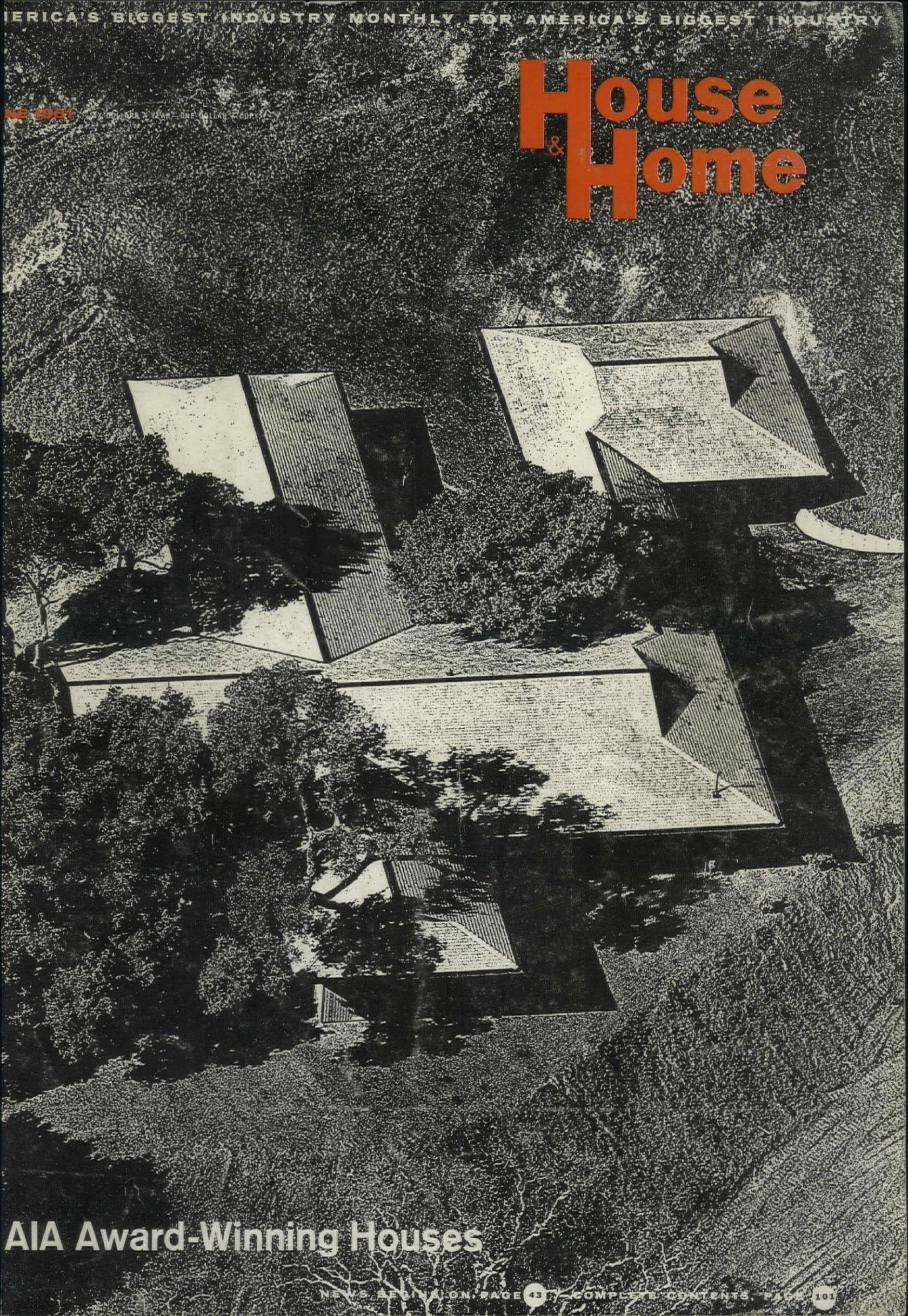


NOVEMBER 1961 Six Dollars a Year—One Dollar a Copy

House & Home



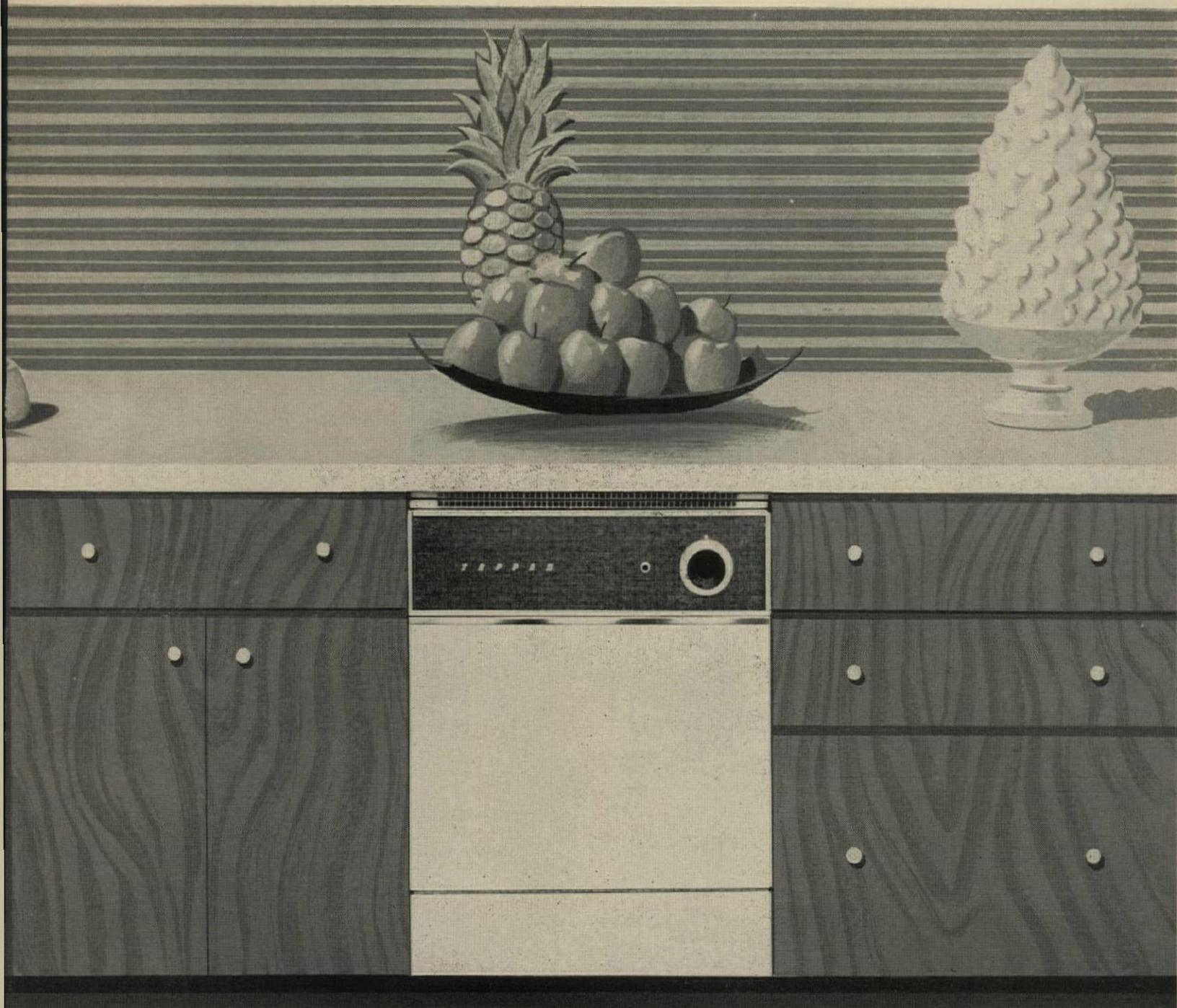
AIA Award-Winning Houses



You get more with a Congoleum-Nairn floor

You get more *every* way... a floor for *every* room at any price. You get a sure fire C-N selling program that will *merchandise* your homes... C-N's famous Home Builders Specials, selling aids, important color coordination plans... *everything* you want! Send for free samples of this new Congoleum-Nairn *Westernaire*[™] Vinyl. See for yourself... then ask the price! That's the clincher! Write Home-Builder Service Dept., Congoleum-Nairn Inc., 195 Belgrove Drive, Kearny, N. J

Congoleum-Nairn
FINE FLOORS

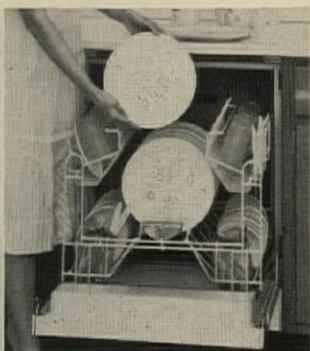


**New QUIET Tappan Dishwasher. Quickly, easily installed.
Features matching, interchangeable color front panels!**

... both with the built-in look



It's quiet, conversationally quiet! No propellers or noisy motors to grunt, grind and squeal. Makes no more noise than a new refrigerator. Dual Drench two-way washing and drying action.



Casual loading ease—so simple a child can do it. Holds 12-place setting.* No pre-rinsing required. Automatic cycle control, positive dry control.

*NEMA Standard



Easy service—all work done from front. New roll impeller and pump remove as a single unit. No need to pull machine out ever. And this dishwasher is manufactured and backed by Tappan.

The Tappan Company
Dept. HH-6-1, Mansfield, Ohio

Please supply me with complete specification, installation and model information on Tappan:

- Built-in gas ranges
- Built-in electric ranges
- Electronic ranges
- Built-in refrigerators
- Built-in dishwashers
- The 'Fabulous 400' and the 'Debutante 400'

Name _____

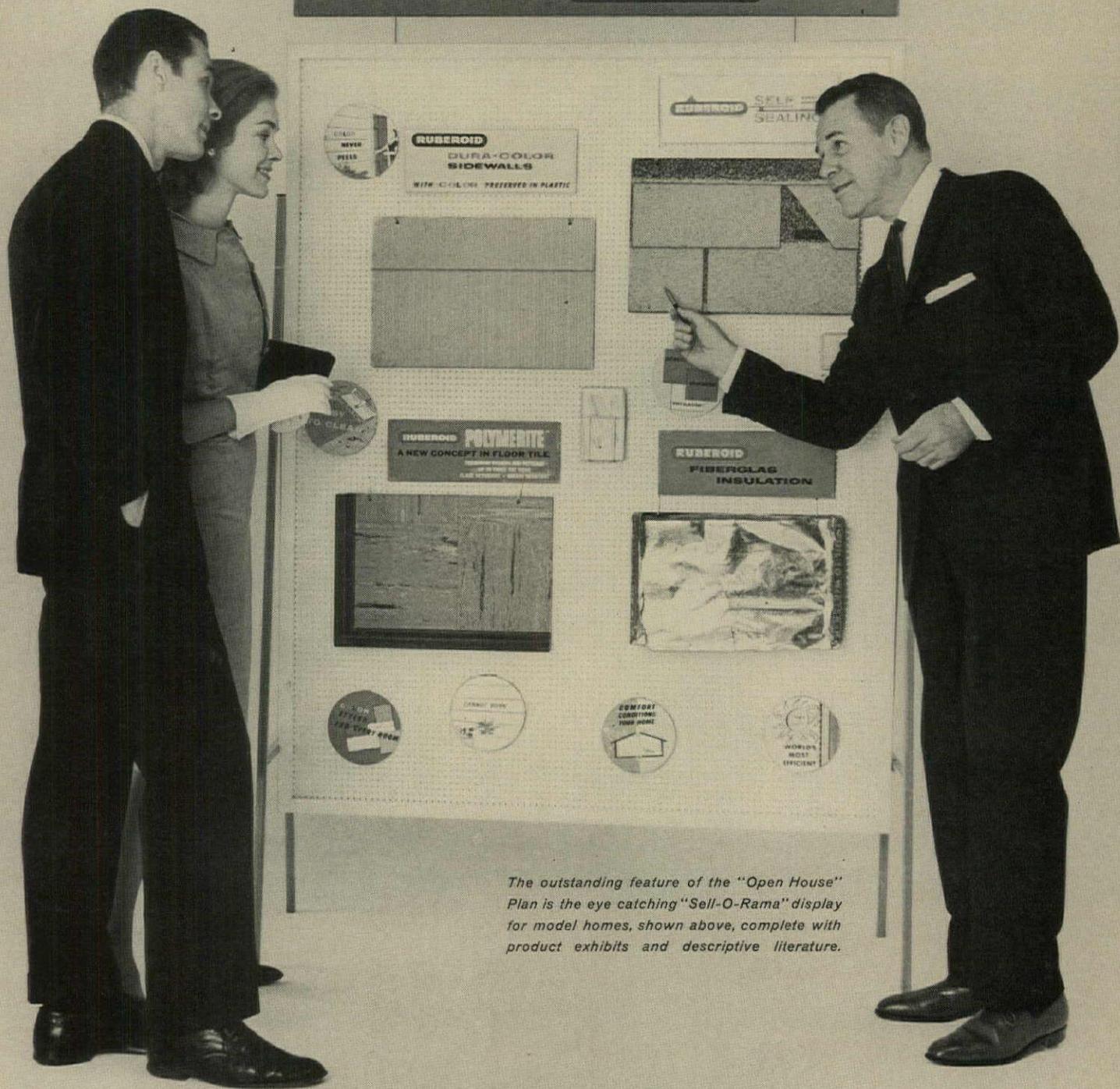
Address _____

City _____ Zone _____

State _____

Ruberoid's "Open House" Plan sells homes!

Featuring these quality building products
from **RUBEROID**



The outstanding feature of the "Open House" Plan is the eye catching "Sell-O-Rama" display for model homes, shown above, complete with product exhibits and descriptive literature.

Proved sales maker for hundreds of top builders



Now in its second year, **Ruberoid's** "Open House" Plan is a proven success—with a demonstrated ability to sell homes. It has proven that prospective home buyers are interested in quality roofing and siding—and they do understand what this means in extra value in the house—and that national advertising can pre-sell basic building products, and turn them into real sales makers!

There is no question, the "Open House" Plan is building business for builders in all parts of the country. Put it to work for you! For complete information without obligation, call your local **Ruberoid** representative or write us directly.

RUBEROID

733 Third Ave., New York 17, N. Y.

Soft
lights

WHEN IT'S **MOE LIGHT**

Glamour Glow LIGHTING

have
HARD SELL

*For only \$64.95



Put decorative lighting ideas like this to work in your model homes . . . let your prospects SEE the added value when you convert a bare, empty space into a dining room of traditional charm. Double the SELL for only a few dollars invested in the right lighting styles by MOE Light. See your MOE Light representative now for dozens of lighting ideas packed with SELL.

**Shown: dining room chandelier M-1587. List, \$64.95
Price slightly higher western states.*



**T H O M A S
I N D U S T R I E S I N C .**

MOE LIGHT DIVISION

207 E. Broadway, Louisville 2, Kentucky

The World's Largest Single Source of Lighting for Home, Industry and Commerce

Your FREE copy of the new MOE Light catalog, Inspiration Lighting, is now ready. It's truly a library of lighting ideas. Write for yours today.

THOMAS INDUSTRIES INC.
Moe Light Division, 207 E. Broadway
Louisville 2, Kentucky • Dept.MHH-6

- Please send me FREE catalog, Inspiration Lighting
- Please have your Lighting Specialist contact me.

NAME

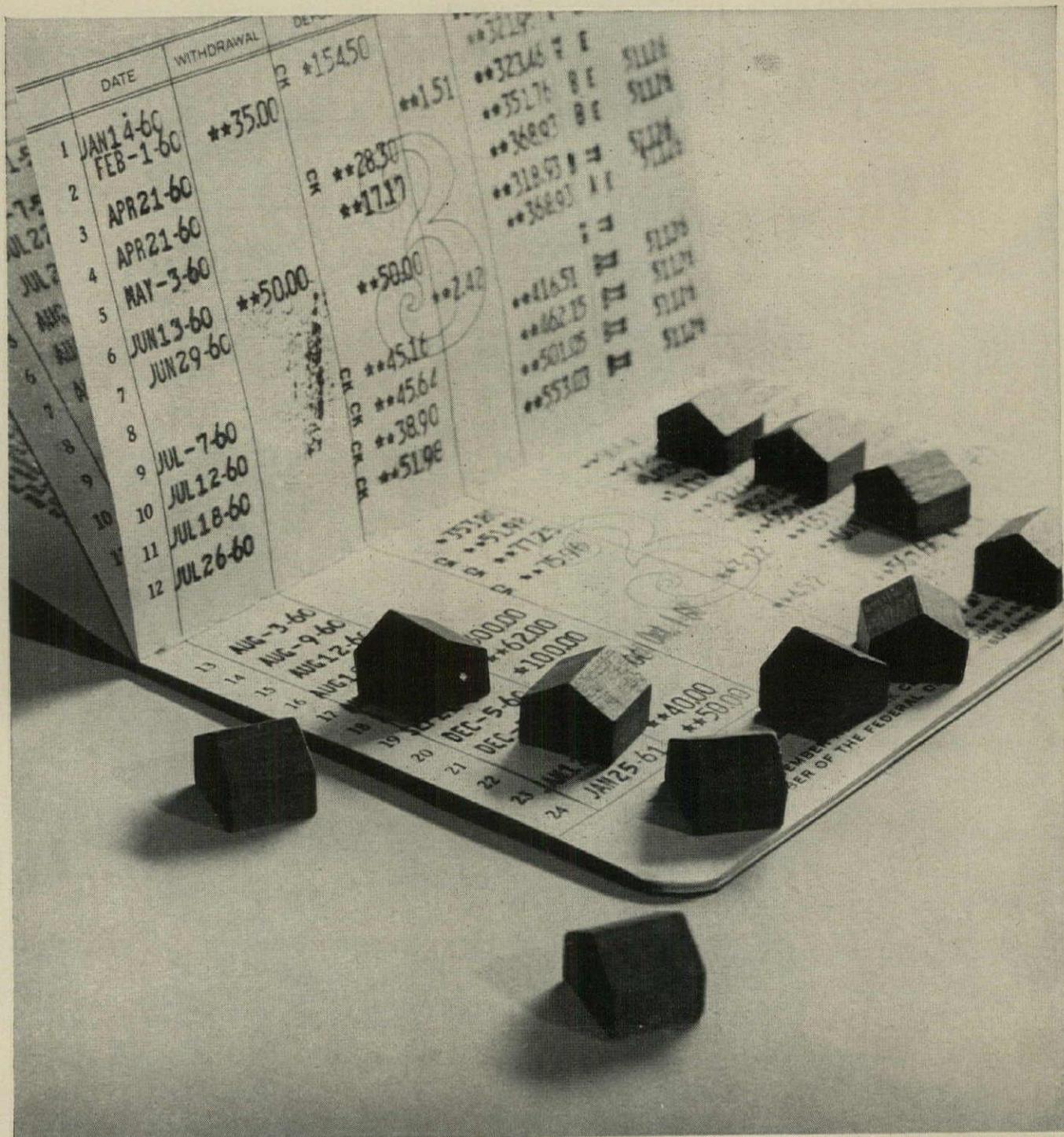
COMPANY

ADDRESS

CITY

ZONE

STATE



"I saved \$70 to \$80 a house with BARRETT 'Rigidwall'[†] sheathing!"

...says Mike Pashcow, President, #1 Nassau County Homes, Inc., Plainview, Long Island, N.Y. "We've been building homes for 13 years and were pleased when 'Rigidwall' helped save us \$70 to \$80 a house over the standard 1/2" plywood sheathing we'd been using. We're also impressed with its ease of handling, scoring, snapping; its strength, resistance to dampness and warping; and its ability to hold firmly asbestos shingle nailing." RIGIDWALL requires no corner bracing. Shingles apply directly (no furring strips needed)—saving more time. And Barrett's exclusive CHEM-FI process preserves original strength of wood fibers. See us soon and save!

Offices in: Birmingham, Boston, Charlotte, Chicago, Cleveland, Houston, New York, Philadelphia, St. Paul

[†]Trade Mark Allied Chemical Corporation

BARRETT DIVISION
40 Rector Street, New York 6, N. Y.



HERE IT IS! THIS YEAR'S **HOT NEW EXTRA** TO HELP YOU **SELL MORE HOMES** !!!

New *Dreamlitter* puts glamorous candlelight . . . or any desired light . . . at the housewife's finger tips

Here's the glamorous, yet practical new accessory that will help you sell houses this year. Every housewife is going to love the lighting effects possible with Dreamlitter. It puts complete, smooth control at her fingertips. A turn of the knob gives her a soft, candlelight effect that makes the home you built more beautiful—or gives her bright, efficient light for housework. Dreamlitter is a made-to-order talking point for your salesmen.

Light dimming has been a luxury extra, involving cumbersome, oversize boxes housing expensive autotransformers. Now compact new Dreamlitter, through the magic of modern, solid-state electronics, brings effective dimming within the reach of all home buyers.

ASK YOUR REGULAR SUPPLIER about Dreamlitter electronic light control. It's new, so if he doesn't have it yet, write direct to our Customer Service Department.



IT FITS A STANDARD SINGLE WALLBOX AND WIRES JUST LIKE A SWITCH!

Dreamlitter fits into a normal single wallbox. It connects like an ordinary two-way switch and can function in place of one. In three-way circuits it is used with the switches, operating after a switch is turned on. Each Dreamlitter will handle up to 600 watts of incandescent lighting.

MARK YOUR HOMES AS
COMPLETELY MODERN WITH

Dreamlitter

TRADEMARK—PATENT PENDING

THE NEW ELECTRONIC LIGHT CONTROL

from Electro-Solid Controls, Inc. • 8005 Bloomington Freeway • Minneapolis 20, Minnesota



Only Pinholath gives the highest and most uniform suction. It insures against the irregular water absorption of lath with plain, face paper.

“PINHOLATH FOR MACHINE-APPLIED PLASTER GIVES US A BETTER ALL-AROUND JOB, SAVES TIME AND MONEY”... says Edward Lee, of Lee Bros., Contractor, St. Louis. “Bestwall Gypsum Company’s new Pinholath overcomes many problems arising in the revolutionary change from hand to machine-applied plaster.” Mr. Lee emphasizes that with Pinholath “the plaster may be machine-applied in one coat, the lath’s quick and uniform water absorption permits fast straightening of the work, eliminates sagging, saves time, money, gives a more satisfactory all around job.” The pinholes are scientifically designed to precise depth, width, and spaced to achieve greater wall strength through highest suction. Pinholath has 1-hour fire-rating for walls, increases plaster resistance to impact, cracking, results in high quality walls with greater compressive strength, Bestwall Gypsum Company, Ardmore/Pa.

FIREPROOF GYPSUM
BESTWALL
BUILDING PRODUCTS
Plants and offices throughout the U.S.



more and more builders tell us

"YORKTOWNE KITCHENS SELL HOMES"

Classic Kitchens by Yorktowne are "natural-wood" sales winner on any home-sales team. Why? Because they are styled for today's market . . . filled with more work-saving features . . . and crafted like fine furniture.

You'll find Yorktowne Kitchens in several different styles and finishes with more than 150 different cabinet types and sizes including units for wall ovens, burner tops, dishwashers and smart breakfast bars.

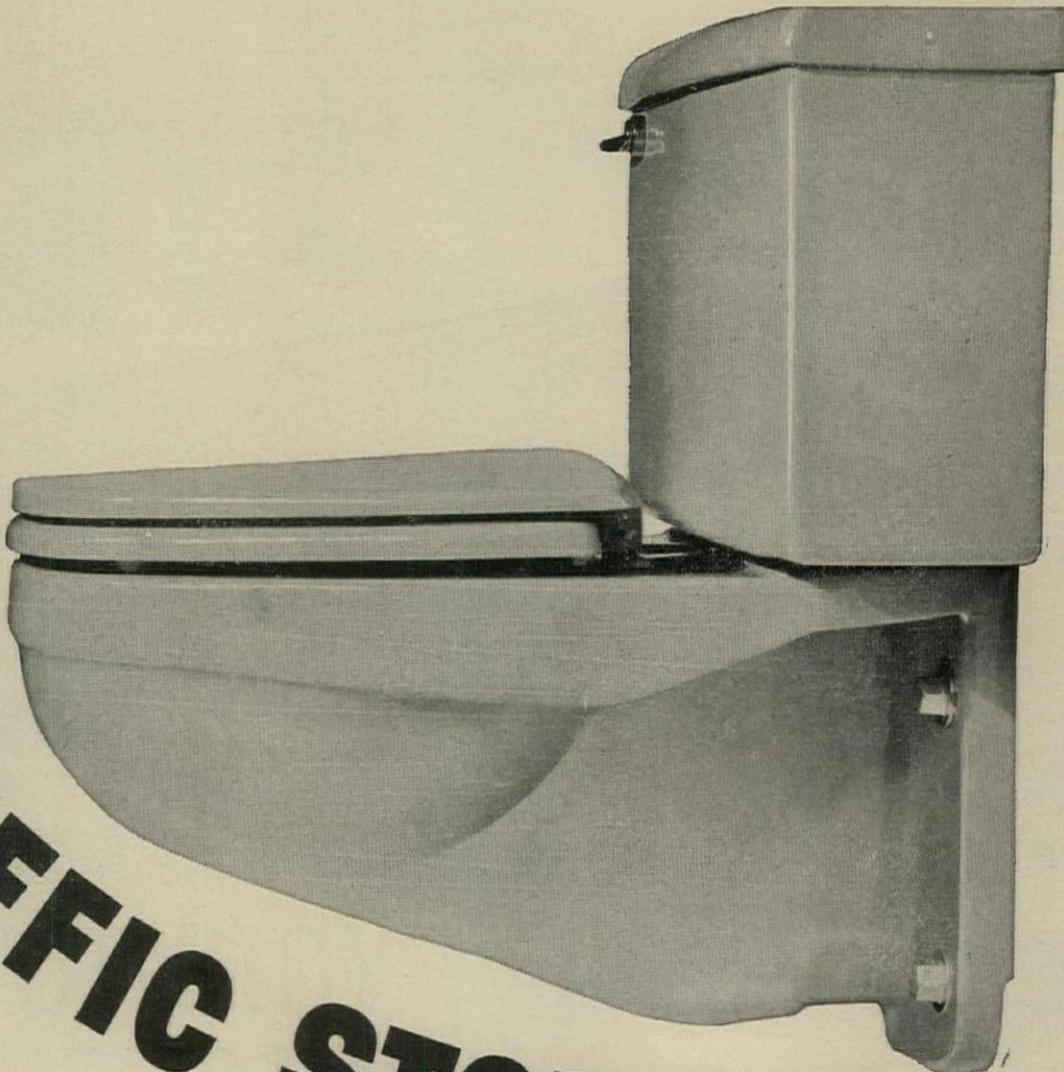
Millions of housewives have already seen Yorktowne Kitchen advertising in Good Housekeeping Magazine. And they well know the value of the Good Housekeeping Seal of Approval, which appears on every Yorktowne Kitchen. This seal is an exclusive Yorktowne selling plus that's passed on to you along with a complete promotional package designed to help you sell more homes.

The logo for Yorktowne Kitchens. It features the word "Yorktowne" in a serif font, with a decorative flourish underneath. Below it, the word "KITCHENS" is written in a bold, sans-serif font inside a dark rectangular box.

Yorktowne
KITCHENS

YORKTOWNE Kitchens are produced by the world's largest manufacturer of fine wood kitchens. Immediately available from warehouse stocks near you. For new illustrated literature, prices, specifications and details on our home selling program, write to: Colonial Products Co., Dallastown, Pa.





TRAFFIC STOPPER

She'll stop, look and talk about the home with this wall-hung toilet. Why not! One glance tells a woman this is good contemporary design that will look new for years to come...practical design that allows her to clean with ease under and around fixture. Genuine vitreous china in color or white. When your salesman shows her the seat and cover that snap off for thorough, quick cleaning, she'll know that this is really a modern bathroom in a modern home. For details see your American-Standard representative or write AMERICAN-STANDARD, PLUMBING AND HEATING DIVISION, 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

Greatest thing since redwood itself!

PALCOTE

PAINT-PRIMED V.G. REDWOOD

**Builds better,
faster, for
less net cost:**

- Saves builders 40% in on-site painting labor and materials costs.
- Speeds construction time; avoids bad weather delays with primer coat protection.
- Machine-coating applies top quality primer with no lap or brush marks, insures superior finish coat.
- Back-sealed with "Woodlife" water repellent to protect against moisture.
- Packaged in heavy, plasticized paper, with separators, for easy handling and maximum protection in on-site storage.

Write for free sample, technical data



PROFIT WITH

PALCO

THE PACIFIC LUMBER COMPANY

100 Bush St., San Francisco 4, Calif.

35 E. Wacker Dr., Chicago 1, Ill.

2185 Huntington Dr., San Marino 9, Calif.

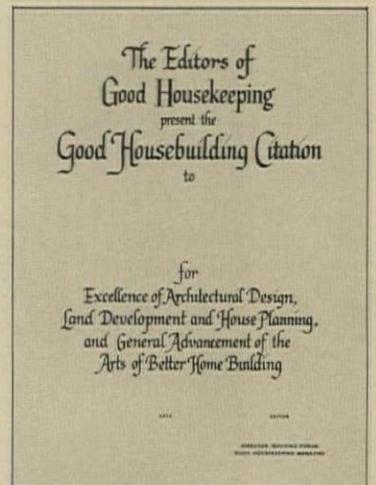


with
this
seal



your products
help sell
quality homes
faster

Confidence is the key—and the confidence people have in the Good Housekeeping Consumers' Guaranty Seal opens more doors, closes more sales in every field. *In home building, confidence is a crucial commodity.* That's why, whenever the building products used in a home are displayed with the Seal, that home is well on its way to being sold. For complete information about the Good Housebuilding Program, call collect or write—Julian Bers, Home Building Director, Good Housekeeping, 57th St. at 8th Ave., N. Y. 19, COlumbus 5-7300. ■ *And the Good Housebuilding Citation (at right) gives additional buying confidence to customers for fine homes. It's a special award presented by Good Housekeeping to builders who show excellence of architectural design, land development, and house planning.*



Good Housekeeping
Magazine and Institute / A Hearst Magazine

"Our group sold in excess of \$500,000.00 worth of homes by the week-end following our ad featuring Good Housekeeping's Guaranty Seal products and Citation. This in spite of cold rainy weather."

—JACK A. BRIZIUS, VICE PRESIDENT
Concord Homes, St. Louis—May 1961

87 sales in 8 days!



Nationally advertised in LIFE

In one week... market research doubles builders' total '60 sales!

SPECTACULAR SALES SUCCESS—Knox Homes builders Charles A. Mueller and Don Newstadt used our field-tested market research to crack the Atlanta market wide open.

BUYER DEMAND PINPOINTED—Our continuing market research analyzed Atlanta market trends, picked the exact models from the Lafayette Series' huge variety to start sales booming.

SOLD OUT 6 MONTHS AHEAD—Builders Mueller and Newstadt, pre-selling from models, got 87 firm orders in the first 8 days of their promotion... a bonanza far overshadowing their 39 sales in all of 1960. And crowds are still flocking in!

YOU CAN MATCH THIS SUCCESS—Let our market research analyze your subdivision, pick sure-fire best sellers for your area!

PRE-SELLING BANISHES RISK—Lafayette Series merchandising techniques—a proven success in every section of the country—show you how to sell from models. You eliminate the expensive gamble of "spec" building... and get record sales from these proven models.

JOIN NOW—Write your nearest Lafayette Series manufacturer, listed below, for an immediate appointment with a sales representative.

*Lafayette
Series*
HOMES

Manufactured by

AMERICAN HOUSES, INC.

Allentown, Pennsylvania
Lumberton, North Carolina

**NATIONAL HOMES CORP.
OF CALIFORNIA**

Newark, California

**W. G. BEST HOMES
CORPORATION**

Effingham, Illinois

KNOX HOMES CORP.

Thomson, Georgia

**THYER MANUFACTURING
CORPORATION**

Toledo, Ohio • Collins, Mississippi

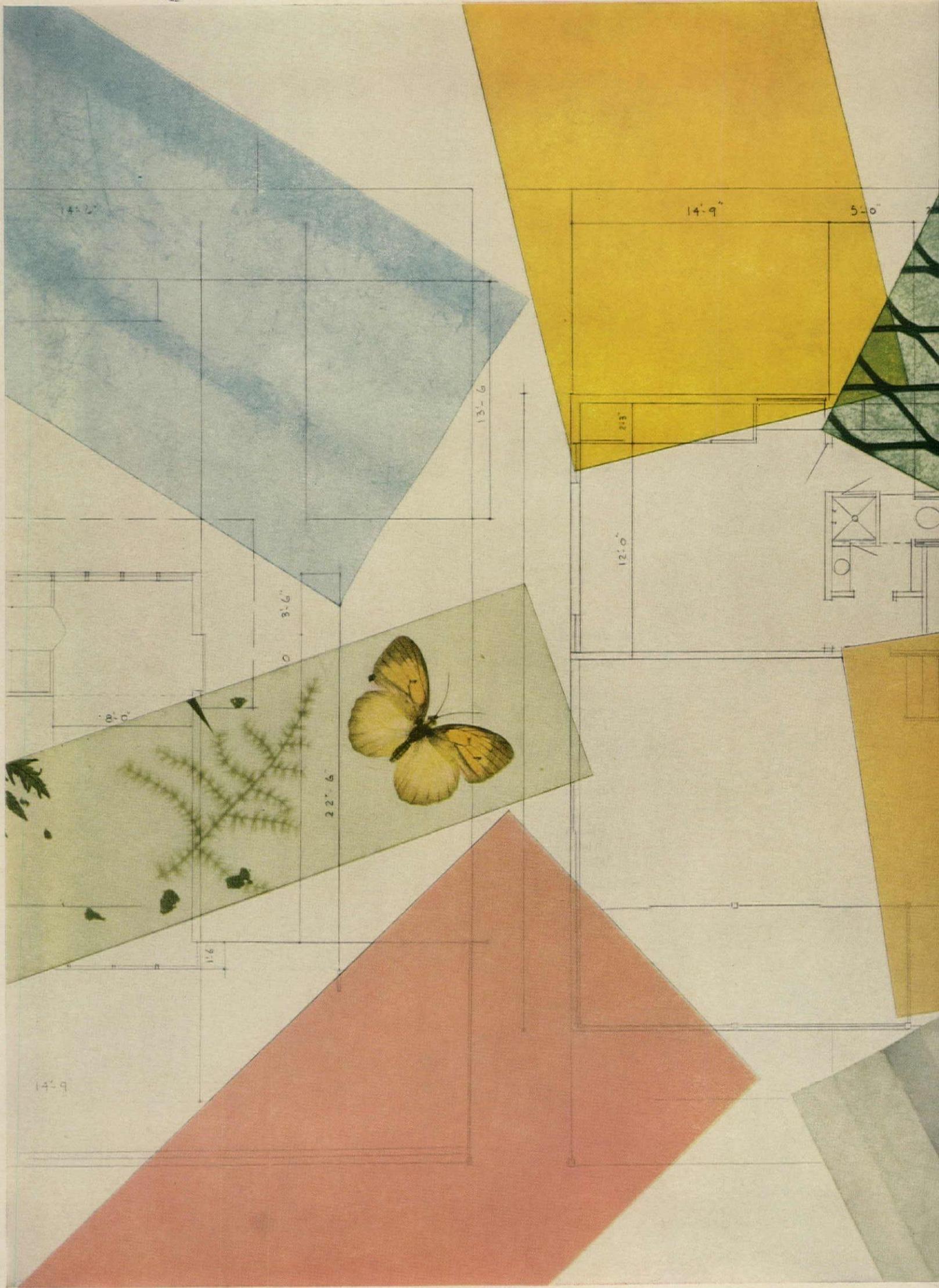
LESTER BROTHERS, INC.

Martinsville, Virginia

FAIRHILL HOMES

Memphis, Tennessee

Write your nearest Lafayette Series Homes manufacturer for details



14'-2"

14'-9"

5'-0"

13'-6"

2'-5"

12'-0"

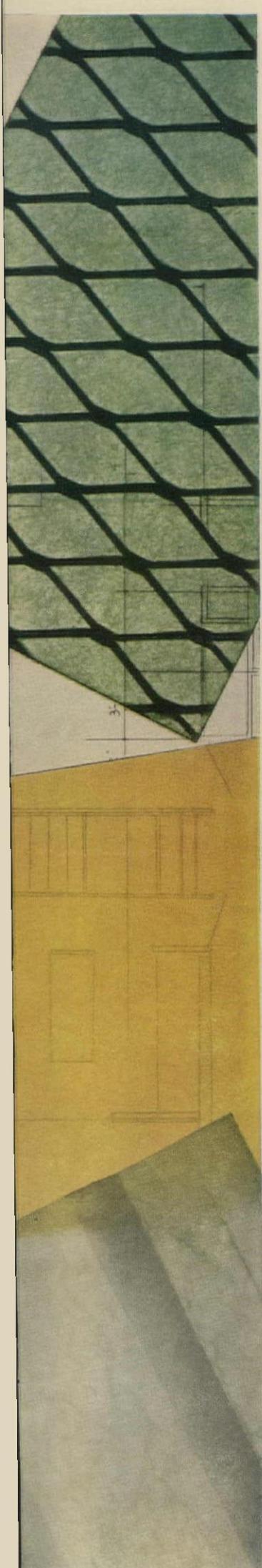
3'-6"

8'-0"

22'-6"

1'-6"

14'-9"



a good start deserves
the finishing touch—

ALSYNITE

Plan to use the trend-setting translucent panel with the name your prospects know!

Your starts deserve the best — and you'll find that translucent Alsynite can be the effective touch that makes the most of any plan. Alsynite is the translucent panel of light and beauty that has created an entire new trend in contemporary building. Its complete versatility, handling ease and great inherent strength permit you to use it freely indoors and out to achieve individual effects.

Since Alsynite transmits only soft, glare-free light, it provides illumination with privacy. Reinforced with millions of glass fibers, Alsynite combines great strength with light weight — is absolutely shatterproof, won't warp or chip.

Moreover, Alsynite is the premium quality translucent panel you can rely on. It is backed by its own reputation and the world-wide resources and reputation of RCI, one of the great names in chemicals. An additional bonus to you: Alsynite is the name your prospects will recognize, for its story is being put before the consumer through the biggest advertising promotion in the history of the industry.

Alsynite is available in a variety of colors, sizes and textures in corrugations or flat panels. Talk over your requirements with your dealer, listed in the Yellow Pages under plastic products. Or for free literature or promotional aids, write Alsynite, San Diego 9, California, Dept. HH-661.

ALSYNITE
TRANSLUCENT PANELS



A DIVISION OF REICHHOLD CHEMICALS, INC.



Translucent Alsynite transmits only diffused glare-free light. Provides the ideal solution for skylighting, side-lighting, illuminated panels, contemporary interior dividers and partitions.



Shatterproof Alsynite won't warp, chip or peel. Performs beautifully in the kitchen as light ceilings, sliding doors. Perfect, too, as code-approved shower doors or tub enclosures.



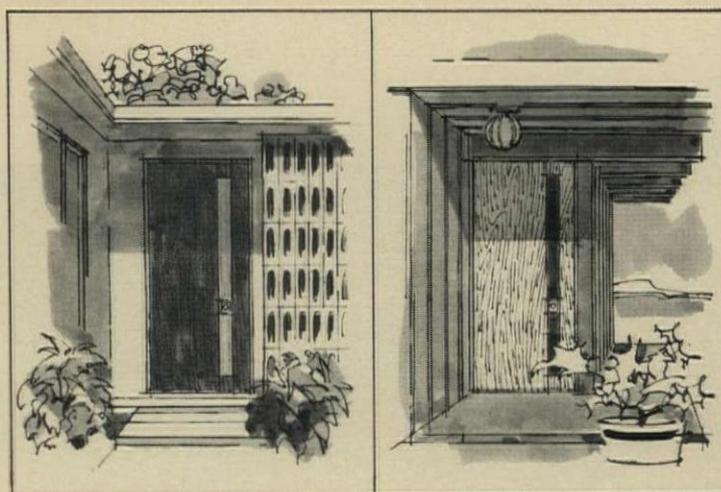
Strong and exceptionally lightweight, Alsynite requires a minimum of structural supports. Can be used in fencing, patio and carport covers to add sales appeal to the finished structure.

SCHLAGE: Beauty where it shows...quality where it counts



DOORWAY DESIGNED EXCLUSIVELY FOR SCHLAGE BY CAMPBELL & WONG, AIA.
SCHLAGE TULIP LOCK OVER BARRINGTON ESCUTCHEON, BRIGHT BRASS FINISH.

These sketches illustrate how the doorway at left can be adapted to other architectural styles. Free portfolio offered by Schlage (see below) contains additional designs, along with suggestions regarding materials for each.



This doorway design cost the builder four cents

Just a 4¢ stamp brought him Schlage's portfolio of architect-created doorway designs, from which the builder chose the entranceway pictured at left. You can bet his house will sell faster, thanks to an imaginative, luxurious-looking entrance. And yet it added little or nothing to building expense.

Over and over, builders have learned that effective doorway treatment gives any house a first-impression advantage that's insurance against having a "slow mover" on your hands.

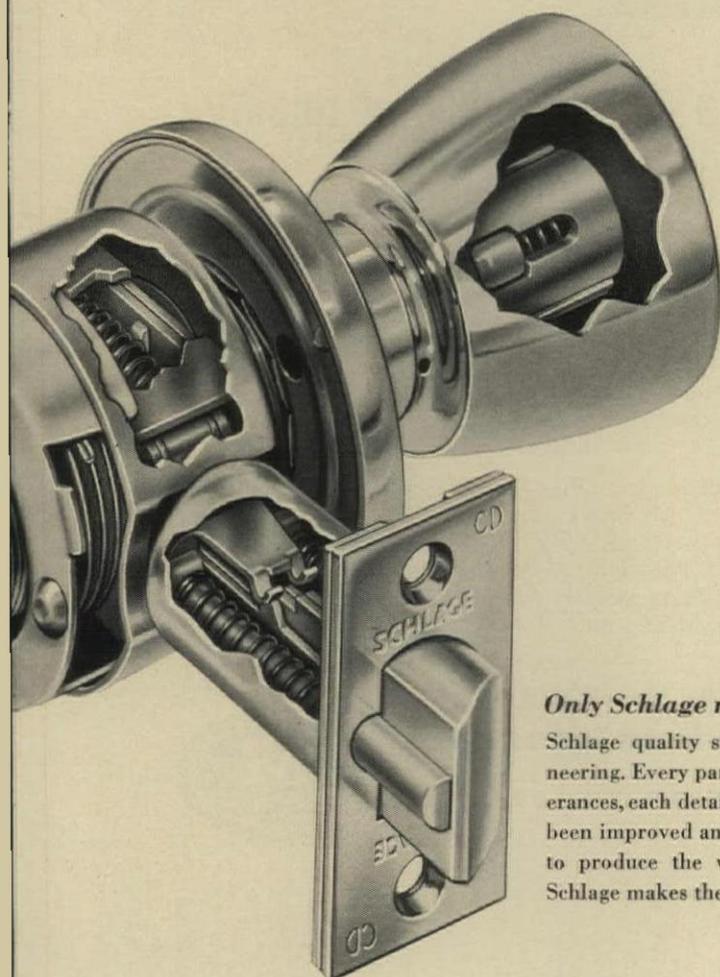
Which is the very reason Schlage—as a special service to builders—is commissioning outstanding architects to create original doorway ideas.

These designs are yours for the asking. They're adaptable to every style of architecture, in every price range.

So help yourself to good doorway design that adds sales appeal. And remember—Schlage Locks will add the finishing touch that says *quality*.

• • •

Free! A portfolio of doorway treatments you can use. Write Schlage Lock, 2201 Bayshore, San Francisco.



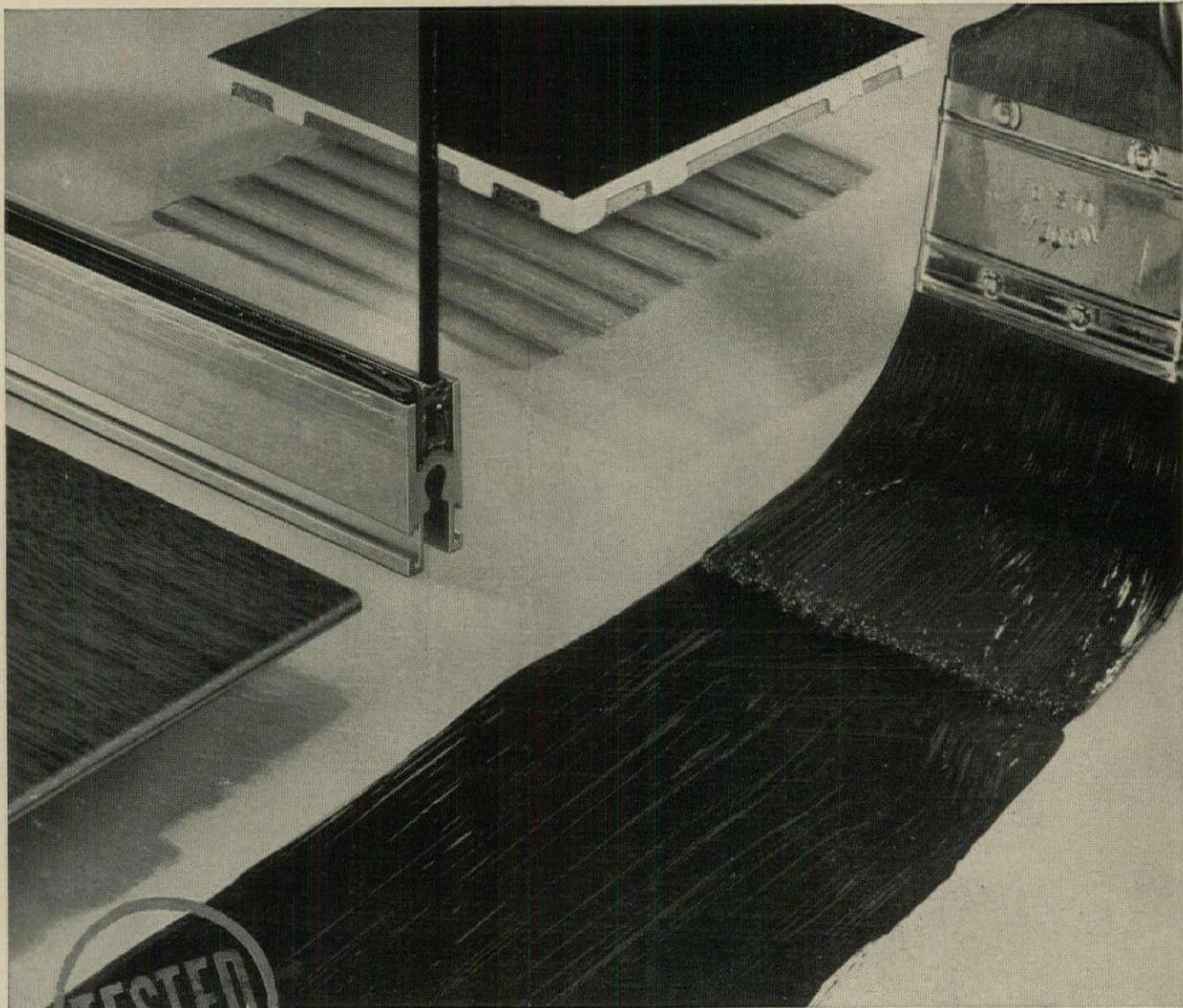
Only Schlage makes locks this way!

Schlage quality starts with precision engineering. Every part is machined to close tolerances, each detail of the smooth action has been improved and perfected over the years to produce the world's finest lock. Only Schlage makes the *original* cylindrical lock.

© SCHLAGE ©

Schlage Lock Company

San Francisco • Los Angeles • Chicago
New York • Vancouver, B.C.



Shown, front, Coro-Gard® 1706 Brand Protective Coating. Back: (l to r) Roltite® Contact Bond Cement, WEATHERBAN® Brand Sealer, CTA-50

PROVED! 3M gives you a complete line of quality adhesives, coatings and sealers for building

For example: **WEATHERBAN® Brand Sealer** has proven flexible and strong after 10 years' weather exposure. It outlasts conventional caulking many times over, provides excellent weather resistance without shrinkage for masonry, glass, aluminum, curtain wall construction.

3M Ceramic Tile Adhesive CTA-20 supports more than ½ ton per tile after 7 days' water immersion. Together with its solvent base counterparts—CTA-11 and CTA-12 plus water-dispersed CTA-50—it offers strength and water resistance from 100% to 900% above standard requirements.

Roltite® Water Base Contact Cement—for plastic laminates and plywood, was developed to end special safety precautions.

"Coro-Gard," "WEATHERBAN" and "Roltite" are Reg. T.M.'s of 3M Co.

Nonflammable during application, it offers good workability, plus good heat and water resistance.

Coro-Gard® 1706 Brand Protective Coating gives longer life to rain gutters, downspouts, concrete walls, metal roofs, wood storage sheds, and similar surfaces. Resistant to water, oil, acids, alkalis and weather extremes, it has been thoroughly proved in the laboratory and in field use.

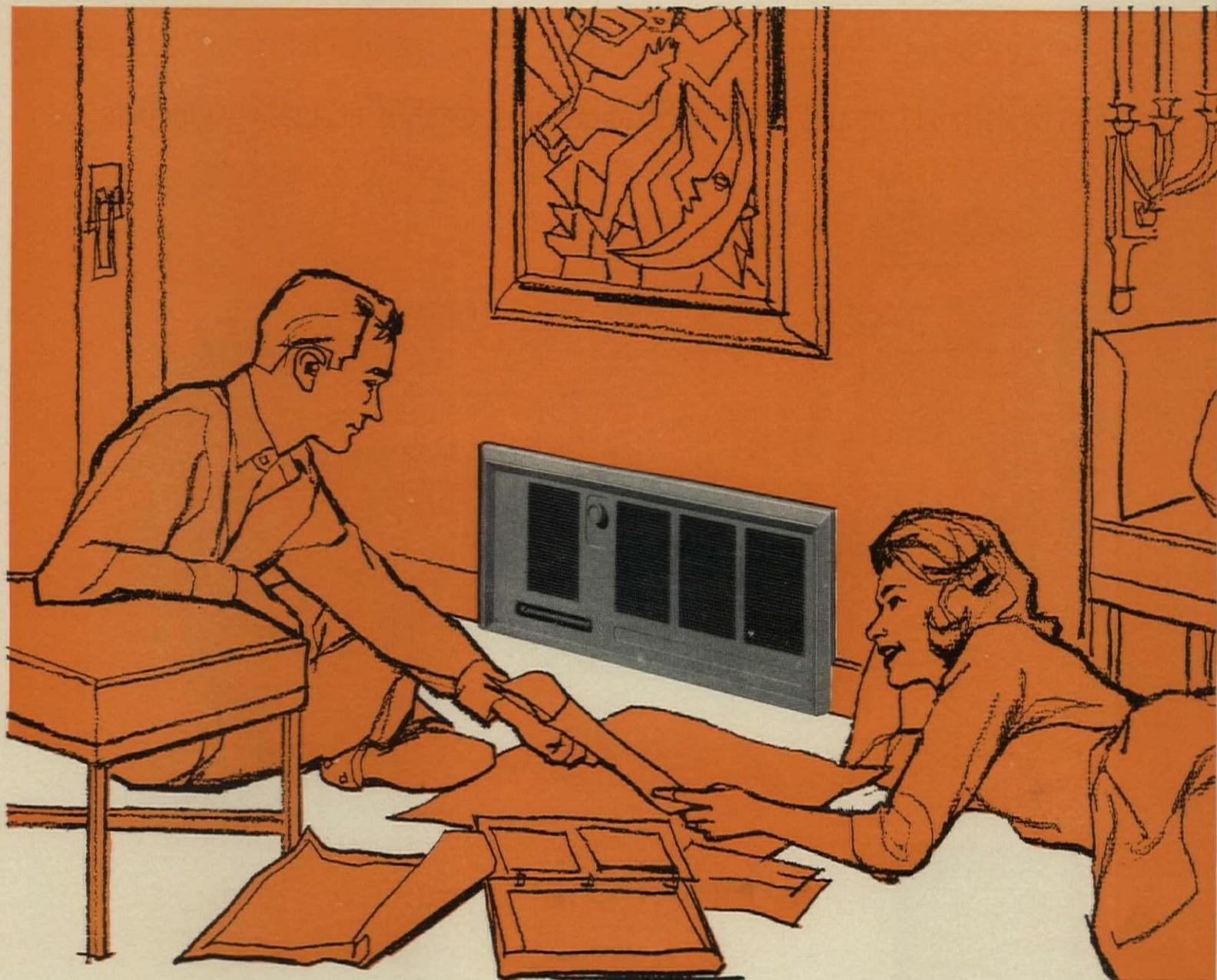
Use 3M building products with complete assurance that they provide the best in durability, consistent quality and long-range economy. For free literature, see your 3M distributor. For more information, see Sweet's Catalog, or write: AC&S Division, 3M Company, Dept. SBAA-61, St. Paul 6, Minnesota.

ADHESIVES, COATINGS AND SEALERS DIVISION

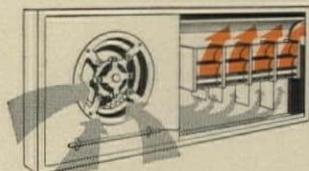
MINNESOTA MINING AND MANUFACTURING COMPANY

... WHERE RESEARCH IS THE KEY TO TOMORROW





New, improved HUNTER electric heat... FORCED AIR BASEBOARD



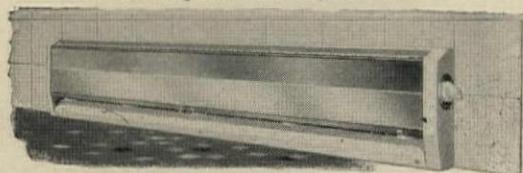
Arrows show flow of air drawn into unit, heated evenly, and distributed over a wide area.

The best features of electric baseboard and forced air heating are combined in the Hunter Forced Air Baseboard. Quiet, trouble-free operation makes this unit the ideal choice for many installations. Automatic control is by built-in thermostat (optional) or wall thermostat. Low surface temperature and automatic cut-out give complete safety. Recessed (with trim-flange) and Standard (surface-mounting) models install easily in new or existing construction.

HUNTER / TRADE WIND DIVISION, ROBBINS & MYERS, INC., MEMPHIS, TENN.

NEW FOR BATHROOMS

34"-long unit installs against wall



HUNTER BATHROOM CONVECTION BASEBOARD
Highly efficient unit has chrome face-plate and white casing to blend with standard bath fittings. Thermostat control is end-mounted for easy access.

HUNTER
ELECTRIC
HEAT

It's Matchless!



MAIL FOR COMPLETE DATA

Hunter/Trade Wind Division, Robbins & Myers, Inc.
2732 Frisco Ave., Memphis 14, Tenn.

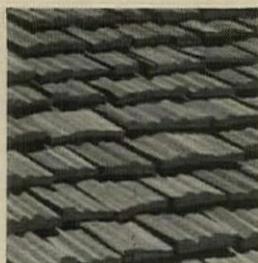
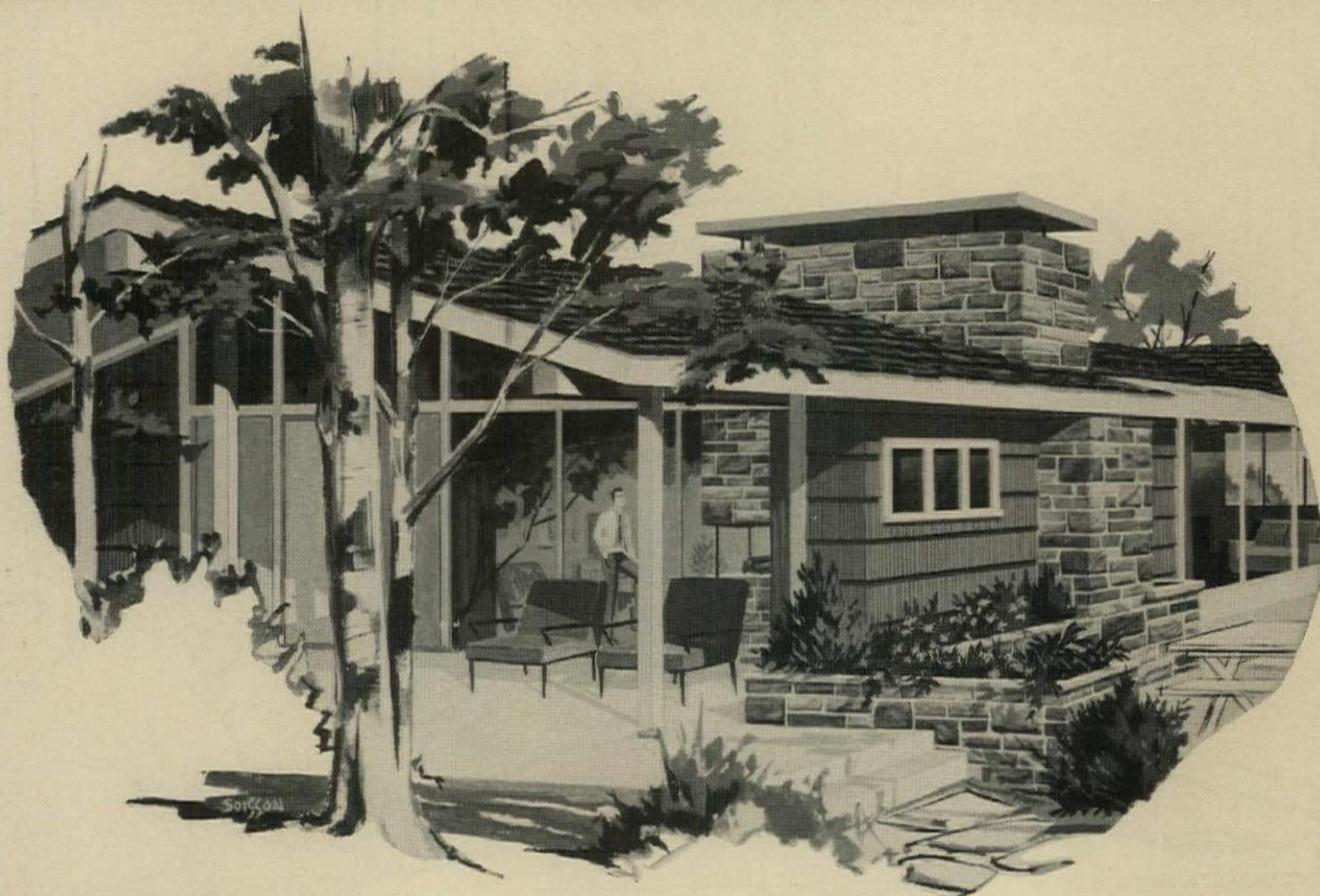
Please send data on Forced Air Baseboard
Bathroom Convection Baseboard to:

Name _____

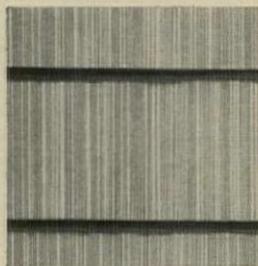
Company _____

Address _____

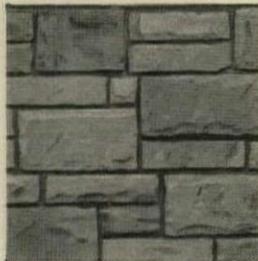
America's finest homes feature **Shakertown** exterior decorating products



HANDSPLIT
CEDAR SHAKES



CEDAR SHAKE
GLUMAC PANELS



SILVARA
NATURAL STONE

customize your exteriors...

minimize your costs...

WITH NATURAL MATERIALS FROM **Shakertown®**

Caught between rising costs and increasing competition, alert home builders everywhere are adding extra sales appeal . . . selling more quality homes . . . while actually reducing application costs with Shakertown Products! *Proof:* 100 sq. ft. of pre-stained, pre-insulated Cedar Shake Glumac Panels can be applied in about one hour. Colored nails and Jiffy Corners help speed the job. *Proof:* Silvara Natural Stone . . . beautiful, genuine stone . . . can be applied over wood or block in half the time, at half the cost of full-cut stone. *Proof:* Cedar Handsplit Shake Roofs create a distinctive decorative effect . . . lasts years longer than other premium roofs.

10091-ST

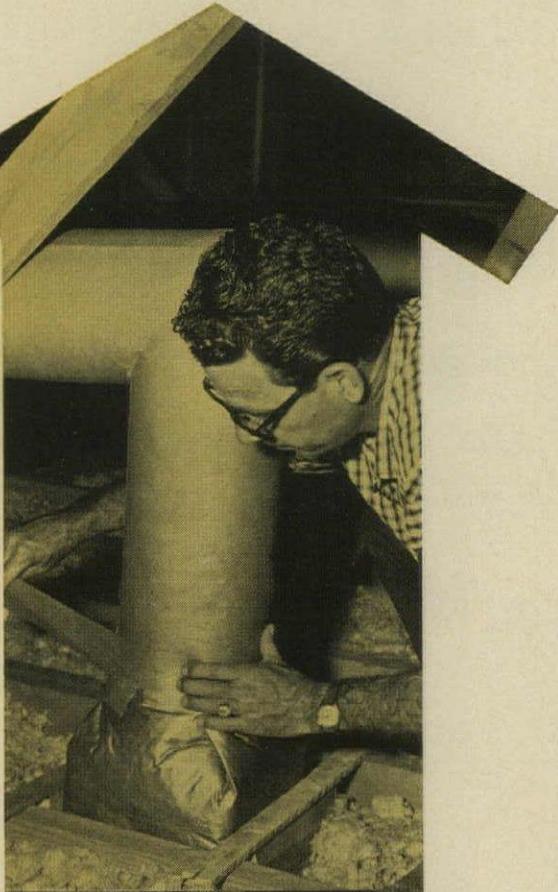
Shakertown®
CORPORATION

PLEASE SEND ME COMPLETE
INFORMATION TODAY ABOUT
SHAKERTOWN PRODUCTS.

DEPT. HH-61 • 20310 CHAGRIN BLVD. • CLEVELAND 22, OHIO

NAME _____
COMPANY _____
STREET _____
CITY _____ ZONE _____ STATE _____

QUALITY UP



COSTS DOWN

G-B DUCT is the unique prefabricated glass fiber duct that gives you a better heating and air conditioning air handling system at less cost!

Quality's up because seamless 6' sections of G-B Duct carry heated and cooled air with a minimum of heat loss or gain. The result is lower utility bills for the homeowner. And G-B Duct's uniformly-thick glass fiber walls soak up all equipment noises. No more homeowner complaints about noisy furnaces or air conditioning units. Encased in a water-tight vapor barrier sleeve, G-B Duct eliminates sweating and moisture condensation.

Costs are down because G-B Duct can be installed in half the time required for insulated metal ducts. Prefabricated sections arrive on the job site ready to be installed. There's no costly, time-consuming in-the-shop assembly. For complete installation specifications and a free product brochure, write today.

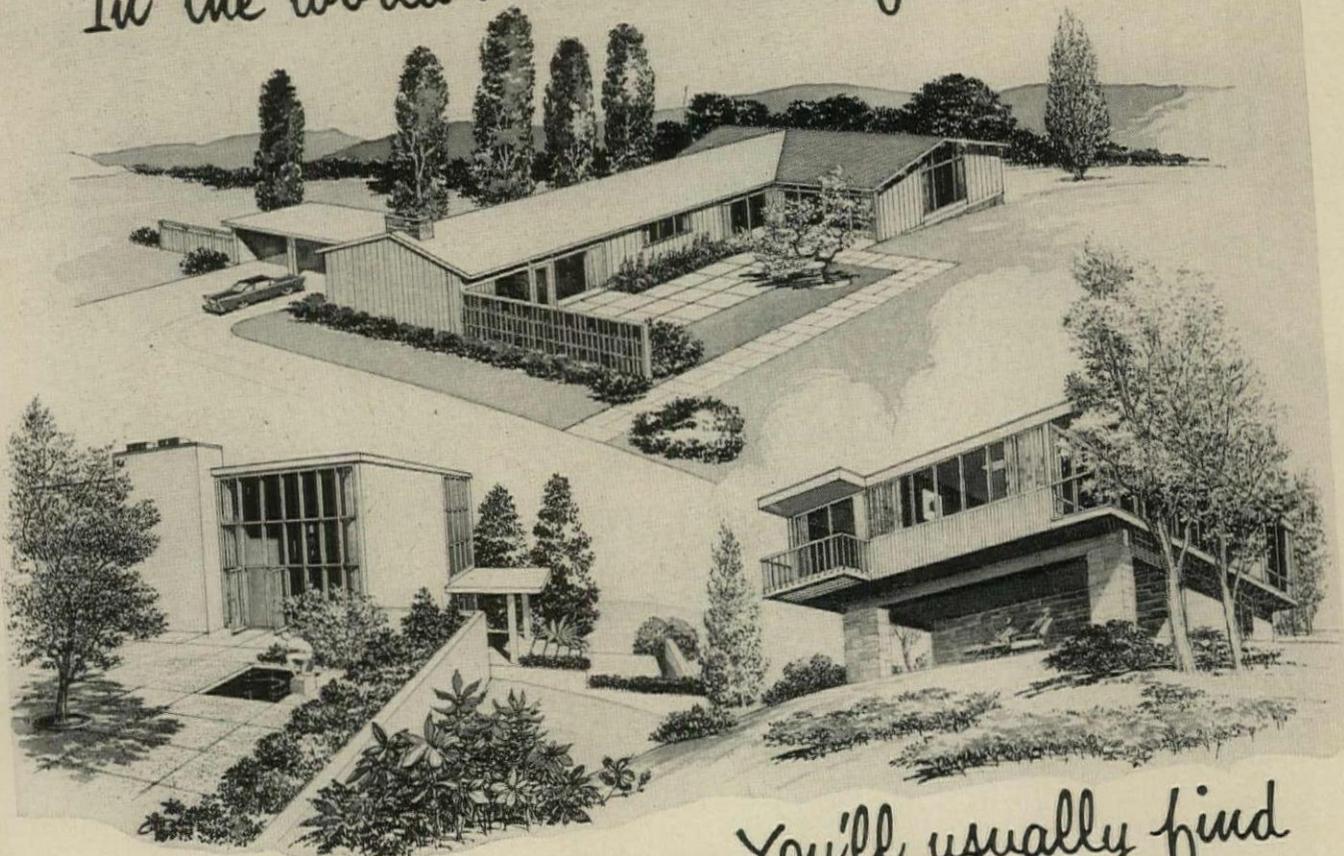
GUSTIN-BACON

Manufacturing Company

258 W. 10th St., Kansas City 5, Mo.



In the world's most beautiful homes



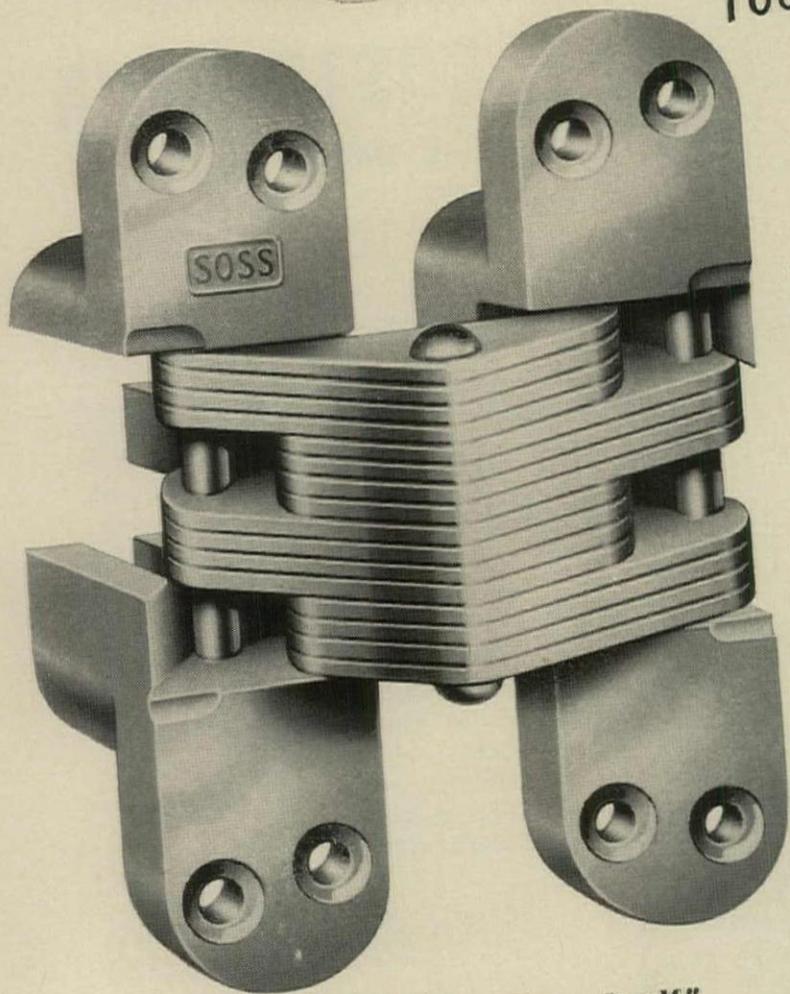
You'll usually find

SOSS
INVISIBLE
HINGES

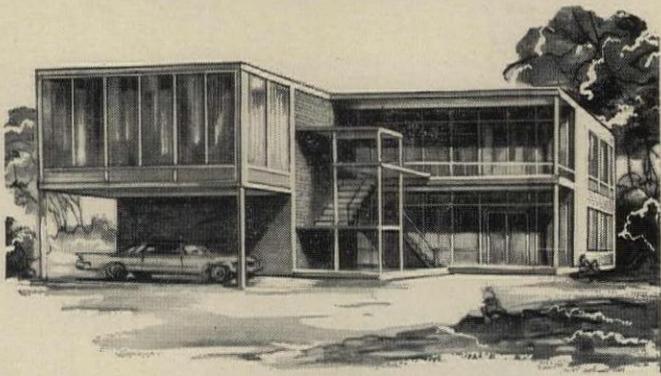
for complete information and prices,
see your building supply dealer
or hardware dealer, or write us.

SOSS
MANUFACTURING
COMPANY

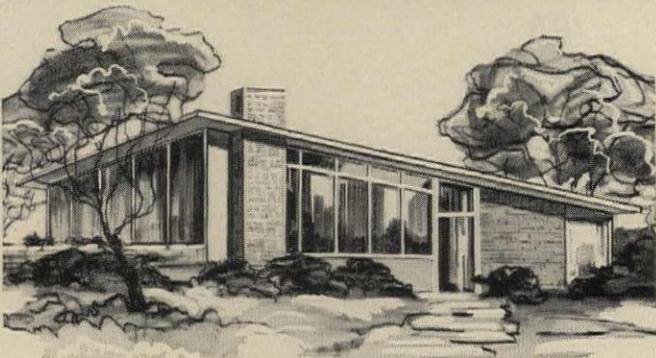
DEPT. HH-10
P. O. BOX 38, DETROIT 13, MICHIGAN



"The Hinge That Hides Itself"



WINDOW WALLS NOW AT HOME IN HOUSES TOO !



Glidorama now brings to the residential and light construction industry all the cost, time and money-saving advantages of Window Wall Systems—in a window wall *designed specifically for the light construction market!* Homes, apartments, motels, clinics, suburban offices are just a few of the buildings that can now be erected with substantial savings in time, labor, materials . . . plus increased salable floor space.

