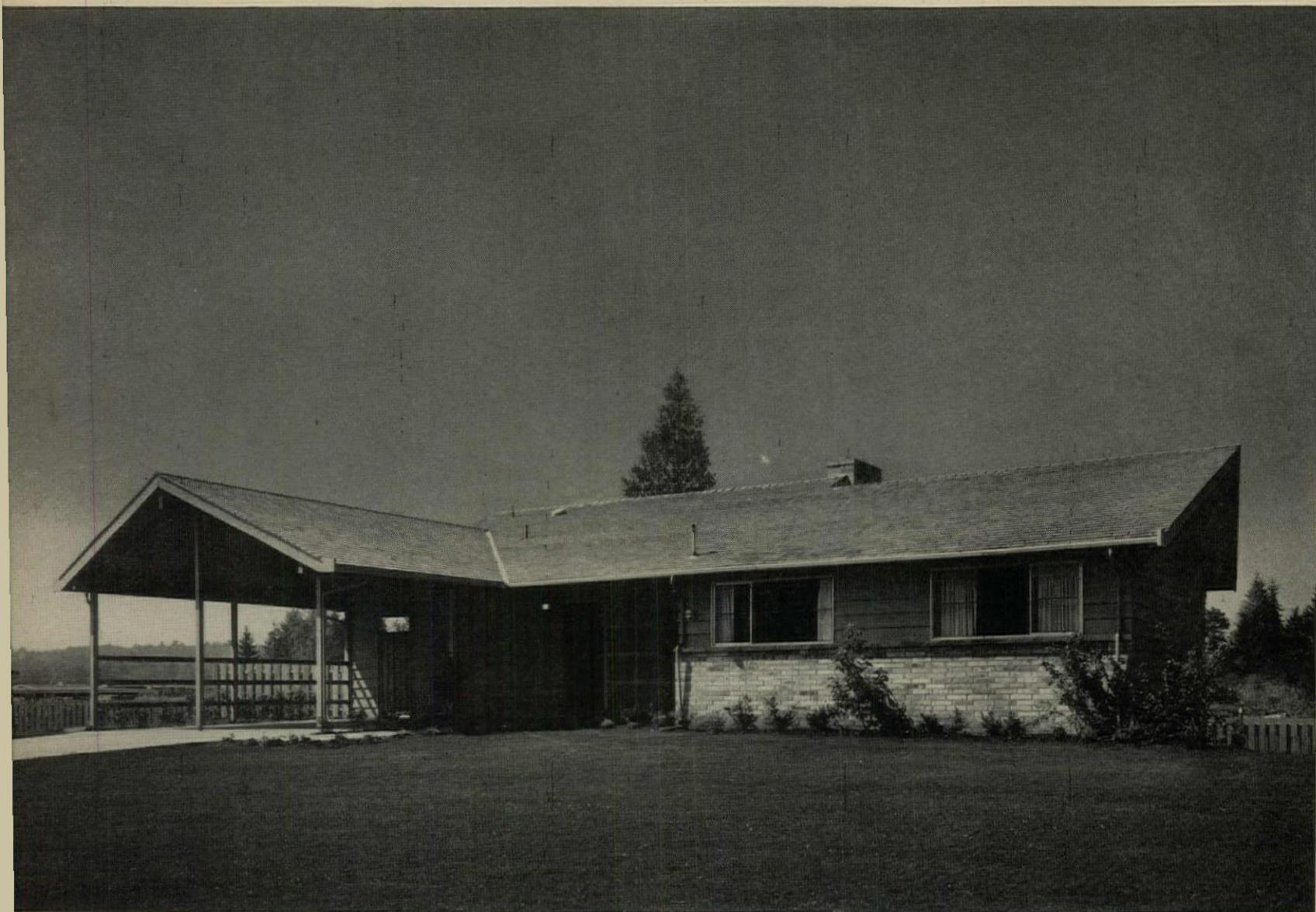
**FAMILY ROOM** has space for informal dining, sliding-glass door to terrace. Kitchen includes GE range, oven, dishwasher and disposer.

*For selected details, see next spread*





SELECTED DETAILS FROM HOUSE IN IRVING, TEXAS  
DESIGNER: MILTON BARRICK  
BUILDER: NATL REAL ESTATE DEVELOPMENT CORP



**FACADE** combines brick and western red cedar siding (Weyerhaeuser). Glass panel filters light at entry.

## 16. It's a one-story in front, a two-story in back

So this Bell & Valdez house has a lot more living space than passersby might guess—2,180 sq ft, including a big (1,050 sq ft) daylight basement which opens directly to the out-of-doors.

*"The daylight basement is the big feature of the house,"* says Realtor Dick Willard of Eastside Homes. "It can be finished to suit buyers' particular needs." The basement can be turned into extra bedrooms plus a bath; or partitioned for laundry, storage, a bedroom and a large recreation room as was done in this particular house (see plan on next spread). Whatever option buyers take, finishing costs are extra. Prices: \$500 for a fourth bedroom and closet, \$550 for an extra bath, \$650 for a big recreation room.

*Two-level outdoor living is another big feature.* There is a small terrace on the upper level off the kitchen and dining room. And there is a large outdoor living area on the lower level (see photo right). "Two-level outdoor living is difficult to come by in a hillside house," says Architect John M. Anderson. "We were able to have two terraces because we planned this house for a side slope as well as a rear slope."

*Detailing makes the house look even bigger than it is.* To make the facade look longer, Architect Anderson extended the siding as a screen across the rear of the carport

as shown in the photo above and in the drawing on the next spread. To make the living area look bigger, Anderson placed the entry hall where it could command a long look across the living room, as well as down the stairs to the lower level. Some buyers felt this entry was a little narrow, so the architect has developed an alternate entry and stairwell, not shown on the floor plan, but detailed as an alternate in the drawings on the next spread.

*The price is \$18,500* without land but with basement finished as in the plans on the next spread. The price works out to less than \$9 per sq ft. That figure includes a fully equipped kitchen (built-in oven, cook top, dishwasher and disposer), wall-to-wall carpeting in living room, dining room, three bedrooms and hall, Armstrong Cork Co vinyl tile flooring in kitchen and bath, Moe light fixtures, an American-Standard gas-fired warm-air heating and cooling system. There are built-ins, too: a broom closet in the kitchen, two small desks in the children's rooms, and plenty of storage space.

Says Sheffield Phelps of Securities Mortgage Co, which handled the financing: "The thing we check for when a house is submitted to us is its livability. We're not just concerned with its sales appeal for today—we want to be sure it will satisfy people for years to come. On that basis, this house scores high."

*For selected details, see next spread*

Photos: Art Hupy



**KITCHEN** has wood-finished cabinets (Cascade Cabinet Co), plenty of built-ins, room for breakfast table. Swing door leads to entry hall.

**BUILDER:** Bell & Valdez

**ARCHITECT:** John M. Anderson

**REALTOR:** Eastside Homes, Inc

**DECORATOR:** C. Tony Pereira

**LOCATION:** Bellevue, Wash.

**FINISHED AREA:** 2,180 sq ft plus carport

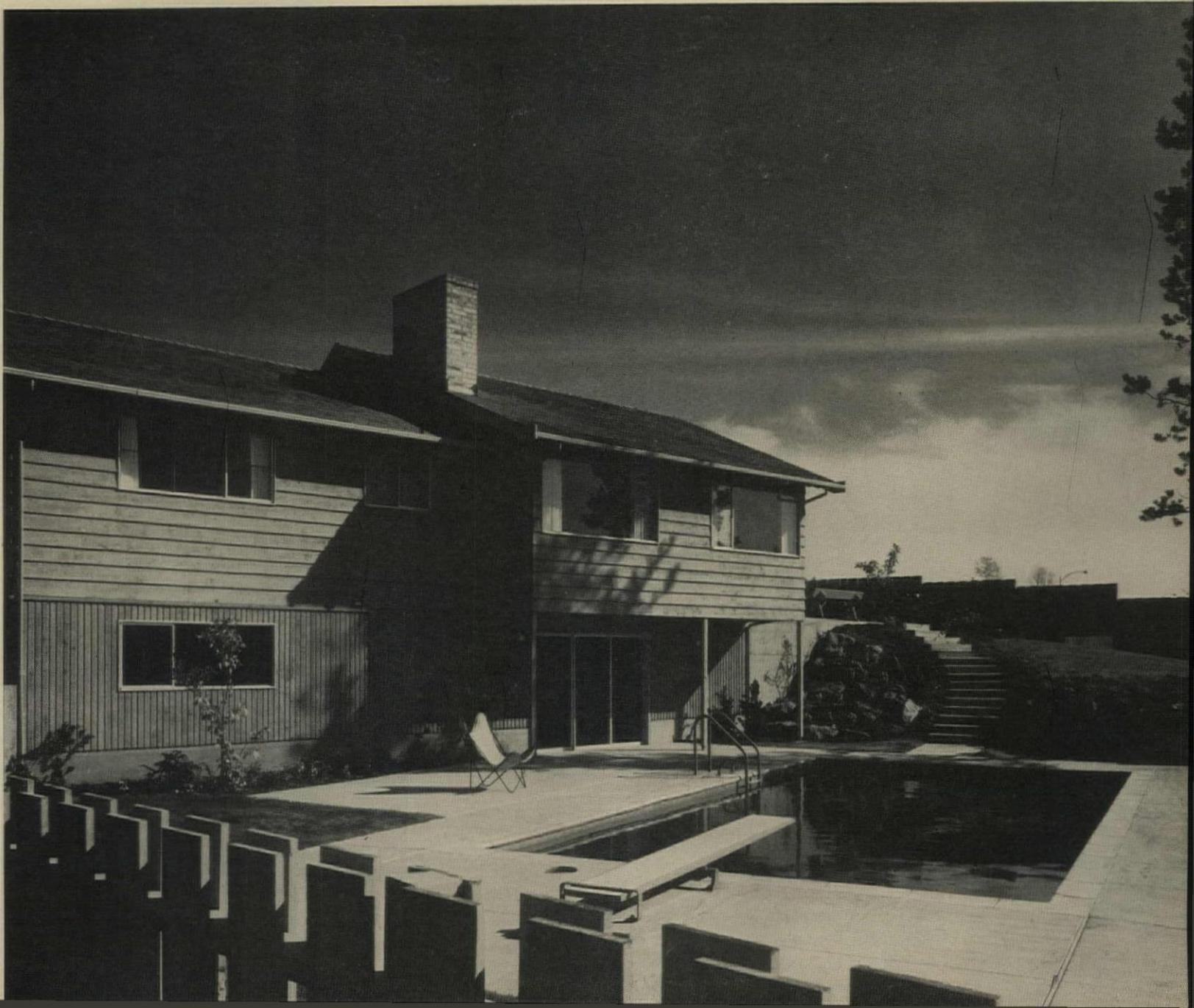
**PRICE:** \$16,800 exclusive of \$3,000 lot

*Finished basement shown on plan is \$1,700 extra.*

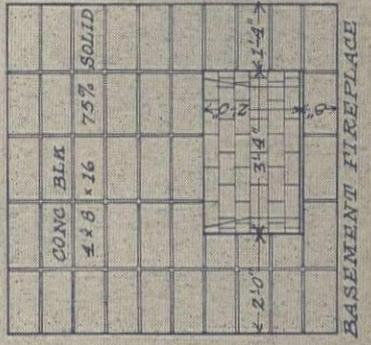
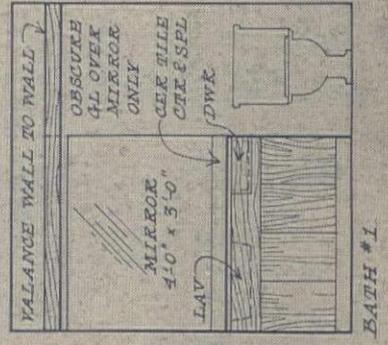
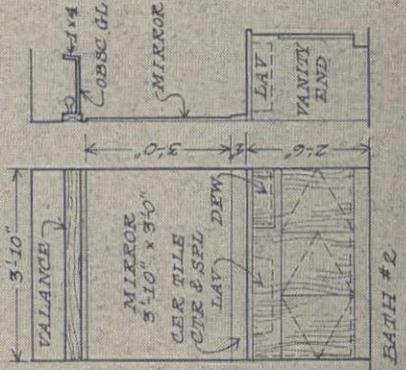
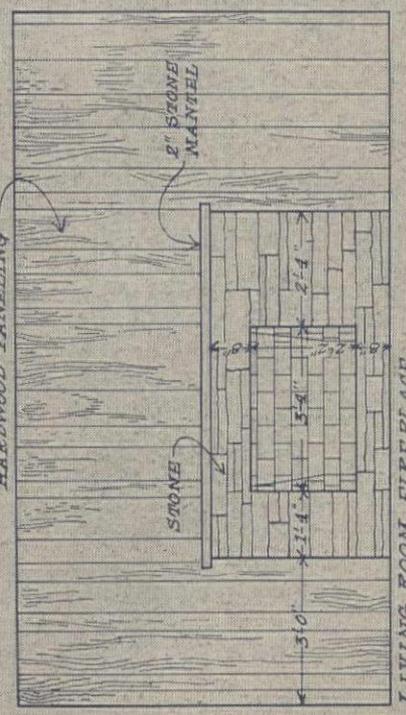
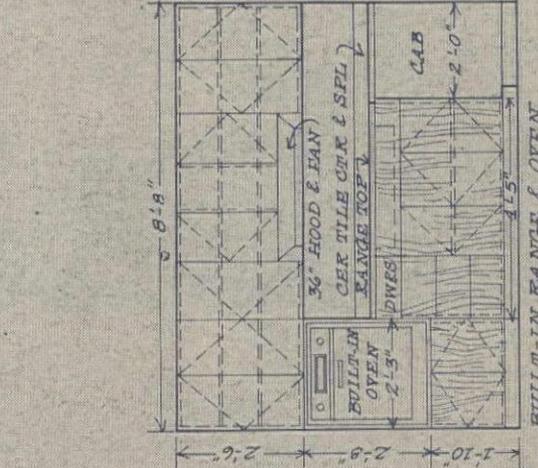
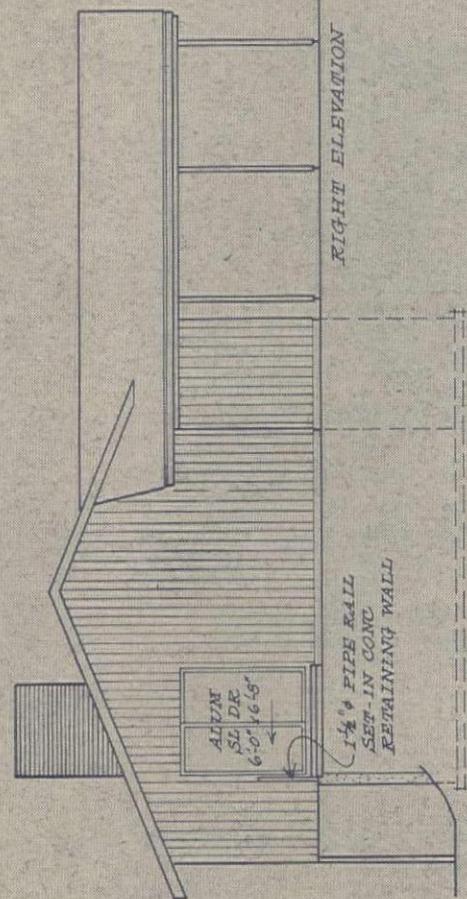
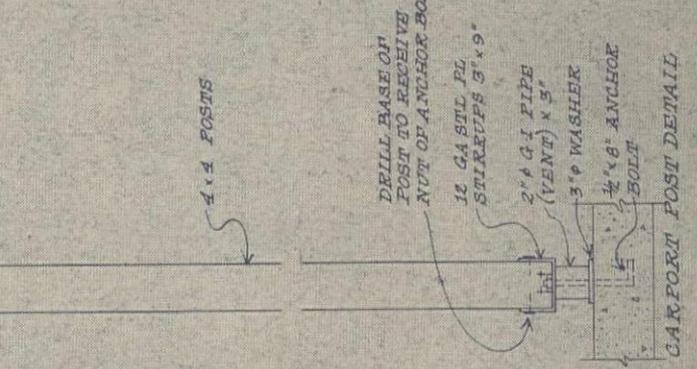
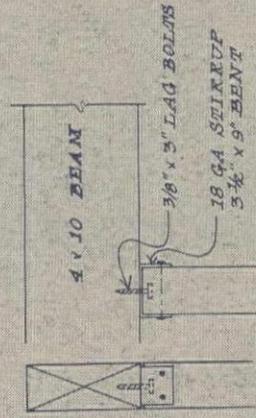
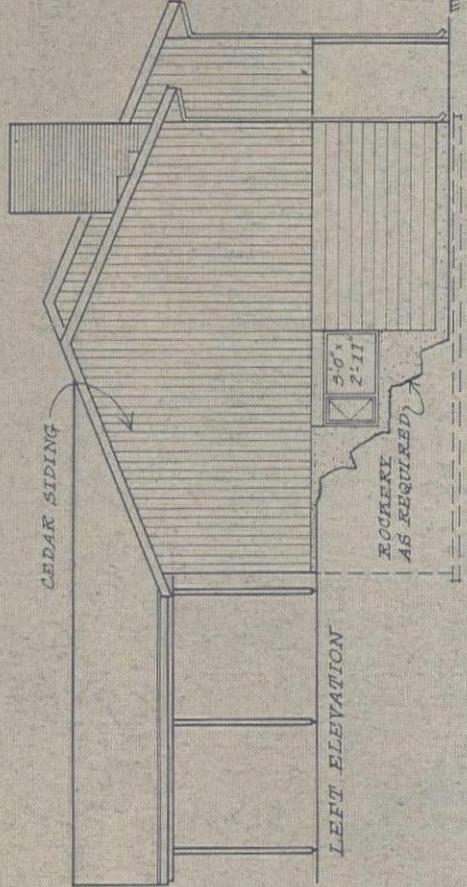
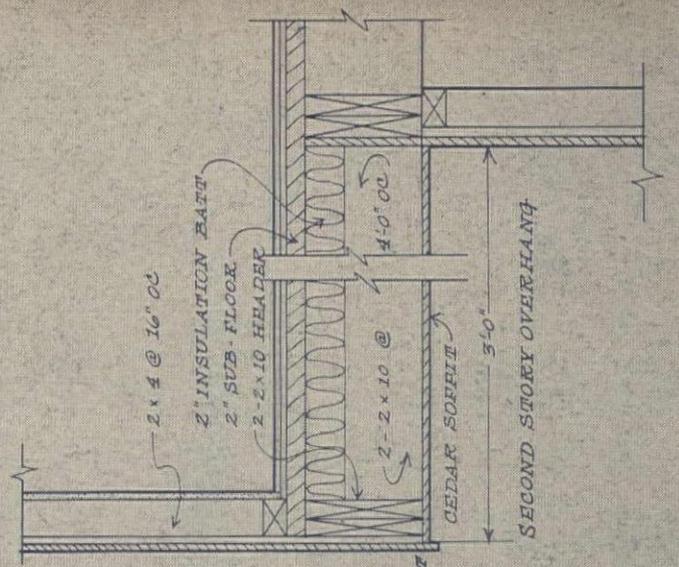
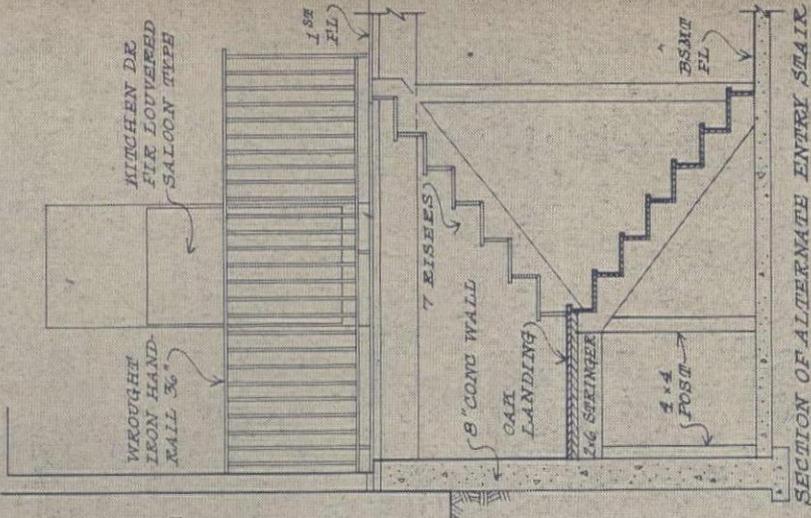


**LIVING ROOM**, with brick fireplace set in a plywood-paneled wall, is on upper level. Wall-to-wall carpet is by James Lees & Sons.

**IN REAR OF HOUSE**, glass sliding doors (Bon Aire) open the daylight basement to the outdoors. Swimming pool is optional extra.







SELECTED DETAILS FROM HOUSE IN BELLEVUE, WASH.  
ARCHITECT: JOHN M. ANDERSON  
BUILDER: BELL & VALDEZ



**HALF-TIMBERED FACADE** gets added interest from shed, left. Shed's roof is carried across to form entry porch. Garage is detached.

## 17. Will this "English cottage" start a new trend?

Yes, says Architect Chris Choate. "Bob Jones [who, with Choate, designed the house] and I were pretty sure this style would be highly marketable to buyers who want traditional design but don't want a lot of gingerbread. We convinced Ross Cortese he should build it."

Yes, says Builder Cortese. "We're selling this half-timbered model as fast as we can build it—and a lot faster than other models with the same floor plan but a more conventional appearance."

Yes, says Realtor William Cheney of Walker & Lee. "One big reason for the popularity of this house is its exterior treatment—a nice change from the usual gingerbread houses in the Los Angeles area."

*But the appeal of this house is more than skin deep.* It has (see plan next spread) 1) a big living room (20' square); 2) a separate dining room with a sliding glass door to a terrace; 3) four large bedrooms—"the most economical arrangement of bedroom space in my experience," says Architect Choate; 4) two large baths—one with space for a laundry; 5) a brick fireplace wall that turns into the house to form an entry hall; 6) kitchen cabinets that, says Designer Jones, "are so fine they look like furniture." Adds Vice President Leighton Turk of the California Bank, which

has financed 4,000 Cortese houses: "One of the many reasons we like Cortese houses is the use of brand-name products—they have a big appeal to the public." This house has Arcadia sliding-glass doors, Bourne casement windows, Matico asphalt and vinyl tile floors, Pioneer furnace, Frigidaire range, oven, dishwasher, disposer, and refrigerator, Nu-Tone exhaust fans in bath and kitchen, Formica countertops, Frigidaire washer and dryer, Crane fixtures and fittings, Perma-Bilt medicine cabinet, Schlage hardware.

*Cortese could pack all these features and equipment into his \$22,000 selling price because of the economies built into the design.* Architect Choate explains: "This house is framed, basically, as an economical rectangle. We add interest at low cost by adding sheds on the house and garage. They are expressed on the outside by a change in roof pitch [photo above]. On the interior the house shed provides a cozy niche in the living room [photo opposite, top left]. And even the half-timbers are part of the structure—the diagonal members serve as corner bracing." (See drawings on the next spread.)

Another cost-saving idea: Cortese saves a little brick and gives the chimney an "English cottage" look by continuing the flue tile above the brick and capping it with curved chimney pots.

*For selected details, see next spread*

Photos: Maynard Parker



**LIVING ROOM** gets English-cottage feeling from beamed ceiling, alcove formed by shed (see exterior opposite), and hob, in left foreground, which is used as seat and extends back to fireplace wall.



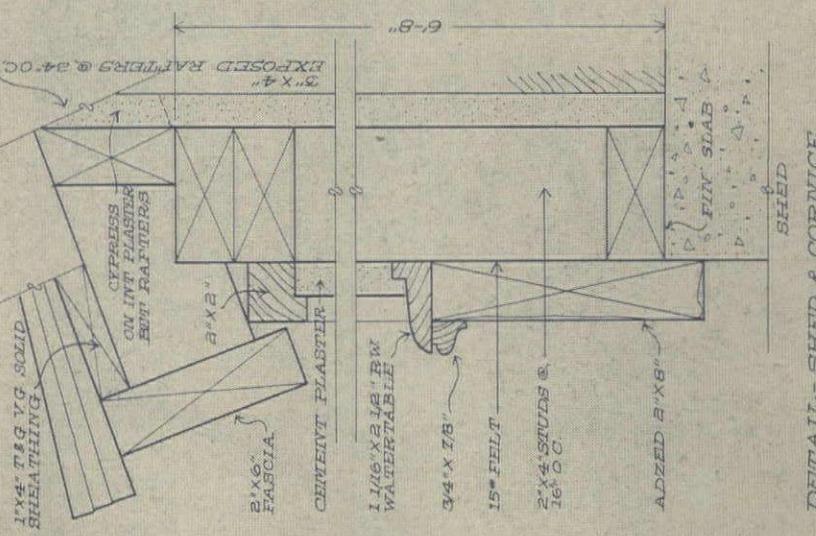
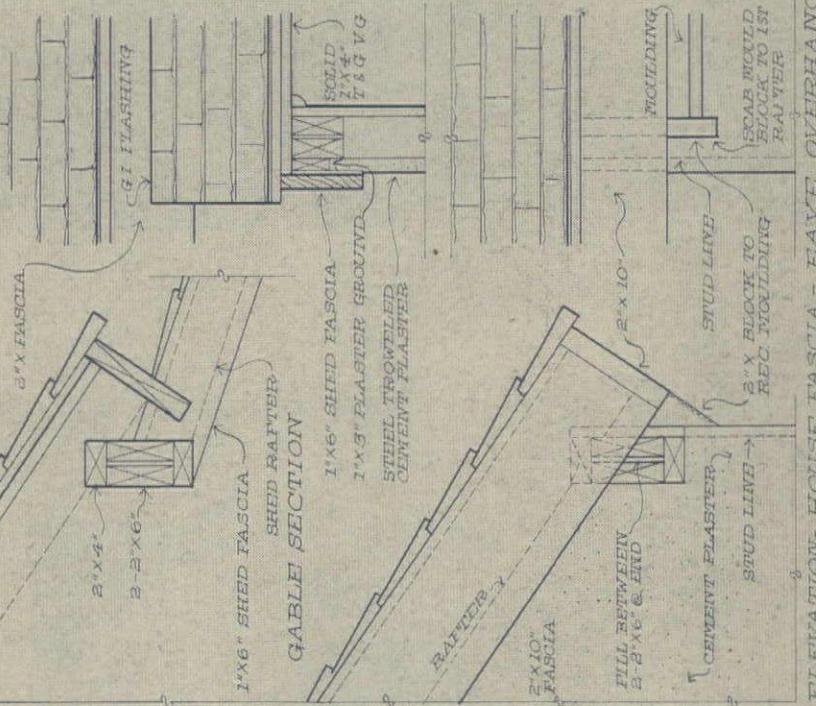
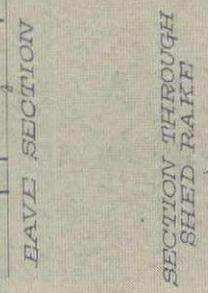
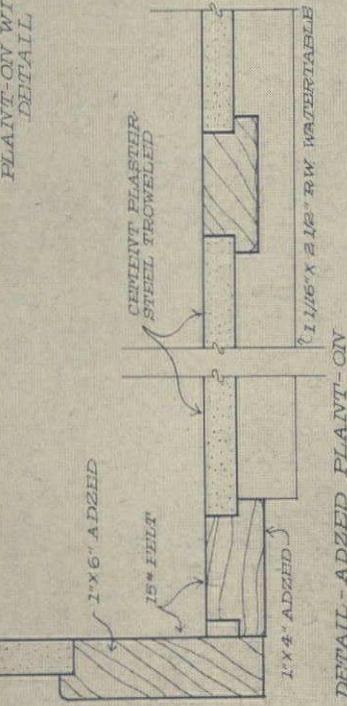
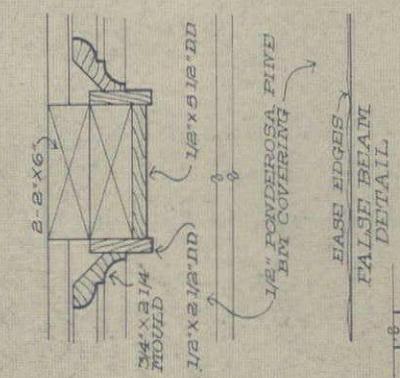
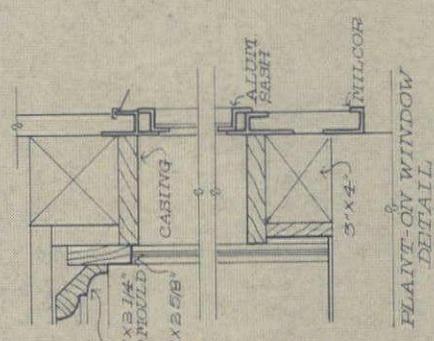
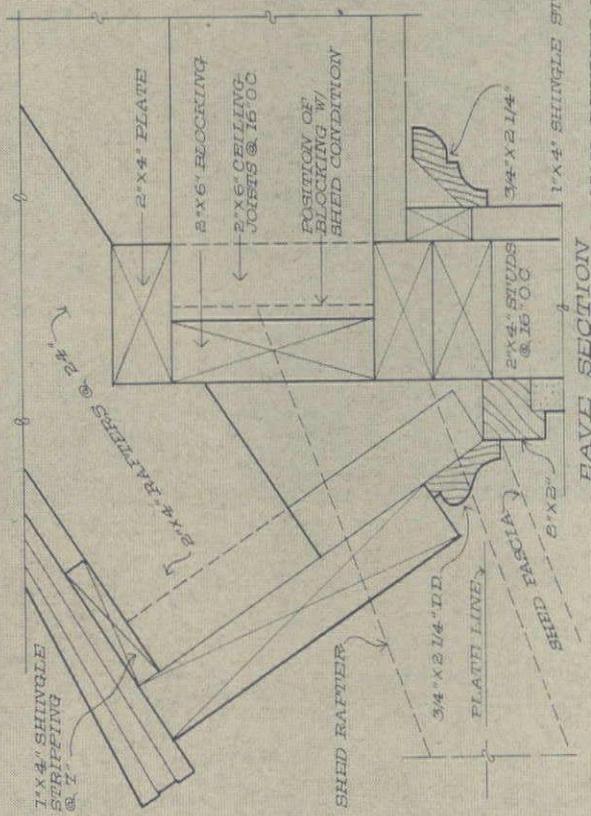
**DINING ROOM** opens off living room and is separated from kitchen by counter and two-way cabinets. Sliding-glass doors at left lead to walled rear terrace. Corner of family room is at far right.

**BUILDER:** *Ross W. Cortese*  
**ARCHITECTS:** *Chris Choate*  
*and Robert G. Jones*  
**REALTOR:** *Walker & Lee*  
**DECORATOR:** *Anell Henely*  
**LOCATION:** *Los Alamitos,*  
*Calif.*  
**FINISHED AREA:** *1,694 sq ft*  
*plus garage*  
**PRICE:** *\$22,000 on \$3,000 lot*



**U-SHAPED KITCHEN** has luminous ceiling ( $\frac{1}{8}$ " fiberglass in stained birch framing) designed by builder and built at site. Cabinets are by McConnell Cabinet Co.



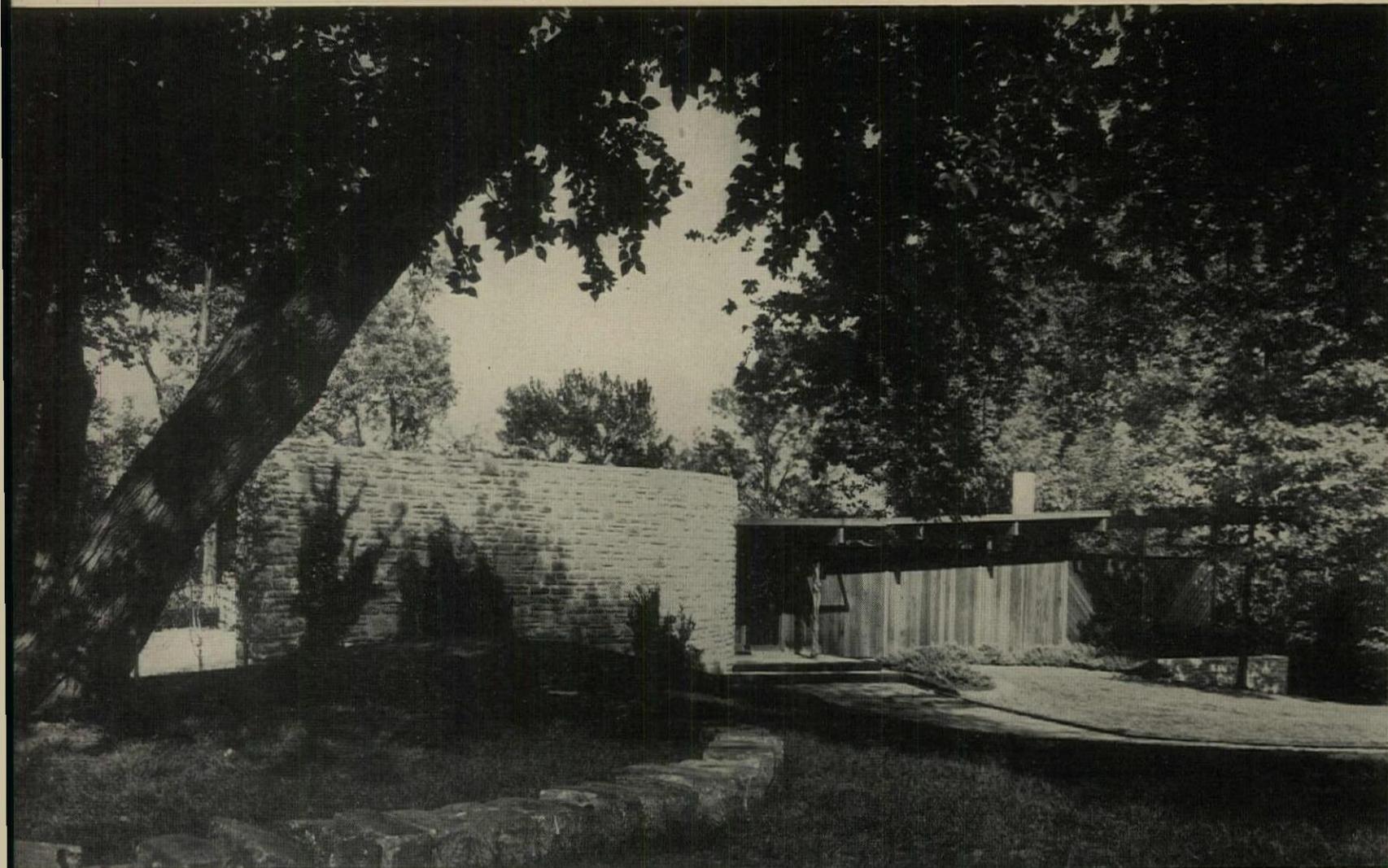


SELECTED DETAILS FROM HOUSE IN LOS ALAMITOS, CALIF  
 ARCHITECT: CHRIS CHATE & ROBERT C. JONES  
 BUILDER: ROSS CORTESE

FRAMING DETAILS

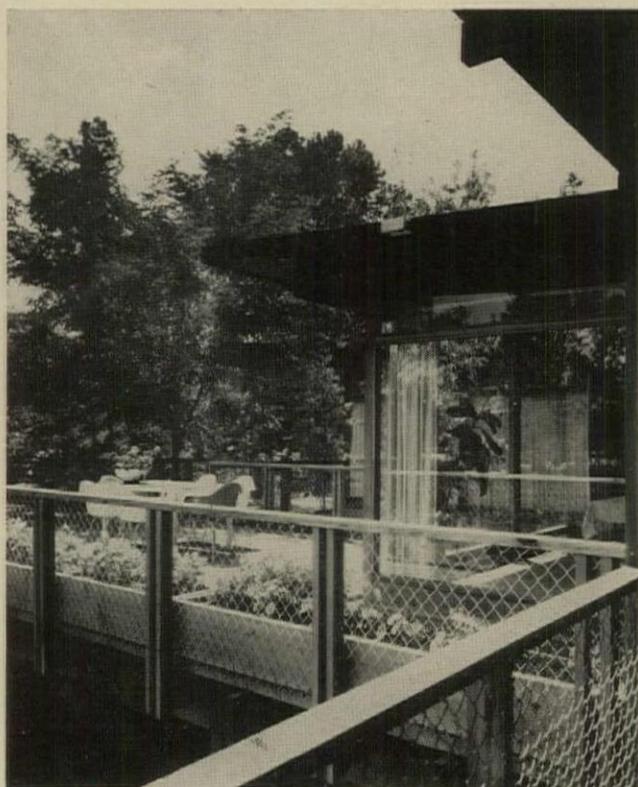
ELEVATION - HOUSE FASCIA - EAVE OVERHANG

DETAIL - SHED & CORNICE



**ON STREET SIDE** of house, limestone wall at left disguises garage. Overhang hides high living-room windows (above redwood siding).

## 18. Behind this closed facade is a big rear deck



**IN REAR** deck wraps around dining room and has walk, right foreground, to bedroom wing. Deck has chain-link fence, fir flooring.

The big deck (750 sq ft) is the big idea in this custom house.

It permits all-on-one-level indoor-outdoor living even though the house is set on the edge of a sharply sloping site.

It permits private outdoor living—not only because it is screened from the street by the house, but also because it is raised a full story off the ground.

Every room in the house except the kitchen and breakfast room faces the deck (the dining and living rooms alone have 42 linear feet of floor-to-ceiling glass). And every room except the kitchen and breakfast room opens directly to the deck or is connected to it by broad ramps and walks.

*Inside and out, Architect Harris Armstrong included lots of custom detailing (see photos opposite and drawings next spread). Items: 1) a screen of 2x8 black walnut studs, doweled together, between the living room and the foyer; 2) a stone fireplace that stops at 5' and is topped by glass and a circular, mosaic-faced flue; 3) special lighting fixtures under the living room beams; 4) a luminous ceiling in the kitchen; 5) 15' of off-season storage along the corridor to the master bedroom; 6) a built-in desk and drawers in the master bedroom; 7) planting boxes along one side of the deck (left) and benches built into the railings on three sides.*

The kitchen is fitted with Hotpoint range, oven, dishwasher, and disposer, Revco refrigerator, NuTone exhaust fan and mixer. The cabinets are by St. Charles. Kitchen, bath, and family room have Robbins vinyl tile floors. Ceramic tile is by Mosaic. Plaster, drywall, and insulation are by US Gypsum; heating and cooling by Mueller Climatrol, folding doors by Pella, garage doors by Overhead.

*For selected details, see next spread*

Photos: Mac Mizuki



**STAIRWAY** leads to lower level, which owner finished himself. Stair rail is  $\frac{3}{4}$ " walnut plank—"strong, cheap and amusing," says Architect Armstrong.



**BIG LIVING ROOM** (17'x24'), in wing by itself, is "perfect for entertaining," says owner.

Light fixtures are under beams. Floor of foyer at right is sandstone.

ARCHITECT: *Harris Armstrong*

GENERAL CONTRACTOR: *Mikkelsen Constr Co*

LOCATION: *Ladue (St. Louis), Mo.*

FINISHED AREA: *2,510 sq ft plus deck, lower level, and garage*

CONTRACT PRICE: *\$68,000*

**DINING ROOM** has Crab Orchard stone floor, fir deck ceiling. Door (out of photo, left) leads to deck; largest window overlooks sunken garden.









**TWO-STORY HOUSE** has wide eave (3')—a break with tradition, but, Builder Weiner says, "an idea our forefathers should have used."

## 19. A center hall makes this 10-room Colonial work

Every room except the family room opens off the center hall. And the hall is extra wide—10' instead of the usual 6' or 7'.

Why the extra width? Says Architect Theodore Brandow: "Downstairs we wanted an impressive entry foyer. Upstairs we wanted enough space for a long clothes and linen closet, plus space at the front end of the hall for either a sewing room, cedar closet, or children's study."

Was the extra space worth it? Yes, agreed Partners Leon Weiner and Irving Medgebow of Franklin Home Builders. Says Weiner: "This extra space cost us only about \$3 a sq ft because it was added in the middle of the house. And it cut our selling costs because of its appeal to buyers."

*But the extra-wide center hall is only one reason why Franklin sold 45 houses like this in less than 90 days. Here are other reasons why the house is popular:*

1. It has a lot of space for the money—2,584 sq ft (plus a 30'x36' basement and a 12'x30' garage) for \$27,500 (including a \$6,000 lot).

2. It has a study in addition to the living, dining, and family rooms. Says Weiner: "This appeals to people who want a library, an office, or a place to get away from children."

3. It has a dual furnace system—two 80,000-Btu York units. One serves the lower floor, the other the top floor. Says Weiner: "The two units cost \$200 more than one with the same capacity. But with two units, you get the big advantage of zoned heating."

4. It has a hefty electrical system—150 amps. Says Medgebow: "We could have gotten by—and saved \$54—with 115 amps, even with air conditioning added to the appliances we include. But we figured most buyers would have a washer and dryer, and some would have power tools."

5. It has full kitchen equipment—a Wincroft range, Caloric oven, Hotpoint dishwasher, Waste King disposer, and NuTone exhaust fan and hood. Other products in the house include c&m strip oak flooring, Owens-Corning Fiberglas insulation, Masonite prehung interior doors, Case and Alliance bathroom fixtures, Yale outside hardware, National inside hardware.

Sums up Mortgage Lender Herbert Melick of T. B. O'Toole Inc: "A truly outstanding amount of living space and quality features . . . extremely competent engineering and design. This house is capturing a part of the Wilmington market that used to be reserved for custom builders."

BUILDER: *Franklin Home Builders*  
 ARCHITECT: *Theodore Brandow*  
 DECORATOR: *Dana Pyle*  
 LOCATION: *Wilmington, Del.*  
 FINISHED AREA: *2,584 sq ft*  
 PRICE: *\$27,500 including \$6,500 lot*

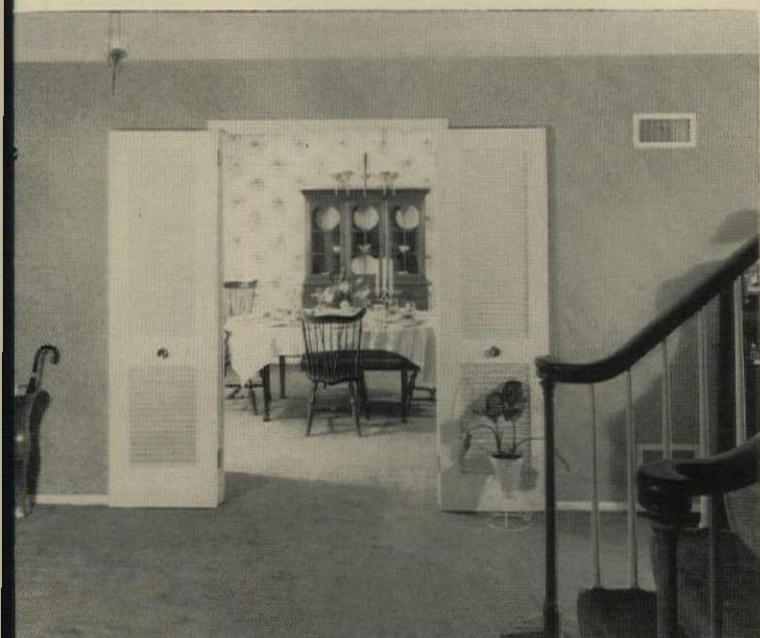
Photos: Marc Neuhoef & (opp.) Robert C. Lautman



**FAMILY ROOM**, seen here from door to front porch, has pass-through from kitchen. Floor is Armstrong's Cork Tone.



**UPSTAIRS HALL** is wide enough to include closets at right. Sewing room is beyond.



**DOWNSTAIRS HALL** provides big reception area flanked by dining and living rooms, extends through house to back door.

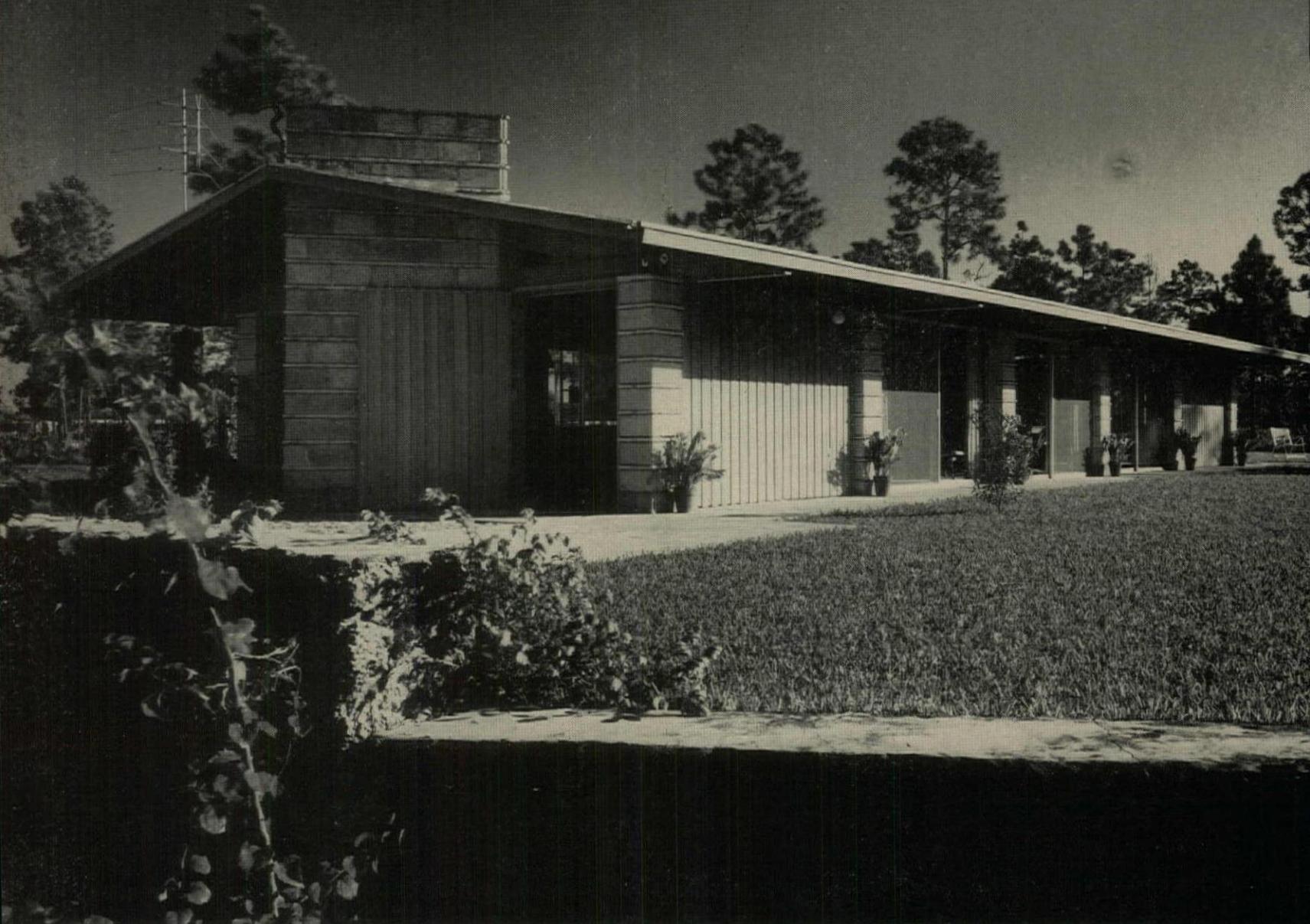


**LIVING ROOM** is 20'x13'5", but seems larger because it is open to stairs. Built-up beam spans opening between living room and hall.

*For selected details, see next spread*







**FLORIDA HOUSE** is cool because walls open wide to the breeze, overhangs shade glass, and white aggregate roof (3M) reflects heat.

## 20. This glamorous hot-weather house cost \$20,000

Within that limited budget, and in just 1,300 sq ft of living space, this custom-built Florida house provides a greater feeling of space and luxury than most people expect to find in a much bigger and more expensive house.

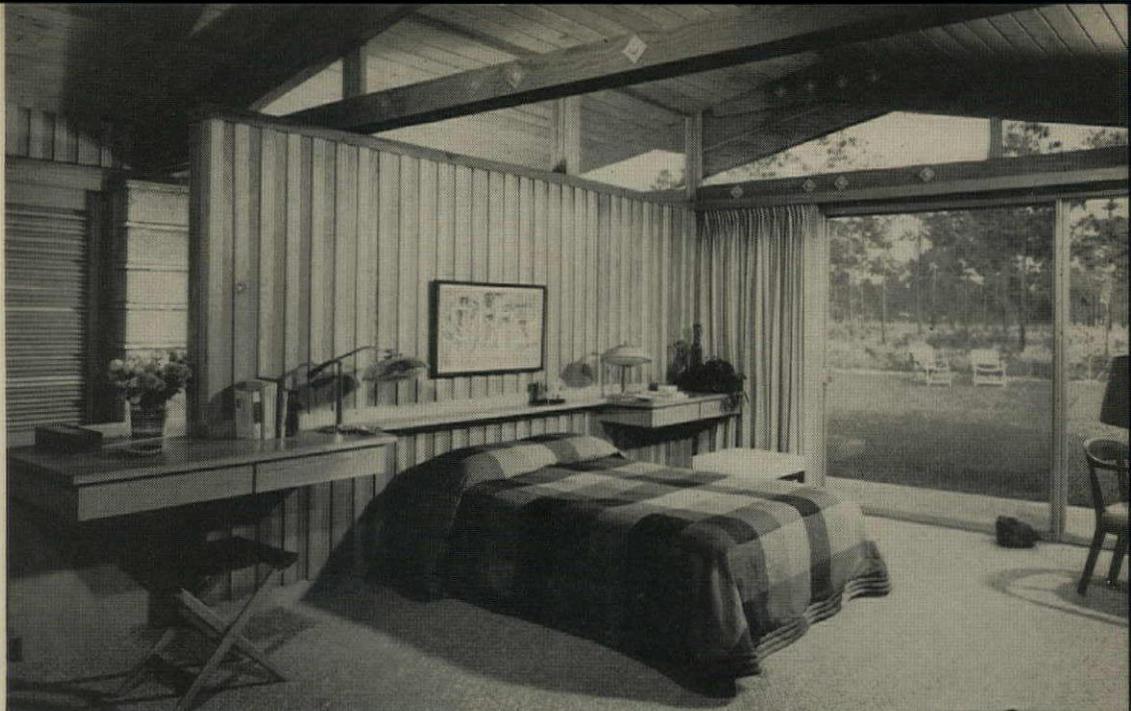
To give the house its spacious look, Architect Alfred Browning Parker used an open plan, and opened all the rooms wide to the outdoors. There are a minimum of "rooms" and no interior doors. The living room, dining room, and bedroom flow into each other (see plan on next spread), a workable arrangement for a couple without children. There are only three interior walls, and each includes work space or storage space. There are wide areas of sliding glass on three sides of the house, and on the fireplace wall (left in photo above) wide solid doors can be opened to the breeze. Yet the house is sited, and there are enough solid walls, so that privacy is not a problem.

Part of the luxurious look comes from imaginative use of simple materials (see photos). Thin concrete bricks between courses of concrete block used in piers and chimney give a decorative pattern; battens used with cypress paneling and siding give the walls texture and allow for shrinkage and expansion. And part of the luxurious look comes from the use of wall-to-wall carpet; well scaled ceramic tile (Stylon) and Tennessee pink marble in the baths; lighting in the closets; a vinyl tile kitchen floor; stainless-steel built-in range and oven (Globe), refrigerator and freezer (Revco).

There was money in the budget for quality features because the construction is as simple as the plan. Twelve identical concrete piers carry six identical trusses. The trusses are exposed, so the bolts and washers which hold them together become decorative elements. Trusses are spanned by 3x8 Douglas fir decking exposed as ceiling finish.

For selected details, see next spread

ARCHITECT: *Alfred Browning Parker*  
 GENERAL CONTRACTOR: *Charles Thoms*  
 LOCATION: *Miami*  
 FINISHED AREA: *1,300 sq ft*  
 CONTRACT PRICE: *\$19,600*

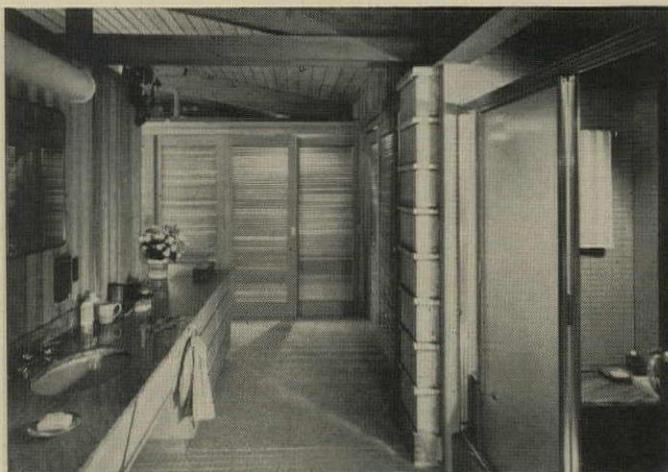


**MASTER SUITE** opens to outdoors through sliding glass (Associated Shower Door Co.). Bedside tables are part of extensive built-ins. Bath is behind cypress-paneled wall.

Photos: © Ezra Stoller



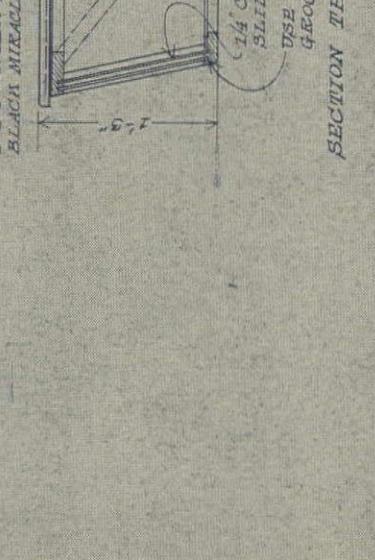
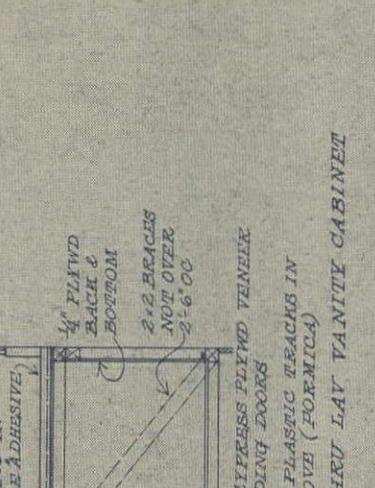
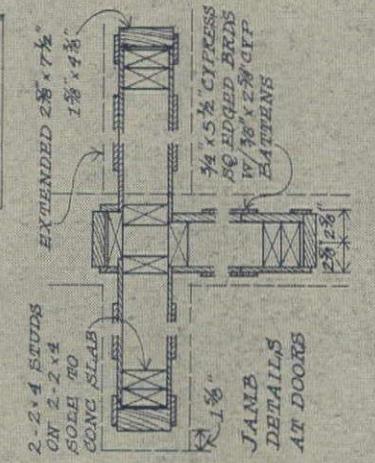
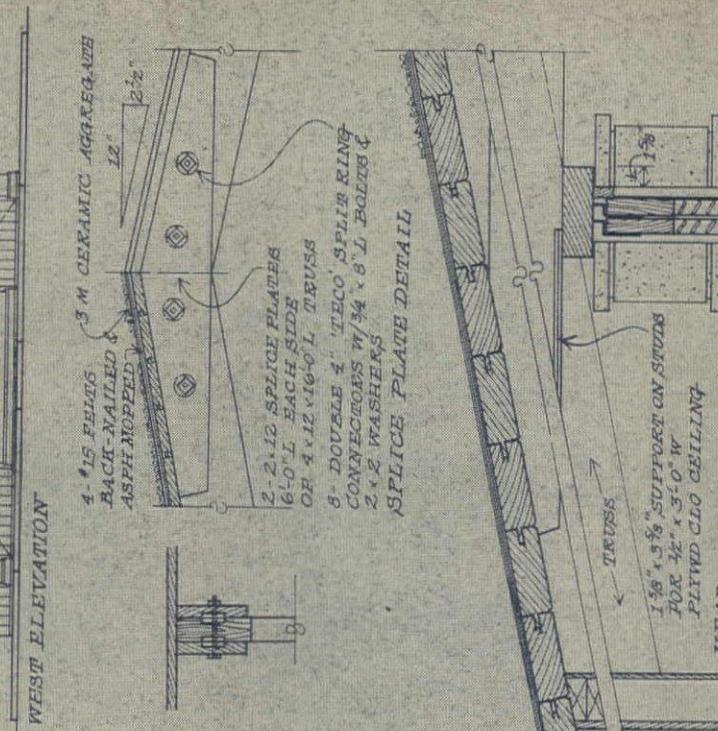
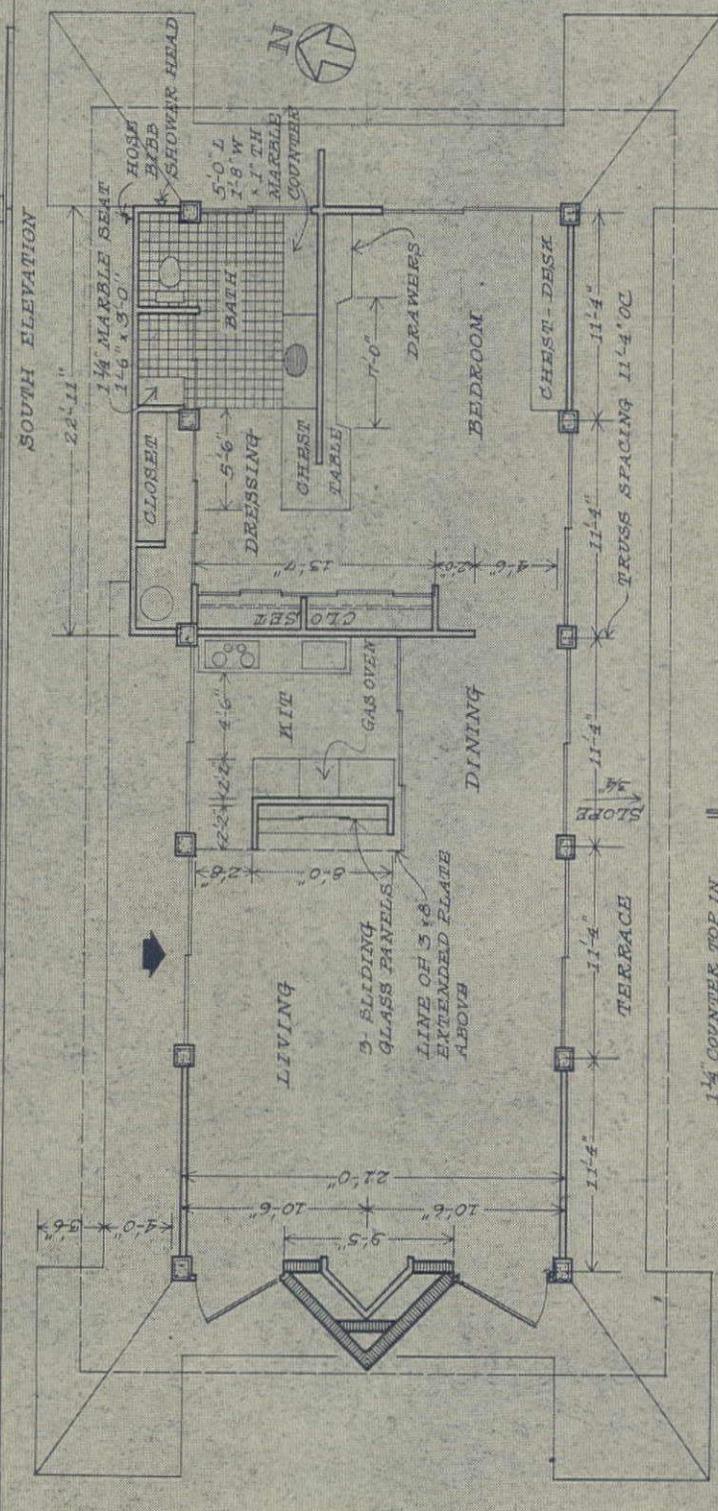
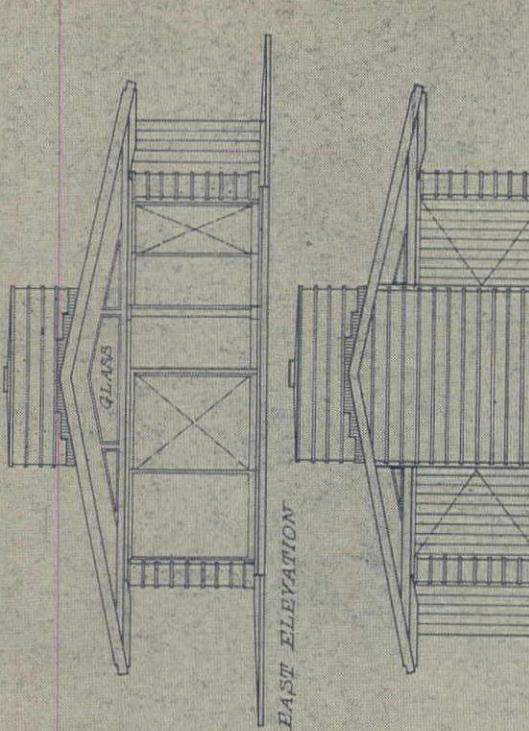
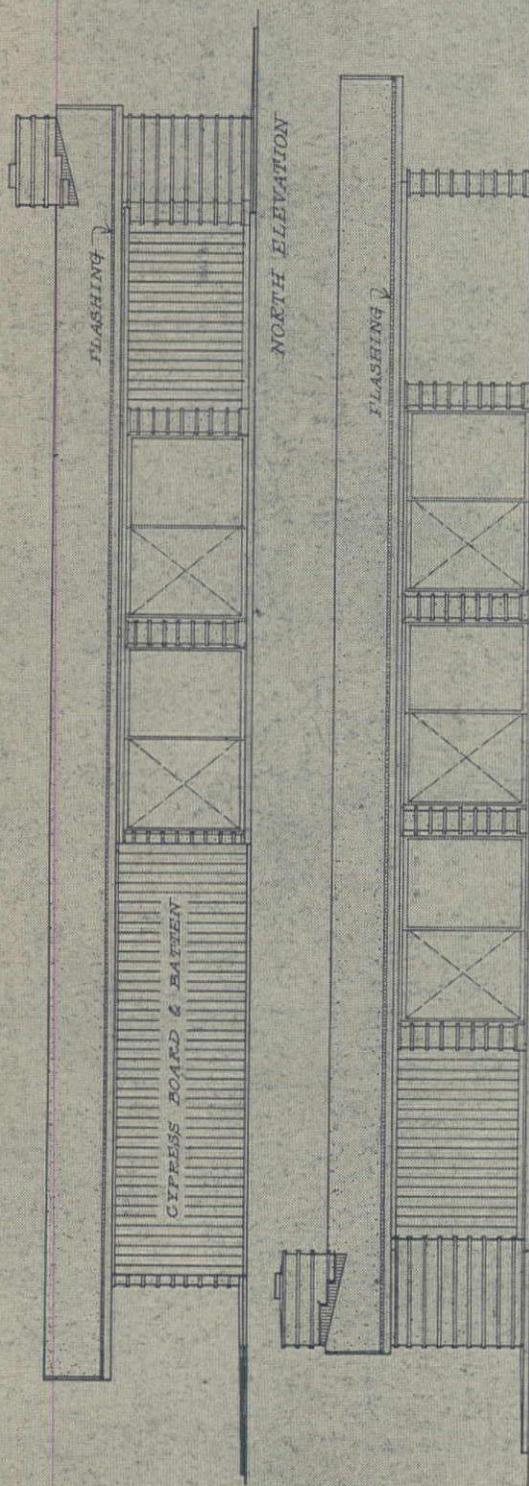
**DRESSING AREA CLOSETS** have louvered doors (Simpson Logging), built-in lighting. Chest at right is built in.