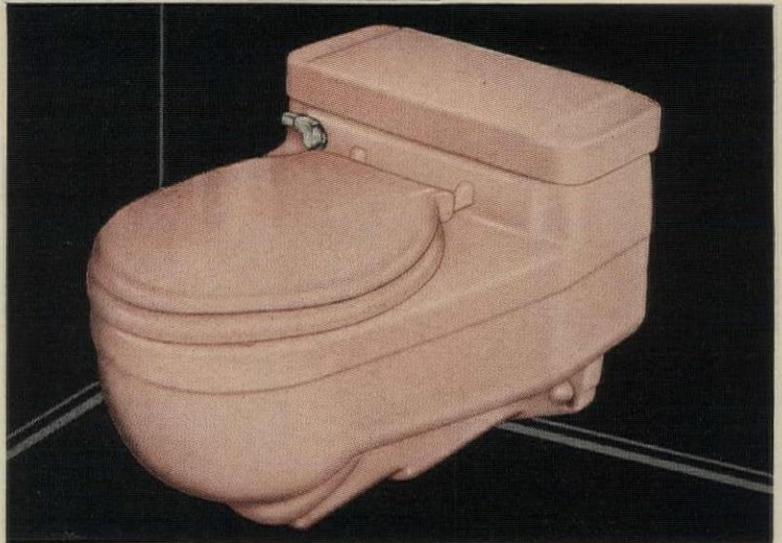
Made practical through special techniques developed by Glidorama engineers, these new residential-type window walls are available with a wide variety of integral horizontal gliding aluminum window styles, fixed window sections, insulating panels, or Perma-Pane insulated glass. Find out how you can incorporate the beauty, and economy of Glidorama Residential-Type Window Walls into *your* next building project. Write to: GLIDORAMA DIVISION, WHIZZER INDUSTRIES, INC., 358 S. SANFORD, PONTIAC, MICHIGAN.

Glidorama © 1961
CUSTOM RESIDENTIAL-LIGHT CONSTRUCTION WINDOW WALLS



330 BEACON
APARTMENTS
Boston, Mass.

Every bathroom in this luxurious apartment has a Case one-piece closet
Architect HUGH STUBBINS, A.I.A.



The Finest Fixture You Can Specify ... Case One-Piece Water Closets

The new Model 3000 wall-hung Case one-piece closet provides the same unique operating features and time-tested fittings as other Case floor models. Case "E-Z" mount carriers make possible an easy and quick installation in any type of construction.

Only Case one-piece water closets offer positive protection against overflow of the bowl, plus quiet flushing and positive performance. All models are available in glistening white and 45 colors that correspond to or complement fixtures of other manufacturers.



The Wellington Vanity
with wrought iron legs—
32" x 24", 27" x 22", 24" x 20"



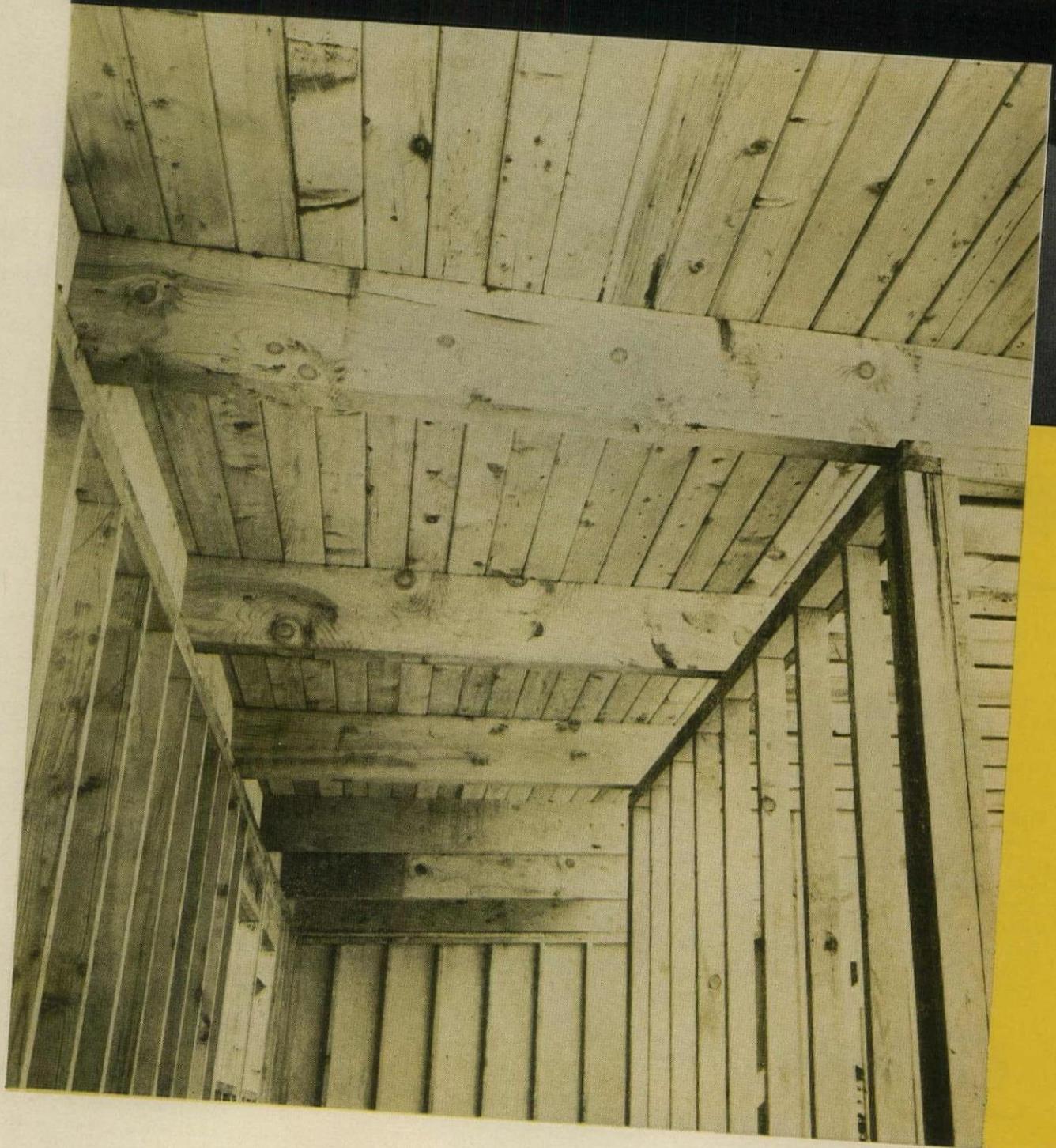
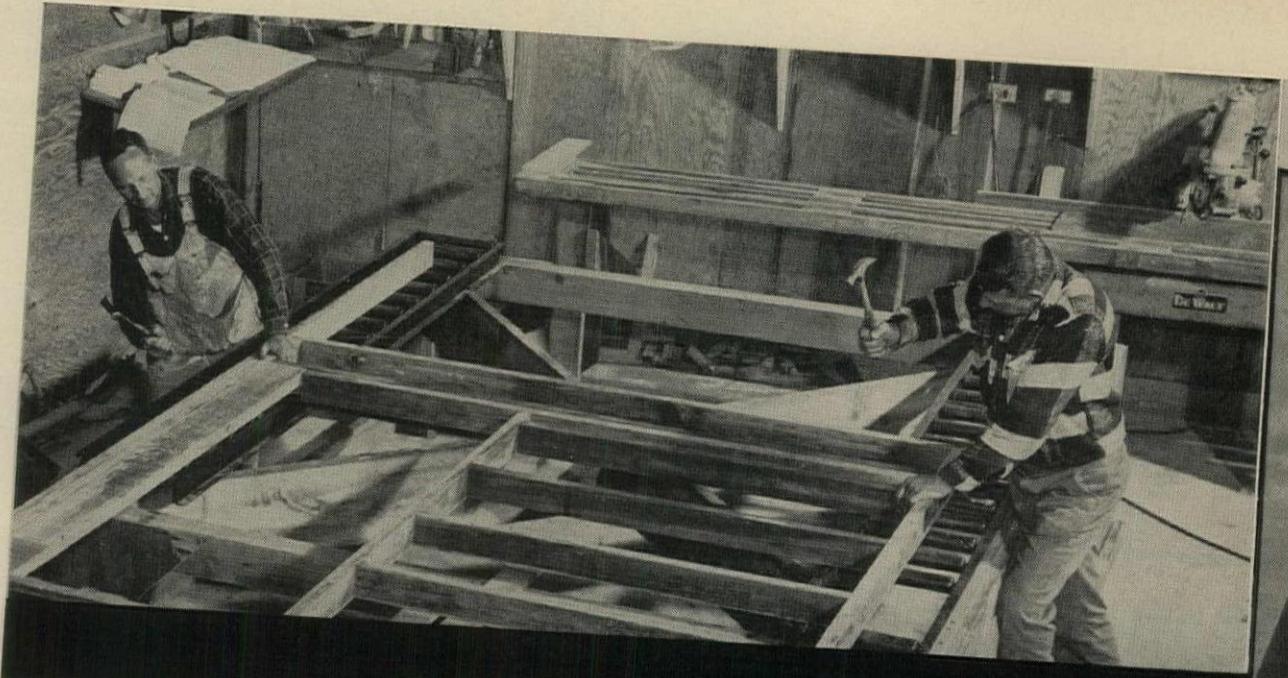
The New Whitney—22" x 18"—
one of eight built-in
Case lavatories

Send for catalog and color chip chart of the distinctive Case vitreous china line, including Water Closets, built-in Lavatories, Urinals and Drinking Fountains.

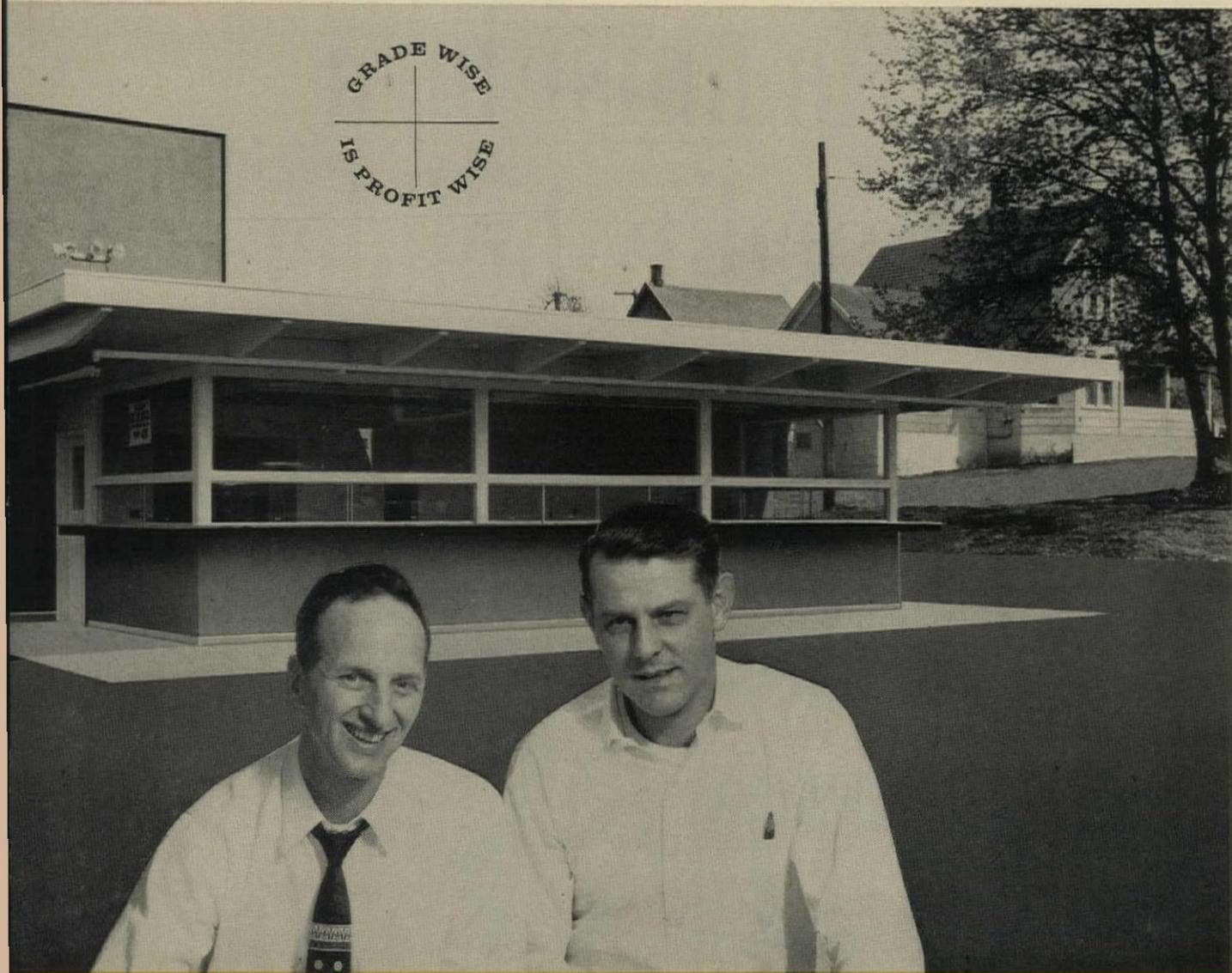


SINCE 1853

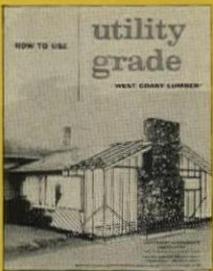
CASE MANUFACTURING
Division of Ogden Corporation
1043 Pine Street • Robinson, Illinois



GRADE WISE
IS PROFIT WISE



"We pre-cut houses and commercial buildings with **UTILITY grade West Coast Lumber," report builders Bill McDonell and Dick Lyons**



Just off the press! Contains span tables and building ideas for Utility grade. Write for your copy today.

**When used in accordance with FHA Minimum Property Standards for One and Two Living Units, FHA Bulletin No. 300.*

"Utility grade adapts readily to modern component building methods. We use it for framing exterior wall panels and interior partitions. We also pre-cut Utility grade 2" x 6" roof decking for faster assembly on the job. We are saving 32% in lumber costs," the partners affirm.

You can get additional profit, too, with Utility grade West Coast Lumber. It's a grade that can be used for all types of framing—studs, plates, joists, rafters and bracing.* Utility decking is also a money-maker when used for sub flooring on beams or for roofs.*

Ask your lumber dealer about Utility grade West Coast Lumber . . . he is your local source of supply.

WEST COAST LUMBER

West Coast Douglas Fir • West Coast Hemlock • Western Red Cedar • Sitka Spruce • White Fir

West Coast Lumbermen's Association, 1410 S. W. Morrison Street
Portland 5, Oregon



“He must be a
quality builder-
he uses **Hotpoint**”



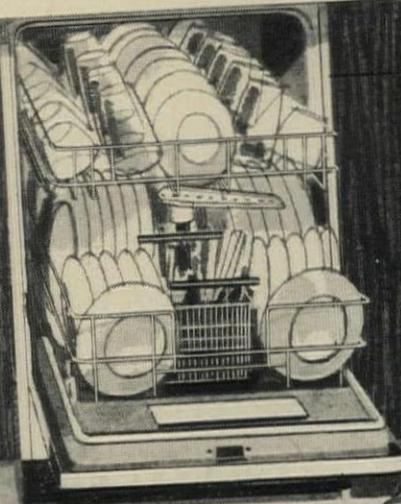
ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
DISPOSALL® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

Home buyers often judge the construction of a home (which they don't know much about) by the quality of the appliances they find in the kitchen (which they know quite a bit about).

They know, for example, that Hotpoint has been famous for quality flameless appliances for over 55 years. Hotpoint invented the electric range, pioneered the first practical automatic dishwasher, and was the first major manufacturer to offer built-in ovens and surface units.

To millions of people, Hotpoint means quality appliances — and quality homes. Cash in on this fine reputation, and let Hotpoint help sell the quality of your homes.

MODEL DA65-B



Only Hotpoint offers so many quality built-ins for homes in every price range

NEW Hotpoint Bi-Level Ovens

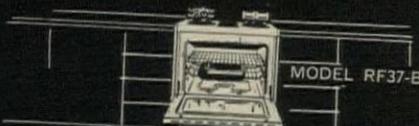
- Two ovens in the width of one—fits in 24" wide cabinet.
- Roast-Right Thermometer, Rota-Grill Rotisserie.
- Doors remove for easy cleaning.
- 9 models in 7 finishes for 30" and 24" cabinets.

NEW Hotpoint Surface Section has faster than gas burner

- Tests show new Super-Matic 3200-watt Calrod burner boils water faster than fastest gas burner found on any stove made for home use today.*
- New control tower has appliance outlet.
- Flameless for cooler, cleaner, safer cooking.
- 5 models in 7 finishes for 30" and 24" cabinets.

NEW Hotpoint Dishwasher has dual jet-spray washing action

- Separate washing rotor for each rack.
- 4 separate washing cycles.
- 2 cushion-coated Roll-R-Racks hold twelve 6-piece settings plus silver.
- All installation connections can be made from front.
- 3 models (24") in 7 finishes in natural wood.



NEW Hotpoint Slide-In Range offers deluxe cooking at big savings

- Slides into counter, yet looks like a built-in.
- Saves on original cost, cabinets, installation.
- Twin control towers for oven, surface burners.
- Giant automatic oven has lift-off door.
- 3 models in 7 finishes for 30" and 24" openings.



NEW Hotpoint Glass-Lined Water Heater

- 10-year tank warranty.
- Extra-thick insulation.
- Flameless safe, no pilot light to go out.
- Installs without flue.
- Available in round or table-top models.



MODEL MB65-B

NEW Hotpoint Switch-Top Disposal® Food Waste Disposer

- Jam-free, pulverizes bones, rinds, corncobs.
- Can be used with septic tanks and catch basins.
- 2 models available.

*Tests conducted by A. J. Boynton and Co. under A.G.A. and N.E.M.A. standards. One 3200-watt Super-Matic burner included on model shown.



Hotpoint

A Division of General Electric Company, Chicago 44, Illinois



THIS IS THE SHEATHING THAT INSULATES

That's the difference between one sheathing material and another. Insulation board is the one that insulates. In fact, insulation board sheathing meets F.H.A. minimum requirements without supplementary wall insulation.

Now the Insulation Board Institute has established a precise rating system (see chart). Soon these ratings will be stamped on every sheet manufactured by our fourteen member firms. Watch for the "IBI Rated" seal.

Got time for three fast facts? (1) Insulation board sheathing is strong—up to five times as strong as horizontal lumber sheathing! (2) Insulation board requires 50% less labor than lumber sheathing—and involves at least 10% less waste. (3) Insulation board weighs less than half as much as gypsum sheathing.

HEAT RESISTANCE RATINGS (R)	
IBI RATED INSULATION BOARD SHEATHING (25/32 IN.)	R 2.06
IBI RATED INSULATION BOARD SHEATHING (1/2 IN.)	R 1.32
LUMBER (NOM. 1 IN.)	R 0.98
GYP SUM (1/2 IN.)	R 0.45
PLYWOOD (5/16 IN.)	R 0.39

Write for the new booklet, "How to Save with Sheathing."

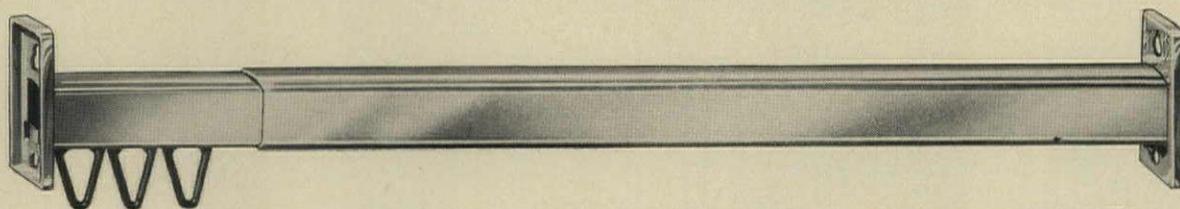
IBI INSULATION BOARD INSTITUTE

111 West Washington St., Chicago 2, Illinois

KV Closet Fixtures

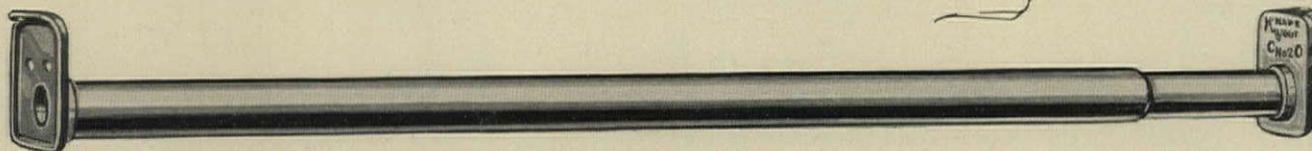
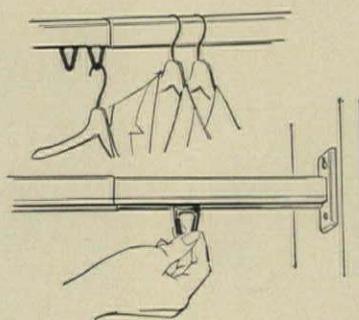
*Add needed closet space
to any house—easily installed,
low-cost, last a lifetime!*

For the most efficient use of closet space, more and more builders and homeowners are specifying K-V Closet Fixtures. Built to give a lifetime of service, K-V Closet Fixtures are easily installed and keep clothes tailor-fresh. Ask your K-V representative about this complete quality line or write for our catalog.

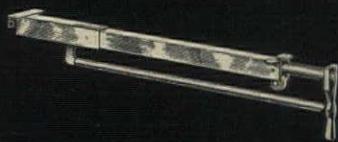


K-V 8 Adjustable Closet Bar. Fully adjustable, hangs more clothes more neatly. Four stock sizes, 18" to 72", fit all closets up to 96" wide. Durable, low-cost, lasts the lifetime of the house. Easily installed. Bright nickel finish. Hangers can be placed on bar or in nylon glides.

K-V 9 Snap-in Nylon Hanger Glides. Any woman who ever had to straighten out hangers in a closet will appreciate these smooth-riding nylon hanger glides designed so they can be snapped into inner bar even after bar has been mounted.



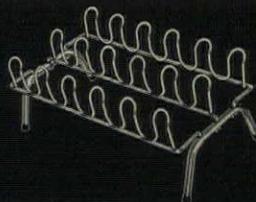
K-V No. 2 Extension Closet Rod. The most widely accepted closet rod on the market. Especially designed to add more hanging space to closets too shallow for a K-V Clothing Carrier. Five sizes, 18" to 96", to fit all closets up to 120". Bright nickel-plated finish. Easy to install. Will not sag under heaviest clothing weight.



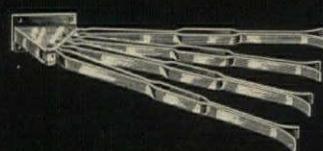
No. 1 Clothing Carrier Virtually doubles hanging space in any closet. Carrier floats on ball-bearing rollers. Installed under closet shelf. Bright nickel-plated finish.



No. 3 Garment Bracket Holds six or more garments on coat hangers. Installed along length of closet or door, making use of otherwise wasted space. Bright chrome finish.



No. 724 Portable Loop Shoe Stand Holds 9 pairs of shoes neatly and compactly — on individual loops. Easy to assemble, takes up little space. Bright chrome finish.



No. 550 Trouser and Skirt Hanger Each individual clamp arm holds a skirt or a pair of trousers. Unit attaches to closet wall or inside closet door. Bright chrome finish.

KNAPE & VOGT MANUFACTURING COMPANY, Grand Rapids, Michigan



Manufacturers of closet and kitchen fixtures, drawer slides, adjustable shelf hardware, sliding and folding door hardware, Tite-Joint fasteners and Handy Hooks for perforated board.

B.F. Goodrich

greatest
thing
in
windows

since
glass

STORM SASH OF EXTRUDED RIGID GEON VINYL. Provides advantages that sash could never offer before. The white stays white—no painting needed, no finish to chip or peel. Will not blacken or become pitted. The color is compounded in—so that the beauty goes all the way through, is not just on the surface. The insulating characteristics of vinyl insure the elimination of sash condensation under normal conditions.

Extrusions for windows like these can be made in a variety of shapes—with plenty of rigidity for different types of windows. It's another way that Geon vinyl improves a product. If you buy windows—or make them—you'll want more information. Write Department NE-3, B.F. Goodrich Chemical Company, 3135 Euclid Avenue, Cleveland 15, Ohio. In Canada: Kitchener, Ontario.

B.F. Goodrich Chemical

a division of The B.F. Goodrich Company



FACTS & FICTION

about vinyl coated aluminum siding



1 Is it a fact that vinyl coated siding never needs repainting?

Utter fiction. No coating known today lasts forever. But in actual use on test homes, aluminum siding with a baked-on finish made from BAKELITE Brand Vinyl Resin still looks like new after 11 years. Test panels at the Florida sea-coast look as good as new after 15 years.



2 Are vinyl-sidings mildew proof?

Yes... when a vinyl coating is properly formulated, it will not be affected by mildew.



3 Is there reliable evidence of vinyls' durability?

Yes. Extensive laboratory tests on vinyl and other aluminum coatings have been carefully documented for 15 years by Union Carbide. We will be glad to send you this comparative data on vinyl durability.



4 Is vinyl-coated siding indestructible?

Let's face it, what is? But vinyl's inherent flexibility means that properly formulated and applied coatings won't chip, crack, or peel. Unless, of course, you scorch it, shoot holes in it, or wallop it with a crowbar.

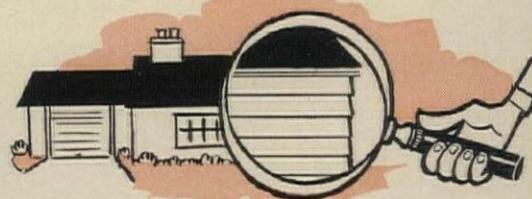
5 Is a "baked-on" enamel coating the same as vinyl coating?

Not necessarily. There are other baked-on coatings for aluminum. None, however, has the length-of-performance record of vinyl.



7 How can genuine vinyl coating be identified?

One way to identify vinyl is by its excellent appearance after it's been up for a good long time. But most baked-on coatings for aluminum look alike when they're new. The only sure way of getting vinyl is to specify it from a reliable supplier of siding.



6 Is vinyl-coated aluminum siding better for new construction or for remodeling?

Ideal for both. Builders report its colorful beauty, easy maintenance, and long life, help sell new homes faster. And it makes old homes look "like new" for years to come.

As the supplier of BAKELITE Brand Vinyl Resins, Union Carbide Plastics Company is vitally concerned with the production of quality vinyl coated aluminum products. For additional information about Vinyl Coated Aluminum Siding, write to Dept. KE-68F, Union Carbide Plastics Company, Division of Union Carbide Corporation, 270 Park Ave., N. Y. 17, N. Y. In Canada: Union Carbide Canada Ltd., Toronto 12.

**UNION
CARBIDE**

This mark tells you a product
is made of modern, dependable Steel



"It takes only two weeks to build a steel pool like this"

"We can install a steel pool in about half the usual pool construction time," says Mr. J. M. Johnson, president, Triple Johnson Company, Rumson, New Jersey. "The pools come in a kit, and we can assemble and install them in exactly the shape the customer wants *with no added work or expense*. It takes just five days to set the pool in place.

"We get the job done faster because the corrugated steel panels are so easy to work with. There's no hair-line excavating or difficult form fitting. Buyers love them too, because the panels clean easily and stay clean longer. No pores where dirt can collect or algae can breed. No cracks, no patching, no plastering and no liners to replace, ever. The steel in these pools gives builders *and* owners less trouble than any other material I know of."

Through the concentrated, dedicated efforts of the men at U. S. Steel's Research Center, hundreds of new steels have been developed to make possible modern concepts in building.

Pool shown designed and supplied by Coraloc Industries, Inc., New York, N. Y.

United States Steel Corporation
Room 6298
525 William Penn Place
Pittsburgh 30, Pennsylvania

For more information, send this
coupon to United States Steel.

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Address _____

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 **United States Steel**
TRADEMARK

THERE'S NOTHING LIKE THE BEAUTY OF REZ NATURAL FINISHED WOOD IN YOUR HOME

Now, with distinctive REZ Color-Tones, you can decorate your home to your own particular taste. REZ Color-Toned sealer-finishes have been created in 13 beautiful colors taken from nature. These carefully co-ordinated colors may be used separately or may be intermixed for dozens of soft, expressive finishes. REZ Color-Toned finishes will enhance the natural grain pattern of your wood as it beautifies and protects. Wood beautifully finished in Color-Toned REZ, will give your home a satisfying richness and warmth, inside and outside.

Luxurious clear surface finishes may be applied to interior woods, giving them a smooth, durable finish that is alcohol and water resistant. Choose from HI-GLOSS REZ, SATINWOOD REZ or . . . REZ 20, the new quick drying satin-smooth finish also available in the popular spray can.



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32-PAGE
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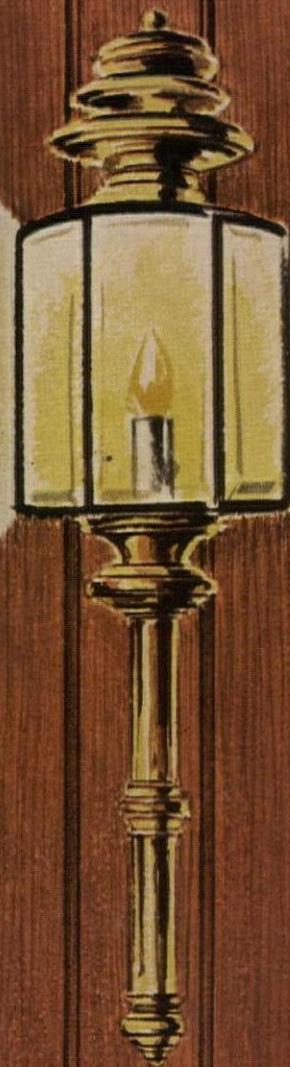
For name of your nearest dealer, consult the YELLOW PAGES.

Here you'll find comprehensive information about the many uses of all REZ finishes. Also includes 13 color swatches of REZ Color-Tones.

REZ WOOD-TONES, INC.

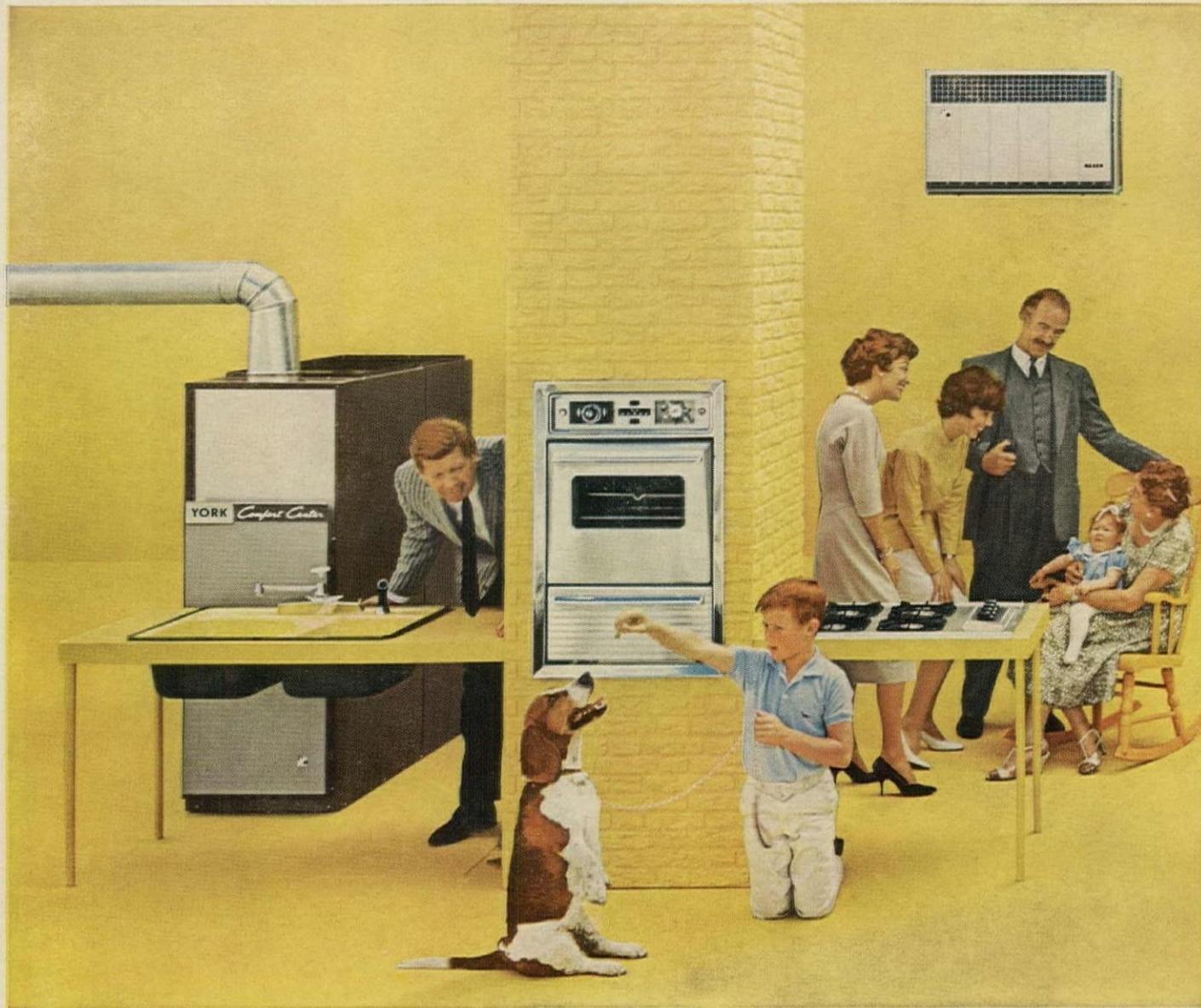
Dept. 77, P. O. Box 142

Springdale, Pennsylvania



The
Best thing
that's Happening
to Wood!

Rez
NATURAL
WOOD FINISHES



A FAMILY GATHERING OF BORG-WARNER

Seems one characteristic or another runs in every family—usually as easy to spot as that of the redheaded clan above.

Sometimes, it's so unapparent that you can't tell a Smith from a Smoczynski without a genealogist.

Take the Borg-Warner family of home products.

Household appliances of Norge Division bear no resemblance to air conditioning and heating equipment of York Division. To look at B-W plumbing fixtures of Ingersoll-Humphries Division, you'd never know they are descended from the same family tree as products of B-W's Reflectal Corporation—Alfol aluminum foil insulation and KoolShade sunscreen.

Still, members of the Borg-Warner family of home products share an inherent characteristic with one another—that of *providing a life of comfort and convenience for a family such as yours!*

Introductions start at the left.

York Comfort Center with electronic filter . . . next best thing to nature herself for healthful year-round comfort. Come summer, it fills entire home with cooled, dehumidified air. Come winter, same compact unit fills home with warm, Spring-like air.

Borg-Warner kitchen sink with new single-handle faucet . . . unsurpassed in every detail for lasting service.

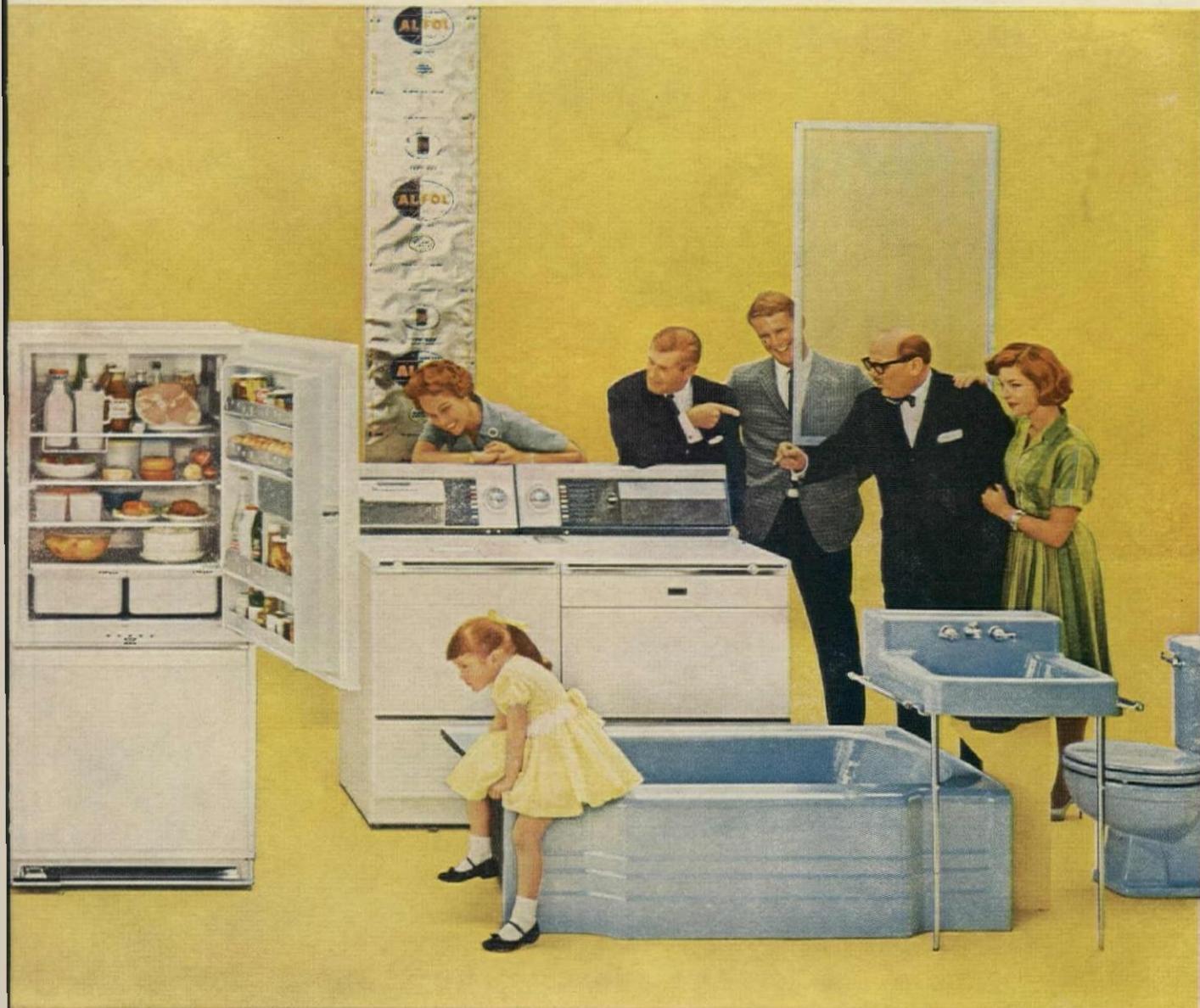
Norge gas or electric built-in units . . . newest kitchen convenience! Case in point: Eye-Level Control Center of oven gives new insight to food preparation. Another: Meal Sentry of surface cooking unit maintains precise temperatures.

York room air conditioners . . . balanced for uniform temperature, for proper humidity removal, for draft-free circulation, for 82% more efficient filtering of dust and pollens. This is "balanced cooling," a York exclusive!

Norge Never-Frost refrigerator . . . champion of homemakers' campaign to banish defrosting forever. Eliminates frost build-up altogether! Separate freezer is placed at a sensible level—no awkward bending to get at glide-out shelf and basket.

Alfol . . . the *original* multiple-layer aluminum foil insulation! This blanket of "silver-lining" weather-protects walls, ceilings, floors—a veritable vapor barrier against damaging condensation. Reflects summer heat out, winter heat in—great for people-comfort!

Norge Dispensomat automatic washer . . . with uncanny, computer-like ability to dispense detergent, conditioner, softener and bleach at exactly the right time of wash or rinse cycle. Its "twin": the matching Norge Four-Way dryer.



PRODUCTS FOR THE HOME

Borg-Warner bathroom fixtures . . . with unequalled record of new ideas! Bathtubs? Traditional designs plus smart, new "sunken" and raised-bottom tubs. Lavatories? Dozens of styles with new countertops among them. Toilets? Many innovations, including first home wall-hung units to save work and space. Magnificent colors—and Borg-Warner builds the best in brass fittings, too.

KoolShade . . . the original solar screening! Woven bronze louvres intercept sun's rays outside of windows, keep interiors up to 15° cooler. Light, air and view come through in full glory. Among biggest booster-users of KoolShade, now in eight colors: architects.

Norge, York, Borg-Warner, B-W, Alfol, KoolShade and Dispensomat are brand names of Borg-Warner Corporation.

This is the Borg-Warner family of home products—gathered together so you can meet them in a single setting.

As products of divisions and subsidiaries of Borg-Warner Corporation, all descend from a long and proud tradition of engineering excellence and strict adherence to quality. Be it resolved that B-W progeny of the future will carry on this tradition. *Borg-Warner Corporation, 200 South Michigan Avenue, Chicago 4, Illinois.*



Divisions and subsidiary companies of Borg-Warner contribute vitally to seven areas of activity, as symbolized by the 7 Hats of Borg-Warner. They are: (top) national defense; oil, steel and chemicals; (middle row) agriculture; industrial machinery; aviation; (bottom) automotive industry; home equipment.



BORG-WARNER®

Better products through creative research and engineering

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"LAST YEAR
WE BUILT
40 THOUSAND
TRUSSES..."

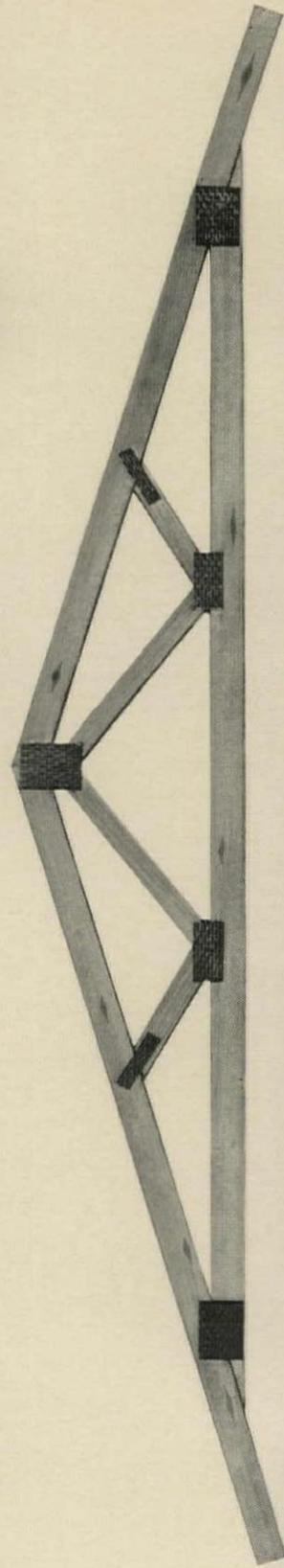
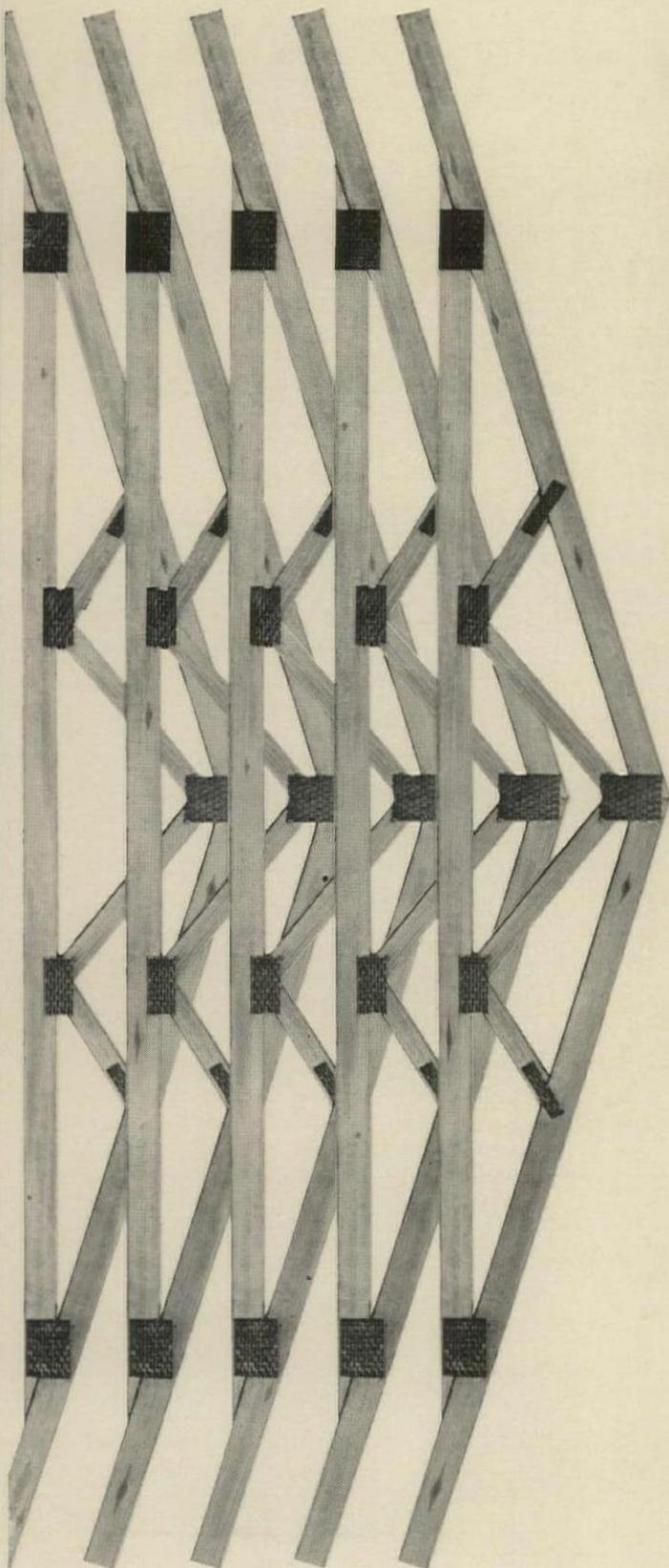
EXCLUSIVELY
WITH QUALITY
SOUTHERN
PINE"

A. ROBERT SOEHNER,
President & General Manager
Truss Manufacturing Company, Inc.
Indianapolis, Indiana



"Here's why:

- * Southern Pine needs no special grading; the No. 2 grade meets all of the FHA stress requirements for trusses.
- * Southern Pine tops all other species in bending, tension and other strength properties, and has superior nail-holding power.
- * Grade-Marked Southern Pine, from the mills of the SPA, provides the quality I need, and is quickly obtainable in carload or truckload lots."



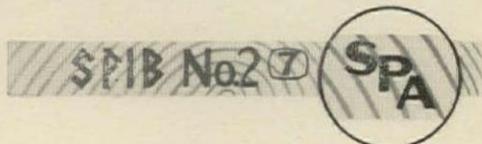
Southern Pine is truly an all-purpose building material.

Whether for conventional framing or for components, the same high quality and performance are yours when you specify Quality Southern Pine produced by SPA mills.

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SOUTHERN PINE

It's dry...pre-shrunk...from the mills of Southern Pine Association.



Write today for these free bulletins:

SOUTHERN PINE ASSOCIATION
P. O. BOX 1170, NEW ORLEANS 4, LA.

Please send the following technical bulletins:

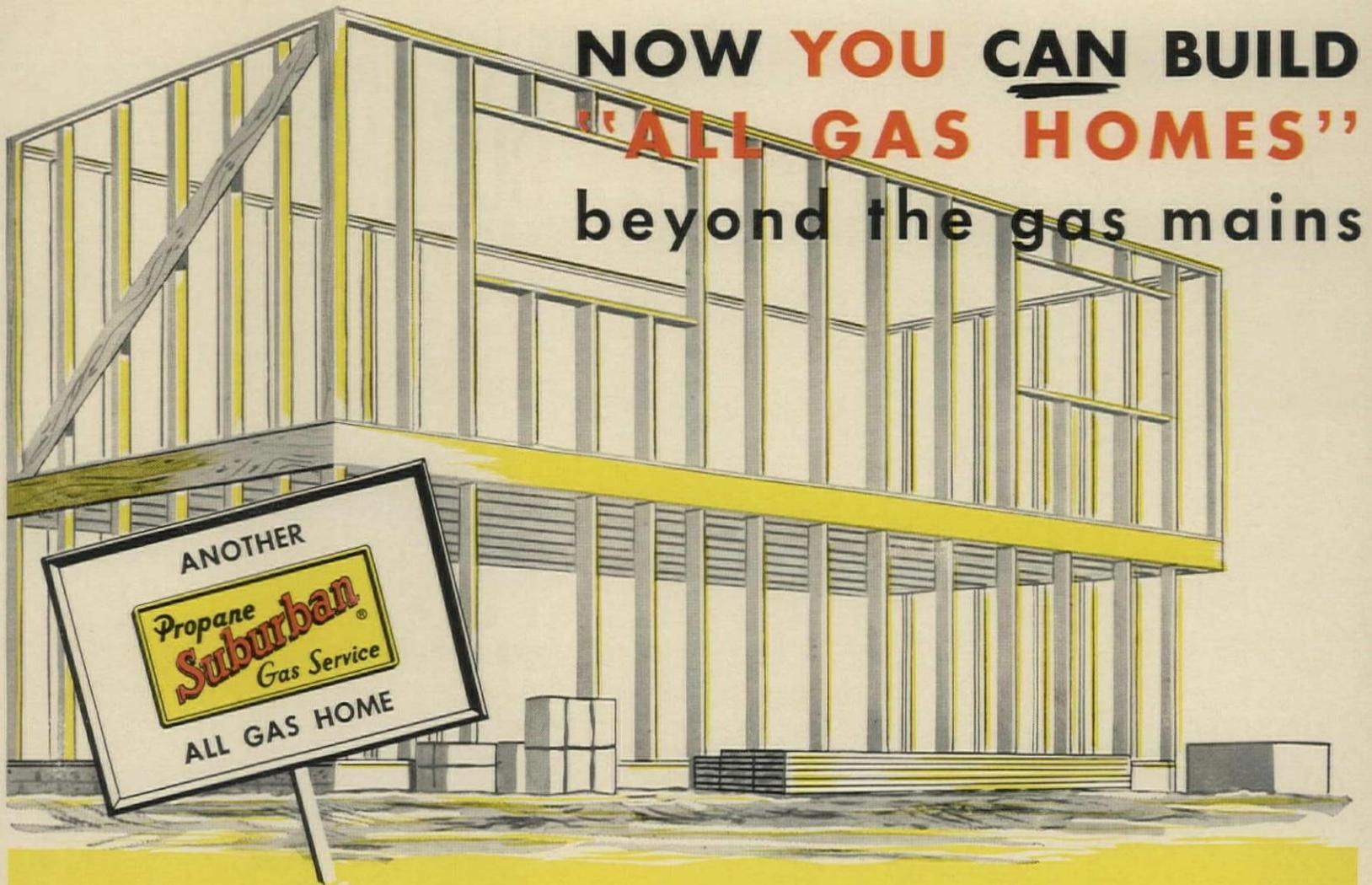
- Stress Grade Guide Trussed Rafter Data
 How to Specify Quality Southern Pine

NAME _____ TITLE _____

FIRM NAME _____

CITY _____ ZONE _____ STATE _____





NOW YOU CAN BUILD "ALL GAS HOMES" beyond the gas mains

You know all the advantages of "an all gas home." But do you know that you can build these same homes with the same "all gas home" advantages on LESS EXPENSIVE, airy, much more pic-

turesque suburban lots? Yes, you CAN build . . . "all gas homes" beyond the gas mains. One-half million satisfied customers prove that Suburban Propane Gas Service has ALL the advantages of "city gas."

USE SUBURBAN PROPANE "CITY TYPE" METERED GAS SERVICE

SAVE money for yourself and for your clients . . . give your clients MORE FOR THEIR MONEY . . . give yourself happy, satisfied customers.

CONSULT SUBURBAN PROPANE BEFORE YOU START TO BUILD.

As a SERVICE and WITHOUT OBLIGATION our local representative will gladly study your blueprints and show you how

you and your clients can enjoy all of the advantages of an ALL GAS HOME BEYOND THE MAINS.

Our complete package includes:

- FREE gas service survey • Private "gas well" at every home
- "City-TYPE" metered gas service • Full line of modern gas appliances • SPECIAL BUILDERS' PRICES • ALL appliances CONNECTED to gas service • FREE maintenance service.

SUBURBAN PROPANE GAS SERVICE

Dept. HH 661

Whippany, N. J.

Suburban Utility-Gas Service Division - Portland, Me.

Contact the office nearest you . . . or send for information and reference file

NEW ENGLAND

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Derby, Conn. Regent 4-2503
Niantic, Conn. Pershing 9-5418
Sagamore, Mass. Sagamore 319
So. Sudbury, Mass. Hilltop 3-8833
Windsor, Conn. Murdock 8-3623

See Suburban Utility-Gas Service listings throughout New England under GAS-LIQUIFIED in the yellow pages of your phone book.

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Brewster Brewster 9-3736
Hicksville Wells 1-0140
Horseheads Regent 9-4141
Ithaca Ithaca 9079
Millerton Millerton 1
Mt. Kisco Mt. Kisco 6-5174
Richfield Springs Rich. Spgs. 137
Rochester Beverly 5-8497
Shirley Atlantic 1-8383
Syracuse Oldfield 2-3747

NEW JERSEY

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Bound Brook Elliott 6-1111
Bridgeton Glenview 1-3150
Cliffwood Lowell 6-6200

Freehold Hopkins 2-1776
Hammonton Logan 1-0820
Mahwah Lafayette 9-3500
Robbinsville Juniper 7-8150
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Dover Redfield 4-4748
Rehoboth Beach Rehoboth 3331

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Baltimore Belmont 5-8529
Easton Talbot 2-0525
Fruitland Pioneer 9-7141
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Rockville Hazelwood 7-7047

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Onley Sunset 7-1567
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Lenhartsville Jordan 2-2600
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NORTH CAROLINA

Albemarle Yukon 2-1129
Asheville Alpine 3-6391
Charlotte Franklin 5-1721
Clinton Lynwood 2757
Elizabethtown Union 2-3471
Greenville Plaza 2-2527
Hickory Davis 3-6863

Lumberton Redfield 9-5234
Marion Marion 2154
Murfreesboro Murfreesboro 3191
New Bern Melrose 7-2175
Oxford Oxford 3753
Roanoke Rapids 537-3581
Shelby Huxley 7-5581
Smithfield Webster 4-4242
Waynesville Glendale 6-5071
Whiteville Midway 2-2428
Wilmington Roger 3-5101
Wilson 243-5134
Winston-Salem Park 4-6353

SOUTH CAROLINA

Bennettsville Granite 9-4061
Greenville Cedar 2-4531
Laurens Laurens 508
Myrtle Beach Hill Crest 8-3161
Mullins Mullins 464-9253
Rock Hill Rock Hill 327-3200

FLORIDA

Fernandina Beach 261-3661
Jacksonville Exbrook 8-9769
Lakeland Mutual 6-6123
Orlando Midway 4-1715
Tampa Tampa 3-6546
Wildwood Shadyside 8-2101

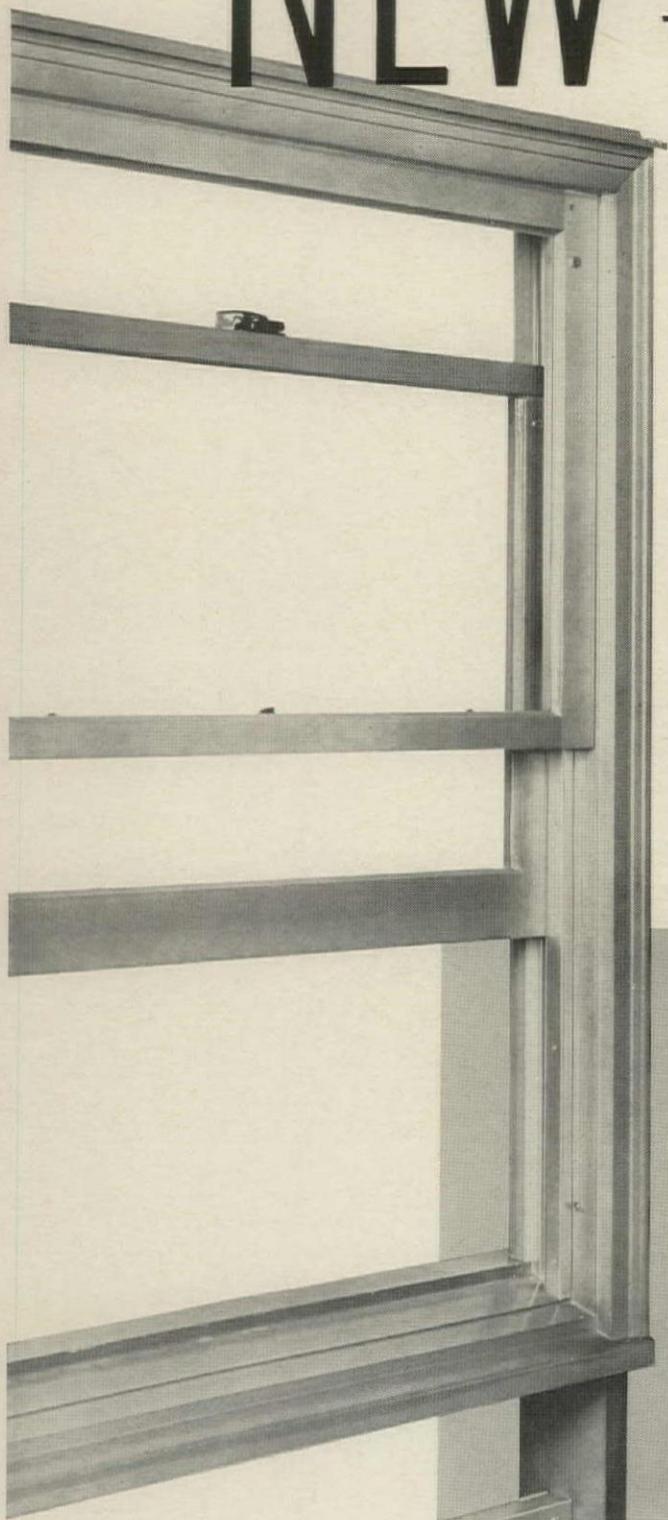
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Roundup: **More federal jawbone against mortgage interest rates**

The Administration's attack on mortgage interest rates is taking on the color of a crusade.

Treasury Secy Dillon is inveighing against the sluggish drop in mortgage rates—compared to the drop in long-term bond rates since January 1. Rates ought to come down another $\frac{1}{4}$ to $\frac{1}{2}$ %, he asserted.

Chairman Joseph P. McMurray of the Home Loan Bank Board is adding more fuel to the fire that is being built under S&Ls, the prime targets of the Administration's displeasure. In the first place, says McMurray, S&Ls have spurned the Administration's plea to reduce dividend rates paid to share depositors. A survey by the HLBB of 183 S&Ls with over \$50 million in savings shows that:

96 now pay 4%	53 now pay more than 4%
34 now pay $3\frac{1}{2}$ or $3\frac{3}{4}$ %	(most of these pay $4\frac{1}{2}$ %)

All but 15 have decided to keep present rates for the quarter starting July 1. Four plan to increase their rates; two will cut; nine are undecided.

S&L mortgage fees and yields remained high for the same 183 out of the 214 S&Ls with over \$50 million savings, the HLBB reports. For the first ten days in April their interest rates averaged:

6.18% on construction loans	2.16 points for home construction loans
6.15% on conventional loans for new homes	1.08 points for new home mortgage loans
6.31% on conventional loans for used homes	1.19 points for used home mortgage loans

McMurray's message: if S&Ls don't cut their rates they must take a major share of blame for keeping the pace of housing at unprofitable levels. "If we can reduce the cost of housing, there will be a great many people who will come into the market because they can get that extra value for their money," says McMurray. "The difference between a relatively prosperous housing economy and a poor one is 200,000 units . . . What [S&Ls] do in terms of reducing your mortgage charge will have a very important effect on whether we build or do not build" enough homes in the next two years to keep the industry prosperous and unemployment down.

Government needs a land policy, says Weaver

The high cost of land, like sin, is something that nearly everybody seems to be against but it keeps rolling merrily along. Now, for the first time, the HHFA is doing more than admitting the problem exists. Administrator Bob Weaver says he intends to do something about it. Says Weaver: "The largest single element of the increase in the cost of a house during the last decade has been land. As we talk about the orderly development of urban and metropolitan areas, one of the most important elements contributing to orderliness or disorderliness, contributing to urban sprawl or to good planning, is what we do with land. We are convinced that we have to start with some type of land policy. There are several problems. First is how much of this is local. What can the federal government do? What should it do?"

An attack on the cost of land will be only one part of a general attack by the agency next year on all elements of the too-high cost of housing, say other HHFA men. Other targets will include high closing costs, mortgage origination fees, expense in distribution of materials—even high labor costs.

1 million construction men come under new minimum wages

But the effect on construction will be negligible. They're already averaging \$3.32 an hour, three times the \$1 wage floor which goes into effect Sept 3 for newly covered workers. The minimum jumps to \$1.15 in 1964 and \$1.25 in 1965. Covering for the first time 50,000 common laborers (mostly in the South) who earn less than \$1 an hour made flashy advertising for the New Frontier. But NAHB says the effect on homebuilding will be only to add another nuisance. Builders will be covered if their annual volume is \$350,000—or over 23 homes at \$15,000 each. Although the Labor Dept hasn't issued regulations yet, NAHB figures they'll mean lots more bookkeeping and reporting for these small volume builders.

Lumber dealers will be affected much more, says the Natl Retail Lumber Dealers Assn. Most yards now pay over the minimum but biggest impact will be felt in overtime provisions. Retailers doing over \$1 million annually will have to pay time-and-a-half for all work over 44 hours starting in September 1963. The regular-time work week drops to 42 hours in 1964 and to 40 hours in 1965. Overtime must be paid at the going rate. Dealers who feel Saturday openings are necessary to capture the do-it-yourself market haven't figured how they'll adjust to the new overtime requirements yet.

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'Railroad job,' cry private groups as housing bill heads for quick passage

The Kennedy Administration's \$3.2 billion housing bill (realtors say it is really a \$7 billion bill if you add in the 40 years of public housing subsidies) is sailing through Congress right on schedule. By mid-May, both Senate and House housing subcommittees had completed hearings on the complex measure. So it seemed possible that the 1961 housing law might go on the books as early as this month.

Some industry leaders complain the schedule of hearings has been too fast, the debate too perfunctory for a measure which makes sweeping changes in the scope of federal aid to housing. "Worst railroad job I've ever seen," cries one veteran capital observer. Adds Vice President Carton Stallard of the Mortgage Bankers Assn: "I have never seen a bill of such magnitude and of such far-reaching consequences enacted with so little consideration."

The Senate subcommittee opened hearings even before the Administration bill was printed and available for study. Of the eight days of hearings, government witnesses took up two. On the other six, complains Stallard, "witnesses

were rushed through like the lineup in a public reception." In the House, testimony lasted barely two weeks, with Rep Albert M. Rains (D, Ala.), the subcommittee chairman, often prodding fellow Congressmen to speed up.

Dismay of some private industry groups focuses on provisions that deal with the fringe of the housing market, not its core. No. 1 target of their ire is provisions which would let local public housing authorities build apartments at sub-market interest rates, with Fanny May special assistance financing, reduced FHA insurance premiums and preferential land prices in renewal areas (NEWS, May). Predicts MBA's Stallard: "This could rapidly make these authorities the major landlords in cities all over the country, as has already happened in New York." Some lenders are equally upset at the Administration's plan to switch FHA payoff from debentures to cash for its specialized operations. Reason: a cash payoff removes the lender's incentive to be responsible about making loans. Surprisingly, the Senate banking committee voted to remove the cash payoff feature from the bill, except for the part of Sec 221 to let public housing authorities build rental projects for middle-income families.

Forty year loans continue to draw criticism from many quarters—chiefly that 1) they are unsound for the borrower because his house will depreciate faster than he pays off his loan and 2) they will reduce the total amount of private capital to finance housing because they are repaid so much slower than 25 or 30-year loans. The housing bill would make 40-year, \$200-down FHA loans available to everybody on a two-year trial basis under Sec 221. It would apply to houses priced up to \$9,000 in "normal" cost areas, and up to \$15,000 in high cost areas.

A look at the political lineup of Congress explains why the legislation is moving quickly.

In the Senate, even opponents of the Kennedy legislation concede they do not have the votes to make a dent in it. But it is noteworthy that 1) the Senate housing subcommittee voted to give the President twice as much Fanny May special assistance as he asked for but 2) the Senate banking committee, by a 14-1 vote, promptly cut the authorization back to Kennedy's original \$750 million request. The banking committee also voted down, 11-4, a motion by Sen Homer Capehart (R, Ind.) to cut the scope of the proposed new FHA modernization loan program. Capehart suggested trimming the loan ceiling from \$10,000 to \$7,000 and the term from 25 to 15 years.

HHF Administrator Robert Weaver has made it clear throughout the hearings that the \$750 million FNMA money would be chiefly used for the bargain-basement Sec 221 rental housing that public housing authorities (and other non-profit groups) can build at below-the-market interest rates. But he and other officials have been silent, in their testimony, about financing the higher-echelon of 221 for 40-year loans up to \$15,000 on one-family homes. But the fact is that, like present FHA 221s, the new 40-year loans would be eligible for special assistance. Weaver, who is chairman of Fanny May, has told HOUSE & HOME that Fanny May will shun them "except in very special cases."

In the House, the only effective place where a fight can be made against the liberal-spending features of the Administration's bill is on the floor. But the decisive vote (230-196) by which the new minimum wage law triumphed on its second time around has led to comment that the Republican-Southern Democrat coalition in the House—the coalition which upheld former President Eisenhower's repeated vetoes of housing legislation he contended went too far—is on the verge of cracking up. It is too soon to say this for sure. But here is where the real battle over this year's housing law will be fought, probably this month.

House unit ponders cut in FHA down payments for higher brackets

Those two delightful British comedians, Flanders & Swann, define omnibus as "from the Latin, meaning to or for, by, with or from everybody." It is a good description of the 1961 omnibus housing legislation. Herewith details on selected items that have been discussed, but most of which seem unlikely to stay in the final law:

Lower FHA down payments: Chairman Albert M. Rains (D, Ala.) of the House housing subcommittee proposes to cut them on all homes priced above \$13,500. Present law for Sec 203 requires 3% down of value up to \$13,500, plus 10% of the next \$4,500 plus 30% of everything over \$18,000. Rains would trim this to 3% down up to \$15,000, 10% of the next \$5,000 and 25% of everything above \$20,000. And he would boost the maximum FHA loan for a one-family house from \$22,500 to \$30,000 and boost maximum amortization from 30 to 40 years.

HHF Administrator Weaver's reaction: "We don't think it's necessary, but we've no great feeling against it." The Administration's heart is in the lower price field (\$10,000 to \$15,000). Actually, the idea has only a slim chance of adoption. The Senate will object.

Mortgage moratorium: Rains proposed a one-year moratorium on FHA mortgage payments for jobless home buyers in areas of high unemployment. FHA Commissioner Neal J. Hardy talked him out of it. Hardy announced that he is ordering FHA field offices to use heretofore unused authority to help "not only those who are temporarily unemployed, but others who are having temporary problems that may be worked out so that they can continue to carry their mortgages." Hardy said "the regulations and instructions for carrying out the 1959 provisions are unduly stringent and this may account largely for their non-use."

Federal building code: Support is growing among some members of the housing subcommittee for a standard federal building code which communities could adopt by reference. Rep William B. Widnall (R, N.J.) broaches the idea that the government should require localities to conform to the waste-saving provisions of such a code as part of their workable programs to qualify for federal housing subsidies.

FHA land development loans: Rains suggested that FHA insure three-year 75% loans for site development—a new program long sought by organized builders. "We agree with the objectives," testified HHFA's Weaver, but he opposes the idea because he fears the program would lead a few large operators to corner available building land and thus make the government a party to land speculation. "This could prove very embarrassing to us and perhaps to the nation," said Weaver. "Isn't there a way of drawing restrictive language?" asked Rains. Replied Weaver: "I haven't seen such language." Consider this idea dead.

Fanny May short-term loans: Rains would authorize FNMA to make one-year, 90% loans against mortgages pledged as collateral—a move long sought by builders and mortgage bankers. The Administration's view, as enunciated by President Stanley Baughman of FNMA: "We don't object very seriously. It would be used in a very limited manner."

What the New Frontier wants to do next

By Gurney Breckenfeld

Here is a behind-the-scenes peek at what some of the Kennedy housing chiefs are thinking and planning:

1. Next year, HHFA will try to attack the high cost of housing. It hopes to do something about the whole rainbow of spiraling fees and charges that make more and more consumers doubt that they are getting their money's worth in housing—inflated land costs, high closing costs, mortgage brokerage fees and other lender-origination charges ("Why not just a straight interest tab?" asks one New Frontiersman), materials' distribution, even labor. The Administration's close ties to organized labor give it extra leverage to be firm with union leaders.

2. Look for the Kennedy Administration to cut FHA interest rates another $\frac{1}{4}\%$ any time its mortgage experts figure the market can stand it. The policy will be to readjust rates frequently by small amounts rather than infrequently by as much as $\frac{1}{2}\%$ under Eisenhower. FNMA prices will probably change still oftener. This pattern is already set. FNMA has raised its buying prices four times this year a total of 2 points.

3. This year may see the last omnibus housing bill for some time. For one thing, the proposed 1961 legislation would give both FHA and urban renewal a four year lease on life; it would do even more for public housing. The big battle next year is likely to be over whether to up-grade HHFA into a department of urban affairs and housing. While Congress is fighting over this one, housing legislation would stand little chance of clear sailing, anyway. Nobody in the Administration is talking about it, but the chance of an executive order forbidding race discrimination in FHA and VA and public housing could also make Congress balk at more housing laws next year.

4. Urban renewal may give the federal government more leverage than FHA to insist that cities really enforce housing codes and other anti-slum measures in return for continued federal housing subsidies. One top official calls urban renewal an "opiate" for cities. More and more of them are tying their own capital improvements and public works into the federal renewal program as their one-third of the matching grant subsidy. Once cities get on this hook, they can ill afford to back out of the renewal program.

5. Will the Administration dump FHA Title I repair loans next year or later? There is some sentiment for this. Some housing aides contend lenders should be asked to share more risk if the program is kept on the books. They deplore the "holier than thou sanctimoniousness" with which they say lenders regard the fact that a loan they have made to a gyp repair man winds up with a U.S. attorney prosecuting some poor but foolish widow for payment. "But we were just a conduit," lenders protest. Title I has been regarded as a stepchild by FHA careerists ever since it began; but FHA has been unable to shed the program. Instead, the law has been gradually tightened up as abuses became evident. Under Truman, lenders were first required to pay the insurance premium. Some experts figured this would halt the program but it didn't. In 1954, after the gyp repair scandals, the Eisenhower Administration switched Title I over to co-insurance, with the lender absorbing the first 10% of any losses. Volume fell, but has recovered to about 1 million loans totaling nearly \$1 billion a year.

6. Biggest current problem for FHA is how to persuade the House ways and means committee to give it a big enough budget to operate properly. Former FHA Commissioner Julian Zimmerman had a plan last year but it boomeranged. He asked Congress to approve a flexible budget with permission for FHA to spend 15% more than Congress appropriated if its business picked up above the basis on which the budget estimates were prepared. Instead, Rep Albert Thomas' (D, Tex.) subcommittee made fee appraisals chargeable against FHA's appropriation. This robbed FHA of its last leeway for meeting sudden surges of business (such as it has now). The Administration despairs of getting rid of this handicap directly. Instead, it is pinning its hopes on this kind of an approach to the powerful Albert Thomas: "Okay. You're boss. We don't argue with you that FHA should be

quasi-independent just because it operates at a profit with its customers' money. But please give us enough to run on." FHA wants \$700,000 more for its field offices for the fiscal year ending this month, and a boost from \$50 million to \$62 million for fiscal 1961-2. It is also noteworthy that Thomas is anti-research. When FHA asks for research money, Thomas counters by asking: "Why not mind the statistics you are sitting on top of now?" There is no good answer to this.