**BATH** has 15' dressing table, marble lavatory countertop, tile floor and shower enclosure, cypress paneling.

**FROM LIVING ROOM** (foreground) house is open wide past kitchen (behind storage wall, center) and dining area to master suite at rear.







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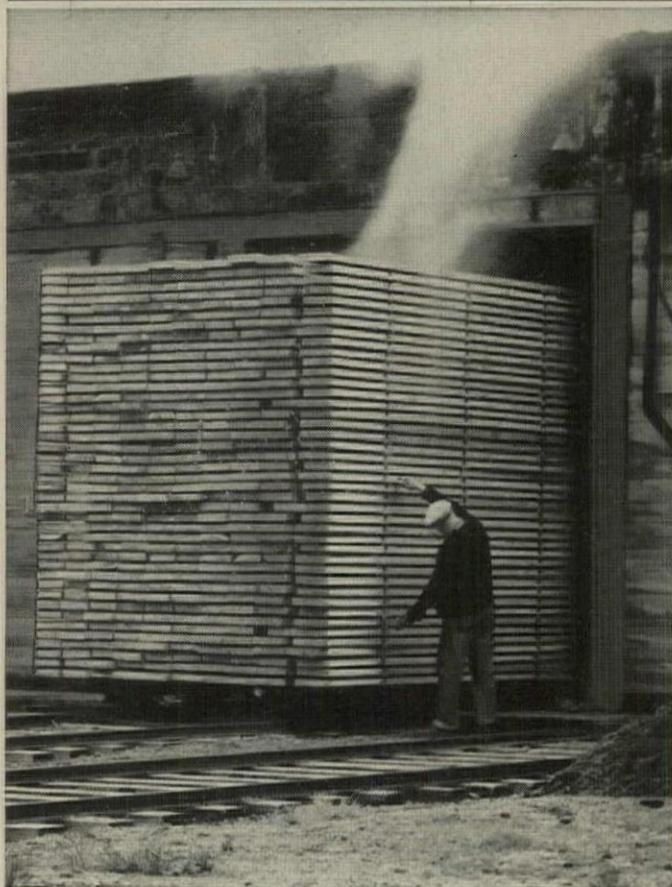
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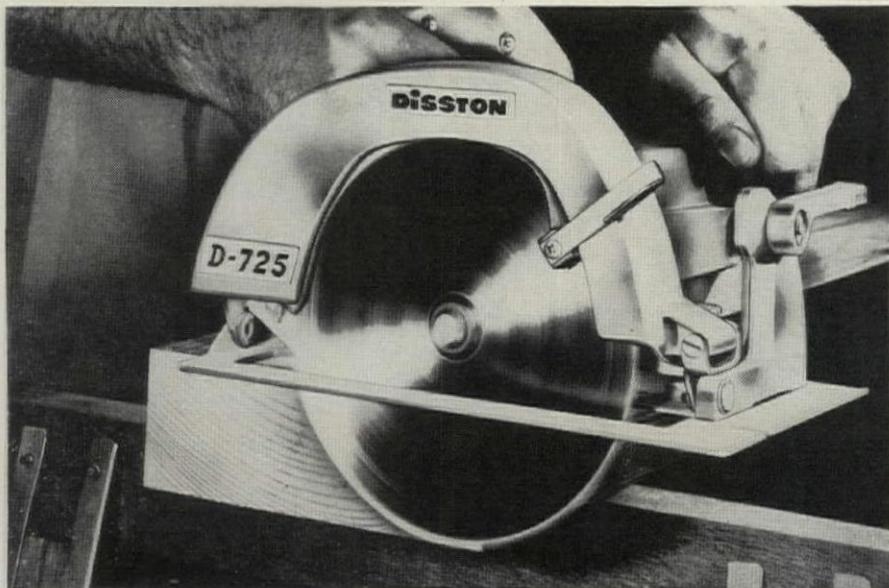
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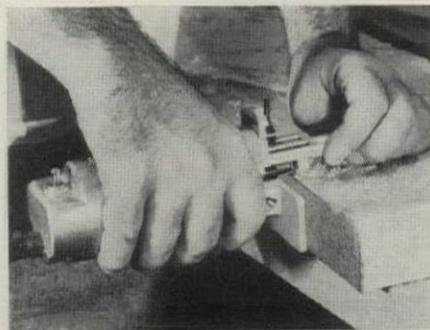
## New products



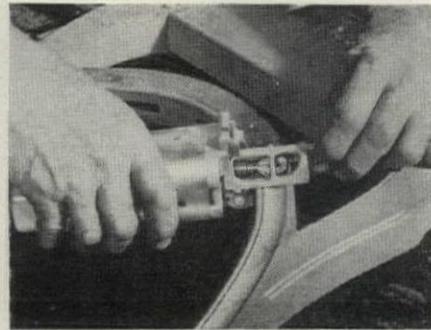
**New faster saw** in a 7 $\frac{1}{4}$ " size has just been introduced by Disston. The D-725 will cut 2  $\frac{9}{16}$ " deep at 90°, 2  $\frac{5}{32}$ " at 45°. New helical gears transmit full power to blade, help give saw its great speed. Housing is die-cast

aluminum, has new lever-lock bevel and depth adjustment with a wrench-type setting that lets the user compensate for wear. New saw retails for \$84.95. H. K. Porter Co, Philadelphia.

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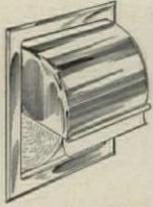
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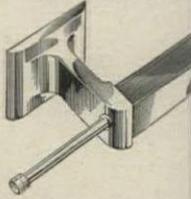
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Panel a room in Weldwood and you'll spoil her for any other house she'll see



Wood like this doesn't just grow on trees. Weldwood puts it through 18 distinct finishing steps to make each panel as smooth and rich and perfect as a fine table or highboy. There's no other wood paneling quite like it. You can actually *feel* the difference.



Your prospects will be seeing this eye-catching room paneled in Nutmeg Samara in ads appearing in the October 12 issue of *Life* and the November issues of *Better Homes and Gardens* and *House Beautiful*.

Your model is probably just one on a list of many homes the lady with the "new-house" gleam in her eye will be visiting. But when you make yours memorable with a Weldwood® paneled family room like this to catch that dreaming eye, you have an extra something to bring her back—to *stay*.

Right from the start, she'll love its feeling of warmth and good cheer. But when you point out how Weldwood paneling resists smudges, stains, and jelly sandwiches, how it wipes clean easily, and is guaranteed for the life of the home, she'll be doubly convinced—and doubly

determined to make this *her* family's home.

And you could hardly say cost is any barrier. The Weldwood Samara® in the room shown above costs only \$47, retail, for a 12' x 8' wall. But if she prefers birch—or walnut, oak, or any of some 70 other panelings—Weldwood has them, too. Take time to see them at your nearest Weldwood branch showroom (there are 119 in the United States and Canada) or at your lumber dealer's.

Weldwood paneling—even if it's only one wall—helps make your homes the showplaces of the community.

**WELDWOOD WOOD PANELING**

Softwood and Hardwood Plywood  
Doors • Lumber • Finishing Materials

Products of United States Plywood Corporation



Send for free books on paneling

**United States Plywood Corporation** HH 11-59  
55 West 44th Street, New York 36, N. Y.

Please send me:

"Weldwood Prefinished Paneling For Fine Interiors," Shows woods, installation photographs, specifications.

"Family Rooms In Beautiful Weldwood—100 Interesting Ideas For The Room Your Family Lives In."

Name .....

Firm .....

Address .....

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

**JOHNS-MANVILLE**

**BRINGS**

# *The Golden Touch*

**TO MODERN FLOORS**

Now like magic—you can dramatize the floors of your new homes with the gold-glint loveliness of Johns-Manville Gold Metallic style floor tile

Here's the latest—Johns-Manville vinyl-asbestos tile with the glitter of real metal. Has just the just-right touch of golden elegance to give a custom-design effect to the floors of any room from foyer to kitchen. And thanks to Johns-Manville special processing, that golden glitter is locked right in. The extra-smooth surface provides the easy-to-care-for floors home buyers want.

For complete information and color samples of J-M Metallic style floor tile, write to: Johns-Manville, Box 158, New York 16, N. Y.

Pictured above is a J-M Gold Metallic style floor in rich marbled patterns of Nubian Gold and Arctic Gold. Also available in the marbled pattern of Desert Gold and in glamorous terrazzo patterns of Malay Gold and Polar Gold.



JOHNS-MANVILLE  
**JM**  
PRODUCTS

**JOHNS-MANVILLE**

An important message for

## STUDENT ARCHITECTS

**\$18,000**  
IN CASH AWARDS

4 First Awards \$1500 each

16 Honorable Mentions \$400 each

Cash Awards to Winning Students' Schools, too:

\$600 each to 4 First Award winners' schools

\$200 each to 16 Honorable Mention winners' schools



ANNOUNCING THE NEW

# 1960

# LIGHT FOR LIVING

## MEDALLION HOME DESIGN COMPETITION FOR STUDENT ARCHITECTS

**YOU CAN BE A WINNER.** Four first prize awards of \$1500 each will go to the 4 students whose house best suits the region for which it is designed. 16 students will receive honorable mention awards of \$400 each. In addition, the schools represented by the first award winners will receive \$600 each; awards of \$200 go to schools represented by 16 honorable mention award winners.

**COMPETITION NOW OPEN—CLOSES JAN. 25, 1960.** Send now for entry kit giving full details and entry form. Then design a Light-for-Living—Medallion home, with special emphasis on lighting and all-electric living. Mail to contest headquarters before midnight, January 25, 1960.

Contest open to undergraduate students presently enrolled in an accredited architectural school.

To get your contest entry kit (entry form, rules, complete information to help you win) mail coupon today.

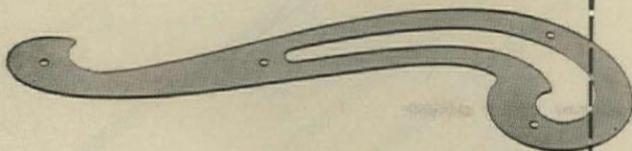
Student Architectural Competition  
Edison Electric Institute, P.O. Box 1480  
Grand Central Station, New York 17, New York

Please send me entry form and reference materials for the 1960 annual Light-for-Living—Medallion Home Design Competition for Student Architects.

Name \_\_\_\_\_

Address \_\_\_\_\_

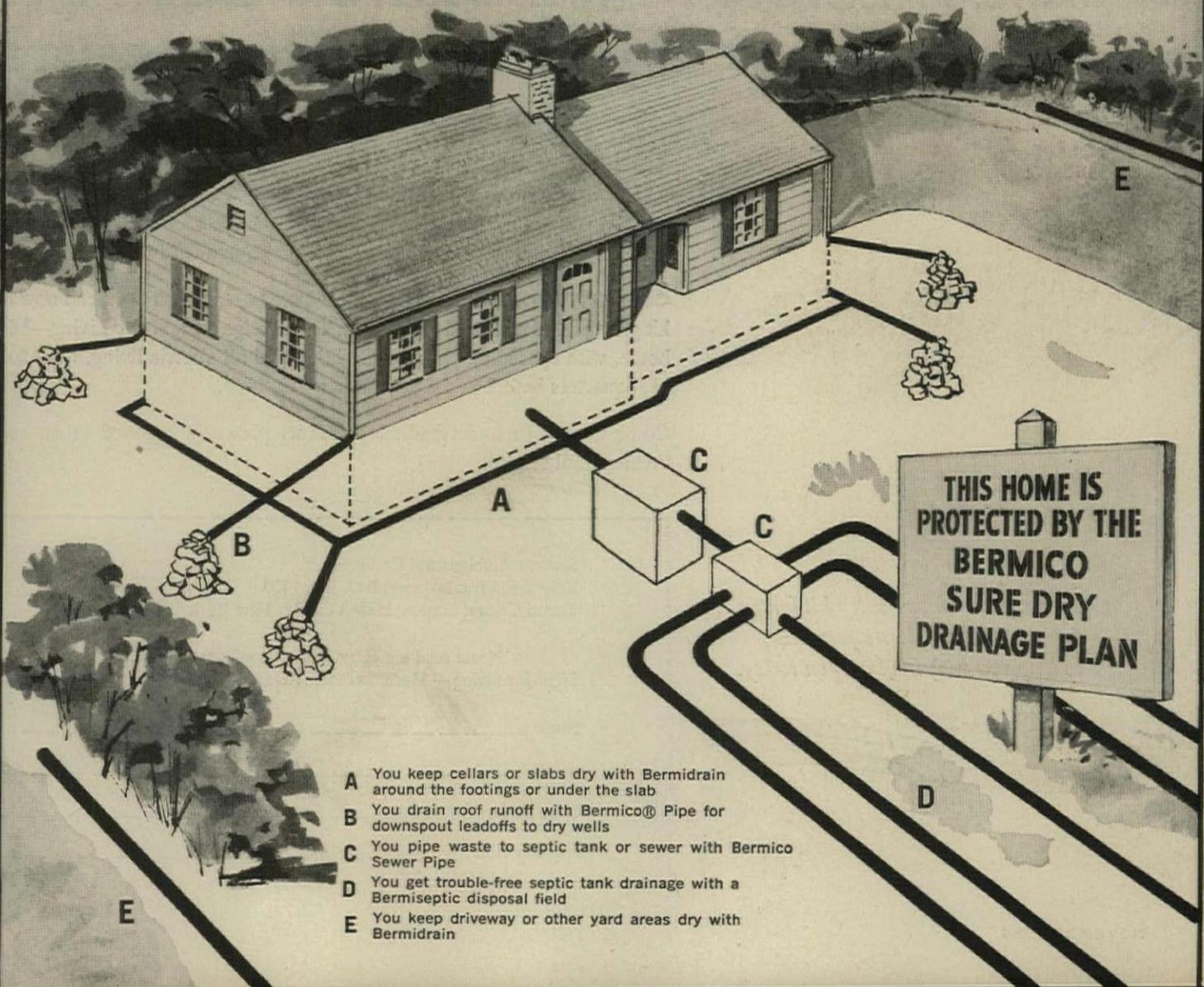
Name of School \_\_\_\_\_



# New! BERMICO

## THE LOW-COST WAY TO

Why we call it the BERMICO SURE-DRY drainage plan



- A You keep cellars or slabs dry with Bermidrain around the footings or under the slab
- B You drain roof runoff with Bermico® Pipe for downspout leadoffs to dry wells
- C You pipe waste to septic tank or sewer with Bermico Sewer Pipe
- D You get trouble-free septic tank drainage with a Bermiseptic disposal field
- E You keep driveway or other yard areas dry with Bermidrain

# SURE DRY DRAINAGE PLAN...

# ASSURE DRY HOUSES, DRY YARDS

*Planned Protection for You -*

*Planned Drainage for Your Houses -*

*Planned Satisfaction for Your Customers.*

A good dry cellar . . . A good dry yard . . . A good, trouble-free sewer connection or septic tank system . . . These are *basics* with modern home-buyers. *Basics* . . . not extras!

To give your homes unique *Sure Dry* "sell," get all details, get the proof. Write for information about the "Bermico *Sure Dry* Drainage Plan" today.

*To help you cover these basics . . .*

. . . Bermico has just developed a new, low-cost drainage plan — new and complete: The Bermico *Sure Dry* Drainage Plan.

Not only does the new Bermico *Sure Dry* Drainage Plan give protection to you — as a builder who stands behind his houses . . .

It also assures planned drainage for your houses — of unwanted water: underground water, waste water, runoff water.

Most important — it assures complete satisfaction for the buyers of your houses.

And home-buyers will *know* you're offering better homes. They'll read about the Bermico *Sure Dry* Drainage Plan in THE SATURDAY EVENING POST and SUNSET MAGAZINE — they'll see Bermico *Sure Dry* Drainage Plan signs on your site.

## PERMANENT BERMICO BITUMINIZED FIBRE PIPE AND FITTINGS . . .

Bermico Sewer Pipe (solid)  
Bermidrain (perforated for water collection)  
Bermiseptic (perforated for liquid waste disposal)

- ✓ strong, root-proof, rot-proof, shock-resistant
- ✓ unaffected by freezing, thawing or normal soil settlement
- ✓ impervious to acids and alkalis
- ✓ light, easy-to-lay 8 ft. sections
- ✓ fast, easy-to-install connections



Bermico has been made and steadily improved for over 40 years by Brown Company . . . the only bituminized fibre pipe manufacturer whose basic research is in the field of cellulose fibre. This means the best product for you.

Another Quality Product of

## BROWN COMPANY

General Sales Offices: 150 Causeway St., Boston 14, Mass.

Mills: Berlin, N. H.; Corvallis, Ore.

**Get  
the  
facts!**

Dept. 10119, BROWN COMPANY, 150 Causeway St., Boston 14, Mass.

Gentlemen: I want proof. Please send me the facts on your Bermico *Sure Dry* Drainage Plan.

Name.....

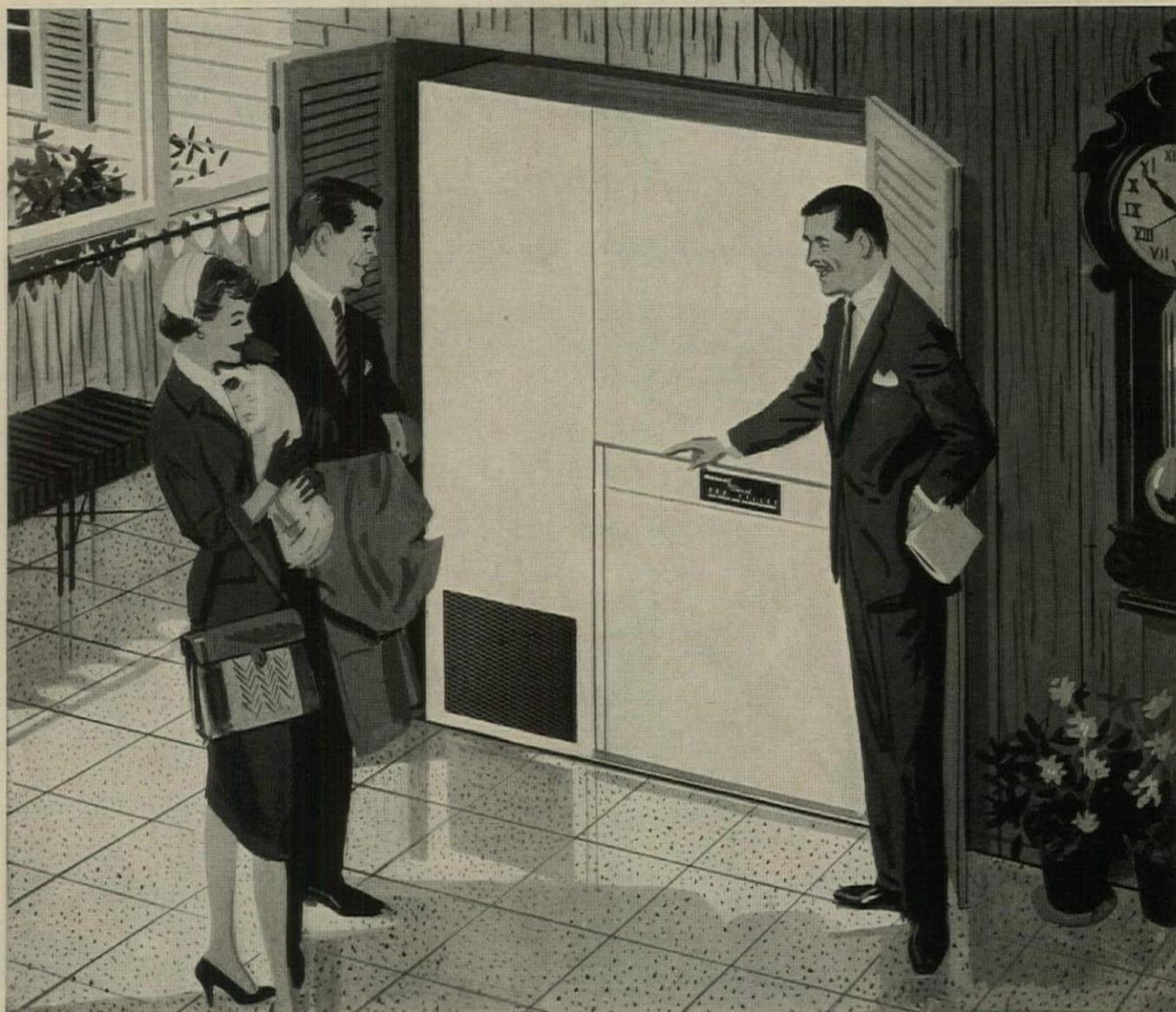
Company.....

Street.....

City..... State.....

**"Within a few years any house that is not air-conditioned will be obsolescent,"**

says Federal Housing Administration



**SUN VALLEY\* All-Year® Gas Air-Conditioner dramatizes newness, lasting value. It heats in winter...cools in summer...saves money with low-cost Gas**

Housing authorities recognize the growing trend to air conditioning. Today it's one of the best ways to clinch the sale of a new house, one of the most convincing arguments against competition of older homes on the market.

The Arkla-Servel Sun Valley offers many advantages to the builder as well as to the buyer:

1. Show customer how, from a single compact unit, the Sun Valley heats the whole house in winter, cools it in summer, circulates clean, filtered air at all times.

2. Demonstrate its ease of use. Show prospects how the temperature of the entire house is regulated from a single thermostat.

3. Explain to home buyers that because the Sun Valley works with Gas, there are no worries about fuel deliveries. You can tell them, too, that modern Gas is the clean, economical, most dependable fuel.

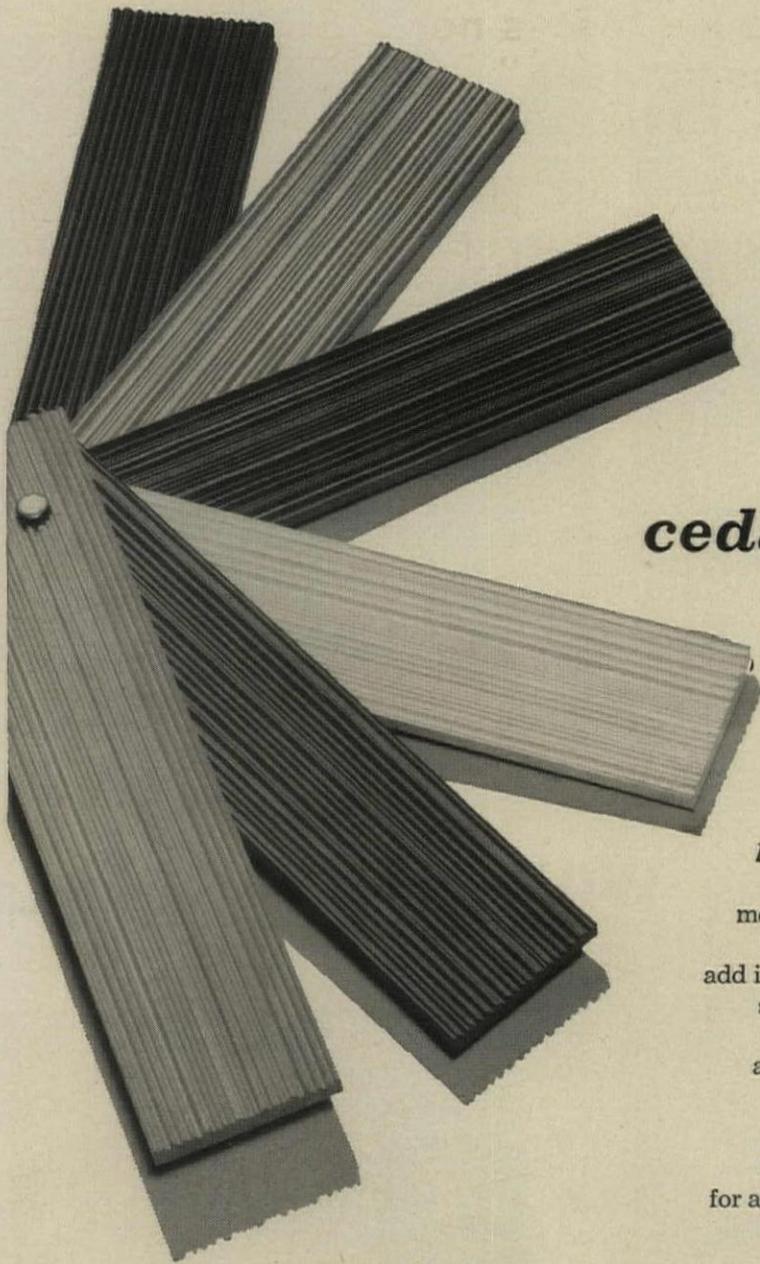
4. Show them the five-year warranty, real assurance to the home buyer of long life and low-cost maintenance.

Make sure your new homes *stay* new. Contact your Gas company or Arkla-Servel dealer now. Units available in models and sizes to fit any home.

AMERICAN GAS ASSOCIATION

**ONLY GAS**  **does so much more...for so much less!**

\*Trademark. Product of Arkla Air Conditioning Corp., General Sales Offices, Little Rock, Arkansas.



## cedar fans freshness into home design

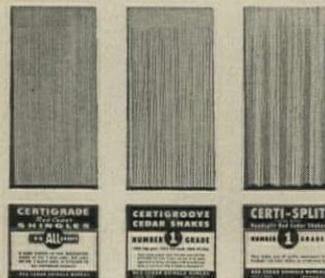
*Favorable first impressions* are assured when you combine fresh design with quality merchandise. Certigroove cedar shakes give you the best of both. The deep-etched striations add interest to a wall and mask joints between shakes. Double-coursing with shakes creates bold shadow accents for home exteriors as well as superior insulation in all kinds of weather.

Available in a wide array of colors, applied under controlled factory conditions . . . Certigroove cedar shakes answer your need for an exterior wall material with design versatility, low applied cost and enduring good taste.

### RED CEDAR SHINGLE BUREAU

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

For complete application details on Certigroove cedar shakes, see the current Sweet's Catalog . . . or send coupon . . .



Name \_\_\_\_\_

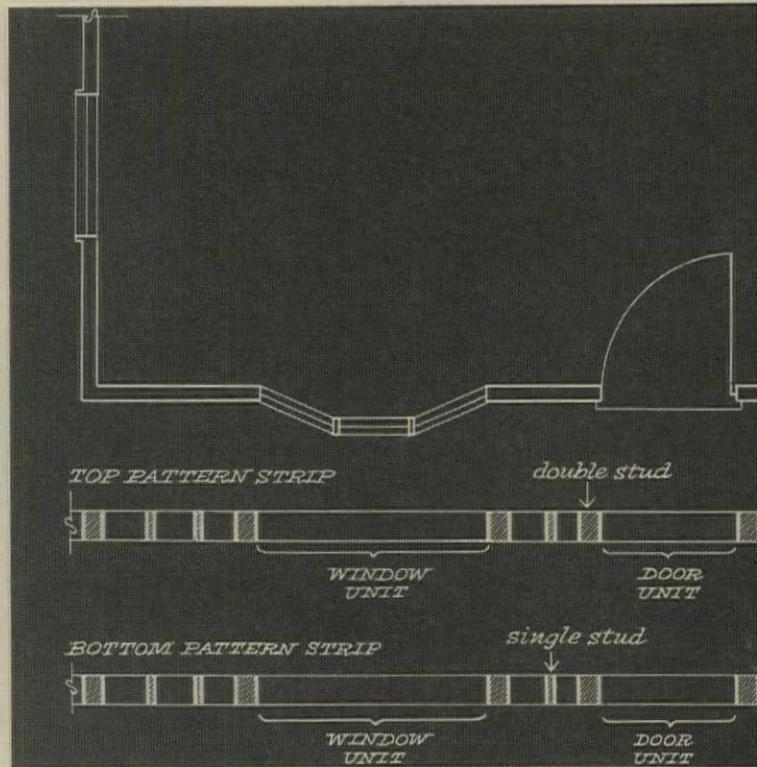
Firm \_\_\_\_\_

Address \_\_\_\_\_

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

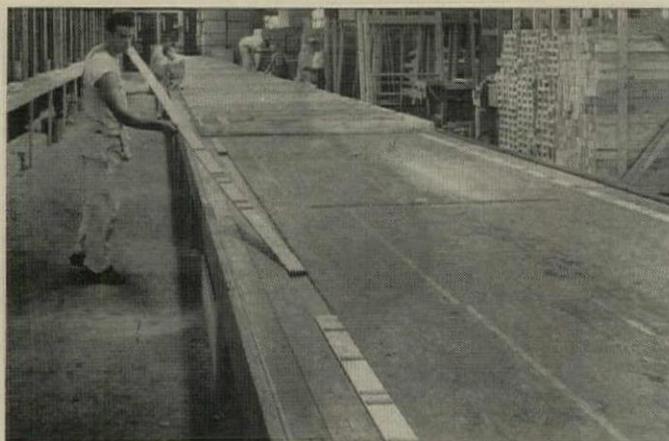


**PATTERN STRIPS ARE LAID OUT** on long table. Working from blue-print, carpenter tacks down blocks to show where framing members go.

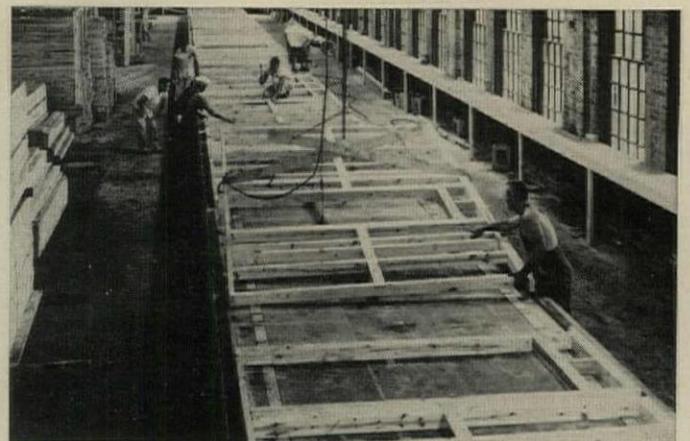


**TOP AND BOTTOM PATTERN STRIPS** key the framing of the wall shown in the top drawing. White lines on drawing indicate small ply-

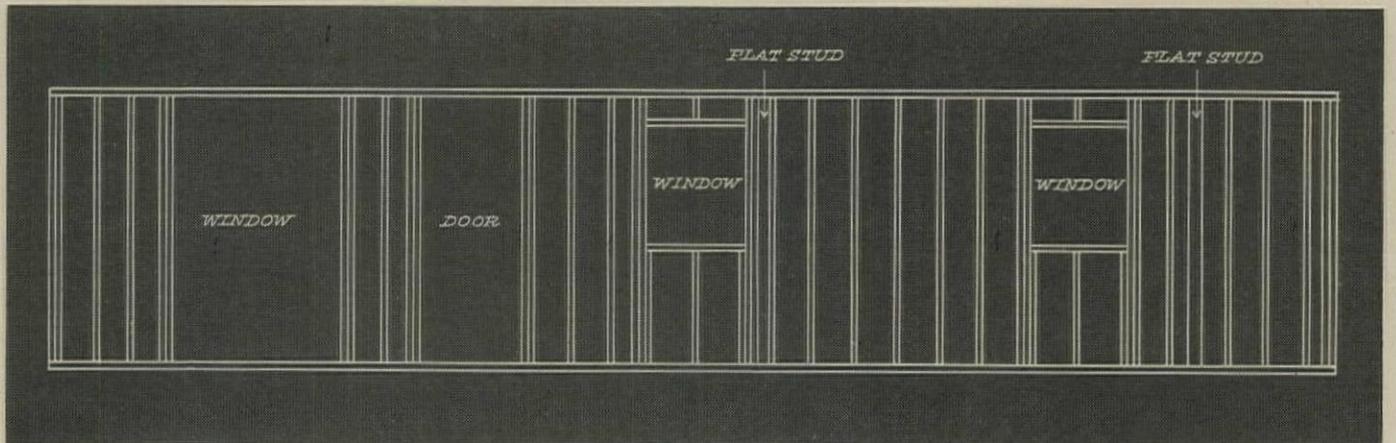
## With this new template



**PATTERN STRIPS ARE INSERTED** in slots in framing table. Top and bottom strips are color coded (pink and blue) to avoid mistakes.

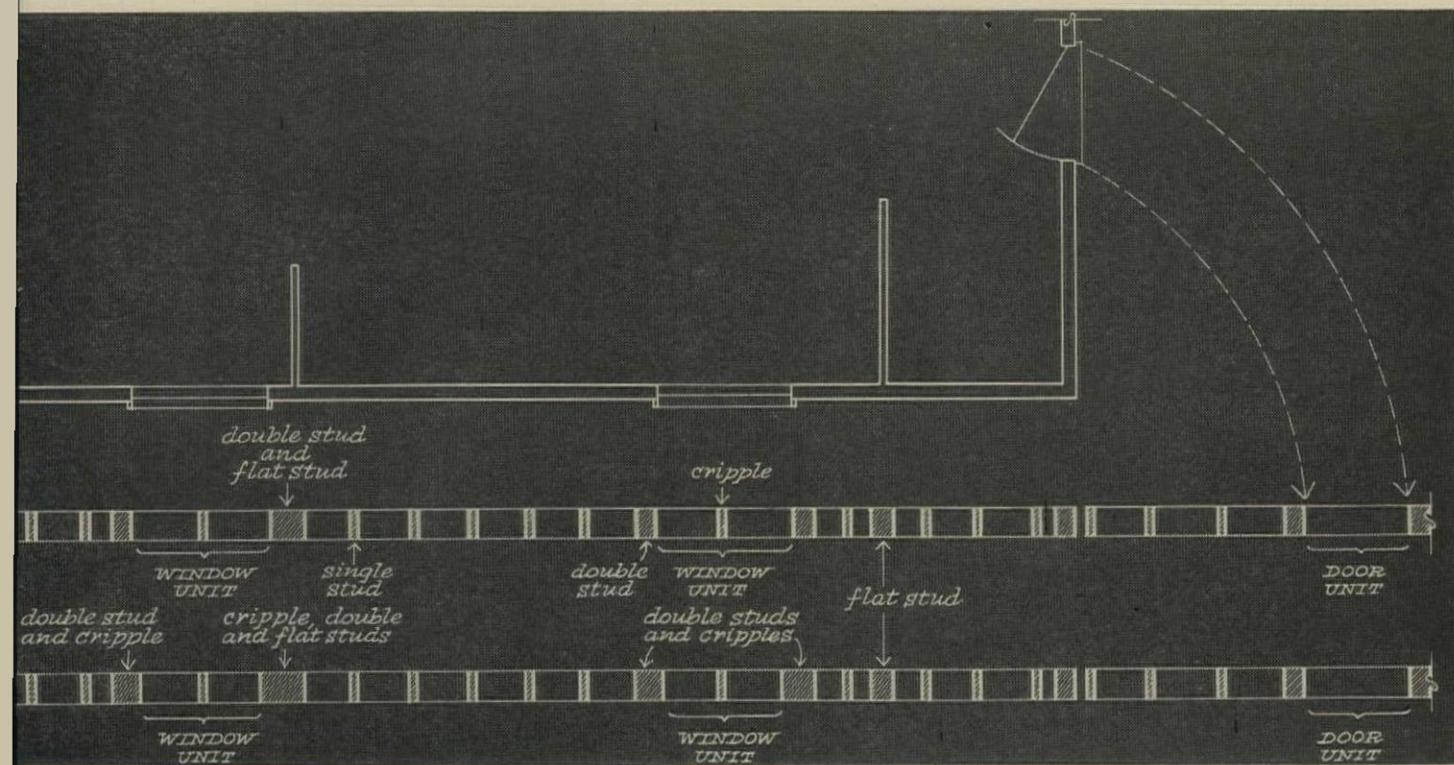


**STUDS ARE PLACED** on patterns by workmen while electric hoist positions door and window sections made up in another part of shop.



**FINISHED FRAMING** shown in this elevation was made from pattern strips shown in drawing at top of page. Before wall framing is removed

from work table, sheathing and siding are applied, window units are inserted, and prehung doors are placed.



wood blocks tacked to strips by pattern maker to show positions of framing members. A red stripe is painted on the pattern to mark end

of wall section. Pattern strips have the same information that is laid out on the plate of a conventionally built house.

## system you can prefab any house

And you can do it without using expensive jigs, with complete dimensional accuracy, and with a minimum of supervision and skilled labor.

The key to the system: inexpensive plywood pattern strips that are fitted into slots in framing tables. The strips locate the framing members for the assembly crew who drop them in place, nail them together.

John Kemp Jr of Chattanooga, has patented the system. Kemp Systems, Inc. of Atlanta and Buffalo is now licensing lumber dealers to use it.

Here is how the system works:

1. Patterns for all outside walls of a house are laid out on long plywood strips by a carpenter working from a set of plans at a 180' bench (above left). Starting with one corner of the house, he tacks small blocks to the strips to show where studs and door and window openings go. He lays out top and bottom patterns at the same time so the two pattern strips serve as accuracy checks on each other.

2. Doors and windows are prefabricated in another part of the shop.

3. Top and bottom pattern strips are inserted in slots on both sides of a long framing table (far left). Any plan can be flopped by simply switching the top and bottom patterns to the opposite sides of the table and starting the assembly from the opposite end.

4. Studs, windows and doors are laid out on the patterns.

5. Sills and plates are nailed to the studs.

6. Sheathing and siding are nailed in place.

Partitions are framed on another set of pattern strips. All wall sections and partitions are numbered to avoid mistakes in packaging them and erecting them at the site.

The locations of joists and rafters are marked on wall

sections, so no measuring is needed when pre-cut joists, rafters, box sills, trusses, and girders are erected at the site.

How much would it cost to set up a system like this? Kemp figures about \$5,500 for pattern and framing tables, an electric hoist, an overhead hoist track, saws, trolleys, lifting tongs, and miscellaneous work tables and racks.



**PATTERN STRIPS ARE EASILY STORED** in case they are needed again for future houses. These racks hold patterns for 180 models.

continued on p 204

*Exclusive from the Oregon Mills of*



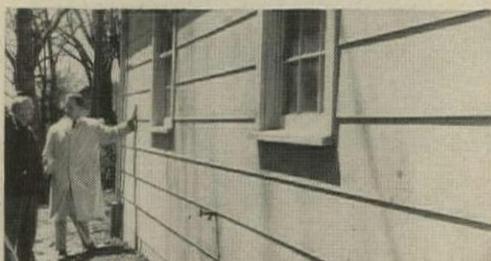
# NEW ALLWOOD ALL

The first engineered siding that is dimensionally stable

Builders get important savings in *both* material and labor costs with Hines Allwood Allweather Siding. Made of tempered hardboard tightly laminated to a tough veneer cross ply and a lumber core for high dimensional stability and rigidity. Precision-cut standard 8' lengths, 12" wide, reduce waste. Self-aligning feature permits fast, easy application by *one* man. Extra fast with two men.

Because of its combination of the best properties of hardboard, plywood and lumber—engineered in Hines own

research facilities at Hood River, Oregon—Hines Allwood Allweather Siding greatly increases structural strength of wall. Exterior glue between plies. No snaking or buckling between nailing points. Tempered hardboard surface resists abrasions and hammer marks. Can't split, sliver or check. Takes less paint, holds it better. Pentachlorophenol water-repellent preservative protects all sides and edges against insects and decay, prevents wicking. Sold nationally in protective package. Send now for free samples.



## **BUILDER REPORTS 20% SAVINGS**

Vincent Rodway, carpenter contractor, used Hines Allwood Allweather Siding on a model home at 2150 Glenview Rd., Wilmette, Ill. He says: "My estimate of 20% savings is conservative. The saving on material alone over ordinary siding was tremendous. My waste was less than 10%. The standard length, with no shorts, saved time on labor, of course. There was no need for splicing."

# HINES

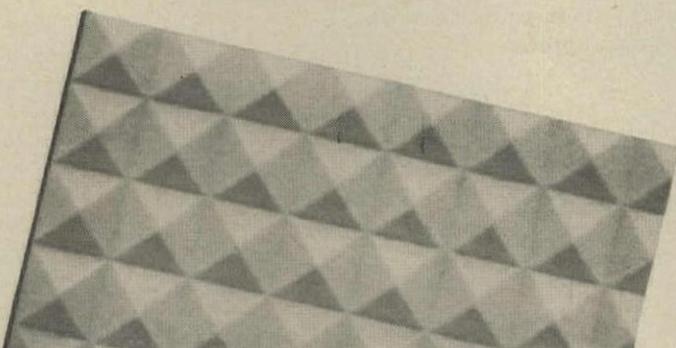
- One man can put it up
- Minimum expansion and contraction
- No splitting
- Less waste
- More coverage

Rabbeted lower edge makes Hines Allwood Allweather Siding self-aligning, leaves 11½" of face exposed for greater coverage and attractive modern appearance. Application requires no wedges or furring strips.

## WEATHER SIDING!

### HINES ALLWOOD SHADOBORD

New decorative hardboard costs barely more than ordinary hardboard. Newest of 10 Hines Allwood Hardboard decorative panellings. Adds the customer appeal of decorative panelling to building or remodeling jobs at unexpectedly low cost. Most complete selection of embossed patterns offered by any hardboard. Varied sizes and thicknesses, standard or tempered. Available anywhere. Use coupon to send for free samples.



Just call or write the man from

## HINES

Edward Hines Lumber Co.

Sawmills at Hines, Westfir, Dee & Bates, Oregon.  
Other plants: plywood, Westfir; hardboard, Dee;  
millwork, Baker & Hines, Oregon. Engineering &  
Development Division: Hood River, Oregon.



Send for actual samples today

Edward Hines Lumber Co., HH-11  
200 S. Michigan Ave., Chicago 4, Ill.

Please send me complete information and samples of:

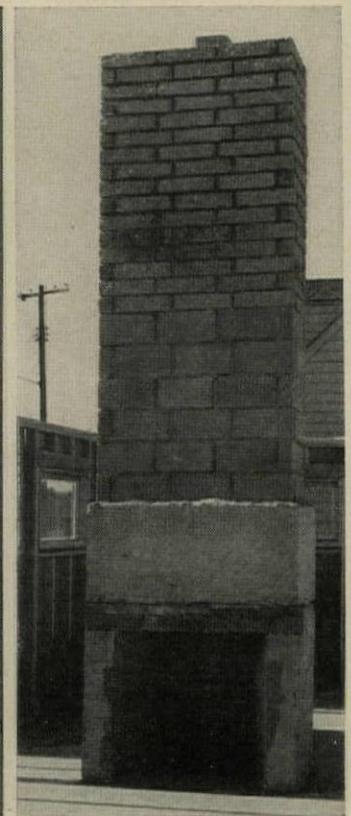
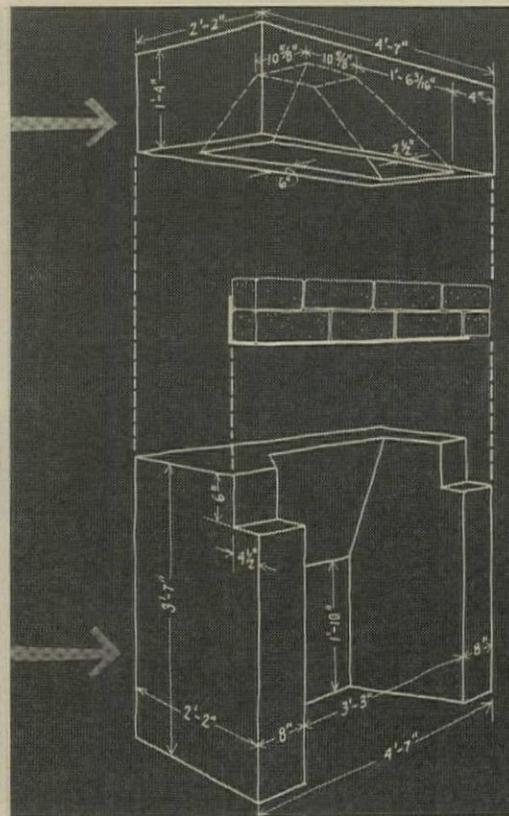
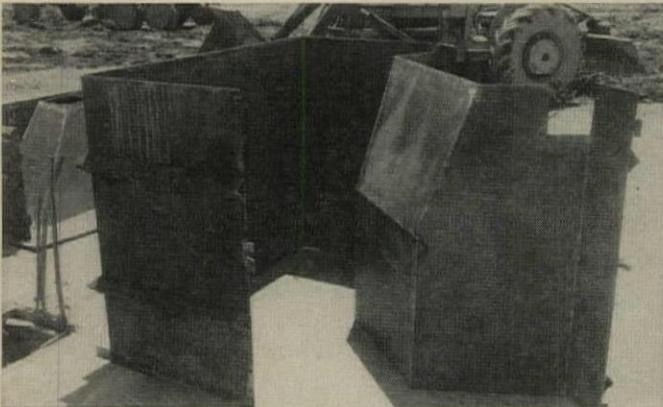
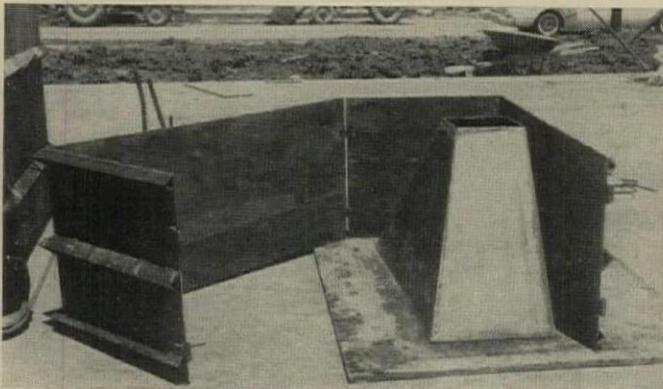
Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

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

- Hines Allwood Allweather Siding
- Hines Allwood Hardboard decorative panellings
- Both new products



**STEEL FORMS** (for throat at top, base at bottom) make concrete fireplaces cheaper than masonry in design used here.

## These removable forms for precasting fireplaces save \$200 a house

So says Builder Bob Schmitt of Berea, Ohio, who uses the two forms for casting the base and throat of the concrete fireplaces he puts in every house.

Schmitt's system saves a day's construction per house. It also reduces masonry labor and cuts materials costs because concrete is cheaper than brick. The two forms, made for Schmitt by a metal contractor, cost \$270. They are 3/16" welded sheet steel, can be re-used any number of times.

### Here is how the forms are used:

The base form is oiled and set in place on the slab. Con-

crete (same mix used for slab) is poured. After four or five days, the form is stripped. A steel lintel is then placed on the ledge at the top front of the base, and brick masonry is built up to form the base of the throat. The throat form is then assembled on top, and the throat is poured. After a few days, the throat form is stripped, and a concrete block chimney is carried up to a point near the roof line. Above that, the chimney is built with finish brick. Finally the fireplace is finished with brick or cut-stone veneer.

Although Schmitt casts his fireplaces in place, they could be precast and lifted onto the slab by truck-mounted hoist.

## New design builds sound insulation into lightweight panels

One of the big problems with lightweight rigid sandwich panels has been their lack of sound insulation.

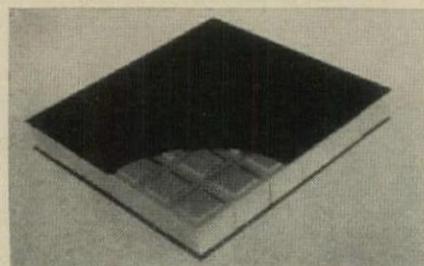
Now Consulting Engineers Bolt, Beranek & Newman of Cambridge, Mass. have come up with an answer. Their new principle, called Soundshear, upgrades the sound-isolating value of many building materials, thus provides more noise control at lower cost.

Example: a Soundshear panel weighing as little as 4 lb per sq ft can have the same acoustical qualities as a 4" hollow masonry panel weighing 25 lb per sq ft.

Soundshear sandwiches a specially engineered core (plastic, metal, wood, plaster, concrete, fiberboard or paper honeycomb) between thin skins (sheet metal, laminated plastic, plywood, plas-

ter or concrete). The principle—still in development—applies to panels of any weight or thickness.

The designers hope that panels will soon be available from a number of



**PANEL CORE** is made of small blocks that do not contact panel faces at all points. Blocks keep panel rigid, but move independently under sound wave impact.

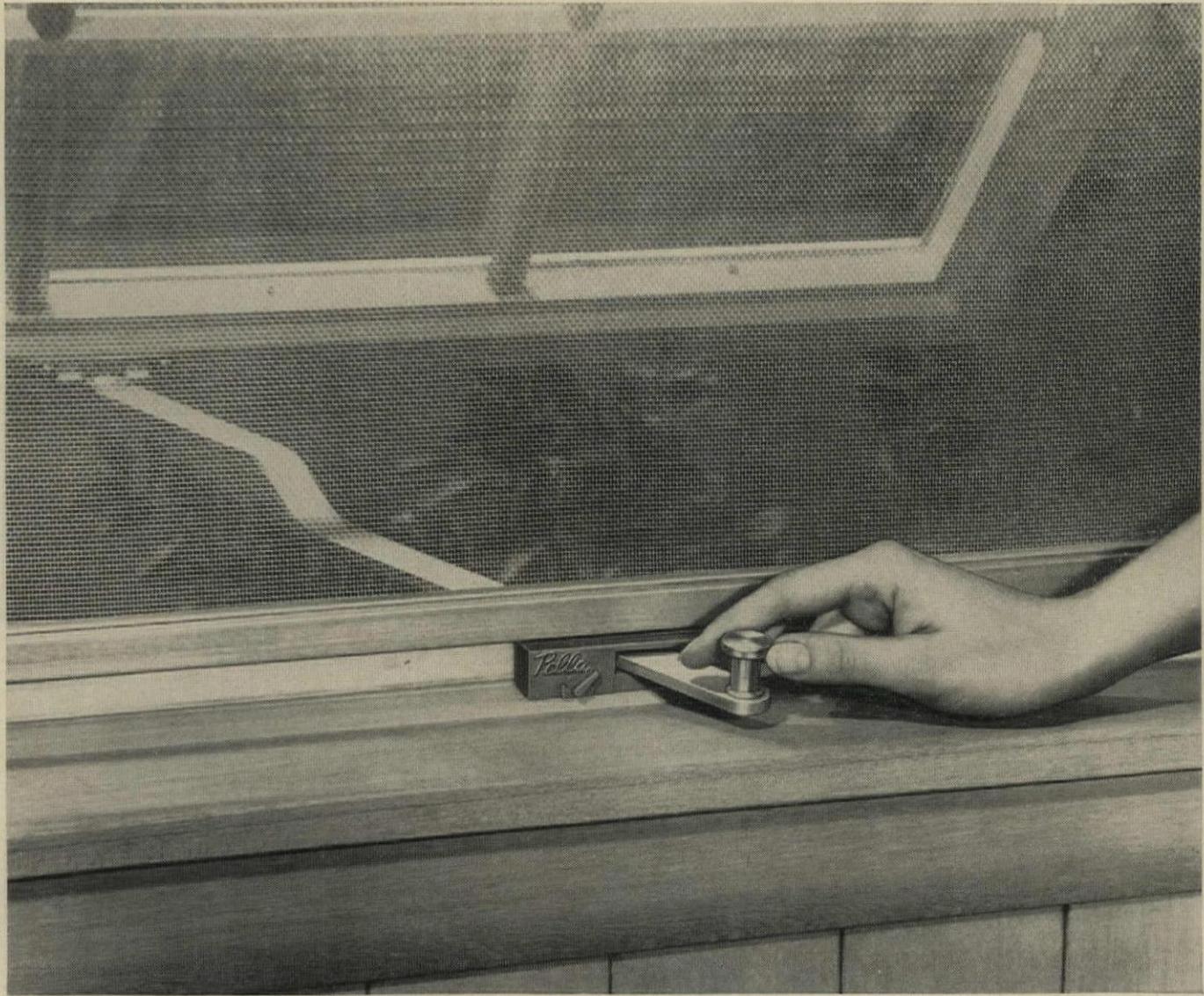
producers; no products are now being made.

*Why does a Soundshear panel work?* Because—though the panel is structurally rigid—its core is "acoustically limp." It blocks sound far better than an "acoustically rigid" panel in which the whole panel is rapidly set into flexural vibration.

*Why is the core "acoustically limp"?* Because it is made up of small blocks (see photo) that are moved independently by sound waves.

*What happens when sound hits the panel?* Instead of flexing in tension and compression—the normal response of a panel to a sound wave—the panel core flexes in a shearing motion. This motion, called shear wave, is slow and impedes fast-traveling sound.

continued on p 206



## OPEN . . . THEN HELP CLOSE THE SALE WITH THIS NAME

If you want to add a well recognized MARK OF QUALITY to your homes . . . do it with PELLA MULTI-PURPOSE WOOD WINDOWS. Then you can sell the "living difference" that these windows make in a home.

REMOVABLE MUNTIN BAR feature and how outside glass can be cleaned from inside. Point out the time and work saved by inside self-storing storms and screens.

SEE OUR EXHIBIT  
NAHB CONVENTION  
EXPOSITION  
JANUARY 17-21  
SPACE 18-19

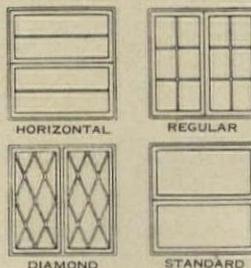
Let prospects open and close the ventilating sash of PELLA M-P and TWINLITE WOOD WINDOWS with the exclusive, new GLIDE-LOCK® underscreen operator. Demonstrate PELLA'S

Use nationally advertised PELLA M-P and TWINLITE WINDOWS on one or more of your next jobs. See how they strengthen your sales story. For nearest PELLA distributor, see the classified telephone directory . . . or mail coupon.



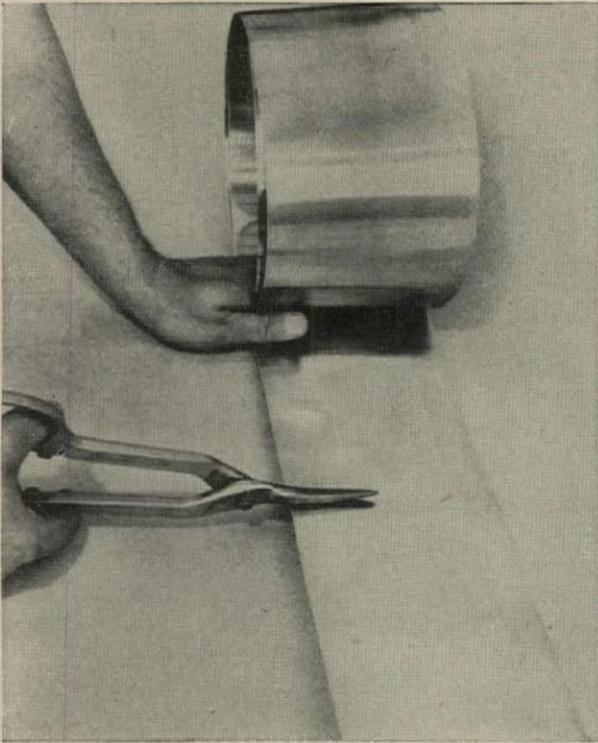
**REMOVABLE MUNTIN BARS**  
Removable muntin bars snap in, snap out, for easy cleaning. Available for all PELLA WINDOWS.

ONE WINDOW . . . FOUR DIFFERENT APPEARANCES



• **ROLSCREEN COMPANY**, Dept. KB-40, Pella, Iowa  
• Please send literature on PELLA M-P and  
• TWINLITE WINDOWS.

• NAME \_\_\_\_\_  
• FIRM NAME \_\_\_\_\_  
• ADDRESS \_\_\_\_\_  
• CITY & ZONE \_\_\_\_\_ STATE \_\_\_\_\_



**ROLL OF STRUBING IS CUT** to desired duct length with metal shears.



**SECTION OF STRUBING IS INFLATED** with water (air or gas can also be used).



**FINISHED ROUND DUCT** has flat bead on either side where thin metal walls join.

## New idea in ducting: store it flat, cut it off, blow it up

The inflatable metal tubing above may soon be available for ductwork in houses.

Its big advantage: low handling costs. All the ducting for a seven-room house could be shipped and stored in a box the size of an orange crate.

The seamless strip tubing — called

“Strubing” — is now in experimental production at Calumet & Hecla’s Allen Park plant. It is extruded like conventional tubing, then flattened in a rolling mill. Delivered to a builder in rolls, it could be strung through a house, then inflated in place by compressed air or water. Inflated, it is as strong as con-

ventional ducts, according to Calumet & Hecla.

“Strubing” can range in diameter from the thickness of the lead in a pencil to more than 6’, can be shipped in coil lengths up to 15,000’. It can be made of steel, aluminum, copper, tantalum, zirconium, and other alloys.

### Forest Products Lab solves a tricky problem:

## Now 1/8" veneer flooring will stay put

It won't peel away from the slab, says FPL, if you follow these installation rules.

1. Use rubber-base contact cement (countertop adhesive). Apply cement to both concrete and back of veneer with a roller or notched spreader. Let cement dry for at least 20 minutes before placing flooring on slab. (Asphalt adhesives don't work well with veneer flooring because of their low strength and tendency to flow under continuously applied stress.)

2. Apply final pressure with a rubber mallet or a heavy roller.

3. Lay floor at the proper moisture content. Square tiles often come in vapor-tight packages and should be used directly from the package. If you delay your floor laying after opening the package, the width of the squares may

change. Result: out-of-square tiles that make alignment difficult. (Contact cement and adjacent tiles are usually sufficient to hold all tiles in place even though their moisture content may change. Veneer tiles are stretched wood and dimensionally very stable.)

4. Do not use veneer flooring below-grade because moisture will be a big problem.

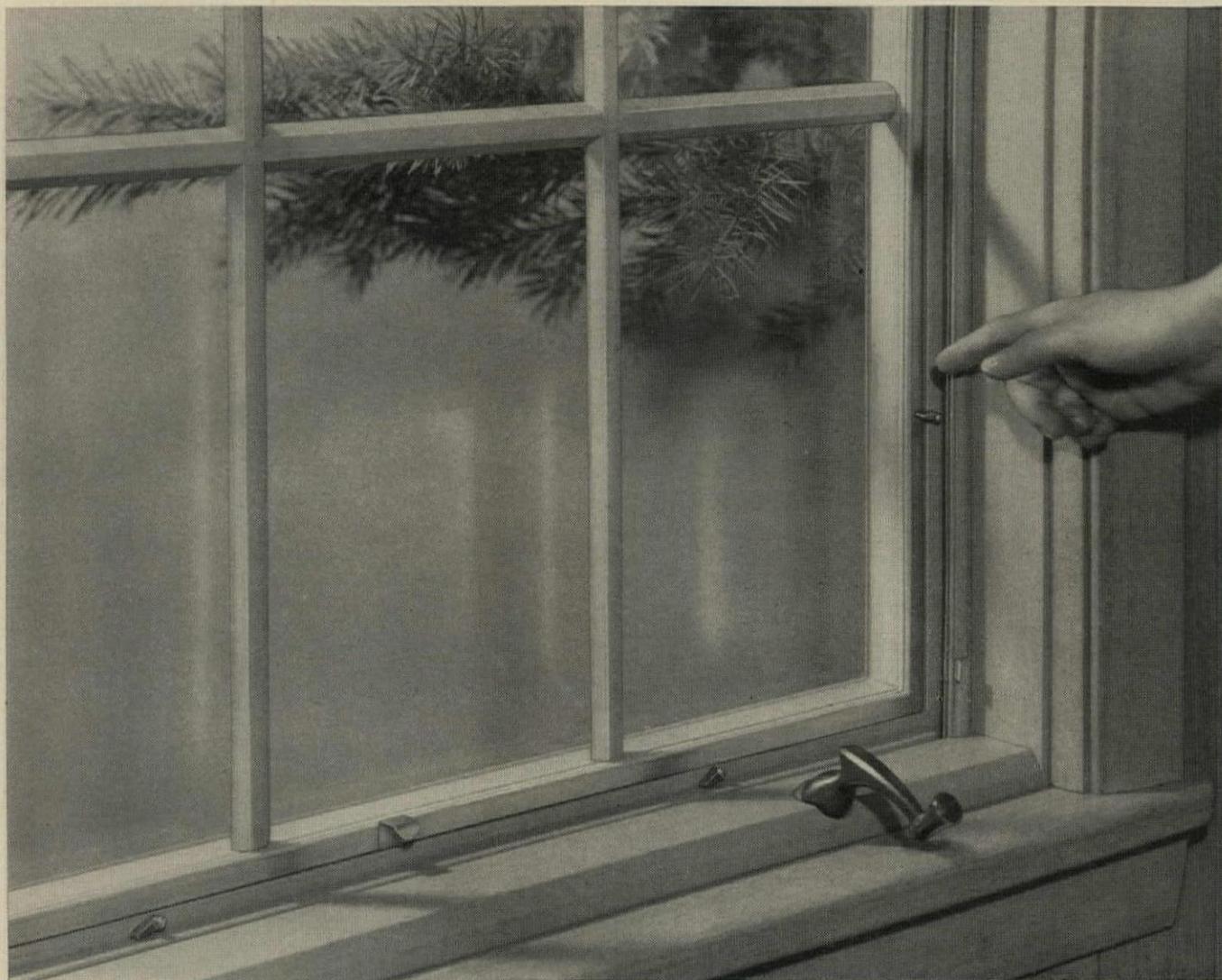
5. Be sure slab is on a well drained site, with a suitable vapor barrier, durable edge insulation to prevent water vapor condensation on surface, and proper cement-aggregate-water mix.