7. Some insiders predict the department of urban affairs will keep the names of FHA, URA and PHA—even though the Kennedy bill would abolish them. For one thing, abolishing the name of FHA might force the 50 states to pass fresh enabling legislation to let lenders continue to make FHA loans. For another, it would be reasonably simple to put the agencies into the overall department and shift the legal authority over them to the cabinet officer.

8. There is surprising agreement that the economic logic of urban renewal demands residential redevelopment for high income families, at least on costly downtown land, with provision for rehousing low income families on cheaper land (i.e. somewhere else). Why? Because cities, chiefly dependent on real estate taxes for revenue, can't afford to pass up chances to boost their income by allowing too much low yield, low or middle rent projects to pre-empt prime sites. But political logic is something else again.

9. Technically, the Administration will not have to tap FHA's Sec 203 mutual insurance fund to subsidize anticipated losses on the proposed expansion of Sec 221 to embrace 40-year, \$200 down homes and rental projects at subsidized interest rates by local housing authorities. Of FHA's \$900 million reserves, only some \$600 million are in the Sec 203 mutual fund. So there are enough FHA reserves elsewhere in non-mutual funds to cover the risk of the new programs—notably the multi-million dollar profit FHA reaped from the ill-fated Sec 608 rental program.

10. The day is past when FNMA could be transformed into a privately-owned corporation as contemplated by the 1954 Housing Act. Three reasons: 1) FNMA has stopped sales out of portfolio; 2) it has sliced its stock purchase requirement from 2% to 1% of the mortgage borrowing; 3) the agency is putting new stress on special assistance programs which involve no forced purchase of FNMA stock. In other words, by a few deft administrative changes, the New Frontier has changed the whole orientation of FNMA.

11. In retrospect, the 1954 Housing Act now appears to have ended FHA's chances to be a largely independent, self-supporting agency of the private home mortgage market. That year, the Republicans wrote Secs 220 and 221 into the FHA operation to try to hitch the mortgage insurance idea to the social objective of rehabilitating slums and rehousing displacees from slum clearance. This tilted FHA irrevocably (as it turns out) toward getting mixed up with welfare housing or, as one critical lender puts it, toward becoming "an instrument to be wielded in the service of social and political expediencies without necessary regard for economic consequences."

12. The big upheaval in rental housing at FHA (see p 66) has major long-range significance. Processing of both rental and all kinds of renewal housing (plus housing for the elderly, nursing homes, and other welfare-oriented programs) are being yanked away from FHA district offices where they have usually received unsympathetic processing.

13. Logical next step would be regional processing for tract developments, leaving the local FHA offices only existing houses and one-at-a-time commitments on new construction. Prefabbers, too, could come in for regional treatment. They have suffered much anguish through the years as local offices insist on modifications of Washington-approved models. This prophecy is by no means unanimous. Some New Frontiersmen say there is too much political clout in local FHA offices for any Administration to pull this much business away from them.

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TAXES:

Industry fights Kennedy bill to end capital gains on depreciated realty

President Kennedy's tax revision proposals contain some bad news for private housing.

The Administration's tax bill, which has gone to the House ways & means committee for hearings (where it is due to run into bitter opposition and doubtless some drastic changes) would:

1. Force savings institutions to withhold taxes on all interest and dividends at a flat rate of 20%. The Administration says it hopes to pick up an additional \$600 million a year in revenue now lost through failure of savers to declare interest income.

S&L men and savings bankers fear that such a provision would cripple savings, slash the money available for home finance. "The public reaction to withholding of interest could be very unfavorable," predicts a savings banker. "The whole flow of savings is so damn important that we oppose anything that might disturb it. It's hard to forecast how people will react. Some might get used to it but it is very 'iffy.' Withholding is bound to discourage savings at a time when it has become a vital growth industry." Savings men also complain that processing the taxes will pile on backbreaking—and expensive—book-keeping chores. "It will cost as much to take care of \$1 interest as it will \$1,000," sighs an S&L man. Says Sen Prescott Bush (R. Conn.): "We should encourage thrift, rather than discourage it."

2. End capital gains treatment for profits on the sale of depreciable real estate. The difference between the depreciated cost and the sales price would be taxed as ordinary income; only the excess of sales price over original cost would be treated as a capital gain.*

This would be a body blow to real estate and rental housing, cry builder and realtor leaders. Removing the tax shelter advantages would, they contend: 1) drive equity capital out of the realty market, 2) freeze ownership of existing properties, and 3) discourage building new apartments. The effect on the industry, says Long Island Builder Len Frank, NAHB vice president, would be "disastrous." Says he: "The proposal virtually eliminates disposability of property by destroying the incentive of buyers to buy, sellers to sell, and persons to improve rental real estate because of the tax confiscation of a substantial part of the profits."

Tax lawyers like Leonard Silverstein and Sylvanus Felix point out that builders will be loathe to risk putting up apartments. Who will want to take the chance, they say, when income will be pyramided into the one year when they resell and then taxed at high rates. Says Silverstein: "New construction in rental housing would be severely curtailed. The gap could be filled only by public housing methods under direct government subsidy."

Owners of existing properties will be "locked in," say industry experts. Says Tax Lawyer Harvey Greenfield: "It would pay an

owner to keep his property and let his estate dispose of it after his death." Property gets a new tax basis when owner dies.

The reduction in real estate transactions is one reason that one economist calls the Administration's estimate of an additional \$200 million a year in revenue from the proposed tax treatment "moonshine."

Syndicates will feel the bite worst. Treasury Secretary Dillon testified: During the first few years after acquisition of a building by a real estate syndicate, the total of depreciation allowance and mortgage interest will often exceed the rental income. The distributions of income during this period are tax exempt in the hands of an investor. When the distributions substantially cease to be tax-exempt, one building is sold, a capital gains tax is paid on the gain attributable to the depreciation allowance, and another building is acquired to provide another tax shelter."

Syndicates will also be squeezed even harder than they are now by property prices (see p 65), say realtors. The shortage of

buildings available to syndicates will become even more acute than it is because owners won't want to sell, driving prices further up and slashing return still more.

Predicts Lawyer Silverstein: "This proposal could kill syndication."

Says President O. G. Powell of NAREB: "If the administration is sincere in its proposals to improve the tax structure, it will first sponsor legislation to restore fiscal responsibility to the operations of our federal government." Specifically, Powell proposes: 1) put Treasury funds solely on an appropriation rather than on an authorization basis, 2) provide for subsequent tax reductions out of the increased revenue from economic growth, and 3) earmark part of each year's tax take for retirement of part of the national debt.

Housing men point out that an Administration proposal to encourage capital spending through special tax breaks specifically excludes residential construction. Moans one builder: "The Administration says it wants to boost housing. This is a hell of a way to go about it."

For savings banks and S&Ls, the tax bill has one ray of sunshine: there is no proposal to change their tax-free reserve ratio, which commercial banks have been long attacking.

California studies site value tax

California's legislature is considering constitutional amendments which could make it the second state in the nation to strike against real estate tax policies which subsidize slum property owners.

But tax reformers are butting heads against powerful farm and timberland interests, who fear their taxes would be increased, and real estate groups, who cry that "widespread ramifications" would follow any change from the status quo.

Tax reform began when Assemblyman Vernon Kilpatrick of Los Angeles introduced Assembly constitutional amendment (ACA) 43 and Sen Hugo Fisher of San Diego proposed Senate amendment (SCA) 35. Both measures—which require approval by 1) the legislature and 2) the voters—would let localities tax land at higher rates than buildings and improvements or put all realty taxation on land values. On April 24 an Assembly committee finally called ACA 43 for hearing and listened to these arguments:

Henry B. Cramer, state chairman of the Incentive Taxation Committee of California: "Speculative or vacant sites are of little value to the community." But once land is improved, families or businesses become consuming parts of the economy.

Dr Karl Falk, Fresno State College professor and NAHRO president: "Cities subsidize slums by undertaxation and penalize improvements by overtaxation. Local governments subsidize land speculation by under-assessing and undertaxing underused land while the federal government benefits speculators and slum landlords by giving them income tax breaks."

H. Bronson Cowan of Ottawa: Similar taxing arrangements in Australia and New Zealand have been "great for taxpayers' benefits. It is so popular in Australia that only one community adopting it ever dropped it."

Builder Joseph Eichler of Palo Alto: Cost

of land is the largest single factor in discouraging building and he "heartily favored the bill."

Gov David L. Lawrence of Pennsylvania (only state that has a graded property tax): In Pittsburgh, (where Lawrence was formerly mayor) tax rates on land have been double the rates for buildings since 1925. Example: in 1959, land paid \$37 per \$1,000 of value while buildings were taxed at \$18.50. "It has discouraged the holding of vacant land for speculation and provides an incentive for building improvements. In the distribution of the tax burden it is particularly beneficial to the home owners. There is no doubt in my mind that the graded tax law has been a good thing for Pittsburgh."

Opposition forces pictured dire consequences if the land tax plan were sent before state voters. The lobbyist for timberland owners claimed the scheme would "destroy the base on which the sound economy of the state rests . . . fantastic and just a shame." Farm lobbyists feared the "tax shift would have serious effect." The state Chamber of Commerce urged more study, although the national Chamber feels some local tax assessment plans cause slums (NEWS, Apr). And the lobbyist for the State Real Estate Assn claimed the changes would bring "virtual chaos" to utility and railroad assessments, "thoroughly confuse" school district financing, double or treble the tax loss from veterans' exemptions now on the books, and shift taxes to farm land.

Weak as the opposition arguments are, they persuaded committeemen to hold ACA 43 for more concentrated study, possibly in August, after this session ends. In the Senate, Fisher's resolution was still alive but farm and forestry groups wield almost unbeatable power there. Thus the plan looks dead for this year.

But the idea of tax reform is now planted in California. Backers of the change have called privately upon Gov Edmund G. (Pat) Brown and are encouraged by his attitude.

*For example: if a property was originally purchased for \$1 million, depreciated to \$600,000 and then resold for \$1.2 million, \$400,000 of the amount above the depreciated cost would be taxed as income (usually 52% for corporations, up to 91% for individuals) and the remaining \$200,000 at capital gains rates (10% to 25%).

Senate votes to junk Capehart housing plan

Have the Hal Hayes' military housing scandals (NEWS, July, *et seq*) at last killed the long controversial idea of building military family housing with FHA mortgage insurance instead of a Treasury appropriation?

Two months ago, the idea would have seemed way out. But on May 9, the Senate shouted down a proposal to build 7,074 more FHA-insured Capehart Act units next year, thus upholding a recommendation of its armed service committee that the seven-year-old program be sidetracked. Instead, the Senate would authorize direct appropriations for up to 2,000 units of family quarters at an average of \$16,500 per unit. Cost: \$33 million.

Next comes a battle in a Senate-House conference, because the House had approved continuing the Capehart program earlier.

Even Rep Carl Vinson (D, Ga.), powerful chairman of the House armed services committee and a Capehart-program supporter, admits it costs more money to house military families via FHA-Capeharts than via direct appropriation. But under the Capehart program private lenders finance the housing so the cost does not swell the federal budget. But it must be paid for ultimately—plus interest—out of funds appropriated for military quarters allowances.

Senators attacking Capeharts assert they have fostered "waste, extravagance, and sharp prac-

tices on the part of contractors." Sen John Stennis (D, Miss.) asserted that "defects" in the Capehart law let Los Angeles Builder Hal B. Hayes "thumb his nose at the government" and get away with it. Hayes stopped work a year ago on \$55 million worth of Capehart projects at five bases, leaving more than 3,000 unfinished homes to rot in the weather. FHA and the Defense Dept managed to get construction resumed—by other contractors—only in recent weeks.

During the four-hour Senate debate, even Sen Homer Capehart (R, Ind.), who authored the program, conceded it had been "mal-administered" and may have "outlived its usefulness."

New depressed areas law duplicates renewal setup

Within days after calling for a new Dept of Urban Affairs & Housing to upgrade HHFA to cabinet level (NEWS, May), President Kennedy signed a depressed areas bill putting the Commerce Dept in competition with one of HHFA's branches, the Community Facilities Administration. The bill also relaxed urban renewal rules for economically depressed communities.

Cities hard-hit by unemployment can now call on either CFA or the new Area Redevelopment Administration in the Commerce Dept for cash to build sewers, water lines, and other utilities to improve land for industrial

sites. Here's what each agency offers:

CFA: 1) Public works planning advances (loans) at no interest for planning of utilities and other public works. Advances must be repaid when construction begins. 2) Public facility loans to pay cost of improvements, mainly water and sewer lines. Loans are made by buying local bonds with maximum 30-year terms. Maximum interest is 4½%.

ARA: 1) \$100 million in public facility loans up to 100% of the cost of utility lines, railroad spurs, and similar projects to prepare industrial sites. Loans are repayable at the going Treasury rate plus ¼% (currently 3¼%) over 40 years. 2) \$75 million in public facility grants for the same purposes as above. The grants are not repayable and are limited to 65% of the amount which the community has secured from other federal loans.

The depressed areas bill makes one small gesture toward cooperation: the HHF Administrator is made a member of the Area Redevelopment Advisory Board.

A little-publicized section of the bill also nudges urban renewal another step away from concern with housing. For chronic unemployment areas it wipes away the requirement that areas must be predominantly residential either before or after clearance. Bans on resale of renewal land are dropped and cleared land may be sold to public or private redevelopment corporations for resale to industries. Both exceptions continue until a project is finished even though the city ceases to become a depressed area.

AIA convention honors Corbu, ponders renewal design

For the 1,500 architects at the American Institute of Architects' convention in Philadelphia, the sojourn of Le Corbusier in their midst was to be a dramatic tete-a-tete with a master of modern architecture.

But before Corbu (Swiss-born as Charles Edouard Jeanneret) agreed to leave Paris to receive an AIA gold medal, its top award, he stipulated: "No press, no TV, no tuxedo." When he landed in the New World, Corbu kept out of sight in vast black Cadillacs, was smuggled in and out of his appointed rendezvous by a nervous coterie of French-speaking architects with whom he was thought to be on speaking terms. And with typical disregard for conventionalities, Corbu talked more about architecture to a hotel ballroomful of architectural students than to AIA conventioners.

Speaking to the students four hours before receiving AIA's medal, the crusty 73-year-old French architectural master philosophized:

"If you want to house your little family in silence, solitude and the conditions of essential joys—the essentials are sun, space and greenery," the solution is not to house them in little separate houses "with three or four kilometers of streets, where they have to run water, gas, electricity," but in a building "where 2,000 people enter by one door, are carried upstairs by four elevators. Take Nantes for example; people pass through an alley. Yet nobody has asked in five years where is the entrance of the house. It is an extraordinary lesson."

By the time he reached the AIA banquet at the Bellevue-Stratford ballroom, some of Corbu's bonhomie had begun to ebb. The man who had once spent six days stroking the fallen pillars of the Parthenon crouched at the banquet table as though it were a

Frederick A. Meyer



AIA's WILL AND CORBU
Last confession from a master

slit trench under attack. Corbu had hardly applied a spoon to his honeydew melon when one final bombardment—a performance by a Philadelphia group called "the Mummies"—assaulted the perceptions. But Corbu weathered the experience, shrinking slowly into his flinty skin like a retreating turtle.

AIA President Philip Will hung his gold medal around his neck, read the citation: "To Le Corbusier, architect, planner, painter, author, poet, teacher, visionary, and most of all, man of principle, often misunderstood, but always respected."

Corbu acknowledged it modestly. "I make you my last confession. I live in the skin of a student," said he.

The 1,500 convening architects also heard three different versions of what constitutes good design in urban renewal and planning:

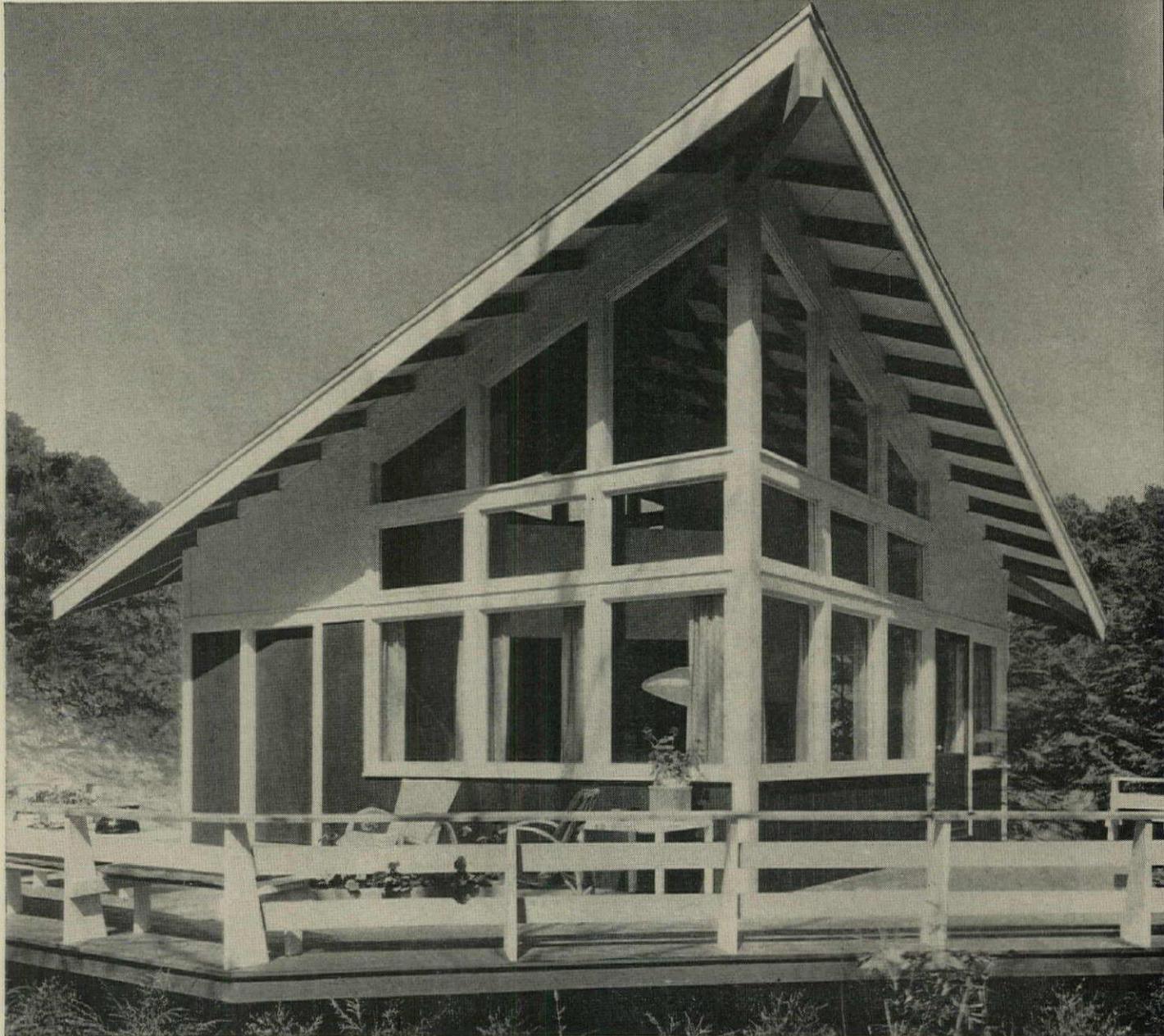
● Prof Bruno Zevi of the University of Rome: "I have toured the major large-scale urban renewal projects in Los Angeles, San Francisco, Chicago, Detroit, Pittsburgh, and Washington. I was certainly impressed by the brave effort made to deal with housing, urban expressways . . . [But] if cities are to survive as cultural instruments, they must be more than a collection of public works . . . Often at the end of a carpet of old houses we see a series of new tall buildings, in the shape of towers of elongated prisms. Such contrast of dimension, structure, and character is sometimes successful. But can isolated towers or slabs constitute the entire semantics of urban renewal and offer a consistent method for redesigning urban America?"

● Architectural Critic Lewis Mumford: "Nothing has done more harm to the genuine culture of the city than the large mass of urban renewal and public housing projects from New York to San Francisco . . . We must first remove all the sterile bureaucratic images of the city of the future . . . The cultural requirements of the city can be met only by multiplying the places where lovers can meet, where friends can walk and talk, where parents and children can occasionally come together on common ground."

● HHF Administrator Robert C. Weaver: "Within these [renewal] areas we must have unity of design. But it should also be a design that will integrate the neighborhood and the urban renewal area with the rest of the city—and the city itself with the metropolitan area . . . This [a program of larger home improvement loans] . . . will allow you to design cities with the best of the past woven through the fabric of the future."

NEWS continued on p 50

The "Second Home" Market:



National ads in *Better Homes & Gardens*, *American Home*, *Living for Young Homemakers* and *Sunset* are telling consumers that now is the time to build second homes. Be ready for the prospects in your area.

MASONITE

Masonite, Panelgroove and Royalcote are registered trade-marks of Masonite Corporation.

©Masonite Corporation—manufacturer of quality panel products for building and industry.

a new source of profit for you

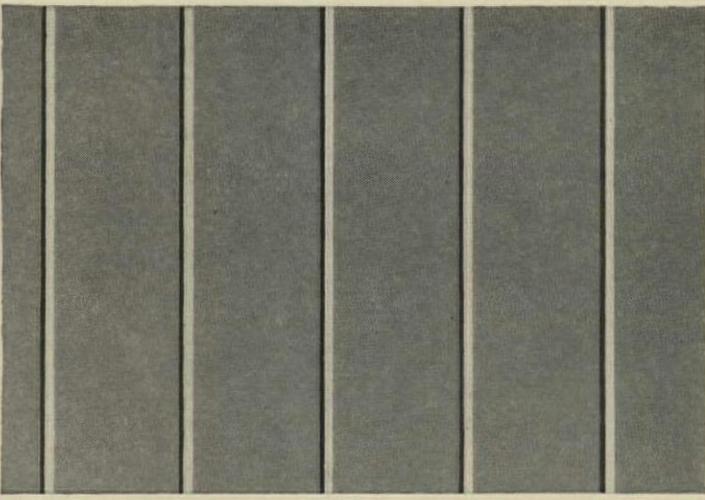
The trend is under way; the second home is a reality. And builders across the country are quickly turning to this fast-growing market for new and profitable sources of revenue.

Here's why:

The market is promising, ripe for activity. The consumer is in the mood; a second home provides a place to vacation now...retire in later.

Construction is simplified; costs can be kept well within the profit margin; luxury "extras" aren't necessary—can be added later.

In off-seasons or between jobs here is excellent protection for your overhead costs.



Masonite Panelgroove siding—used on the vacation house at left. Vertical ribs every 4 or 8 inches, o.c. You'll find no splitting, splintering or cracking with Panelgroove.

MASONITE has the products and plans you need—

Not only is Masonite promoting second homes to consumers in ads like the one shown opposite, but it has the products and plans you need to do the job appealingly and profitably. Masonite hardboard vertical and horizontal sidings have been proved ideal for the market; they're low in cost, provide numerous design variations, require a bare minimum of maintenance over the years. There's a wide line of economical Masonite interior panels, too—a variety of cherry and walnut wood grains and other surface textures that provide durable wall surfaces ...reduce maintenance.

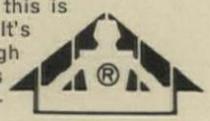


Inside, too! New factory prefinished panels of Royalcote wood-grained cherry make ideal and lasting walls. Lipstick and crayon marks are easily removed.

A bookful of plans and suggestions is yours for the asking. In it you'll find a variety of popular second-home designs to satisfy the needs of any prospect. Send for it today.



Always look for this trade-mark on the panels you build with; it says this is genuine Masonite hardboard. It's wood-made-better—made through the exclusive explosion process for unequalled strength, smoothness and uniformity.



shows the way

FREE Booklet on Second Homes
 Masonite Corporation, Dept. HH6,
 Box 777, Chicago 90, Illinois

Gentlemen: Please send second homes booklet and exterior products guide to:

Name.....
 Firm.....
 Address.....
 City..... State.....
 Zone..... County.....

Upsurge for housing

Spring sales of new homes spurting, report many builders. Give-away gimmicks spread.

Sales of new homes show strong signs of a sharp upturn. Sales have been in the doldrums long enough so any pickup looks like a boomlet to profit-starved builders. But even after you discount psychological reactions, the mid-May news from builders across the US looks remarkably encouraging to an industry that has suffered a two-year drop in its output. Samples:

"Sales are terrific," says Builder Paul Lazeau of Jacksonville. He sold 31 homes (mostly under \$15,000) in April—twice his March mark. "We had a bad January, but we had the biggest March ever," reports Builder Joseph Eichler of Palo Alto, Calif. (his houses average around \$25,000). "We expect our biggest year yet."

Says Samuel Primack, a partner in Perl-Mack Construction Co in Denver: "Things are really beginning to boom lately." Perl-Mack sold 560 homes in the first four months of this year, a 20% gain from the same period in 1960 (mostly priced from \$11,900 to

\$17,000). Best sellers are two split levels at \$17,000 and \$18,000 (FHA and VA). "We sold more of these since we opened them in early spring than all of our other dozen models together," says Primack.

Indications are that 1961 will top 1960 in sales of both new and used homes, predicts President O. G. (Bill) Powell of NAREB. "When I was on the West Coast in mid-April, they told me sales were 20% better than a year ago."

Builder Albert Riley of Chicago says business is 25% ahead of a year ago. Best seller: a \$21,900 L-shaped ranch model on crawl space.

Building is not equally good in all places. The pickup is apparently slight in some Eastern and Midwestern areas where winter lasted longer than usual. And bigger and smarter builders are continuing to grab a bigger share of the total market, notably by diversifying price range or style, and by boosting the number of subdivisions or cities where they build. But in most sections of the nation, builders and lenders agree business is getting more than a little bit better.

Official statistics indicate no national overhang of unsold new homes.

Vacancies in houses for sale remain at a miniscule 1.2%, according to Census' first quarter survey. The long-range trend in for-sale vacancies is good news for builders. It has remained almost unchanged for three years, fluctuating narrowly from 1% to 1.1% to the current 1.2% (where it has now stood for a full year). Rental vacancies, on the other hand, continue to creep up and have now reached a level (8%) that should make both builders and lenders cautious. This is the highest mark since records began in 1955, and a gain from 7.6% in the fourth quarter of last year. Vacancies are lower inside metropolitan areas (7.2%), however, and the big regional variations in vacancies mean there are still plenty of special situations where the market for rentals can continue to boom (NEWS, Apr.): West 11%, South 8.9%, North Central 8.5%, Northeast 4.6%.

Private housing starts slipped in April to an annual rate of 1,200,000. But this was off only slightly from March's 1,285,000 pace. And starts, under the new Census count, have been swinging erratically from month to month. So the significant indicator is probably that the annual rate has bounced back as far as it has from a December low of 970,000 units.

A lot of influences are working for a spurt in sales. Consider these:

Many buyers are getting more for their money this spring than last. Builder John F. Long of Phoenix, for instance, says he is selling houses at the same prices as a year ago although wages are up 12% and materials costs are up 2%. A Los Angeles builder says he offers a two bathroom house for the same price as a one-bath house last spring.

Lenders, with ample funds for mortgage lending, are easing up on credit requirements. This means that more customers qualify for loans than would have a year ago. And the drop in interest rates makes more marginal income families qualify, too. California S&Ls, for instance, are now charging an average rate of about 6% for conventional loans vs 7.2% a year ago.

With the recession ending, a lot of people are beginning to wonder how soon inflation will return. This tends to persuade some families to buy now.

Winter's sales slump resulted, among other things, in an unusual outbreak of give-away sales come-ons.

In San Diego, giant Volk-McLain, confronted with 140 unsold no-down-payment homes (priced from \$14,750 to \$18,950 VA and conventional), offered buyers a cash bonus of up to \$350 to take them off their hands. In a month's time they sold 40. Then VA withdrew its sanction for a \$250 bonus, but

buyers could still collect one if they bought conventionally via a 24-year 6.6% first mortgage and a 5-year second at 6.6%.

In Phoenix, Builder Ralph Staggs last month offered a \$500 US savings bond free to GI no-down buyers. Topping this, John Long was offering no payments until 1962.

MARKET BRIEFS

Airports vs homes (cont'd)

Now that jets have flown their noisy trail across countless subdivisions, FHA is locking the door against any more tracts close by jet airports.

After this, says FHA, it will approve no areas for residential development where low-flying planes produce 100 decibels or more of noise. How far away from runways is that? In general, within half a mile of an airport's boundaries and within corridors extending 3½ miles out from the ends of runways, says the Federal Aviation Agency.

Prefabbers predict surge

Prefabbers are breathing optimism.

National Homes, largest prefabber, expects to ship 45,000 houses this year, two and a half times the volume of any previous year, enthuses Board Chairman James R. Price.

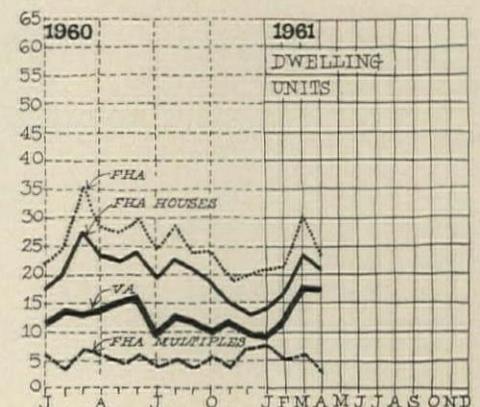
National is also running ahead of schedule in its drive to sign up 1,000 new dealers in 100 days, says Price. Splurging with advertisements in the *Wall Street Journal* and other newspapers, National added 568 dealers in 53 days (for a total of 1,297), expects to top its goal easily if the rate continues.

Prefabs will double their share of the market by 1970, predicts President W. Hamilton Crawford of Crawford Corp. Prefabs have boosted their ratio to one out of every eight new homes and by 1970 the ratio will be one in four, contends Crawford.

Trailers hit by realty tax

Builders who have long claimed that permanent house trailers should be taxed as real estate now have New York State's highest court in their camp.

The state's Court of Appeals has just ruled that New York's 1954 law classifying immobile mobile homes as real estate is completely valid. The court ruled that the fact trailers are attached to land by water, sewer, and other utility lines provided a "rational basis" for classifying them as real estate.



FHA APPLICATIONS slumped in April. The 23,866 total fell 20.9% behind March and 14.7% below last April. For the first four months of 1960, FHA applications (97,943) are 9.9% behind last year. Rental projects are running 2.2% ahead of 1960 with 21,964 applications in four months, but one-family homes are 13% behind 1960 at 75,979 units.

VA appraisal requests for April were 1% below March (at 17,513) but 27.9% head of April 1960. For the year so far, VA appraisal requests are 12% ahead of 1960 (at 56,596).

CLOSE-UP:

Only 9% of big met area units substandard: Census

Evidence continues to pile up that the US is much better housed than New Frontiersmen plugging for new and broader subsidies for welfare housing say it is.

In the nation's 24 largest metropolitan areas, says Census, only 8.6% of the housing is dilapidated or lacks private toilet or bath, compared to 19% for the whole nation. (The 24 areas—all with 1 million or more population—have one-third of the nation's housing.)

This is a tremendous step forward from the housing conditions Census found ten years earlier.

Here is the significance: the US slum problem is now concentrated chiefly in smaller cities and towns and on the farms. This is true statistically, if not politically and socially. Its implications for the idea we need more federal subsidies to urban housing are sizeable. For one thing, Census' figures dispute the widely held notion that city slums are still growing faster than our efforts to remove them.

Housing quality varies widely from area to area—17% substandard in St. Louis (which has done little over the past decade except build public housing and giant clearance projects) to 4.3% in Los Angeles (which was in good shape to begin with and had vigorous housing code enforcement led by Gil Morris). Atlanta's 16½% substandard housing is probably largely a reflection of bad quarters for thousands of low income Negro families. Pittsburgh's 13.7% substandard housing is tops among big northeastern areas. But it is a major gain from ten years earlier when 25% of Pittsburgh's housing lacked some or all plumbing and another 6½% was dilapidated. New York, where housing problems are commonly described as the nation's worst, has only 8.7% substandard units, which is about average. New York City itself has 12.7% substandard units now compared with 15.6% in 1950.

Vacancies in rental housing show a similarly wide variation from area to area—only 2.4% in the New York met. area (still mostly under rent control), 3% in the Paterson-Clifton-Passaic, NJ, area (a New York bedroom suburb), 4% in Newark, NJ, which is part of the New York City complex. But out where the housing industry has been free to build for some time, vacancies run all the way up to Houston's 14%, San Diego's 11.5%, Seattle's 11.1% and Detroit's 10.6%.

SLUMS & RENTAL VACANCIES

Met area	% dilapidated or lacking plumbing		Met area	% vacant	
	vacant	ing		vacant	ing
New York ..	2.4	8.7	Minneapolis-St. Paul ..	5.5	11.0
Los Angeles-Long Beach	8.5	4.3	Buffalo	5.3	8.1
Chicago	5.4	10.6	Houston	14.1	9.0
Philadelphia ..	6.1	6.0	Milwaukee ..	5.0	8.6
Detroit	10.6	5.9	Paterson-Clifton-Passaic, N.J.	2.7	4.9
San Francisco-Oakland ..	6.7	7.6	Seattle	11.1	10.2
Boston	4.0	8.9	Dallas	10.1	11.9
Pittsburgh, Pa.	4.8	13.7	Cincinnati ..	6.1	15.3
St. Louis	5.6	16.9	Kansas City, Mo.	9.6	12.8
Washington, D.C.	4.3	6.9	Atlanta, Ga. ..	5.2	16.4
Cleveland ...	5.3	6.0	San Diego ..	11.5	5.7
Baltimore ...	6.3	8.0	Total 24 met areas	5.6	8.6
Newark, N.J.	3.8	7.9	Total US ...	6.7	18.8

Profits in nonprofit co-ops

Here's how one Los Angeles promoter, Leonard Schneider, makes consumer co-ops yield him 7%

By John Senning

If you've ignored FHA's Sec 213 for co-operatives as almost unworkable and too messy to mess with, consider this:

Last year, a sticky year indeed for Los Angeles area home builders, one enterprising young company sold more than 650 co-operative apartments from floor plan sketches only.

Ardmore Development Co had no gimmick. Indeed, it seems to have put 213 back on the path Congress once intended for it. Ardmore does not build. It does not, in fact, even sell, in the traditional sense of the word. It brings together—through advertising and promotion—enough co-operators for an FHA consumer co-operative project. It lines up the land, negotiates a building contract, handles legal and FHA processing, and controls project design. For this it collects a fee of 7% of the project cost.†

For President (and 75% owner) Leonard Schneider of Ardmore, 1960's success was long coming. He spent most of 1958 and 1959 just working out details of his plan with FHA and the State Corporation Commission. He expects now to bring together 2,000 more co-operators this year—activity which should generate about \$35 million of construction.

Schneider, once a Chicago employment agency operator, has already leap frogged to Phoenix for a new co-op project, plans another in Hawaii and sees no reason why he can't export his system everywhere.

He won't do it alone. He proposes to do what he has done in Phoenix (and even in several LA projects): get a local partner. The partner handles sales, advertising and promotion (with Schneider's consultation). Ardmore does all legal and processing work and design service. The 7% fee is divided equally (after expenses).

Small risk. Schneider regards his consumer co-op as just about the safest home merchandising around. He risks little until the project is 65% subscribed, except for the land option. (A two-year option now costs as much as 3% of the sales price per year.) When he

has his option he moves his trailer-sales office on to the site, puts up a sign board, runs a classified ad and the project is underway.

Schneider shows would-be cooperators suggested floor plans, though the plans actually mean almost nothing at this point.

Schneider says: "It's really easier to sell this way. The less you show people, the easier. If you have a completed plan they get involved in changing things they don't like."

Because all of Schneider's co-ops are FHA and because he wants FNMA special assistance he limits average value to \$17,500. His best sellers are three- and four-bedroom units—a fact which suggests there is not only a social need but also an effective market demand for family-size apartments even in the middle of a traditionally one-family-house area.

"We have perfect market analysis," says Schneider. "It's impossible to make a mistake as it is with a builder-sponsored co-op or a rental project. We don't even start a building plan until we have 65% of the co-operators signed up. We know then what the market is." (The co-op cannot be formed until 90% of the co-operators have subscribed and been

continued on p 54

† FHA can allow a fee as low as 3%. It is set at the discretion of the local director. Ardmore's 7% is now almost standard.

Mr. Senning, a former associate editor of HOUSE & HOME, now lives in Los Angeles, edits the Sunday home magazine section of a local newspaper.



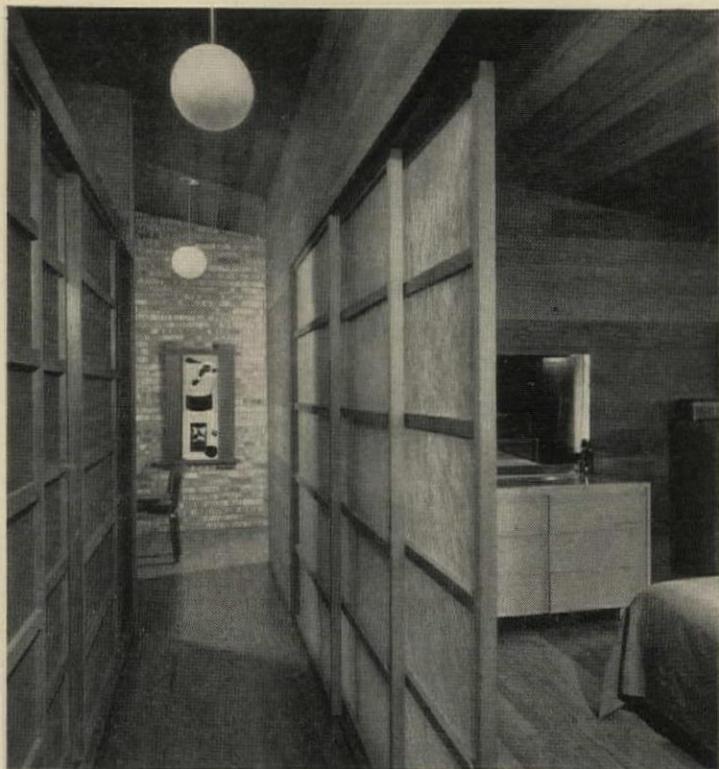
OXNARD ARDMORE in the San Fernando Valley is one of the first completed projects of Co-op Promoter Leonard Schneider (1). Cost: \$377,400. The building has 24 units, each with a fenced outdoor patio. Twelve units have two bedrooms; eight have one bedroom, and four have three bedrooms. Prices and down payments: two bedrooms, \$16,337 with \$900 down; one bedroom, \$13,762 with \$700 down; three bedrooms, \$19,012 with \$1,200 down. A swimming pool is included in project cost. Architect: Robert Charles Lesser.



Everything good about bedrooms of wood is shown in this illustration from an NLMA LIFE advertisement. Posts, beams, window frames, paneling, and even a shuttered sliding door emphasize wood's beauty and its wide variety of uses. Also shown are some of the basic, hidden benefits of wood construction.

In bedrooms of wood, home-buyers see the promise of peace and quiet

WOOD sells the rooms that sell the house



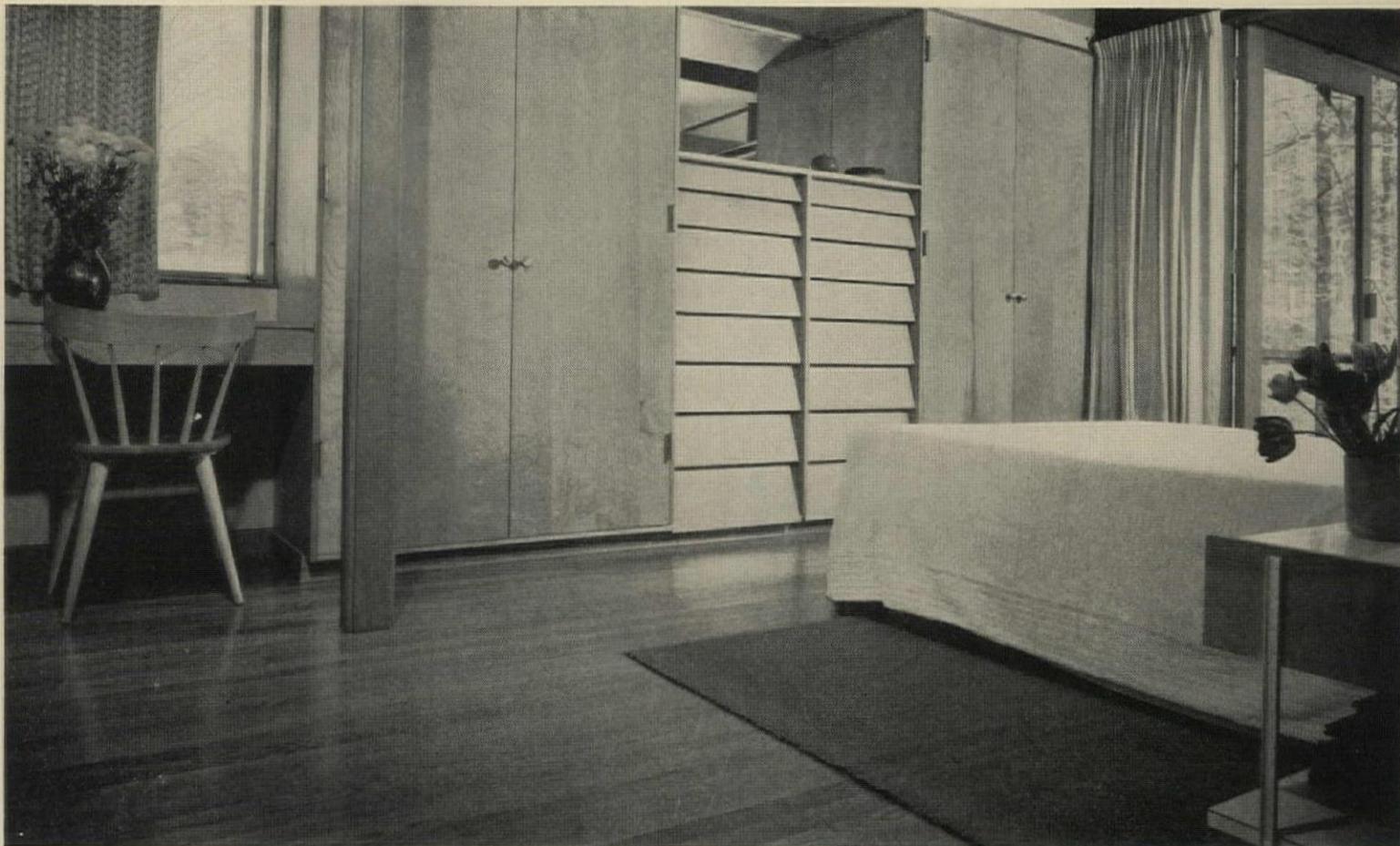
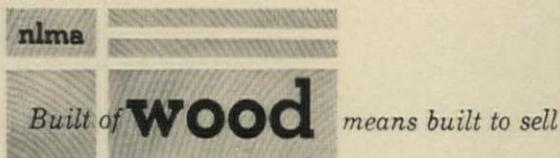
Winston Elting, A.I.A.

A sliding wall of wood and glass emphasizes the compatibility of wood in this modern bedroom. The strip flooring is skilfully blended with the paneled wall and ceiling to form a comfortable, attractive unit.

When prospects examine the bedrooms you build, they look for the utmost in comfort and beauty. With liberal use of wood you can give them both. Nothing in the world makes bedrooms so attractive, so quiet, so well insulated . . . at prices so acceptable to home-buyers. In richly paneled walls, wood radiates good taste and absorbs unwanted noise. Shutters and doors of wood have a smart way of insuring privacy; louvered closet doors permit air circulation while keeping wardrobes out of sight. And, of course, the comfortable resilience of wood floors makes them ideally suited for bedrooms. Any or all of the uses of wood can help convince your prospects to stop looking elsewhere and start looking into the terms you offer.

Have you seen the large picture at left? You should have, because it appeared in full color in a full-page NLMA advertisement in *LIFE* a short while back. Your prospects were among the millions who noticed it. More than ever, they will be looking for wood in the bedrooms you build. For more information on better homes of wood, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION
Wood Information Center, 1319 18th St., N.W., Washington 6, D. C.



Airy, built-in furniture of wood highlights this spacious bedroom. The beauty of the uncovered wood floor and of the huge, wood-framed glass doors emphasize wood's year-round livability.

How a Los Angeles promoter makes FHA 213 consumer co-ops yield profits

continued from p 51
approved by FHA.)

Schneider can and has made mistakes in the suggested floor plans he has shown. "We started one campaign in West Hollywood with the same plans we'd used in the San Fernando Valley. They didn't go. Everyone said they were too small. So we got bigger plans and sales poured in. We sold 12 apartments in one Sunday alone." (Though Schneider emphasizes that he does not "sell" apartments, he uses the word for lack of one more specific.)

When the 65% figure is reached the architectural firm of Robert Lesser & Associates AIA, studying just what the co-operators want, starts design work. (Schneider owns 75% of Lesser's firm and Lesser owns the other 25% of Ardmore.)

Pools & putting greens. Lesser's designs are crisp, certainly several cuts above the typical new LA apartment building. Every project has a swimming pool (and one now under construction has both putting green and a recreation building.) Each apartment has an outdoor living area. But most important—there is space. Lesser typically puts about half the number of units on a site that zoning would allow (and that speculative builders of rentals would put on the site without question).

When the basic plan is complete Lesser has a design conference with each co-operator. They can rearrange spaces (within the structural and mechanical plans) and choose from a lengthy list of optional extras. "We give them two choices on each extra—the one we consider the best buy for the money and the one which is the Cadillac of the line," says Lesser.

Ardmore has its own cost estimating department and a master catalogue of charges for commonly requested changes. If a request is not in the catalogue, then a subcontractor is asked to make an estimate. All extras and changes are paid for by co-operators in cash and are not in the mortgage. Added charges vary from almost nothing to over \$4,000. Me-

dian is \$600. But the result is to individualize almost every apartment in a project.

Big down payments. Schneider also asks comparatively large down payments (for FHA)—from 8 to 10%, though 213 would let him ask only 3%. "The people we are selling to are not minimum-down-payment types," says Schneider. Asking larger down payments and requiring payment for extras in cash also assures that FHA's mortgage commitment will be safely over the Ardmore estimate. Thus buyers never have to be asked for more money. Full price of apartments ranges from \$12,000 (for the smallest 1 bedroom unit) to \$24,000 (for a 3 bedroom unit).*

Ardmore's toughest and most time consuming problem is reaching FHA's required 90% approved co-operators for project approval. First sales in any project are easy. The final ones—when the plan is completed and a co-operator's options narrowed but no building is up—are more difficult. Result: the time lag from initial organizational drive to project completion is as much as two years.

The delay costs Ardmore heavily the first year—30 to 40% of the co-operators who paid only the \$100 initial deposit, drop out. But after the company reaches the design stage and co-operators make their down payments, virtually none quit. But if any want to "We give them their money back and ask why they quit afterward," says Schneider. And we give them interest on their money, too. In a way this is our weapon against a bully. There are always people who think they have you over a barrel."

How the cash flows. When FHA does approve the required 90%, then the money the co-operators have put into escrow is released to pay preliminary project costs. Until this time Ardmore, in another one-shot corporate guise, has paid all bills. Now, the company recovers its out-of-pocket expenses like the land option, architect's fee, and sales costs—up to 40% of its total estimated fee which is 7% of project cost. At the initial endorsement (when co-op is approved and formed but before construction starts), Ardmore is paid enough more to make up 75% of its fee. It gets 15% more during construction and 10% on completion.

The limited corporation Ardmore created for this project is also changed when FHA approves the co-operators. The by-laws are amended and the corporation becomes a co-operative. Schneider and associates, who have held all corporate offices, are replaced by hand-picked co-operators. "We try to pick the best people we can and those most representative of the group," Schneider explains. (If the co-operators dislike the choice, they can vote out Ardmore's choices later.)

Ardmore is then the agent of the co-op, meeting monthly (or oftener) with the co-op

* These prices apply to Ardmore's consumer co-ops—all 2-story garden-type buildings. They do not apply to the 200-unit Hollywood Ardmore, a high-rise co-op. Ardmore undertook this as a management-type project but not as a consumer co-op, a distinction which eliminates the need to certify an arm's length relationship. Because of the comparatively high price of apartments—\$18,000 to \$50,000—the loan is not eligible for sale to Fanny May. Work on this building has just begun.

ABC's OF FHA CO-OPS

FHA's complex Sec 213 for co-ops has two distinct parts—sales type and management type.

Sales type co-ops are single family homes which are, in fact, no different from homes sold under Sec 203—except for the 40-year 5½% mortgage. Of this program former HHF Administrator Norman Mason once remarked: "We make them stay co-operative for a week."

Management co-ops are true co-ops. They are multi-family projects with one mortgage (also 40-year but at 5¼%). Co-operators hold shares in the co-op corporation. There are two types of management co-ops:

1. Consumer-initiated projects are those which a group of would-be co-operators undertake. (Ardmore's projects are in this category.)

2. Investor-sponsored co-ops are those undertaken by a developer who builds a project first, virtually as a rental. He has two years to sell the units and convert to a consumer co-op. (He can get another two years to accomplish it on application.)

Mortgage limits on co-ops are 97% of estimated replacement cost. Room allowance is \$2,500 per room in garden-type units of four rooms or more and \$3,000 per room in high rise buildings. FHA can grant up to \$700 more per room in a garden apartment in a high cost area. The high cost allowance is up to \$1,250 per room in high-rise buildings. Community facilities can also be added to the mortgage.

Total project cost is limited to \$12,500,000 in sales-type developments; \$20 million in management projects if the mortgagor is a private organization and \$25 million if it is public (a government agency).

All co-op mortgages are eligible for sale to Fanny May in its special assistance program if the mortgage amount is no more than \$17,500 per unit. Price now on 5¼ mortgages: 98 (after ½ point discount, 1 point commitment fee and ½ point purchase and marketing fee.) Fanny May currently has no money left to buy co-op loans, but Congress will almost surely vote it more.

board, explaining each step of the project progress. "From this point the co-op, not I, controls the project," Schneider says. (One board called him at 11 pm at home one night, asked him to come to their meeting to explain a detail.)

By this time Ardmore's cost estimating department has bids from subcontractors. When the FHA commitment is received, Ardmore negotiates a contract with a general contractor, and offers him the bids of the subs (75% of which are used). Says Schneider: "We figure we do better by negotiating rather than taking competitive bids. We've already figured the cost of the job and can show the contractor the bids to prove it."

This negotiation, like that for the land, must be made at arm's length. For consumer co-ops, Ardmore must certify that it is not sharing in land or construction profit. Fanny May, which has bought all the consumer co-op loans under its special assistance program, requires the certification.)

Lesser's firm supervises construction but co-operators are advised to keep off the site. "We tell the contractor we do not expect him to put up with any requests on the site from apartment owners," Lesser says. "They had their chance to make changes."

Career No. 2. For Schneider, success as a co-operative sponsor marks the second spectacularly successful career of his life—though he's only 39. Son of a Chicago physician and holder of a master's degree in psychology, he once wanted to be an industrial psychologist.

HOW ARDMORE FINANCES

Ardmore prepares a series of information bulletins for co-op members, detailing among other things the financial status. Here is a condensed version for Queensland Manor South, a current 90-unit project in West Los Angeles:

BUDGETED EXPENDITURES	
Construction contract	\$1,015,000
Fee to Ardmore	133,259
Architect's fee	53,542
Land cost	460,000
Working capital deposit	33,600
Interest during construction	55,125
FHA insurance premium and fees	21,840
Financing expense	84,000
Reserve	11,032
Miscellaneous	41,214
TOTAL	\$1,908,612
INCOME	
Owners' extras	\$64,762
Stock (down payments)	163,700
Mortgage proceeds	1,680,000
Miscellaneous	150
TOTAL	\$1,908,612

He went to a Chicago employment agency seeking such a job in 1947, instead took a job with the agency.

Astounded at the inefficiency of the business (which he says is typical of all employment agencies), he borrowed \$1,200 to start his own. He put glamour into his ads, started a newsletter for prospective clients. Result: within five years his Boulevard Employment Service had 35 offices and was (Schneider believes) the largest in the world. At the age of 27, he says, he was earning \$5,000 a week—but working as much as 18 hours a day to do it.

In 1953 he suddenly sold out (for about \$350,000) and left Chicago. Reason: marital problems which led to divorce. Some of his ex-employees still recall his whirlwind career with awe. "He was a great idea man," says one. "He had the ability to motivate people and get the most and best out of them."

Schneider traveled and looked for three years (earning nothing), then settled in Los Angeles. His first thought was to build a new research city (on 6,000 available acres) but he couldn't raise the cash. Instead he went into real estate, specializing in apartment sales though he admits: "I knew nothing about real estate."

He lasted a year. "I was disgusted with the business. On one deal the commission should have been \$7,500. We agreed to take \$5,000 so the deal could be made. Then the buyer told us to knock off another \$1,000 or he'd kill the deal. That was my last deal."

First co-op venture. He was hired by Paul Broman for the ill-fated Braemar Towers co-op in Los Angeles' Sunset Strip. Though he helped sell 200 co-ops in 90 days the project never got off the ground because the quoted prices were not high enough to make the project pay out. (Braemar Towers is now being built as a rental project.) The deposits were returned to the co-op buyers but Schneider was astonished that 40 of the 200 refused to take their money back. They insisted they would wait as long as necessary to get a co-op.

Schneider, again on his own, wandered into FHA, talked about 213 and decided to try the consumer approach. He took an option on a lot, ran a two-line classified ad and took 28 subscriptions for 24 units in 23 days—working from a card table in a small shack on a vacant lot.

FHA's Los Angeles brass worked along with Schneider step by step—enthusiastically but gingerly. Each step was almost a precedent. Result: the first project took three years from start to completion. Meantime Schneider started a second project, had equally good sales success.

Legal road blocks. Then the State Corporation Commission dropped the axe. It had agreed warily to his concept of a limited corporation to bring co-operators together and then convert to a co-op. Now it wanted specific assurance that FHA approved this plan. FHA could not say it would approve a project before it was even submitted. But Dwight Townsend, then FHA's director of co-operative housing, did give Schneider a letter specifying approval of each section of the service contract between Ardmore and the co-ops it fostered. Later FHA gave him an almost historic letter stating that "Ardmore Development Co. has been accepted by this Administration as an organizer of consumer co-operative housing groups."

This was the company's last legal hurdle.

Now Schneider is confident there is no limit how far the concept of the sponsored consumer co-op can go. "If you understand this 213 you can do astounding things with it," he enthuses. "You can build a whole city with it. You can do the soundest kind of urban renewal. If we ever get to the point where we can put on the solid selling campaign needed with apartment renters, we could convert half the country to co-ops."

He does think 213 now has needless built-in handicaps. One: the 90% pre-sell requirement. "A builder of rental housing can start without one tenant and relatively small equity. Yet for co-ops we have to sign up 90% before we can start building. If we can get people to wait up to two years it seems to me that we have proved the demand. I think if we can pre-sell 70% without showing a building, FHA should assume that we can sell the other 30% when we have a building to show."

Schneider's other problem is ignorance. "And it's really our biggest problem. People don't understand co-ops. They think they are buying apartments from us. But as they come to understand they are only joining other people to build their own building, they take an entirely different attitude. But what a job to explain this to them! The crux of our business is getting them to understand."

Ardmore's latest project is in the Reseda area of the San Fernando Valley. Schneider considers it a real test. "This is the first project we have undertaken in a place where tract builders are barely ahead of us. We are testing

SEGREGATION:

Wilmington jury convicts dynamiters of Negro home

In Wilmington, Del., justice has both won and lost over three dynamiters of a Negro home.

Twenty-one months after the three fixed a Molotov cocktail—a jug of gasoline and dynamite left on a lighted kitchen gas range—to destroy the home of Negro George Rayfield, a superior court jury found them guilty. Melvin F. Downing, 28, Albert Reverdito, 34, and Ronald H. Therkinden, 30, face sentencing after the court rules on their plea for a new trial. A fourth defendant was acquitted and a fifth was told to stand trial.

The August 1959 dynamiting came after the Rayfields moved into the all-white Collins Park neighborhood from a slum clearance area. But by the time the verdict was handed down the Rayfields no longer lived in the area and their one-time home was just a filled-in foundation. Two of the defendants still live there. No more Negroes have moved into the neighborhood.

Illinois court blocks effort to bar integrated tract

After a year and a half of costly court battles, Builder Morris Milgram has won a major victory in his effort to build and sell homes on a racially integrated basis in the all-white Chicago suburb of Deerfield.

When the town discovered in November 1959 that Milgram's Progress Development Corp planned to sell 10 of 51 homes to Negroes, it quickly condemned Milgram's two sites as public parks (News, Jan '60 *et seq.*). Milgram argued that the village park district was using eminent domain to bar Negroes but

the idea that a co-op can go only in a highly urbanized area." But he thinks he has one selling advantage now: "We have something to show—completed projects."

Squabble with association. As an entrepreneur who makes money from consumer co-ops Schneider is almost unique. And, not surprisingly, his methods are frowned on by East Coast organizations who don't think anybody should make a profit in co-op housing. In fact the new Natl Assn of Housing Co-operatives, after asking Schneider for a contribution, turned down Ardmore's application for membership and sent its \$1,500 check back. The association told Ardmore it had decided that "no contributions be accepted from any person or organizations engaged in housing development for profit."

Schneider is still seething. "I frankly cannot help but wonder about the future of organizations that are formed with such restrictive and biased ideologies.

"They may not like the way we operate but we are forming true co-operatives with true participation among the members. But we do take a huge risk. We expend an enormous amount of capital to gather a group and bring the co-operative to the 90% mark.

"People who take risks are entitled to profit. More than that they must have profit to build up a reserve to cover the risk of failure."

But Schneider, himself, sees no chance of failure. "We are responsible and competent. We've proved it to FHA."

a county court refused to hear this charge.

Last month, the Illinois Supreme Court ordered the circuit court to listen to Milgram's contentions. Judges said Milgram's complaint, filed by Adlai E. Stevenson's law firm, Stevenson, Rifkind & Wirtz, raised "enough allegations to charge the Park District with using its power of eminent domain for the sole and exclusive purpose of preventing the sale of homes . . . to Negroes."

Milgram, meanwhile, has asked the Securities & Exchange Commission for permission to sell \$1 million in stock (10,000 shares with a par value of 10¢ offered at \$100 a share) in another subsidiary, Planned Communities Inc. The prospectus says the company is investigating possible integrated housing developments in New York City, a growing suburb north of New York City, Montgomery County outside Washington, D.C., Philadelphia, and Princeton, N. J.

CODES:

Model New York state code finally becomes permanent

New York State's building code, hailed as a national model, has been given a permanent home in the state Division of Housing after nearly dying in the scramble of legislators to adjourn. Lawmakers had kept the code on a year-to-year basis since its passage in 1949. But 344 municipalities had gone ahead and adopted it as their official building standard. In the closing hours of this year's session legislators assigned the code to the housing division and created a seven-man council appointed by the governor to keep the code in step with new technology.

NEWS continued on p 58

HINES REMOD



ECONOMICAL WAYS TO GLAMORIZE ANY ROOM
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Distribution revolution? Jobbers' cries hint how far it has gone

The Natl Building Material Distributors Assn runs a no-nonsense convention stripped of luncheon and banquet speakers so member jobbers and wholesalers can talk shop. Meeting in New York City last month, their shop talk revealed how direct selling by materials producers has revolutionized the old methods of distributing building materials (and probably helped keep the cost of housing from rising more than it has). Items:

- "Is there any insulation board manufacturer that doesn't sell direct to the builder?" inquired one workshop discussion leader. Only one man (from central Florida) in the roomful of 32 distributors named a company (Celotex) that didn't.

- "How many of you have an exclusive sales agreement for either asphalt roofing or insulation board?" Three in the room said they did—but only one could point to a written contract. A fourth distributor from Tupelo, Miss., reported he was trying to get a written protection contract from an insulation board maker (Flintkote). "They all have a cancellation clause," snapped a fellow wholesaler in disgust.

- "How do you combat the argument by a manufacturer that the other manufacturers are selling direct and they say they have to meet competition?" The wholesalers were stumped by this for a moment. Finally Raymond R. Haley of Santa Barbara, Cal., offered the only counter-argument: "I tell builders they can order in the afternoon and I'll have their material on the job next morning. That way price (from a manufacturer) becomes secondary."

- "What do you do when the asphalt roofers and insulation board makers are selling to the largest residential builder in your area?" inquired one jobber in desperate tones. A Columbus, Ohio distributor chimed in that producers are getting all truckload orders for asphalt roofing and "I'm down to only half-truckloads." Shouted a companion across the room: "They can't do it for long but it hurts like hell while they're doing it."

- "How many of you assemble and sell door units?" asked the moderator of discussion on lumber and millwork. Five of 30 distributors

raised their hands. "The first four months were slow but now we're getting orders by the hundreds from lumber dealers," said one. "We include locks, frame, everything." But another said lumber dealers resisted the assembled units because they felt they made a smaller markup on the total package. "We dropped \$20,000 on those in seven years and never worked so hard on anything in our life," cracked a third. "One manufacturer of assembled units has semis running to builders all over Indiana," related a fourth distributor. "They won't even take an order from a dealer or jobber."

... And before the Southern Wholesalers Assn, President Joseph J. Decker of American-Standard advised how to increase from 1.54 to 2.0 the number of bathtubs shipped per housing start. Key suggestion: sell more colored fixtures, push full-sized 16" tubs instead of 14", and promote fix-up of 8 million houses needing modern plumbing.

MATERIALS BRIEFS

Suits hit aluminum mergers

The Justice Dept is suing to keep Aluminum Co of America (1960 sales: \$861 million) and Kaiser Aluminum & Chemical Co (1960 sales: \$406 million) from merging with door, window and curtain wall fabricators.

One suit seeks to keep Kaiser from completing acquisition of Kawneer Co, Niles Mich. (1960 sales: \$39.4 million) for \$29.2 million in stock. The second tries to force Alcoa to divest itself of Cupples Products Corp (1959 sales: \$14.9 million) which Alcoa bought for \$6.75 million in 1960.

This was the first time a major producer had entered fabricating through merger (although Reynolds Metals Co began producing architectural products in 1955).

Plywood licensing plan

Discovery of three batches of substandard plywood at Los Angeles building sites has brought into the open one of the plywood industry's touchiest problems: what to do about low-quality plywood?

No one knows for sure how much defective plywood (characterized by a fungus growth called "heavy white pocket" which affects strength and gluing of veneer) is being used but industry officials have shown increased concern in recent years.

Angered at producers they call quick-buck "scab operators," LA officials have brought the situation to a boil by proposing to:

- Withdraw city approval of Pittsburgh Testing Laboratory (one of plywood's three private testing organizations) as a recognized quality certifier.

- License all plywood manufacturers who want to sell inside the city.

PTL was joined by two rival testing groups, Douglas Fir Plywood Assn and Timber Engineering Co, in opposing the licensing law at an April hearing before LA Building & Safety Commissioners. DFPA argued that licensing would create confusion, impose unnecessary financial burdens on producers, discriminate against plywood, and encourage other cities to follow suit.

Building commissioners wanted to know how rigidly the testing agencies policed their member mills. PTL spokesmen said they tested "vigorously and forcefully" and could remove substandard production from the mills, but later added this involved legal complications. Both TEC and DFPA cited their legal ability to remove trademarks from inferior products. TEC added it will not accept a mill denied approval by another agency.

Commissioners haven't decided the licensing issue officially and still recognize PTL. Members seem reluctant to penalize all co-operating producers of a testing agency to control one offending mill. But they seem equally agreed that the existing set-up with the three testing agencies is not handling the program and machinery to move against individual mills is needed.

LABOR:

Labor squabble sidetracks site picketing bills

Organized labor is trying to get not one but two situs picketing bills through Congress this session.

But the duplication spells the double trouble of a widening split between the two wings of the AFL-CIO—and almost certain defeat to their pet measure this year.

Where did the two bills come from? One is the familiar bill pushed by the Building & Construction Trades Dept of the AFL-CIO to let craft unions picket a construction site (and thus halt all work) even if they have a dispute with only one subcontractor on the job. Builders believe, in the words of NAHB President James Burke, the bill "would start a new period of unrest and conflict in construction labor-management relations."

The second bill springs from the labor federation's Industrial Union Dept (IUD) made up of former CIO unions. IUD is sponsoring a situs picketing bill letting industrial unions strike to keep maintenance and construction jobs in steel and auto plants which have been contracted to craft unions.

The breach between the two factions has been steadily widening since the IUD pulled its support away from the original situs picketing bill late in March (NEWS, Apr.).

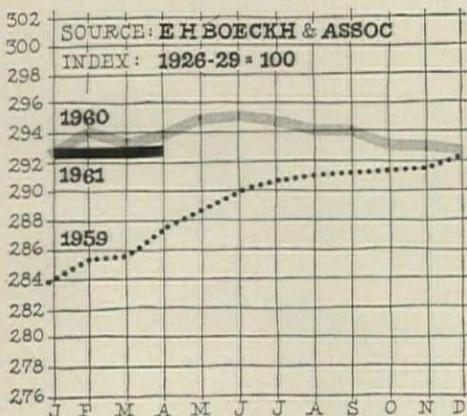
Some craft unionists were ready to pull out of the AFL-CIO then but calmer heads urged "every effort—within reason" to settle the dispute. In early April Chairman Carl D. Perkins (D, Ky.) postponed hearings before the House labor subcommittee for a week to give labor more time to present a "unified story."

But on Apr 13 IUD President Walter P. Reuther and Secretary James Carey invited leaders of 30 industrial unions from both the old CIO and AFL to a closed door gripe session in New York.

When the Perkins subcommittee opened hearings on Apr 17, Labor Secretary Arthur Goldberg placed the Kennedy Administration squarely behind the building trade faction.

Two days later the IUD retaliated with its own situs picketing bill, introduced by Rep Elmer J. Holland (D-Pa.)

Faced with this strife, Perkins' subcommittee hedged by reporting the rival bills to the full labor committee without a recommendation. The bills will thus lie idle for some time and backers admit they are "discouraged." For observers the big question now is not whether situs picketing will pass this year (it likely won't) but whether labor's merger can survive the fight. NEWS continued on p 61



HOUSING CONSTRUCTION COSTS inched up 0.1% to 292.6 in April but are still 0.4% below last year. Roofing, heating and hardwood prices stiffened and automatic wage increases went into effect. Fir plywood producers, finding little demand at \$72, dropped to \$68 for 1/4" AD on May 8.

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MORTGAGE MONEY:

FHA and VA prices leveling off; market may be nearing plateau

Is the mortgage market due for a stretch of relative price stability?

Many mortgage experts and economists feel that it is—barring more tinkering by the Administration (always possible) or a sharp upturn in the economy (possible but considered unlikely).

FHA and VA discounts may shrink a little more in the next few months, but few look for any big changes from today's price levels. "Prices will go a bit higher," says President B. B. Bass of American Mortgage & Investment Co, Oklahoma City, "but I doubt if they'll go much higher. The upward pressure has lessened." The supply of mortgages outpaces demand, but investors still eye yield.

"For the first time in five or six months we can see some leveling out of the market," says President Bob Morgan of Boston Five Cents Savings Bank. "The price structure is taking stronger form and it should last for awhile. The price spread across the country is narrowing—always a sign of a stabilizing market." But he adds: "FNMA could upset things with another price increase."

Another big question: will FHA cut its interest rate from 5½ to 5¼%? Feeling persists it will. Vice President Robert Irving of First Pennsylvania Banking & Trust Co sums up industry opinion: "It would be a mistake. The last cut was timed beautifully. It struck a rising market. The Administration was smart and lucky. But now the market has stabilized and a reduction would upset it."

Long-term interest rates could drop a little more but may well rise again this fall, many economists predict.

Reason: the supply of savings is ample to meet the needs of a slowly recovering economy. So points out E. Gordon Keith of the University of Pennsylvania in predicting that rates will remain where they are during the next few months. Vice President Roy Reiersen of Bankers Trust Co, New York, agrees that credit demands will not exceed the money supply in the immediate future. He pegs this year's overall credit requirements at \$41.6 billion, just slightly above last year's \$41.1 billion and well under 1959's record \$57.9 billion. But prospects of better business in the fall plus large Treasury borrowing then "suggests that underlying economic forces may be pointing toward higher interest rates later in the year," he adds.

Economist John K. Langum of Chicago predicts continued downward pressure on mortgage interest rates by the Administration and "some slight decline in yields until fall." But general business recovery may bring a major increase in interest rates, perhaps this fall or early next year, he forecasts. "If we have a full recovery, we will see new highs in interest rates in 1962 and 1963," he adds.

FHA and VA discounts eased slightly in HOUSE & HOME'S survey.

Prices for FHA 5½% minimum-down immediates went up (and discounts down) thus: in Cleveland, from 98-99 to par; in Detroit, from 97½-98 to 98; in Houston, from 97-97½ to 98; in Philadelphia, from 99-par to par; in Washington, D.C., from 97½-98 to 98½-99. VA no-down immediates: in Boston, 98½-

par to par; Chicago, 94-96 to 95-96; in Cleveland, 94-95 to 95-96; in Detroit, from 93½-94 to 95½-96; in Houston, from 95 to 96; in Newark, from 96 to 96½; in New York, from 96-97 to 97½; in Oklahoma City, from 95 to 95-95½; in Philadelphia, from 97 to 97-98; in Washington, from 96 to 97.

Conventional rates are softening a little, too. Loans at 5½% are a trifle more common. Example: Central Federal S&L, Long Island, cut its rate from 6% to 5½%. However, other New York area lenders doubted they will go below 5¾%.

The Administration seems to have fallen flat in its drive to persuade California S&Ls to cut their 4½% dividend rates and hence loan rates. Moreover, California commercial banks put an edge to the savings competition with "instant interest," calculated from the day of deposit instead of periodically. "That does it," says one S&L man.

Investors, with an eye on chances for higher interest rates in six months, are leaning toward immediate delivery loans, dodging future commitments.

Mutual savings banks, biggest single buyers of government-backed mortgages, find their deposits especially volatile. After a good first quarter, mutuals were hit by a deposit runoff in April, particularly in New York City where the stock market got a big play. Most mutuals are keying purchases to deposits. Mutuals and other investors also complain that builders themselves are ruining the futures market. Many builders get a commitment, then weasel on delivery if they can get a better price because the market has improved meanwhile. Some mortgage bankers now shun futures because they can't deliver loans when builders back out. Warns one mutual banker: "The building industry hasn't been smart. A builder has to be responsible and to deliver the loans he promises."

MORTGAGE BRIEFS

No more mortgage droughts?

Will there be a shortage of mortgage money during this decade?

No, concludes HHFA. Based on an assumed 16 million new permanent non-farm housing units to be built from 1961 through 1970, the agency says there is likely to be "a surplus of funds available for mortgage investment over net mortgage requirements in each year of the decade." In a report to the housing subcommittee of the Senate committee on banking & currency, HHFA drew this projection of residential housing finance through 1970:

- Annual net mortgage requirements (after loan repayments) will range from \$9 billion to \$10 billion in the early years of the decade to about \$14 billion in the last years (in 1959 dollars).

- Total required net increase in outstanding mortgage debt will be \$113 billion, bringing the outstanding total to \$272 billion in 1970.

- Mortgage rates will probably not move to higher levels during the 1960s. Loan maturities will not increase much beyond 25- and 30-year terms.

- Savings & loan associations will receive the largest share of savings, followed in order by private pension funds, life insurance companies, and commercial banks (about equal), and mutual savings banks.