6. Age slab long enough (60-90 days) before laying floor.

7. Fill holes in slab with epoxy, thokol, or chemical-set latex compounds. Avoid asphalt emulsion underlayments for fillings, they are likely to fail. /END



**EXPERIMENTAL FLOOR** is laid at FPL



## THERE . . . SHE'S FOUND IT

SEE OUR EXHIBIT  
NAHB CONVENTION  
EXPOSITION  
JANUARY 17-21  
SPACE 18-19

"See, Tom, you just turn these catches to remove the inside storm panel on these PELLA CASEMENT WINDOWS." Like most of today's home buyers, this lady has seen, heard or read about PELLA WINDOWS' self-storing storm panels. Now she's checking this convenience feature for herself.

She also knows about the exclusive PELLA ROLSCREENS that roll up and down like window shades; . . . the double-action sash

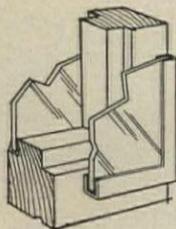
hinge that makes it possible to clean outside glass from inside the home; . . . and the muntin bars that snap out, leaving one large glass area for faster, easier cleaning.

PELLA WOOD CASEMENT WINDOWS can help make the houses you *build* . . . the homes that buyers *want*. Try them on your next job. See the PELLA distributor listed in your classified telephone directory or mail coupon.



### DUAL GLAZING PANELS

store inconspicuously  
inside the sash;  
remove easily  
for cleaning.



ROLSCREEN COMPANY, Dept. KB-41, Pella, Iowa

Please send me literature on PELLA WOOD CASEMENT WINDOWS.

NAME \_\_\_\_\_

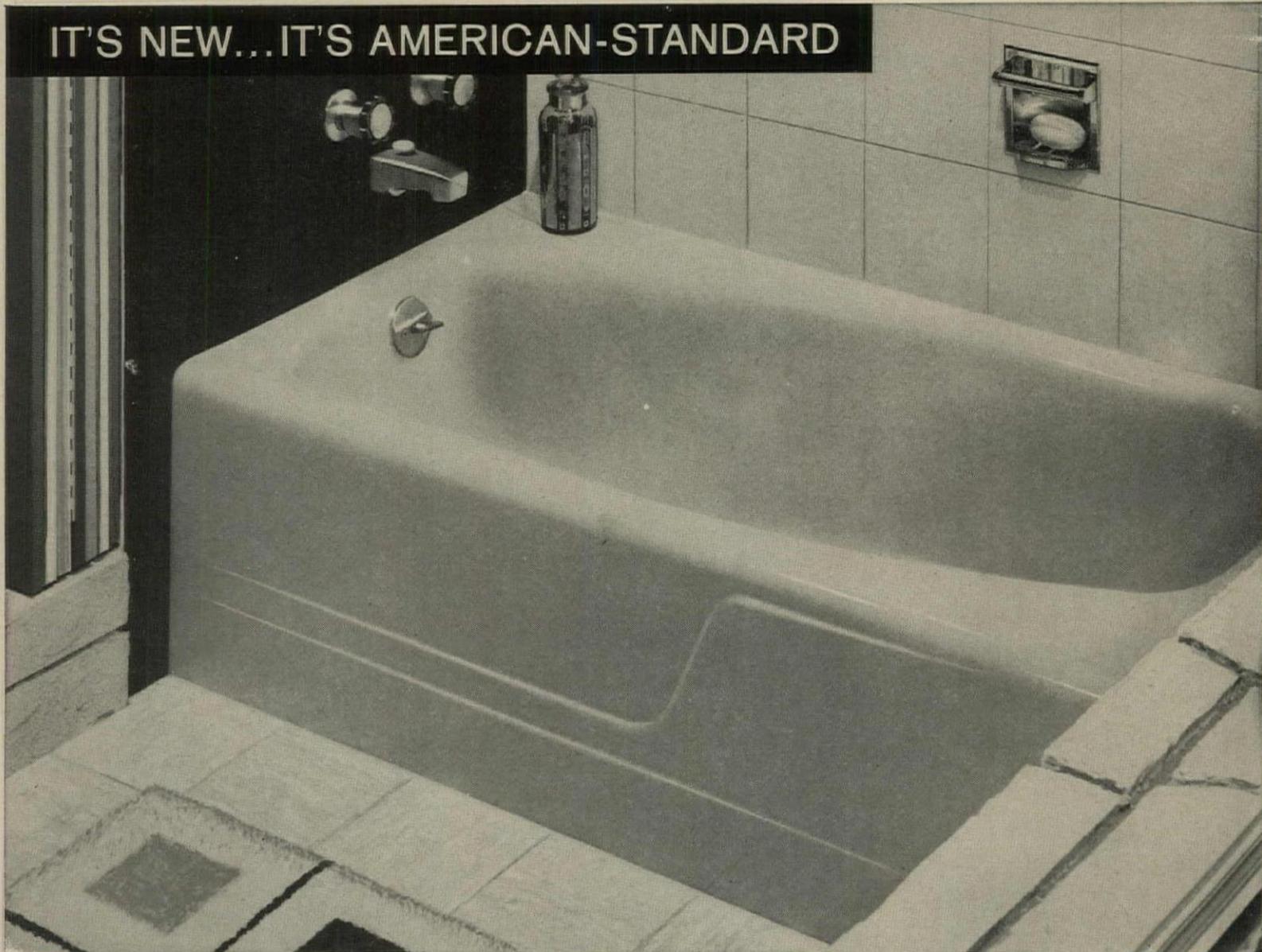
FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

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IT'S NEW...IT'S AMERICAN-STANDARD



## Here's how to add **EXTRA SALES**



**Gracelyn cabinet-lavatory** with one-piece china top is 18" wide . . . 32", 36" or 42" long . . . 31" or 34" high. Legs have adjustable leveling tips. China top in eight colors and white; cabinet in neutral beige. 42" size has narrow panel between doors.



**New Sherrilyn lavatory** gives wide-ledge counter-top convenience in a 24" x 20" area! The off-center design of this lavatory provides extra space for toiletries, accessories, towels. Front and right ledge slope to drain water back into bowl. Eight colors and white.



**New wall-hung Norwall toilet** hangs on sturdy cast iron combination carrier. Installs easily on standard 6" stud wall. Since it is completely off the floor, it makes fixture and floor cleaning easy, fast. Seat and cover snap off for thorough cleaning.



Here's the shape that will spark new interest in bathrooms. The CONTOUR bathtub will add luxury to a house at a reasonable cost. It's made of life-time cast iron with a thick coating of enamel in six high-style colors and white.

## APPEAL FOR JUST A FEW MORE DOLLARS

One sure way to add extra sales appeal is to install the CONTOUR bathtub with the first really *new shape* in 25 years. The unique design gives more room where needed for bathing and showering. This new shape provides two wide ledges—one is a comfortable seat, both are handy shelves for toiletries. Entering and leaving tub are easier over the narrow rim.

The **CONTOUR bathtub** will add real interest to your bathrooms . . . that "something new" prospects always look for. And for all its newness and exciting features, the CONTOUR is competitively priced. Get the full story by calling your American-Standard representative, or write to AMERICAN-STANDARD, PLUMBING & HEATING DIV., 40 W. 40 St., New York 18, N. Y.

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



# AMERICAN-Standard

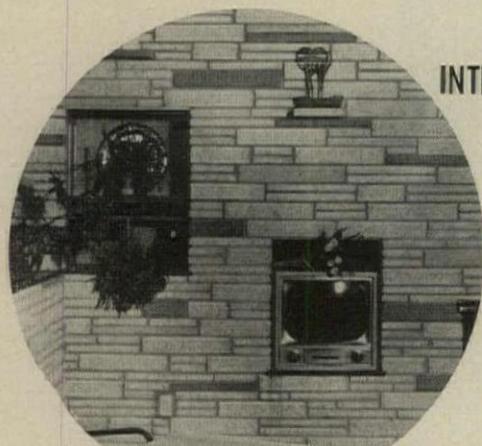
PLUMBING AND HEATING DIVISION



**BUILDERS SELL  
MORE HOMES FASTER**  
with **MIAMI STONE**

*...the beautifully textured stone!*

Here is a magnificent textured structural stone with a great versatility and beauty. Available in 12 permanent decorator colors and various sizes, Miami Stone gives every home that certain luxurious look of custom quality . . . yet costs no more than ordinary materials.



for **LUXURIOUS  
INTERIORS and EXTERIORS**

Because Miami Stone is available in various sizes and colors, it's easy to produce many different interiors of focal interest and distinctive exterior effects . . . yet remain uniform in structure.



**THE MODERN CUSTOM**

**TAILORED BUILDING STONE THAT LAYS LIKE  
BRICK—LOOKS LIKE NATURAL STONE . . .**

Miami Stone was developed by MR. GEORGE MAYER, PRESIDENT, MIAMI STONE INC., MIAMI, OKLAHOMA, and is a highly practical building material with a compressive strength far beyond the most rigid building-code specifications. Economical as good brick, Miami Stone is easily installed and never requires maintenance. It's fireproof, waterproof and provides unsurpassed insulation.

**PROFITABLE FRANCHISES AVAILABLE**

A Miami Stone Franchise offers many benefits to all types of investors. Builders find it a highly profitable means of increasing volume and profits. Because a Miami Stone Franchise will actually pay for itself, many investors also find it very suitable for Tax purposes, while others consider it a stable year-round business that can be operated profitably on a full-time basis, or, as a side-line to augment their present operations.

Whether you are looking for an investment that will produce immediate profits, or, one that will be a good provider for years to come, it will pay you to investigate a Miami Stone Franchise.

**TOM FIELDER COMPANY**

**NATIONAL FRANCHISING AGENTS**

CITY NATIONAL BLDG. • OKLAHOMA CITY • Phone CE 5-5484



It looks like a good investment . . .  
**but what will  
the weather cost?**

These brilliantly lighted windows, bright proof of occupancy, could spell plenty of extra cost for heating or air conditioning.

To avoid it, informed architects specify windows with Schlegel weatherstripping—and smart builders insist on them. Here's how this dense pile weatherstripping helps keep the cost of weather low.

**Positive seal.** Schlegel woven wool fibre forms a cushiony barrier the prowling winds can't wiggle through. Dust can't sift in or conditioned air seep out. It's Dow-Corning silicone treated, for positive protection against moisture leakage. Because it's wool, it won't swell, bind, or crack.

**Permanent protection.** Schlegel Woven Pile Weatherstripping lasts. First installations, well over twenty years old, still protect like new. It's designed to last as long as the unit it is used in.

No other material—metal, felt, rubber, or plastic—gives you so many advantages. For a comprehensive list of manufacturers using Schlegel weatherstripping, write for our booklet, "Your Guide to Windows, Doors, Screens."

**For protection that's silent, smooth, and sure**



**WOVEN PILE WEATHERSTRIPPING**

Schlegel Manufacturing Company, P. O. Box 197, Rochester 1, N. Y.

In Canada: Oakville, Ontario



**TULSA HOME INFORMATION CENTER**, supported by builders and suppliers, draws 1,000 visitors a month, nearly half of them actively seeking new houses.

## Service center for homebuyers boosts sales

"Our information center for home buyers is about the finest sales tool a builder could have," says Tulsa Builder Jim Crocker. "Of 96 houses I sold in the past year, at least 12 have come directly through the center and about 20 more resulted indirectly from its services."

Crocker is one of 11 builders and land developers who say the center is well worth the \$75 to \$100 a month they pay as sponsors. And 18 materials suppliers who also contribute toward the center's \$40,000-a-year budget are equally bullish about the 17-month-old project. Even non-sponsors in Tulsa's homebuilding industry agree the center is helping spur sales throughout the city.

As Director Larry Robertson says, "This idea has succeeded because the public is convinced they can get unbiased, impartial

service. As our weekly newspaper ads say, we 'have nothing to sell.' And we try to answer every question as frankly as we can."

Adds Robertson: "As evidence of the kind of people we reach, 9% of our visitors intend to buy a house within 30 days and 48% say they plan to buy within a year. One out of nine is a newcomer in town. We would do even better if there were such centers in every major market, and people on the move knew they could get help like this in the next city they go to."

### Here are services center offers:

Buyers can get advice on school facilities, highway programs, tax rates, mortgage procedures, utility rates, closing costs and just about anything they can think of that affects home buying. Every week the center holds

meetings at which architects, landscapers or other experts talk and answer questions.

Also, it works with civic groups to lure out-of-town industries to Tulsa, collects basic data on *new* house sales closings ("not just starts data"), number of new families moving to and from the city, etc. It makes door-to-door surveys of present owners' and renters' plans to buy houses. And it advertises its services extensively in local media.

Suppliers say the center is not only an excellent place to stimulate consumer demand but also is an effective showcase that helps them sell to merchant builders, many of whom regularly visit the center.

Sponsors include Crockett Construction Co, Russmoor Homes, John E. Weible, Lawrence Williams, Chandler-Frutes, Jim Nuckolls, Anderson Development Co, V. L. Mudd Construction Co and Ray E. Dotson.



**AT ENTRANCE**, visitors learn about styles from series of pages from May '57 issue of H&H.



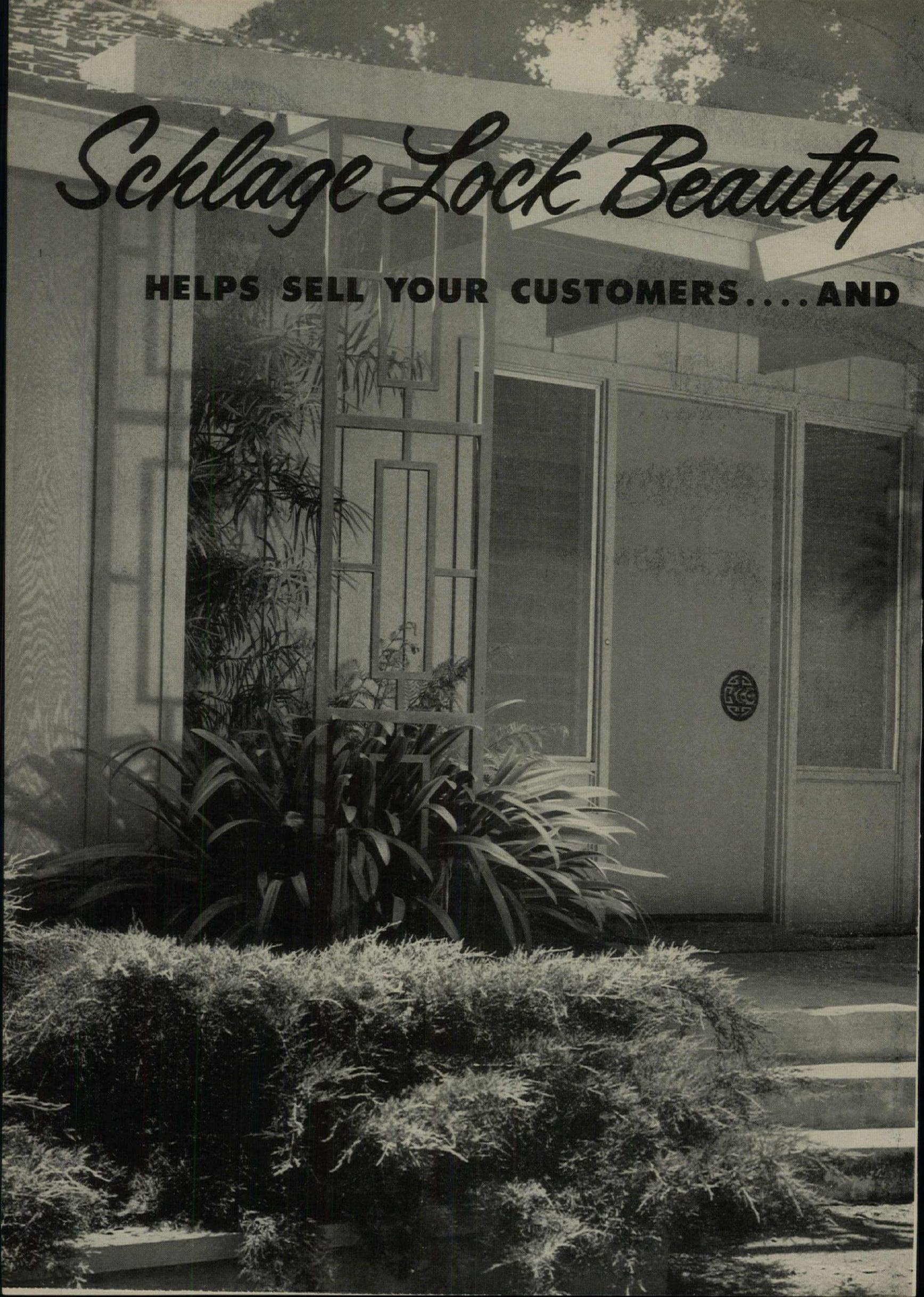
**DISPLAYS** include builders' small-scale models (foreground), relief map of Tulsa area (rear).



**PRODUCT SHOW** includes big bath and kitchen displays, cut-aways showing construction materials.

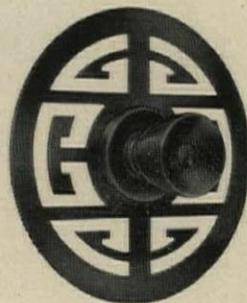
# Schlage Lock Beauty

**HELPS SELL YOUR CUSTOMERS . . . AND**



# Schlage Lock Quality

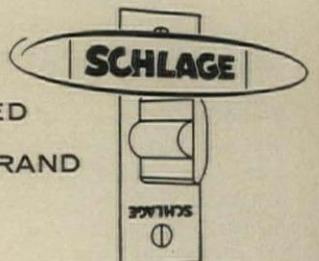
**KEEPS THEM SOLD**



SHOU ESCUTCHEON • TULIP KNOB  
ANODIZED ALUMINIUM BLACK

IN THESE DAYS when quality materials and superior design give you a definite competitive advantage, Schlage gives you two good reasons for using Schlage locks throughout. First, they are the jewels of home... their beauty immediately brings a favorable reaction at the front door. And a wide range of designs enables you to complement any building style. Second, Schlage products are unequalled in their fields; Schlage pioneered the cylindrical lock and remains the incomparable leader. For custom builders or large-scale developers, Schlage quality means easier installation, longer wear, greater customer satisfaction and virtually no callbacks. Schlage quality saves money in the end. Talk over your requirements with your nearest Schlage representative...or write P.O. Box 3324, San Francisco 19, California.

AMERICA'S  
MOST DISTINGUISHED  
LOCK BRAND



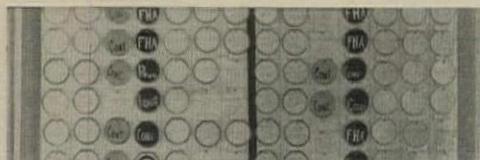


## In California, the swing is to dressed-up garage sales offices

It's hard to tell the garage from the house in California these days when builders dress up their model-house garages as attractive sales offices. The three above in Santa

Clara county are by Dave Bohannon (left), Stone & Schulte (center) and Brown & Kauffmann (right). Garage doors have been replaced with hinged doors rather than

sliding doors, "which timid prospects hesitate to open," builders say. And all three builders say that models with garages like these are easy to sell "as is."



## Financing record

This tag-board has simplified mortgage processing for Slavik Realty in Oak Park, Mich. The 7'-wide board has room for 66 cases (in two columns of 33, each with seven tags). Hooks are picture hangers, tags are ordinary colored key markers. The seven tags per case are (from left): 1) salesman, tract, deposit date; 2) lot number and buyer's name; 3) contingency; 4) type of mortgage; 5) date of purchase agreement; 6) date case goes to mortgagee named; and 7) date of approval. The last tag is turned over when last deposit is made.

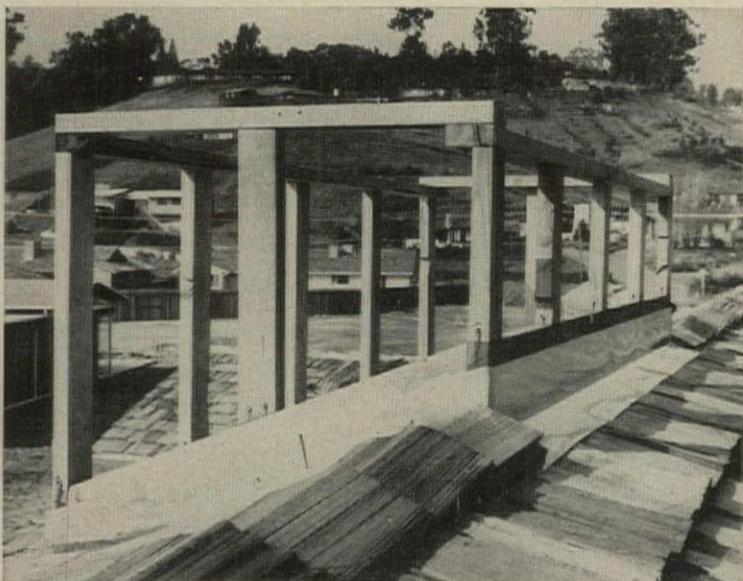


## Eichler homes moves into southern California

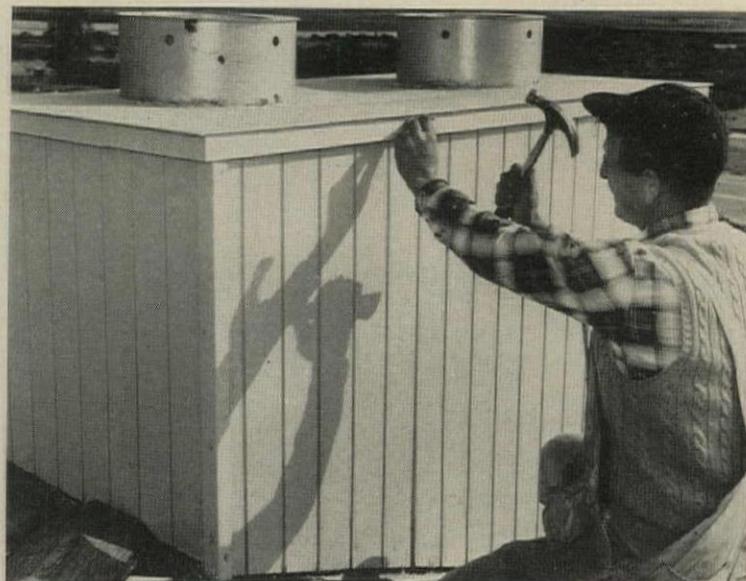
After 11 years and 6,000 contemporary houses in the San Francisco Bay area, Joe Eichler of Eichler Homes, Palo Alto, is invading the Los Angeles metropolitan market. Five new models—some like the Bay area best seller (above)—will be opened in Orange County in January.

All houses, designed by top-flight architects like Anshen & Allen and Jones & Emmons, will sell in the \$25,000 range. All will have interior garden courts.

Eichler's chief reason for expanding south: "More people to draw upon for a contemporary house market."



FRAMEWORK for chimney is built of 2x4s and 2x8s.



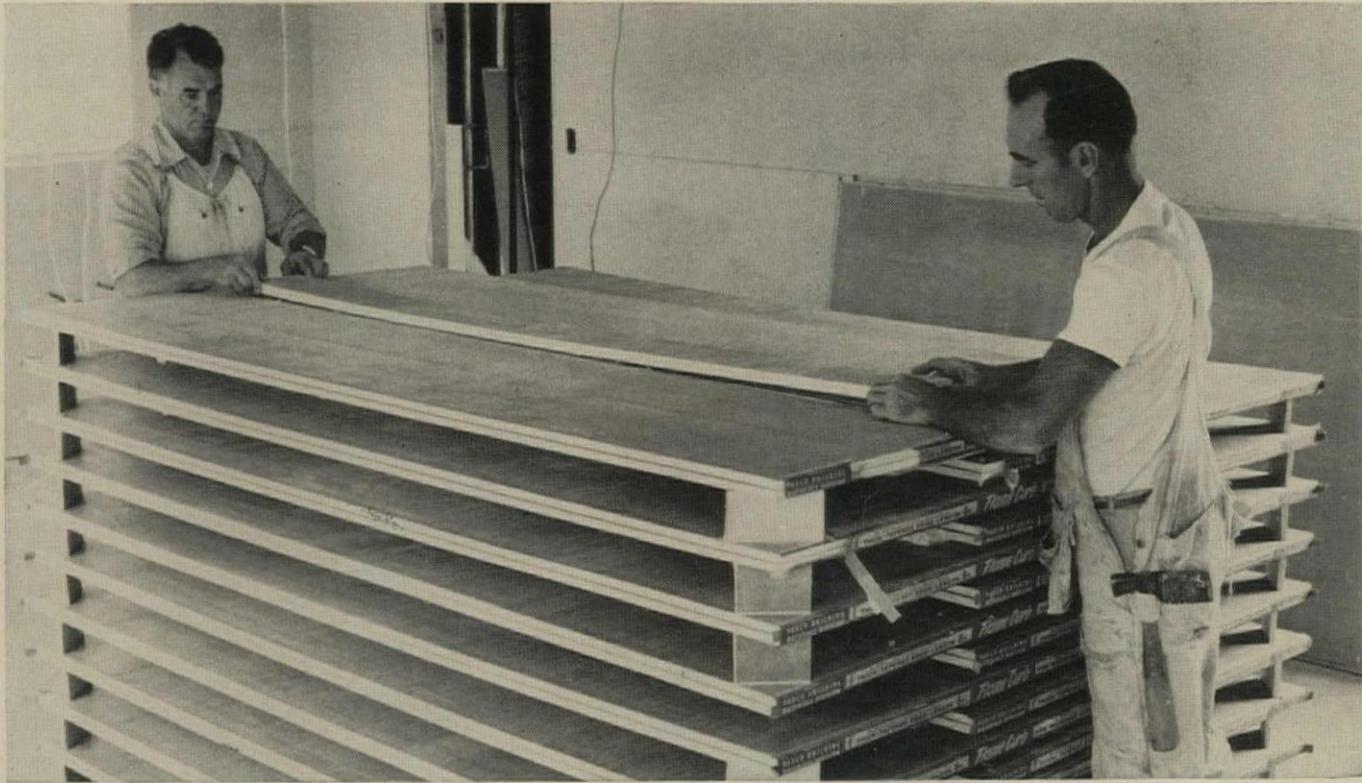
PLYWOOD SKIN and metal top plate enclose flues.

## This method of framing around narrow flues saves \$75 per house

Builders William and Robert Parnow say this method of framing chimneys on their San Rafael, Calif. houses saves them \$30 in wages and \$45 in materials. Instead of bricking the chimney all the way to the top,

they use brick only about 5½' high, continue ceramic and sheet metal flues (from fireplace and indoor barbecue) through the roof, and enclose them at the ridge line as shown. The 3' x 8' framework of 2x4s

and 2x8s is covered with Texture 1-11 plywood and a top metal plate. It takes about 30 minutes to build the frame, another hour to apply plywood, corner beads, top plate. (For a similar chimney see page 124.)



**SPACER STRIPS** are bonded to center of drywall with joint cement at a rate of one a minute. Weight of stack supplies gluing pressure.

## New partitions may "save up to \$500 a house"

Pabcowall, a new gypsum interior wall, can save you money three ways:

1. The basic wall costs less. Says Fibreboard's president William L. Keady: "In a typical market, a linear foot of plaster wall would cost \$5, 1/2" drywall on studs would cost \$4.75, Pabcowall would cost only \$4.25."

2. Wiring and plumbing costs are cut. No studs need to be bored; lines are simply dropped between spacers.

3. About 20 sq ft of space is saved in a typical 1,000 sq ft house. Pabcowall is only 2 1/4" thick compared with 4 5/8" for a typical stud wall.

Keady estimates total savings on a

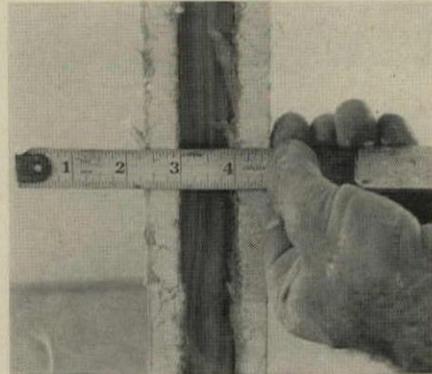
development house will amount to \$300 to \$500.

Sheets of 5/8" drywall are laminated to vertical 1" x 6" gypsum spacers, then nailed to 1" x 1 1/2" wood strips at the ceiling, floor, sidewalls, and door openings. Wiring is dropped between the sheets as the wall goes up.

The gypsum wall is vermin and rot proof, has a one-hour fire rating. Builder Ken Camp of San Jose tells *HOUSE & HOME*: "Using Pabcowall gives us more living space, a stronger interior wall, a better house at less cost."

Fibreboard Paper, San Francisco.

For details, check No. 3 on coupon p 250



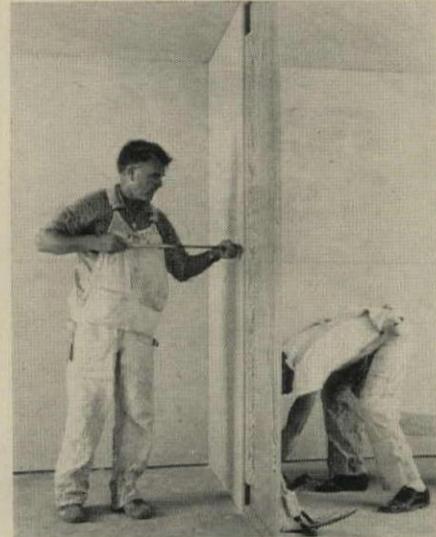
**TOTAL THICKNESS** is 2 1/4"—two sheets of 5/8" drywall plus 1" x 6" gypsum spacer.



**NAILING STRIPS** 1" x 1 1/2" on ceiling, floor, and sidewalls locate and hold partition. Wiring leads are dropped through ceiling, sandwiched between wallboard faces.



**STAGGERED JOINTS** are assured by starting one face with a half sheet. All edges fall at a spacer strip, are bonded with joint cement. Spacer is 8" shorter than wall.



**JOINTS ARE REINFORCED** with three 2" No. 7 wood screws per edge. Top and bottom edges are nailed to floor and ceiling strips. Holes for outlets are simply sawed.

continued on p 220



# Weyerhaeuser

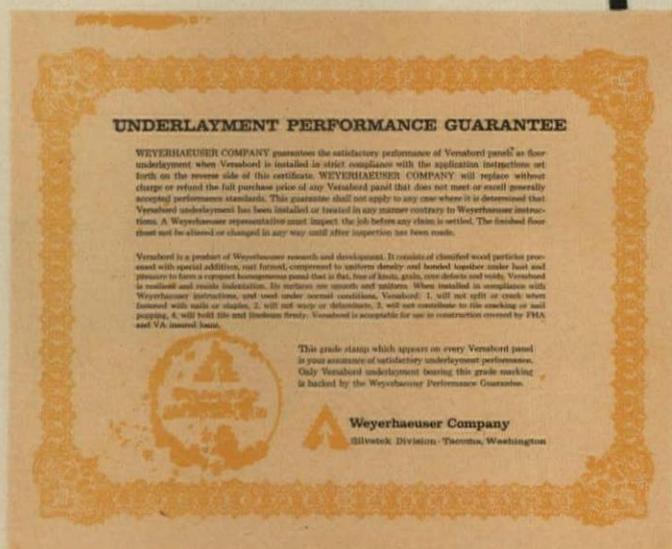


# guaranteed floor underlayment

every grade-marked panel  
backed by this  
performance  
guarantee



Weyerhaeuser  
**VERSABORD**  
**A-A**  
INTERIOR



Weyerhaeuser puts its product confidence in writing—in the form of a guarantee. That's how sure we are of the "trouble-free" performance Versabord gives in job after job. We support this statement with a proven 4 year record of over 80,000 "no call back" installations. Here is proof positive you can now use an underlayment material with absolute trust. The Weyerhaeuser grade stamp is your assurance that every panel has passed rigid quality control standards and inspections. Insist on Versabord—manufactured especially for floor underlayment. Panel size is 4' x 8' in standard thicknesses of  $\frac{3}{8}$ " and  $\frac{5}{8}$ ".

When properly installed, Versabord panels . . .

- 1 lie flat, stay flat
- 2 have smooth, grainless surface
- 3 will not delaminate, split or crack
- 4 fasten securely with nails or staples
- 5 ensure a firm glue bond with minimum mastic absorption
- 6 eliminate "telegraphing"
- 7 resist indentations and give a sound-deadening surface
- 8 provide a dependable base for tile, linoleum and carpeting



For additional information, write

**Weyerhaeuser Company**  
Silvatek Division • Tacoma, Washington

# Here are the new trucks for 1960

You'll find no revolutionary changes, but you will find many improvements, particularly in three areas: driver comfort, durability and maintenance, and economy. Cabs have better seating, better ventilation, better visibility, better heaters. Frames have been stiffened to increase payloads and lengthen work-life, but suspensions have been eased, particularly on lighter-duty vehicles, to give a better ride. More choice in axle ratios is being offered so trucks can be suited to jobs to get lower running and repair costs. Brakes and clutch plates on many lines are larger. Power transmissions are available on more light-duty equipment, and more power options—both gasoline and diesel—are available on heavy-duty trucks.

## FORD



For details, check No. 4 on coupon p 250

**FORD T-950**, shown under test, is typical of new heavy-duty models. These "Super-Duty" trucks have heavier axles than last year that increase maximum gvwr ratings.



**TILT-CAB SERIES** come in a complete line of medium, heavy, and extra-heavy models.



**FORD F-600 LINE** offers 17,000, 18,000, 19,500, and 21,000 lb gvwr models.

## 480 models meet practically every trucking need

Ford's 1960 trucks range in size from models of 4,600- to 51,000-lb gross vehicle weight. Light-duty trucks are powered by a 223-cu in. six or a 292-cu in. V-8, have more rigid frames,

more comfortable cabs, improved brake linings. A lock-type differential to give maximum traction is optional. Medium-duty trucks offer three engine options. Frames are stronger, with more rugged

rear-spring brackets. New brakes give 10% greater deceleration and 20% more lining life. Nylon kingpin bushings replace usual bronze type, neoprene drive seals replace felt ones.

## INTERNATIONAL

### New B-line offers GVW ratings of 4,200 to 30,000 lb



For details, check No. 5 on coupon p 250

**B-160 STAKE TRUCK** can have 129" to 189" wheelbase, 154-hp six, 154.8- or 193.1-hp V-8.

New styling, a new pickup body, and three new V-8 engines mark the latest I-H truck line. New V-8s rated at 154.8 hp to 196.7 hp are added to nine sixes covering the 113 to 154 hp range. Extra-wide Bonus Load body comes in 7' and 8½' lengths, has 25% more load area than standard pickups. Heavier frames on some models increase chassis strength and stability. Factory-installed bodies on light and medium-duty models include panel, stake, platform, dump, station wagon, and service-utility types.



**BONUS LOAD PICKUPS** carry up to 72 cu ft. Tailgate works from single center lever.



**MEDIUM-DUTY TRUCK** may have stake body in several load ratings and wheelbases.



**4x4 PICKUP** in three wheelbases and 1/2 and 3/4 ton ratings, has full floating axles.



**FLEETSIDE PICKUP** is low to ground, has step-in cab with full-width floors. Cab structure is rubber mounted. Brake and foot pedals are suspended; steering is relay type.

For details, check No. 6 on coupon p 250

**New suspension gives passenger-car comfort and handling**

All but two Chevrolet truck models for 1960 have front wheels suspended from ball joints and torsion bars. Light models have coil-spring rear suspensions; heavier series have automatically adjusted

leaf springs. Durable control bars take driving and braking forces. Other new features include redesigned and strengthened frames, roomier cabs with full-width floors and better visibility, auto-

matic transmissions on light-duty models, more engine options. Brakes on most models have been enlarged. All but one model has a new hydraulic clutch control.

**P Series is new truck line for heavier duty**



**D 200 TRADESMAN** has 116" wheelbase, can have a 120-hp six or 200-hp V-8 engine.

Highlighting the line are new cab-forward models which feature fenders that swing aside to give easy access to the engine, giving tilt-cab convenience at lower cost. Also new: five V-8 gasoline engines and four Cummins diesels; a new line of heavy-duty transmissions, including a 6-speed automatic; stronger and lighter frames of heat-treated manganese steel; three new clutches for heavy duty engines; greater payloads from increased gvw ratings. Lighter duty trucks come 1/2, 3/4 and 1 ton.



**CAB-FORWARD CT800**, a 45,000-lb gvw model, has swing fenders for easy access.

For details, check No. 7 on coupon p 250



**Double-cab pickup** is latest version of the VW truck. Cab seats six as work crew carrier. Rear seat can be removed to give 63 cu ft of enclosed lockable space. Sides of 32-sq ft rear deck drop so it can be loaded from all sides. Body mounts on standard VW chassis. Price on east coast: \$2,150.

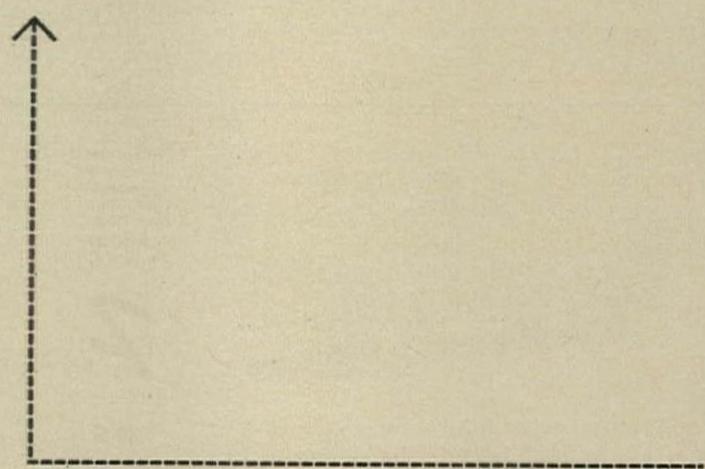
For details, check No. 8 on coupon p 250



**Newest and biggest Jeep** is FC-170 forward control truck. Four-wheel drive gives good off-road performance. Dual rear wheels boost standard 7,000-lb gvw to 9,000 lb. Cargo bed is 9' long, handles 3,510-lb load. L-head six puts out 105 hp. Transmissions give up to 12 forward speeds, three reverse.

For details, check No. 9 on coupon p 250

continued on p 224



# Quickest way to show **WOOD WINDOWS** conform to New FHA Standards



With the American Wood Window Institute Seal on your window units, people know immediately that the units conform to the new F.H.A. Minimum Property Standards. The licensees listed below are distributing window units which carry the AWWI Seal. For further information contact them or write to Ponderosa Pine Woodwork.

## ALABAMA

Birmingham—Birmingham Sash & Door Co. (Huttig); National Woodwork, Inc. Cullman—C. Arnold & Son, Inc. Mobile—McPhillips Mfg. Co.

## ARKANSAS

Fort Smith—Dyke Bros.; International Paper Co. (Long-Bell Division) Jonesboro—Carr, Adams Mfg. Co. Little Rock—Dyke Bros.

## COLORADO

Denver—Morrison-Merrill & Co.

## CONNECTICUT

Bridgeport—A. W. Burrill Co. North Haven—National Wholesalers, Inc.

## FLORIDA

Jacksonville—Huttig Sash & Door Co. Miami—Huttig Sash & Door Co.

## GEORGIA

Atlanta—Central Woodwork Inc. of Ga.; Zuber Lumber Co.; Addison-Rudesal, Inc.; Huttig Sash & Door Co. Macon—Binswanger & Co. Inc. Savannah—Neal-Blun Company Valdosta—Central Woodwork Inc. of Ga.

## IDAHO

Boise—Intermountain Glass Co.

## ILLINOIS

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Peoria—Illinois Bilt-Well Division, Carr, Adams & Collier, Co.

Rock Island—Rock Island Millwork Co.

Skokie—Edw. Hines Lumber Co.

## INDIANA

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Indianapolis—Adams-Rogers Co.; Midland Building Industries

Kokomo—Mehlig Wholesale Co.

Munster—Lake Wholesalers

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South Bend—Great Lakes Distributing Corp.

Muncie—Muncie Millwork, Inc.

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Sash & Door Co. (Houston)

Shreveport—Allen Millwork Corp.; Victoria Sash & Door Co.

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Massillon—The Whitmer-Jackson Co.

Toledo—Allen A. Smith Co.;

The Collier-Glasson Co.

Youngstown—The Whitmer-Jackson Co.;

Youngstown Sash & Door Co.

**OKLAHOMA**

Altus—Wm. Cameron & Co.

## Wholesale

Enid—International Paper Co. (Long-Bell Division)

Lawton—Morgan Sash & Door Co.

McAlester—International Paper Co. (Long-Bell Division)

Oklahoma City—Caston Door & Plywood Co.;

Dyke Bros.;

Hardy Plywood & Door, Inc.;

International Paper Co. (Long-Bell Division);

The Oklahoma Sash & Door Co.

Tulsa—Dyke Bros.

**PENNSYLVANIA**

Lancaster—Robbins-Quigley Co.

New Castle—Georgia-Pacific Corp.

Philadelphia—Lumber & Millwork Co.

Pittsburgh—Georgia-Pacific Plywood Co.

**SOUTH CAROLINA**

Columbia—Binswanger & Co.

Greenville—Southern Sash & Door Co.

**SOUTH DAKOTA**

Aberdeen—Dakota Sash & Door Co.

Buffalo—Huron Sash & Door Co.

Rapid City—Robbins & Stearns

Sioux Falls—Jordan Millwork Co.

**TENNESSEE**

Jackson—Madison Millwork Inc.;

Central Woodwork, Inc. of Memphis

Knoxville—Huttig Sash & Door Co.

Memphis—Central Woodwork, Inc. of Memphis;

Cole Mfg. Co.;

C. E. Thompson Lumber Co., Inc.;

Memphis Sash & Door Co. (Huttig)

Nashville—Huttig Sash & Door Co.;

Tennessee Bldg. Products Inc.;

Warren Bros. Co.;

Harris-Webber Sash & Door Co.

**TEXAS**

Abilene—Wm. Cameron & Co. Wholesale

Amarillo—International Paper Co. (Long-Bell Division);

Kritser Supply Co.;

Maynard Sash & Door Co.

Austin—Davidson Sash & Door Co.;

Wm. Cameron & Co. Wholesale

Beaumont—Wm. Cameron & Co. Wholesale

Corpus Christi—Wm. Cameron & Co. Wholesale;

McCord Wholesale, Steves Sash & Door Co.

Dallas—Wm. Cameron & Co. Wholesale;

Huttig Sash & Door Co.

Fort Worth—Wm. Cameron & Co. Wholesale;

North Texas Door Co.;

Texas Sash & Door Co. (Houston)

Harlingen—Wm. Cameron & Co. Wholesale;

Southmost Sash & Door Co. (Houston)

Houston—Houston Sash & Door Co.;

Wm. Cameron & Co. Wholesale

Longview—Wm. Cameron & Co. Wholesale

Lubbock—Wm. Cameron & Co. Wholesale;

Frontier Wholesale Co.

Lufkin—Wm. Cameron & Co. Wholesale

Midland—Steves Sash & Door Co.

Odessa—Wm. Cameron & Co. Wholesale

San Angelo—Wm. Cameron & Co. Wholesale

San Antonio—Wm. Cameron & Co. Wholesale;

Steves Sash & Door Co.;

Wilson Lumber Co.

Sherman—Grayson Millwork & Supply Co.

Sweetwater—Sweetwater Sash & Door Co.

Texarkana—Wm. Cameron & Co. Wholesale;

Dyke Bros. Tyler—Wm. Cameron & Co. Wholesale

Waco—Wm. Cameron & Co. Wholesale;

Frank Stevens Sash & Door Co.

Wichita Falls—Wm. Cameron & Co., Wholesale

**UTAH**

Salt Lake City—Knudsen Builders Supply Co.

**VIRGINIA**

Arlington—Dealer Warehouse Supply Co. Inc.

Lynchburg—JB&CA Hutter Corp.

Norfolk—Building Supplies Corp.;

Addington-Beaman Lumber Co.

Richmond—Binswanger & Co., Inc.;

Circle Woodworking Corp.

Roanoke—Huttig Sash & Door Co.;

Skyline Lumber Co. Inc.

Rocky Mount—M W Distributors

**WASHINGTON**

Spokane—White Pine Sash Co.;

Western Pine Mfg. Co.

Yakima—Cascade Lumber Co.

**WEST VIRGINIA**

Wheeling—The Scott Lumber Co.

**WISCONSIN**

Oshkosh—Marquart Millwork Co.

Park Falls—Edw. Hines Lumber Co.

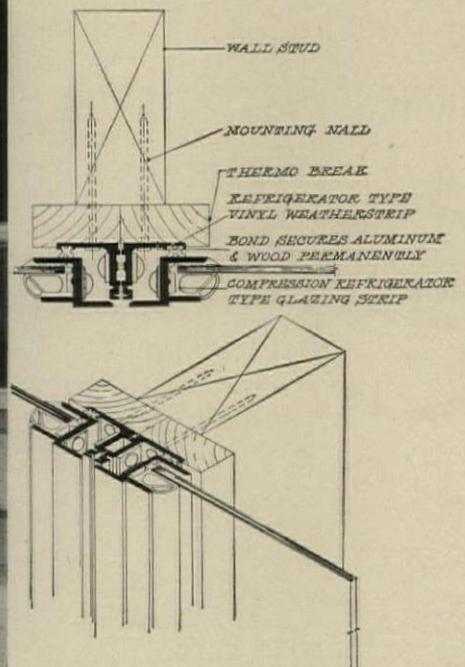
Stevens Point—Vetter Mfg. Co.

# Ponderosa Pine WOODWORK

An Association of woodwork manufacturers and Western Pine producers

39 S. La Salle Street

Chicago 3, Illinois



**NAIL-ON WINDOW** combines virtues of rapid installation (left, above) and good thermal insulation (see casement mullion detail, right).

## Here's a window with two big new features:

1. It goes in place in half the time required for a conventional window. See photo sequence below.
2. It has a built-in thermal barrier to eliminate condensation problems.

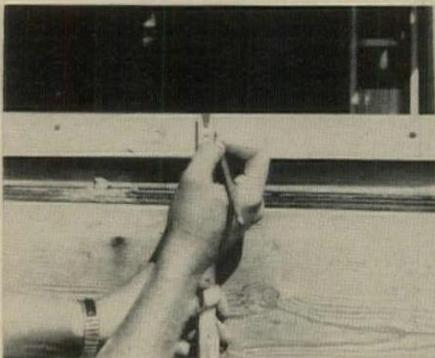
The sash and frames of the Wood-A-Lume window are extruded anodized aluminum. And they have aluminum's low maintenance: they create no corrosion, rotting, or painting problems.

But the aluminum frames are permanently bonded to an inner decorative wood frame. This not only gives the warmth of wood to the room finish, but acts as a thermal break between the highly conductive aluminum and the house interior. The insulating effect is aided by the refrigerator type vinyl weatherstrip and glazing bead.

Wood-A-Lume windows are available

in 70 combinations and 25 sizes in picture, casement, and awning styles, single or double glazed, with self-storing vinyl storm sash and copper-toned screens. The picture windows shown are Thermopane-glazed, list at \$83.93 each. The single-glazed awning sections are \$38.65 each, both subject to usual discounts.

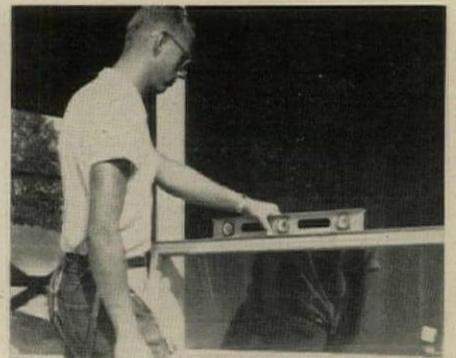
Jervis Corp, Grandville, Mich.  
For details, check No. 10 on coupon p 250



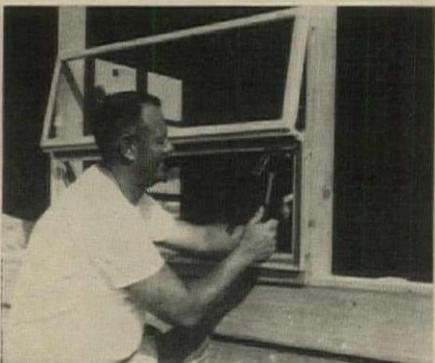
**INSTALLATION STARTS** with scribing a line 13/16" from top of 2x4 buck. This forms base line for awning-picture combination.



**BOARD IS NAILED** along base line as a straightedge on which the awning section can be rested before it is nailed in place.



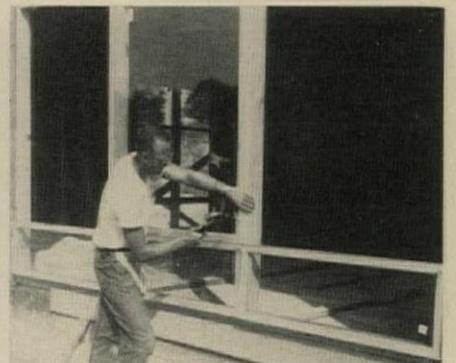
**AWNING IS LEVELED** to make sure the assembly will be true. Picture section will be nailed to the top of awning section.



**WINDOW IS NAILED** through prepunched holes in aluminum frame. (See also drawing.) Aluminum strip will cover nail heads.

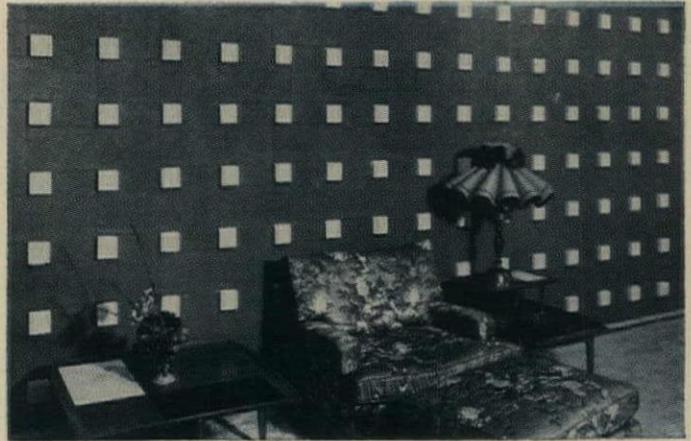


**CENTER PICTURE WINDOW** is installed after the three awning sections. Here it is leveled and plumbed before being nailed.



**FIXED PANE** is nailed in place. The two side sections are installed in same way. Total installation time: 20 minutes.

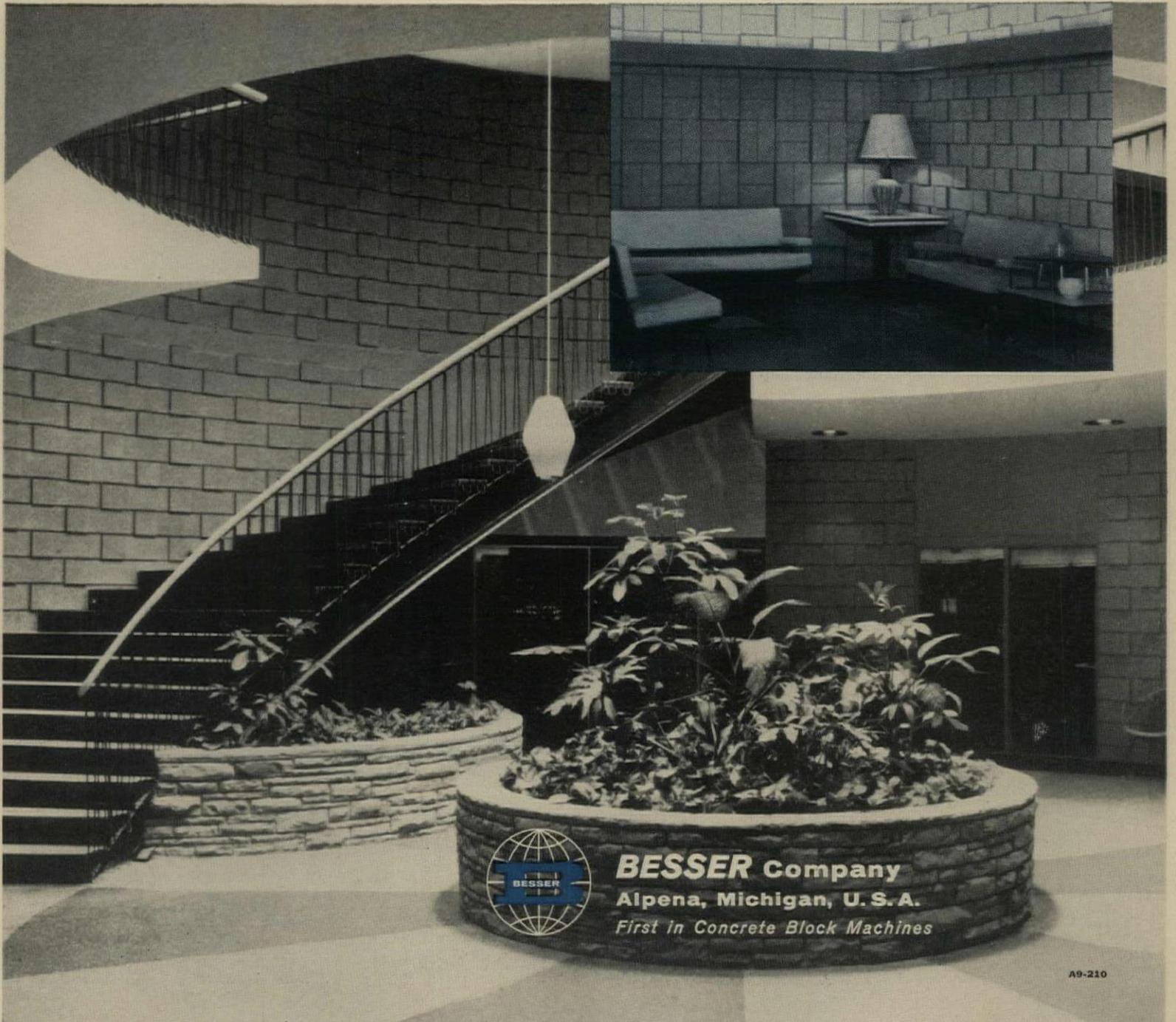
Harold Berry and associate, Donald Speck, reached new heights in concrete drama in the \$6.5 million Home Furnishings Mart at Dallas, Texas. And they used only standard Vibrapac block,



look how beautiful walls can be... **with Standard Vibrapac Block**

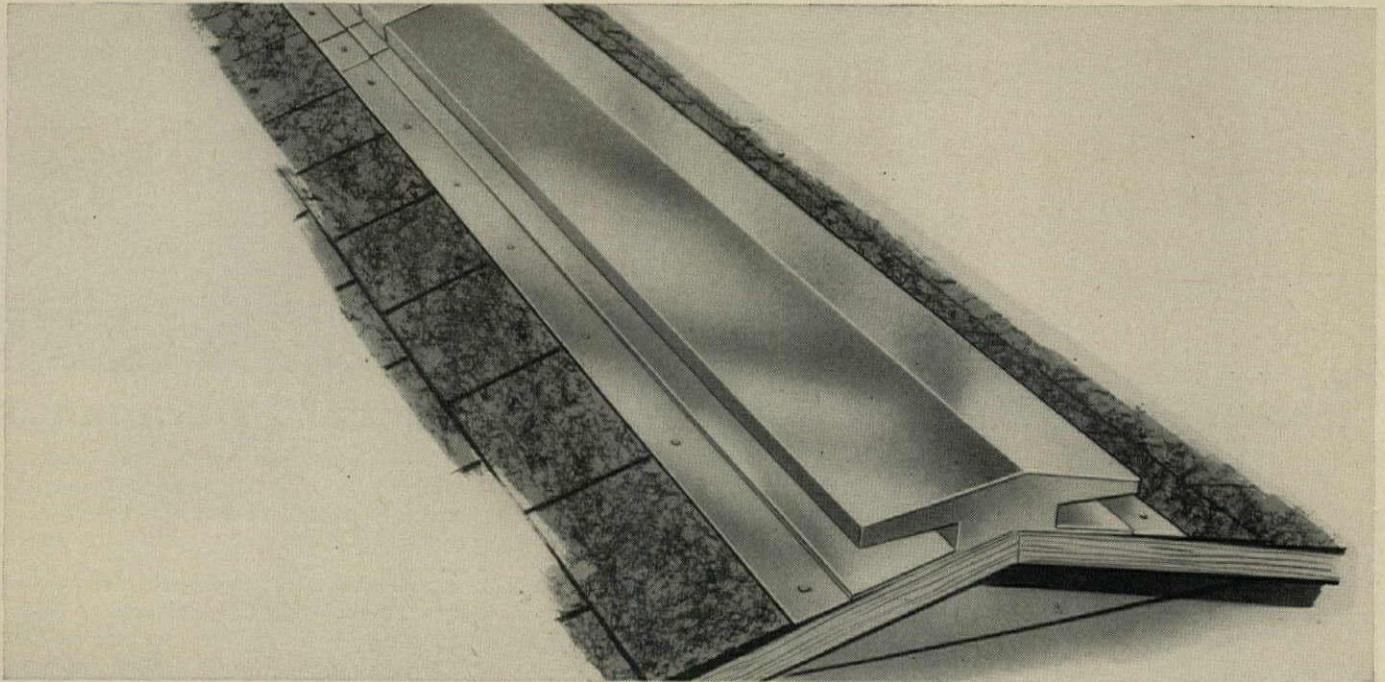
Yes, it's true! Nothing but standard Vibrapac block was used in these walls. Yet look how dramatic they are. The secret, of course, lies in the creative imagination of contemporary architects — who see in concrete masonry a new idiom for creative expression.

Consider the boundless patterns available with standard block, then review its proven features: permanence — high acoustical and insulating values — low maintenance cost — and, above all, its priceless fire safety and storm safety. Small wonder this trusted old friend, Vibrapac Block, is sparking architects and sparking walls everywhere. Keep it in mind for forthcoming projects.



**BESSER Company**  
Alpena, Michigan, U. S. A.  
*First in Concrete Block Machines*

A9-210



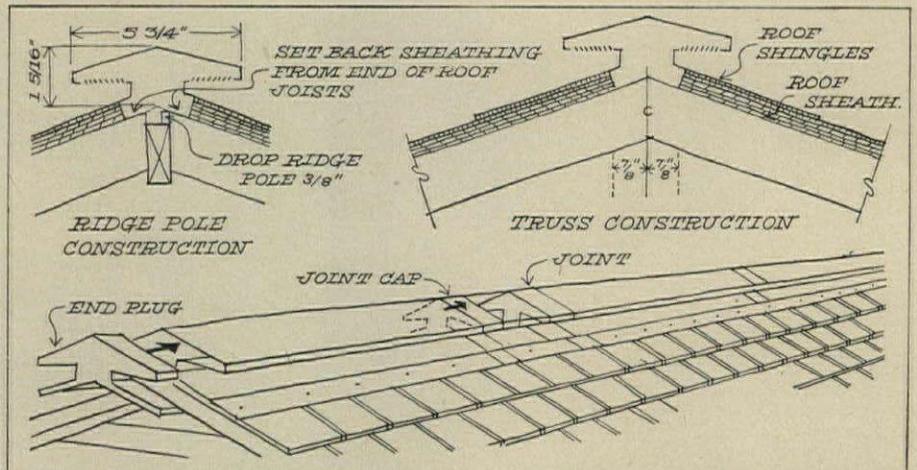
**VENT-A-RIDGE** stands only 1¼" above the roof ridge but supplies 18 sq in of ventilation per lineal foot.

**Now—a cheap, efficient roof ridge ventilator**

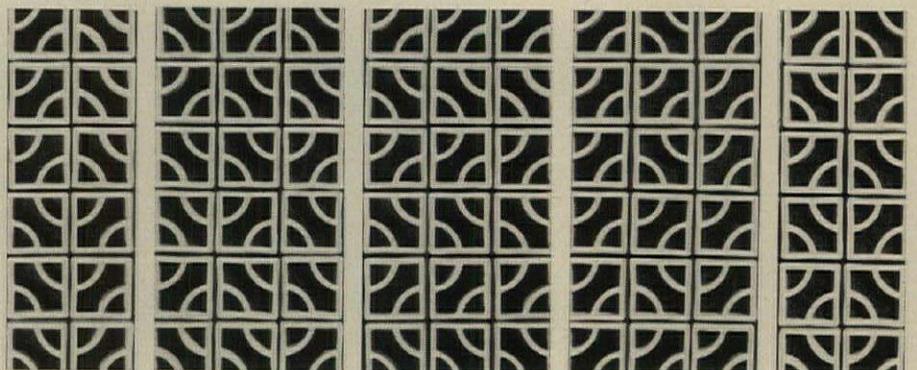
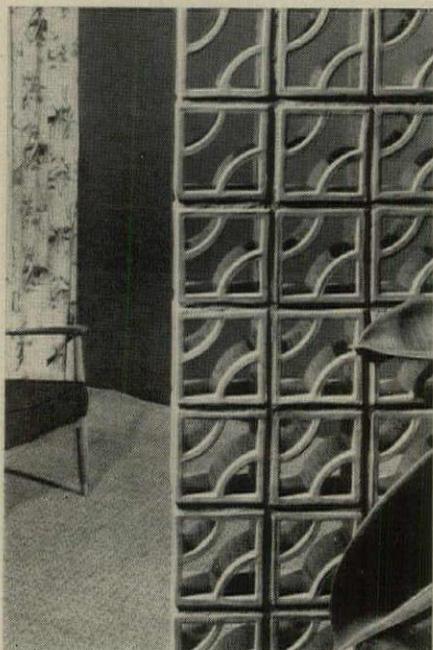
Vent-a-Ridge forms an aluminum cap 6" wide and only 1¼" high that is hardly visible on the average roof yet gives about 5 sq ft of ventilation in a 40' length. On the underside, reverse ½" louvers run the length of each section, keep out snow and rain. Ventilator is self-flashing, is nailed with aluminum neoprene-washed nails.