- FHA and VA loans, because they will still offer the most liberal terms, will increase their share of the market—from 29% of the housing units this year to 41% in 1970. FHAs and VAs will tap the broadening market of moderate-priced homes more substantially than conventional financing. Also, a good deal of the expected increase in rental housing will be built under special FHA programs for co-ops, urban renewal and relocation, and housing for the elderly.

- The loan-to-price ratio of conventional loans on new houses will increase from an average of 71% now to 80% in 1970. The FHA-VA ratio will go up from 95% to 96%.

- Starts will increase from 1.3 million annually to 2 million annually in 1970. As a result, the ratio of purchase of existing homes to new homes will be relatively low, averaging around 62% of all home purchases.

ABA promotes mortgages

Are commercial banks really getting more interested in mortgage lending?

A swallow doesn't make a summer, but an indication of warmer weather occurred in Washington D.C. last month when the American Bankers Assn held its National Mortgage Conference, first in its history.

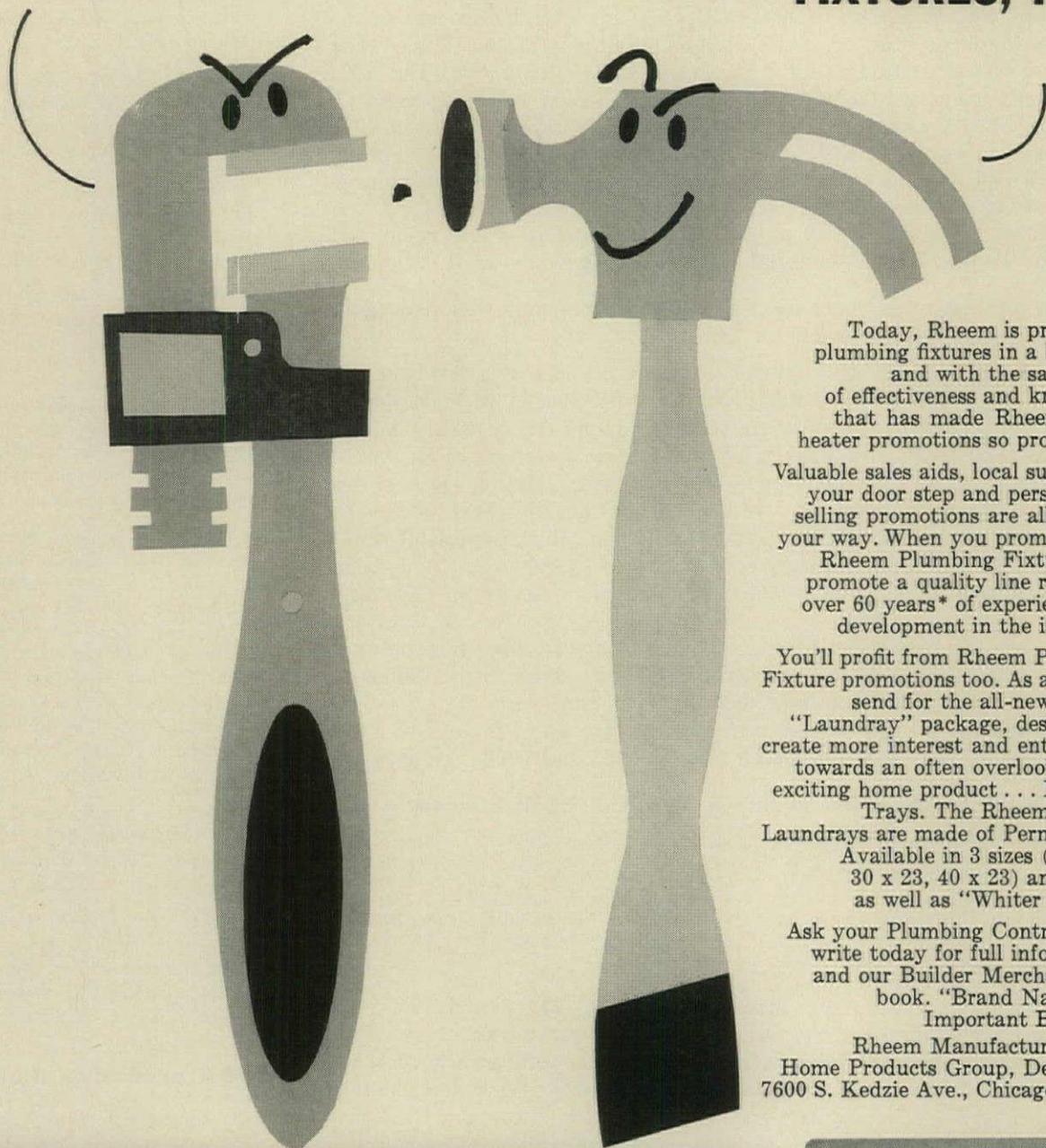
ABA President Carl A. Bimson told the 450 who attended that commercial banks held 15.5% of all one-to-four-family mortgages in 1945 but by 1960 the proportion had slipped to 13.8% while competing savings institutions and insurance companies were toting up gains. Warned Bimson: banks must place more stress on mortgages if they are to operate as full-service community banking institutions.

Economist James J. O'Leary of the Life Insurance Assn of America said that the FHA mortgage was losing its importance in the

continued on p 62

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residential mortgage market. Conventional loans are gaining with investors, he said. Why are FHAs in a decline? Said O'Leary: 1) the rate ceiling on FHAs and FNMA-propped prices make them less appealing to investors vis a vis conventional loans, 2) the fastest growing savings institutions are S&Ls who deal in conventional, shun FHAs, while life companies and commercial banks will be in-

clined to seek higher-yield investments outside the FHA field, 3) FHA is being used too much for welfare-type housing for low and middle income families which often results in unsound loans, 4) competing demands for capital funds offer better yields: life companies have found a ready supply of mortgages on income-producing properties which has removed any need to step up FHA purchases.

HHF Administrator Robert C. Weaver conceded that there are still kinks to be worked out: how to set up underwriting standards, how to determine what is a sound remodeling project and what isn't, how to apply the program to a wide variation of properties and localities. "Flexibility is the key to its success," said Weaver. Financing may be based on second mortgages, on other security, or, in special cases, even on personal notes, he explained.

Mutual bankers back home fixup loans

Lenders are taking to the Administration's proposal for FHA-insured 25-year home improvement loans with enthusiasm.

The proposal is regarded as the No. 1 plus in a housing bill that has otherwise fomented sharp criticism (see p 44). At the 41st annual conference of the Natl Assn of Mutual Savings Banks in Philadelphia last month, the delegates agreed that rehab loans would open up a big new field for lenders and builders.

The loans, which could go as high as \$10,000, are aimed at spurring urban renewal through major repair and improvement of older housing. "This will give the market the stimulant it needs," predicted President Samuel W. Hawley of People's Savings Bank—Bridgeport (Conn.), new NAMSBA president (for profile, see p 73). "Right now there is

an even balance between supply and demand. Rehabilitation has never been tried to such a degree before, and it offers us a big future."

"Home improvement offers big opportunities to mutuals," said NAMSBA Economist Saul Klamann. "They're located in the hearts of urban areas and must get in on the action level of renewal." Many conference delegates agreed that repair loans are the most promising Administration proposal.

Senior Vice President Harry Held of Bowery Savings Bank, New York, nation's largest mutual (assets: \$1.6 billion), predicts that fixup loans could generate substantial business. Says Held: "There is considerable interest among savings banks in having a vehicle to make sound loans over a reasonable period for home improvement."

Savings bankers have reservations over the 25-year maximum term. The new plan would be stronger with a 15 or 20 year limit, they say. While the 25-year term would be permissive and loans could be made for shorter periods, many borrowers would demand the full term even if it would result in an unsound loan, they point out. Result: no loan. Bankers also warn that the success of the program hinges on FHA. "The agency has never had experience in underwriting this type of loan," says one banker. "It will require pretty sound underwriting. Whether it works or not depends on how FHA handles it."

The program has been made more palatable for lenders by a provision for payment in cash upon default of the loan instead of on foreclosure. For mutuals in some states, changes in the law will be necessary to permit them to take second mortgages.

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MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending May 12, 1961.

FHA 5 1/2s (Sec 203) (b)

FNMA Scdry Mkt ^{xy}	New Construction Only				Existing* Min Down 25 year Immed	City
	Minimum Down*		10% or more down 20-25 year			
	Immed	Fut	Immed	Fut		
97 1/2	97-97 1/2	97-97 1/2	98	98	97-97 1/2	Atlanta
98 1/2	par-101*	par-101*	par-101*	par-101*	par-101*	Boston local
—	97-97 1/2	97-97 1/2	97-97 1/2	97-97 1/2	—	out-of-st.
97 1/2	97-98	97-98	98-99	98-99	97 1/2-98 1/2	Chicago
97 1/2	par	99	par	99	par	Cleveland
97	97-98	97-98	98-99	98-99	98-99	Denver
97	98	98	98 1/2	98 1/2	98	Detroit
97	97	97	97 1/2	97 1/2	97-97 1/2	Honolulu
97 1/2	98	98	99-par	*	97 1/2-98	Houston
97	97-98	97-97 1/2	98 1/2-99	*	97-98 1/2	Los Angeles
98	99	98-98 1/2	99	98 1/2	99	Newark
98 1/2	99	99	99	99	99	New York
97	97-98 ^d	97 ^b	97 1/2-98	*	96 1/2-98	Okla. City
98	par	par	par	par	par	Philadelphia
97	98-98 1/2	98	98 1/2-99	98	97 1/2	San. Fran.
97 1/2	95 1/2-98	95-98	96 1/2-98	95-98	96-98	St. Louis
98	98 1/2-99	98	99	98	98-98 1/2	Wash., D.C.

* 3% down of first \$13,500; 10% of next \$4,500; 30% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, pres, Boston Five Cents Savings Bank; Chicago, Harry W. Gottlieb, Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Newark, William F. Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, vice pres, First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, D. C., D. O. Nicholls, senior vice pres, Frederick W. Berens Inc.

VA 5 1/4s

FNMA Scdry Mkt ^{xy}	New Construction Only		Conventional Loans		Construction Loans*	
	No down 30 year Immed	Fut	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg Cos.	Savings banks, S & Ls
95 1/2	95 1/2-96	95 1/2-96	5 3/4-6	6-6 1/4	6-6 1/2+2	6-6 1/2+2
96 1/2	par	par	5 1/4	5 1/4	5 1/4	5 1/4
—	95-95 1/2	—	—	—	—	—
95 1/2	95-96	95-96	5 1/2-6	5 1/2-6 1/4	5 3/4-6 1/4+1 1/2-1	5 3/4-6 1/4+1-1 1/2
95 1/2	95-96	94-95	5 1/2-5 3/4	5 3/4-6	6+1	6+1
95	94-96	94-96	5 3/4-6	6-6 1/2	6+1 1/2-2 1/2	6+1 1/2-2 1/2
95	95 1/2-96	95 1/2-96	5 3/4	5 3/4	6+ 1/2	6+ 1/2
95	95 ^b	94 1/2	6 1/4-7	6 1/2-7 1/2	6 1/2+1 1/2	6 1/2+1 1/2
95 1/2	96	96	5 3/4-6	5 3/4-6	6+1-2	6+1
95	95 1/2-96	95-95 1/2	6	6-6 1/2	6+1 1/2	6 1/2+2-4
96	96 1/2	95 1/2 ^b	5 1/2-5 3/4	5 1/2-5 3/4	6+1	6+1
96 1/2	97 1/2	97	6	6*	6+0-1	6+0-1
95	95-95 1/2	95	5 3/4-6 1/4	6-6 1/4	6-6 1/2+1-2	6-6 1/2+1-2
96	97-98	96 1/2	5 1/2-5 3/4	5 1/2-6	6+1	6+1
95	95 1/2-96	95 1/2-96	5 3/4 ^b -6	6-6 1/2	6+1 1/2	6 1/2+2
95 1/2	*	*	5 3/4-6 1/4	5 3/4-6 1/2	6-6.6+1-2	6-6.6+1-2
96	97	96-97	5 3/4-6	5 3/4-6	6+1-1 1/2	6+1-1 1/2

► 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 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—limited activity, c—5 1/4-5 1/2 basis, d—principally 97, e—5 3/4, if under 75%, f—some scattered 90%, 25-year loans at 6 1/4%, w—six months construction loan unless otherwise noted, x—FNMA pays 1/2 point more for loans with 10% down or more, y—FNMA net price after 1/2 pint purchase and marketing fee, plus 1% 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 1/2s

Immediates 97 1/2-98 1/2
Futures: 98-99

VA 5 1/4s

Immediates: 95-96
Futures: 95-96

FHA 5 1/2 spot loans

(On homes of varying age and condition)
Immediates: 96-97 1/2

Prices for out-of-state loans, as reported the week ending May 12 by Thomas P. Coogan, president, Housing Securities Inc.

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

FNMA STOCK

Bid	Month's Month's			
	Apr 11	May 10	low	high
74 1/2	74	73	74 1/2	
76 1/2	75 1/2	74	75 1/2	

Quotations supplied by C. F. Childs & Co.



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Rental housing may tap big pool of real estate syndicate money

The real estate syndication boom may turn out to be a boon for rental housing builders.

Syndicate promoters are tapping eager investors for vast amounts of money only to find they are victims of their own success: the supply of existing properties to syndicate is running dry.

Result: many syndicators are turning to new construction as an outlet for their money. A growing number aim to capitalize on the burgeoning apartment market.

"The pressure for more apartments is irresistible," says President J. M. Bess of Syndication Underwriters Investment Corp. He predicts a "tremendous increase in syndicate investment for rental apartment construction in both cities and suburbs" this year.

The trend toward new construction is being spurred by sharp competition for available buildings. This has pushed prices way up and yields down. In order to get a yield big enough to attract investors, a syndicator may now have to "create his own merchandise," contend some promoters.

With syndicates pulling in an estimated \$3 billion in investment money a year, they have become a potential new source of financing for private residential construction. And with demand for properties so strong, a builder should have no trouble making a good sale-leaseback deal, adds John Marqusee of United Improvement & Investing Corp.

Syndication has zoomed in the past few years. Once syndicates were the province of investors who could pay \$10,000 a participation unit to enjoy a 15% return and the tax shelter of a limited partnership. Gradually, syndicates broadened their bases, reducing the cost of participations to \$5,000 and then to \$2,500. The result was a sharp influx of new money and a sharp increase in the number of syndicates as more layers of investors were uncovered.

A number of syndicators, like Louis Glickman and Marvin Kratter, have formed real estate investment companies which offer investors low priced shares, greater diversification of investment, and a market for the stock.

Now another wrinkle has been added to syndication—the new Synco plan being promoted by Bess.

Launched with full-page newspaper advertisements, Synco offers investors participations for as little as \$600, payable in \$50 monthly installments.

Explains Bess: "This the first step in setting up a real estate mutual fund. Our survey showed the typical syndicate investor was 50 years old and wanted to create a retirement income. Now we are after the untapped market of people between 30 and 40 who can't put up \$2,500 at a crack."

Synco will deal in new construction, adds Bess, "because the price of existing properties is so high we couldn't get a return high enough to attract investors. "Synco is advertising an anticipated annual distribution of 12%."

The first Synco venture will be a resort hotel and recreation center at Mt Beacon, New York, but Bess says the plan envisions a number of syndications including apartments.

Bess says that Synco also is offering a new wrinkle in construction finance. Instead of getting the construction loan in one sum at the beginning—and paying interest on it for the entire period of the loan—as is now customary in syndicate financing of new buildings, the builder in Synco will get the

money in installments as investors pump it in. Hence, says Bess, the builder will get the money as he needs it and will pay less interest.

Many realty men do not regard the boom in syndication as an unalloyed blessing.

To justify the high prices paid for buildings to syndicate, promoters often bank on hoped-for appreciation and inflation.*

"The trend toward anticipating market profits as income is unsound," says Charles G. Haynesworth of Greenwich Savings Bank, New York. Moreover, says Haynesworth, the potential in syndicated buildings is low because tenants' rents are already high and can't go much higher whereas expenses and taxes can. Some syndicators force high returns through sale-leasebacks at inflated rentals and other gimmicks, creating a "very dangerous speculative situation," he adds.

That syndicators are feeling a squeeze is shown by the drop in return to investors from 15% to around 10%. Glickman predicts it will have to go lower still. New York Realtor Charles Noyes contends that 7% to 7½% is the most syndicates should pay at today's high property purchase prices.

New York State's Department of Law has set up a Real Estate Syndication Section, headed by David Clurman, to ride herd on syndicate offerings under the new state regis-

*In a typical syndicate deal, points out a realty expert, a building was impartially appraised for \$4.75 million. A syndicate promoter paid \$5.25 million, then resold the building to the syndicate for \$6.1 million.

HOUSING STOCKS GAIN

Bucking a downward trend in the stock market, housing issues posted a mild increase last month.

In HOUSE & HOME's monthly tabulation of stocks traded enough to create a market, the index for housing issues rose to 16.94, a gain of 4% over April's 16.29. In contrast, the Dow-Jones industrial average slipped 0.5% (from 690.16 to 686.92 and the Natl Quotation Bureau's industrials, 1.9% (from 128.30 to 125.85).

Helping to boost the housing index was a 14.4% gain by the two mortgage companies. Palomar paced the rise, moving from 13¾ bid to 17¼. Colwell went from 21 bid to 22. As a group, land development companies also showed strength, gaining 8.4% (from an average of 7.95 to 8.62). Only groups to drop off were shells which went down 5.1% (from 27.03 to 25.66) and prefabs, which edged down a slight 0.6% (from 11.06 to 10.99).

Here are HOUSE & HOME's averages, combining closing prices for listed stocks with bid prices for over-the-counter issues:

	Mar 14	Apr 12	May 9
Buildings	7.29	8.44	8.76
Land development ...	7.52	7.95	8.62
Finance	28.79	32.44	34.28
Mortgage banking	13.00	17.37	19.87
Realty investment	9.59	9.75	10.41
Prefabrication	10.12	11.06	10.99
Shell homes	25.91	27.03	25.66
TOTAL	14.60	16.29	16.94

tration law (News, Mar). Common trade talk is that the SEC is preparing to scrutinize syndicates closely, too. And now the Administration wants to tax profits on real estate sales as ordinary income instead of capital gains (see p 46).

NEWS continued on p 66

HOUSING'S STOCK PRICES

Company	Offering Price	Mar 14		Apr 12		May 9	
		Bid	Ask	Bid	Ask	Bid	Ask
BUILDING							
Eichler Homes... e	9¼	10	9¼	10¼	12	12½	
First Natl Rity & Const (pfd) . . . 8	11b		17b		17b		
First Natl Rity & Const (com) . . . 2	3¼b		5¼b		5¼b		
General Bldrs .. e	5b		6b		7¼b		
Hawaiian Pac Ind	15¼	16¼	17	17¼	18¼	18¼	16¼
Kavanagh-Smith	10¼	11	10¼	10¾	9¼	10	
Levitt	6¼	7	6¾	7¼	6½	7	
US Home & Dev. e	3	3¼	2¾	3¼	2¼	3	
Dell Webb	r	r	9¾	10	9¾	9¾	
Woodwood	1¼	1½	1¼	2	1	1¼	
LAND DEVELOPMENT							
All-State Prop .. e	7b		9¼b		13¼b		
Arrida	8¾	9¼	11¼	11¾	11¾	11¾	
Cons Dev (Fla) . 5	8¾	9¼	9	10	9¾	10¼	
Coral Ridge Prop. e	1¼	1¾	1¾	2¼	2	2¼	
Fla Palm-Aire... e	2	2¼	1¾	2	2¾	3	
Forest City Ent. . 10	12¼b		12¼b		12¾b		
Garden Land ... 6¼	5	5¼	5¼	5¾	5¼	6	
Gen Dev	12¾b		13¼b		14¾b		
Grt Southwest . 18	15¼	16¼	15¼	15¾	16¼	17	
Laguna Niguel .. e	10	10¼	13¼	14	12¼	12¾	
Lefcourt	2¾b		3¼b		2¾b		
Major Rity	3¼	3¼	4¼	4¼	4	4¼	
Pac Cst Prop . . 10	9¼	9¾	9¼	9¾	10¼	10¾	
Realsite Inc ... e	1¼	2¼	1¼	1¾	1¾	2¼	
United Imp & Inv e	6¼b		8¼b		10b		
FINANCE							
Calif Fin	38	39¼	45	46¼	45	47	
Emp Fin	20¼	21¼	25	26	22¼	23¼	
Fin Fed	76	77	89	91	89	92	
First Ctrr Fin. e	37¼e		44¾e		49¾e		
First Fin West .. e	16	16¾	16	16¼	18¼	19¼	
Gibraltar Fin .. e	34¼	35¼	38¾	39¾	38	39¾	
Grt Wstrn Fin .. e	44¾e		47¾e		48¾e		
Hawthorne Fin .. e	11¼	12¼	13¼	14¼	15¼	16¼	
Lytton Fin	22¾	23¼	27	28	24¼	25	
Mudsten Fin .. 8¾	25	26	31	32¼	40	41¼	
San Diego Imp. e	11e		11¼e		12¼e		
Trans Cst Inv . 15	21¼	22	23¾	24¼	24	24¾	
Trans World Fin. 8¾	16	16¾	18¼	19	23	23¾	
Union Fin	15	15¼	14¼	15	15	15¼	

Company	Offering Price	Mar 14		Apr 12		May 9	
		Bid	Ask	Bid	Ask	Bid	Ask
United Fin of							
Cal	10	30¾	31¾	36¼	36¾	39¼	39¾
Wesco Fin	e	29¾	30¼	37	37¼	43¾	44¼
MORTGAGE BANKING							
Colwell	10	15	15¼	21	22	22	23
Palomar	e	9	9¼	13¾	14¼	17¼	18¼
REALTY INVESTMENT							
Gt Amer Rity .. e	1¼	1½	5	¾	5	¾	
Kratter A	e	20¼b		20¾b		23¼b	
Rity Equities .. 5¼	6¾b		7¾b		7¼b		
Wallace Prop .. 6	10¼	11	10¼	10¾	10¼	10¾	
PREFABRICATION							
Admiral Homes . e	2	2¼	3¼	4¼	4	4¼	
Crawford	13	11¼	12¼	13	14	12	12¾
Harnischfeger .. e	25¼b		24¾b		24¼b		
Inland Homes .. e	19¼b		21¼b		22¼b		
Natl Homes A... e	15¼	16	19	19¼	18	18¼	
Natl Homes B... e	15¼	15¾	17¼	18	17	17¼	
Richmond Homes. e	2¼	2¾	3	4¼	4¾	4¾	
Scholz Homes... e	4¾	4¾	4¼	4¾	4	4¾	
Seaboard Homes. 3	5¼	5¾	3¾	4¼	3¾	4¾	
Techbilt Homes.. e	¾	¾	¾	¾	¾	¾	
SHELL HOMES							
Bevis	d	6¾	7	5¾	5¾	3¾	4¾
US Shell	e	20	22	25	26¼	26	28
Jlm Walter	e	56¼	57¼	60	60¾	55¾	56¾
Wise Homes	e	20¼	21¼	17¾	18¼	17	18

e stock not yet marketed
 b closing price (ASE)
 c closing price (NYSE)
 d issued in units, each consisting of five 50¢ par common shares, one \$8 par 9% subordinated sinking fund debenture, due Feb. 1, 1985, and warrants for purchase of one common share and one \$8 debenture at \$9.50 per unit, expiring Dec 31, 1962 and 1964, respectively, at \$15.50 per unit. Prices quoted are for common stock.
 e stock issued before Jan. 1, 1960
 f not available
 Sources: New York Hansatic Corp; American Stock Exchange; New York Stock Exchange.

New processing rules for Sec 220 rehabilitation yield bigger loans

After seven years of quiet footdragging which, even FHA Commissioner Neal Hardy admits, the program has been a "failure," FHA is finally acting to give remodelers a big enough loan to make its Sec 220 work.

In effect, the agency is doing by regulation on a pilot basis what it is simultaneously asking Congress to approve in the 1961 housing bill.

Sec 220, part of the 1954 Housing Act, was the Eisenhower Administration white horse to let private industry repair near slums without federal subsidy. It provides for 90% loans to rehabilitate single or multi-family units in urban renewal areas. But only 95 rehabilitation loans have been insured in seven years. Why? Timid FHA underwriters have held commitments down to 50% or 60% (of costs) instead of the 90% (of value) the law contemplated. Commitment mortality has been high: only 95 of 247 commitments for 1-to 4-family units have been insured, and none of the 77 multi-family project commitments have been insured.

Why is FHA asking Congress to give formal sanction for something which it is doing on a pilot basis? One reason, insiders say, is that specific Congressional action would remove the last excuse used by reluctant underwriters (who learned in the 1954 windfall scandals that it is always safe to say no but sometimes risky to say yes). The law pegs Sec 220 loans to 90% of "appraised" value but FHA is asking Congress to apply this ratio to the sum of 1) the estimated cost of repair plus 2) the FHA estimate of property value before rehabilitation. "The amendment would permit mortgage amounts more adequate to finance the rehabilitation work," claims FHA. But a general memo to FHA directors to allow the change now is forthcoming.

Not enough. Past commitments were inadequate. Two notable examples:

- In 1959, Director Julian Levi of the South East Chicago Commission (bankrolled by the University of Chicago) applied for a Sec 220 co-op loan on a six-flat building in the Hyde Park renewal area. The university paid \$38,500 for the building and spent \$54,000 for remodeling. But FHA's total commitment was for only \$44,800, or 48.5% of total cost (News, May '60). After long prodding FHA upped its commitment to \$58,500—63% of cost—but refused to go higher.

- On a 40-family apartment purchased for \$190,000 and fixed up for another \$110,000, Levi got a first commitment of \$180,000. After more talk FHA upped this to \$203,000—still only 67.5% of total cost.

- In New York, Architect Richard W. Snibbe has been trying since last November 3 to get a \$90,000 FHA commitment to rehabilitate a four-story brownstone in the city's West Side demonstration project. Snibbe plans to convert the 13-room brownstone licensed for single room occupancy into a basement and first floor apartment for himself and two efficiencies and a two-bedroom apartment on upper floors.

Complained Mayor Robert Wagner, in testimony to the House housing subcommittee: "After long delay [Snibbe's application] was approved—for \$54,000, an amount that would require the owner to put up another \$24,000 in cash which he does not have in order to carry out his plans." Savings banks have

pledged \$3 million in this neighborhood if the snags on Snibbe's brownstone can be cleared.

What caused such dinky commitments?

Says Levi: "If the FHA district director wants to jump up and down and raise hell, you can get a workable 220 rehabilitation commitment out of FHA. If not, the underwriters and valuers take you to the cleaners."

Director Chris O. Christenson of FHA's renewal division blames Sec 220's basic rules. "Up until a year ago rehabilitation 220s were processed on a valuation basis," he explains. The small commitments resulting became "rather silly. The problem was comparability. For instance the rehabbed structure would not be comparable to a building of equal value elsewhere in the city."

Breakthrough. Two projects in Baltimore, where so much rehabilitation technique has been pioneered, finally persuaded FHA to change its rules. Now, the agency has empowered its two pilot regional processing offices for urban renewal (in New York and Philadelphia) to switch to the new valuation method. Here's how it helps the two Baltimore cases:

Case 1. Gorn Brothers Inc bought three non-contiguous buildings from the Baltimore Urban Renewal & Housing Authority. While waiting for FHA Sec 220 commitments the company rehabilitated the buildings. The actual cost breakdown, according to Assistant Director Edgar Ewing:

	BLDG. 1*	BLDG. 2	BLDG. 3*	ALL BLDGS.
Purchase price . . .	\$ 1,770	\$ 3,750	\$ 2,200	\$ 7,720
Rehab. cost	17,317	17,490	16,903	51,710
TOTAL	\$19,087	\$21,240	\$19,103	\$59,430
First FHA commitment . . .	11,750*	14,450	12,250*	38,450
Commit. as % of cost	61.5	68.0	59.0	65.0

* Buildings subject to ground rent with capitalized value at 6% of \$1,536 for building 1 and \$1,666 for building 3. FHA commitments issued subject to ground rent.

When Gorn Bros received these conditional commitments in May and August 1960, for their application as a resident owner, it re-submitted the applications under Sec 220 multi-family provisions (NEWS, Apr.). But FHA offered commitments below even the first figures. Ewing and other Baltimore aides, who say they've practically "made a career" of wrestling with 220 applications) took the problem to FHA Commissioner Hardy who ordered the test of the new evaluation procedure.

Result: new commitments will be near \$54,000, or nearly 90% of cost.

Case 2. Reynolds Aluminum Service Corp bought three structures at 1303-05-07 Harlem Avenue. Reynolds also submitted its first application as a resident owner at the same time as Gorn. Back came commitments for \$45,550, well below even the conservative \$68,025 in-fee rehabilitated. Executive Vice President Albert Cole of Reynolds, a former HHH Administrator, decided to fight the cases through FHA red tape so other builders could profit by his experience. Like Gorn, he too submitted a second application under multi-family rules and found the second commitments lower than the first. Cole's staff then joined Ewing and Gorn in persuading Hardy to try the pilot operation.

Result: Reynolds' commitments will total nearly \$65,000, some \$19,450 over the first offering.

N.Y. Daily News



Citizen participation—Greenwich Village style

When the Housing & Redevelopment Board in New York City asked for \$350,000 of federal money to plan an urban renewal project in the west part of Greenwich Village, alarmed Villagers reacted. And the board found it was getting more citizen participation in renewal than it wanted. Wearing glasses marked the

way wreckers mark the windows of doomed buildings, these villagers stormed city hall to argue against the project before the Board of Estimate. Their case: the area is pretty good now and getting better—without federal-city tinkering—so leave it alone. Villagers have also won a court order temporarily halting the project.

How big is the Sec 220 remodeling market?

Christenson predicts the agency should get applications covering 20,000, 30,000 or even 40,000 units yet this year. If the same procedures can be applied to Sec 221 remodeling—and Christenson sees no reason why they can't—growth could be spectacular. Christenson pinpoints cities with neighborhoods ripe for Sec 220 rehabilitation:

- Cleveland: 1,500 to 1,600 single family homes in the University-Euclid area.
- Nashville: 1,000 homes in East Nashville project.
- Manchester, Vt.: "Large numbers" of 3- and 4-family flats.
- Chicago: Levi is planning to hand applications covering 20 more structures to FHA.
- Philadelphia: "Several thousand" old units await improvement in the Eastwick project.

What rentals will rehabilitated units bring?

Builders and realty firms have come up with a rehabilitated 3-bedroom house in East Nashville selling for \$6,200 or renting for \$50 to \$60. The house sells to both white and Negroes. Rents in the New York pilot area will be about \$100 monthly for a two or three bedroom job, and rents in Baltimore's Harlem Park (a Negro area) will run from \$90 to \$115 monthly for mostly three bedroom units.

FHA expects regional processing to give Sec 220 rehabilitation a major shot in the arm. A key point: the offices will be staffed with carefully selected underwriters, valuers, and cost men to avoid the backroom troubles which have plagued Sec 220 so long. Christenson hopes five or six rental offices will be working by year's end.

"We'd stick our necks out and say older neighborhoods are really the major program in urban renewal in the next year," says Christenson.

RENEWAL BRIEFS

Remodeling schools grow

Builders and retail lumber dealers are both stepping up efforts to prod their members into the beckoning remodeling market.

The Natl Retail Lumber Dealers Assn has decided to send teams of instructors across the US to teach local dealers in six-day courses, how to keep their traditional share of this multi-billion-dollar-a-year business. Warns Executive Vice President H. R. (Cotton) Northup: "Department stores are pushing forward in this field. Some building products companies are setting up their own home improvement centers. This is our market, and we must do something about keeping it."

The Natl Assn of Home Builders held a three-day remodeling school last month at its Natl Housing Center in Washington, and deliberately timed it to follow NAHB's spring directors' meeting. In 1959, some 27% of NAHB's 16,000-odd builder members did remodeling, a survey showed.

Title I blacklist grows

FHA's newest edition of its blacklist of gyp artists in the Title I home improvement field shows 968 names were added during 1960.

Last year's crop thus accounts for one of every eight of the 7,550 entries bound into a 155-page booklet thicker than many suburban telephone directories. In bureaucratic euphony, FHA calls its directory a "master list of restricted dealer-contractors and salesmen."

Title I loans are not denied to such black-

listed operators but the directory warns lending institutions to follow four precautionary steps in handling loans: 1) all statements on the credit application must be verified; 2) the borrower must sign the completion certificate

COMMUNITY FACILITIES:

NAHB's 'soft-boiled' approach finds receptive ears—even in Westchester

When NAHB first tried out a series of "community growth conferences" to try to stop localities from loading community facilities costs onto new subdivisions, it was betting that calm deliberation could win points that fiery speeches failed to prove.

After two years of trial in 12 cities, homebuilders this spring pitted this soft-boiled approach against perhaps the hardest-boiled customer of all—New York's Westchester County. The results show why NAHB and local homebuilders plan more meetings.

Surface statistics make a frightening picture of Westchester for builders: 56% of the land is zoned for ¼ acre and larger lots. Builders claim such hold-zoning makes homebuilding difficult at best. Too, builders have to deal with 46 cities, towns, and villages with separate zoning codes and almost as many building codes.

But community growth conferences are patterned to tackle just such situations. Their purpose, in the words of NAHB staffer Robert C. Ledermann, is "to bring together public and private groups to sit down together and discuss these problems and take steps to work on them." Hartford, Pittsburgh, and Milwaukee have staged two conferences.

How it sounded. The 140 Westchester conferences brought diverse viewpoints: 28% were community officials, 14% builders, 14% banking and financing men. Ledermann warned the builders they were "likely to hear some comments directed at them with which they may not agree." They quickly did:

Planners debunked the traditional image of Westchester as a suburban bedroom with these facts: 1) only 27% of wage earners commute to New York City, 2) 16,100 of Westchester's dwelling units are either dilapidated or lack basic plumbing, 3) 27% of substandard units are occupied by the county's 7.5% Negro population.

Planning Prof George M. Raymond of Pratt Institute asserted: "The mass-produced single-family house is no longer a practical solution to more than a small segment of the population pressures with which the county will be faced in the next 20 years."

Replied County Executive Edwin G. Michaelian: "The objectives [of most county communities] are the same: to keep Westchester's character of a county of homes, of a county where people still want to come to live and work and play."

Builders talk back. President Stanley J. Slote of Crossway Construction Co pinpointed some problems: "1) citizens are not interested in developing their community, 2) rezonings have been used as political footballs more than any other thing . . . officials are playing with builders as a way to get their names in the paper, and 3) several communities do not even have copies of their building code available to builders . . . you draw your plans and then they tell you from a copy locked up

in the presence of the insured institution; 3) all work over \$500 and one of each three jobs under \$500 must be inspected; 4) the insured institution must certify that the above steps have been taken.

in the safe what's wrong."

Director William E. Finley of the Natl Capital Park & Planning Commission snapped: "I wonder if you aren't hampering Hugh Pomeroy (Westchester planning director) and his team by not allowing them to run fast enough. Forty-six zoning ordinances make sense if you have to be elected but to me from outside it makes no sense."

When discussion groups began, the give and take intensified. "What are you going to do with the \$150 you get from builders for parks?" a builder demanded of a village mayor.

"The people in the town have been paying over the years to build up that fund," retorted the mayor. "This is just to make charges equitable on residents who haven't paid."

"That property has been paying its share all the time because it's on the tax duplicate," persisted the builder. "If you follow your logic, the last house built gets hit with a bill for all the things that haven't been done."

"I say to the builders—you better darn well take a look at a community before you build there and see what they've been doing with their debt and expenses," cried the mayor. "Why don't you get good government in many towns? Because the builders and bankers take no interest in their government—they're always too busy."

But by conference end, both builders and officials seemed more familiar with the other's problems. Sponsors announced another conference would be held next year. And one mayor promised to seek regular meetings between the builders and the mayors' association. His reason: "We town officials have not had enough contact with you builders."

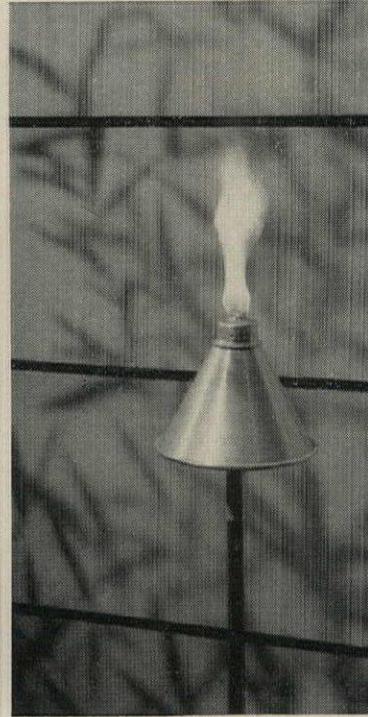
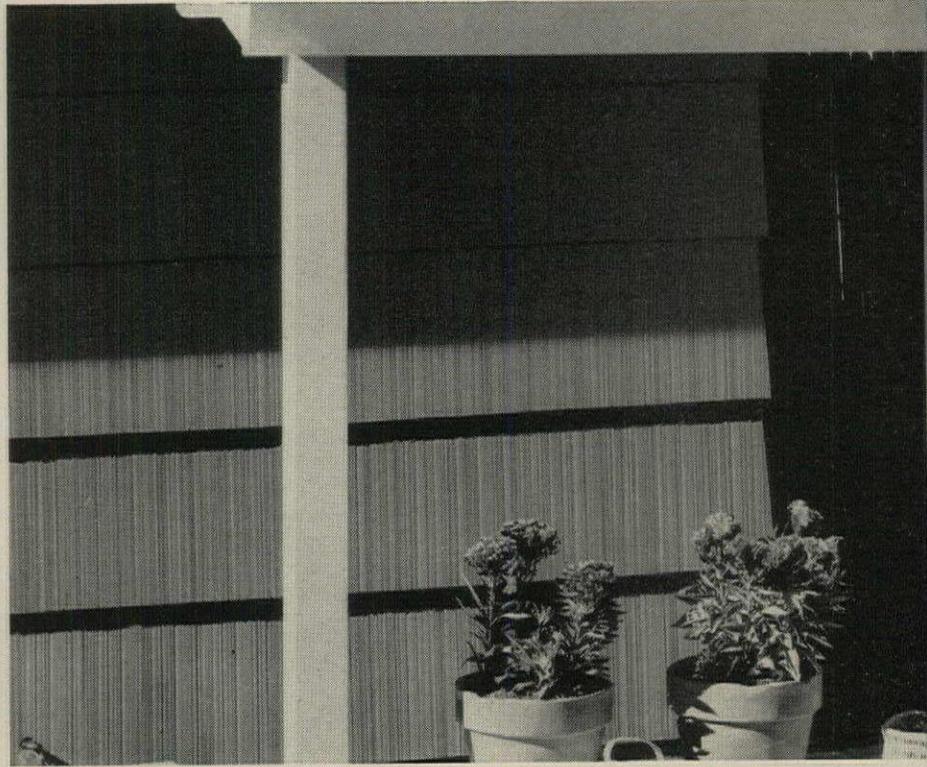
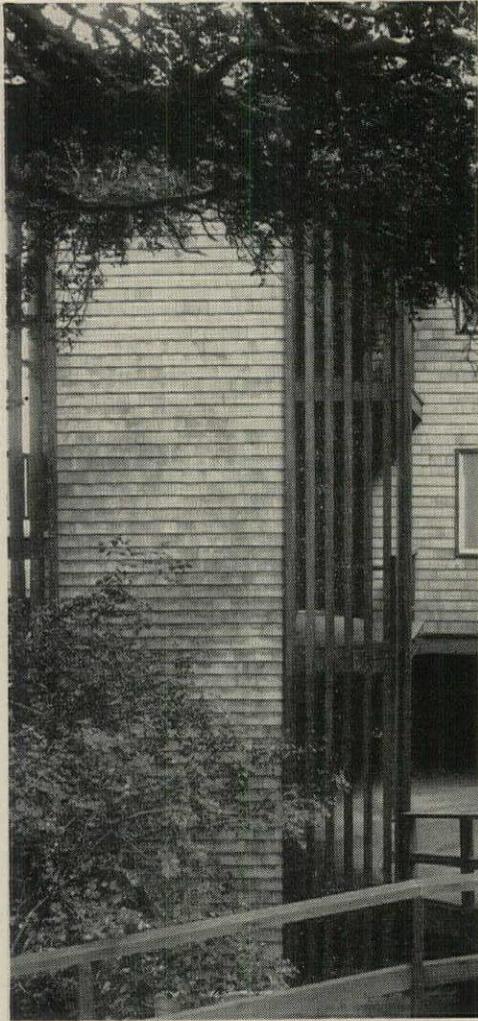
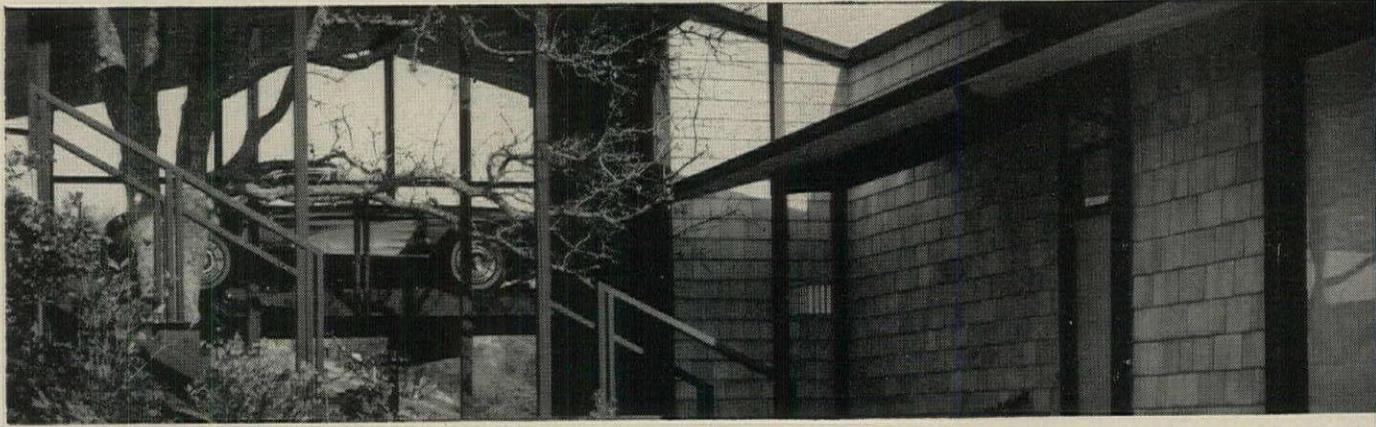
PUBLIC HOUSING:

How public housing voters vote

Do public housing tenants back up their most ardent supporters—Democrats—with votes? Observers have long claimed they do, making public housing a potent political machine.

But they lacked proof—until Pollster Samuel Lubell began analyzing precinct returns from last fall's Presidential election. Lubell checked 77 election districts in New York City where every voter resides in public housing. He found 77% backed President Kennedy (vs a city-wide count of 63%). Samplings in six other big cities showed public housing tenants cast 79% of their ballots for Democrats, compared to a 65% mark in the 12 largest Northern cities.

Reports Lubell: "Projects which are predominantly white vote almost as heavily Democratic as do those which are predominantly Negro. Local elections in the bigger cities are becoming more and more one-party affairs." *NEWS continued on p 70*



WALLS OF GENUINE CEDAR BRING THEM IN TO BUY



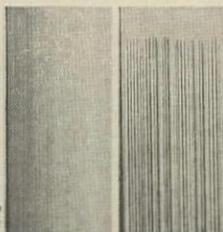
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Planners find that the demand for more planners is bottomless

"I only came because I'm looking for some more people to hire," said a prominent Washington, D.C. planner.

Indeed, jobs were the magnet that brought many—perhaps most—of the 1,400 planners to Denver last month for the annual conference of the world's largest planning group, the American Society of Planning Officials.

A cadre of leaders, like the man from Washington, were there to hire more help. Dozens of young hopefuls, as brightly neat in their horn rimmed glasses and tweed sport jackets as the Walrus & the Carpenter's oysters, stood and waited for a chance to be interviewed.

For planners have been in short supply for years. "We thought the scarcity couldn't get worse, but it has," says Dennis O'Harrow, ASPO's outspoken executive director. The federal government gets more of the blame for the rising shortage. It is demanding more and more comprehensive plans from localities—notably community renewal plans—before it



ASPO's O'HARROW

Does the US really want planning?

ladles out subsidies. And President Kennedy's housing bill would compound the demand. He proposes to up the federal share of planning grants to two-thirds and boost federal funds for it from \$20 to \$100 million.

Most of the job hunting went on openly, under convention sponsorship, at what ASPO goes call, tongue-in-cheek, the "slave market." This is surely the most above-board labor-piracy arena in housing. Everybody plays simultaneously. From 4 to 6 p.m. on the convention-opening Sunday, representatives from scores of local planning agencies anxious to recruit sat interviewers down behind one of the myriad felt-covered tables that filled the big ballroom of Denver's new Hilton Hotel. Job hopefuls, guided by a bulletin-board list of openings as well as a printed pamphlet describing 205 jobs with 105 agencies*, found their way to the city of their choice with the help of big alphabetical signs. Proffered jobs ranged from a \$16,500 executive secretary for Milwaukee's city plan commission to a half dozen junior planners around \$5,300.

Less than half the jobs would be filled, ASPO officials forecast. But planning training is on the rise. As Executive Director O'Harrow

*This list, in ASPO's "Jobs in Planning," is the leading index of personnel shortages. The 1961 openings were up from 128 jobs with 78 agencies a year ago, 96 jobs with 67 agencies in 1959.

noted in his annual report, US and Canadian universities will graduate 368 new planners this month. Before 1940, only four universities in the two nations trained planners. Today, 33 do. "Universities are taking to the idea like ducks to water and the outlook for planning education is one or two additional schools every year for some time."

What they said. Convention sessions produced a few rays of insight amid a torrent of turgid promposity. "Going to these meetings is like taking ancient history 1A for the tenth time," cracked one veteran ASPO leader.

O'Harrow himself provided the conference's most thoughtful comment: a powerful portrayal of the dilemma faced by US planners—more and more demand for "plans" but pitifully little acceptance of the results. "Do we really have the increased acceptance of planning that we think we have?" asked O'Harrow. He answered himself:

"We have made great strides in devising equipment for the elimination of air pollution, but each year the severity of pollution increases. We have proved, beyond contradiction, the logic and economy of mass transit, the foolishness of the private automobile for the journey to work; but each year we find mass transit in a sadder condition than the year before, and the autos and expressways proliferating like guinea pigs.

"We have demonstrated that metropolitan sprawl is the root of many, if not most, of our urban problems now and in the future. We indulge more and more in metropolitan planning; we show the logic of a metropolitan executive to carry out metropolitan plans. Yet we get our ears knocked down every time we put metropolitan government to a vote.

"Back before the war, planning was a leisurely undertaking [because] . . . this was the tempo of urban growth. It was such a comfortable way to plan that we resumed it after the war . . . We ambled along. But something happened. The little cloud that had started in the 30's as slum clearance grew up to be a full-scale storm called urban renewal. It did not stop with slums, but encompassed vacant land, industrial areas, central business districts. So instead of calmly and peacefully rebuilding over 40 or 50 years, we are going to do the job in 4 or 5 . . . Then the government slapped down a \$40 million highway

SLAVE MARKET job hopefuls from Boston in ballroom while rival planners look on. Boston was convention's No. 1 head hunter. It is trying to fill 36 new planning spots up to \$15,000 a year for its newly consolidated plan commission and redevelopment authority.



program. Private developers produced housing 1,000 or 10,000 at a time. They produced shopping centers—commercial districts to serve 500,000 people—in 1/100th the time we had taken before.

"Could planning produce [in time]? In some areas, it did. But in too many, it is still geared to a pre-war tempo. Planning still resembles a student workshop problem, completely out of touch with the realities of the explosive urban situation. . . . If planning has advanced beyond the sophomore stage, it needs to prove it. . . . We must be ahead of the project-builders."

News continued on p 71

Photos: H&H staff



NEW PRESIDENT is T. (for Thomas) P. (for Peter) Kennedy Jr. (r), 56, chairman for the last 17 years of the Davidson County (Tenn.) Planning Commission. He dropped out of college to go to work in his father's Nashville clothing factory, O'Bryan Bros Inc, took over as president in 1932. Kennedy—blue-eyed, ruddy, and white haired—spends most of his spare time in civic affairs but also manages to raise purebred Angus cattle on his 550-acre farm outside Nashville. He was president of the Nashville Chamber of Commerce in 1959, is currently chairman of a mayor's committee on problems of the elderly, and chairman of the State Heart Assn.

Under Kennedy's leadership, the city of Nashville is about to become a housing developer. It plans to use a \$750,000 trust fund, left years ago to help the elderly, to sponsor a nonprofit FHA rental project for aged middle-income persons (ie, \$2,700-a-year income up). The legislature has just amended Nashville's charter to let it sign a contract with FHA. Kennedy succeeds Harold S. Shefelman (l), 63, Seattle lawyer, planning commission member, and civic leader.

PEOPLE:

Shape of the new HHFA team

Re-staffing of the federal housing agencies' top jobs is just about complete (except perhaps in the Public Housing Administration). Nowhere in the Kennedy Administration's housing team (if you except FHA Commissioner **Neal Hardy**, a federal housing careerist who sat out the Eisenhower Administration with NAHB), will you find a prominent private builder,

President's Advisory Council on Youth Fitness.

● **Robert D. Hicks**, 36, former insurance underwriter who joined FHA 12 years ago, moves into Walton's old post as standards coordinator. He is a University of Pennsylvania graduate.

● **Sidney H. Kasper**, 50, becomes director of public affairs for URA. Kasper, a University of Chicago Ph.D., was HHFA publications director from 1949 to 1956 and public information director for NAHB's National Housing Center from 1956 to 1959.

Prefabbers elect Pease as president

"We expect to see more and larger component parts produced by home manufacturers and a wider spread in the types of buildings our members fabricate."

These are the views of the new president of the Home Manufacturers' Assn, **James L. (for Lewis) Pease Jr**, 40, treasurer of the prefab company, Pease Woodwork, that his grandfather started. He was elected at HMA's annual president's council session last month at plush Dorado Beach, Puerto Rico, succeeding **Clarence Wilson** of Wilson Homes.

Adds Pease: "I would also like to see us develop a home manufacturing seal-of-approval that all



HHFA's MIELDS
For liaison, a liaison man

lender, mortgage banker, lumberman, or materials producer.

The deputy and assistant commissionerships have gone chiefly to a young team of old pros in housing whose experience is in government, labor, or trade associations. In the Urban Renewal Administration, Commissioner **Bill Slayton**, onetime assistant director of the Natl Assn of Housing & Redevelopment Officials and later a Webb & Knapp vice president, is expected to retain most of the able top staff of his predecessor, Dave Walker.

Among the latest appointments:

● **Hugh Miels Jr**, 38, Wisconsin-born assistant director of the American Municipal Assn, as asst HHFA Administrator for Congressional liaison. This means Miels will go right on doing what he has been doing for the last four years: promoting closer city-federal ties on Capitol Hill. He is also a former assistant director of NAHRO (Slayton's successor), and a one-time economic analyst with the Milwaukee Housing Authority.

● **Carlos W. Starr**, 53, one of FHA's first employes, is the new assistant commissioner for field operations. A West Virginian, Starr left a banking job in his home state to join FHA in August 1934, two months after its birth. His most recent assignment has been director of the budget division. He is a graduate of Benjamin Franklin University and has completed a three-year course of the American Institute of Banking.

● **Louis E. Walton**, 53, who also joined FHA in 1934, steps up from standards and procedures coordinator to director of the management division. Winner of a merit citation in 1958 from the Natl Civil Service League, sports enthusiast Walton also served on the 1960



PREFABBERS' PEASE
Grandfather started it

our members would subscribe to. It would set a standard for the whole industry."

Pease began working summers for the family concern in 1935. After graduating from the University of Cincinnati ('42), Harvard Business School ('43), and a World War 2 tour with the Navy supply corps (lieutenant, jg), he went to work full time in 1946. Pease Woodwork, founded in 1893, is the nation's largest privately owned mail-order building material house (Sears Roebuck is bigger, but it is publicly owned). The company added prefab homes to its line in 1940, i. now among the top four (others: National, Inland, Harnischfeger).

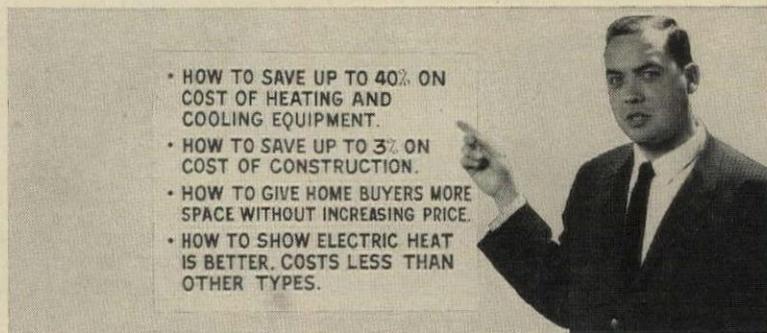
Jim is the third Pease to head the prefab association. His father, **James L.**, was the second president in 1945-6. His uncle, **John W.**, was president in 1948-9.

continued on p 73

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Hawley named to head mutual bank group

Samuel W. (for Waller) Hawley, genial Connecticut savings banker who takes over as the new president of the Natl Assn of Mutual Savings Banks, describes himself as a stick in the mud: "I was born and brought up in Bridgeport, went to work for a bank there, and have been at the same



MUTUAL BANKER HAWLEY
Mortgages & goodwill

place ever since". His colleagues differ. Although Sam Hawley hasn't been peripatetic, he hasn't been standing still. Fellow bankers consider him unusually aggressive, public relations-minded, and successful.

Hawley, 51—successor in the NAMSMB post to Edward P. Clark of the Arlington (Mass.) Five Cents Savings Bank—heads the People's Savings Bank in Bridgeport. It is Connecticut's No. 2 mutual in assets (\$280 million) and No. 1 in mortgage lending. The stress on mortgages is part of Hawley's formula: create goodwill by meeting the borrowing needs in the area. People's stresses local lending—mainly conventional and VA, buys paper elsewhere only when it can't put out its money in its own backyard. The bank has long had a policy of taking local VAs at par in preference to out-of-state loans at discounts. The bank also makes personal loans and unsecured loans for home improvement and has an on-the-job savings program embracing 125 companies. Says Hawley: "If you help people, you lead them from borrowing into savings accounts." One yardstick of success: People's has grown 50% in assets since Hawley became president five years ago.

A graduate of Yale and the Harvard Business School, Hawley went to work for the bank in 1933 (his father, Samuel M. Hawley, was president until his death in 1924), spent the first ten years in its mortgage operations. He became vice president in 1948 and president in 1956. Hawley has also been active in Bridgeport urban renewal, heading the Mayor's Citizens' Action Committee.

A weekend golfer ("over 100—I'm a duffer") and tennis player, he likes to hunt and fish when he can. Married to the former Florence Roberts of Minneapolis, Hawley has a daughter and two sons, one a banker, too.

Elected NAMSMB vice president

and next in line to succeed Hawley: John W. Kress, president of the Howard Savings Institution, Newark, N. J.

LENDERS: Guaranty S&L in San Jose, Cal., has picked lumberyard and realty executive John H. Martin, as president and chief executive. He succeeds John F. Marten (no relation), who becomes board chairman while retaining presidency of Great Western Financial Corp, giant West Coast S&L holding company (1960 gross income: \$51.3 million). New president Martin, a Harvard Business School graduate, has been president of 25-yard United Lumber Yards, Modesto, and its related homebuilding and financing company, United Realty.

Charles E. Walker, 37, has been assigned to do a "searching study" of American banking as his first duty as new executive vice president of the American Bankers Assn. The study will help form new ABA policy. Walker, vice president of the Federal Reserve Bank of Dallas, was an assistant to Treasury Secretary Anderson in the Eisenhower Administration.

NAHB Treasurer William Blackfield has branched out from his San Francisco building operation to found the Realty Mortgage Co in Honolulu. Blackfield is president of the new company to help finance Hawaiian building.

New president for Kennecott Copper

Less than two weeks after he was promoted to president of Kennecott Copper Co, Frank Roscoe Milliken had to prove his reputation as a nimble public speaker.

At Kennecott's annual meeting May 2, he was peppered with controversial questions: why did two directors own only 100 shares of



KENNECOTT'S MILLIKEN

For stockholders, a ready answer

stock, why did the company's incentive compensation plan for executives not provide for payment of cash dividends first?

Milliken, 47, defended management with a detailed knowledge of company operation: Kennecott needs directors with special skills even if they own few shares of stock; the company must earn \$45 million before executive bonuses are paid. Milliken added cheering news for stockholders: increased demand let mines go on a seven-

continued on p 74

EMERSON ELECTRIC

and your local

ELECTRIC UTILITY

help you sell homes with

ELECTRIC HEAT

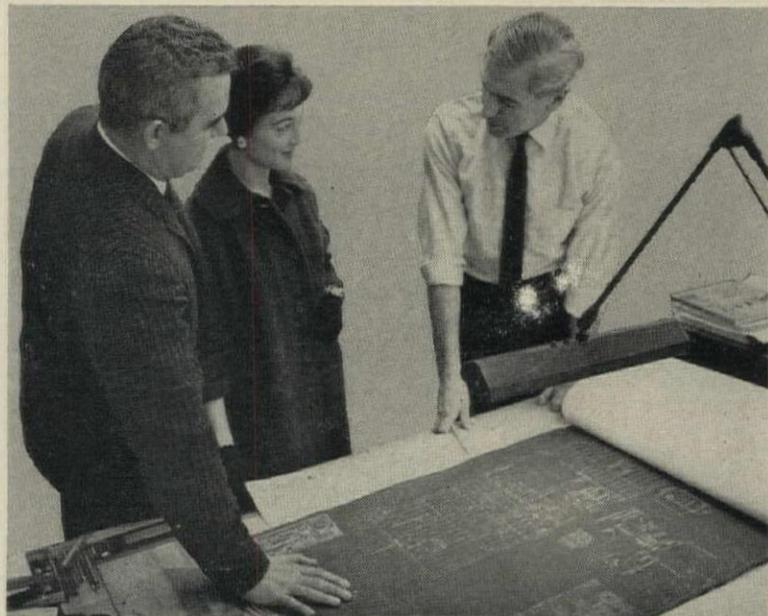


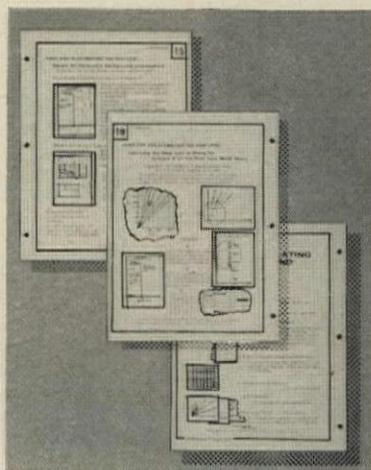
PHOTO COURTESY UNION ELECTRIC CO.

Your local Electric Utility is helping you sell electrically heated homes by promoting owner benefits, allowing special power rates for heat, furnishing prospect lists . . . and giving you on-the-job assistance.

EMERSON ELECTRIC

Shows You How To
**ACCURATELY ESTIMATE
ELECTRIC HEAT**

Emerson Electric's Training Program and heat specialists will show you how to estimate heat loss and cooling load, annual power cost, installation time, equipment cost, labor costs . . . everything to do a good job and make it pay!
THEN GUARANTEE IT!



INDUSTRY'S MOST COMPLETE LINE OF ELECTRIC HEAT

EMERSON ELECTRIC
BUILDER PRODUCTS GROUP

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PRYNE
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LATROBE, PENN.

RITTENHOUSE
HONEOYE FALLS, N. Y.

Write Dept. B-67, Emerson Electric • 8100 Florissant • St. Louis 36

day week late in April and Kennecott was that very day boosting copper prices 1¢ a pound to 30¢. By the meeting's end, Milliken's performance brought applause from the 850 stockholders.

Stockholders of the nation's leading copper producer have reason for concern. Dividends were cut from \$6 to \$5 last year despite the company's recovery from a long strike which cut 1959 copper production and income to ten-year lows. Former President **Charles R. Cox**, 70, (who remains as a director) explained that while 1960 income of \$77.4 million was 35% over the previous year, dividends were cut "with a more realistic view of the company's operations" and because 1959's \$6 distribution had exceeded earnings of only \$5.19 a share. A subsidiary fabricator, Chase Brass & Copper Co, reported shipments of mill products dropped 17% in 1960 because of homebuilding's slump.

President Milliken graduated from MIT in 1934, became a metallurgist and experimental engineer in New Mexico and Utah. He was named plant manager of National Lead Co's MacIntyre development in 1941. For his work he won in 1951 the Robert H. Richards award of the American Institute of Mining, Metallurgical & Petroleum Engineers. A year later he joined Kennecott as vice president of mining operations. Since 1959, he has been a director and in February 1961 was named executive committee member of the private Foreign Policy Assn.

Public housing lobby names Larry Henderson

As expected (NEWS, Apr) **Laurance G. Henderson**, 37, got the nod from the Natl Housing Conference to succeed **Francis X. Servaites** as public housing's chief paid lobbyist.

Pittsburgh-born Henderson came to Washington in 1947 as legisla-



NHC's HENDERSON
New face for an old lobby

tive aide to the late Sen Ralph L. Flanders (R, Vt.). He did staff work for the late Sen Joseph McCarthy's (R, Wis.) committee which reorganized housing agencies into HHFA and later helped draft the 1949 Housing Act which authorized 810,000 public housing units. From 1950 to 1954 he directed the staff of Sen John J. Sparkman's (D, Ala.) Small Business Committee. During the 81st Congress

(1949-50) a group of House Republicans retained him as housing consultant.

Leaving Washington, Henderson became a consultant to the Ford Foundation and then director of international sales for Fairchild Engine & Aircraft Corp. He leaves a post as international sales manager with North American Aviation to join NHC, whose budget last year under Executive Vice President Sevaites (now director of the National Capital Housing Authority in Washington, D. C.) totaled an estimated \$75,000.

Florida land developer **John D. MacArthur** observed his 64th birthday Mar 6 and doesn't think he'll be around for 80 more. So he's paying \$11,000 to move a 70-ton banyan tree 10 miles to stand at the entrance of Palm Beach Gardens, a residential and industrial community he's developing in Palm Beach County. "We could plant a little one there," philosophizes MacArthur, "but I wouldn't be around 80 years from now to see it as it should be." Tree-fancier MacArthur, who's also president of Bankers Life & Casualty Co, goes to great lengths to preserve trees in his developments. When workmen building his town's airstrip found a two-headed palmetto palm, MacArthur intervened. "They're a rarity—we won't take it down," he decided. "We'll build a park around it instead."

Everett J. Livesey, 50, whose sudden resignation as president of the huge Dime Savings Bank in Brooklyn (assets: \$1.2 billion) surprised the banking industry (NEWS, May), has a new job. Livesey has been elected president of the City Savings Bank, Brooklyn (assets: \$91 million), succeeding **Henry Powell** who died Apr 27. Livesey, whom a colleague termed the "Frank Merriwell of savings banking" left Dime, say insiders, because he didn't see eye to eye with the bank's chairman and chief executive officer, **George C. Johnson**.

Roger E. Schmidt, 33, NAHRO's assistant director for renewal since September 1959, resigned to become special assistant to the development director of the St. Housing & Redevelopment Agency. His successor: **Kenneth H. Ashworth**, Texas-born field coordinator for the Urban Renewal Administration.

DIED: Forrest M. Cox, 45, millionaire Phoenix homebuilder, in a helicopter crash near Camp Verde, Ariz., April 22. Killed with him: **C. W. (Bill) Laing**, 45, president of Laing-Garrett Construction Specialties Inc, Phoenix building supply company; and **Carl A. Wilfert**, 50, roofing contractor with Asbestos Engineering & Supply Co, Phoenix. The three were returning from digging for relics in an old Indian burial ground when Cox's \$75,000 craft struck a power line and



BUILDER COX
Death in a helicopter

crashed in flames in a canyon.

Cox, president of Forrest Cox Home Builders Inc, was a veteran pilot. During World War 2, he flew with the British, Dutch, Chinese, and American Air Forces and was credited with 17½ kills. Shot down twice, he was discharged in 1945, a colonel, with a permanently injured leg and badly damaged lungs. Doctors said he would never be able to fly again.

Cox moved to Phoenix after the war for his health. Unable to find a house he liked, he built his own, decided to go into the business. In 1950 he switched from custom to tract houses. His company has put

up 5,000 houses (\$12,000 to \$17,000), mostly around Phoenix. Cox also had interests in an insurance company, lumber yard, real estate and rental properties. He once estimated he was worth \$2 million.

Cox's health improved. Last fall he passed a rigorous physical to qualify as a commercial helicopter pilot. He kept the craft in his backyard, and used it to commute between his home and his two current subdivisions. He leaves a wife, son, and daughter.

DIED: John A. Miller, 88, former president and board chairman of Penn-Dixie Cement Corp. until he retired in 1945, Apr 11, at Nazareth, Pa.; **Roy E. Slayton**, 51, suburban Cleveland homebuilder, of a stroke, Apr 15, at Cleveland; **F. Donald Richart**, 66, vice president in charge of real estate (1940-54) for the Bowery Savings Bank, New York, while on a Mediterranean cruise, Apr 24; **Henry J. Kaiser Jr**, 44, son of the colorful industrialist, Henry J. Kaiser, and despite a battle with fatal multiple sclerosis since 1944 active as vice president and director of Kaiser Industries, May 2, in Oakland, Calif.

CANADA:

Secondary mortgage market planned

The government has taken a first step toward creating a secondary mortgage market like the US's Federal Natl Mortgage Assn.

The biggest change in policy involved is that the government has decided to permit Natl Housing Act loans, for the first time, to be sold at discounts.

Technical and procedural details have not yet been worked out, but the backbone of the secondary market will be a large portion of Central Mortgage & Housing Corp.'s \$750 million portfolio of direct NHA loans.

Official words. Announcing the plan to Commons, Public Works Minister David J. Walker said: "The Government has instructed CMHC to offer for sale as soon as possible, at reasonably attractive yields to purchasers, mortgages now held in its portfolio as a result of the extensive direct lending operations it has undertaken since this government took office in 1957. The salable component in the CMHC portfolio exceeds \$750 million, and the corporation will make available for sale whatever portion is required to lay a firm basis for an active market."

Ottawa expects the market to develop in two ways:

1. Through the sale of blocks of mortgages by one institution to another or among pension and trust funds, and,
2. Through sales to a new type of company, some of which are already in existence, which would let small investors participate in

mortgages by buying its debentures or shares.

The second method may well open the door to selling mortgage paper in the US, if problems like the fluctuating rate of exchange between the two countries and guarantees accompanying the paper can be worked out.

Sales prices of NHA insured mortgages will depend on the interest rate at which the mortgage was written, the remaining life of the loan and the condition of the capital market at the time of sale, says Walker. He insists that no amendments to Canadian housing law are necessary.

Builder reactions. Most see it as a long term stabilizing influence in the yearly scramble for money. But skeptics doubt that the securities will be as saleable as the government expects (there are a lot of 5 and 5½% mortgages in the portfolio along with 6% and 6¾% loans). They are waiting to see what pricing the government is going to hit upon. In addition, they wonder what would happen to the mortgages carrying the old 98% guarantee (the insurance is now 100%). Would the guarantees be increased or would they be offered at more discount?

To make a secondary market work, the government also expects to make more frequent changes in the NHA interest rate to keep it more closely in line with other long term rates. Probable method: a semi-annual review of the interest ceiling to reflect changing yields on long term government bonds.



Select the Right Electric Heat Equipment from **EMERSON ELECTRIC**

... The One Source With The Industry's Most Complete Line

Emerson Electric believes in the future of electric heat. That's why we have developed the industry's most complete line... over 60 different models in every type from Emerson-Pryne infra-red heaters to a complete Emerson Electric baseboard system. Emerson Electric will help you select the proper equipment to do the best possible job at the lowest possible cost. Our new Electric Heat Training Program shows you how! Call, wire or write today for complete information on new products and prices.

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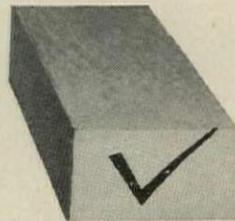
PRYNE
 POMONA, CAL.
 KEYSER, W. VA.

IMPERIAL
 LATROBE, PENN.

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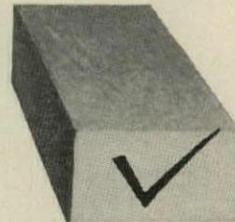
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Build in Sales Appeal . . . Brick by Brick

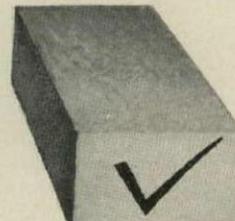


Brick resists:

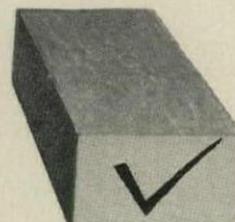
Wear. Brick never goes out of style, never wears out, lasts for lifetimes without costly maintenance.



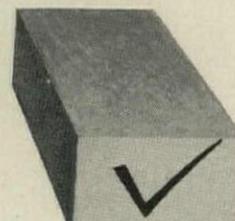
Fire. Heat and fire are part of the manufacturing process; fireproofing is permanently *burned in*.



Weather. Neither snow, nor rain, nor heat . . . nor any combination can penetrate impervious brick.



Insects. Brick offers neither sustenance nor haven for insect life; insects *cannot* bother brick.



Erosion. No significant physical erosion ever takes place; ancient Roman brick are still intact. Nor is there any erosion of public acceptance: brick is always welcome.

Brick resists

everything but Sales

Structural Clay Products Institute
1520 18th St. N. W., Washington, D. C.



Don't be fooled by decoys!

This is a genuine Sherle Wagner bathroom fixture. Anything else is a decoy. The 'Swan': pure, deep, 24K gold plated. Hand chased (you can almost count the feathers). It looks poised for flight. Forever.

FOR ILLUSTRATED CATALOGUE WRITE DEPT. SH

Sherle Wagner

125 EAST 57TH STREET, NEW YORK 22, N.Y. PLAZA 8-3300





6 WAYS smart builders cut costs with the new LING-TEMCO dishwasher

(First Dishwasher That Fits Any Kitchen 10 Different Ways!)

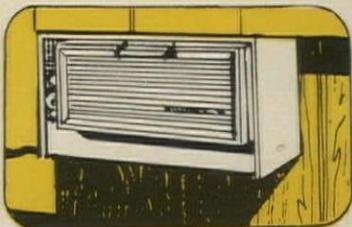
- **YOU SAVE ON PLANS!** No costly plan changing to add the L-T. It fits any plan you already have.
- **YOU SAVE UP TO \$60 AND MORE IN FLOOR SPACE** because there's no floor space needed. Ling-Temco eliminates 4 square feet of floor space every other dishwasher requires.
- **YOU SAVE INSTALLATION COSTS!** The exclusive L-T Couplermatic permits pre-installation of plumbing connections. Slide the dishwasher in any time later.
- **YOU SAVE DRAIN AIR GAP COSTS!** Only the L-T comes completely equipped with a drain air gap, that you must add to all other dishwashers, saving you the cost of materials and installation.
- **YOU SAVE DRAIN PUMP COSTS!** Most locations require no drain pumps.
- **YOU SAVE BIG MONEY ON THE DISHWASHER ITSELF!** It's the most competitively priced dishwasher on the market!