Installation is easy. Roof sheathing and shingles are carried to 7/8" of ridge. The ventilator is centered over the 1½" gap, plugged with vinyl end and joint plugs, and nailed in place. Vent-a-Ridge costs 44¢ a foot, end and joint plugs are 27¢ and 60¢.

H C Products, Princeville, Ill.  
For details, check No. 11 on coupon p 250



**HOW IT WORKS:** Formed aluminum vents with aluminum nails. Vinyl plugs fit ends span 1½" gap at ridge, are nailed 8" oc and joints, aluminum cap covers joint.



**Ceramic screen forms varied designs**

The six patterns shown above were all made from a single block shape.

Vista-Flex Ceramic Curtain is made with a high-gloss glaze in six standard colors and two stock sizes (4" and 8"). Other colors and sizes are available on

custom order. Blocks are adapted to outdoor sun screen use or as interior space dividers. They are maintenance free.

Shawnee Potteries, Zanesville, Ohio.  
For details, check No. 12 on coupon p 250

continued on p 228

# 9 out of 10 home buyers choose Wood-Mosaic floors!

Say Sarasota, Florida's  
largest home builders  
Paul and Stanley Paver  
developers of 1400  
homes in  
Kensington Park

## REASONS FOR PREFERENCE:

- Soft, natural wood beauty
- Comfortable underfoot
- Dry in summer, warm in winter
- Safe — not slippery
- Termite and insect resistant



Natural Oak Floor



Houses from \$11,950 to \$19,950

## At last . . .

a Genuine  
Hardwood Floor  
suited to semi-  
tropical, ocean-  
side climates—



## Wood-Mosaic Hardwood Block Floors Offer Builder and Consumer Big Advantages!

- Prefinished tongue and groove blocks are easily and quickly installed — save 3 to 4 days on the job.
- A choice of 4 different woods — Oak, Maple, Walnut, Cherry.
- Won't warp, buckle, shrink or expand when properly installed.
- Exclusive "Diamond Lustre" Finish protects floors against spills like alcohol, ink, fruit juices, nail polish and even nail polish remover.
- Easy to keep clean — an occasional waxing keeps them looking like new.
- Resists scuffing, indentations from furniture and heel marks.

Send for literature. Wood-Mosaic Corporation, Dept. HH-11  
Louisville 9, Kentucky. In Canada, Woodstock, Ontario

# Wood-Mosaic

BLOCK FLOORS

cost no more than ordinary floors!



LOW SILHOUETTE

hc

Vent-a-Ridge\*

CUSTOM COMFORT

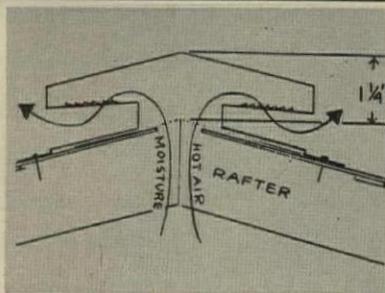
VENTILATION

Vent-a-Ridge provides:

- INCREASED VENTILATING CAPACITY**  
18 sq. inches of net free area per lineal foot increases air circulation and cuts attic temperature.
- VENTILATION AT THE LOGICAL SPOT**  
Heat and moisture rise to the ridge of the roof. Vent-A-Ridge provides a natural escape route.
- GREATER WEATHER PROTECTION**  
Small 1/8" reversed louvers on the under side of Vent-A-Ridge provide perfect protection from rain and snow. Tested under hurricane conditions.
- ECONOMY IN CONSTRUCTION**  
Eliminates cutting and framing openings & ridge shingles. Available in 8', 9' & 10' lengths. Reduces labor, installs in minutes. Simply leave 1-1/2" air gap at the ridge and cover with Vent-A-Ridge.

Vent-a-Ridge A BETTER WAY TO VENT ATTICS

Why better? Because with the exhaust at the peak of the roof you get maximum "stack height" and faster air movement that can cut attic temperature making a house easier to cool. (Meets FHA requirements)



hc  
products co.

Princeville, Ill.

A Product of Home Comfort Mfg. Co.

WRITE TODAY for complete information

H-C PRODUCTS COMPANY P. O. Box 68 Princeville, Ill. V-103

Please rush me literature on Vent-A-Ridge.

Name \_\_\_\_\_

Address \_\_\_\_\_

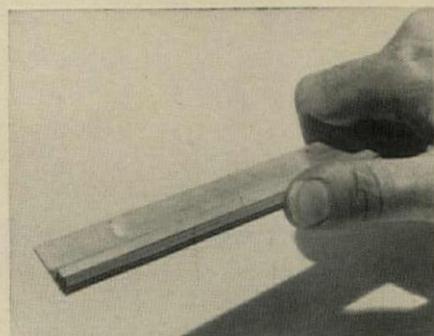
City \_\_\_\_\_

State \_\_\_\_\_

\* Trade Mark of Home Comfort Mfg. Co.

New products

start on p 217



**New vinyl weatherstrip** is made to insulate against drafts, sound, light, and dust. An aluminum strip holds a vinyl insert with four continuous ridges. Strips are ready mitered, have screw slots to adjust fit to jamb and door. There are no interlocking pieces to adjust. Vinyl insert will not become soft or sticky and will not "pick". The aluminum alloy takes paint well. Strips may be prepainted to match the jamb so the door can be used immediately.

Pemko Mfg Co, Emeryville, Calif.

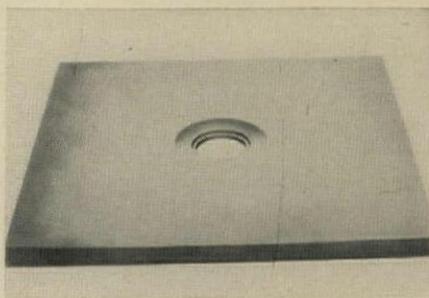
For details, check No. 13 on coupon p 250



**Natural grain siding** is a new texture in asbestos-cement siding. Tru-Grain is part of Ruberoid's Vitramic Siding line, an asbestos-cement sheet with a vitreous ceramic surface. Three vertical shadow lines per panel reduce the apparent scale of the panels, help conceal the actual joints between panels. The new siding is available in white and six colors.

Ruberoid Co, New York City.

For details, check No. 14 on coupon p 250



**Pre-sloped shower pad** was designed to conform to 1958 Uniform Plumbing Code. Prefabricated from polystyrene, the pad has 1/2" slope per foot to a recessed ring for clamp-style drains molded into the design. Lightweight pad can be easily cut to any size or shape, is ready for hot mopping as soon as it is nailed in place. Solid waterproof pad prevents water from seeping through the tile joints and causing dry rot in the wood subfloor.

G. N. Lavenberg Co, Los Angeles.

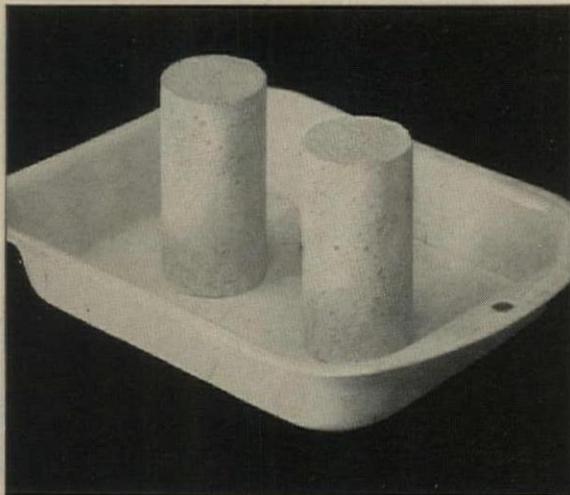
For details, check No. 15 on coupon p 250

continued on p 230

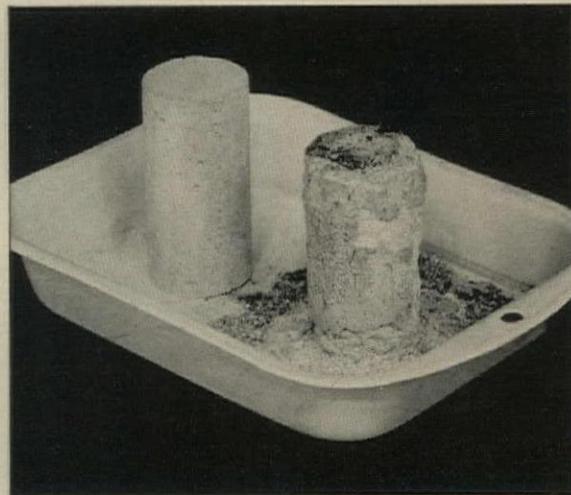
HOUSE & HOME

# BRIXMENT MORTAR

## *Is More Durable*



To compare the durability of Brixment mortar and ordinary cement-and-lime mortar, make a cylinder of each, let them "cure" for a month, then freeze and



thaw them for forty or fifty times, with a little water in the pan (the freezing unit of your electric refrigerator will do). See the difference with Brixment mortar!

### **-AND DURABILITY MEANS PERMANENT STRENGTH AND BEAUTY**

For permanent strength and beauty, mortar must be *durable*—must be able to withstand the alternate freezing and thawing to which it is subjected many times each winter.

Brixment mortar is *more durable*. This greater durability is due partly to the strength and soundness of Brixment mortar, and partly to the fact that an air-entraining water-repelling agent is

incorporated into Brixment during manufacture. This helps prevent the mortar from becoming saturated—therefore protects it from the destructive action of freezing and thawing.

Walls built with Brixment mortar therefore *retain* their original strength and appearance—even parapet walls and chimneys, where exposure is particularly severe.

**LOUISVILLE CEMENT COMPANY, LOUISVILLE 2, KENTUCKY**

*Cement Manufacturers Since 1830*

# TOUGHEST

finish ever developed



## New Poly-Clad® Plywall. prefinished wood paneling

**NEW!**  
Moldings to Match

Complete line of 9 styles in all 12 Poly-Clad finishes. Ends matching and staining problems.

Not only does this beautiful, prefinished wood paneling have the toughest surface ever developed, it's highly resistant to fading from direct or indirect sunlight. In fact, it's guaranteed fade-resistant, guaranteed against structural defects and delamination. Best of all, Poly-Clad's installed cost is usually less than other kinds of interior wall construction. Poly-Clad Plywall comes in *twelve* different finishes, V-grooved or plain. Try Plywall in your homes—you'll lower costs and raise values. Send for free catalog No. FW 359B today.

**PLYWALL PRODUCTS COMPANY, INC.**  
P. O. Box 625, Fort Wayne, Indiana • P. O. Box 837, Corona, California

### New products

start on p 217



**Chromalox snow melter** for driveways is laid down as a track-wide mesh of wire. The wire mesh is interwoven with electric heating cable, is laid on a concrete base, then covered with the concrete finish coat. Job of hand-tying cable to mesh is cut. Webs are 18" wide, 6' (380 w) or 10' (630 w) long, have 10' cold leads, operate on 240 v.

Edwin L. Wiegand Co, Pittsburgh.

For details, check No. 16 on coupon p 250



**Easy-Heat Sno-Melter** is designed to work at 42 watts per sq ft. The 18"-wide mesh is galvanized steel; the interwoven resistance wire is thermoplastic insulated. Wire mesh prevents burn-outs during concrete pour, gives some reinforcement to paving. Stock mats are 10' long. Non-heating leads and ground are attached.

Easy-Heat, Lakeville, Ind.

For details, check No. 17 on coupon p 250



**Heating cable** to prevent pipe freeze-ups and gutter blockage comes in two forms. Electromode Automatic Tape has a built-in thermostat, will be used chiefly as a pipe wrapping. Hi-heat cable is for use in gutters and downspouts or for imbedding in sidewalks, steps, and driveways.

Electromode, Rochester, N.Y.

For details, check No. 18 on coupon p 250

continued on p 232



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Homebuyers prefer the Firebird Circulating Fireplace because it heats throughout the home... makes the fireplace efficient... just like a hot air furnace. And there's extra profit for you. With exclusive Firebird design you have no smoke shelf to build.

It's built right in. Saves you money another way too!

The sidewalls are straight requiring no corbelling in with the masonry.

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# YALE BUILDERS' LOCKSETS WIDEST VARIETY SMARTEST DESIGNS

Symmetry and simplicity are the keynotes of Yale's Builders' locksets. Series 5200 gives you the widest choice of modern and traditional designs. And when you specify Yale, you give your clients the assurance of quality and security that everybody recognizes.



## 9 to 11 Foundations

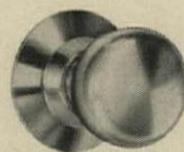
Pouring 9 to 11 house foundations a week is a regular occurrence in the sparsely populated area of Logan, Utah. In fact, Morris J. Smith, the concrete contractor, and his crew with about 5,000 square feet of Symons Steel-Ply Forms have poured more than 400 foundations in 2 years. The ply-wood has not been turned and is still good for many more pours.

**Symons CLAMP AND MFG. CO.**

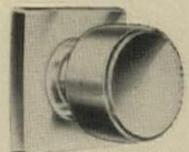
4277 Diversey Avenue, Dept. L-9, Chicago 39, Illinois

Please send folder giving the complete Morris J. Smith story.

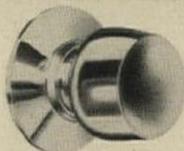
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Firm Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



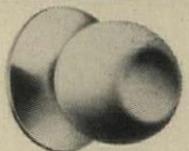
LITCHFIELD



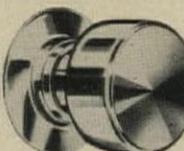
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BRANDYWINE



VENUS  
(Interior functions only)



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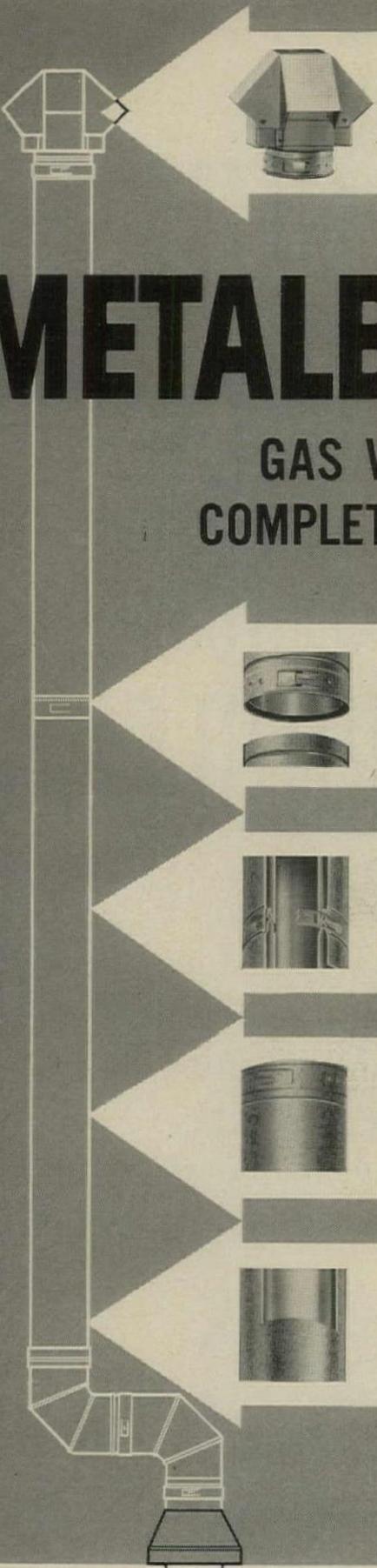
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YALE—REG. U. S. PAT. OFF.

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

# METALBESTOS

## GAS VENTS ASSURE COMPLETE PERFORMANCE



**BELMONT TOP** is designed for correct gas venting, weather-proofing and resistance to bird-nesting. It fits securely and quickly on any METALBESTOS vent pipe.

**ROTA-LOCK COUPLERS** are gas-tight, secure and permanent. They attach so quickly that installation costs are substantially reduced. An exclusive, patented METALBESTOS feature.

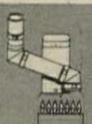
**DOUBLE WALL** construction keeps heat inside pipe to lift gases up and out of the system, assuring complete venting. Air Space between walls is nature's efficient insulation.

**GALVANIZED STEEL OUTER WALL** is weatherproof and gives strong, long lasting protection.

**PURE ALUMINUM INNER WALL** affords quick warm-up, is lightweight and corrosion resistant.

Years of experience in the manufacture of gas venting equipment assures you proven reliability. We will be happy to send you complete information and specifications promptly. Write Department D10

Manufacturing  
Plants in  
Belmont, California  
Logan, Ohio

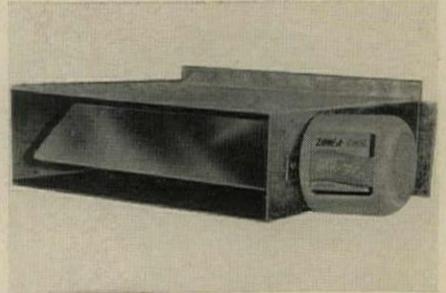


**METALBESTOS** DIVISION

WILLIAM WALLACE COMPANY • BELMONT, CALIF.

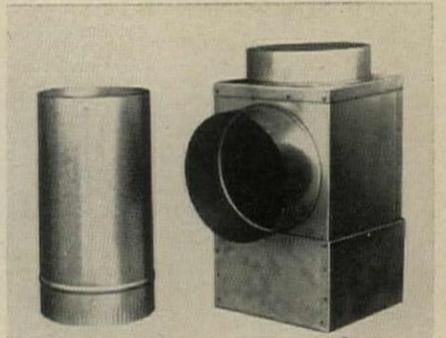
### New products

start on p 217



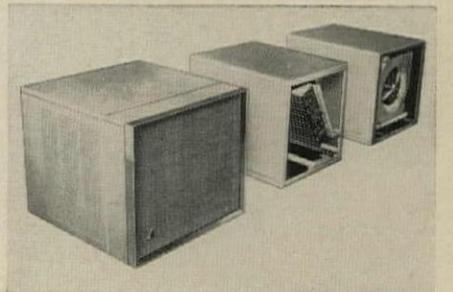
**Zoned forced air** is possible at low cost with this new damper actuator. Zone-A-Trol unit is installed in the supply duct to each room. As thermostat in room calls for heating or cooling, unit opens damper, then closes it when thermostat is satisfied. Actuator will fit in any position, shape, or size duct up to 22". Control is operated by low voltage; no BX cable is required in the wiring system.

Econo Products Co, East Haddam, Conn.  
For details, check No. 19 on coupon p 250



**Moisture trap** for prefabricated metal chimneys will prevent soot deposits on roofs by eliminating rain caps which may prevent smoke from escaping upward. New trap catches rainwater and condensation, eliminates need for rain caps or baffles. Unit also serves as a clean-out facility when the bottom cap is removed. Trap is stainless steel, will resist corrosive acids and water.

Majestic Co, Huntington, Ind.  
For details, check No. 20 on coupon p 250



**Three-part heat pump** offers a wide variety of installation combinations: condenser goes outdoors; indoor coil and air handler go under the eaves, in a closet, in crawl space, etc. Tri-Pak will go under a 3' high monitor roof. Coil and air handler can be stacked or go side-by-side for up, down, or horizontal flow. Basic unit has 37,000 Btuh cooling capacity, 38,800 Btuh heating capacity. Accessory heat of 12 kw is available to boost heating capacity to 79,800 Btuh.

Perfection Industries, Cleveland.  
For details, check No. 21 on coupon p 250

continued on p 240

HOUSE & HOME

NOW THERE ARE

*Three -*

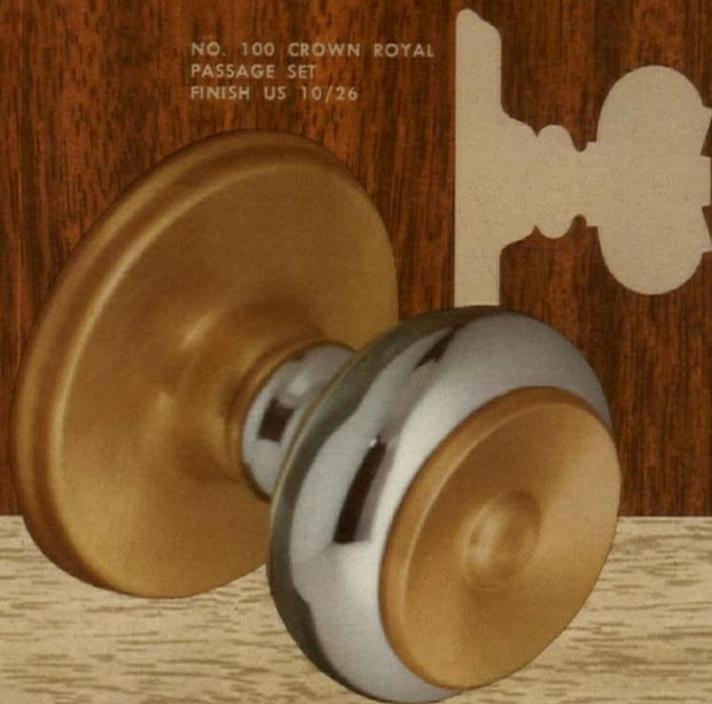


NO. 500 BEVERLY  
KEY-IN-KNOB LOCK  
FINISH US 10



NO. 100 TROY  
PASSAGE SET  
FINISH US 3

NO. 100 CROWN ROYAL  
PASSAGE SET  
FINISH US 10/26



Now there are three distinctive Weiser Lock styles available to suit every architectural theme—every builder's taste.

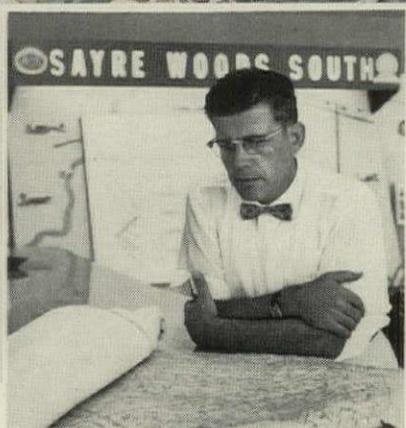
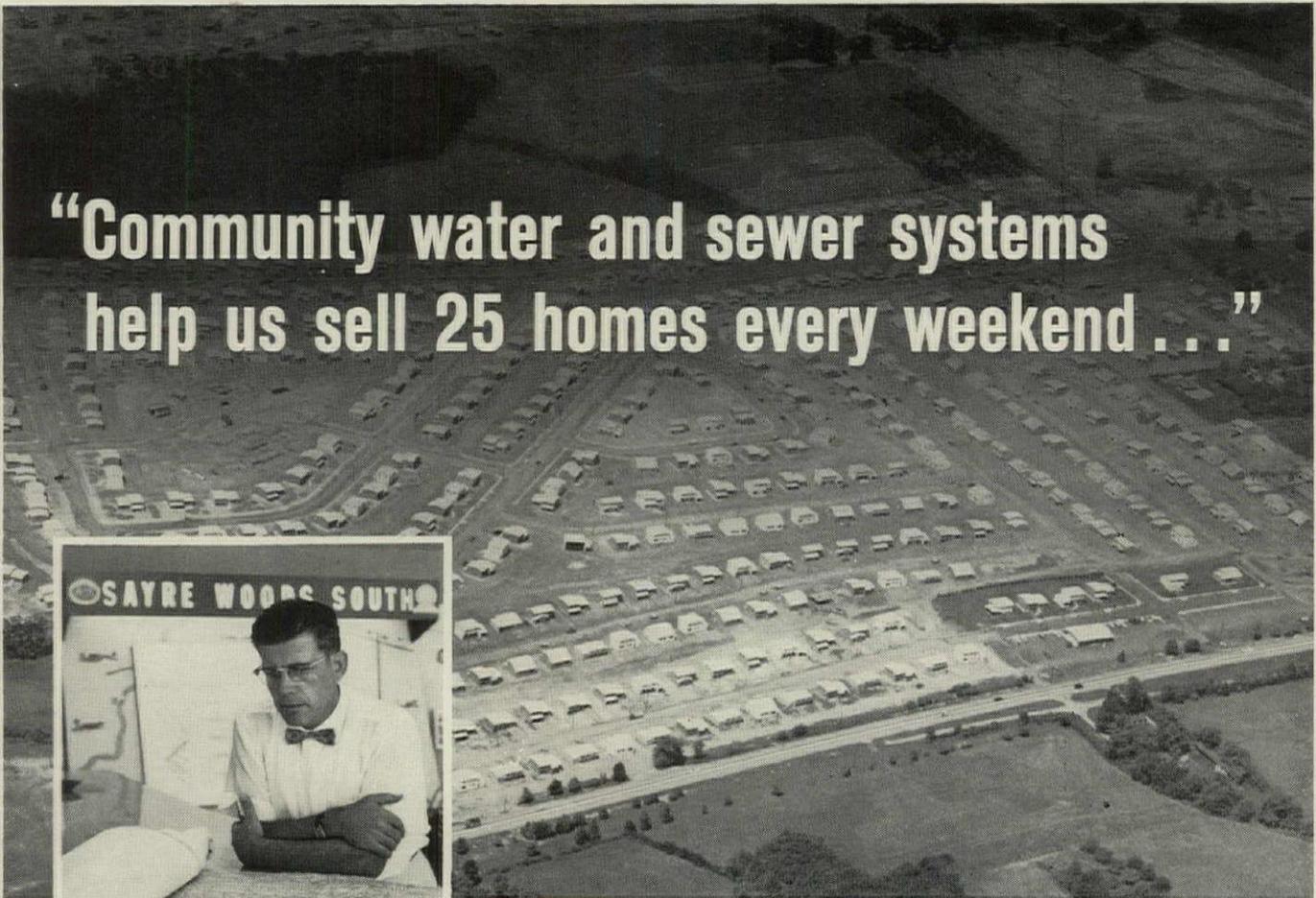
The striking Beverly, the traditional Troy and the dramatic Crown Royal.

**WEISER LOCKS**

WEISER COMPANY • SOUTH GATE, CALIFORNIA



**"Community water and sewer systems help us sell 25 homes every weekend..."**



*Says Saul Cantor  
of Cantor & Goldman, Builders  
Sayre Woods South Community of  
2000 Homes, Madison Township, N. J.*

"... We couldn't be more enthusiastic about the sales advantages of TRANSITE for our community water and sewer systems," says Mr. Cantor. "Modern plants, too, for these facilities operate right in the community to give home owners complete assurance of one responsibility for service!"

"Buyers are quick to recognize what community facilities mean—value added to their new home and property through up-to-date conveniences. No future outlay for converting from private to public facilities later. The surprisingly slight extra cost for this doesn't seem to be a factor in their buying decision—especially if they are 'second-home' buyers with experience in private facilities. And obviously TRANSITE PIPE is well known for its dependable long-term service."



The Sayre Woods South water and sewer systems were installed by Guy Villa & Sons, Inc., Clark, N. J.

## Why builder-installed Water and Sewer Mains are the industry's newest profit idea!

IN EVERY PART of the country—builders are turning to Transite® sewer and water mains for increased profit!

Builders are finding that sewer and water mains result in higher appraisals . . . faster, easier selling . . . and greater unit profit on every home they build. As for cost—they find that buyers are eager to pay the nominal premium for this lifetime convenience.

To learn about the profit opportunities Transite Pipe offers in community water and sewer systems, send the coupon for the "Builder's Kit" of facts and data on Transite Pipe.

Johns-Manville, Box 14-HH, New York 16, N. Y.

Gentlemen: Kindly send me the "Builder's Kit" of facts on Transite Pipe for community water and sewer mains.

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Firm \_\_\_\_\_

Street \_\_\_\_\_

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

**JOHNS-MANVILLE**





Floor Styling That Helps Sell Homes ...  
 in Versatile *Vina-Lux*<sup>®</sup> Vinyl Asbestos Tile

Rich color, fresh styling, carefree living — these are powerful sales helps the home builder can count on with floors of Vina-Lux vinyl asbestos tile. Installed quickly — on, above, or below grade! Vina-Lux delivers superior floor performance at surprisingly low cost.

See and compare Vina-Lux for yourself. Your flooring contractor can show you the full range of samples — 42 colors, 5 styles, 3 thicknesses.

*Write for full information on Azrock's Model Home Program: display floors, "hidden value" signs, identification cards, advertising and publicity.*

Vina-Lux is a nationally advertised product.



**AZROCK FLOOR PRODUCTS DIVISION**  
 UVALDE ROCK ASPHALT CO. • 554A FROST BANK BLDG. • SAN ANTONIO, TEX.



MAKERS OF VINA-LUX • AZROCK • AZPHLEX • DURACO

# Convert land inventory to profits with quality Pease Homes

We offer land developers and builders with F.H.A. approved lots, a sound program for a quicker conversion of LAND to liquid profits.

- **Complete F.H.A. Processing and Financing Service**, includes securing . . . (a) F.H.A. conditional commitments; (b) construction money; (c) mortgage loans.
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**PEASE  
HOMES**

*and  
Building Materials*

936 FOREST AVENUE HAMILTON, OHIO

FOR \$10,000 HOMES



\$14,000 HOMES



\$18,000 HOMES



AND HOMES OVER \$20,000



# suburban<sup>®</sup> BUILT-IN RANGES

GAS OR ELECTRIC—BEST VALUE AT EVERY PRICE LEVEL

Regardless of the price homes you build, you can include the sales power of Suburban and offer prospects all 36 of the features most women want in a built-in range. Here's real quality at a price you can't beat! Plus—models available in both gas and electric to fit same size cabinet opening—interchangeable. Get your value-packed price from your local distributor. Send coupon today!

**Free Color Literature!**

Samuel Stamping and Enameling Company  
Dept. HH-119—Chattanooga, Tennessee

Send me complete information on Suburban Built-in Ranges  Gas  Electric

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SALES APPEAL  
STARTS WITH

# COLOR FINISH

Paneling of Western Pine Region woods  
finished in color  
adds warmth and distinction to homes  
you design or build

Texture and grain—plus color.

Distinctive Western Pine Region woods in a  
bright, modern mood.

Potential home owners—builders and buyers—  
throughout the country have been introduced  
to the imaginative interior effects possible with  
versatile Western Pine Region woods. Give the  
homes you design or build this colorful appeal.  
Specify paneling of Western Pine Region woods.  
Then, for an atmosphere of quality, variety and  
individuality, finish them in color. The result:  
more attractive interiors . . . faster selling homes.

For additional information on this nationally  
advertised program of color-finishing the ten  
species of Western Pine Region woods, write  
to: WESTERN PINE ASSOCIATION, Dept. 420-V,  
Yeon Building, Portland 4, Oregon.

This advertisement appears in  
*American Home, Better Homes & Gardens,  
Living for Young Homemakers*—November



*Livability Unlimited . . . wall of rough-sawn Red Cedar finished in Yellowstone*

## NEW...

Now you can add the excitement of color  
to the natural beauty of wood paneling.  
Only with **Western Pine Region woods\***  
can you create so many colors,  
textures and effects. A new book tells  
you how. Write for "Nature Makes  
News" and "101 Home Ideas" to  
Western Pine Association, Dept. **V**  
Yeon Bldg., Portland 4, Oregon.

Look for this  mark on well-manufactured and carefully graded lumber

\*IDAHO WHITE PINE  
PONDEROSA PINE  
SUGAR PINE  
WHITE FIR  
INCENSE CEDAR  
DOUGLAS FIR  
LARCH  
RED CEDAR  
LODGEPOLE PINE  
ENGELMANN SPRUCE



the most  
important  
appliance...in  
the most  
important room  
in the home...a

# NATIONAL *food waste* DISPOSER



REPLACEMENT OR REFUND OF MONEY  
Guaranteed by  
Good Housekeeping  
IF NOT AS ADVERTISED THEREIN

## MODEL 744A "Citation"

THE Disposer  
for THE Kitchen...

- Patented, one-piece "Cover Control"—seals, drains, operates disposer.
- Exclusive "Power Surge" reversing—release food waste jams with a flip of the switch.
- Factory sealed Power-Pak—motor and shredding elements "all-in-one."
- Split ring construction for quick, easy installation.

## MODEL 124A "Budget Beauty"

Continuous feed model  
for thrift installations

- Full capacity—full size shredding elements.
- Hi-Torque 1/3 H.P. motor.
- Sparkling stainless steel cover.
- Sink connections cradled in neoprene "Whisper-Ring."
- Split ring construction for quick, easy installation.

Additional models available in both "Cover Control" and continuous feed types.

In new construction or remodeling—the kitchen is the focal point to a prospective buyer. No kitchen is "modern" without a food waste disposer—handling garbage is as out of date today as "outdoor plumbing". With a National food waste disposer you sell a truly modern kitchen—no garbage problems ever, *because there's no garbage*—food waste does not accumulate—it disappears right down the drain—flushed out of the sink, ground and disposed of at once, safely, efficiently. No odor—no mess—no handling!

The National "Full Range" Line of Food Waste Disposers lets you include a disposer in every kitchen—from a "budget" remodeling job to a custom built home!

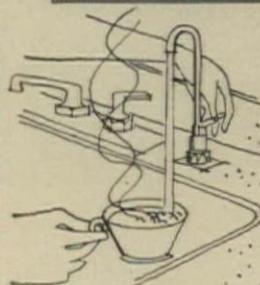
For detailed information  
about National Disposers and  
"Instant-Hot," write...  
Dept. 111



# NATIONAL DISPOSER | Instant-HOT

PRODUCTS OF PLUMBING EQUIPMENT DIVISION • NATIONAL RUBBER MACHINERY CO. • 47 W. EXCHANGE ST. • AKRON 8, OHIO

the little  
extra for  
the big  
difference  
in the  
kitchen.



NATIONAL

## Instant-HOT

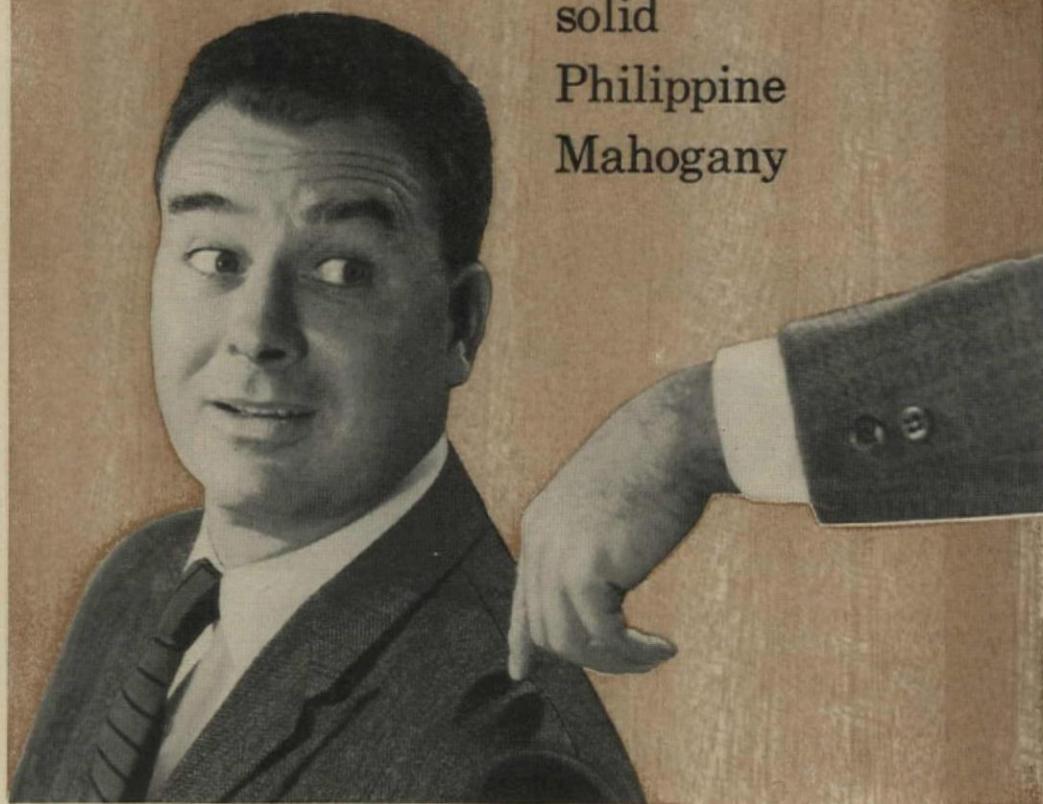
WATER DISPENSER

Mounted on sink ledge or counter top. "Instant-Hot" delivers "tea-kettle hot" water (190°-200°F.) at a touch with pressure-free safety.

INSTANT-HOT puts the  
INSTANT in INSTANT foods

- Instant coffee, tea, chocolate
- Soups, bouillon
- Jello, puddings
- Head start for cooking (frozen foods, etc.)
- Heating formula, cleaning, preparing foods

ANOTHER PROFIT BUILDER  
from NATIONAL



Ask the man  
who distributes  
**ILCO**  
solid  
Philippine  
Mahogany

No denying it, his reply may be a bit biased, but it will still be the truth. He knows that no other material possesses all the attributes of this superb *solid* hardwood: matchless beauty of tone and texture, re-

markable variety of figure, excellent workability, unsurpassed durability, ease of finishing. Inside or out, Ilco Philippine Mahogany gives homes the tasteful richness that converts "lookers" into buyers.

#### UNITED STATES

**ALABAMA—Birmingham**  
Griffith-Coker Lumber Company, Inc.

**CALIFORNIA—San Francisco**  
Davis Hardwood Company

**COLORADO—Denver**  
Frank Paxton Lumber Company

**HAWAII—Honolulu**  
American Factors, Limited  
Shuman Hardwood Lumber Company

**ILLINOIS—Chicago**  
Frank Paxton Lumber Company  
Columbia Hardwood Lumber Company

**IOWA—Des Moines**  
Frank Paxton Lumber Company

**MASSACHUSETTS—Charlestown**  
Winde-McCormick Lumber Company

**MISSOURI—Kansas City**  
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**NEW JERSEY—Camden**  
Du Bell Lumber Sales Company

**NEW MEXICO—Albuquerque**  
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Anchor Sales Corporation  
Black & Yates, Inc.  
—Eden  
Griffith-Coker Lumber Company, Inc.  
(P.O. Box 478)

**NORTH CAROLINA—Greensboro**  
Brown-Bledsoe Lumber Company

**PENNSYLVANIA—Philadelphia**  
Fessenden Hall Plywood, Inc.  
—Pittsburgh  
Germain Lumber Corporation

**TENNESSEE—Knoxville**  
Griffith-Coker Lumber Company, Inc.

**TEXAS—Fort Worth**  
Frank Paxton Lumber Company  
—Midland

Frank Paxton Lumber Company  
**WASHINGTON—Seattle**  
Matthews Hardwoods, Inc.

**WISCONSIN—Milwaukee**  
Frank Paxton Lumber Company

#### CANADA

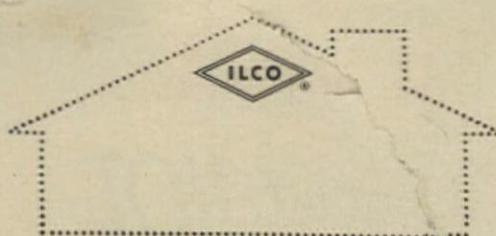
**ALBERTA—Edmonton**  
Fyfe Smith Hardwood, Ltd.  
—Calgary  
Fyfe Smith Hardwood, Ltd.

**BRITISH COLUMBIA—Vancouver**  
J. Fyfe Smith Co., Ltd.

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PANELING • SIDING  
MOLDING • FLOORING • TRIM  
ROUGH AND SURFACED LUMBER

1405 Locust Street, Philadelphia 2, Pa.

**INSULAR**  
LUMBER SALES CORPORATION

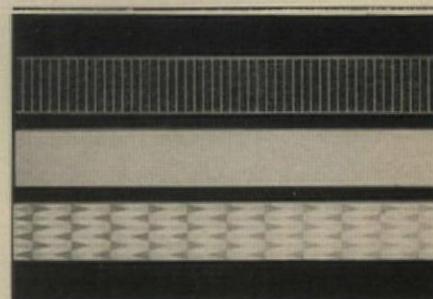
## New products

start on p 217



**Tile on sheets** goes up 12 at a time. New American Olean Master-Set tiles have a paper-thin backing that exposes 75% of the bonding area, yet holds tiles firmly enough to assure straight grout lines. Tile may be set with any accepted method; sheets need no soaking before being applied. Master-Set Tile comes in all standard glazed-tile sizes, in regular and crystalline glazes, and in some scored tile designs.

American Olean, Lansdale, Pa.  
For details, check No. 22 on coupon p 250



**New ceiling patterns** are found in Gold Bond Decor Plank. Top to bottom, they are Roman Brick, Mandalay, Harlequin. Patterned planks have interlocking edges on the long sides for easy installation. In addition to being decorative, planks have sound-absorbing and insulating qualities. Planks can also be used for accent walls.

National Gypsum, Cleveland.  
For details, check No. 23 on coupon p 250



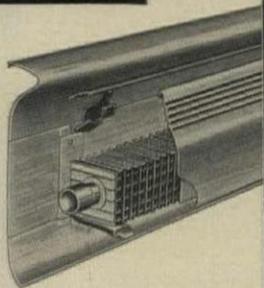
**New block flooring** is cross laminated in three plies of highland oak. Bonded with waterproof glue under heat and pressure, Modernwood will not swell, shrink, warp, or buckle. It is toxic-treated against termites, rot, and vermin; is factory prefinished and immune to alcohol, fruit juices, ammonia, or other household spillage. 9"x9" squares can be laid in mastic directly on concrete slab.

Modernwood Co, Clinton, S.C.  
For details, check No. 24 on coupon p 250

continued on p 242

ENGINEERED BY EDWARDS

**1/2" Zone Control Baseboard**  
**In Woodgrain, Chrome, Copper-Tone, Flat White**



- Low cost • Approved industry ratings for Edwards 1/2" tubing greater than many competitive 3/4" sizes • Unbroken Acousti-Cover lengths up to 20 ft. • Quiet, wire slide

Also available: Standard 3/4" Baseboard Radiation.

**FREE**...70 page design handbook on single and multi-zone hot water baseboard heating systems.

**EDWARDS ENGINEERING CORP.**

333 ALEXANDER AVE., POMPTON PLAINS, N.J.  
 TEMPLE 5-2808



"One of the nation's largest manufacturers of Residential and Commercial Boilers, Baseboard and Steel-Fin Radiation, Motorized Valves, Air-Cooled and Water-Cooled Condensers."

specify Cabot's

inside... →



House in Los Altos, Calif. Architect: Bolton White and Jack Herman, San Francisco. Interior paneling finished with Cabot's Stain Wax. Exterior Redwood siding and trim stained with Cabot's Creosote Stain.

outside... →



**Cabot's FINISHES FOR REDWOOD**

Enhance natural beauty of redwood

Easy to apply... economical too

**For exteriors:** Your choice of finishes — clear, natural, gloss, driftwood or stains in 35 distinctive colors.

**For interiors:** Stain, wax and seal in one easy operation with Cabot's Stain Wax.

Send for **FREE** COLOR CARD AND BROCHURE

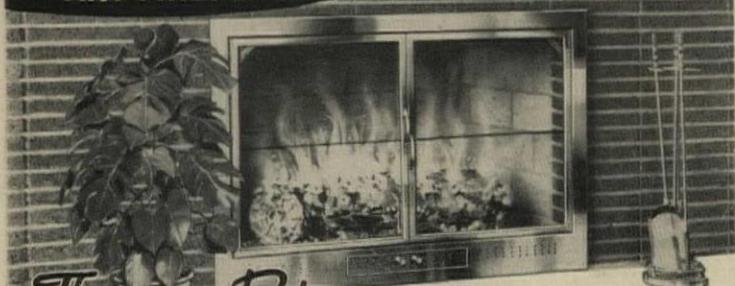
**SAMUEL CABOT INC.** 1130 Oliver Building, Boston 9, Mass.  
 Please send your "Redwood Staining" Brochure

\_\_\_\_\_

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\_\_\_\_\_

THAT EXTRA SELLING FEATURE FOR NEW HOMES  
**IMPROVES and BEAUTIFIES ANY FIREPLACE!**



*Thermo-Rite*  
**FIREPLACE ENCLOSURE**

WITH HEAT-TEMPERED GLASS DOORS AND SOLID BRASS FRAME!

- Beauty** • Blends with any decor.
- Picture window view of fire.
- Comfort** • Radiates gentle, even heat with no floor drafts.
- Burn wood, coal or gas.
- Convenience** • Piano hinged doors open easily.
- Control fire with sliding draft doors.
- Safety** • Protects against sparks, smoke, soot and dirt.
- Guaranteed.

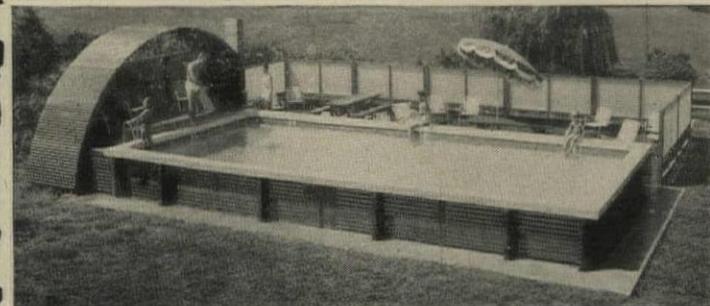


*Treasured In Fine Homes Everywhere!*

Sizes to fit any opening.  
 For complete details . . . Write Dept. H1159

*Thermo-Rite* MANUFACTURING CO., Akron 9, Ohio  
 Canada: St. Catharines, Ontario

★ **THIS POOL** ★  
 ★ **CAN EARN YOU** ★  
 ★ **\$20,000 A YEAR** ★



★ We need representatives in suburban areas to help meet the great demand for our fabulous Vis-A-Pool. If you qualify you will receive our pools at wholesale prices to sell at retail. 100% financing available. Small refundable deposit required. ★

**1 day installation**

• Cabana Pools dealers get the full benefit of national advertising, sales promotion, sales aids and training.

Name \_\_\_\_\_ Phone \_\_\_\_\_

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Replies held in strictest confidence.

**cabana pools, inc.**

BOX 517 • PEQUANNOCK, NEW JERSEY

Everywhere  
you  
turn...



FURNITURE BY HERMAN MILLER

another  
bright new use  
for Barclite!

The beautiful way to let in light, keep out distraction—that's Barclite! These patterned Fiberglass panels are ideal for room dividers, sliding-doors, dropped ceilings, indirect lighting effects . . . in homes, offices, restaurants, stores, beauty salons—anywhere! Barclite is light as a leaf . . . so easy to work with . . . installs in a flash with ordinary handtools. And it's virtually mainte-

nance free. See the exciting new patterns in the Barclite Designer's Group . . . real leaves, ferns, butterflies, exquisite decorator fabrics in translucent fiberglass . . . at your lumber dealer. Your customers will be glad you did!

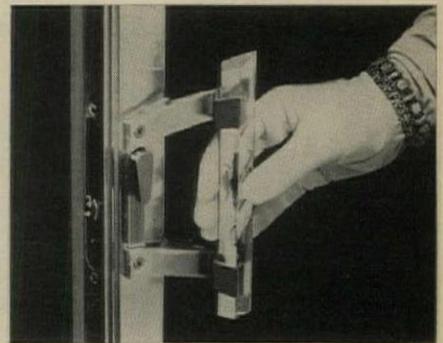
Or write for free samples and consultation to BARCLITE CORPORATION OF AMERICA, Dept. HHH11, Barclay Building, N. Y. C. 51.

**BARCLITE**



**New products**

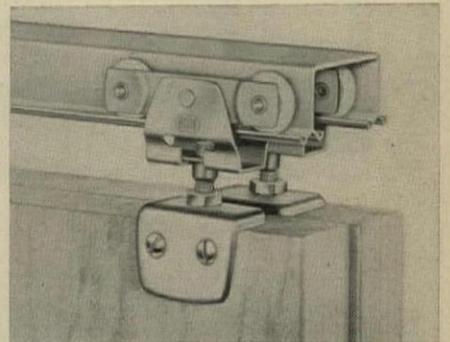
start on p 217



**Crystal styled handle** is feature of new economy sliding-glass door line. Other features: rigid extruded frame; ball-bearing rollers with nylon tires; adjustable wheels; positive retractable latch; step-down waterproof sill; wool-pile weather-strip all around; top-hung rolling screen. Interlocking stiles are wedge shaped. New Kaiserhof door is priced at \$135 retail for 6' two-panel size.

Kaiserhof Industries, Houston.

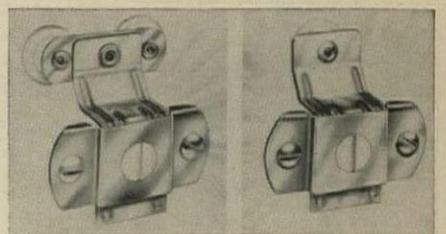
For details, check No. 25 on coupon p 250



**New heavy-duty hangers** handle sliding doors weighing up to 100 lb. Acme Series 1000 have four-wheel hangers with a single mounting bolt for either side or top mounting type. Seven series of double track, with or without fascia, fit 3/4", 1 1/8", 1 3/8", and 1 3/4" by-passing or 3/4" to 1 3/4" by-parting doors. V-groove channel and recessed trough keep dirt off bearing surfaces. Track is offered in lengths up to 192". All hangers provide a minimum of 1/2" vertical adjustment.

Acme Appliance, Monrovia, Calif.

For details, check No. 26 on coupon p 250



**Micro-Cam hangers** are new in John Sterling's Thriftee line of sliding door hardware. They are available in single or double wheel models for by-passing doors. Vertical adjustment of the hangers is easy; the large nylon cam is simply turned with a screw driver to plumb doors precisely. New hangers are available in sets of Thriftee hardware.

John Sterling Corp, Richmond, Ill.

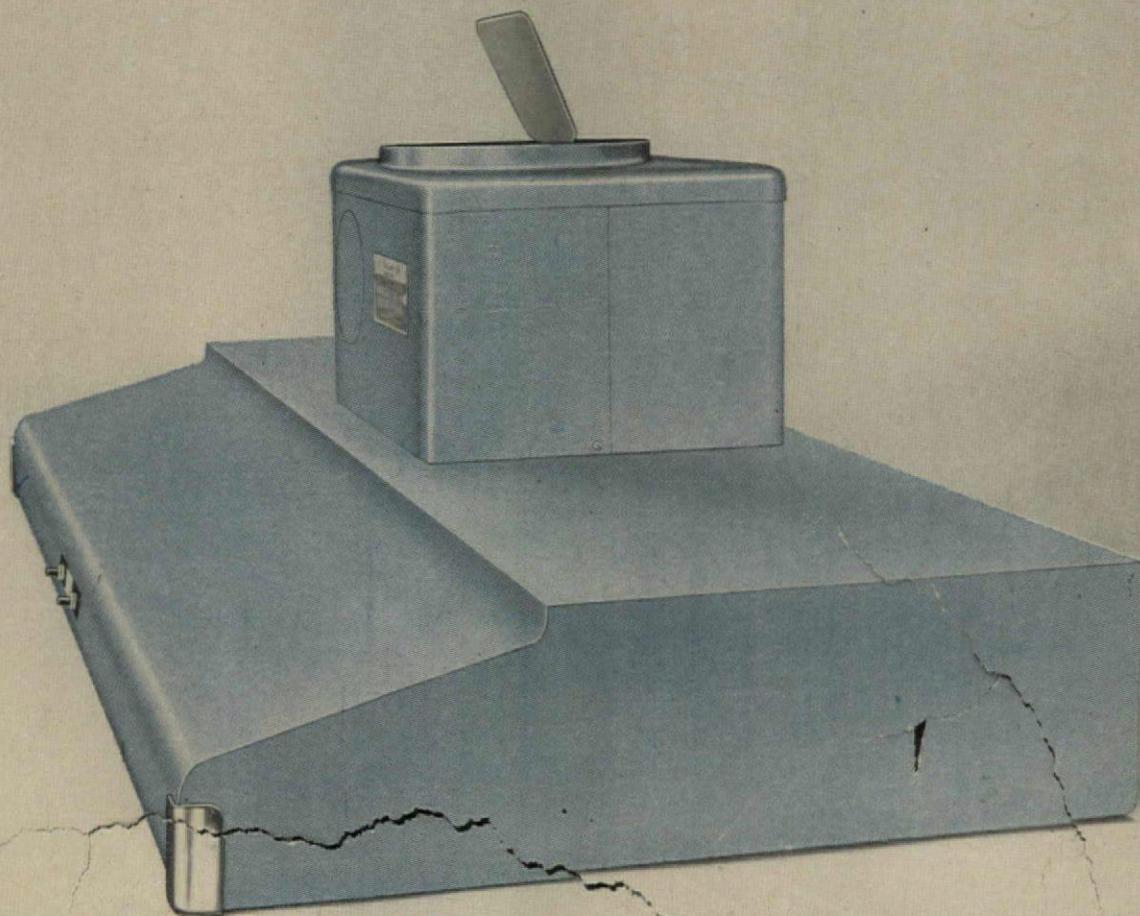
For details, check No. 27 on coupon p 250

continued on p 244

HOUSE & HOME

A PRODUCT OF RANGAIRE BUILDER-ENGINEERING RESEARCH

DISTINCTIVE DESIGN  
AND QUALITY YOU CAN  
INSTALL WITH PRIDE!



Rangaire squirrel cage exhaust, recessed lights, permanent filter

Styled to excite your prospects, priced to fit your budget—nationally advertised Rangaire offers the widest selection of range hood styles, colors and sizes anywhere.

A great favorite with homebuyers, Rangaire's lustrous wipe-clean finishes and distinctive lines add luxurious beauty and dignity to any kitchen... and there are *no hard-to-clean exposed parts* under the hood. Rangaire's

powerful, trouble-free exhaust unit removes greasy smokes and odors instantly.

Easily installed, with all color-matched accessories in one package and *no extras to buy*, Rangaire is a favorite with builders, too. For a quality plus you can point to, with pride, install a Rangaire in the home you're building now. Call your friendly Rangaire dealer today — you'll be glad you did.



For further information write  
Dept. H3  
Roberts Mfg. Co.  
Cleburne, Texas



**Rangaire**  
RANGE HOODS

"Safety is  
only one  
reason  
why we  
appreciate  
our  
'Hydroguarded'  
baths . . . . ."



"Our architect recommended Hydroguard tub-shower controls primarily for safety. But he had more than safety in mind for us — he knew we'd like the comfort, the convenience and the smart styling of our Hydroguards."

Yes, safety should be considered first — especially with children in the home — and the Hydroguard is safe because of its built-in limit feature which prevents delivery of scalding water, even if turned to full hot.

But comfort is important, too — the type of luxurious comfort that Hydroguard thermostatic control provides by eliminating annoying bursts of hot or cold water. "Hydroguarded" water temperature does not fluctuate, regardless of other water running in the home.

The single dial which simplifies water temperature selection and the Hydroguard easy-to-reach offset position on the wall are convenient features that every member of the family will appreciate. And remember, the sleek, custom style of the Hydroguard will enhance the finest bathroom design.

When you recommend bath accessories for custom homes, recommend the safety, comfort, convenience and style of Hydroguard tub-shower controls. If you'd like complete details, fill out and mail the coupon.

**POWER** Hydroguard®



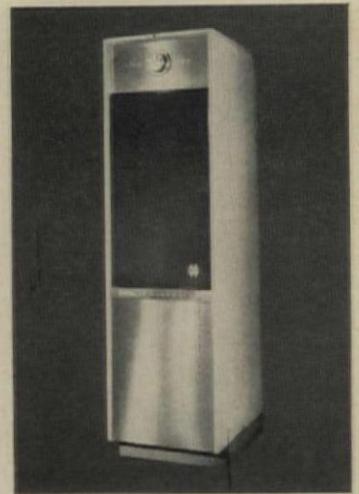
Regulator Company  
Chicago 20, Illinois

I would like specific information about the Hydroguard Thermostatic Tub-Shower Control.

Name \_\_\_\_\_  
Title \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

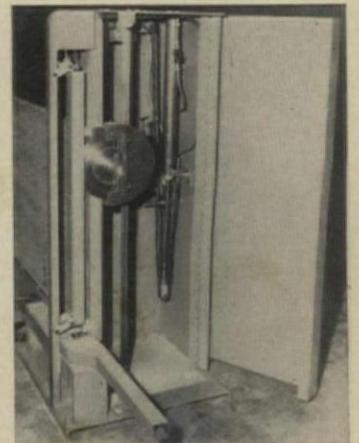
**New products**

start on p 217



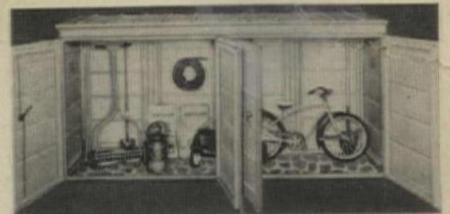
**Square water heater** fits neatly into a corner or against other square appliances. Four models are available: 30-gal and 40-gal gas-fired units and 30-gal and 52-gal electric units. All are glass lined, are finished in white with aluminum front panel. Gas units are A.G.A. approved, electric models UL listed. Four top-line models carry 15-year guarantee.

For details, check No. 28 on coupon p 250



**Door trimmer** is latest shop fabricating tool from Turn-A-Bore. Door is placed on edge in the trimmer. High-speed saw is moved smoothly across door end by a combination of air and hydraulic power to insure a smooth splinter-free edge. Machine will trim doors of any style.

Turn-A-Bore Equipment, Fort Worth.  
For details, check No. 29 on coupon p 250



**Prefab utility shed** provides convenient backyard storage for all sorts of outdoor equipment. Tru-Han Stor-Wall is 100% Bonderized steel construction, is prime painted. It is simply assembled from welded panels, full piano hinges. Model shown is 10' wide, 30" deep, 56" high, costs about \$115.

Tru-Han Corp, Chicago.  
For details, check No. 30 on coupon p 250

Publications start on p 247



# Removability

makes the big difference

Modern windows, like the modern tractor-trailer unit, are *removable*. With sash out, builders install the lightened units in half the time—with half the labor—required for ordinary units.

Job site damage and delays are almost entirely eliminated. Painting time is shortened, too, by cutting-in sash separately on easel or bench.

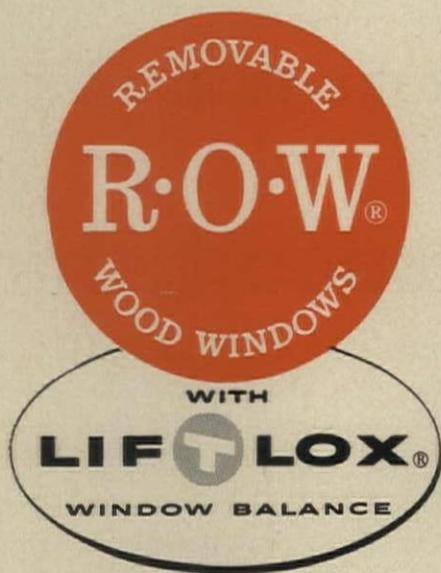


Buyers prefer homes with modern, removable R-O-W Wood Windows—now balanced with the exclusive LIF-T-LOX mechanism which permits instant sash removal.

**NAHB SHOW**

Booth 104  
Conrad Hilton

•  
Booth 538  
Sherman Hotel



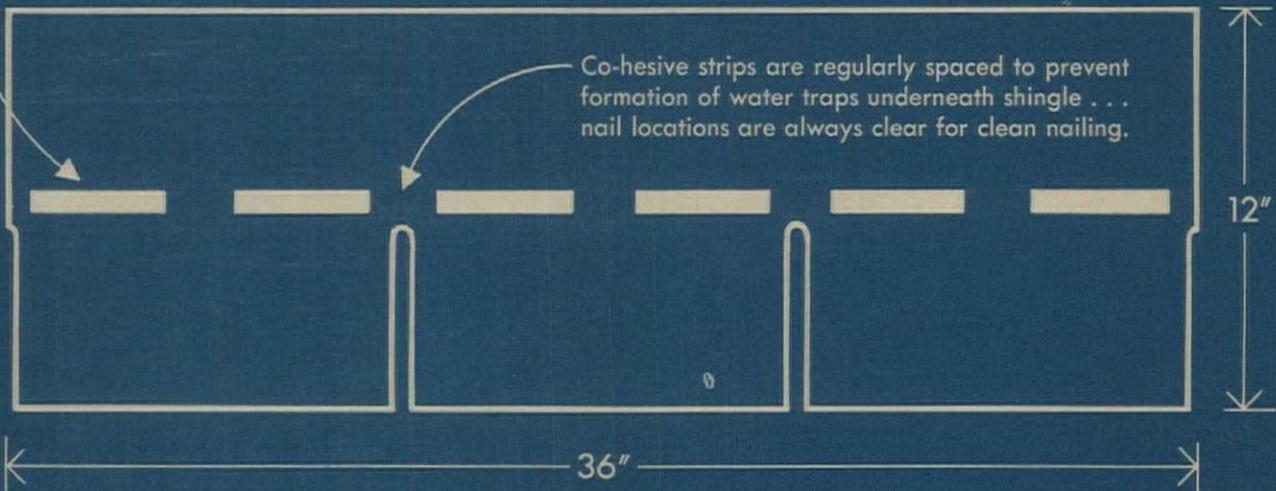
R-O-W and LIF-T-LOX are the registered trade-marks of the R-O-W Sales Company

**R·O·W SALES COMPANY • 1300-11 ACADEMY • FERNDAL 20,**

**MICHIGAN**

This shingle is now warranted, in writing, against wind damage.

In the direct heat of the sun, these co-hesive strips firmly bond to the underside of the shingle above.



Co-hesive strips are regularly spaced to prevent formation of water traps underneath shingle . . . nail locations are always clear for clean nailing.

Easy application: special packaging permits application direct from bundle without special handling . . . no bothersome protective strips to remove . . . special anti-adhesive prevents sticking in the bundle.

AVAILABLE IN

*Trend Colors*

ANOTHER  
RUBEROID  
DESIGN...

FOR HOMEBUILDING ECONOMY!

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