AND—Ling-Temco is packed with dishwashing "firsts"—dozens of them—including exclusive "Wave-of-Water" washing action and germ-killing steam bath! They give your kitchens that "something new" that adds real value to your homes—and turns "No, we'll look some more" into "This is the house I want—where do I sign?"

Before you spend another cent for a dishwasher, get full information about the new Ling-Temco dishwasher. Mail the coupon now.



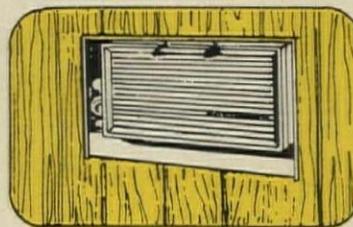
This revolutionary dishwasher gives you unprecedented freedom to plan dozens of exciting new saleable kitchen ideas



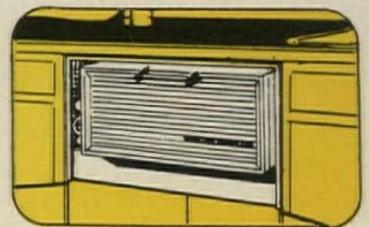
ON THE WALL. Ideal for apartments as well as homes. Mount on wall next to sink, below hanging cabinets. Convenient eye-level loading from front. (Gravity drain.)



BELOW RANGE BURNER TOP where no other dishwasher can fit! Save a big 9" of cabinet space below dishwasher (above toe-space). Usually gravity drain.



RECESSED IN WALL wherever utility room adjoins kitchen. L-T's modern, thinline design makes installation easier at lowest cost ever. No wasted floor or cabinet space. Gravity drain.



UNDER THE COUNTER. Unique design makes this the only standard-type installation that still leaves a big 12" of cabinet space for storage (above toe-space). Usually gravity drain.

OR INSTALL THE NEW LING-TEMCO EASILY...
Floating as a room divider or above a peninsula counter. On the counter next to the sink. Below sink bowl. Below or above built-in oven. Above clothes washer or dryer when in kitchen. Below counter in non-standard cabinets.

Ling-Temco Electronics, Inc.
Temco Industrial Division, P.O. Box 6191H, Dallas 22, Texas

Show me how your unique, cost-cutting, easy-to-install Ling-Temco dishwasher can help me create excitingly new and different kitchens that will increase the value and saleability of my homes... and save me money, to boot!
Please send me full detailed information.

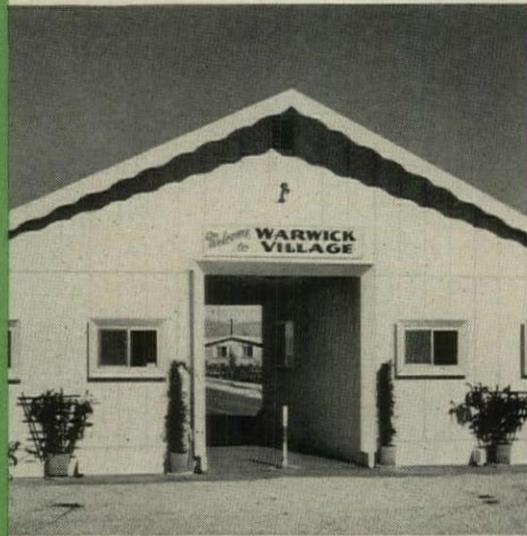
name _____
 company _____
 address _____ tel. no. _____
 city _____ zone _____ state _____

LING-TEMCO ELECTRONICS, INC.
 Temco Industrial Division,
 P.O. Box 6191H, Dallas 22, Texas

On first weekend, builder sells 41 homes featuring Kelvinator Appliances!



Emanuel Finkelstein, President, Signature Construction Co., Tucson, Arizona. His company has built more than 700 homes in past year and a half.



Sales office forms entrance way to Warwick Village, Signature Company's newest subdivision in Tucson. Models start in price at \$10,750.



Special Kelvinator kitchen showroom in sales office made a significant contribution to the over-all sales success on the opening weekend.

“Our Warwick Village opening was a huge success,” says Mr. Finkelstein. “More than 10,000 people viewed the model homes the first weekend and 41 homes were sold.”

A special Kelvinator showroom where prospective buyers could choose their appliances added greatly to the sales success, it was reported. Located in the sales office through which the visitors passed, it displayed Kelvinator refrigerators, washers and dryers, and built-in and mobile dishwashers.

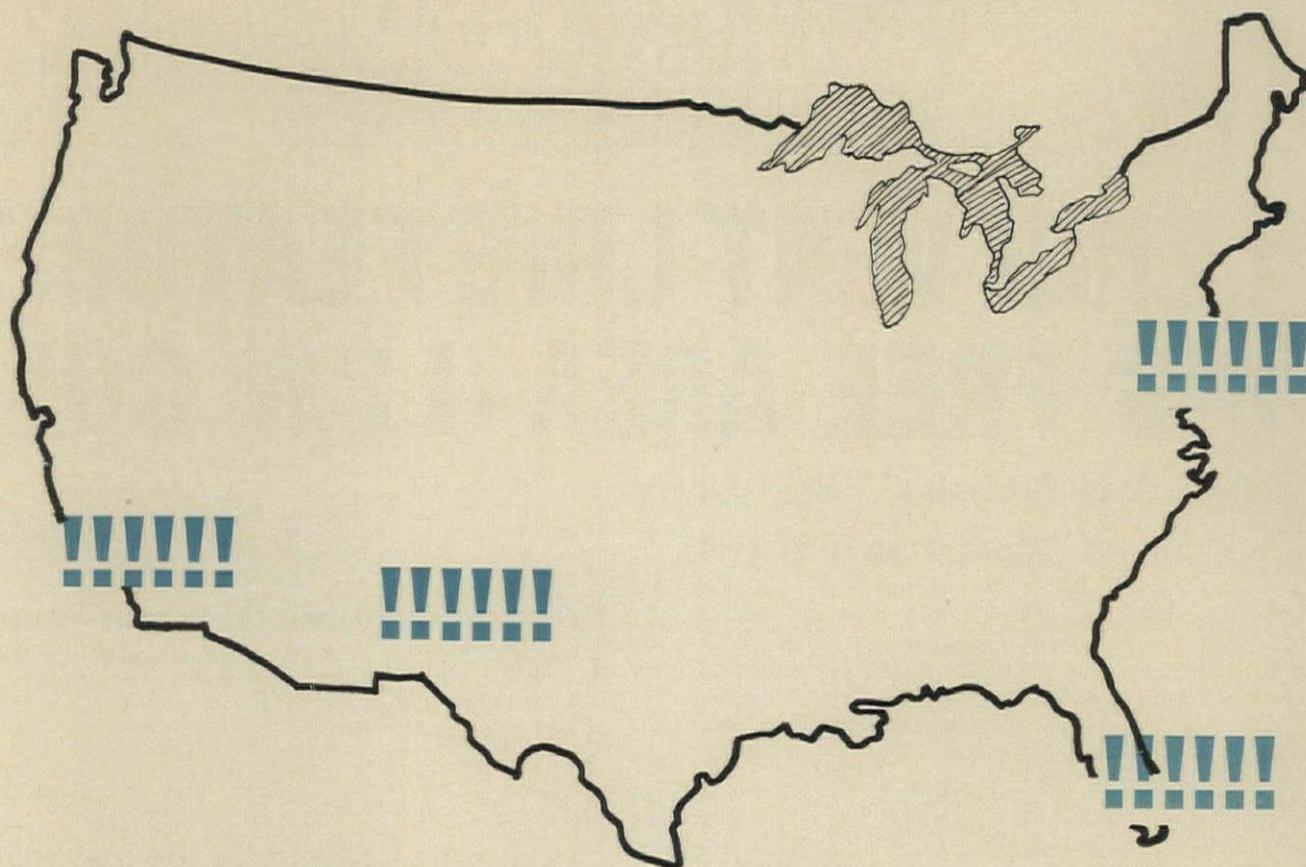
Result? “The island kitchen with its all-electric Kelvinator appliances received more than its share of favorable comments,” reports Mr. Finkelstein.

You get outstanding results like this with Kelvinator appliances because they have the quality, economy and dependability people *really* want—not useless gadgets and gimmicks to cause trouble. Why not sell your homes faster with Kelvinator? Write, wire or phone for the special builder plan today!

Kelvinator Appliances

KELVINATOR DIVISION, AMERICAN MOTORS CORP., DETROIT 32, MICHIGAN

Refrigerators • Ranges • Automatic Washers • Clothes Dryers • Food Freezers • Room Air Conditioners • Dishwashers • Disposers • Water Heaters • Dehumidifiers



You can learn a lot from what the leaders are advertising in four of the country's most competitive markets

The four markets: Los Angeles, Phoenix, Miami, and Long Island.

All four are major growth areas. All four are famed for their local builders and are now attracting outsiders. In all four markets, competition is like a rolling snowball—the harder builders compete, the harder they force others to compete with them, and the tougher competitors they become.

Because of hard competition, builders in these markets are known for their housing values. Witness Phoenix, where men like John Long, John Hall, and Ralph Staggs keep topping each other with more house for the money.

Because of hard competition, builders in these markets introduce and popularize new ideas in built-for-sale housing. Witness indoor-outdoor living, built-in furniture and equipment, the Florida room, and the split-level.

Because of hard competition, builders in these markets pioneer new ideas in selling. Witness the furnished and landscaped model house, the brand-name product display area, and today's growing builder-realtor teamwork.

Sometimes all the competition and all the welter of new ideas puts the squeeze on an individual builder. But always it adds up to a better house for the public, and it often marks the start of a new trend of national importance to the industry.

How are builders in Los Angeles, Phoenix, Miami, and Long Island competing today? What sales appeals are they using? What house styles are they popularizing? On the following pages, you will find some answers—a sampling of their local advertising on a single Sunday in the Spring of 1961.

What the leaders ads show

- In Los Angelesp 86
- On Long Islandp 87
- In Phoenixp 90
- In Miamip 91



LEIGH VENT LINE FEATURES BIG FREE AREA-LOW COST

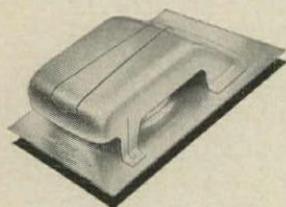
"One-Stop Shopping" Now Solves Builders' Ventilating Problems

One line—the Leigh line—features ventilators of every type to solve every residential ventilation problem. Roof vents, attic vents, under-eaves vents, foundation vents and many others are included in the Leigh line. And Leigh ventilators have been engineered and laboratory tested to conform to applicable F.H.A. requirements.

You can now turn to the Leigh line as the source for a full selection of ventilators at surprisingly low prices. Every unit features advanced styling that doesn't mar house lines. And practical features haven't been sacrificed for appearance—heavy-gauge aluminum or galvanized steel construction assures trouble-free service. Also, each ventilator is installed easily, cutting down on job costs.

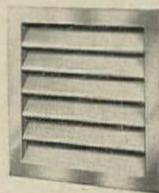
Write today for your copy of Bulletin No. 280-L, a handbook containing complete information on proper home ventilation procedures and Leigh Ventilators.

ROOF VENTS WITH FREE AREA UP TO 86 SQ. INCHES



Popular patented Leigh Roof Ventilators feature air-pulling venturi openings for maximum air capacity. One-piece base and exclusive ROL-LOCK seam prevent leakage. Low silhouette design blends into over-all roof lines. Available in 3 models: Popular No. 405 Series (illustrated), the twin-opening No. 410 and the Economy No. 408.

IDEAL FOR EITHER NEW HOME OR REMODELING WORK



Attic Ventilators are available in 2 styles—recessed (for new construction) and flush (for new home and remodeling jobs). A wide range of sizes in either heavy-gauge aluminum or galvanized steel construction. Individually formed, rolled edge louvers are locked into the side margin at a 45° angle for maximum free area and weather protection.

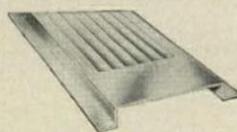
MAXIMUM VENTILATION WITH TRIANGLE VENTS



Triangle Ventilators—adjustable or stationary—provide maximum attic ventilation yet effectively repel driving snow or rain. Both types feature either aluminum or galvanized steel

construction in a wide range of sizes to fit any roof pitch. Louvers are locked to the side margin to prevent rattling, coming loose or falling out. The rolled front edge and hemmed sides provide extra strength.

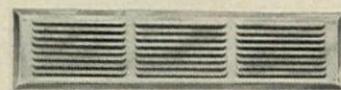
TRIMVENT SOLVES TWO PROBLEMS IN ONE STEP



New Deep-Form design provides maximum strength and eliminates sagging, buckling. Can be installed flush or recessed.

Trimvent combines effective ventilation and trim in one easy-to-install operation. Trimvent admits cool, dry air, permitting hot, moist air to escape through attic or roof vents. Available in 8-foot sections for easy handling and fast installation.

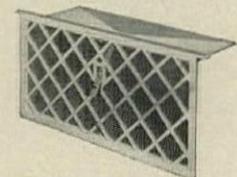
IDEAL COMPANION UNITS TO ROOF OR ATTIC VENTS



Leigh Under-Eaves Ventilators provide greater free area than ordinary soffit ventilators. Embossed picture frame margins provide attractive appearance and assure rigidity for long ventilating service. Constructed of rust-proof aluminum or galvanized steel. Models also available with hinged dampers.

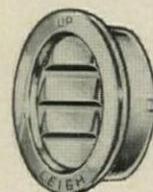
Leigh Under-Eaves Ventilators provide greater free area than ordinary soffit ventilators. Embossed picture frame margins provide attractive appearance and assure rigidity for long ventilating service. Constructed of rust-proof aluminum or galvanized steel. Models also available with hinged dampers.

COMPLETE LINE OF FOUNDATION VENTS



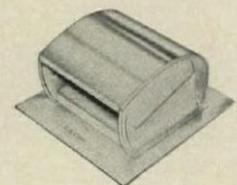
Foundation Ventilators are available in a wide range of styles and free area capacities. All fit standard 16" x 8" openings and are easily installed. Galvanized steel or zinc chromate primed aluminum construction insures long ventilating life. Available with or without dampers.

PERFECT FOR THOSE HARD-TO-VENT AREAS



Leigh aluminum Miniature Ventilators are ideal for use in any hard-to-ventilate area . . . stud spaces, under-eaves, risers, etc. Available in 5 sizes: 1", 2", 2½", 3" and 4". To install, merely drill proper size hole and tap vent into place. Recessed design prevents louver damage during installation.

LEIGH ROOF JACKS FOR FAN EXHAUSTS



Ventilator accessory to the Leigh line of ventilating fans and range hoods—ideal for use with any ventilating fan or range hood that is vented through the roof. Full 45 sq. in. of free area. Aluminum construction with scientifically embossed areas to add strength and rigidity. Rain shield, front edge trap and one-piece base eliminate entrance of rain or snow and any possible leakage.

LEIGH BUILDING PRODUCTS

2561 Lee St., Coopersville, Michigan

Please send me complete information on the Leigh Ventilator Line.

NAME _____

ADDRESS _____

CITY _____

STATE _____

LEIGH BUILDING PRODUCTS,

Division of Air Control Products, Inc., 2561 Lee Street, Coopersville, Michigan

West Coast Warehouse: Leigh Industries (California), Inc., 649 S. Anderson, Los Angeles, California; Made in Canada by Leigh Metal Products Ltd., 72 York Street, London, Ontario; Prairie Provinces Affiliate; Leigh Products Western Ltd., 313 Archibald Street St. Boniface, Manitoba.

OTHER LEIGH VENTILATORS INCLUDE: Cement Block Ventilators, Brick Ventilators, Clothes Dryer Vents, Storm Window Ventilators, Low-Height and Vision-Proof Grilles, Adjustable Ceiling Ventilators. Bulletin 280-L contains data on the complete line. Write for your copy today!

SELL MORE HOMES THIS YEAR WITH GM-DELCO'S TRIPLE SALES OFFENSIVE

1

NEW YEAR-AROUND COMFORT BY DELCO

GM-Delco residential specialists have developed a completely new line of heating equipment and air conditioning for year-around comfort . . . all of it compatible in a single central system. There's a hot, new line of Delco gas and oil furnaces, bolstered by a solid selection of air conditioning units and heat pumps. Remember this vital point: Delco heating may be installed now—air conditioning later.

2

NATIONAL ADVERTISING THAT PRE-SELLS THE GM-DELCO NAME

Your prime home-buying prospects are reading big, persuasive, full-color GM-Delco advertisements in *The Sat. Eve. Post*, *American Home*, *Better Homes & Gardens* and other "shelter" magazines. They will spot your home as quality-built when they see your Delco installation. Advertising and the General Motors name help you sell homes.

3

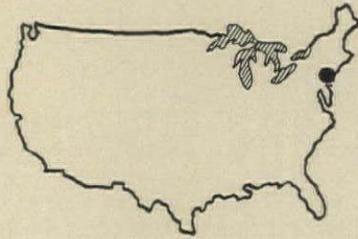
A FLEXIBLE, LOCAL MERCHANDISING PACKAGE TO FIT YOUR MARKET

Take your pick of the tops in billboard signs, local radio and TV scripts, 1000 and 500-line newspaper ads, brochures and tack-up signs for your model homes. They are available for your selection in Delco's hot new merchandising package. And they're all designed to sell the quality of your homes . . . and help you sell more homes.

*The brand name
that identifies your
homes with quality*

GM Delco 365
CONDITIONAIR

DELCO APPLIANCE DIVISION, GENERAL MOTORS CORPORATION, ROCHESTER 1, N. Y.



IT'S PRICED AT
\$23,990
IN MASSAPEQUA

IT'S PRICED AT
\$19,990
IN HUNTINGTON

IT'S PRICED AT
\$17,999
IN SMITHTOWN

Brookfield Saves
You at least \$2,000 on Each of 4 Magnificent Models!

\$15,790

Brookfield ESTATES
ADJOINING SMITHTOWN
In the Beautiful Home Section of Hempstead

DIRECTIONS: Northern State Parkway to Seiker Meadows Park, west on Hill Street (Rt. 116) to Veterans Memorial Highway, crossing past Littleton Park (Do not turn off Veterans Highway to Route 111). Turn right (south) on Route 111 approximately 1 1/2 miles to model homes. (OR) Route 116, into Veterans Memorial Highway and continue to above. Phone Central City 4-9234.

On Long Island: everyone is copying everyone else

THE LARGEST HI-RANCH IN HUNTINGTON AT THE LOWEST PRICE!

With 2 Car Garage and Dinnet Master Bedroom

\$16,990

SKYLINE WOODS

GRAND OPENING GREENWAY

FARMINGDALE, NASSAU COUNTY

\$21,390

SOLDIERS HAVE TO LOOK ALIKE... HOMES DON'T!

SKYLINE WOODS

GRAND OPENING CENTRAL ISLEIP

NO DOWN PAYMENTS

\$12,990

HI-RANCHES

6 TO 9 SPACIOUS ROOMS FOR EXPANDING FAMILIES

EXPANDED INCOME

AMES REALTY

What they copy most is the "hi-ranch," this year's best seller in the big \$13,000-to-\$17,000 range (or, as everybody but everybody on the Island puts it, the \$12,990-to-\$16,990 bracket).

The high ranch is simply a one-story house raised 4' so it becomes a split-entry, with garage, family room, and laundry a half-flight below grade level. Some critics feel it represents a backward step in design. But it offers buyers more for their money than split-level houses, which the Island invented and on which it has now largely turned its back.

Ranch houses, below \$14,000, still dominate the market where land is relatively cheap—far out in Suffolk County, for example. In the \$17,000-to-\$20,000 range, competition is strong among ranches, high ranches, and two-story houses. And from \$20,000 up, the ranch and the two-story sell best.

Just as there is little variety in the houses, there is little variety in the way they are advertised. Display ads look alike, read alike, and make the same basic appeals (price and living space). One reason: Most Long Island builders deal with a limited group of ad agencies that specialize in real estate.

But what strikes you most about conformity on the Island is not what builders are doing. It is what they are *not* doing. For example:

No builders are offering to take old houses in trade. This is partly because much of the market consists of renters from New York City and partly because re-sale specialists make it easy for homeowners to sell fast at 90% of appraisals.

Few builders are advertising low monthly payments because few of them have been able to get current VA commitments at what they consider favorable discounts.

Few builders are offering no-down financing because of the shortage of VAs and because Long Island builders, unlike other builders, are reluctant to take second mortgages.

Few builders are offering community and recreation facilities because most Long Island land is expensive and large parcels are hard to assemble. Advertising that plays up location stresses proximity to shopping centers and beaches and "no double-shift schools."

Few builders are promoting their own names. Instead, their ads simply mention a tract name ("Estates" is running well ahead of "Oaks", "Parks", etc). Reason: Many building companies are partnerships formed to build in one tract and dissolved when the tract is sold out.

SAMPLING OF ADS ON LONG ISLAND (left) shows great similarity in most ads (in renderings, names of developments, layouts) through a wide price range for the popular "hi-ranch"—plus two ads that break the pattern with more imaginative themes and better art.

GREEN THUMB TIME IS HERE AGAIN!

NORTH POINT

GRAND OPENING ARLYN OAKS at NORTH BAYSHORE

BREAKS THE PRICE BARRIER!

3 BEDROOMS • 2-CAR GARAGE
1/4 ACRE in largest WOODED ESTATES
Outdoor Dining Terrace • Formal Dining Room

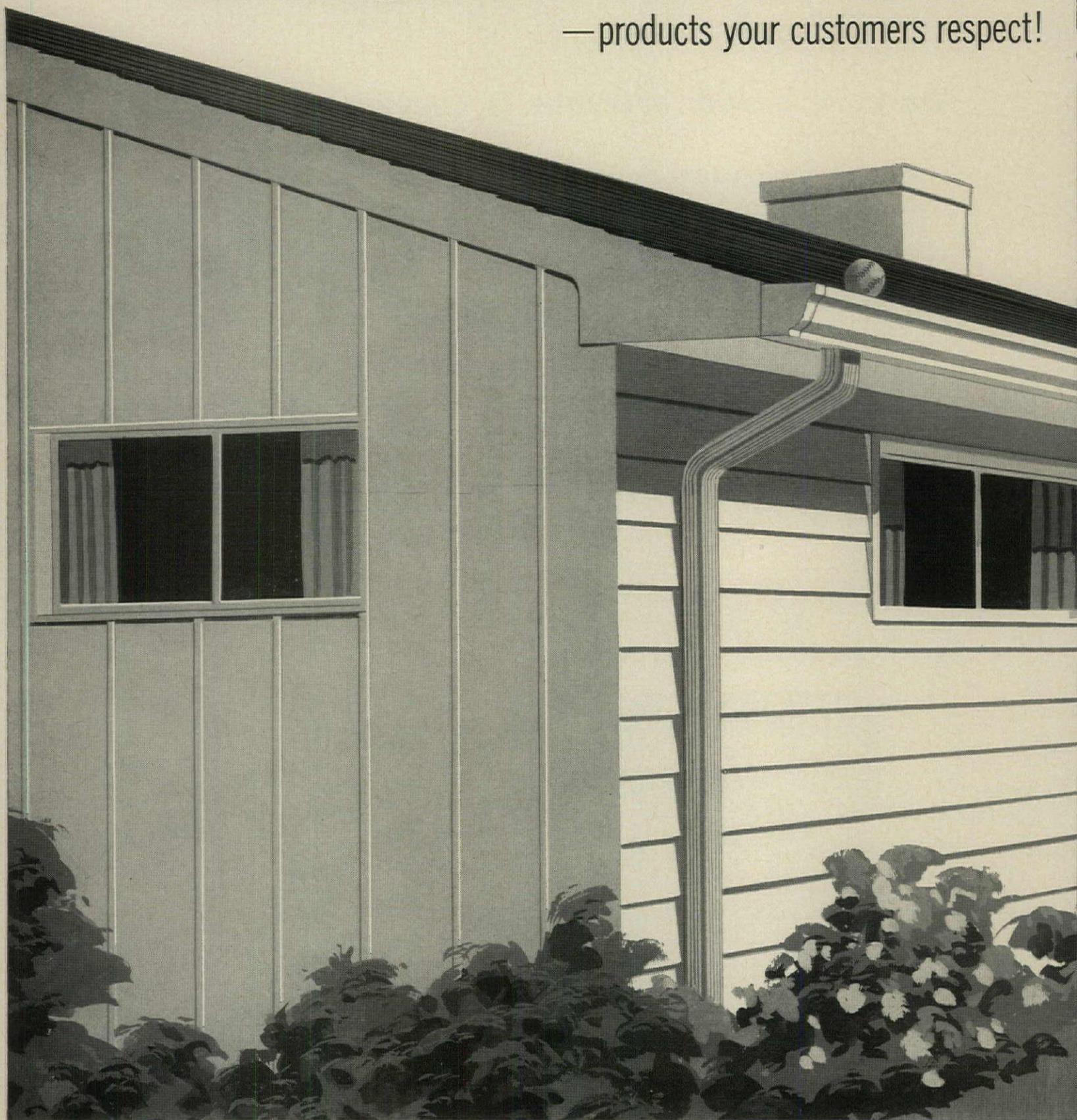
\$13,790 SPECIAL SPRING BONUS!

Arlyn Oaks

Leaders continued on p 90

Alcoa Siding ... Alcoa Gutters and Downspouts

—products your customers respect!



More and more customers demand quality . . . insist upon the assurance provided by the famous Alcoa label. They know Alcoa carefully controls quality from ore to finish—the only maker of aluminum siding and gutter systems that “takes it all the way!”

Both Alcoa® Siding and Alcoa Gutters and Downspouts have two famous Alcoa hallmarks of quality: A superior pre-painted *Alumalure*® finish is applied only after the tough aluminum alloy is chemically pretreated to grip paint tightly. *Alclad*—metallurgical bonding of high-purity aluminum alloy to a strong aluminum core—assures long-lasting strength and weather resistance.

Available in a choice of colors, Alcoa Siding comes in both horizontal and vertical styles . . . with or without insulating foam. Alcoa Siding is sold by these national distributors:

Barrett Division of Allied Chemical Corp.

Bird & Son, Inc.—The Philip Carey Manufacturing Co.

The Flintkote Co.—Mastic Corp.

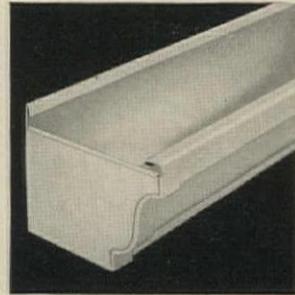
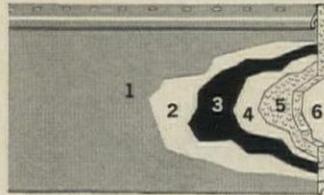
Each panel of Alcoa-Made Siding bears the famous blue label shown below.

Alcoa Aluminum Gutters and Downspouts feature all-riveted construction and an exclusive Alcoa installation system. Long-length but sturdy Alcoa Gutters are easily, quickly installed with the Alcoa rivet system—no hot soldering, no paint or coating needed. Available in natural aluminum and all-white, pre-painted *Alumalure* finish.

For more information, write: Alcoa Building Products, Inc., Dept. 1857-F, Grant Building, Pittsburgh 19, Pa.

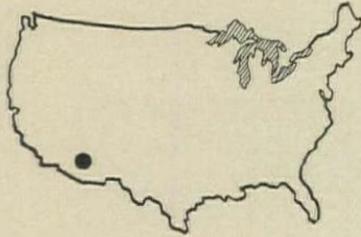
ALCOA SIDING: 6 ways better!

1. Alumalure finish
2. chemically pretreated
3. alclad
4. stronger alloy
5. foam insulation
6. foil backing



MADE BY ALCOA





Del Webb's
Sun City

In Phoenix: they offer almost everything under the sun

It's hard to think of a kind of house—or a reason for buying a house—that Phoenix builders are not promoting.

Prices? They range from \$6,795 for a retirement house with a mountain view to \$37,000 for a house in a walled-in neighborhood with a gateman on duty 24 hours a day.

Design? Gingerbread still has a firm hold in Phoenix, but buyers can also have anything from Plain Jane to Mexican adobe *casitas* to "Spage Age contemporary" and "oriental design from the mystical Far East." With a few exceptions, all Phoenix houses are ranches. One new exception is John Long's \$10,420 Crestview, a two-story house unfinished upstairs, which "expands to 1,900 sq ft of living area," has a walled patio off living room, carport, and other features. Another exception: Pappy Homes' \$11,990 split. Says Pappy's ad copy: "If you are from the East, you were probably raised in a home similar to this, and now the good old days with the whole family enjoying tri-level living are to be had again."

Terms? Right now this is a critical area. Several big Phoenix builders have been offering low or no-down payment terms for years. Now John Long has gone his competition one better. Veterans who bought his \$9,400 Coronet model in May paid nothing down and no closing costs—and won't start making their \$70 monthly payments until Jan 1, 1962.

Individuality? Lusk Corp, a new entrant in the Phoenix markets, (H&H, Jan), keeps hitting on this theme. Says a Lusk ad: "You can move up to True Individuality at a cost actually lower than most mass housing!"

Community facilities? This is a new trend and it shows up in ads by Lusk, Long, Sun City, and others. Says Knoell Homes' ad: "Why should I be a pioneer? The community is established around Knoell Homes" (in Tempe just east of Phoenix).

Reputation? Phoenix builders—unlike builders in some other markets—almost always play up their names or their company names in their ads. Why? Partly because most of them have been building in Phoenix for a long time—they have grown with the city and expect to keep on growing with it. And partly because so many buyers come from out of town—the use of a builder's name in an ad helps convince newcomers that they are not dealing with a fly-by-night operator. So in Phoenix names like John F. Long, Staggs-Bilt Homes, and Hallcraft Homes are now as well known as the names of big department stores.

Join THE HAPPY FOLKS WHO ENJOY IN-TOWN RETIREMENT LIVING!

2 BEDROOM HOME \$11,250 INCLUDING LOT

VALUE

STAGGS-BILT

Just Imagine THIS EXCITING KITCHEN IN THIS LOVELY HOME

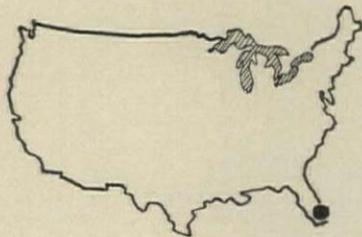
Plus YOUR CHOICE OF 5 FREE BONUS FEATURES

Plus You can't lose

Win! ONE OF FOUR 1961 FORD GALAXIE TOWN VICTORIAS

Money Back Guarantee

SAMPLING OF ADS IN PHOENIX (left) shows how some of city's big builders use large display space. Top left: Allied Construction ad on electrical service is one of series on quality. Top right: Ralph Staggs aims at retirement market. At bottom are parallel ads on kitchens by John Hall (left) and John Long (right). Hall's ad also offers cars as giveaways, Long's tells of paint research.



In Miami: splashy ads—and low monthly payments

VA-FHA- NO DOWN PAYMENT NO CLOSING COSTS

EXCLUSIVE TRADE-IN PLAN

LIFTER'S
Echo Shores

199th STREET & N.W. 14th AVENUE CLOSE-IN LOCATION AT LOWER PRICES!

\$ **59**

NOW ONLY MONTHLY PRINCIPAL & INTEREST

SEE 2 New Models UNDER CONSTRUCTION SUPER-VALUE 4 Bedroom—2 Bath "My Family" Home

● VALUE & LOCATION BEYOND COMPARE
● ADJOINS NORTH DAGE COUNTRY CLUB & GOLF COURSE
● CHILDREN WALK TO ALL SCHOOLS

PRICES AS LOW AS **\$11,960**

OPEN EVERY DAY 10 A.M. to 6 P.M. PHONE NA 1-2883

Here's the Proof That "The price is Right" at Palm Springs North

VETERANS FHA \$59.00

COME OUT TODAY

PALM SPRINGS NORTH

MAN IN SPACE SO WHAT! WE HAVE BEEN PUTTING WHOLE FAMILIES INTO SPACE FOR THE PAST 8 MONTHS! WE DEAL IN SPACE-IOUSNESS

SUNRISE GOLF VILLAGE

10,550	10,945	11,995	12,500	13,450
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WARNING—IF YOU HAVE AGORAPHOBIA... PLEASE... DON'T BUY ONE OF OUR HOMES! BE SURE YOU SEE THE WORLD FAMOUS... UPSIDE DOWN HOUSE

norman johnson homes

Realsite HOMES \$1200 in cash

ABSOLUTELY NO CASH NEEDED NO CLOSING COSTS NO MONEY DOWN

WALL-TO-WALL CARPETING

FREE COUNTRY BUS

As Adman Bob Rowley puts it: "Some of our builders have tried prestige ads, but they've found it's the big black schlock ads that draw Miami's out."

The builders have also long understood that the big market in Miami is the under-\$15,000 range, that the big appeal is as-cheap-as-rent payments. Circumstances this year—in the form of the current recession—are forcing them to do what comes naturally.

The ads shown are typical. See the number 59 in the ad at the top of this page? The space that number took up in the Miami *Herald* cost about \$100. The whole ad cost \$400. But that's nothing: On the same day another builder used up over \$100 worth of space in the *Herald* just to run the figure 1 (to tell buyers they need only 1% for a down payment). By contrast, a third builder limited himself to a 2" one-column ad, ran it in 20 spots in the real estate section.

More than half the ads play up low monthly payments. In fact, there is so much attention given to monthly payments that surprisingly few ads (about one-fourth) bother to mention that no-down terms are available. Observes one ad man: "So many builders are willing to arrange second mortgages covering down payments that no-down is no longer a particularly strong drawing card."

But monthly terms are by no means all the builders are offering. Among the wide variety of appeals advertised are:

Community clubs. Giant Builder Herbert Hefler started a trend when he opened a big community pool and recreation center last winter (H&H, Mar). Now several other large builders have built and are advertising similar facilities.

Location. Waterfront sites are an obvious appeal, and builders are making the most of their locations along natural or dredged canals, around lakes, or close to the ocean. Several builders are also stressing proximity to golf courses.

Special offers. Giveaways are few because Florida has a strict lottery law, but this still permits Sterling Lake Homes to offer buyers a \$400 certificate to buy furniture, for example, or Realsite to let visitors compete in a hole-in-one contest (ad left).

Special features. These range widely—from unusual design (including a \$59,000 "round house") to Stevens Homes' 150-unit "all pool community."

Trade-ins. At least half a dozen builders play up trade-in plans in their ads.

SAMPLING OF ADS IN MIAMI (left) shows some of the major builders' ad appeals. Top right: Herbert Hefler gives basic data on his houses (another page ad plays up his community center). Top left: Palm Springs North stresses monthly payments. Below right: Realsite promotes a hole-in-one contest and terms. Below left: Norman Johnson uses a gag line to stress spaciousness.



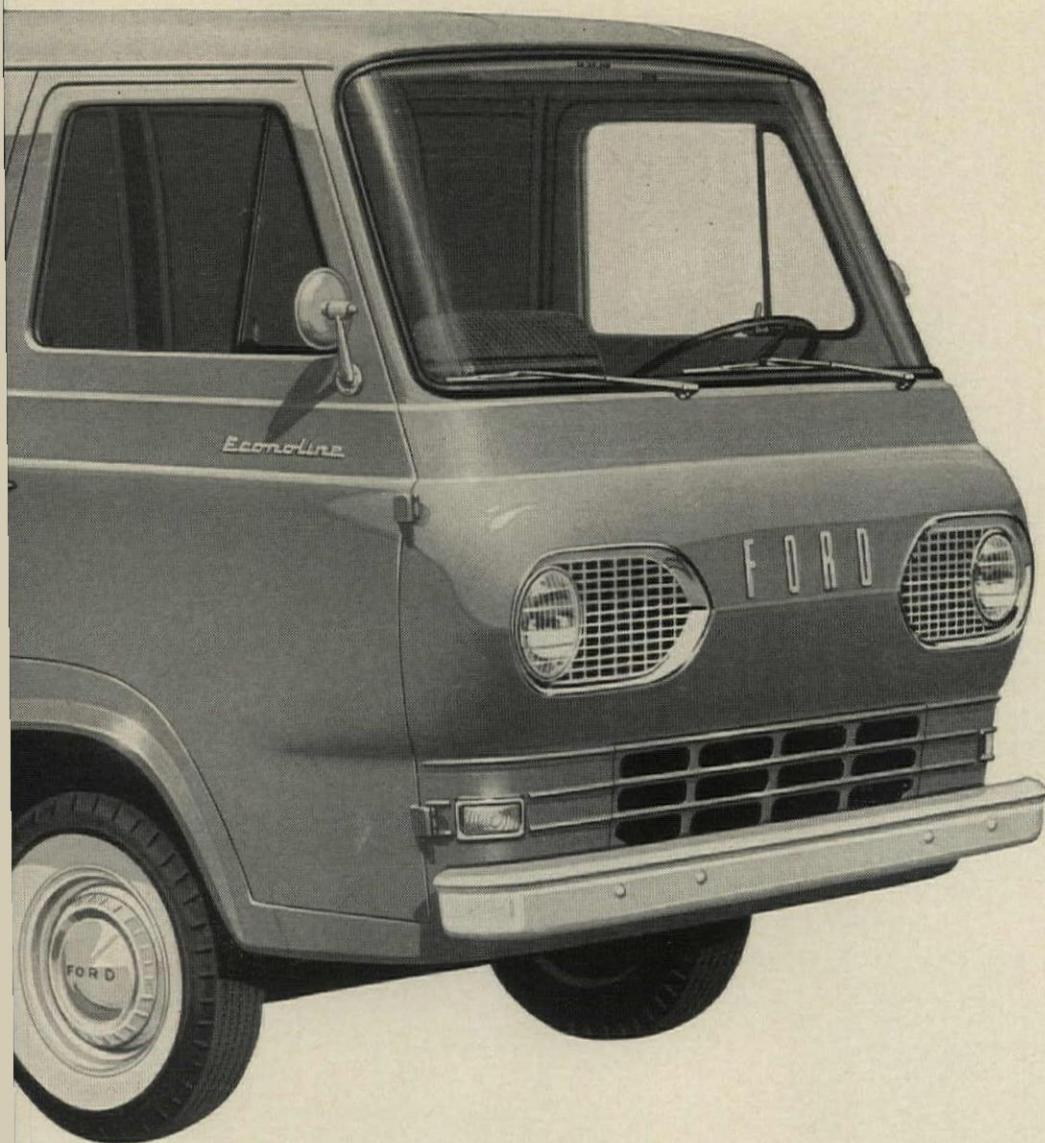
**SAVE \$414 per truck
IN THE FIRST YEAR!**
**NEW FORD
ECONOLINE
VANS**

Now, you can save \$312 to \$433 in price* alone on a Ford Econoline Van compared to old-style half-ton panels. In addition, you can save over \$100 every 16,000 miles you drive!

These savings come with a man-size truck. The Econoline's cab-forward design with welded "body-frame" gives bridge-like strength and reduces dead weight to haul a full $\frac{3}{4}$ -ton. Only 14 feet overall, Ford Econolines are nimble in traffic, easy to park, need less garage space. Big 4-ft. door opening (both curbside and rear) and level cargo floor provide new loading ease . . . new load workability.

Special Note To Pickup Owners: Now, you can protect your loads from weather and theft with an Econoline Van . . . yet, pay less* than for most conventional $\frac{1}{2}$ -ton pickups. And you can get the same \$102 savings on operating expenses as shown at the right.

*Based on a comparison of latest available manufacturers' suggested retail prices



HERE'S HOW YOU SAVE

SAVINGS ON OPERATING EXPENSES EVERY YEAR!

GAS Econoline trucks can give 30% better gas mileage than conventional ½-tonners. Figuring 16,000 miles per year at prevailing gas prices, you save..... **\$70**

OIL—Crankcase capacity is only 3½ quarts instead of 5 quarts, and the recommended oil change interval is 4,000 miles versus 2,000 miles. In 16,000 miles you save..... **\$13**

TIRES—Econoline tires last longer, cost less to replace. Prorated saving for 16,000 miles as high as \$53. Typical saving..... **\$16**

LICENSE—In many states (not all) the license for an Econoline costs appreciably less—up to \$30.40 per year. Average for all states is..... **\$3**

\$102

SAVING ON PRICE—You can save \$312 compared to even the lowest-priced conventional ½-ton panel—and up to \$433 against others! Saving at least..... **\$312**

TOTAL FIRST YEAR SAVINGS... \$414

and you keep saving
\$102 EVERY YEAR!



NO REAR ENGINE HUMP!

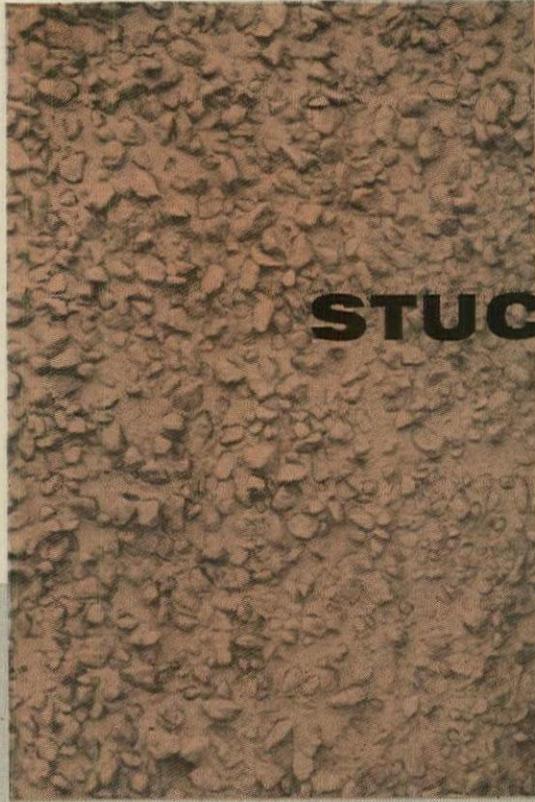
The Econoline's "up front" engine leaves a level, knee-high floor almost 9 ft. long. There's no awkward rear-engine-housing hump to shrink the back entrance or hinder loading. And the Econoline Van provides over 204 cu. ft. of loadspace . . . up to 57 cu. ft. more than conventional ½-ton panels.

FORD TRUCKS COST LESS

SEE YOUR FORD DEALER'S "CERTIFIED ECONOMY BOOK" FOR PROOF!

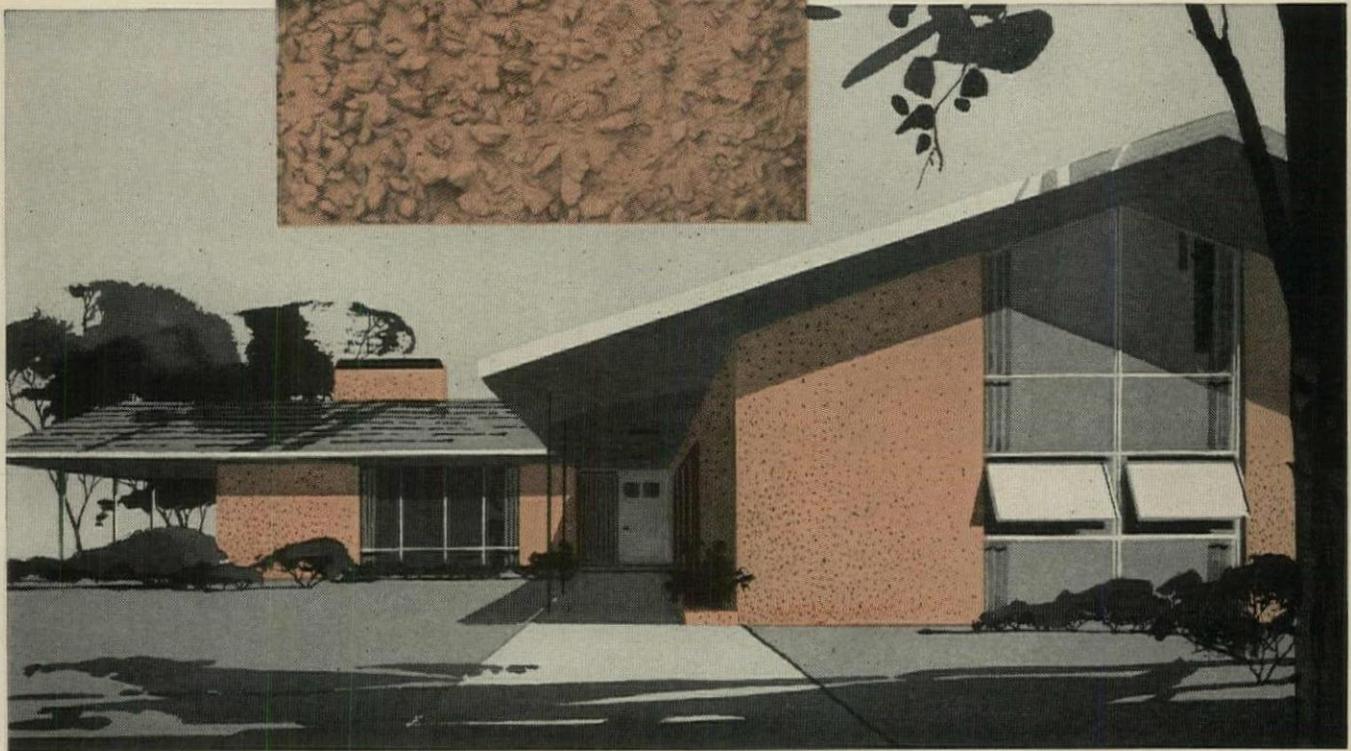


FORD DIVISION, *Ford Motor Company*



STUCCO

*for patterns
unlimited...*



Modern way to get custom wall effects! Bold and dramatic use of stucco is today's big opportunity for builders. It provides the distinctive, custom touch that makes houses stand out, move fast in the most competitive markets. No other wall material lends itself to so many unusual treatments—through simple variations in standard application methods, using readily available tools. The panel featured above, for example, has an exposed aggregate blown or thrown on the finish coat. Other popular techniques are combing and sculpturing. For houses of every style, white portland cement stucco is the material for modern living.

For the newest in homes . . .

**LIVING
CONCRETE**

PORTLAND CEMENT ASSOCIATION

*. . . A national organization to improve and
extend the uses of portland cement and concrete*



No Finer Kitchen Styling . . . at ANY Price

Beautiful kitchens help sell the home . . . and it's easy to feature eye-catching kitchens in your homes — without paying a custom price — when you use 'customized' Texboro cabinets. Texboro's years ahead styling combined with a variety of door styles and finishes in beautiful Ash, Birch, Mahogany and Walnut woods, easily solves the 'look-a-like' kitchen problem even in large projects.

Prospective buyers readily see the difference between these fine furniture type cabinets — with a special 'mar-

resisting' finish that is baked on at the factory to last the life of the home — and ordinary 'job-built enclosed cupboards' . . . that's why Texboro is often the big difference between prospects looking and actually buying.

Prompt job-site delivery to builders and kitchen designers West of the Mississippi — on a single kitchen or for several hundred kitchens.

Write today for free color literature and the name of your nearest Texboro factory representative.

Representatives in all principal cities West of the Mississippi

TEXBORO CABINET CORPORATION
Mineral Wells, Texas



DISTINCTIVE KITCHENS BY
Texboro



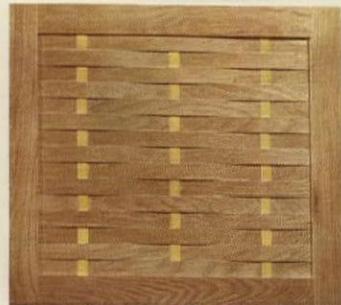
WOODLOUVE®



WOODMOULD



FLUSH



WOODWEAVE®

BEAUTIFUL



KITCHENS



designed to help you sell faster

You can sell them in the kitchen... with the kitchen... when you use beautiful pre-finished Boro Wood cabinets. These fine furniture quality cabinets immediately capture the attention and admiration of prospective buyers because they are *styled - built - and finished better* than ordinary job or mill built cabinets. This is the Boro Wood *quality* difference that sells prospects!

Boro Wood cabinets are available in modular or custom width units in a variety of door styles, eye-catching finishes and fine woods that offer maximum flexibility of individual kitchen design

... eliminating "look-a-like" kitchen problems — even in large projects. Best of all, factory-engineered Boro Wood cabinets, sink tops and accessories can be installed easily and economically — saving you time and money.

Prompt job-site delivery to builders and kitchen designers East of the Mississippi on a single kitchen or several hundred kitchens.

Write today for free color literature and the name of your nearest Boro Wood representative.

Offices in all principal cities East of the Mississippi.



BORO WOOD PRODUCTS CO., INC.
Bennettsville, South Carolina

©1961 Boro Wood Products Co., Inc.

What readers say

about "An Open Letter to the President"*

From Senators:

The disparity noted in this letter between the desperate need described and the proposed remedies has impressed me. It seems greater study is needed to ascertain the real nature of our housing needs. I will have your information at hand when the Senate considers the housing legislation

GORDON ALLOT
US Senator, Colo.

Because our national housing needs are so diverse and acute, I am not at all certain that the mere expansion of established, traditional programs will be effective in meeting the goals. You have pointed out that the President's proposals, far-reaching as they may be when compared with those of the recent past, would provide for only a small fraction of the fourteen million families who are now inadequately housed. I think the editors of *HOUSE & HOME* have performed a public service in pointing out the possible need for a whole new approach to our housing problems.

MAURINE B. NEUBERGER
US Senator, Ore.

From Representatives:

I will try to insert this whole letter in the *Congressional Record* so that it will receive general circulation. There is one additional point about rehabilitation of cities. If a city would determine the amount of taxes which it is now receiving in an area which is to be redeveloped and the Federal Government furnishes the loss necessitated by clearing the land and selling it to developers as raw land, then should not the city reimburse the federal government in the amount of increased taxes which it receives on the redeveloped area over and above the amount of taxes which were collected prior to the re-development?

J. ARTHUR YOUNGER, Member of Congress
9th Congressional District, Calif.

Congressman Younger inserted the Open Letter in the Congressional Record for April 11th—Ed.

It is the most precise analysis of this problem that I have read. Your service to the Congress and the nation . . . is to be commended.

ODIN LANGEN, Member of Congress
9th Congressional District, Minn.

As a new member of the House Banking and Currency Committee I found the suggestions made to the President extremely helpful in clarifying my own thoughts.

I was impressed by the goal of attacking basic causes of housing problems rather than just temporarily utilizing federal pump-priming techniques that, in the long run, only aggravate the situation further. Your five-point analysis, carefully covered with examples, was helpful in explaining the basic causes of housing problems.

Let me congratulate you and your or-

ganization for a professional effort to be factual rather than emotional.

JOHN H. ROUSSELOT, Member of Congress
25th Congressional District, Calif.

. . . Raises a number of points which will certainly have to be studied and discussed before any housing bill can be passed.

GEORGE HUDDLESTON JR., Member of Congress
9th Congressional District, Ala.

Your comment on high cost of code chaos is well taken but I am not sure a standardized federal code is the answer . . .

As for your comments on the high cost of undependable financing, I am a little surprised that you do not comment on the rigid structure of interest rates in the government housing programs which to my mind is the principal reason there are the violent fluctuations in this sector of the housing economy.

Your point on taking the profit out of slum properties is certainly well taken. Frankly, that is one thing that greatly disturbs me about the urban renewal program. In many cases I think it unwittingly becomes the vehicle for providing funds for the purchase of slum properties at unjustified inflated values. As a matter of fact, I think the Congress ought to take a real close look at the urban renewal program to see if it is really working the way most members think it is supposed to work.

CLARENCE E. KILBURN, Member of Congress
33rd Congressional District, N. Y.

. . . Most useful addition to my information on this important subject.

JEFFERY COHELAN, Member of Congress
7th Congressional District, Calif.

From the industry:

Bravo & Amen!

W. L. NICHOLS
Dur-O-Wal Div, Cedar Rapids Block Co
Cedar Rapids, Iowa

Excellent. We of the homebuilding industry appreciate your fight to modernize our business and pledge our support.

WILLIAM C. OSBORNE, JR., president
HBA of Greater New Orleans Inc

Congratulations on your fine Open Letter to the President, including the suggestion of a "stiff federal land tax levied ad valorem on today's market price of land." 1961, being the centennial of the last federal land tax, is an appropriate time to review this excellent old institution by which our forefathers raised a federal revenue without burdening labor or capital.

But a lot of forgetting occurs in a century. Your editorialist evidently imagines that the Constitution requires the apportionment of land-tax receipts back to the states. It does not. The stipulation in Article I, Sec 2 that "direct taxes shall be apportioned among the several states . . .

according to their respective numbers" means apportioned among the states FOR collection, not AFTER collection. This is made clear in Article I, Sec 9, Paragraph 4, which reads: "No . . . direct tax shall be laid, unless in proportion to the census." And of course this is also the meaning applied on all five occasions when a federal land tax was levied.

Apportioned back to the states, such a tax revenue would enable the states to relieve landholders of corresponding local property taxes. Present trends in state aid strongly indicate that the rebates would be so used. The result: land prices would stay up in the stratosphere.

The only way a federal land tax could really help hold down land prices is for Uncle Sam to keep the money and reduce excise or income taxes.

ROBERT TIDEMAN
833 Market St
San Francisco

You hit the nail squarely on the head. Your fine suggestions would do far more, at a small fraction of the cost, than the money-wasting program that President Kennedy proposed.

E. J. WILLIAMS, alternate director, NAHB
Jackson, Miss.

. . . Most correct.

N. W. KING, manager
John B. Kinter Real Estate & Insurance
Elyria, Ohio

This could not have been laid on the line any better or any clearer or any fairer.

ROBERT THARPE, president
Mortgage Bankers Assn

We have borrowed heavily from your points in establishing the position of the Philadelphia Board of Realtors.

JOHN E. TELLER, exec vice president
Philadelphia Board of Realtors

Again you have shown the fine job you always do for the housing industry.

W. DEWEY KENNELL, builder
Sarasota, Fla.

If you have not voiced the precise sentiments of the professionals within the housing industry, your margin of error is so minute it could not be calculated.

Congratulations! . . . and sincere thanks for a needed response to a shortsighted, politically inspired program.

T. E. HUGUNIN, vice president
Caradco Inc

From universities:

To borrow a phrase from Nikita Krushchev, "I hug you" for your Open Letter to the President. It is a masterpiece of economic analysis and dramatic force.

M. MASON GAFFNEY, professor
University of Missouri
Columbia, Mo.

* H&H, Apr, p 146



"Since switching to Insulite Primed Siding 4 years ago we have had absolutely no paint blistering"

John Kleinops, John Kleinops, Inc., Indianapolis, Indiana



"Factory-applied deep prime coat on Insulite Primed Siding has saved us plenty. We save the cost of the first painting—save construction time—save the cost of handling customer complaints. And even more important, we maintain our reputation for building quality homes. We have not had a single callback for any siding trouble since we started using Insulite Primed Siding.

"This material is easy for our men to work with. It's about the same weight and density as natural wood—so it's easy to handle, easy to saw, and easy to nail. And there's practically no waste, because Insulite Primed Siding has no knots or split ends. Its dimensional stability is excellent. There's no warping or twisting—and butt joints stay butted. It's a good siding."

build better with
INSULITE
Building Products



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

A LEADING BUILDER in the Indianapolis area for the last 10 years, Mr. Kleinops has built Home Show houses in 1955, 1956, 1957 and 1959.

Gross sales of John Kleinops, Inc. run between 2 and 3 million dollars a year. Houses are in the 35 to 50-thousand dollar price range.

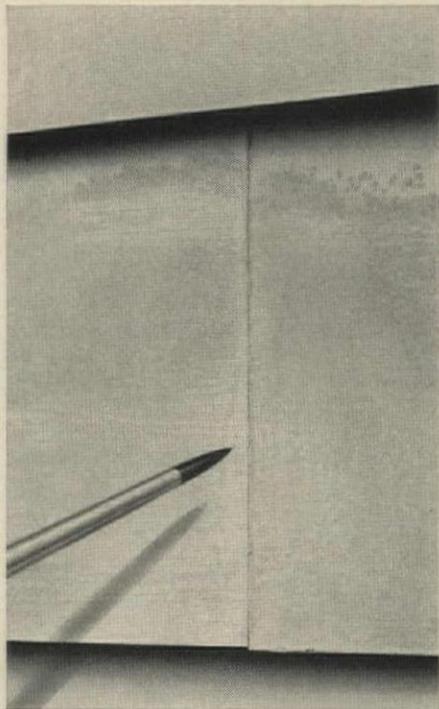
Every Kleinops home is individually designed, and Mr. Kleinops uses all 3 styles of Insulite Primed Siding to achieve a different effect with every house. He also uses Insulite Sheathing for effective insulation and extra bracing strength.



HORIZONTAL (LAP) SIDING. This application was made in 1957—and the butt is as tight now as it was 4 years ago. Also seen is the attractive deep-shadow line. Now available in 16' lengths and in 8", 10" and 12" widths for maximum design and construction flexibility.

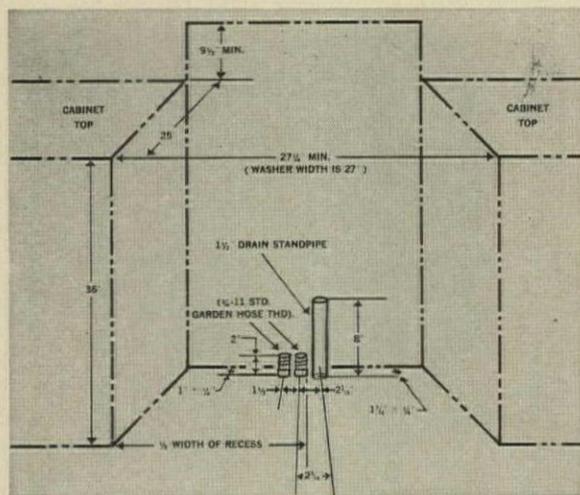
VERTICAL PANEL GROOVED. More design flexibility is attained through use of Insulite Paneling with $\frac{1}{2}$ " grooves, 8" on center. Panel size is 4'x8', with shiplapped long edges. All Insulite Primed Siding comes in clearly labeled, protective packages for ease in handling and storage.

VERTICAL PANEL PLAIN. Used for board and batten construction. Is $\frac{1}{2}$ " thick by 4' x 8'. All Insulite Primed Siding is completely deep primed and back sealed at the factory to save you time and money. Finish coat goes on quickly and easily, bonds firmly.





Install the new General Electric Filter-Flo® Washer flat against the wall...and save valuable space!



The General Electric 1961 Filter-Flo Washer may be installed flush-to-the-wall, as shown above, with special Installation Kit which is available from the General Electric Distributors. The kit contains drain hose, drain air-brake and complete, detailed directions.

To give your kitchens or utility rooms a custom-built effect—all hose and plumbing connections are recessed—in most models in the new 1961 line. Every Filter-Flo model is counter height and depth, 36" by 25". And that's what the ladies love today!

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JUNE, 1961

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House & Home

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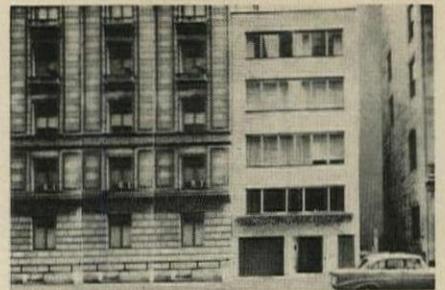
*Aerial photograph of Honor Award winner in the merchant-built class. Architect Ian Mackinlay for Builder Simonds & Stringer.
Photo: Steven Lustig*

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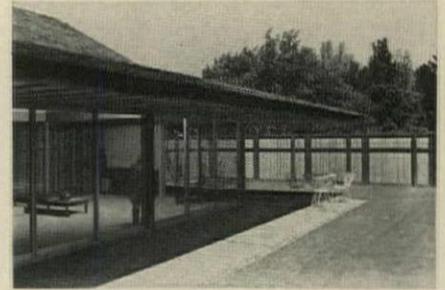
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AIA AWARD-WINNING HOMES FOR BETTER LIVING



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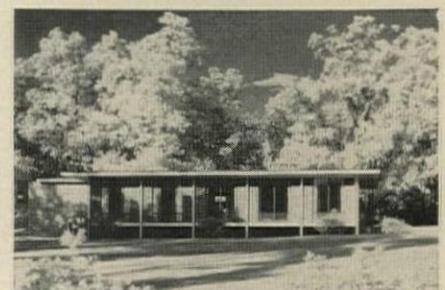
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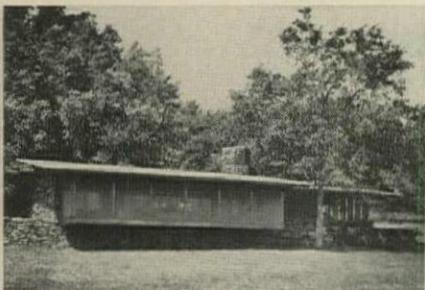
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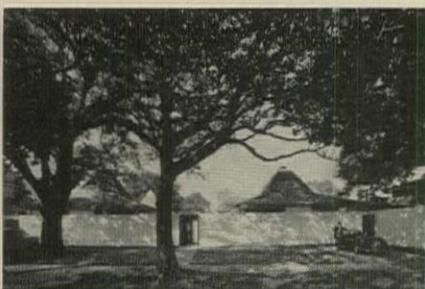
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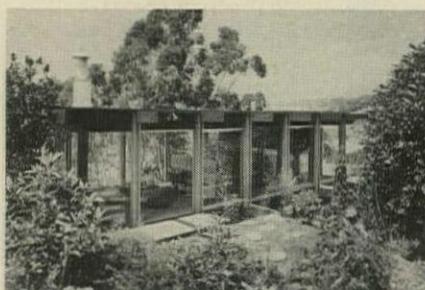
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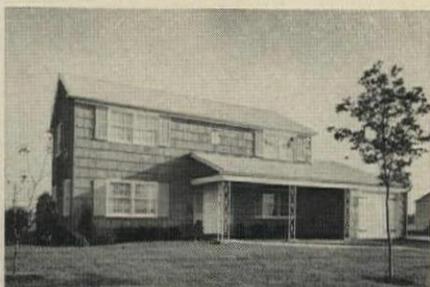
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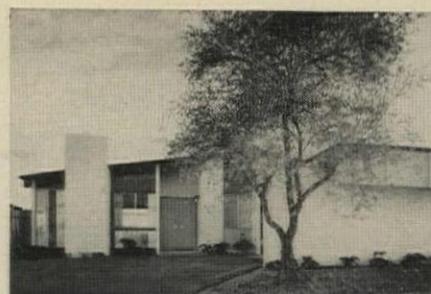
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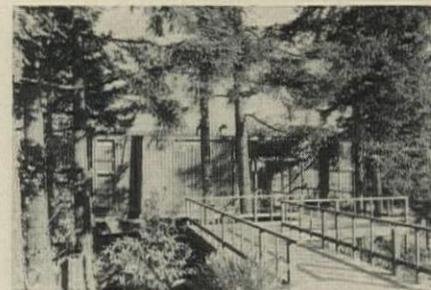
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*On the next page you will see the two distinguished juries
which selected the award-winners
in the 1961 Homes for Better Living Awards program
sponsored by the AIA in cooperation with HOUSE & HOME and LIFE*



CUSTOM HOUSE JURORS are (l to r) Mary Hamman, Aldon B. Dow, Robert W. McLaughlin Jr, Perry Prentice, and (back to camera) Chairman Philip Will Jr.



MERCHANT HOUSE JURORS are (l to r) William H. Scheick, Chairman Edward H. Fickett, Robert W. Chastaney Jr, Carl Koch, I. P. Jacobs, and E. W. Pratt.

Here is the jury that chose the 15 custom-house winners

Philip Will Jr., FIAA, jury chairman, is president of the American Institute of Architects and one of its most dynamic leaders. He is a practicing architect and a partner in Perkins & Will, Chicago architectural firm best known for its educational buildings, offices, and hospitals. In collaboration with Eliel Saarinen, Perkins & Will in 1939 designed the now famous Crow Island School—considered a breakthrough in modern school architecture.

Aldon B. Dow, FAIA, has been practicing architecture since 1933 in Midland, Mich. where he has designed the hospital, the community center, the public library, several schools, three world-renowned churches, and more than 60 houses. In 1937, he was awarded the Paris International Exposition's Diplome de Grand Prix for residential architecture in this country. This year he was the winner of the President's Award presented by the Columbia University Architectural Alumni Assn for outstanding accomplishment in design.

Robert W. McLaughlin Jr., FAIA, is director of the School of Architecture at Princeton University. A one-time specialist in the design of custom houses, he was later a pioneer in prefabricated housing—he founded American Houses in 1932 and was its board chairman until 1945. He has designed thousands of housing units and holds more than 30 patents for construction improvements.

Mary Hamman is LIFE's Modern Living editor. Her series on "The US Need for Livable Homes" (published in September and October, 1958) brought new housing concepts to the attention of millions of American families and an AIA journalism award to LIFE.

Perry Prentice is editor and publisher of HOUSE & HOME. He was editor and publisher of ARCHITECTURAL FORUM from 1949 to 1954.

Here is the jury that chose the 13 merchant-built winners

Edward H. Fickett, AIA, jury chairman, has been designing homes for West Coast volume builders since 1948, and more than 30,000 houses have been built from his designs. He has also designed apartments commercial and industrial buildings, and military housing. The son and grandson of building contractors, he is chiefly interested in residential architecture. He has won six AIA awards and five NAHB design awards, and now heads the AIA Committee on the Homebuilding Industry.

Carl Koch, AIA, is best known as the designer of Acorn and Techbuilt prefabricated houses. A leading proponent of industrialization in homebuilding, he has written numerous articles on how to reduce waste and inefficiency. He is an assistant professor of architecture at MIT. A Techbuilt house designed by Carl Koch & Assoc received a Merit Award in the 1960 "Homes for Better Living" competition.

William H. Scheick, executive vice president of AIA, is a leading figure in building research. He organized the Small Homes Council in 1944 while teaching and practicing architecture at the University of Illinois. Later he headed the Building Research Advisory Board of the National Academy of Sciences and in 1957 organized the Building Research Insti-

tute. Until last year, he directed research for Timber Engineering Co, an offshoot of the National Lumber Manufacturers Assn.

I. P. Jacobs is president of Fox & Jacobs Construction Co, a Dallas homebuilding firm, which has won a number of design awards including an Honorable Mention in last year's "Homes for Better Living" competition. A graduate engineer (Texas A & M), Ike Jacobs is a member of the NAHB Research Institute and a national director of NAHB.

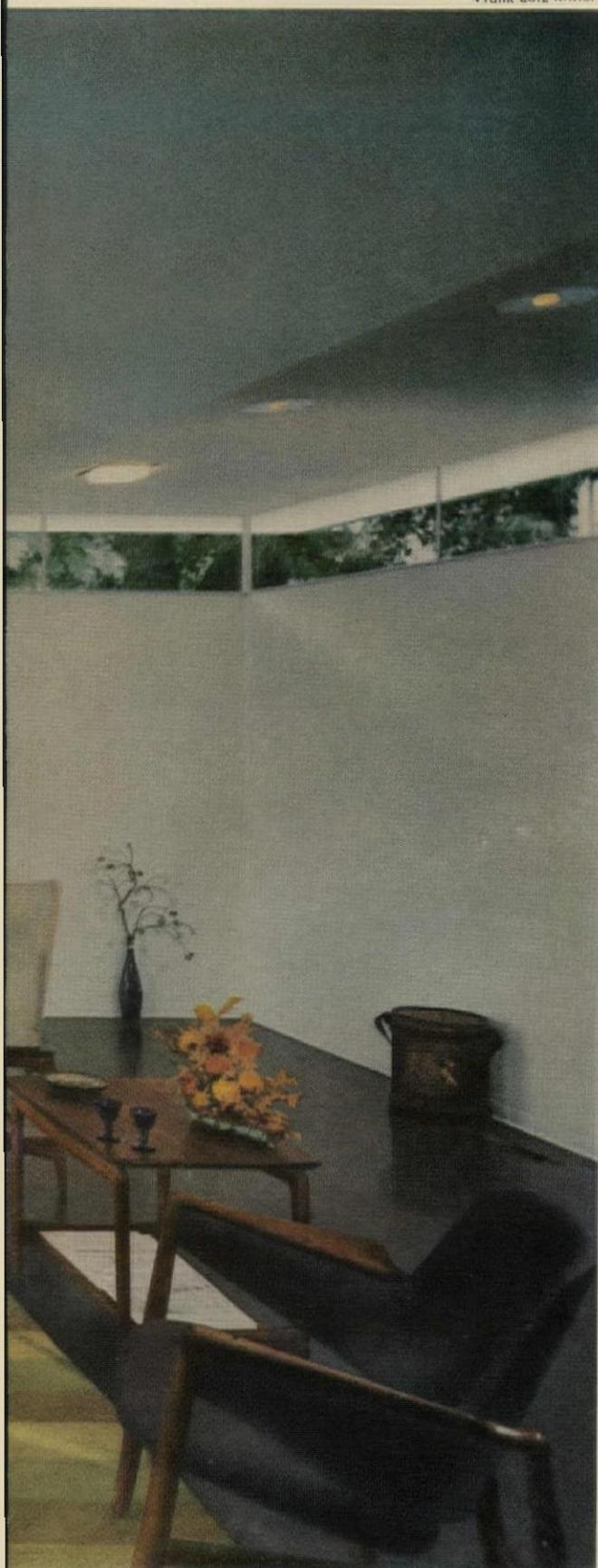
Edward W. Pratt is chairman of the National Housing Center in Washington. He has been building homes in the Detroit area since World War 2 and is now owner of Wake-Pratt Construction Co, which is developing a community of homes in Rochester, Mich. Ted Pratt, a civil engineer (University of Michigan), served nine years as a trustee of the NAHB Research Institute and was its chairman in 1956. He is a former treasurer of NAHB and has been a national director for 11 years.

Robert W. Chastaney Jr has been managing editor of HOUSE & HOME since 1955. He has been on the staff of several Time Inc publications including ARCHITECTURAL FORUM which he joined in 1932.



Living room pavilion of house in New Orleans, designed by Architect Charles R. Colbert. Painting by Harold Carney. See p 112.

Frank Lotz Miller



This year's custom-house winners:

A PORTFOLIO OF ORIGINAL AND STIMULATING IDEAS

You will enjoy looking at these houses. They surprise the eye with imaginative treatment of space, with fresh architectural detailing, with new combinations of form and texture.

All the award winners go beyond the requirements of simple utility and shelter to create an environment in which daily tasks and social living can take on new dimensions. Some of these houses are relatively small and inexpensive; some are highly regional in their architectural expression; some are city houses, some are for the country, some for the seaside.

But in all the variety there is one over-riding constant: Each of these houses is—in the fullest meaning of the phrase—an indoor-outdoor house. Every major room in every house has a terrace or garden as a functional and aesthetic extension of its interior space. And every house is at one with the landscape in which it is placed.

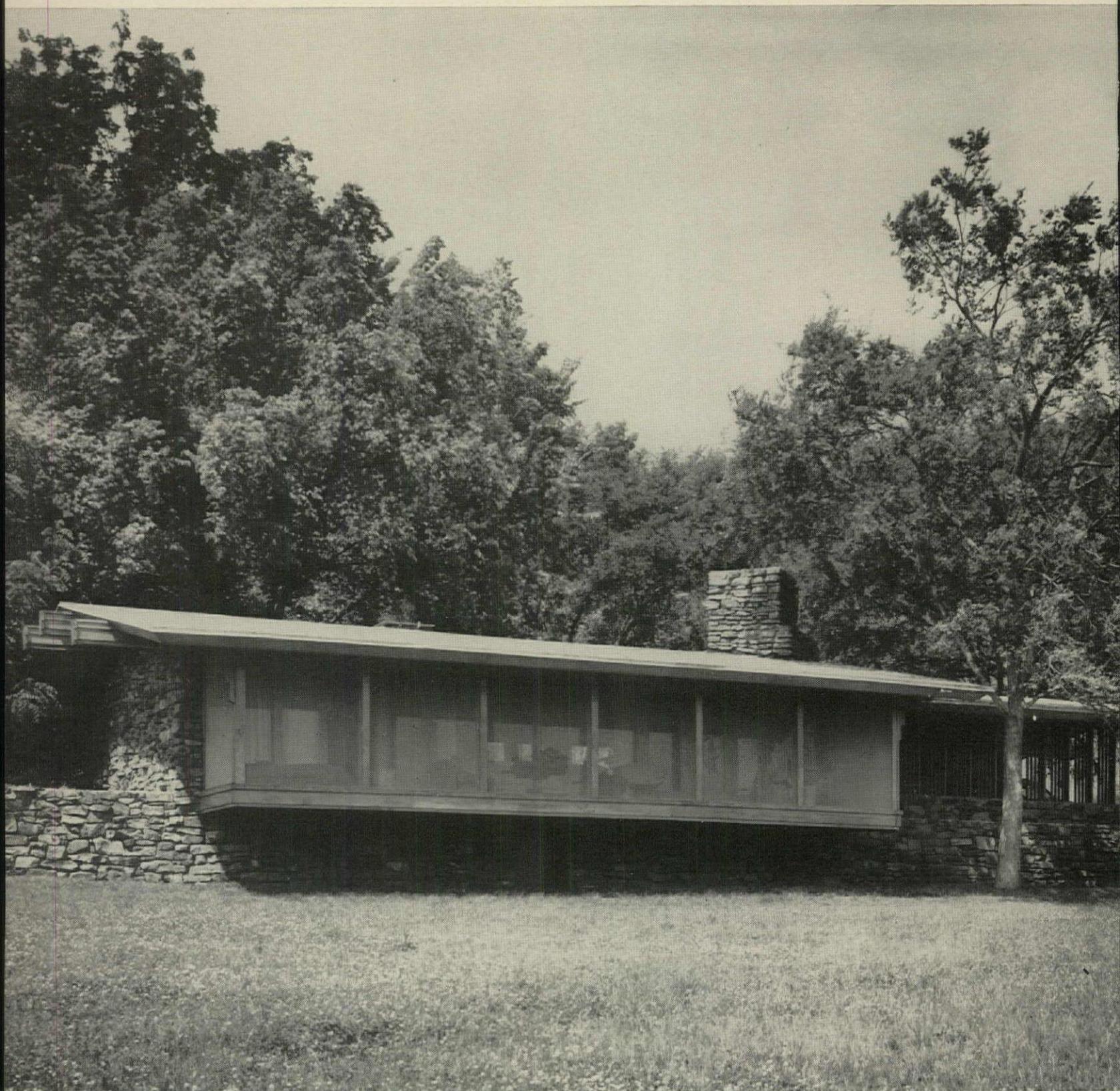
The presentation of the 15 custom-house winners starts overleaf.

Custom house

Small class (under 1,600 sq ft)

Architect: Euine Fay Jones

Builder: R.J. Ferguson
Location: Fayetteville, Ark.

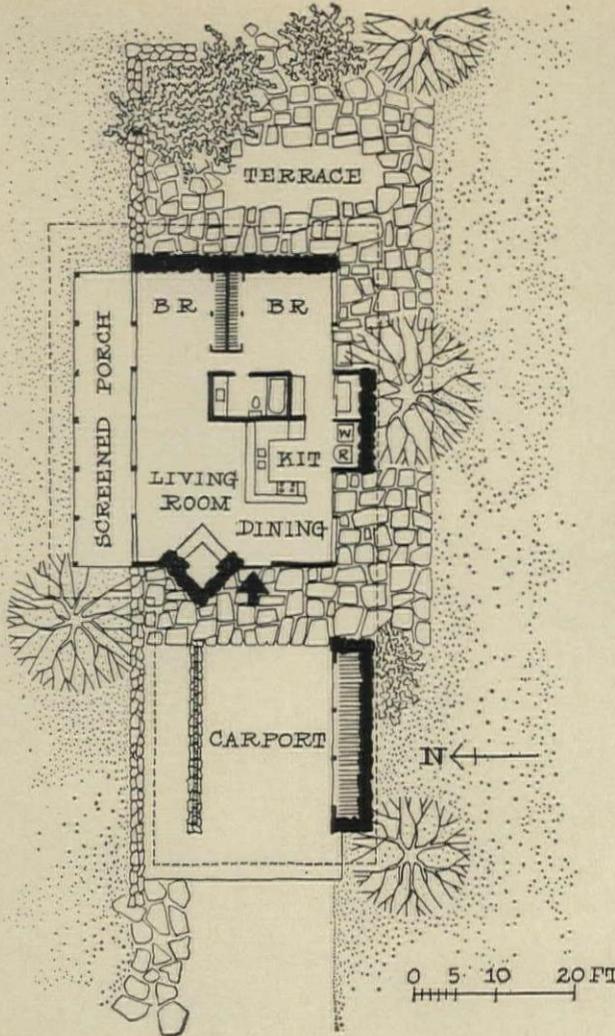


Sweeping lines of the 72'-long roof and stone foundation make this small house look long and low. Cantilevered screen porch adds size and livability.

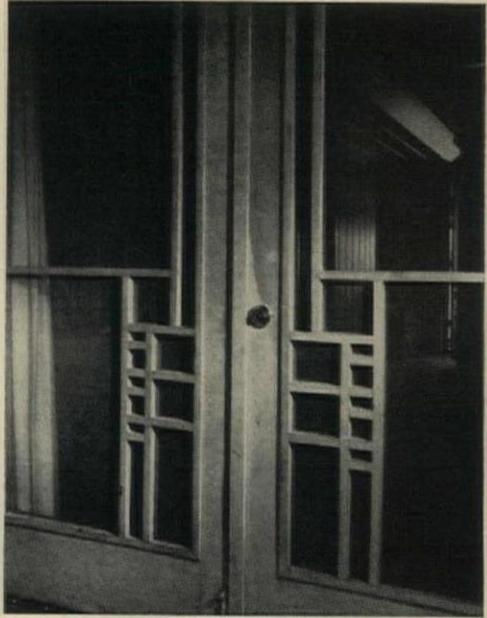
Honor Award

Citation: "The plan is beautifully studied without a misplaced inch or line. Each part of the house is consistent with every other part. Though the house is small, its lines are long and it nestles happily to the ground. The architect's handling of details manifests his evident affection and delight with the whole project."

The editors add: This house shows how careful design and detailing can give a house almost "cabinetwork" elegance—at a cost (fully equipped) of less than \$10,000. Architect Jones achieved this by keeping the structure very simple—it is essentially post-and-beam—and by detailing the interior trim, built-ins, and cabinetwork (see p 110) so simply that they could be built easily by ordinary carpenters.

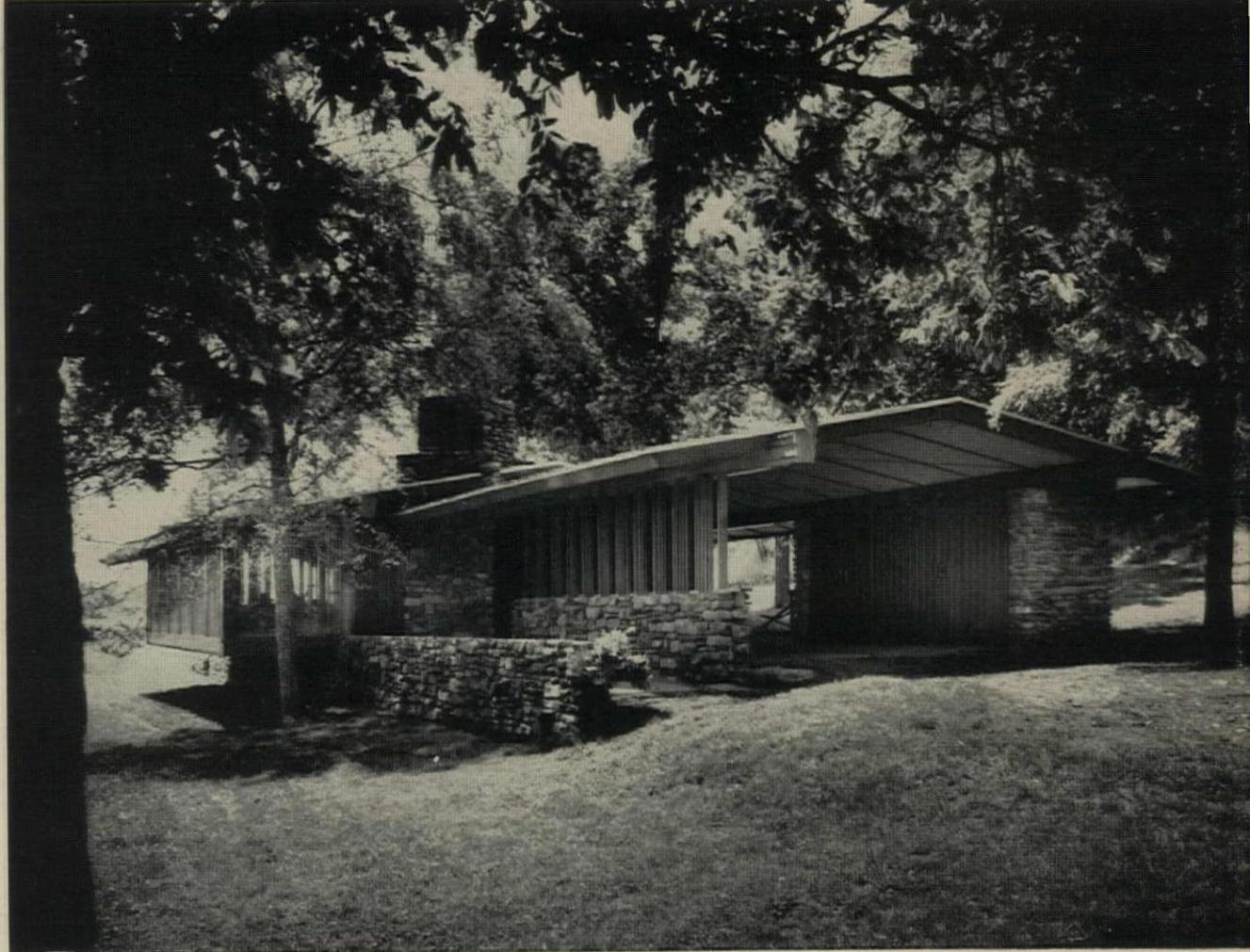


Photos: Maynard Parker



Cabinetmaker detailing, seen here in a screendoor grille, is typical of the house. It was all built by regular carpenter crew.

Plan shows openness that helps the enclosed 36' x 24' area seem far bigger than it really is (see interior photos on following pages).

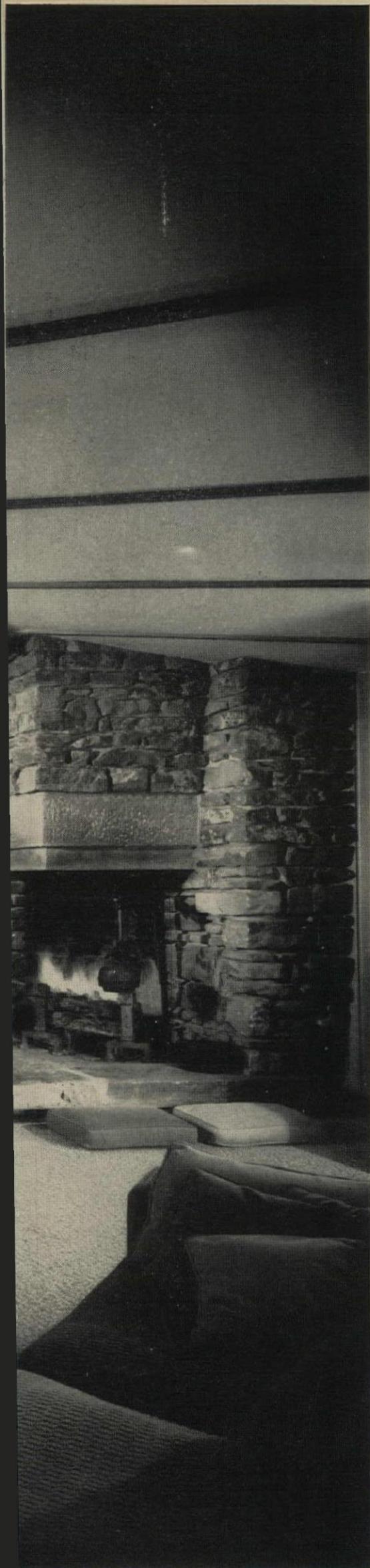


View from entry end of house shows how roof echoes gentle slope of the land. Stone was gathered on the site.

For interior photos of this house, turn the page

HONOR AWARD
custom house
continued



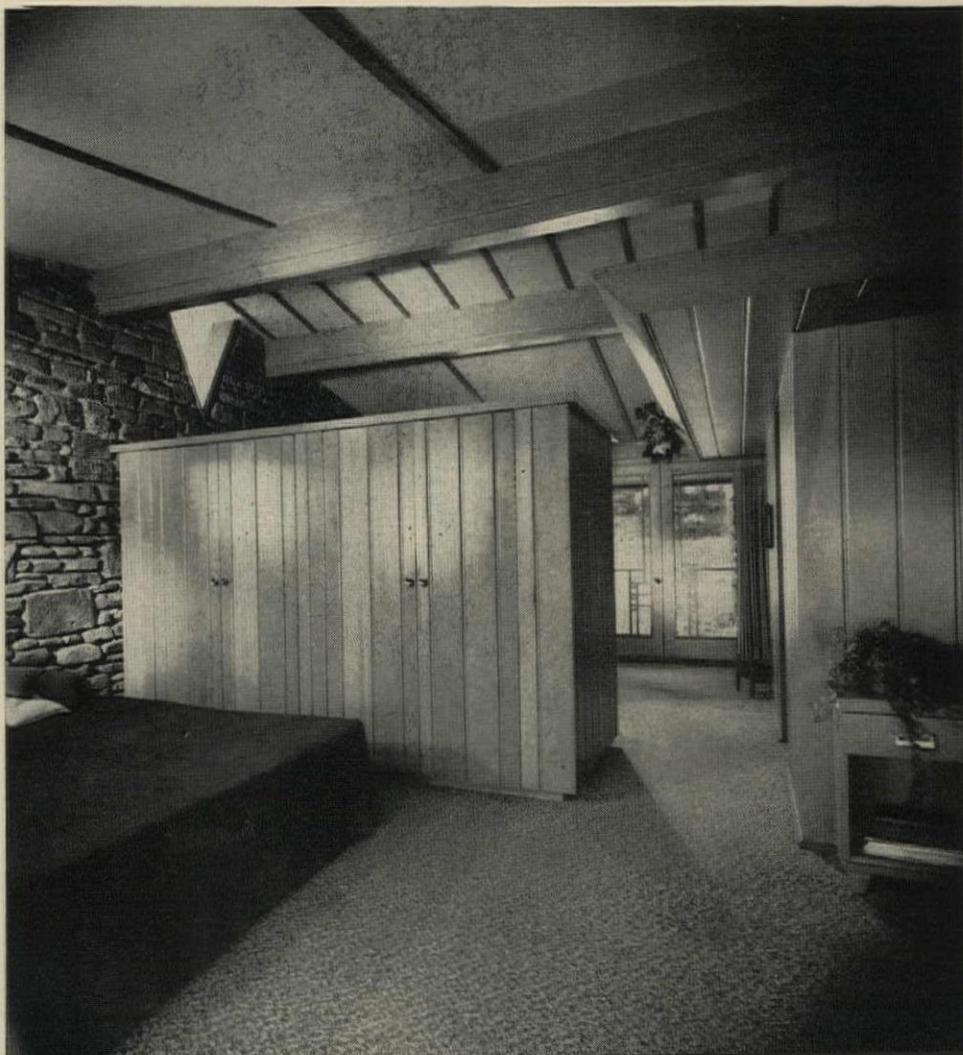


Open kitchen adds spaciousness to the living area. But the high backsplash and serving ledge keep clutter out of sight. Ceiling is drywall with battens over joints, paneling is fir. Cabinets are fir plywood.

In living room, massive triangular fireplace of native stone contrasts effectively with small scale detailing and smooth texture of woodwork.

Bedrooms are separated by storage unit that serves both rooms. Free-standing unit can be moved to change the size of the rooms (see plan *p 109*). Note V-light, left, at ceiling ridge.

Photos: Maynard Parker



Custom house

Architect: Charles R. Colbert

(Colbert, Lowrey, Hess & Boudreaux)

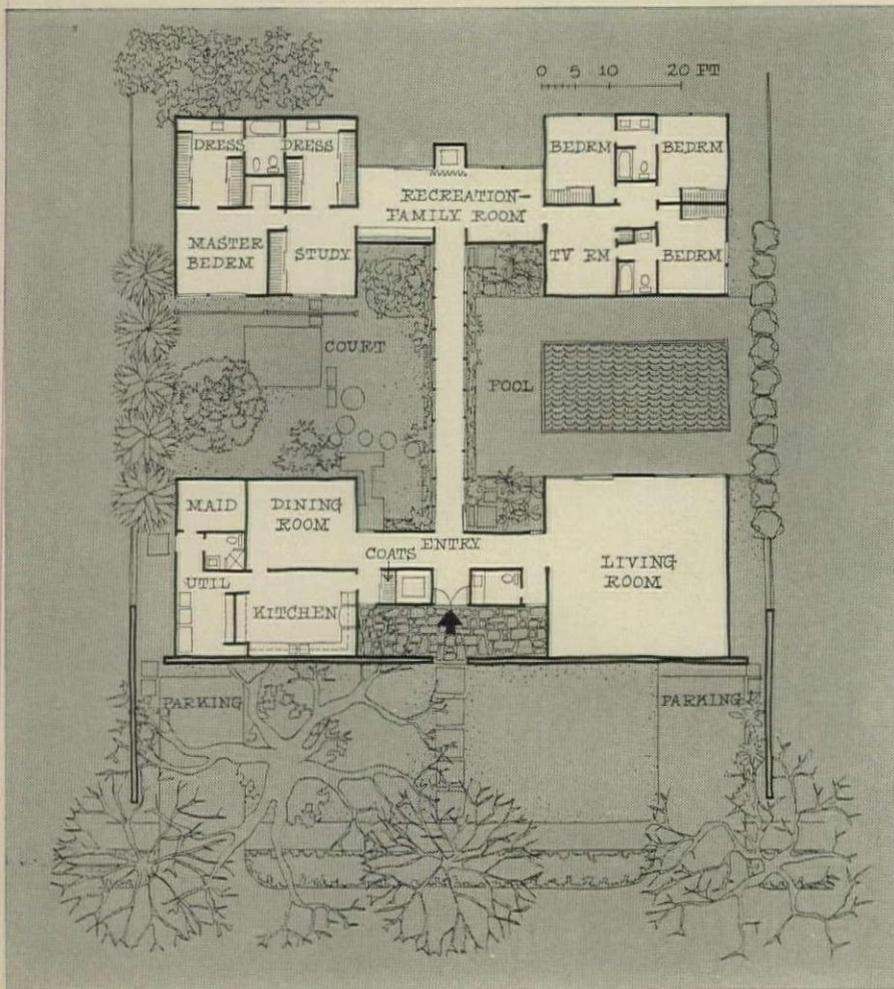
Builder: Richard Goodyear Inc

Location: New Orleans

Medium class (1,600 to 2,800 sq ft)



Solid front wall screens house from street. But the four roofs suspended above the wall give the facade great interest.



Honor Award

Citation: "This design is highly original, yet it is also respectful of New Orleans tradition. It is very formal and disciplined, with great attention to detail; yet at the same time it is very playful. Each of the four pavilions is adequate for its function, and the plan is beautifully suited to the warm, humid Louisiana climate."

The editors add: Besides being a fine and original example of contemporary design, this house is noteworthy for its ultra use of zonal planning. The four activity areas are zoned not merely into separate areas or wings, but into what amount to separate buildings. The parents' quarters are far enough, but not too far, from the children's. The quiet living room is far from noisy recreation rooms, conveniently close to the dining area but not so close as to be within sound of meal preparation or clean-up activities.

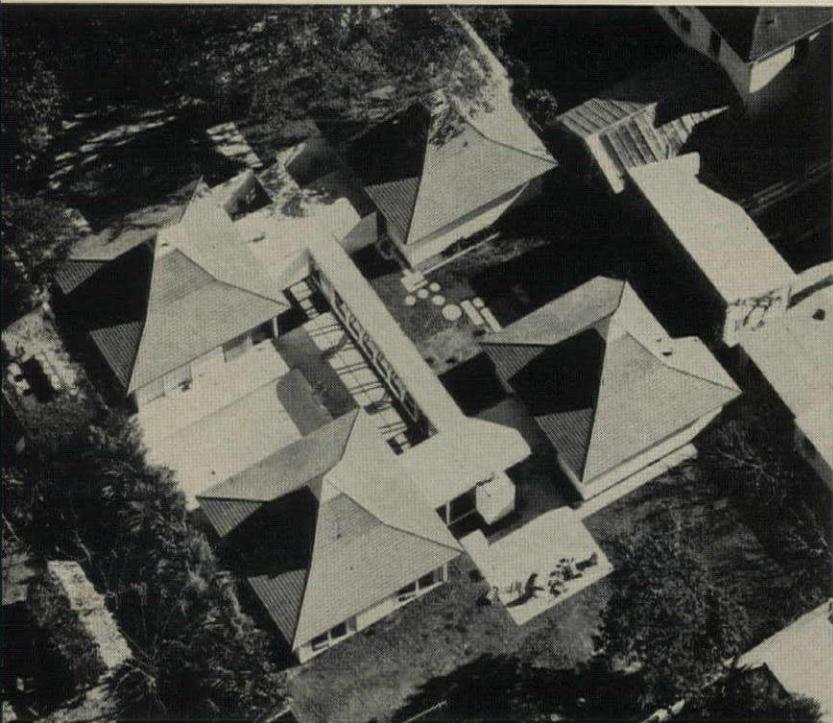
This house also offers a fascinating example of what can be done to orient a house to interior views. The four pavilions exist entirely in their own man-made landscape. Within the enclosing wall, the free areas of the 90' x 140' lot are divided into three courts for a swimming pool, landscaped areas, and play yards.

Four-pavilion plan separates four main areas, but also connects them with entry hall, family room, long glass-walled gallery.

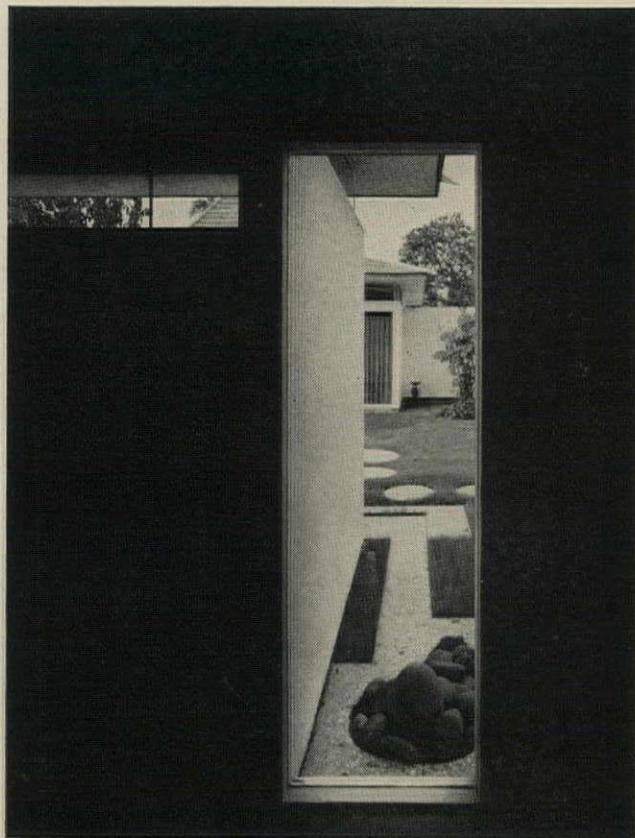


Living room pavilion is opened wide to swimming pool court. The interior of this pavilion is shown in color on *p 106*.

Photos: Frank Lotz Miller



Aerial view shows how outdoor living areas—swimming pool and courtyards—retain privacy even though house and lot are hemmed in by street and neighbors.



Slit window in entrance gallery offers glimpse of carefully landscaped courtyard with the master bedroom pavilion beyond.



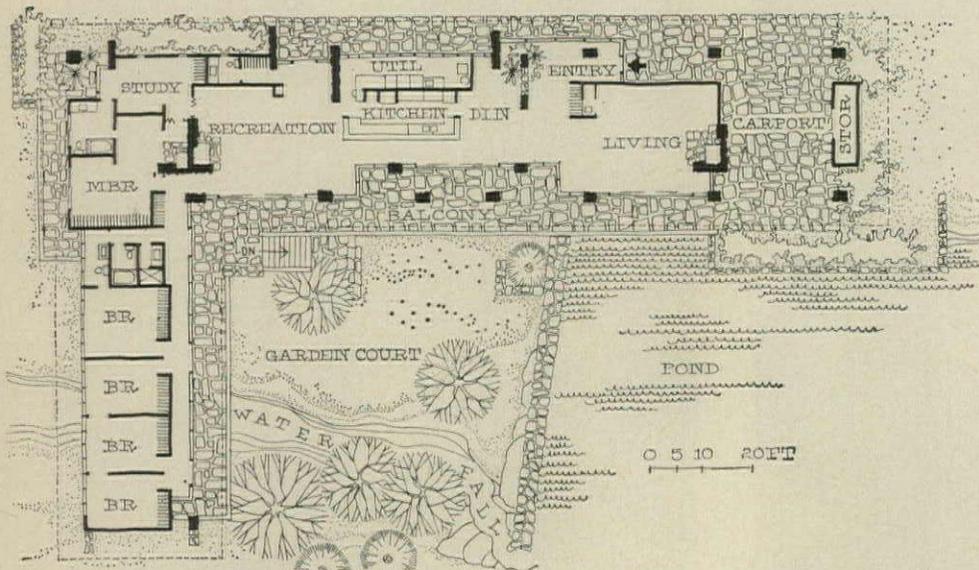
Rear living areas open to stone balcony above pond and waterfall. Huge overhanging roof integrates living area, bedroom wing, left, and carport, right.

Honor Award

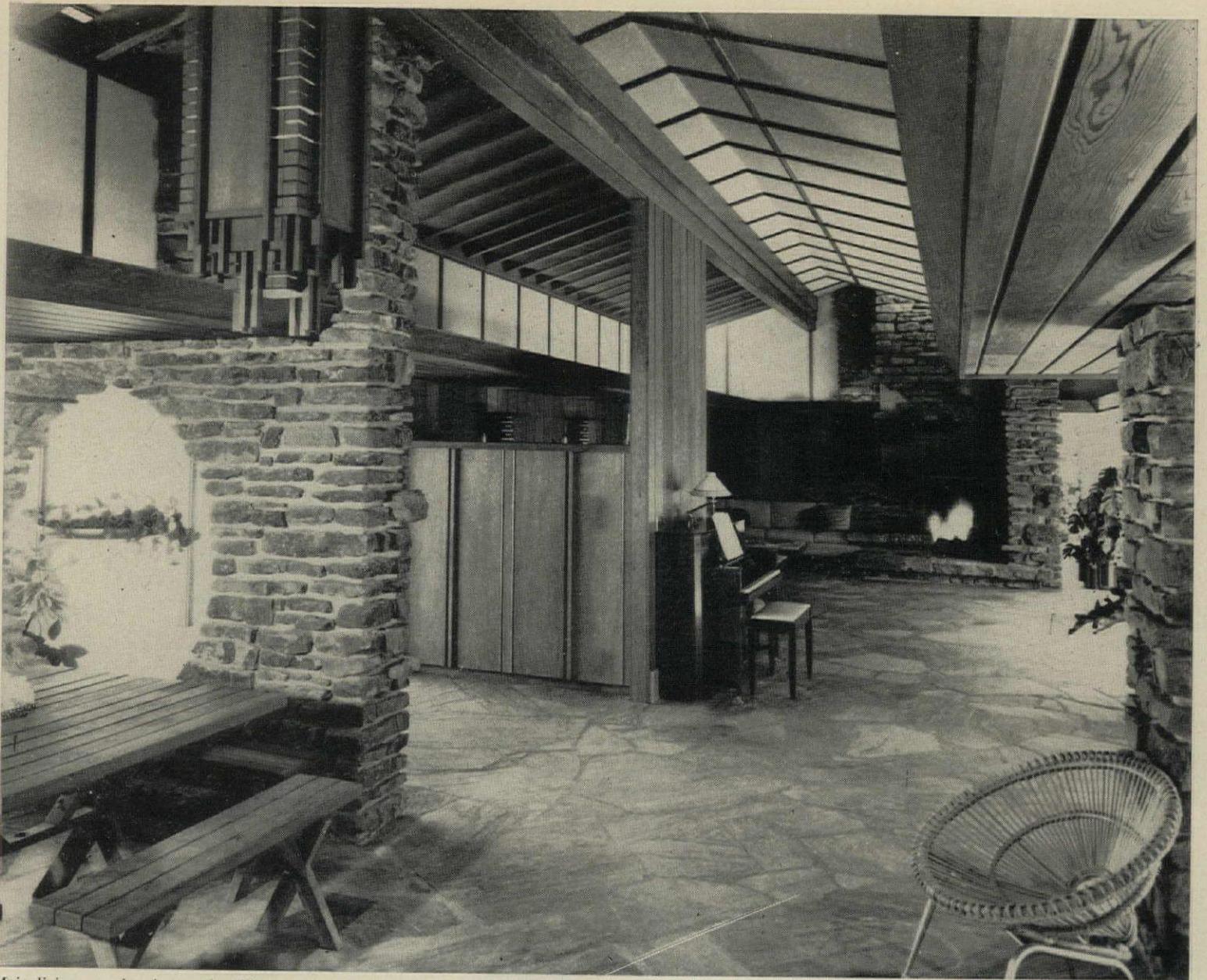
Citation: "This is a fine house which recognizes its site and belongs to it. The house is consistent inside and out—choice of material and texture is very sensitive. There is a lot of architectural sculpture in this building. The windows, the ceiling treatment, and the way spaces are combined are noteworthy. The kitchen [see photo opposite] would be fun to work in—you would have a view of the whole house. This is indeed an imaginative design."

The editors add: This house—built over and around a pond, waterfall, and stream—shows how much a design can capitalize on an outstanding site feature.

The house was designed for a large active family, so its materials—redwood, native stone, flagstone floors and terraces, and Western red cedar shake roof—were selected for minimum maintenance and maximum durability.

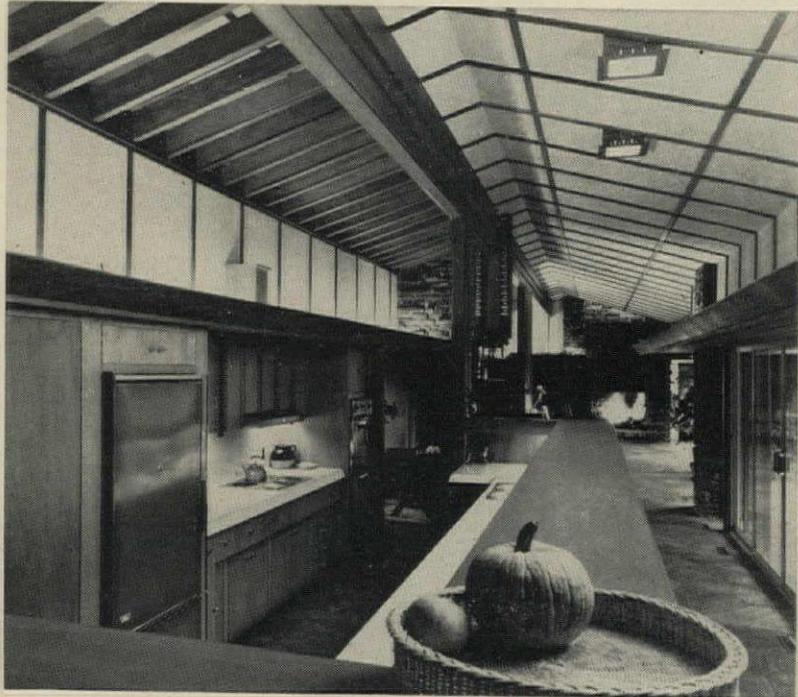


L-shaped plan separates the children's wing, the master suite, and living areas. The house is closed to the street, open wide to the pond.



Main living area has battened ceiling, redwood lighting troughs, and low dividers which direct visual interest upward and emphasize long vistas.

Photos: Bobby Harlan



Corridor kitchen is open to living space, but preparation activities are hidden behind high-backed counter. Trough at left bounces indirect light off ceiling and wall.

Pond-side balcony runs full length of house and is protected from the weather by wide roof overhang. Square lighting panels are recessed into the soffit.



Custom house

Medium class (1,600 to 2,800 sq ft)

Architect: John J. Desmond

Builder: Ragusa Brothers
Location: Hammond, La.



In living pavilion, center, transition between outdoors and indoors is scarcely noticeable. Roof is floated on 4" WF rigid frames, 12' oc and spanning 11'.



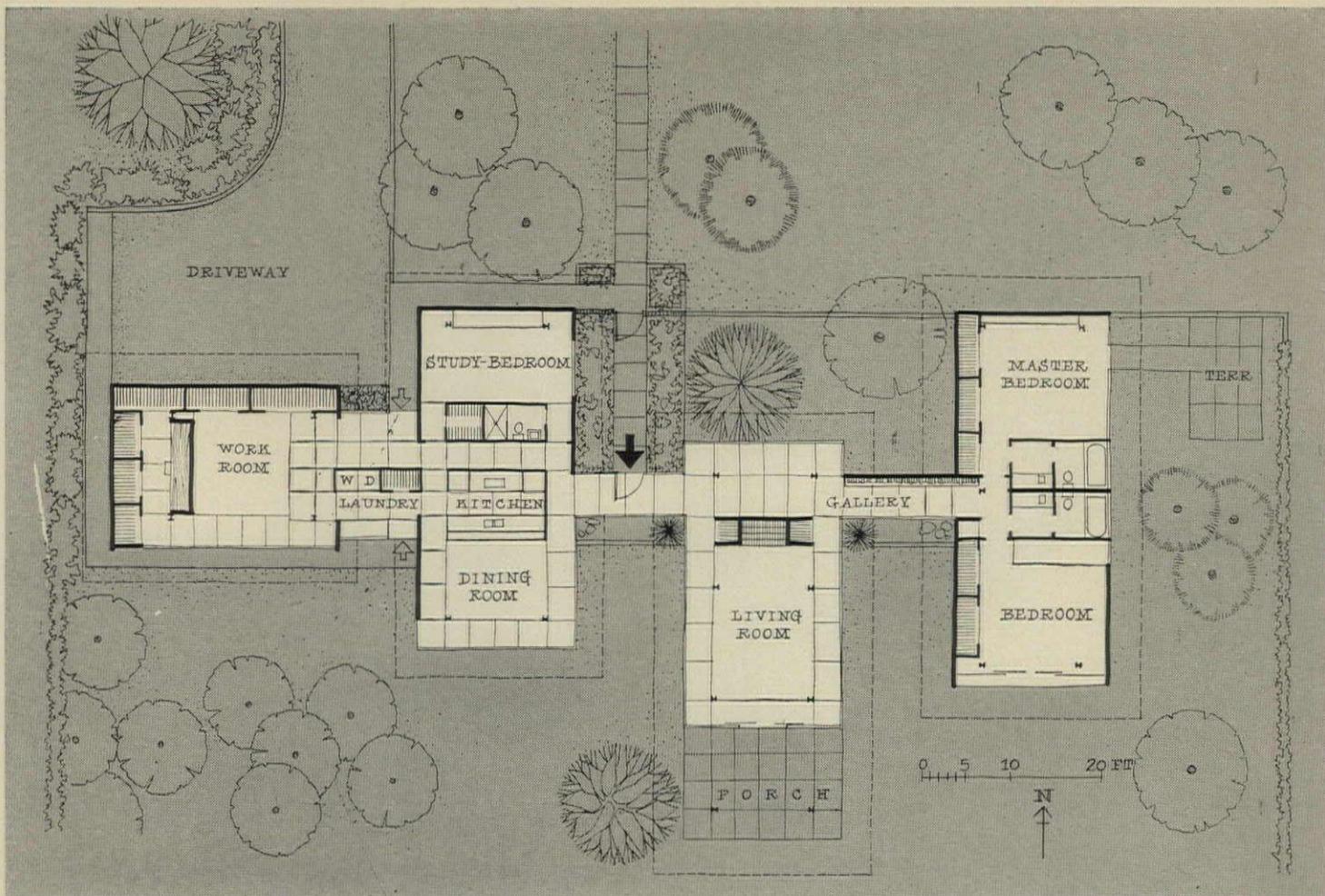
Entry is a glass-walled gallery between living pavilion, left, and dining wing, right. Similar low-roofed galleries link the other units of the house.

Merit Award

Citation: "This house is at one with the outdoors. The all glass walls and the enormous overhangs that make them possible, and the grouping of separate units to form a whole building merit particular attention."

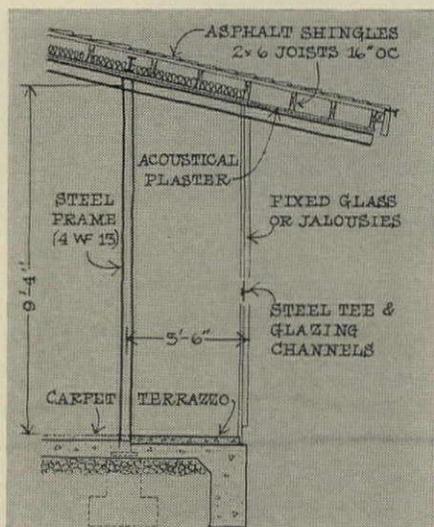
The editors add: This is a very special house, but it illustrates how modern technology can be applied to create design effects usable in many houses. The unusual "exploded plan" (developed as a study to determine a way to build a house by stages) and the openness of the walls are interrelated—neither would make sense without the other. The architect wrapped outdoor areas around and between each unit of the plan, and then created almost invisible walls to extend the rooms into these outdoor areas.

To minimize even the slight break between indoors and outdoors, Architect Desmond used slender steel framing around the glass, mitered the glass at the corners, and set the structural steel supporting the roof in from the walls. The big roofs, which shade the glass and give the sense of shelter needed in such an open house, are supported entirely by the steel framework. Where there are masonry walls, they are for privacy, not structure.

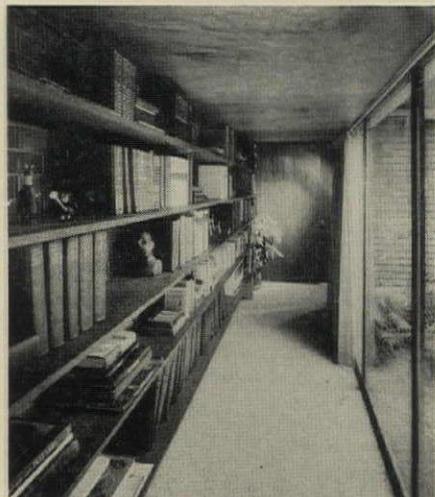


Four-unit plan shows masonry walls screening house from street and bedrooms from living area. Bamboo plants fence sides and back of lot for privacy.

Photos: Frank Lotz Miller



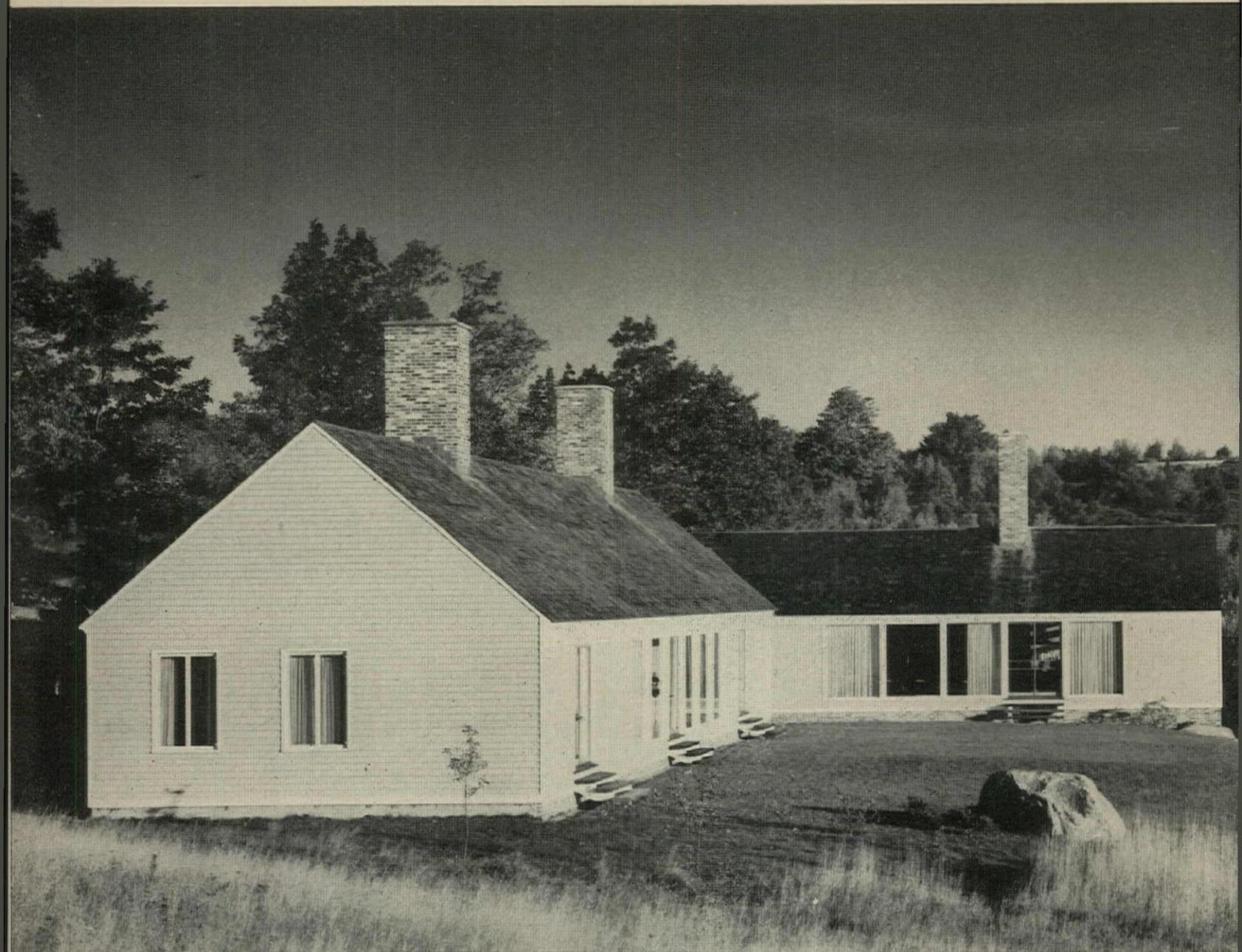
Section shows basic structure set inside light-weight framing of glass wall.



Library-gallery leads to bedroom wing. Low ceiling provides sharp change of scale.



Entrance court provides transition from street—beyond the brick wall—to the open spaces in the rear. Brick-walled unit, background, is the study-guestroom.



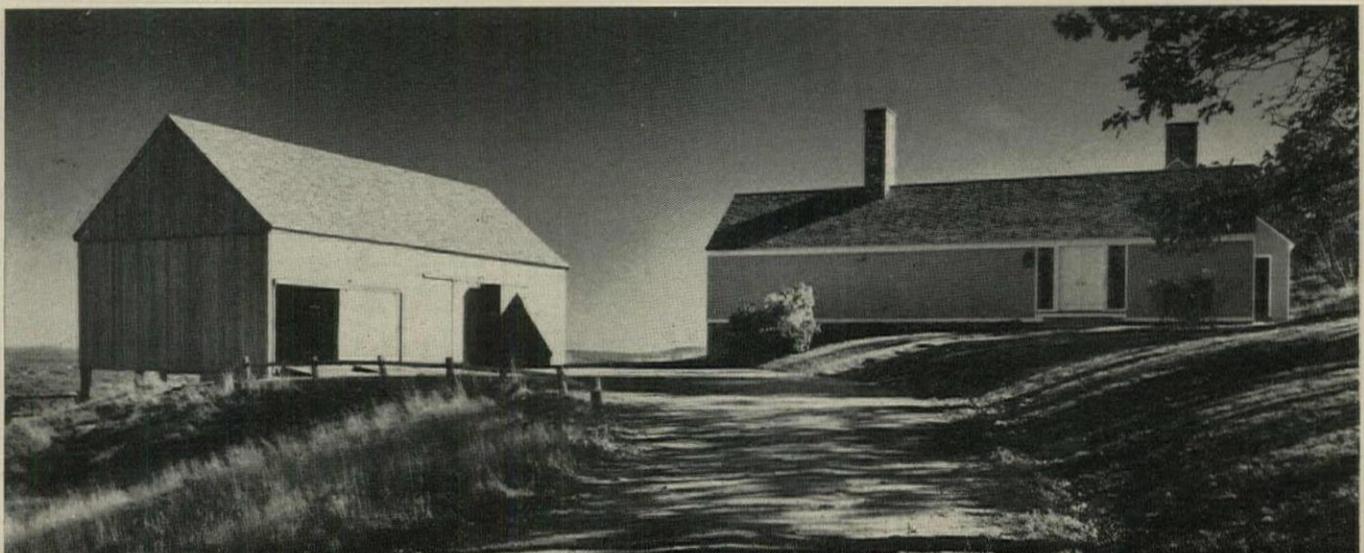
House forms protective "L" facing view and sun to south and east. Steel framed glass doors blend with the module of fixed glass panels.

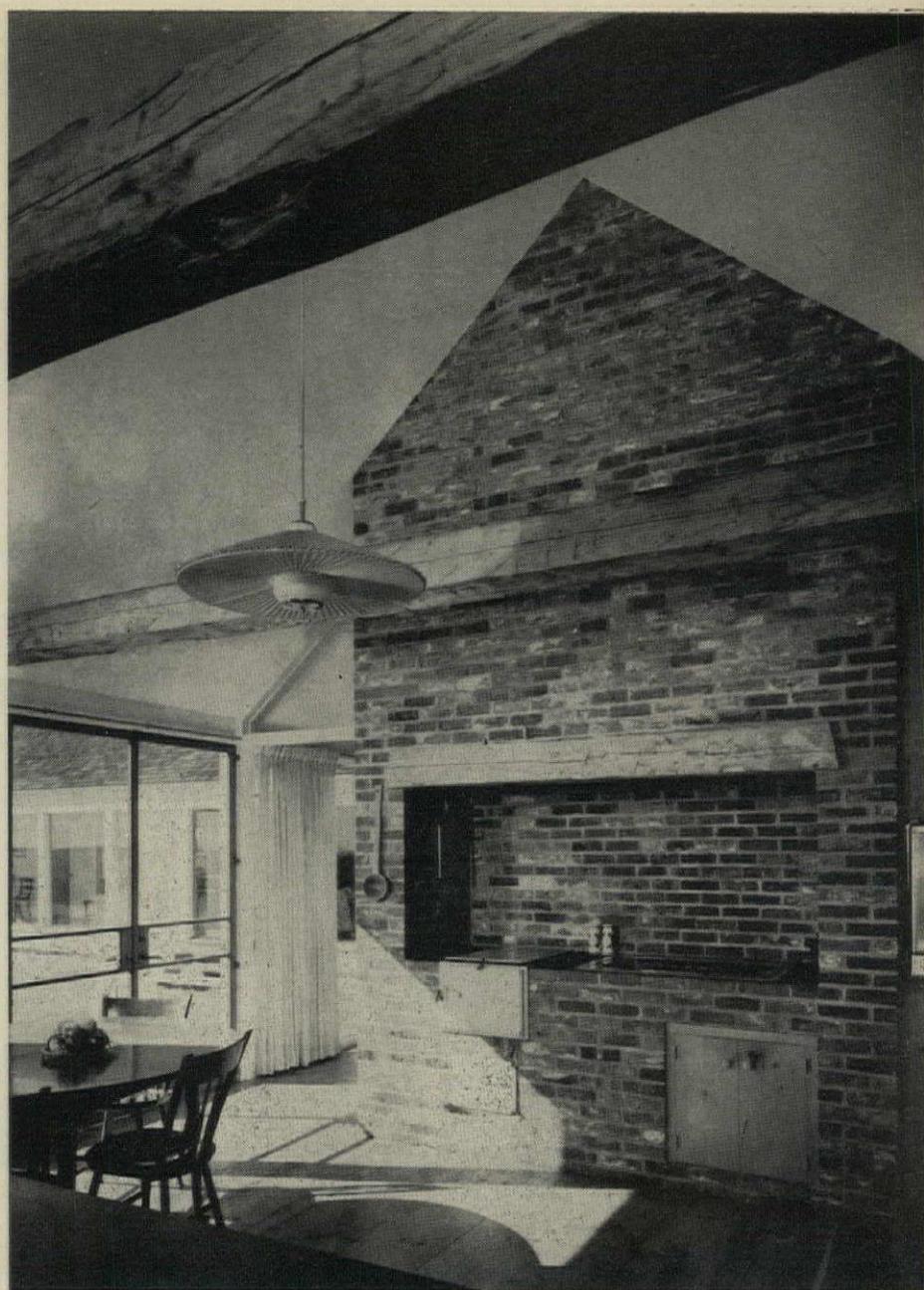
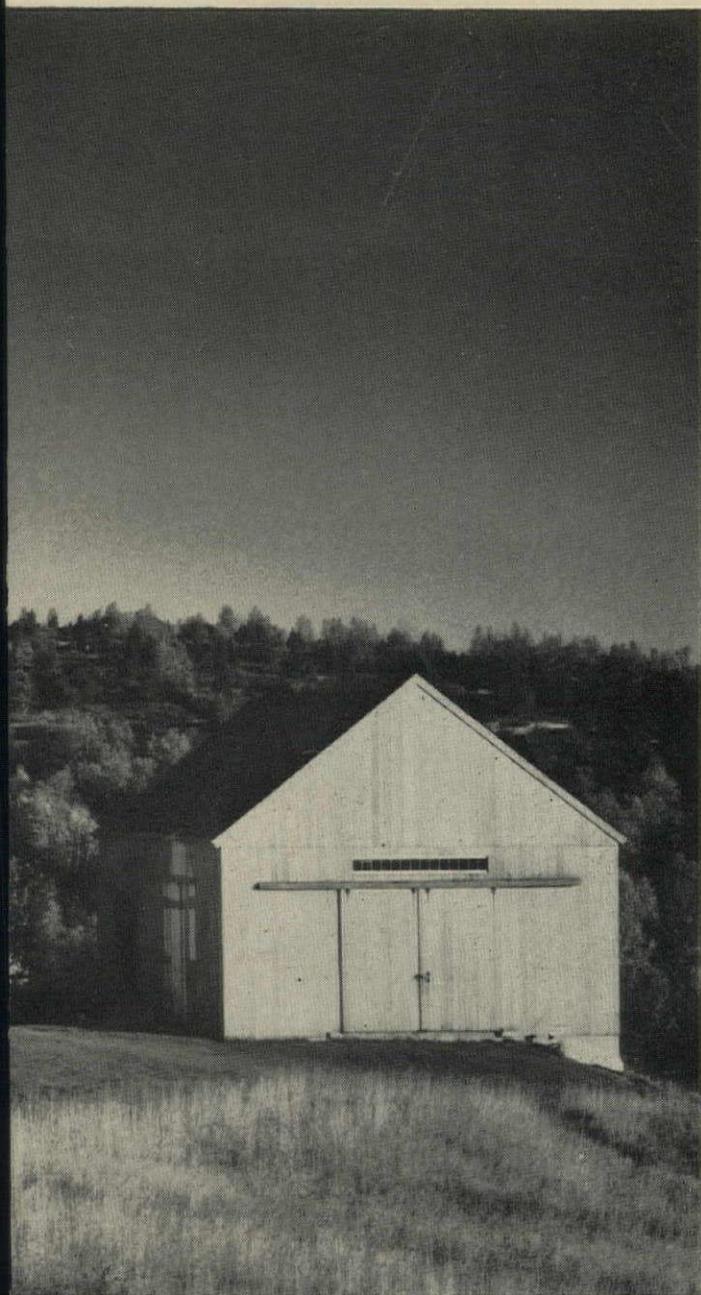
Merit Award

Citation: "This house has an extended plan, reminiscent of many old New England houses. The architect has adapted the traditional idea of tying together the house and barns, but has lost none of the openness and freedom of contemporary design."

The editors add: This design shows that a contemporary house can have all the nostalgic appeal of a 200-yr-old farmhouse. Here, the architect has used traditional lines and materials in a house which is essentially only one room deep, and has enormous glass areas that open every room to the sun and breeze and view.

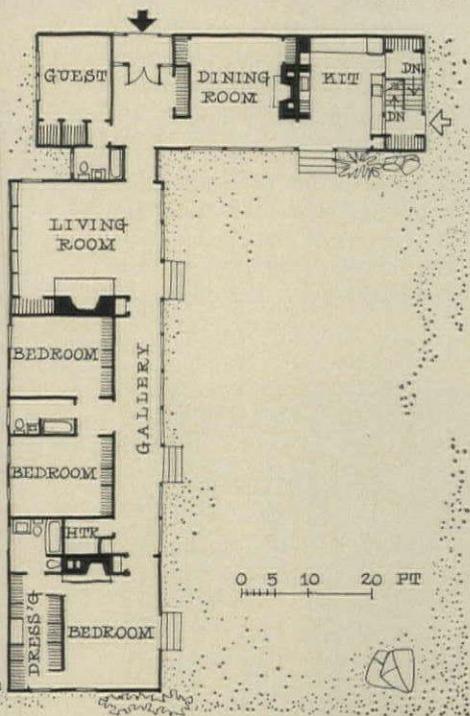
From entry, house appears smaller than it is, since only the shorter kitchen-dining wing is visible. Barn was moved to site for garage.





Photos: Maris © Ezra Stoller Assoc

Kitchen gets warmth and traditional character from wide floor boards, heavy tie beams, and brick backup to the dining room fireplace. Sliding glass doors and modern built-in appliances are in sharp contrast.



Plan shows how glass-walled galleries keep all rooms traffic-free, add spaciousness to most. Guest quarters, upper left, are isolated.

Elegant entry and vestibule have identical double doors and glass side panels. Louvered doors at right open to large coat closet.



Custom house

Small class (under 1,600 sq ft)

Architect: Robert B. Browne & Rufus Nims

Builder: John Avant
Location: Miami Beach



House floats just above grade, supported on 12 piers. It seems wider than its 17' because of the 5½' cantilevered deck and 8½' overhang.

Photos: Joseph Molitor



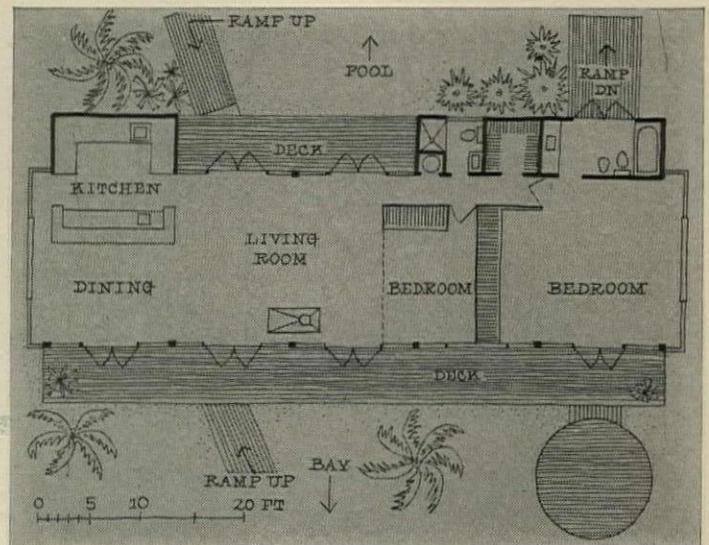
Structural lines and finish materials continue beyond the walls, move visual boundaries of interior spaces out to edge of overhang and deck.

Open plan and absence of bearing walls are made possible by unusual structure—scissor trusses on 8x8 posts. For details, see H&H, Nov 60.

Merit Award

Citation: "Here is a beautifully functional integration of form and structure, exploiting both the strength and the texture of wood. The house is well adapted to its water front site and its climate, and has a plan that succeeds in being both open and private."

The editors add: This is a fine example of design for comfortable hot-weather living. The broad overhangs shade the walls and deck. The ceilings, vented through louvers in both gable ends, prevent heat build-up inside. The house is mostly just one room deep, and the walls can be opened wide to the breeze.





House is set in the garden of an estate overlooking the ocean, has all-glass walls to take advantage of the view. This is the entry side.

Merit Award

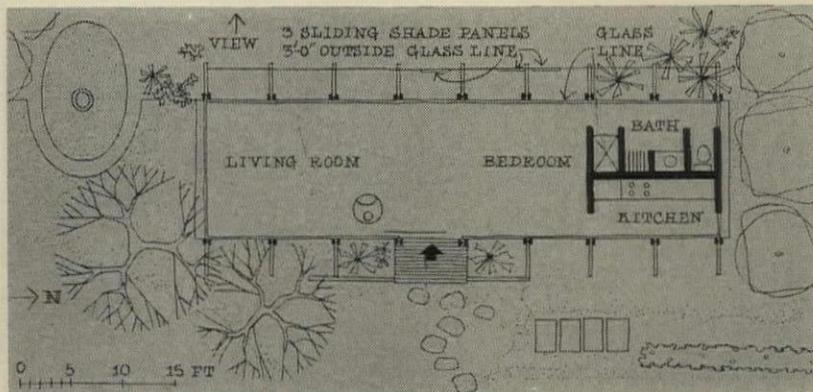
Photos: Marvin Rand



Glass wall on west side of house, left, can be screened from afternoon sun by solid panels which slide on track 3' outside the glass line.

Citation: "This house should be an inspiration to its pianist-composer owner. The structure has been exploited so that it gives pattern and texture to a simple plan—which might otherwise have been just a box. And the design permits this small house to reach out and borrow from its setting."

The editors add: The simplicity of construction in this house is as impressive as its architectural quality. It is framed with nine prefabricated bents 6' oc which support the 2" roof decking and the 3" t&g flooring. The walls are sliding glass doors with 6' panels set against the inner edge of the bents to simplify fitting and trimming.



Plan shows how service facilities were grouped at one end so the rest of the house would form a single spacious room open wide to the view.



Street facade is regular and restrained. Window areas are large (for light) but curtained (for privacy).



Garden façade has large glass areas that open the office-lounge (two-stories high with mid-level balcony) and living room to sun, air, and a pleasant view.

Merit Award

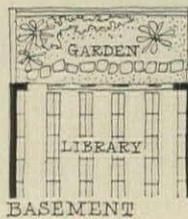
Citation: "An extremely successful solution to a very complex problem [this is a row house in the heart of New York City, designed around an extensive library]. The exterior shows great restraint and dignity, and the handling of the interior courts is excellent."

The editors add: Though this house is very special, it makes two broadly useful points. On a small city lot, or a lot with an undesirable view, a house that turns in on itself—that is designed around an interior court—can have pleasant views and private outdoor spaces. As the plan, right, shows, the architect has made a planning virtue of the necessary vertical orientation.

Photos: Alexandre Georges

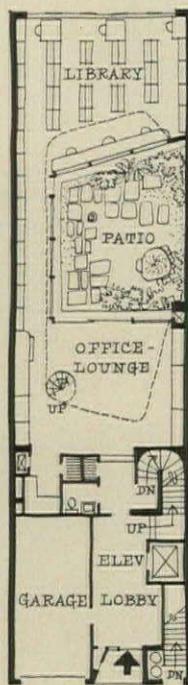


Office lounge looks out across garden court to library. Balcony extends through passageway, left, to stack rooms.

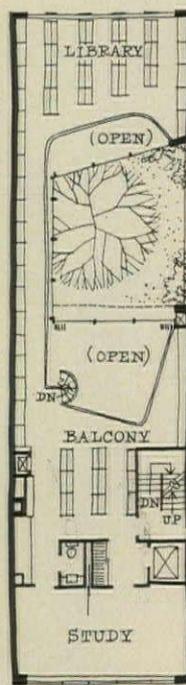


BASEMENT

0 5 10 20 FT



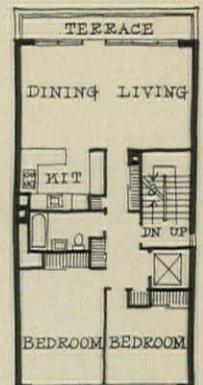
FIRST FL



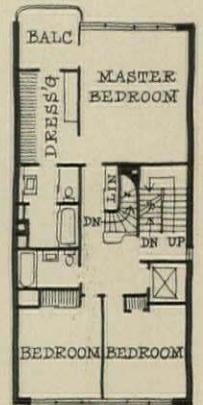
MEZZANINE



SECOND FL

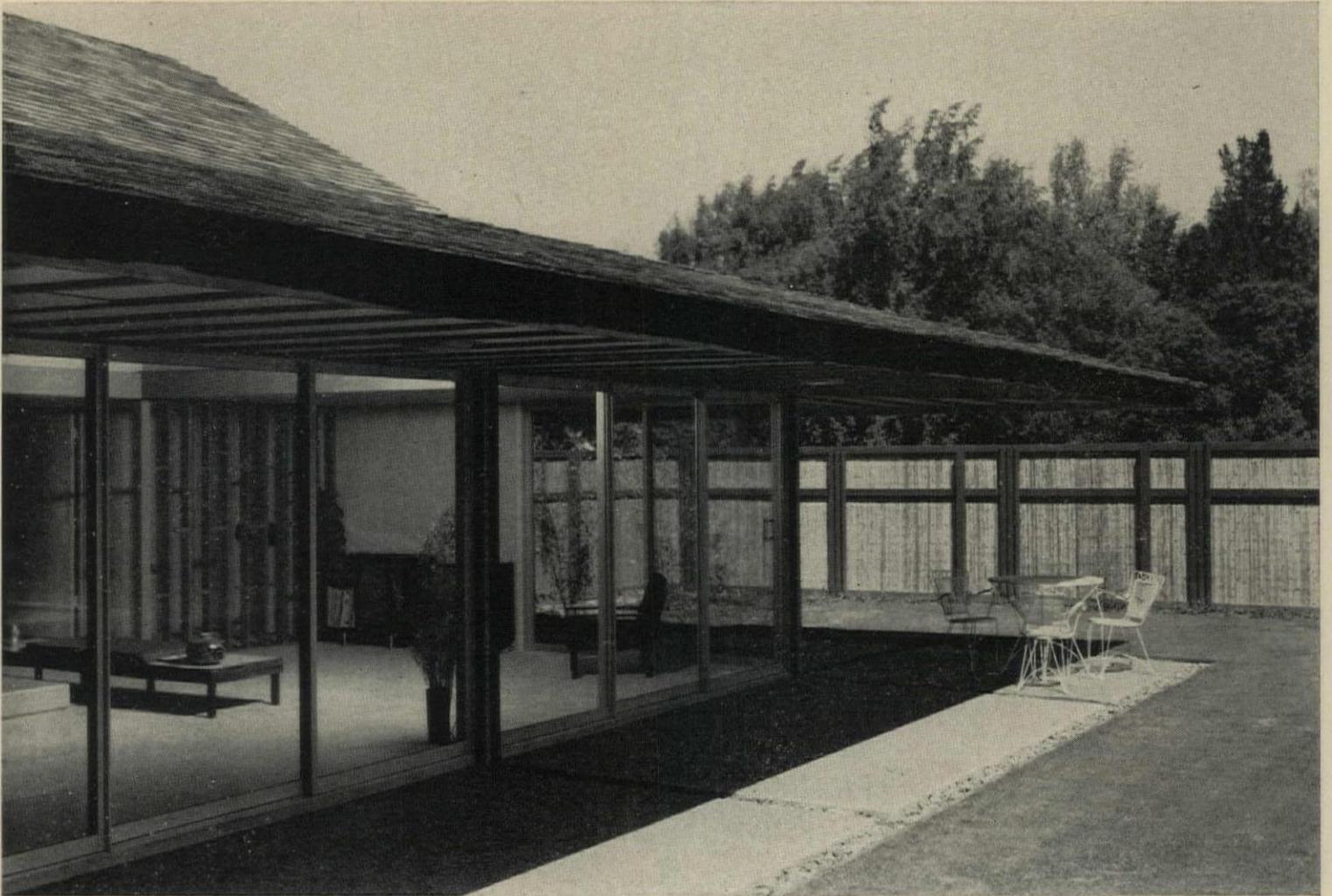


FOURTH FL (PENTHOUSE ABOVE)

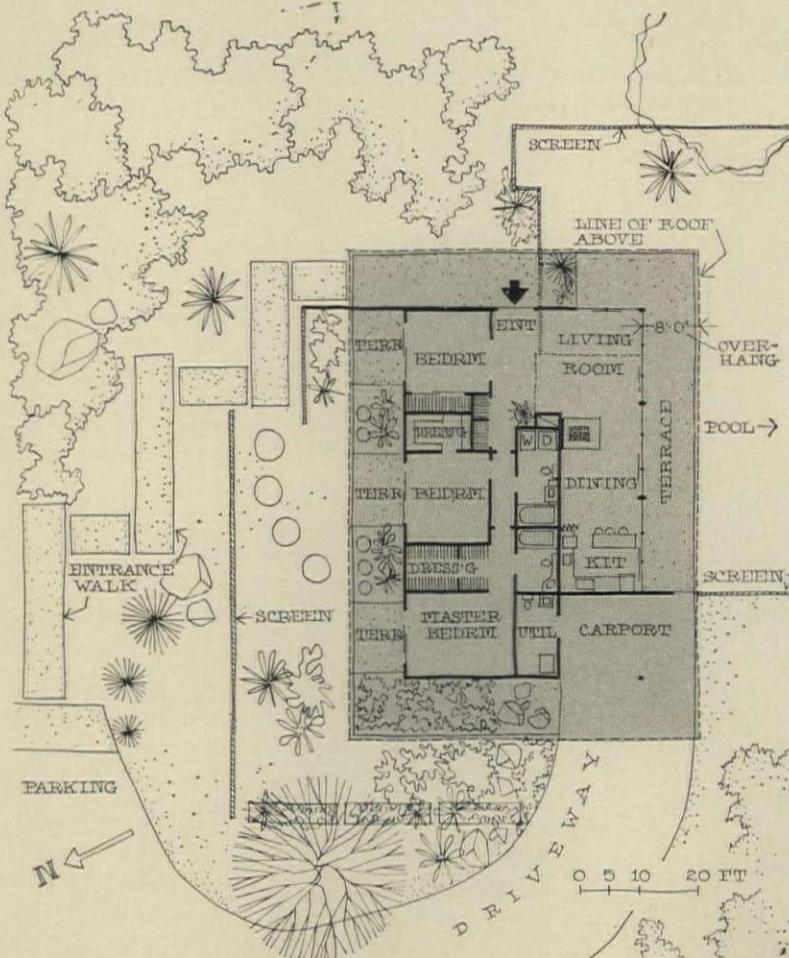


THIRD FL

Five-level plan joins house vertically. Library occupies most of first two stories which run to back lot line. Family occupies next two stories. Top floor is librarian's quarters.



Deep overhangs sweep out from the glass walls, shading the terrace surrounding the house and providing a great sense of shelter to the interior.



Compact plan has 1,619 sq ft of living space—just over half the roof area. Entry-living-dining-kitchen area is essentially one big space.

Merit Award

Citation: "This is a very dignified house, with a basically simple, rectangular form. The exterior, the broad overhangs, and the turn in the roof merit special attention."

The editors add: Here is a good example of how a house can be designed to be very open, yet have a great sense of shade and shelter. Nearly half of the exterior wall is glass that can be opened to the breeze (see plan). But the overhangs are big enough (8') so they not only keep out heat and glare but seem, from both outside and inside, to enclose the house.

Photos: Fred English



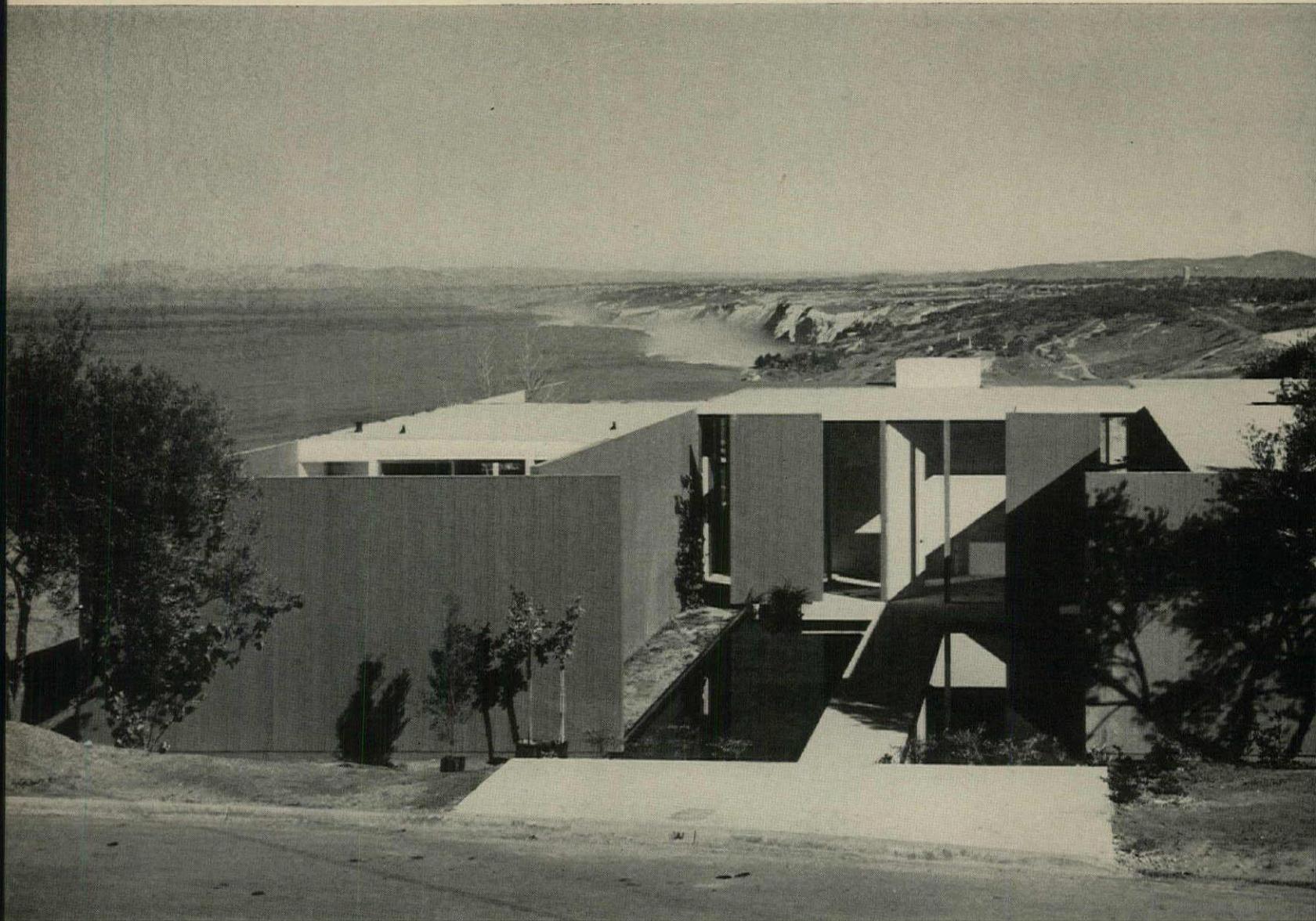
From street, the huge roof screens the walls from view. Fences extend lines of house, enclose private patios on sides not screened by trees.

Custom house

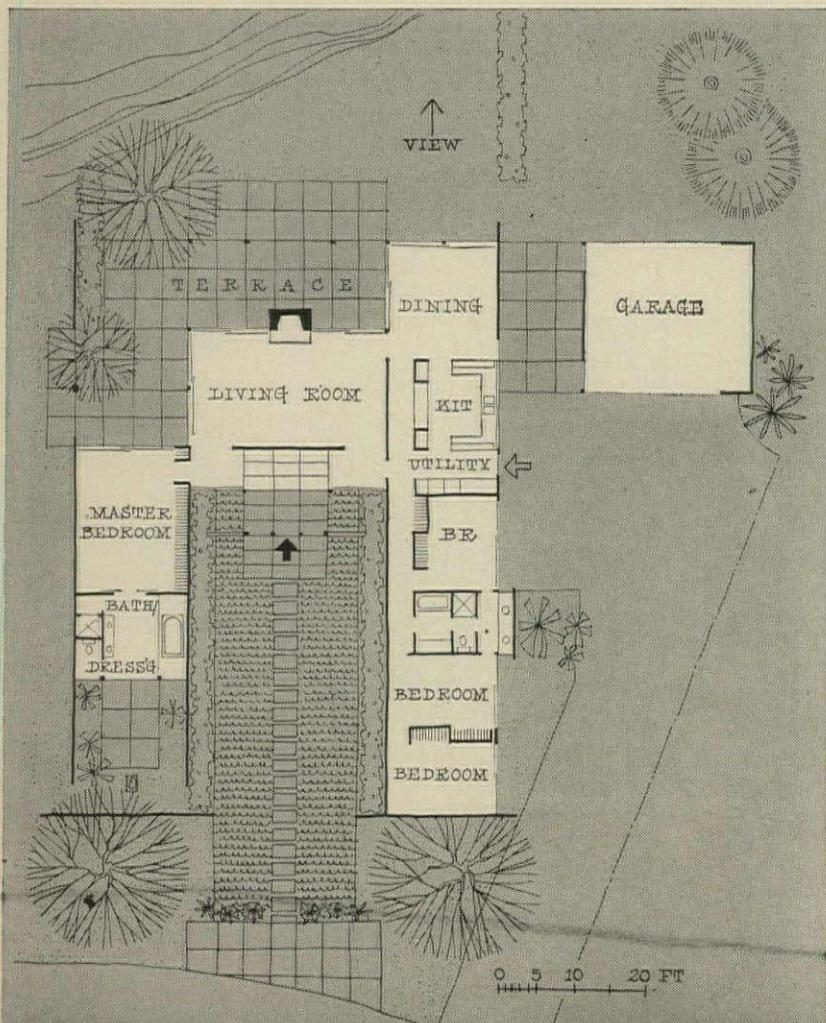
Large class (over 2,800 sq ft)

Architect: Killingsworth, Brady, Smith & Assoc

Builder: Amantea Construction Co
Landscape Architect: William Nugent
Location: La Jolla, Calif.



Main entrance is over a reflecting pool between two parallel wings. The family bedrooms and baths in these wings are screened by redwood walls 10' high.

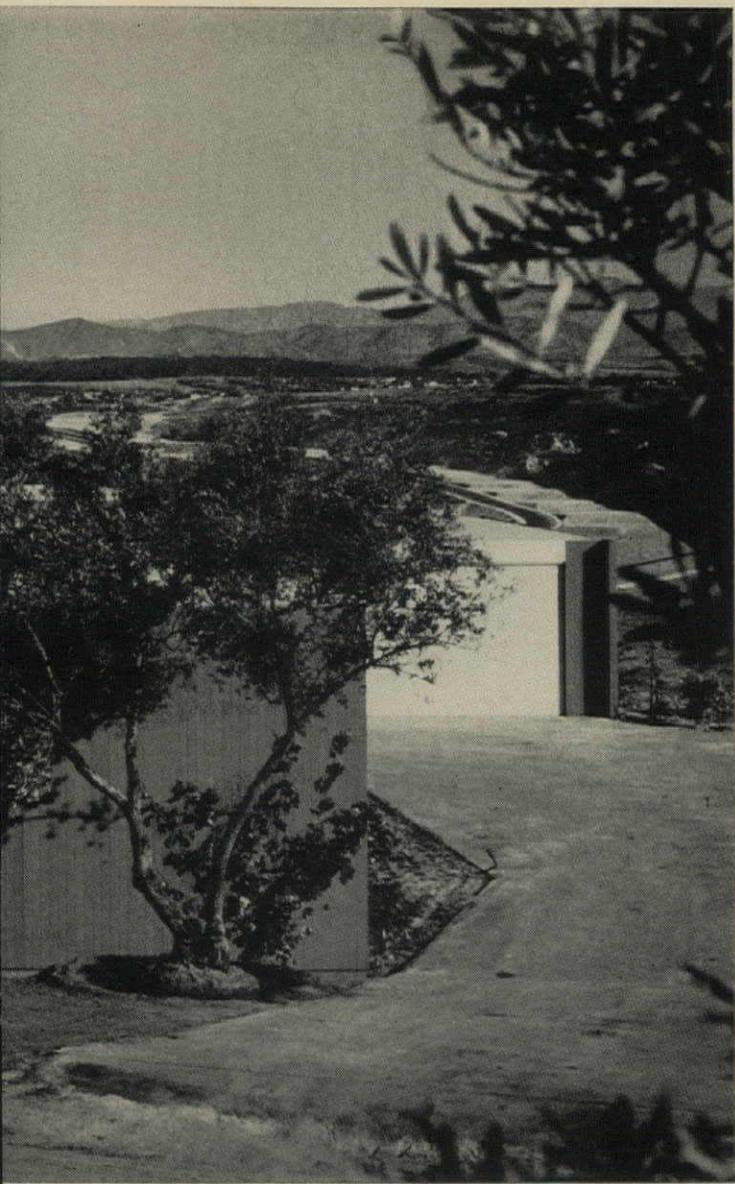


Mention

Citation: "This house [an *Arts & Architecture* case study] has a fascinating entrance that will be even more handsome when the planting develops. The plan is sensible and at the same time playful."

The editors add: This house combines the utmost in interior and exterior privacy with the broadest enjoyment of the view. All the private spaces are shielded from intrusion by solid redwood walls but are opened to the private gardens and the view with floor-to-ceiling glass. The long entrance walkway bridges a reflecting pool between the two bedroom wings (each screened by a solid wall) and leads to a central entry that opens directly to the living areas, the kitchen, and the bedroom wings. The master bedroom, living room, and dining room are linked in a clearly zoned but spacious openness. There is no cross traffic.

Modified U plan gives master bedroom, left, living room, kitchen, and dining room a view of the sea. Master bedroom has private patio.



Seaside terrace off master bedroom and dining room is partially roofed. The 10' high wing walls are opened and provide breeze and a view of the sweep of coastline.

Photos: Julius Shulman



Secluded patio off master dressing room is screened by same high redwood walls that enclose the house.

Dining room, foreground, and living room, background, open through glass doors to dining terrace. Kitchen is set off by cabinets raised 10" off floor.



Custom house

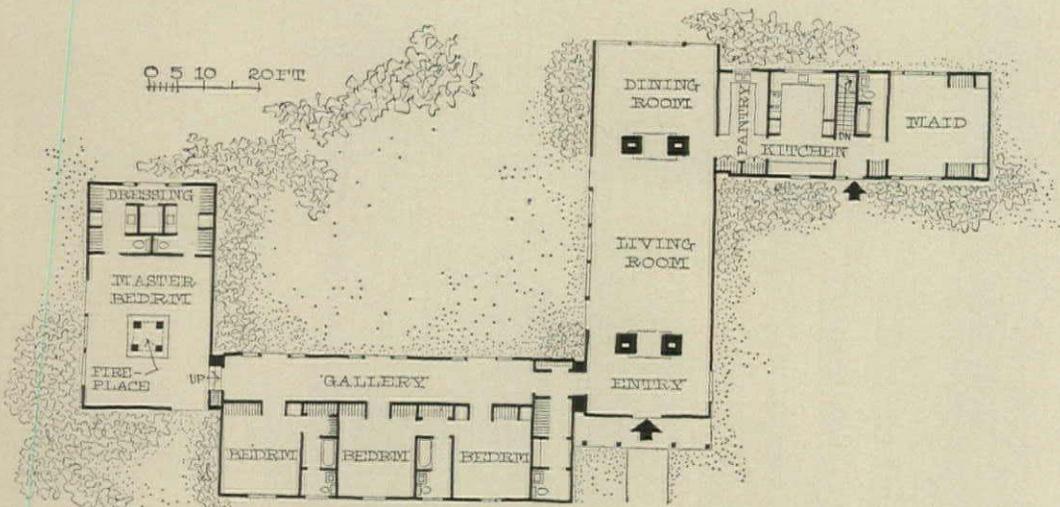
Large class (over 2,800 sq ft)

Architect: George W.W. Brewster

Builder: Elmore Taylor
Location: Nantucket Island, Mass



Large house is broken into separate buildings in shape and scale of traditional house-plus-additions-plus-barn.

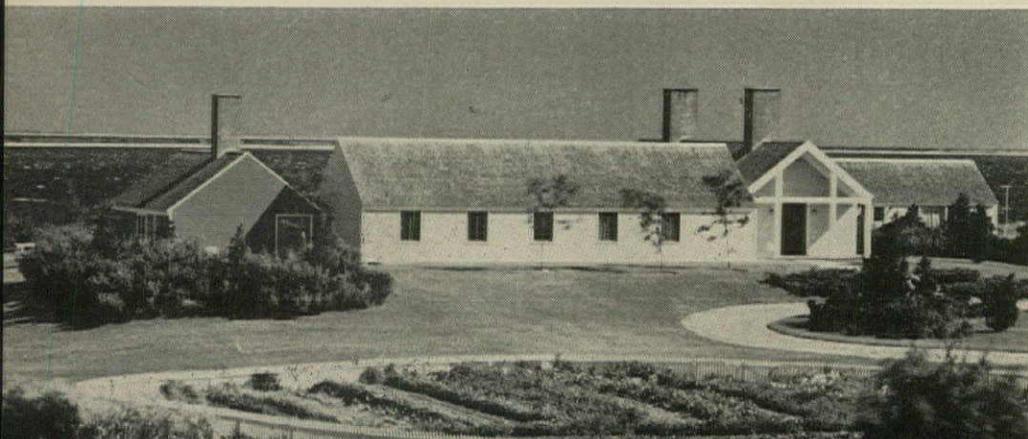


Rambling plan zones house into sleeping, living, and service areas.

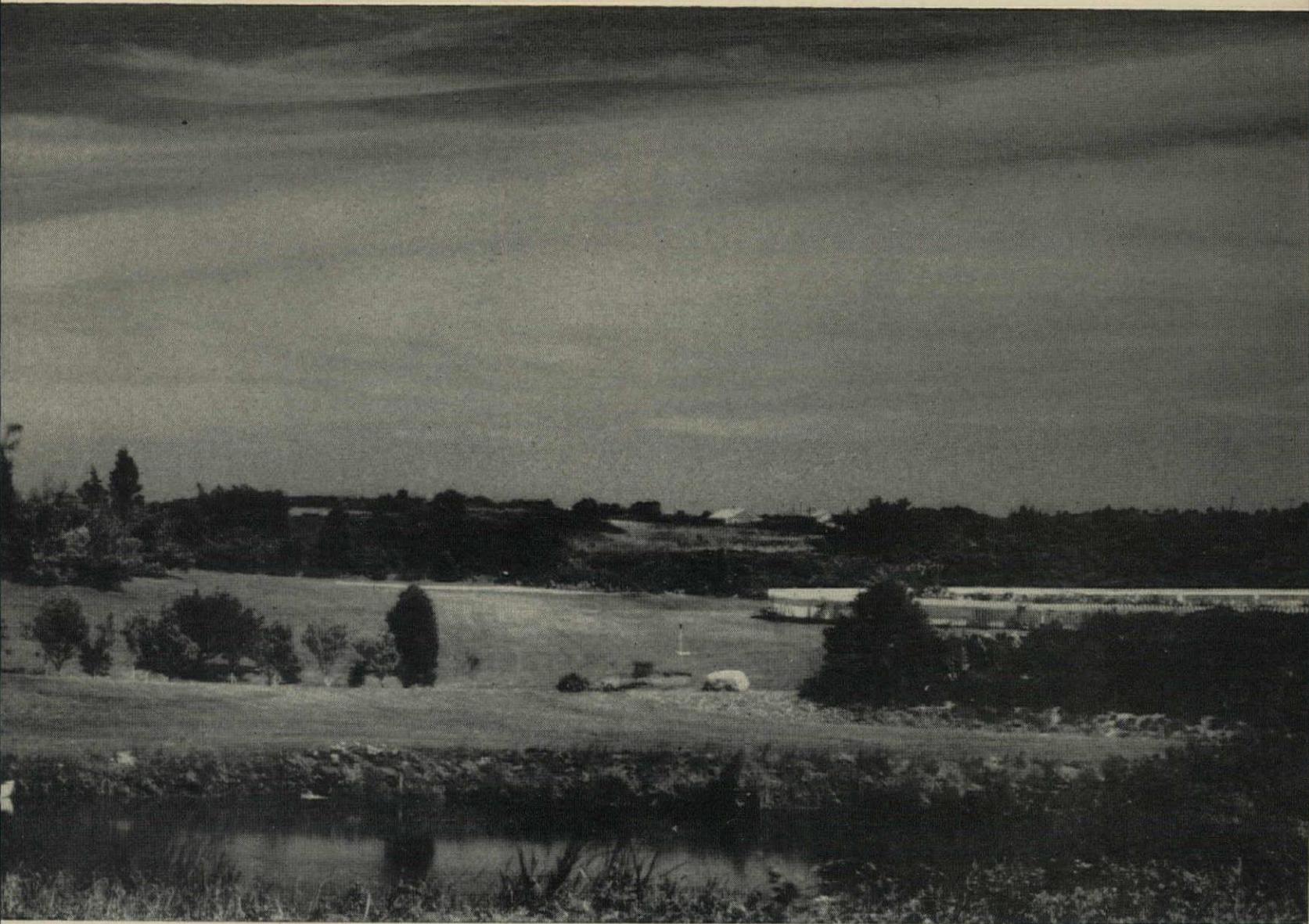
Mention

Citation: "This house has all of the freedom and openness of the contemporary idiom, despite its obvious respect for a long tradition in New England. It is a gracious house that makes fresh use of traditional materials and textures. A modern sea captain would like this house."

The editors add: The plan shows how, by combining several buildings together to form a single living unit, a large house can achieve the same snug, secure, small-scale quality that characterizes old New England houses. As in Brewster's other award-winning house (p 118) the result is a contemporary house with great nostalgic appeal.

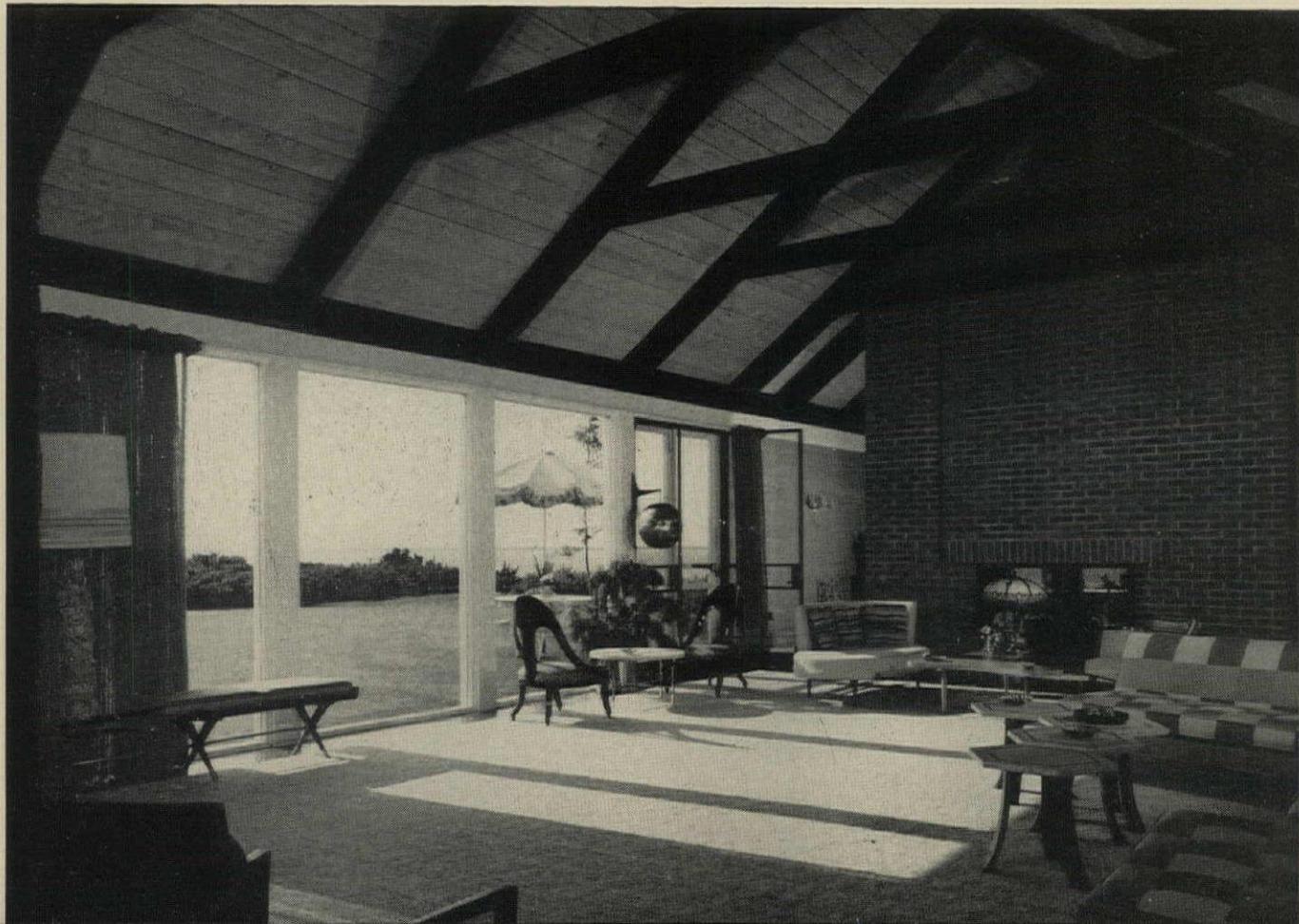


Entry side of house is closed and small-windowed. Master bedroom wing, left, was painted darker color to help hold down the scale of the house.



Photos: Maris © Ezra Stoller Assoc

Living room is generously proportioned and gains extra spaciousness from window wall. Fireplace wall and beams are in dramatic contrast.



Custom house

Large class (over 2,800 sq ft)

Architect: Clarence W. Mayhew

Builder: Forbes Construction Co
Location: Piedmont, Calif.



On view side, flat roof sweeps out to shade modular, all-glass walls. Covered terrace, foreground, is convenient to kitchen for outdoor dining.

Mention

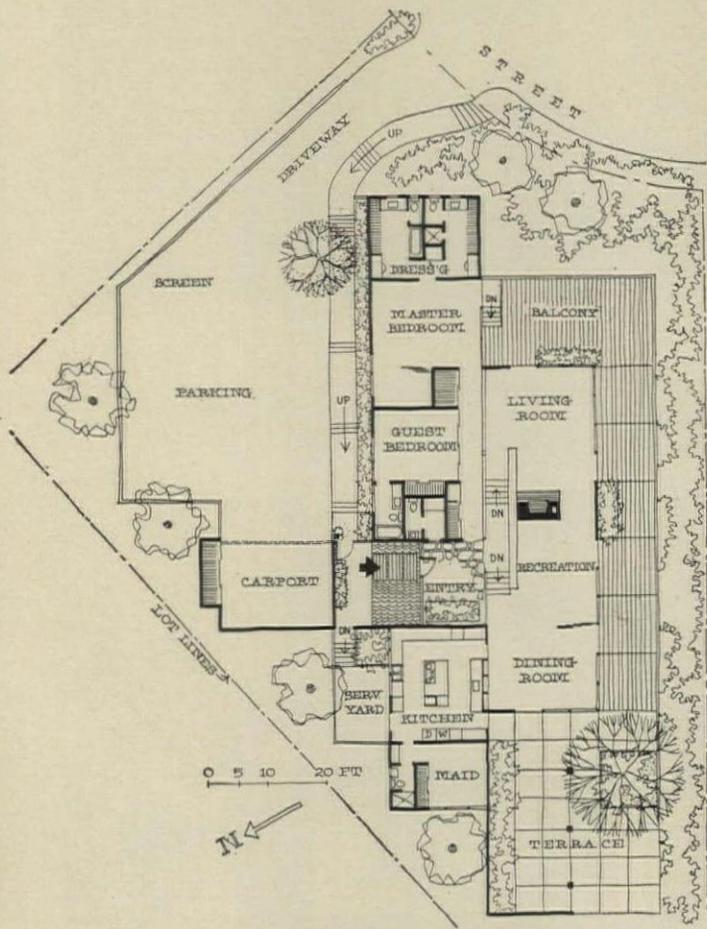
Photos: Morley Baer



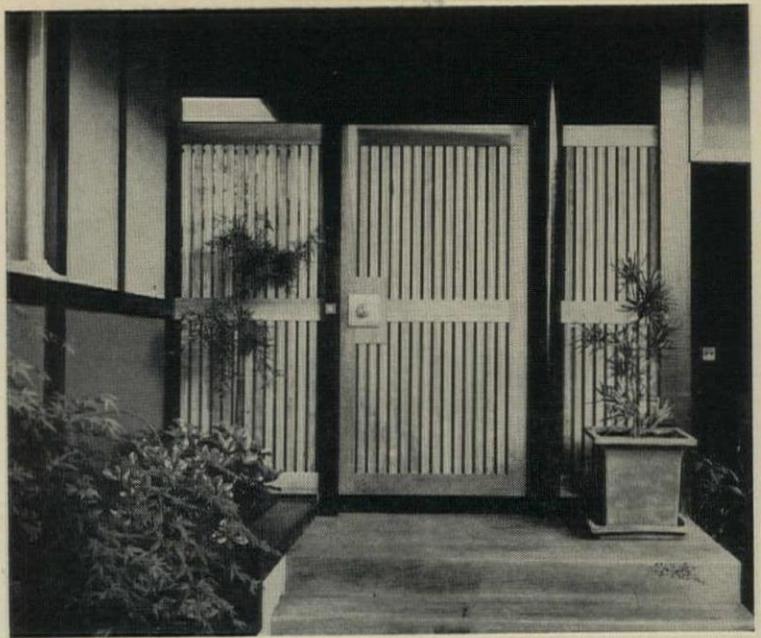
Wide balcony along south side of house overlooks San Francisco Bay. The 10' overhang protects this deck from sun and rain.

Citation: "This house has a precise, well proportioned elegance. It is done in good scale, and with restraint. The architect has been successful in carrying out the owners' request for a house with an oriental character."

The editors add: Here is a striking example of what can sometimes be done on difficult, by-passed land. This house is built on a small, steep, triangular city lot—and it not only puts almost every foot of the lot to good use, but it offers the owners great privacy and outdoor living spaces that take advantage of a spectacular view. The uphill side contains the drive and service areas while all living areas face the sun and the view. By cantilevering a balcony out from the house, the architect not only added outdoor living space, but also provided a privacy shield for the glass walls of the indoor living areas.



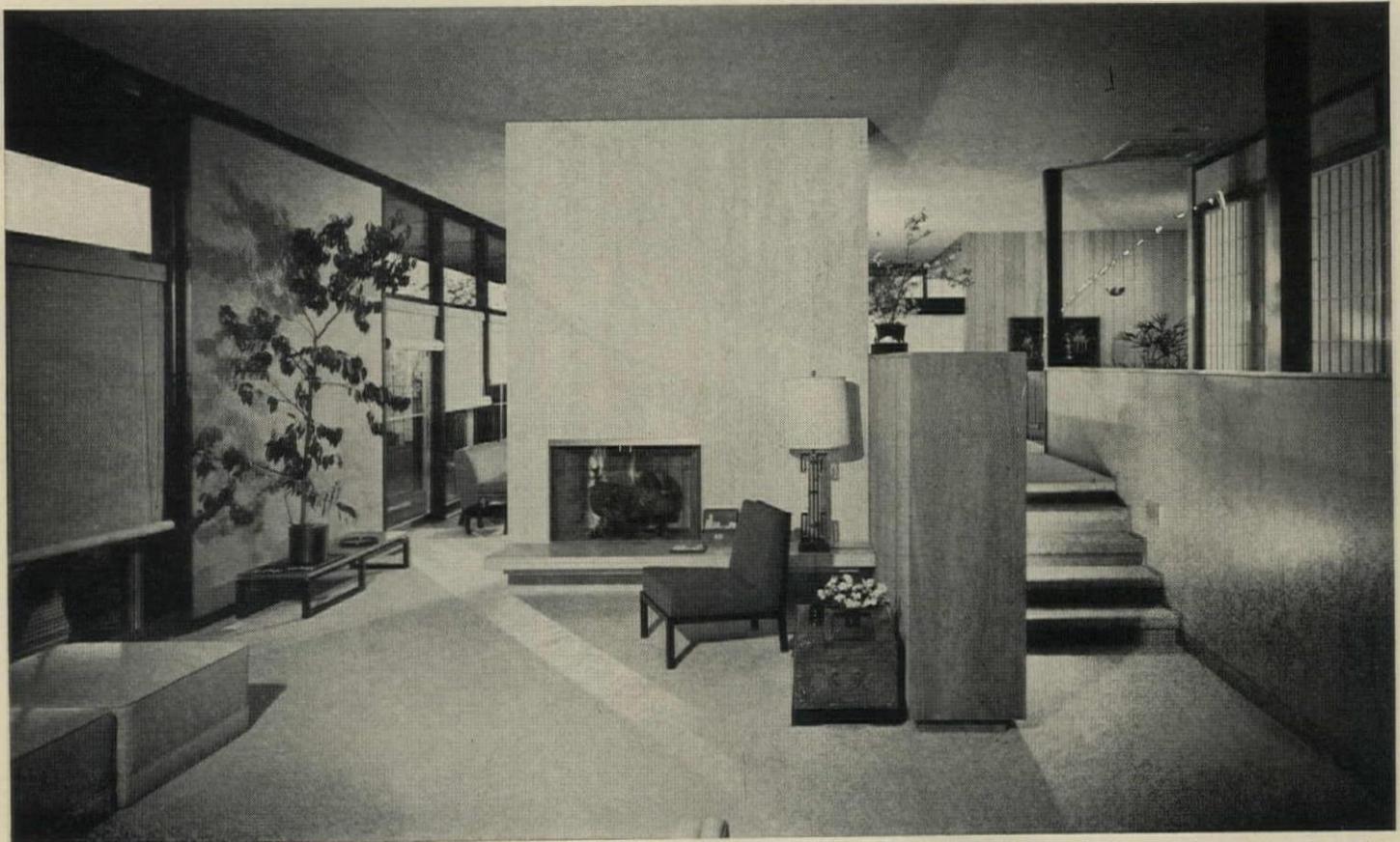
Plan puts carport and parking in least desirable corner of lot. Main living-recreation-dining area is essentially one big room (see below).



Elegant slatted wooden door, with matching side panels, shields entrance courtyard from driveway. Big overhang protects path to street from weather.



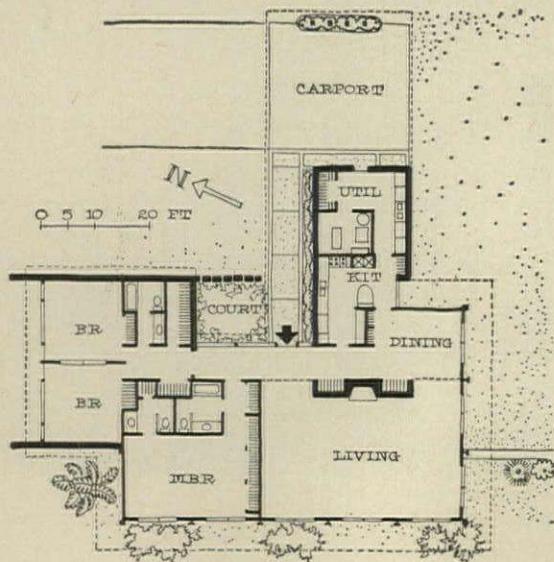
Wooden bridge leads over a reflecting pool in the entrance courtyard. A wall of glass separates the courtyard from the inner foyer.



Living room, recreation room (beyond fireplace), and dining room share glass wall opening to balcony and view. Stairs, right, lead to foyer and bedrooms.



Panelized facade—on sunny west wall—is formed by alternating floor-to-ceiling glass and solid panels. Wide overhangs help block heat and glare.



Mention

Citation: "This house is an elegant but simple answer to 1) the demands of the clients [a semi-retired couple who like to entertain large groups], 2) the conditions of the climate [semi-tropical Louisiana], and 3) the characteristics of the site [a large plot with direct lake frontage]."

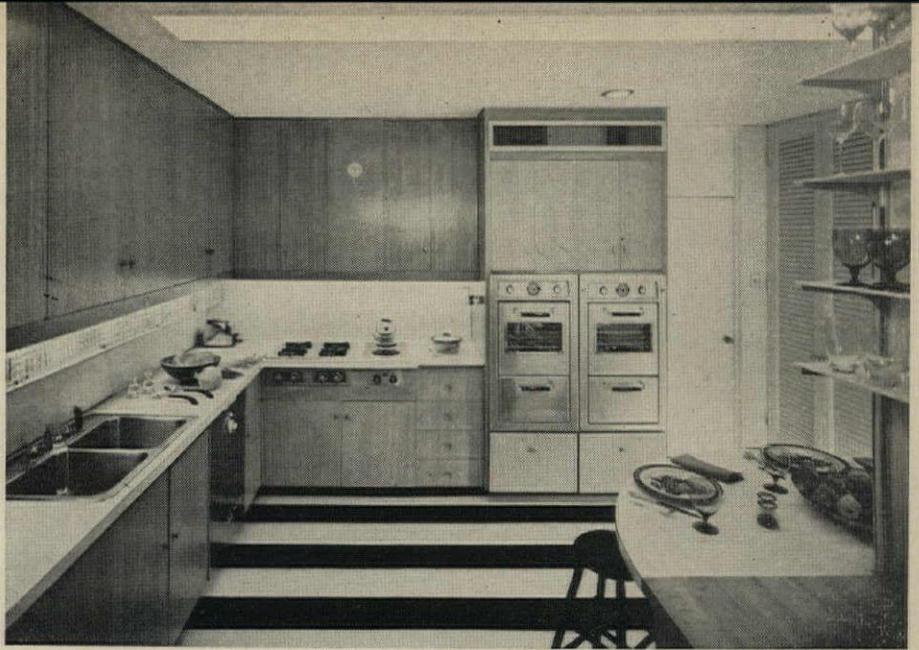
The editors add: In this design, the architects have solved a common—and difficult—orientation problem: the best view is to the West. They used big floor-to-ceiling glass areas—but flanked each section with louver-ventilated wall sections that, without detracting from the view, reduce heat built-up and provide wall space for stacking protective draperies. From the outside, these solid sections add design interest.

Plan devotes view side to large living and master bedroom areas, locates guest suite in private stub wing.

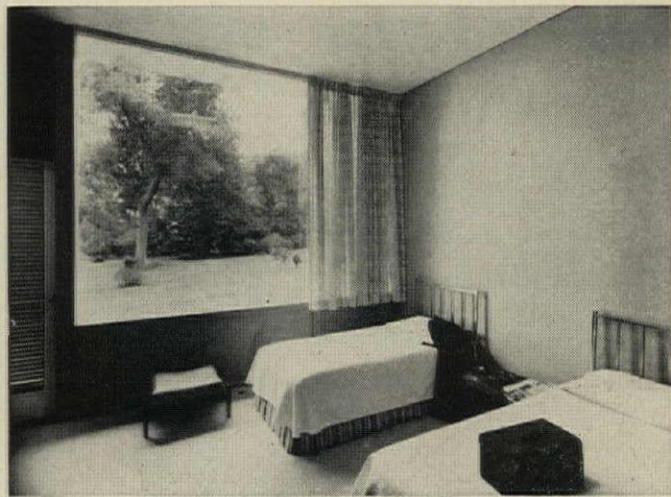
Photos: Frank Lotz Miller



Bath for mistress of house, one of two off master suite, has wide lavatory and mirror wall under luminous ceiling.



Kitchen is windowless, in sharp contrast with openness of all other rooms. Door at rear opens to utility room and, through it, to carport. Entry and dining room are adjacent.



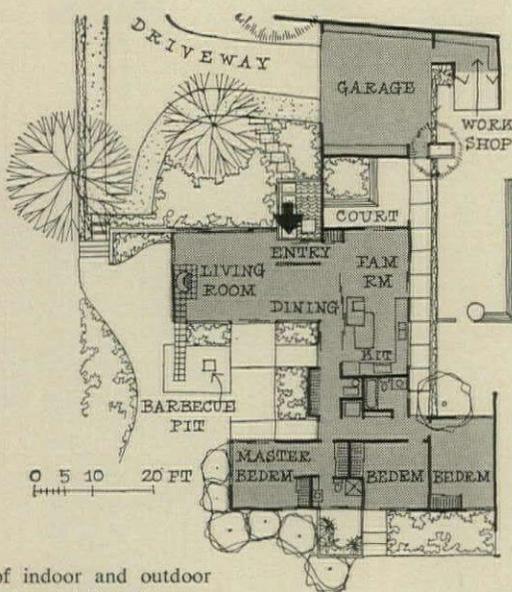
Guest bedrooms look out on side yard through high, nearly wall-width fixed windows. Louvered door, left, supplies ventilation.

Living room is 38' x 22', but looks even bigger because of open view to broad lawns. Acoustical ceiling cuts reverberation from glass and terrazzo surfaces.





Central court is enclosed on three sides by living room (rear), kitchen, and master bedroom (right). House opens to the court through sliding glass.



Plan shows blending of indoor and outdoor spaces, zoning of formal and informal areas.

Mention

Citation: "The plan weds this house to its site. Without loss of utility, the house is full of interesting vistas and delightful surprises."

The editors add: This design is outstanding for the way it integrates outdoor living spaces with every room. There is a terrace off the family room, screened from the street and entry walk by the garage and a fence. There is a large central patio between—and shared by—the living room and the master bedroom. There is even a walled garden-lounge off the master bath. It is these garden courts, jutting into the plan and opened to the enclosed areas with walls of sliding glass, that give this house its "delightful surprises." This irregular—and therefore interesting—plan is a real advantage the house gains from its flat-roof construction.

Photos: George Lyons



Patio with fireplace pit is an outdoor living room just off the enclosed living-dining area.



Entry walk leads down from garage, past reflecting pool. Entry door is opaque sliding glass.



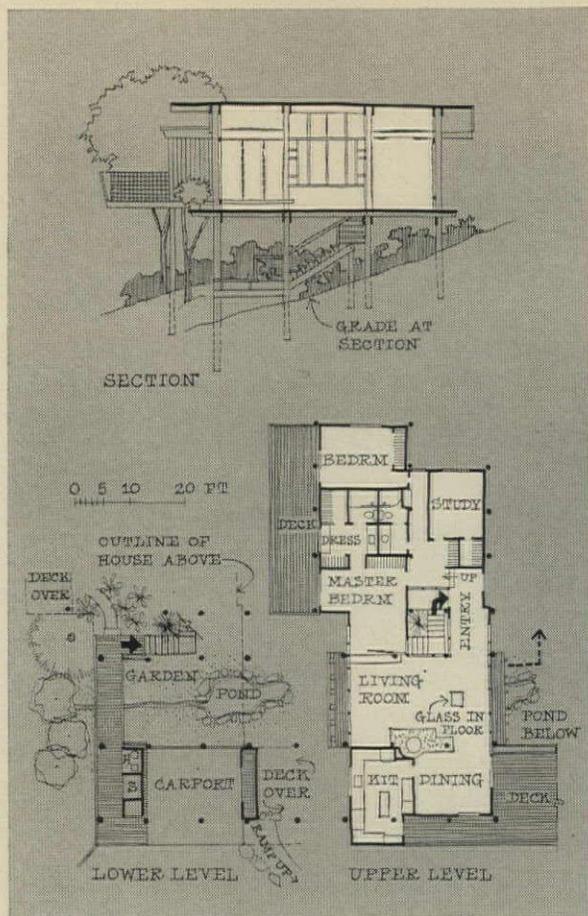
Kitchen is open to family room, shares view of fenced "informal" patio at far end.

Custom house

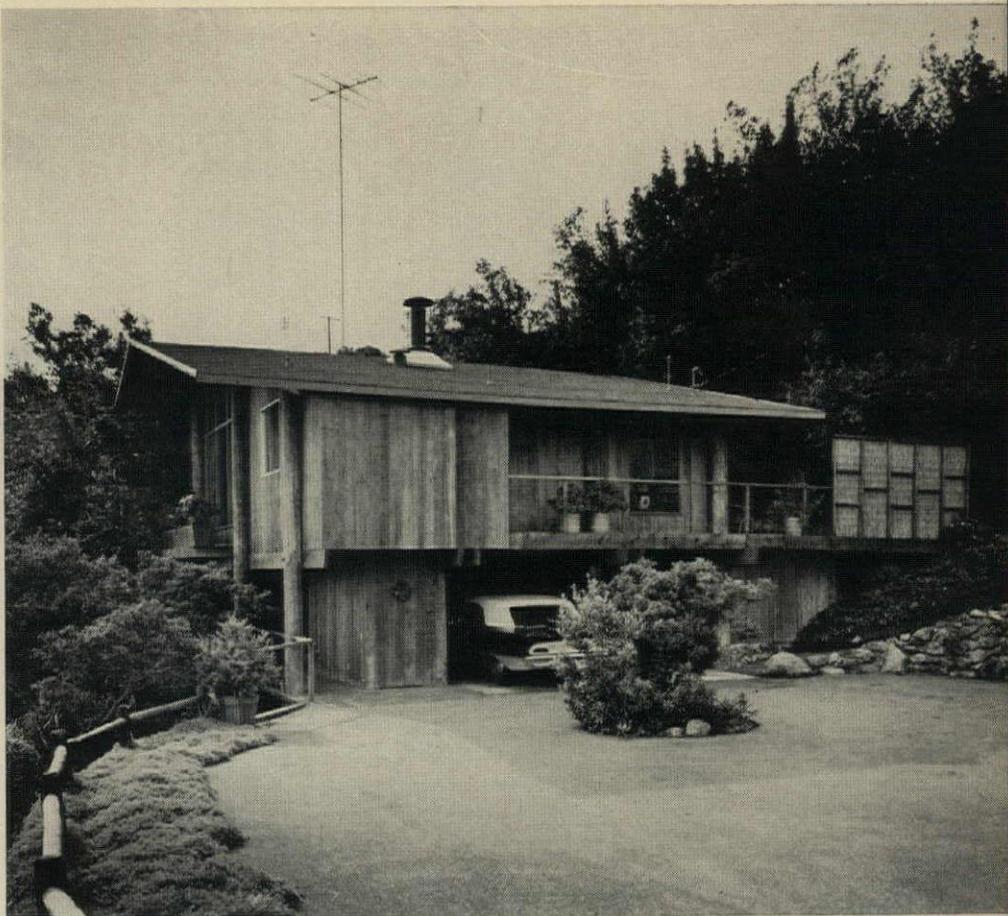
Medium class (1,600 to 2,800 sq ft)

Architect: Edwin Wadsworth

Builder: Refvem Construction Co
Location: Woodside, Calif.



Plan, left, and section show entrance bridge and central stairwell leading to raised living area, right.



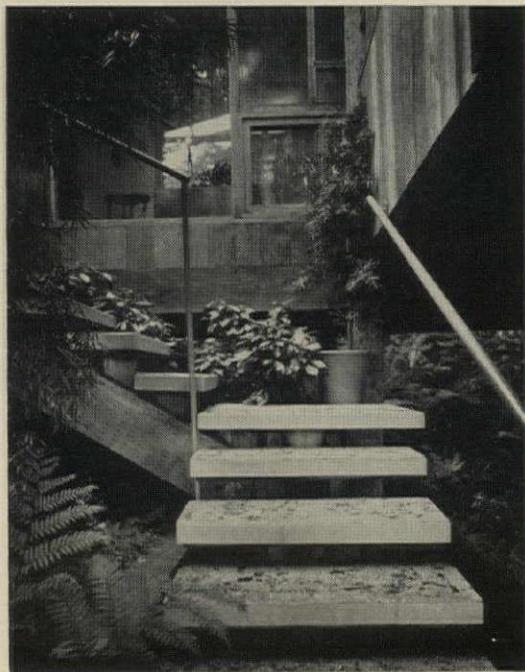
All-wood house has natural finish that blends with surrounding trees. Wood is pressure treated for durability, minimum upkeep. Big decks provide outdoor living space.

Photos: Morley Baer

Mention

Citation: "This house is at one with nature. It is an interesting combination of rough timber construction and finished wood."

The editors add: Here is a good example of how a design can be developed not only to preserve the beauty of a site, but—as one juror put it—"to look as though it grew there." To avoid excavating on the steep lot, the house was raised on poles—suggesting the surrounding trees. The structural and finish wood is pressure treated for durability, but left in natural finish to blend into the site and to minimize upkeep.



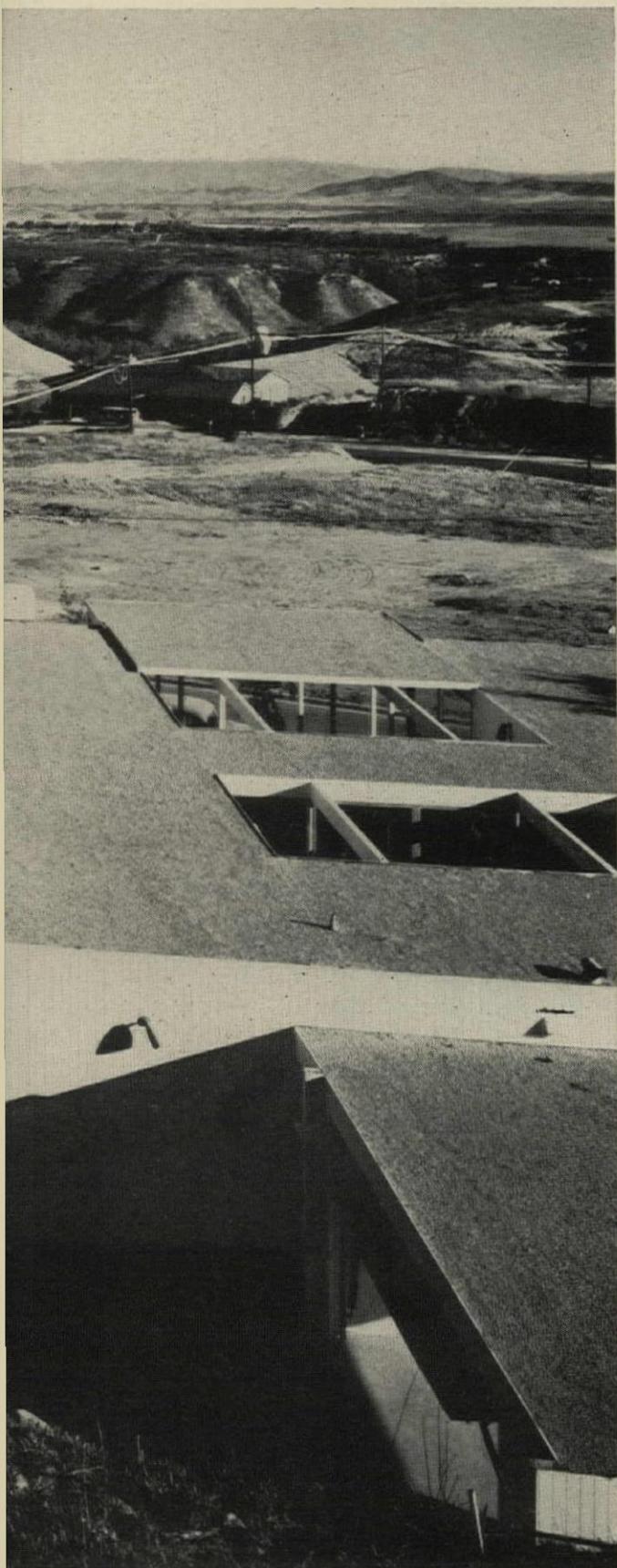
Living room, open to view at treetop height, has smooth board ceiling which contrasts with rough structural poles. Interior court, right, adds light and open feeling.

Stairwell leading from entrance bridge up to living area is in the interior court. Steps are exposed aggregate.



Houses by Architects Killingsworth, Brady, Smith & Assoc for Amantea Construction Co, La Jolla, Calif. See p 144.

Julius Shulman



This year's merchant-built winners:

THE BEST NOW SET A VERY HIGH STANDARD

They now share many of the characteristics that once distinguished custom-built from built-for-sale houses.

In planning, the houses show greater integration of structure and site, better zoning and better circulation, more use of courts and pools to bring light and pleasant views into interior spaces.

In construction, they make more use of the new technology: of post-&-beam and steel framing, of sophisticated roof shapes, of laminated beams and wood decking.

For indoor-outdoor living, they offer real rather than "talking point" integration of space, with cantilevered decks and balconies, paved and covered terraces, fenced and screened rear and side yards.

In appointments, they include as standard such custom-house hallmarks as paneled walls, fireplaces, clerestories, skylights, luminous ceilings, and built-in cabinet work.

Moreover, the best of today's merchant-built houses point up a move away from the stock rectangular house on the stock rectangular lot. They are built in almost every shape and size, designed to make the most of the land as they find it.

To see this year's 13 merchant-built winners, turn the page.





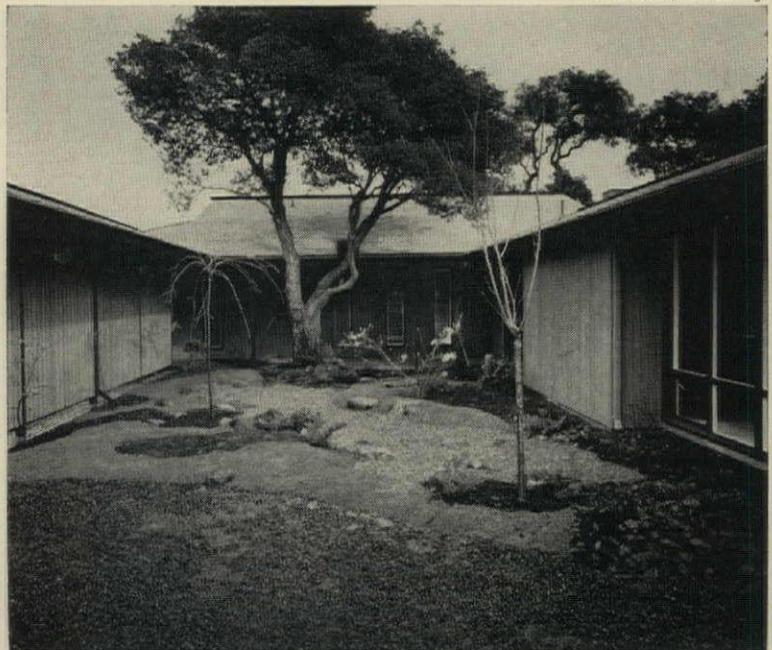
Family room wing, with its beautifully detailed deck, is built out from the hillside so neither the natural contours nor the big trees seen at right are disturbed.

Honor Award

Citation: "This is the finest entry in the merchant-built category. Handling of details and use of materials place it in a class by itself. The architect has built character into the house not normally found even in the highest-price custom houses. Further, the architect is to be commended for a very well organized plan."

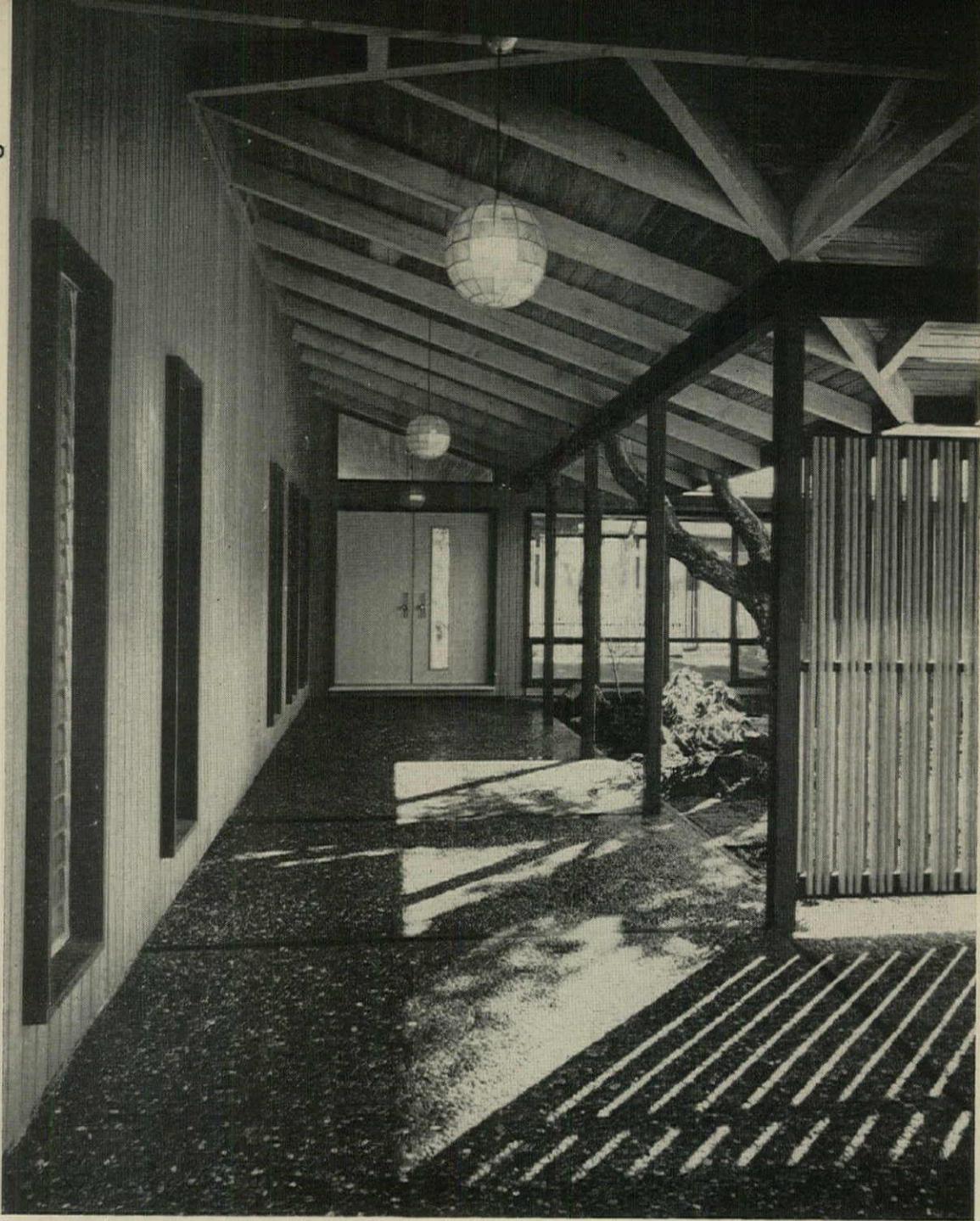
The editors add: This house shows the results of planning that reflects both the way people live and the surrounding terrain. As the plan (overleaf) and photos show, each family activity is in a separate wing, each well oriented to the site and the views, yet each neatly integrated in the whole. The four wings pivot around the central entry—the parents' suite is apart from yet close to the children's rooms; the kitchen isolates the dining and living rooms from the family room. The rambling plan is held together and tied to the site by the big sheltering roof (see opposite and cover).

Photos: Steven Lustig

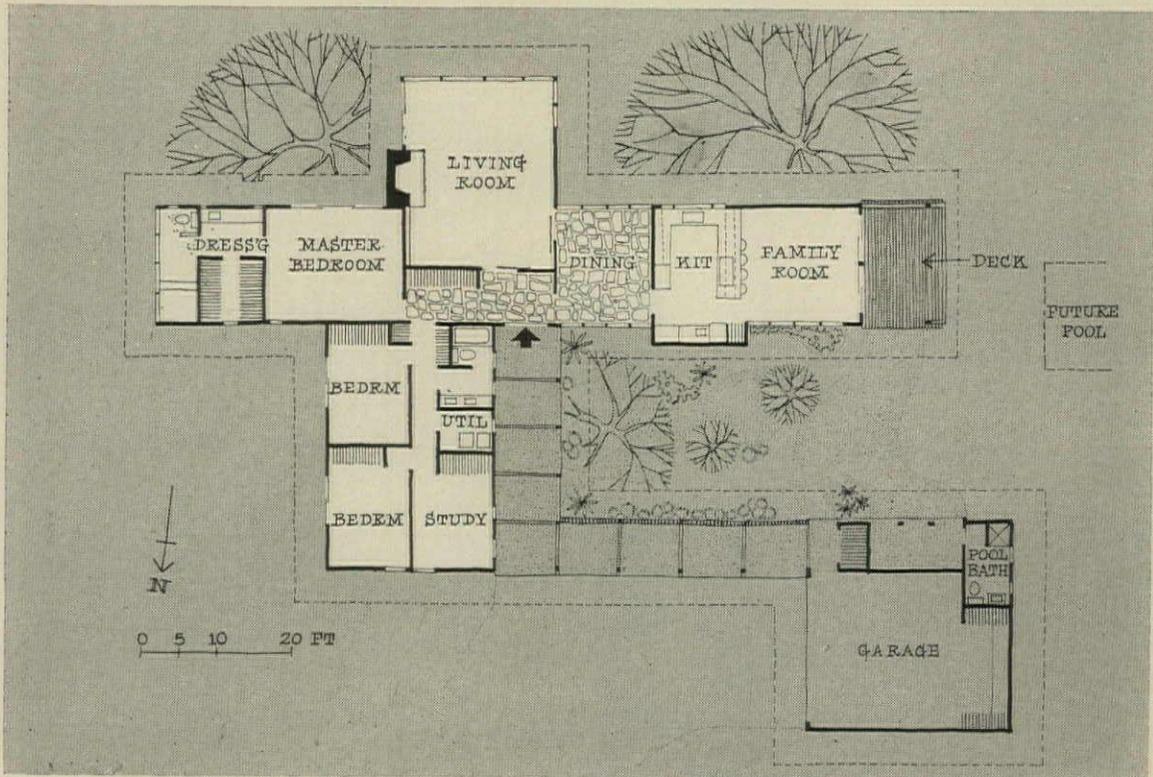


House and garage are wrapped around a tree-shaded courtyard. Covered passage at left leads from garage to entry. Glass wall, right, opens to family room.

HONOR AWARD
Merchant-built
continued



Long covered passage running past the bedroom wing, left, allows visitors to enjoy the courtyard, right, on way to entry.



The 2,640-sq ft plan is divided into four wings to take advantage of terrain and views. Entry is at the center.



Dining room faces view over a wooded slope, has flat ceilings and stone floor. Oak flooring, left, defines edge of high-ceilinged living room (below).

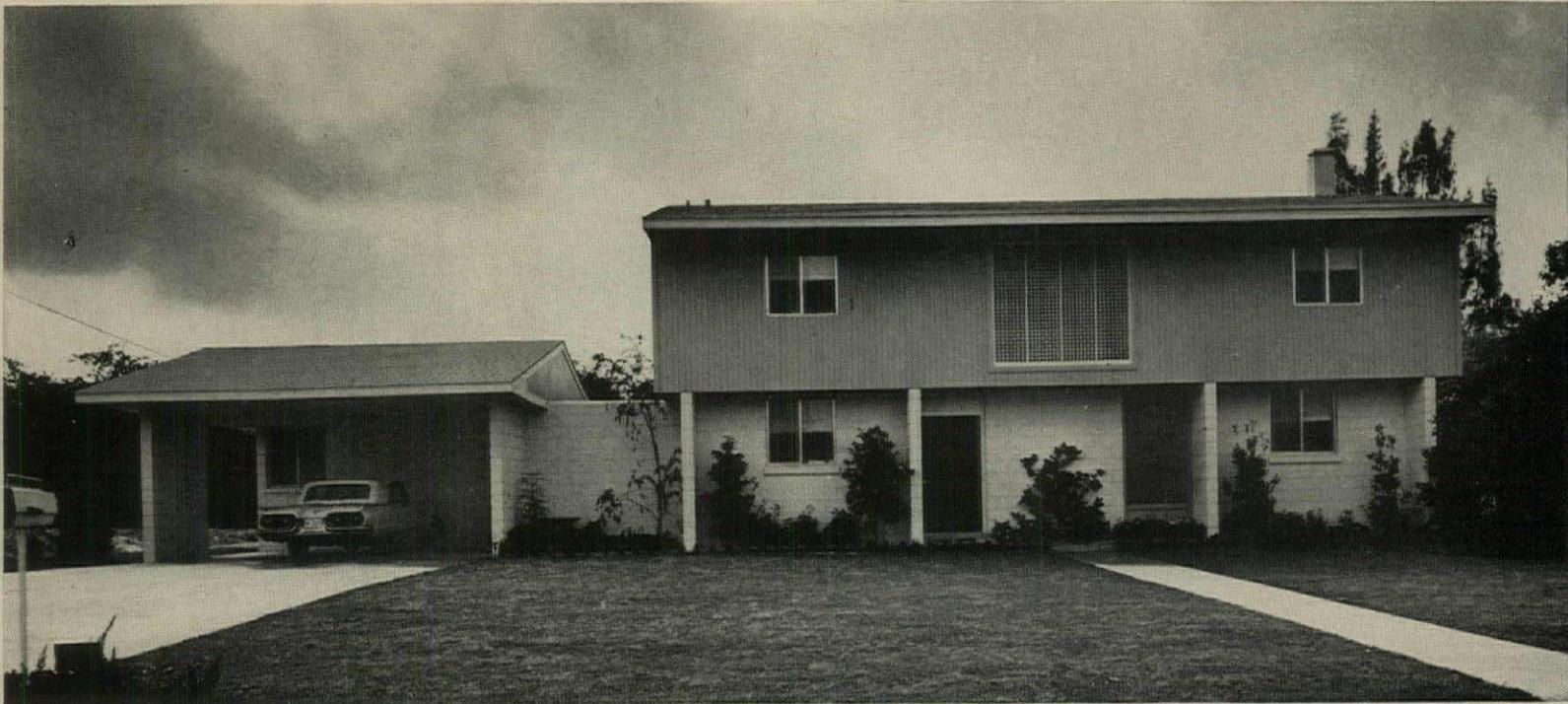


Kitchen faces the same view as the dining room. It has built-in lighting in walnut cabinets. The family room is beyond passthrough at right.

Photos: Steven Lustig



Living room faces the most dramatic view in three directions. Redwood boards of ceiling are carried through glass gable end to form overhang.

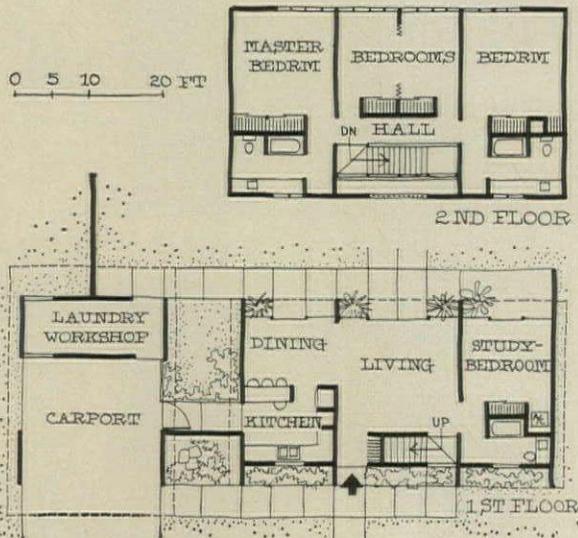


Strong vertical lines of concrete-block wing walls keep overhanging second-story from looking top-heavy, add interesting design element.

Merit Award

Citation: "The simple exterior styling—in particular the use of so few materials—is commendable, and the general planning well handled. The jury liked the direct access from the carport to the kitchen but questioned the circulation from the front entry through the living-dining area to the kitchen, and the location of the second-floor bathrooms with relation to the central bedrooms."

The editors add: Here is a fresh approach to two-story design: a rear-living house designed so every major room opens to the enclosed and landscaped rear yard. The house also shows great attention to costs: the two-story plan—rare in built-for-sale houses in Florida—cuts costs as it raises the bedrooms into the view and breeze. The lower story is standard concrete block. The upper floor, a simple box frame, overhangs the first floor and adds space at low cost. Identical trusses are used for the house and carport roofs.



Two-story plan gets a lot of space in a short perimeter. Baths and kitchen are aligned to keep plumbing costs low.



Photos: Morris Monts DeOca

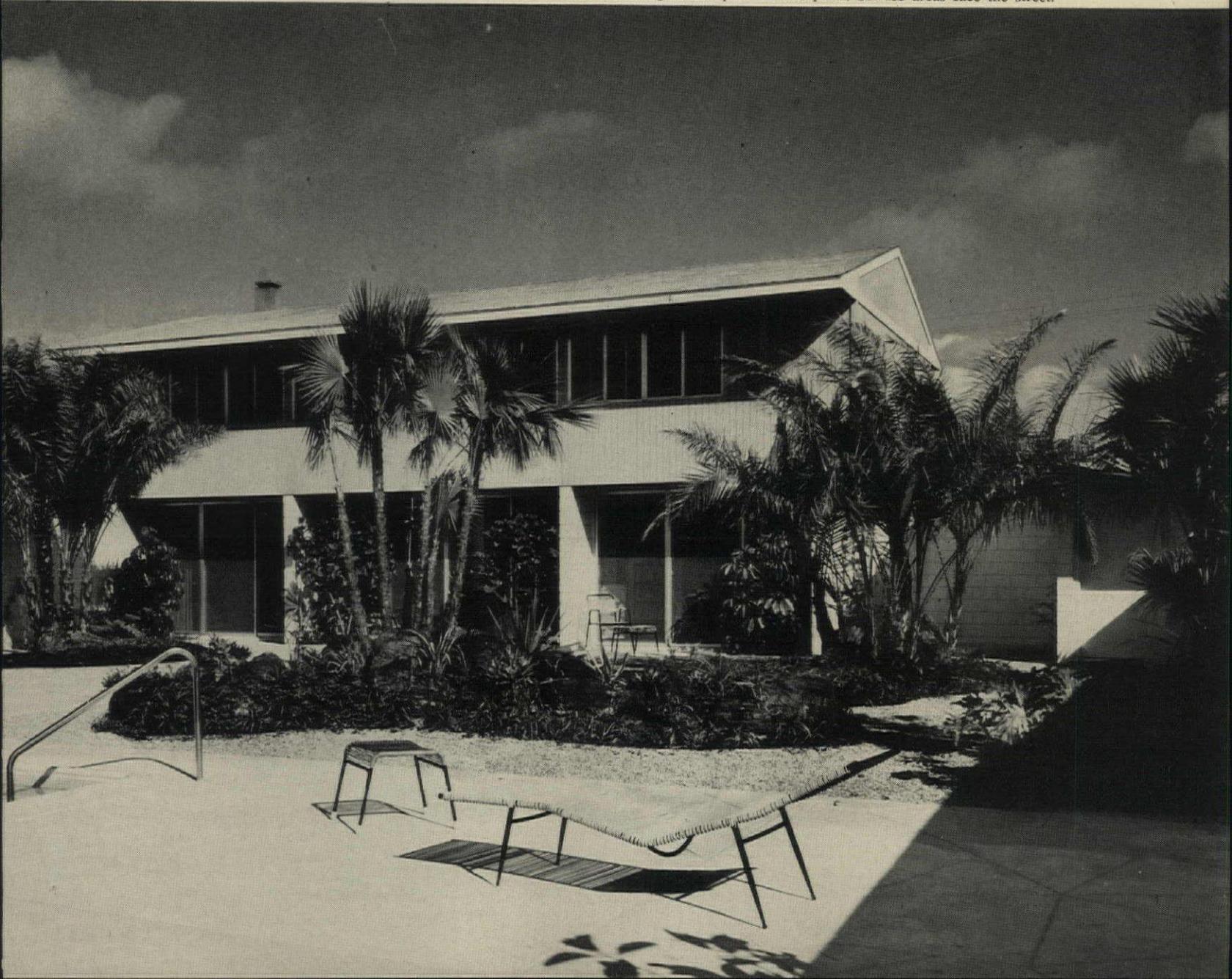


One-half of twin-bedroom suite on second floor is converted into a combination library-recreation room with built-in cabinetwork.



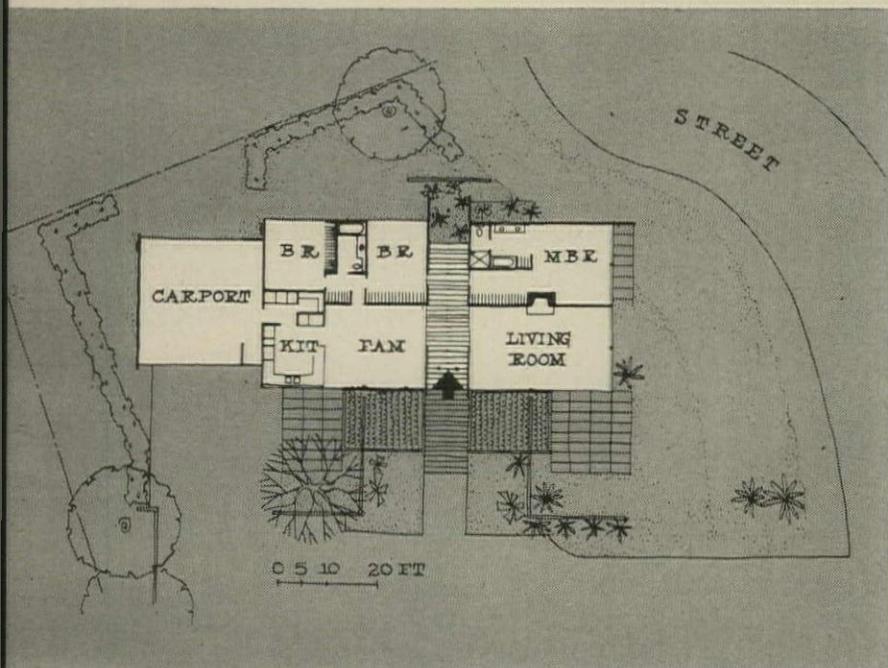
Dining and living rooms have wall-to-wall, floor-to-ceiling glass that extends the view to the enclosing rear wall.

Rear of house opens on a pool and patio framed in continuous block walls. All living areas open on this patio. Service areas face the street.





Front entranceway passes under a trellis, which accents the pavilion motif, and between obscure glass screens that shield the dining and living room terraces.

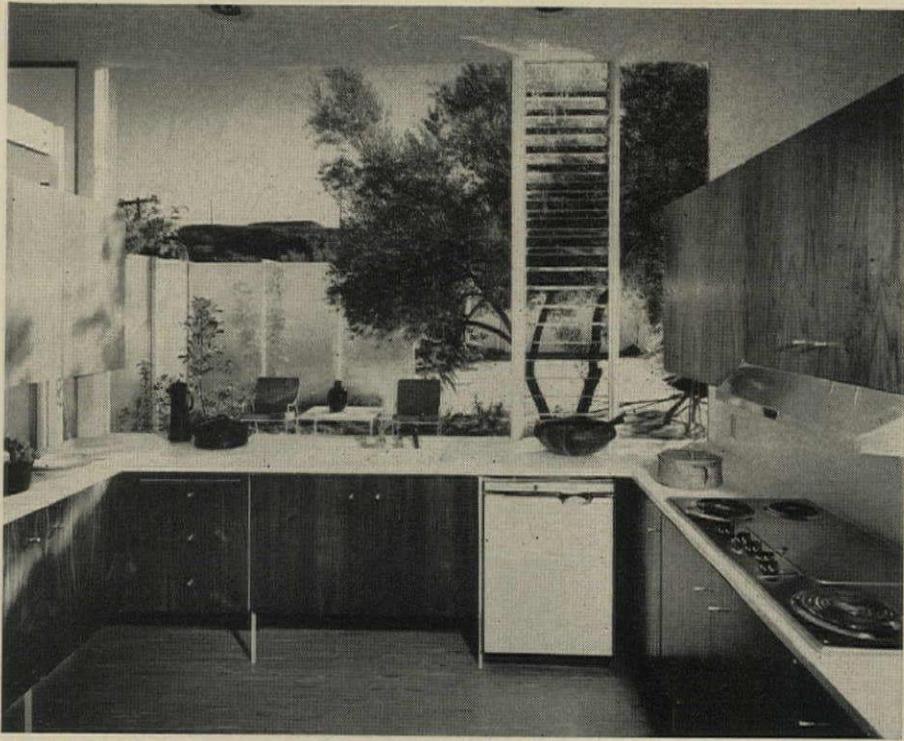


Plan shows radical separation of adult quarters by means of a center gallery.

Merit Award

Citation: "This house [an *Arts & Architecture* case study] is commended for its placement on the site and for its orientation to the view. The plan makes excellent use of space. The manner in which the landscaping, reflecting pools, and outer yard spaces have been carefully integrated with the plan is excellent."

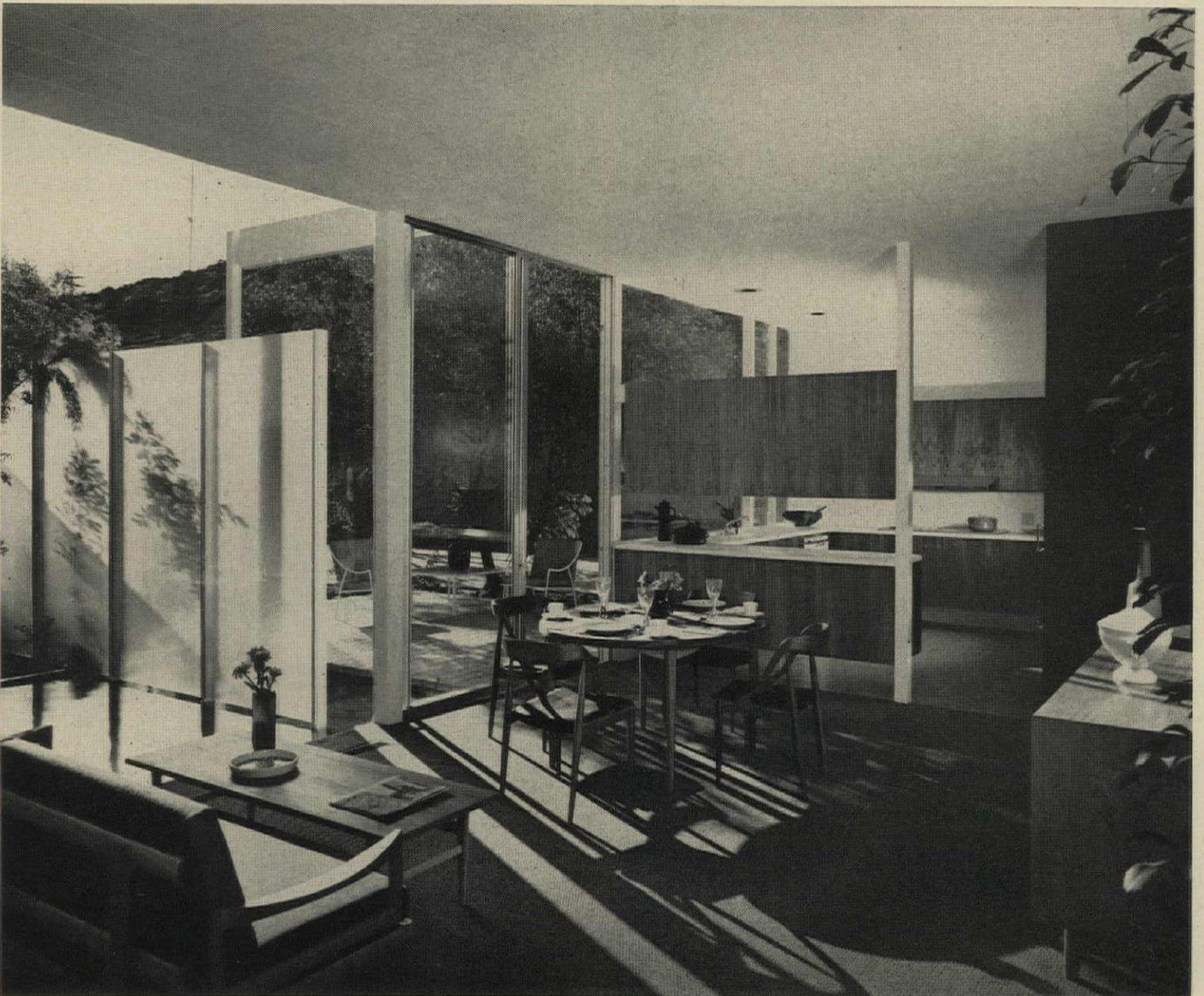
The editors add: The highly specialized floor plan is more characteristic of a custom house than of one designed to appeal to unknown buyers. However, it exemplifies qualities important for any house: 1) it shows how a definite shape—in this case a simple to build rectangle—can be kept free and open and not confining; 2) it shows how space can be visually enlarged by raising the ceiling height to 10', by opening rooms to focal points of glass facing distant vistas, by opening them through glass walls to private patios, and by letting living areas borrow space from each other around freestanding cabinets or walls with ceiling-high doorless apertures.



Airy kitchen overlooks the dining terrace through ceiling-height glass. Family room, beyond pass-through at left, shares this view of the outdoors.

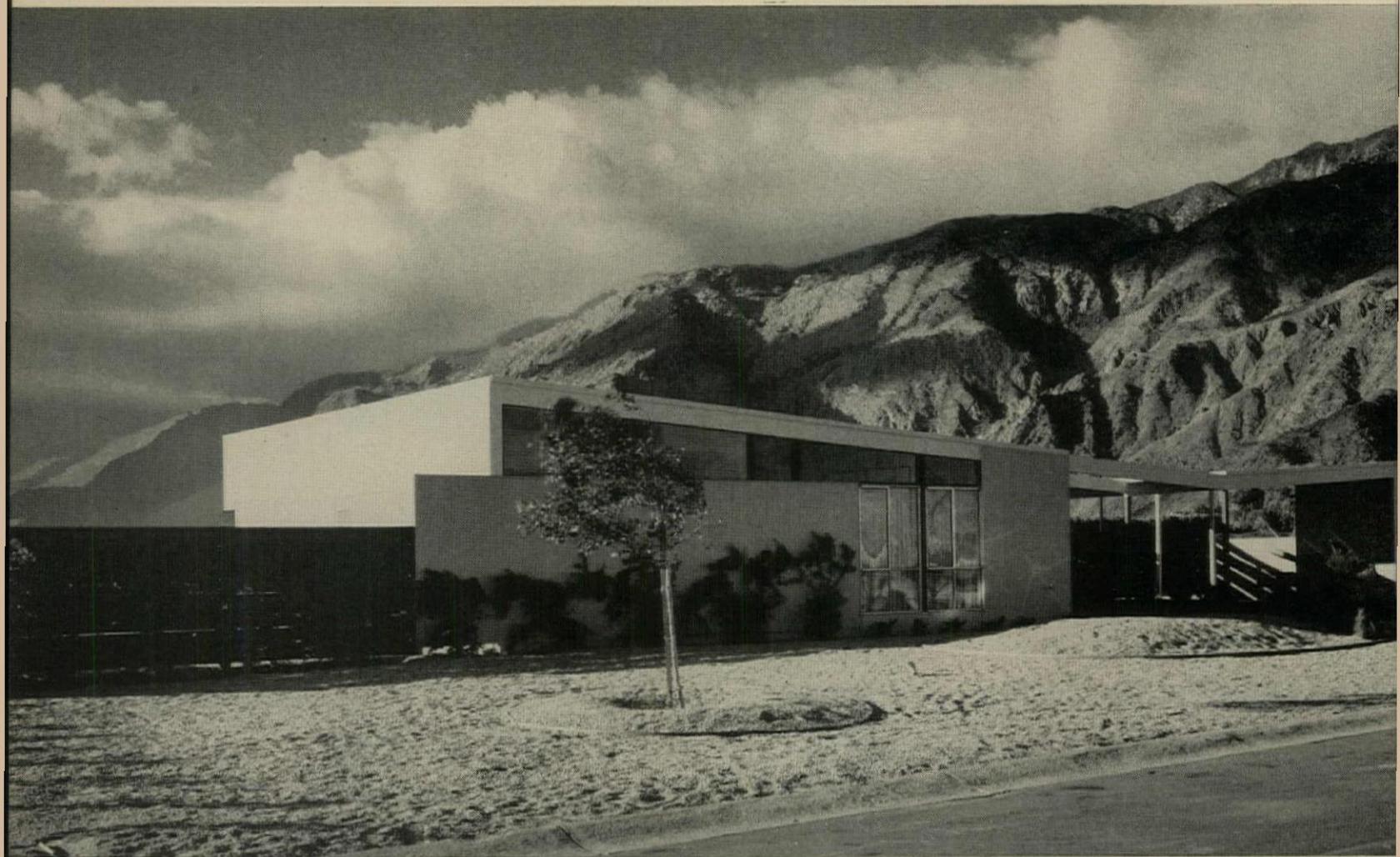


Children's bath also has its view of outdoors. Suspended luminous ceiling lowers scale of this smaller space.



Family room, foreground, offers a choice in views—past the dining area to the hillside or into the private court behind the 10' high glass walls at left.

Photos: Julius Shulman



Nearly solid front facade and fencing (which encloses the entire 100'x100' lot) create complete privacy for both indoor and outdoor spaces.

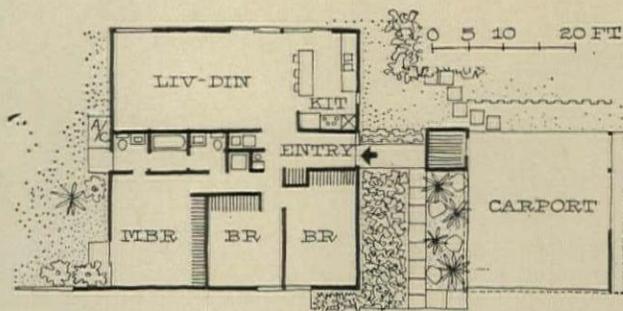
Merit Award

Citation: "The plan of this small merchant-built desert house is a simple direct solution; excellently oriented to its site (but capable of being easily re-oriented for other sites). Simple handling of the utility wall, separation of the sleeping areas from the living areas and the entrance breezeway make this a very pleasing arrangement of the available space."

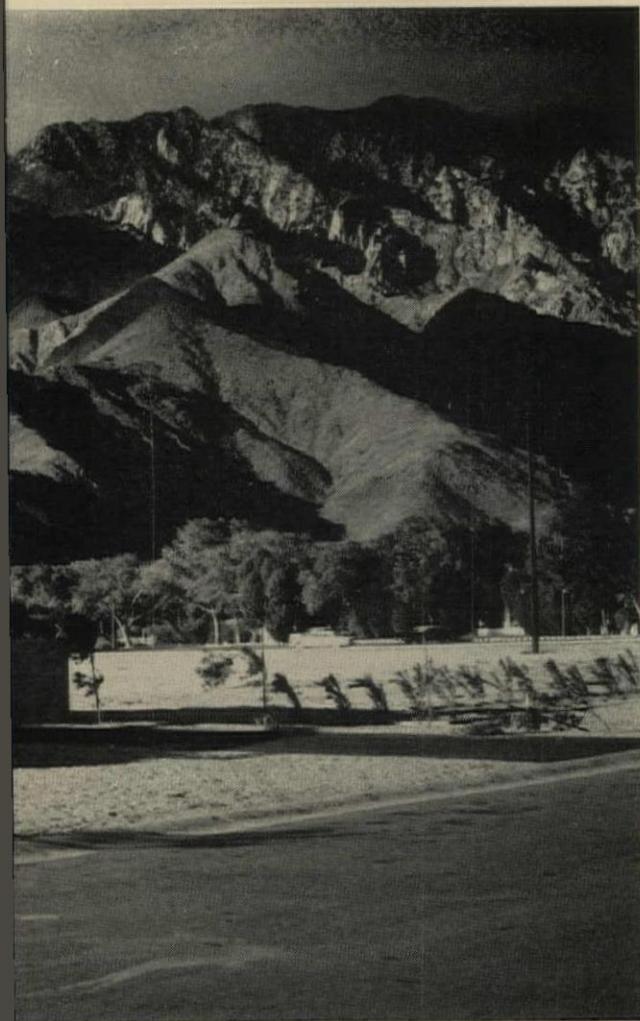
The editors add: Here is a good example of private indoor-outdoor living on a flat 100' lot. This house is closed to the street, but the rear living areas and master bedroom open through sliding glass to fenced rear and side yards.



Rear of house has wide sliding glass doors opening to the private rear yard and pool. Terrace is convenient to kitchen for outdoor dining.



Square plan has a long narrow bath-utility core which effectively zones the front bedrooms from the rear living areas.



Photos: Julius Shulman

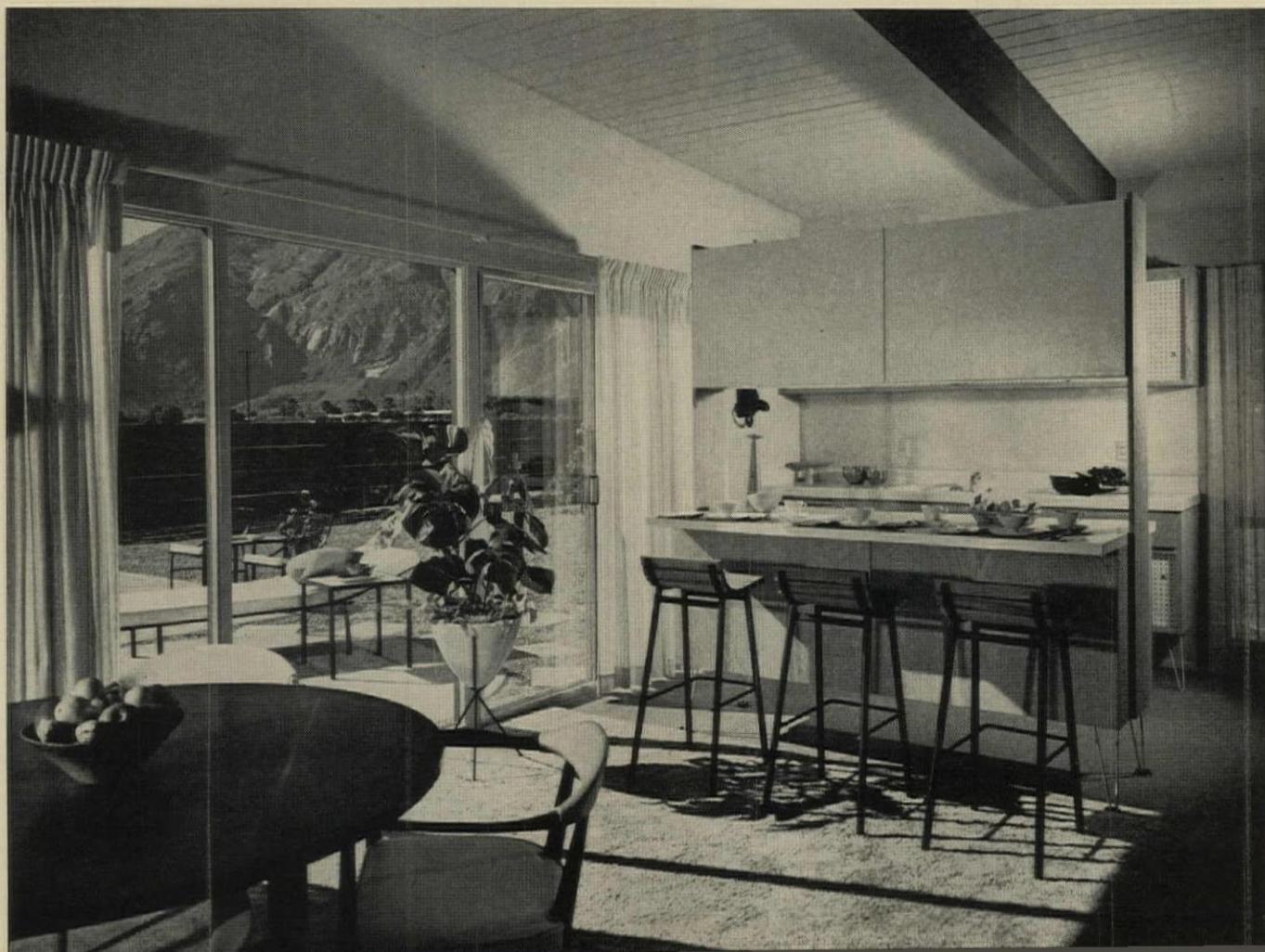


Master bedroom is lighted by the street-side clerestory and glass door to terrace. Outdoors is also accessible through compartmented bath.



Compact kitchen has plenty of counter space, trim wood-and-pegboard cabinets. Window near oven controls entry.

Dining area and kitchen are separated only by hanging cabinets and a high snack bar. Both get a view of landscaped rear yard and pool.



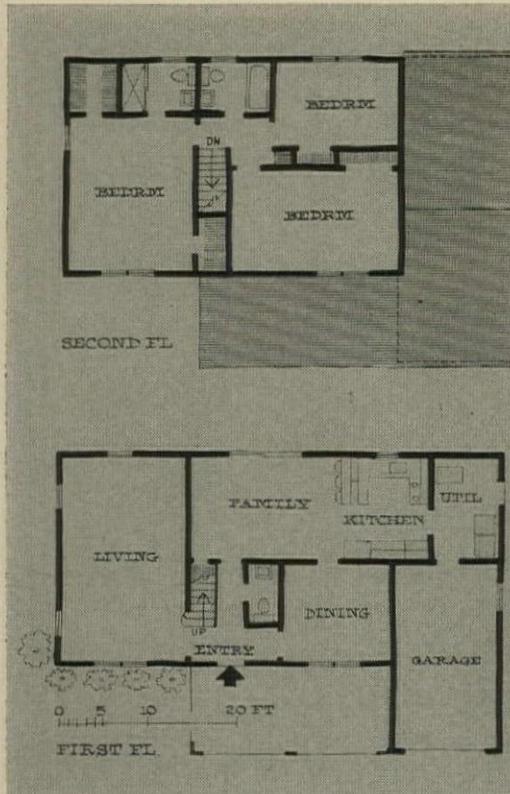
Merchant-built house

Under \$15,000 class

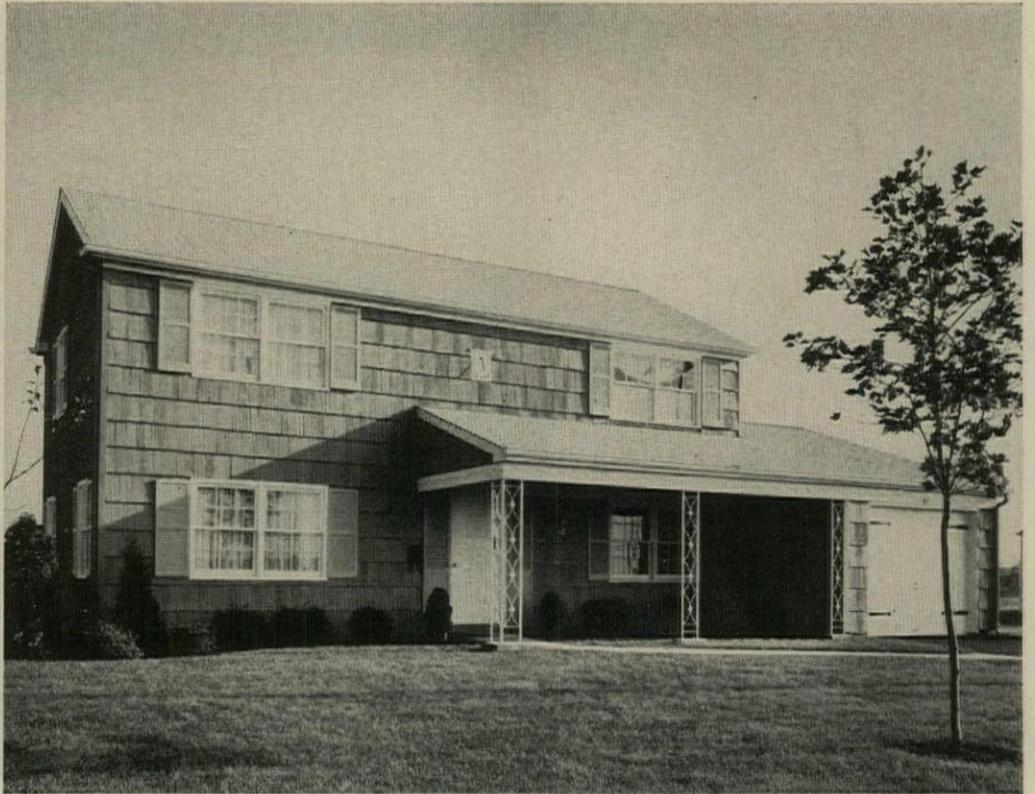
Builder: Levitt & Sons Inc

Architect: John F. Sierks

Location: Levittown, N. J.



Plan shows excellent circulation around center entry, convenient garage and side entries to mud-room-laundry.



Two-story house looks traditional with double-hung windows, shutters, balanced window alignment on both floors, and rough cedar shakes. Porch and garage help reduce apparent height.

Merit Award

Citation: "This is a lot of house for the money: 1,775 sq ft for \$14,990. Circulation from the front entry to the rooms on both floors and the access from the garage to the laundry and kitchen make the plan quite acceptable, but some of the jury questioned the exterior appearance."

The editors add: This house shows once again the advantage of the traditional center hall plan. At the expense of only a few square feet of space, traffic across rooms (except in the case of the informal family room) is eliminated. This house also shows how much living space can be gained at low cost in a two-story plan.

Photos: Lawrence S. Williams

Kitchen-family room is 26' long, opens to rear through sliding glass, left. Door, right, leads to dining room.

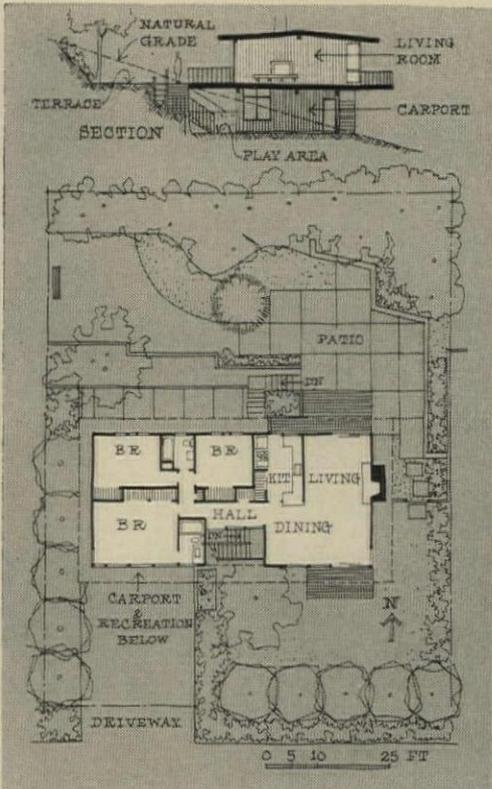


Merchant-built house

\$15,000 to \$25,000 class

Builder: P. A. Bates

Architect: Marquis & Stoller
Location: Tiburon, Calif.



Section and plan show how decks and site grading provide outdoor living both front and rear.



On street side, broad overhanging roof protects recessed entrance stairway which leads from the carport to main living area on upper level.

Ernest Braun

Merit Award

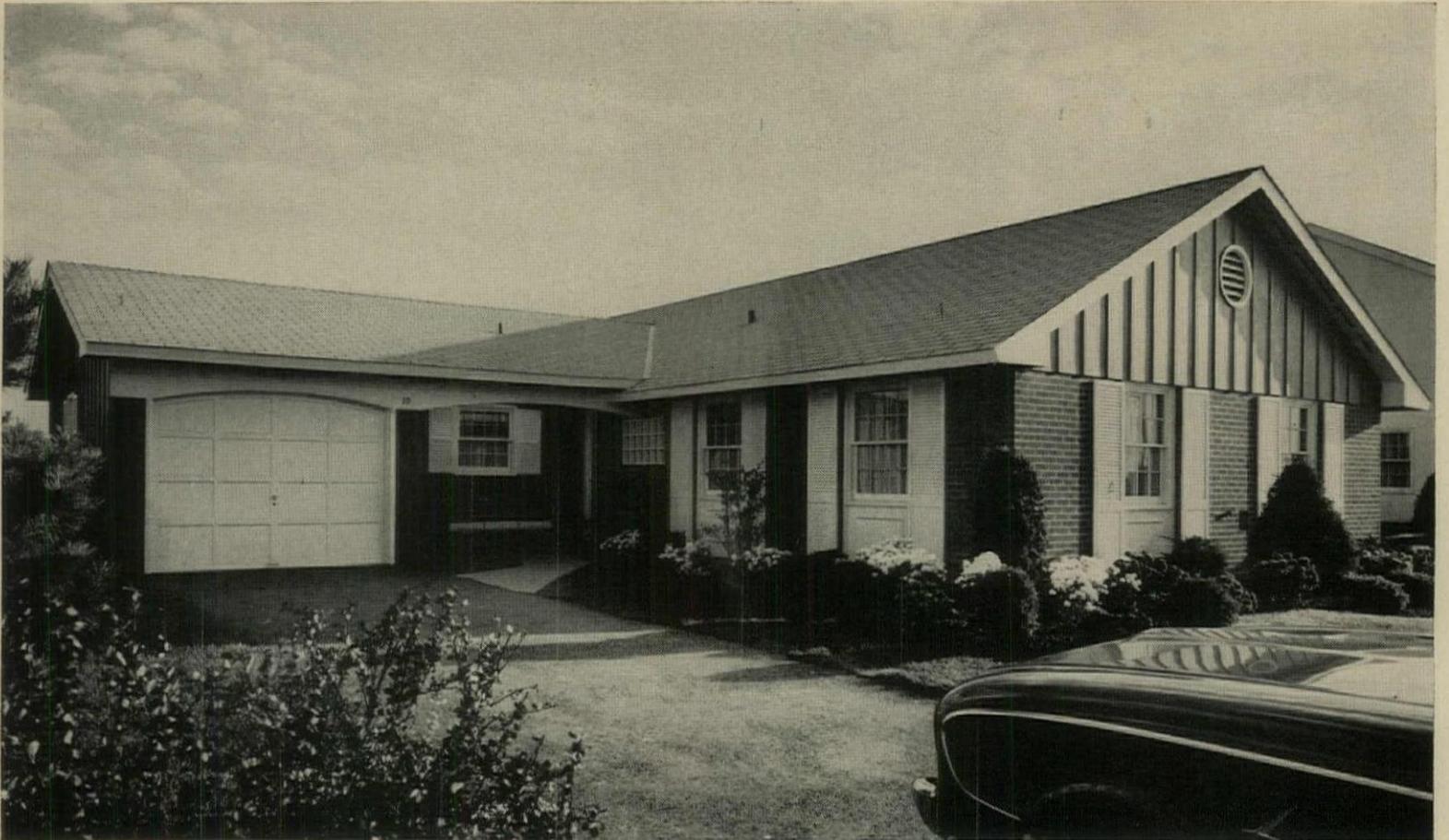
Citation: "The architects integrated house and site in an intriguing manner. The lower carport and adjacent retaining walls are a happy blending of structure and hillside. The view and orientation of the house is excellent as is the detailing and architectural treatment."

The editors add: This house—first published in H&H Nov 60—is also noteworthy for its provision of indoor-outdoor living on a troublesome uphill site. Note especially the front-to-back living room, which has a deck-plus-terrace to the rear, and a front deck that looks out to the view beyond the houses on the downhill side of the street.

Julius Shulman

Kitchen and living area open through sliding glass to rear deck, which reaches out to terrace on grade.





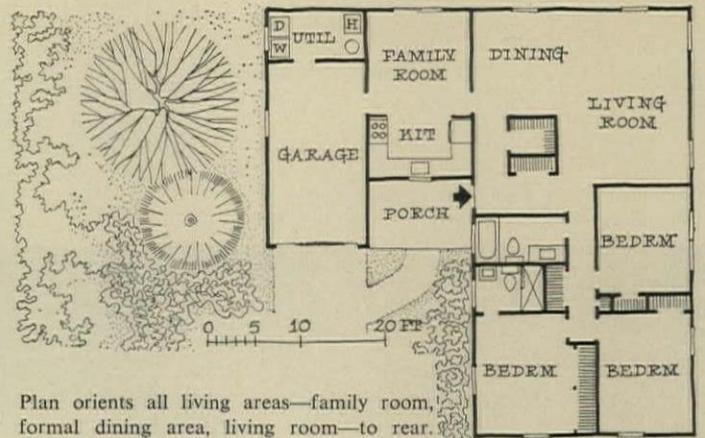
High-pitched roof and big masses of brick tend to give this 1,400 sq ft house a big-house look. It sells for \$13,990 including lot.

Fred Rola

Merit Award

Citation: "The plan is well organized. The jury commented on the good relationship of the kitchen to the garage, and agreed that the exterior was pleasant, but felt it would be improved by elimination of the arched trim over the garage and entryway, and by aligning the eaves of the two wings."

The editors add: This 1,400-sq ft house (originally published in H&H, Aug 59) sells for \$13,990 with lot—less than \$10 per sq ft. The central entry and island closets circulate traffic to any room in the house without crossing other rooms.



Photos: Lawrence Williams



Family room can be screened from the kitchen by louvered doors. It opens to the rear terrace through a sliding glass door, behind camera.



Living room is big (over 15'x19'), seems still larger since it opens directly to dining area, foreground. Kitchen is out of photo to right.

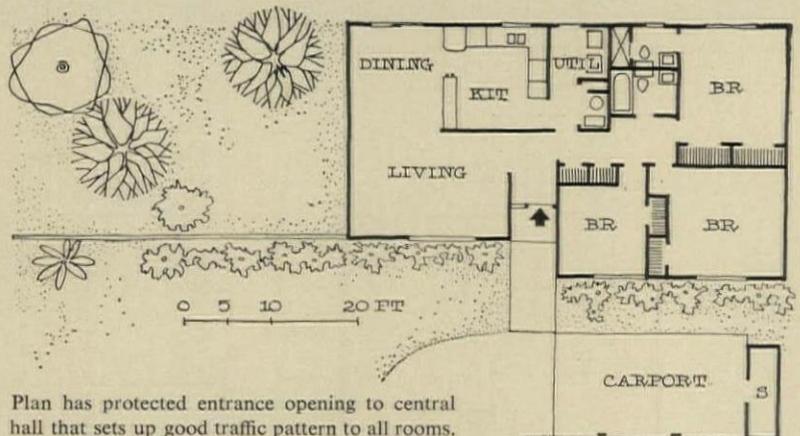


Low roof line accentuates length (52') of this \$14,100, 1,400 sq ft house. Carport shades bedroom windows and white roof reflects heat.

Merit Award

Citation: "The jury agreed that this was an excellent house, a simple and direct plan with well organized and well thought-out circulation areas. There was some criticism of the open carport, but the jury noted that the trellis over the carport cast pleasant patterns of shadow on the facade. The interior cabinetwork is well detailed."

The editors add: This house shows how effectively a compact (and economical to build) utility core can be used to zone living and sleeping areas, and how closet walls can be placed where they will block sound between bedrooms.



Plan has protected entrance opening to central hall that sets up good traffic pattern to all rooms.

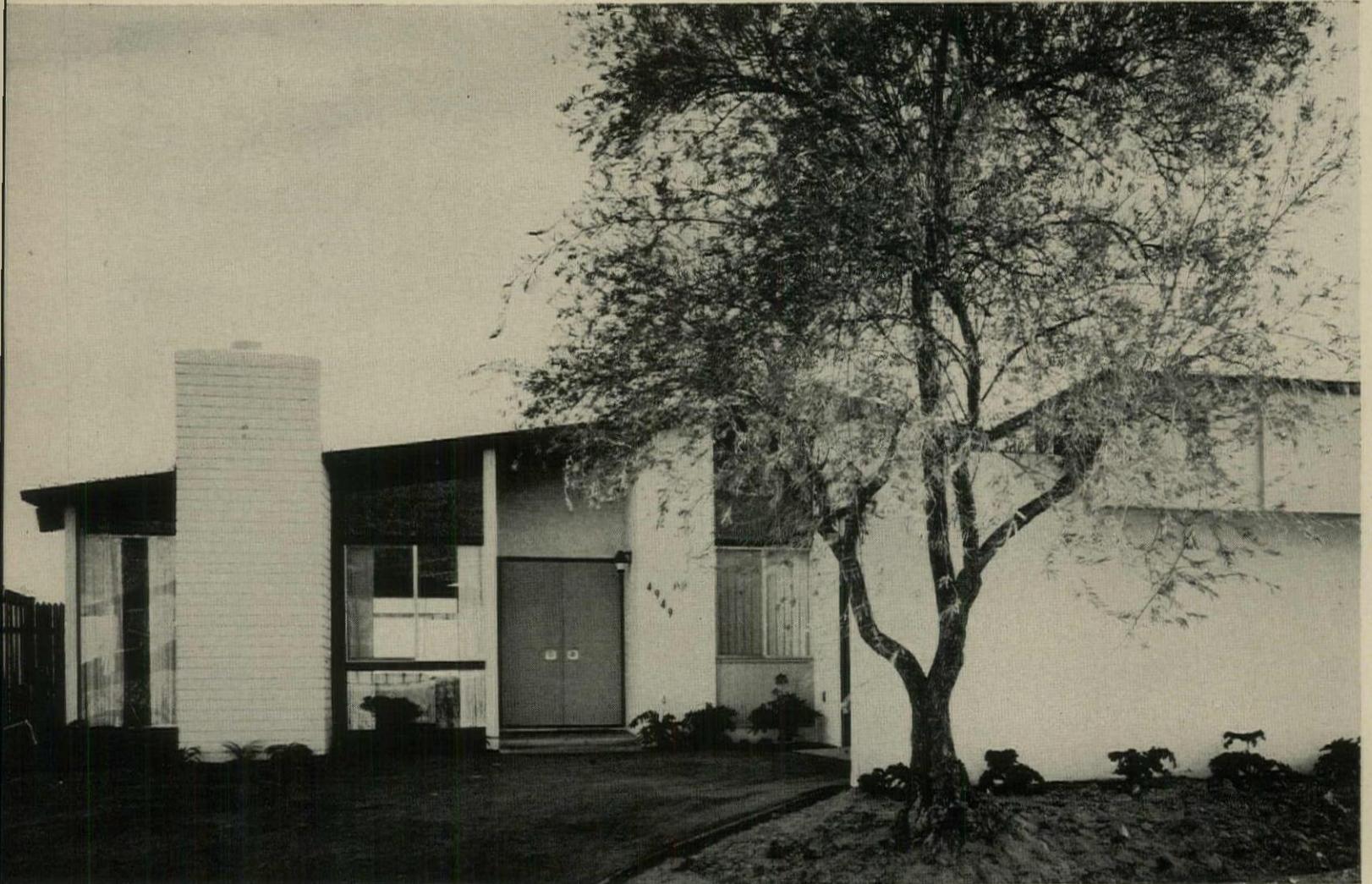
Photos: Frank Gaynor



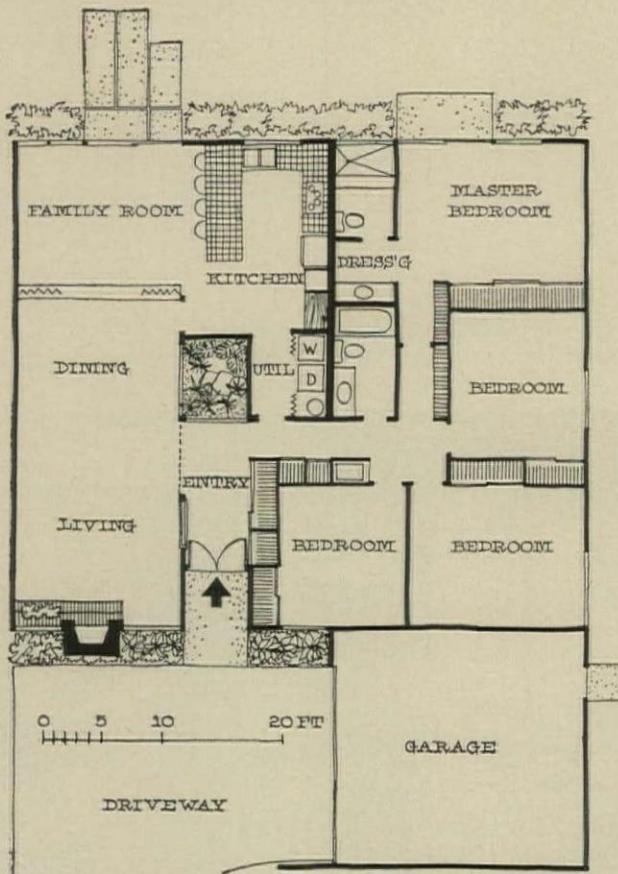
Living room has high ceiling and opens to dining area, foreground, to gain a sense of space. Perimeter walls are block; others are plaster.



Dining area and kitchen are separated only by freestanding cabinets—again to gain space. Sliding door opens both rooms to terrace and view.



Contemporary house has impressive double-door entry, massive brick chimney, color scheme to accent structure. Garage, right, is screened from street.



Square plan has central entry which sets up good traffic flow. A compact plumbing core in center of house efficiently serves living and bedroom areas around the perimeter.

Fireplace detail expresses structure and exterior materials of the house in square brick columns. It is flanked by curtained floor-to-ceiling glass and a floor-level planter.

Mention

Citation: "This is an efficient house with a compact, almost square plan that provides a great sense of space. The interior garden, the well planned master bedroom suite, and the excellent relationship of the family room to the kitchen and dining areas merit special commendation."

The editors add: The architects increased the sense of spaciousness in this 1,800 sq ft house by 1) treating the living half as a single open area (which can be closed off when desirable); 2) arranging the living-dining and family rooms so that each can borrow outside vistas from the glass wall in the family room; 3) opening up the center of the house to the sky and using the glass-enclosed shaft for an interior garden; 4) varying the ceiling heights in the living area; 5) using a low dividing screen at the entry to separate functions without interrupting the flow of space.

Photos: Julius Shulman

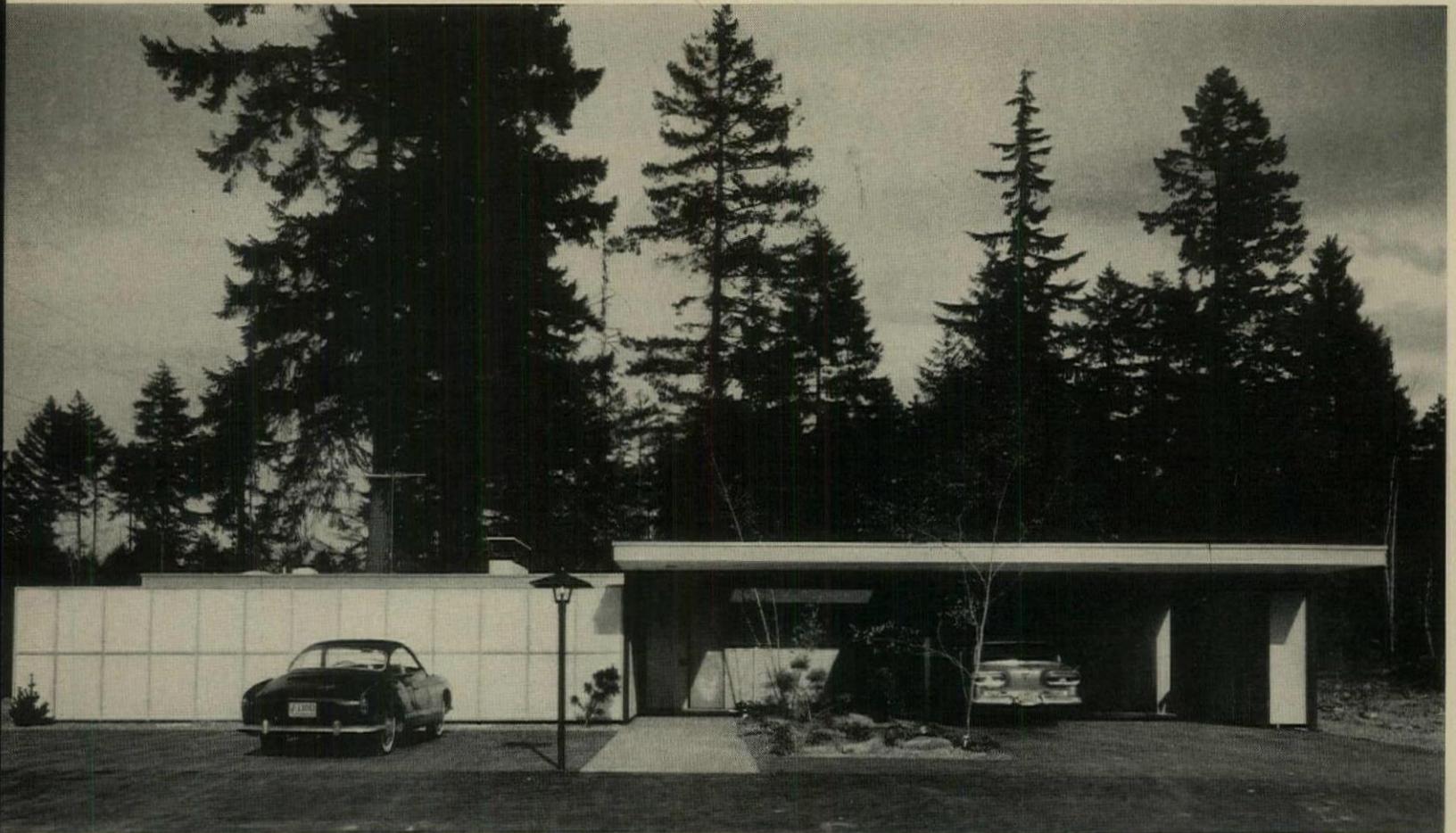




Front end of living room has a strong sense of shelter, though it has big glass areas opening to the street.

Both living room and family room (beyond pass-through) share the dramatic rear view. Garden court lets in light and air.



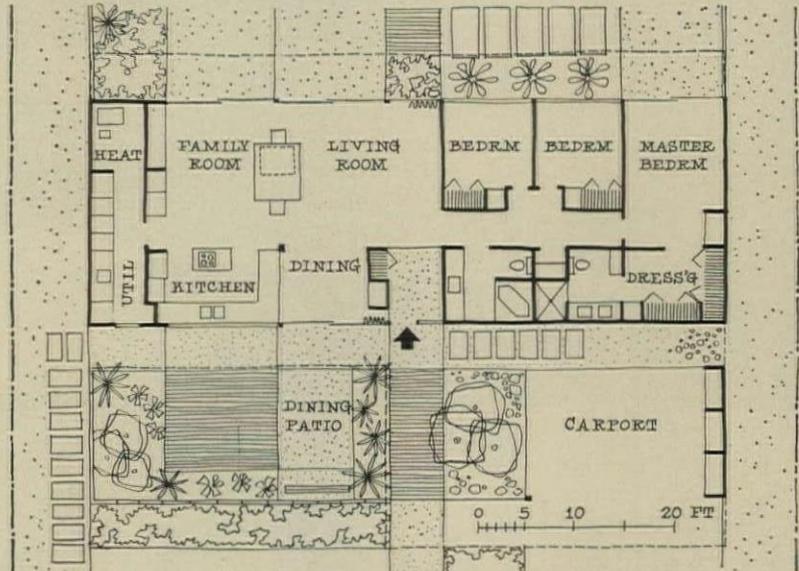


Handsome patio fence and sweeping fascia over entry and carport extend to the setback limits in front of the house.

Mention

Citation: "The house is simply expressed on the street side, makes excellent use of the outdoors around it. The jury questioned the circulation from entry to kitchen, but was impressed by the pleasant architectural details, the feeling of spaciousness, the handling of the fireplace, and the interior cabinet details."

The editors add: Here is a good example of how a house can be designed for privacy on a small lot—and gain apparent size in the bargain. The fencing (photos above, below) not only extends the private living space to the lot lines, but extends the lines of the house. For more details, see H&H, Nov 60.



Simple-to-build rectangular plan neatly zones private and public areas.

Photos: Dearborn-Massar



Living room (and nearly every other major room) opens to the fenced-in rear yard. Fencing repeats pattern of front wall.



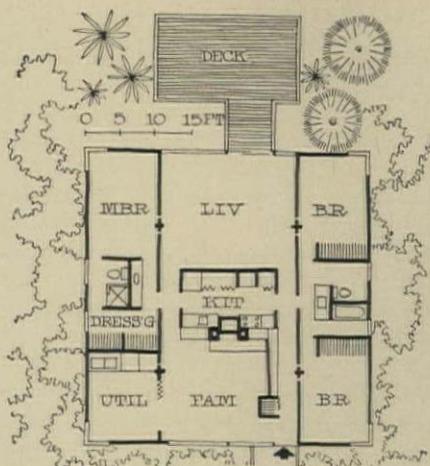
Multi-colored chests and drawers line walls of dressing room and master bathroom.



Kitchen overlooks dining patio, opens to dining room, rear, and family room.

Merchant-built house

\$15,000 to \$25,000 class



Three-bay plan uses living area to divide children's quarters from the master bedroom.

Mention

Citation: "Magnificent handling of details and expression of structural elements. While there was some criticism of the plan, the jury generally agreed that the architect had created an expression in the use of wood which is excellent."

The editors add: This house shows that wood can be adapted to today's new shapes and technology: The basic structure is four laminated columns; the roof, four hyperbolic paraboloids; the floor, stressed skin panels. For full details on this house, see H&H, Mar.

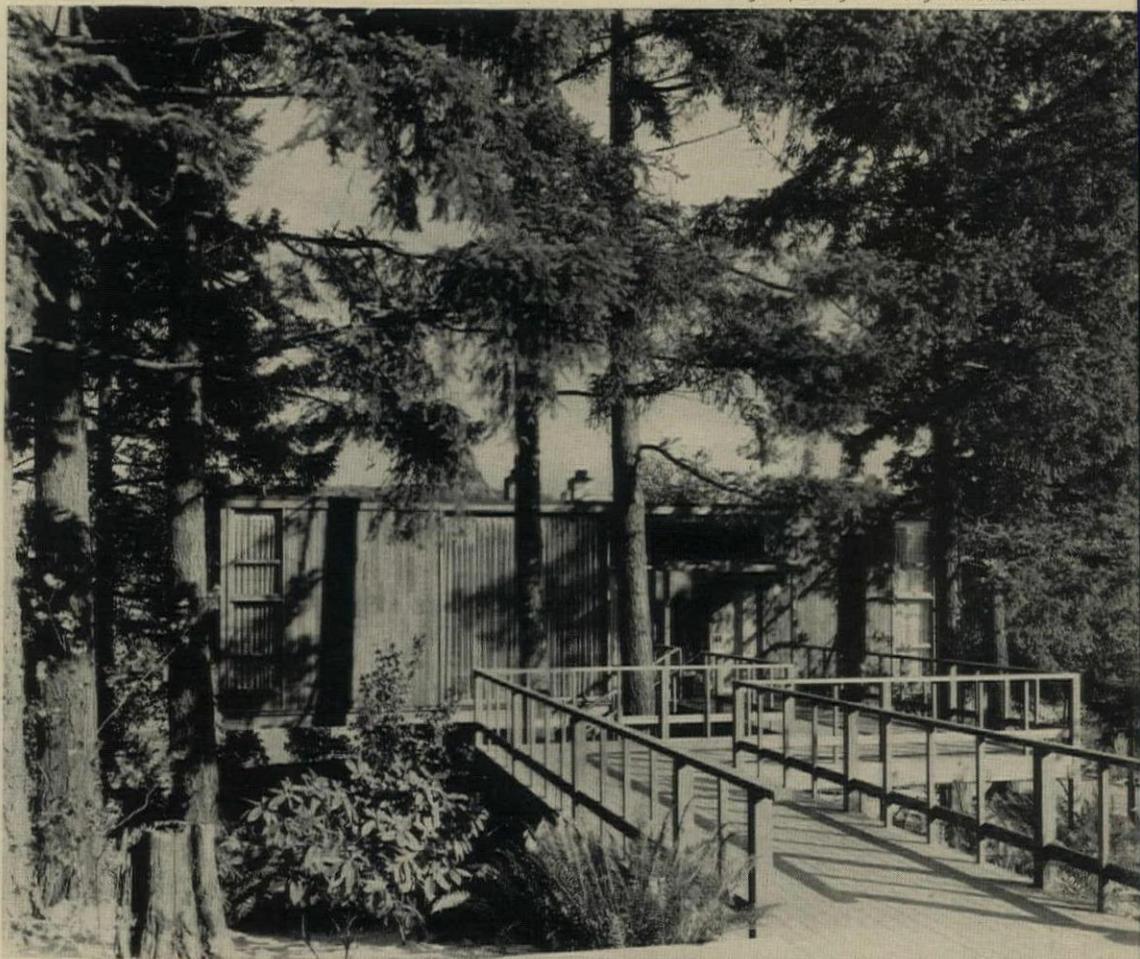
Builder: Eric Pearson

(Pearson & Assoc)

Architect: Paul Hayden Kirk

Location: Bellevue, Wash.

Bill Margerin, Living for Young Homemakers

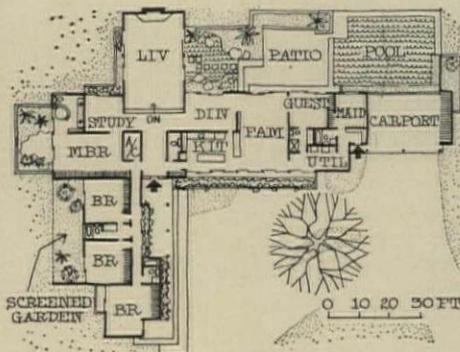


Entrance boardwalk winds up to house through a stand of trees. The house, cantilevered from four

X-shaped columns, appears to float among the trees. Vertical siding has natural wood stain.

Merchant-built house

Over \$25,000 class



Sprawling plan has many jogs and indents that add design interest inside and out.

Mention

Citation: "This house expresses exterior architectural simplicity, and the jury commented on the orientation of most rooms to screened gardens, patios, or pools. But some jurors questioned the complexity of the plan."

The editors add: This house shows that standard materials—concrete block, cement shingles, prefab trusses, stock jalousie windows, sliding glass doors—can be used effectively, with no custom details or finish, in a house for the luxury market.

Builder: Mark III, Inc

Architect: Milton C. Harry

Location: Miami

Bill Sanders



Exterior has simple but effective detailing at roof line, walls, and entry walks.

Merchant-built house

Over \$25,000 class

Builder: Roth Construction Co

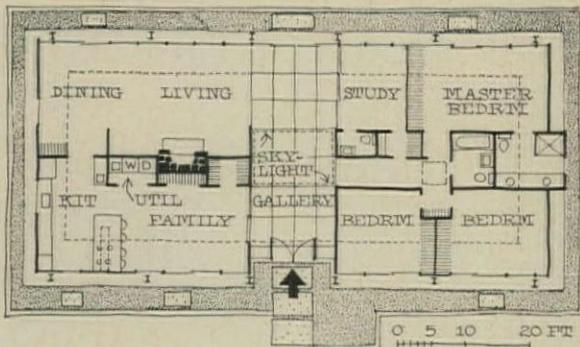
Architect: Charles A. Peterson (Johnson-Hawley & Assoc)

Landscape Architect: Kimura & Fuvichi

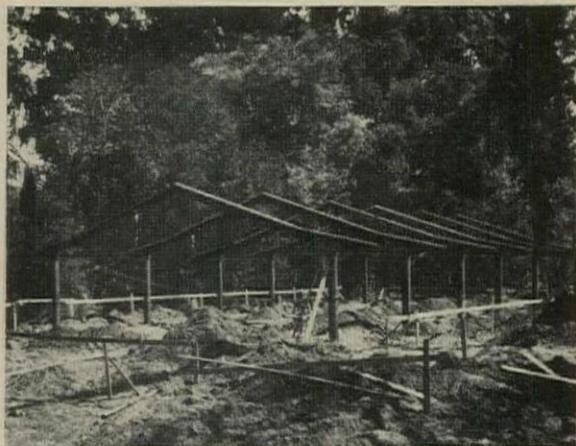
Location: Portola Valley, Calif.



All-glass façade is set behind heavy steel supporting columns shaded by deep (5') overhangs. Patio, left, is outside kitchen and family room.



Symmetrical plan is divided into a living area, left, and a bedroom-study area, right, joined by a broad gallery running the full depth of the house.



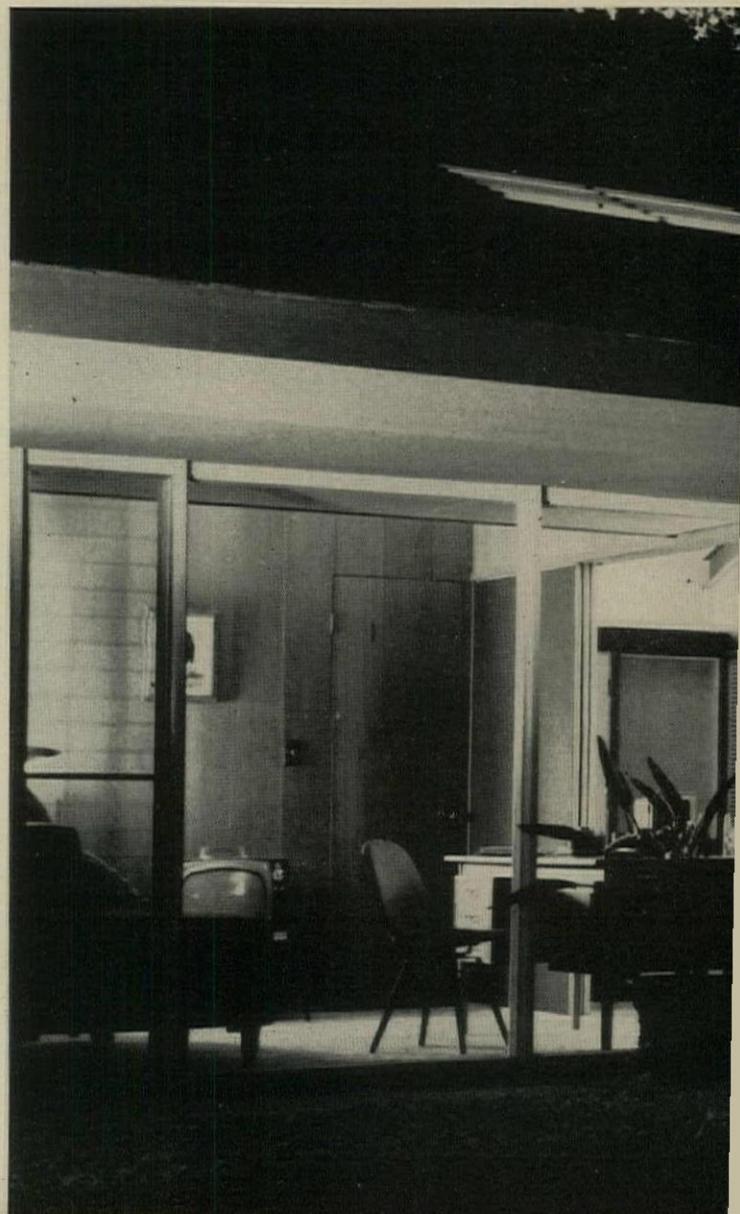
Steel bents forming skeleton of house span 34', are spaced 12' and 14' apart. They were bolted together on the site and lifted into place by a small mobile crane.

Mention

Citation: "The steel structural system of this house is not inexpensive, but permits great openness in plan. The plan is a simple, direct solution for speculative houses. Living spaces flow together and the sleeping areas are isolated from living and recreational areas. Use of materials throughout is good."

The editors add: This house points up some of the advantages of—and some new ideas for building with—steel framing. The frame (photo, bottom left) for the 1,700 sq ft house was erected in just four hours at an in-place cost of \$3,000. The rigid bents span 34' and allow complete flexibility in placement and materials of both partitions and exterior walls—there are no bearing walls. To simplify construction, Architect Peterson placed the steel columns *outside* the curtain walls, which were assembled easily and quickly from a variety of ready-to-use 4' modular components—sliding glass doors for access, glass jalousies for ventilation, prefinished particle board for solid sections. The 3" double-t&g cedar roof decking spans the 12' between bents.

Photos: Stone & Steccati





Wide (12') entrance gallery is lighted by huge skylight. Roof deck is natural cedar; the walls, redwood paneling; the floor, polished concrete.

In rear, each room opens through sliding glass doors to the terrace. Study is at left, gallery under skylight, living-dining rooms at right.



*Today, it makes no more sense to do your accounting by hand
than it does to dig foundations with a spade.*

There is a modern, mechanized way.

*And the advice of the builders, realtors, brokers, and dealers
who have used it is....*

**LET THE MACHINES
TAKE OVER
YOUR PAPERWORK
PAPERWORK
PAPERWORK
PAPERWORK
PAPERWORK**

They can do it faster and more accurately—and give you more cost information than you could ever get with conventional accounting methods.

And they can do it cheaper—for as little as \$40 to \$50 a week for many average-sized businesses.

The machines that do all this are called automatic data processing machines. They range from simple tabulating machines to big electronic computers. Unlike simpler office machines, ADP machines work automatically from a predetermined set of instructions, or program. They store information so it can be used over and over again in different calculations. And they work at incredible speeds. (A typical computer can compress over 2,000 manhours of manual calculations into one second.)

Most people think of automatic data processing solely in terms of million-dollar computers, used by huge corporations to design missiles or solve problems in quantum mechanics.

But, actually, ADP machines are made in sizes and capacities small enough (and at prices low enough) to be available to many smaller businesses in the housing industry for their day-to-day accounting. They can be leased for a fraction of their purchase price. Further . . .

ADP machines are available in a growing number of "Service Centers" all over the country. So if you don't have enough volume to justify your own machine, you can still get all the advantages of ADP by subcontracting your paperwork to one of these centers.

Most businessmen who use ADP find it cheaper than conventional accounting. But this is not its most important advantage.

Says Builder Mayer Mitchell of Mobile: "While our ADP system costs less than our old accounting system, we'd gladly pay a premium to get the other advantages ADP gives us." What are the other advantages? Compared with conventional accounting methods . . .

1. You can get the information you need much faster with ADP—fast enough for real control of your operation.

This is particularly important for builders, who often must wait until whole groups of houses are finished before knowing what each house cost, and whether they made or lost money. ADP can give detailed cost breakdowns of every operation in every house, and do it so fast (within hours if necessary) that trouble can be spotted before it get expensively out of hand.

Says Builder Herman Sarkowski, S&S Builders, Tacoma: "Up to now, we've used a hand-posting system for our cost control. It worked fine when we built a dozen houses a year, but now we're up to 400 a year, and the old system just won't work. By the time we get our information, the damage is done. We need something much faster. That's why we're going over to an ADP system."

And says Dave Fox, Fox & Jacobs, Dallas: "It used to be we didn't know what our houses really cost us until long after they were finished. Now our ADP system shows us our costs while the houses are still under construction, so if something is wrong we can fix it."

2. You can handle a much greater volume of accounting work—and usually with less personnel.

Firms that do a great deal of routine bookkeeping—especially mortgage companies, realtors, and dealers—can turn this bookkeeping over to ADP machines, instead of maintaining large staffs to do it conventionally. And the job will be done far faster.

Says Realtor Bloor Redding, Redding Realty Co, Indianapolis: "We went over to ADP because we wanted to handle more rental accounts but had no more capacity to do it with our existing accounting system. Now we're handling more accounts with the same number of employees, and we have a virtually unlimited ability to expand easily and inexpensively."

And says Broker Wayne Long, vice president of Jersey Mortgage Co, Elizabeth: "We wanted to expand our capacity by about 50%, but we had reached the point where this would have meant not just more clerks, but more expensive bookkeeping equipment. So instead we are leasing our own computer. It should save us money, but the important thing is, it will let us add new accounts."

Many smart building professionals already are using automatic data processing. For details on some of the jobs ADP is doing for them, turn the page.

Here are the kinds of jobs

ADP machines

can do for builders

They can do routine jobs—payrolls, invoicing, or inventory control. But, more important, they can take the basic data used for these routine jobs and turn it into cost information—labor distribution, material allocation, and sales analysis—so fast that this information can be used for effective control of operations. Specifically:

Machines can make out payrolls and print the paychecks

Time cards for hourly employees are turned into "machine language" (usually punched cards) on a manually operated machine once each week. The cards are then put into an ADP machine which figures the gross pay, makes the appropriate deductions, keeps a cumulative record for tax purposes, and prints the checks. (For salaried employees, whose pay is the same each week, the card needs to be punched only once and then run over and over again.)

"An ADP payroll system saves us both time and trouble," says Dave Fox of Fox & Jacobs. "We turn our time cards over to the service center Tuesday night, and the checks are back Thursday morning."

Builder Mayer Mitchell of Mobile also uses an ADP payroll system, but writes the checks in his own office. Says Mitchell's vice president, Stillman Knight: "We find that with our payroll of 100, this is a little cheaper. But if we get much bigger, we'll probably let the machines print the checks, too."

Machines can analyze labor costs and check them against pre-set budgets

This job is a by-product of the figures used in making out the payroll, and it marks the point at which real job control begins. Here's how a typical builder's program operates:

Employee time slips report the time spent on each house and on each job category within the house. Punched cards are made for the payroll job, as noted above, and after the payroll is run, the cards are again put through the machine and tabulated according to individual jobs.

Finally, a summary sheet is made out to show at a glance how actual labor costs compare with the budget. (For a sample summary sheet, see below.)

Says Mitchell: "Our summaries show us exactly how each house is going while work is still in progress."

ADP can give you this kind of cost control information for each of your houses every week

The reports below and opposite are typical job summary sheets. They are designed to give the builder a fast look at the progress of each house, its cost to date, and its cost compared to a pre-determined budget. One report is made for every house each week.

LOT	TRADE	TRADE NAME	CURR/COST	JOB TO DATE	BUDGET	UNDER/OVER
139	1.	BLDG PER ST OPEN	21.60	21.60	21.60	-
139	2	CONST LOAN EXP	271.80	271.80	250.00	21.80-
139	3	STAKE & SURVEY	26.40	26.40	26.40	-
139	4	EXCAVATION	144.00	144.00	114.00	30.00-
139	5	BASE WALL	1362.00	1362.00	1362.00	-
139	6	MASONRY	405.24	405.24	400.00	5.24-
139	7	CEMENT BASE	484.39	484.39	484.56	.17+
139	8	CEMENT WALKS	321.00	321.00	340.00	19.00+
139	9	CEMENT PUR PAD	18.16	18.16	18.00	.16-
139	10	CEMENT DRIVE	345.84	345.84	350.00	4.16+
139	11	CARPENTER	1824.00	1824.00	1800.00	24.00-
139	12	ROOFING	255.36	255.36	244.80	10.56-
			5479.79	5479.79	5411.36	68.43-

job or house number (pointing to LOT)

trade and its code number (pointing to TRADE)

actual costs (pointing to CURR/COST)

first week's subtotal (pointing to JOB TO DATE)

budget figures (pointing to BUDGET)

control figures showing variances from budget (pointing to UNDER/OVER)

If an operation is running above budget, we can jump right on it."

And says Dave Fox: "We can know within two days which crews are doing well and which are doing badly."

Machines can

keep track of materials and charge them to the right jobs

Fox & Jacobs runs both a lumber yard and a mill to serve its building operations. All shipments are put on cards and charged to the appropriate house. This information, added to the labor distribution records, gives F&J a complete weekly report on every house under construction.

Tucson builder Bob Lusk maintains a perpetual inventory of all his materials, and of the parts produced by his components plant. He is in the process of shifting the control of this inventory from a manual to an ADP system.

And Mayer Mitchell is setting up a materials-control system under which all materials he buys go immediately into inventory. His ADP system will charge materials out to houses and tell him when he needs to reorder materials for inventory.

Machines can

keep track of cash flow and predict how much you need to borrow

"The biggest problem we have is payables," says Russell Wilde, vice president of the Lusk Corp. "Like most builders, we are always thin on cash, so we need fast, accurate information on cash flow."

Under Lusk's ADP system, payables are put on machine cards as soon as the invoices are received.

So at any time—daily, if necessary—all current payables can be totalled and compared with the current cash balance (which is also on cards). The corporation's cash position can thus be determined exactly.

Says Wilde: "From this point we can forecast our future cash position and decide just how much money we'll have to borrow. With a fast, accurate system we won't borrow too much—which is expensive—and we won't run short either."

Machines can

provide data for accurate estimates on new jobs

Fox & Jacobs puts both the cost of its completed houses and the estimated cost of future models on ADP cards. By comparing them, they are able to keep a running check on the accuracy of their estimates, and find and correct areas where their estimating has been off.

Mayer Mitchell credits the speed of his ADP system with a big improvement in his estimating. An example: Mitchell recently built ten houses for an out-of-town builder. The day the houses were finished the builder decided to contract for more of the same, but wanted a lower price. "Within three days," says Mitchell, "we knew exactly what the first ten houses had cost us, and we were able to quote a new (and slightly lower) figure for the new houses."

Another benefit: the same procedure that improves Mitchell's estimating also shows him quickly which models have been most profitable to build.

"In some cases," says Mitchell, "we have revised plans, or dropped them altogether, when our system has shown us they were not as profitable as we had supposed."

To see the kinds of jobs the ADP machines can do for realtors, lenders, lumber dealers . . . turn the page

LOT	TRADE	TRADE NAME	CURR/COST	JOB TO DATE	BUDGET	UNDER/OVER
139	1	BLDG PER ST OPEN		21.60	21.60	-
139	2	CONST LOAN EXP		271.80	250.00	21.80-
139	3	STAKE & SURVEY		26.40	26.40	-
139	4	EKCAVATION		144.00	114.00	30.00-
139	5	BASE WALL		1362.00	1362.00	-
139	6	MASONRY		405.24	400.00	5.24-
139	7	CEMENT BASE		484.39	484.56	.17+
139	8	CEMENT WALKS		321.00	340.00	19.00+
139	9	CEMENT PUR PAD		18.16	18.00	.16-
139	10	CEMENT DRIVE		345.84	350.00	4.16+
139	11	CARPENTER		1824.00	1800.00	24.00-
139	12	ROOFING		255.36	244.80	10.56-
139	13	PLUMB & WAT PER		1277.34	1268.34	9.00-
139	14	DRY WALL L		204.00	204.00	-
139	15	DRY WALL M		237.60	228.00	9.60-
139	16	TAPING		264.00	264.00	-
139	18	V A INSPECTION		32.85	24.00	8.85-
139	19	SHEET METAL		570.00	570.00	-
139	20	ELECTRICAL WORK		366.00	378.00	12.00+
139	21	WINDOWS		156.56	152.40	4.16-
139	22	PATIO & GL DOOR		81.57	77.11	4.46-
139	23	WEATHERSTRIP		27.42	27.42	-
139	24	INSULATION		60.00	66.00	6.00+
139	25	SINK TOPS		61.20	61.20	-
139	26	TILE	216.00	216.00	216.00	-
139	27	KITCHEN CABINETS	172.99	172.99	172.99	-
139	28	PAINT	516.00	516.00	516.00	-
139	30	INSURANCE	79.86	79.86	72.60	7.26-
139	31	FLOOR SANDING	37.80	37.80	37.80	-
139	33	TAXES	9.21	9.21	10.00	.79+
139	34	INTEREST	336.44	336.44	350.00	13.56+
139	35	ESCROW COSTS	155.88	155.88	160.00	4.12+
139	36	MORT LOAN FEE	1933.20	1933.20	1933.20	-
139	39	GAS & T&E IN	48.76	48.76	40.00	8.76-
139	45	MISC	24.72	24.72		24.72-
third weeks subtotal			3530.86	12349.19		
total budget					12240.42	108.77-
total variance from budget						108.77-

Here are the kinds of jobs that ADP machines can do for realtors, lenders, dealers, and prefabbers

For these housing professionals, the emphasis is less on control (which is of primary importance to the builder) and more on fast, accurate, and low-cost handling of masses of paperwork. For example:

For realtors,

machines can handle rental billing and other routine accounting

Redding Realty Co of Indianapolis maintains 1,700 rental units for 250 different owners. Early this year they turned all their accounting over to an ADP service center, which does these jobs:

1. *It makes out the monthly statements to tenants.* "This used to take a girl two to three weeks," says President Bloor Redding. "Now it takes two to three days—and it's being done with fewer mistakes."

2. *It makes out receipts.* "This used to take four days," says Redding, "and now it takes three hours."

3. *It gives each of the 250 property owners income and expense analysis each month.*

"As a result of the new system," says Redding, "we have a virtually unlimited ability to expand further without adding personnel."

For owners of rental properties,

machines can keep track of all maintenance costs

Mayer Mitchell owns 1,300 rental units in Mobile, and all the labor and materials that go into maintaining these units are recorded on punched cards.

"We get a weekly report from these cards," says Vice President Stillman Knight. "We can tell immediately when costs start to go up on a building. And from the kind of maintenance that is needed, we can decide whether to keep the building as it is, modernize it, or sell it."

For mortgage brokers,

machines can take over all routine accounting

The Jersey Mortgage Co of Elizabeth, N.J., is shifting its accounting to a leased computer. The company will use the machine to service 14,000 mortgages for its 59 investors. Here are the jobs it will do:

1. It will break mortgage payments down into principal and interest.

2. It will analyze and update escrow accounts for taxes and insurance.

3. It will produce individual reports for investors.

Says Wayne Long, vice-president and comptroller: "We hope to save money and to cut down on our personnel headaches. But the important things we'll get from the new machine are increased capacity (up to 20,000 accounts) and a much faster operation."

"For example, under the law we have to put mortgage payments into the investor's account within 24 hours. This can mean determining the proper accounts for as many as 3,000 payments in a day, and with our present accounting system, it's a tedious job. But the new machine will determine the proper accounts within just three minutes."

For lumber dealers,

machines can control and analyze inventory

"We maintain a running history and inventory on all the items we sell," says Walter Parham, president of Moore's Wholesale Building & Supply Co, Richmond, Va. "Our machine accounting system is the only method fast enough and accurate enough to do the job."

In Moore's system, each of 3,000 separate item classifications is set up on punched cards. Every transaction into or out of inventory is recorded on the cards, and these are used in the ADP system to keep the inventory cards continually updated.

Adds Sanford Fisher, president of Genessee Lumber Co, Batavia, N.Y.: "We use a machine accounting system to analyze our sales. Our ADP setup tells us what items are seasonable, and what the rate of turnover should be."

"We want to know what is selling well," says Fisher, "and we want to know what needs pushing in the form of more advertising and promotion. We get a monthly report from our service center which shows us what we should buy and when we should buy it. It helps keep us from overstocking, which is the biggest single reason for dealers marking down certain items."

For home manufacturers,

machines can provide more and better service to dealers

Crawford Homes of Baton Rouge makes its computer system available to its builder-dealers for their routine accounting. Says Vice President Ralph Sims: "We consider ourselves a complete service organization, not just a manufacturer, and we believe this is just about the most important service we can offer our builders. We want to make sure they make a profit, so we start by drawing up a complete budget for them. Then, by using our automatic data processing system, nothing is left to chance—our builders know just where they are at all times. This kind of control is essential to any builder—without it his success is a matter of luck."

To see how you can profit from ADP, continue on p 165

Here are some of the ADP machines that can take over your accounting and cost control work



Key punch takes ordinary language and puts it on cards in the form of a punched code, or "machine language". This is the first step in ADP, and the only one that need be done manually.



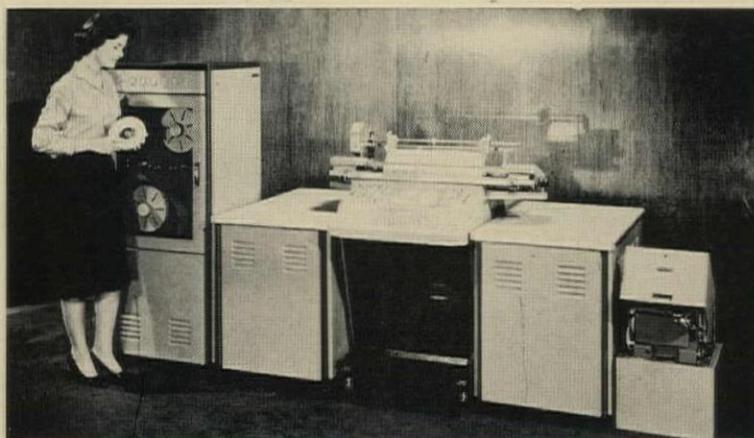
Card sorter takes in punched cards, "reads" them, and places them in the proper categories or sequences for the accounting machines (next step). It will handle over 600 cards a minute.



Accounting machine, or tabulator, takes in sequenced cards and processes them according to a preset program. Printer on top takes results and turns them back into words and numbers.



Tape punch unit produces a perforated tape for use in electronic computers. This unit takes data directly from a bookkeeping machine and turns it into machine language.



Small electronic computer operates from tape produced in a tape punch unit. Additional data can be put in from keyboard, center, and results come out either on the printer, center, or as more punched tape from unit at right.



Big electronic computer operates either from magnetic tape (in real units, center), or from magnetic cards (in units at left) which are high-speed versions of punched cards that can be "read" at a rate of 150,000 digits per second. At right is the computer's control console.



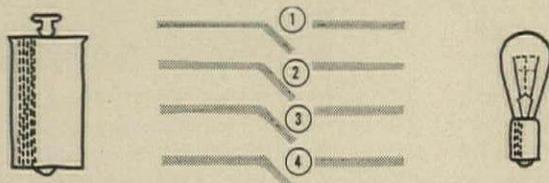
Special electronic computer is called a "random access memory" unit. Information is filed on discs in "juke box" unit, left. Any fact can be found within two seconds.

continued

Automatic data processing is basically as simple as the choice between "yes" and "no"

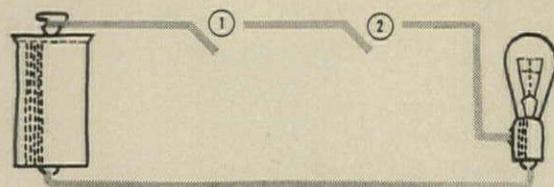
Even the most complicated accounting systems and mathematical problems can be reduced to a series of simple "yes or no" decisions. ADP machines are devices which make these decisions—and do it at extremely high speed. And "programming" machines is the process of putting the "yes or no" choices in the right sequences and combinations.

While the actual process that an ADP machine goes through in making its "yes or no" decisions is very complicated, the principle on which it works is very simple, as the example below shows.

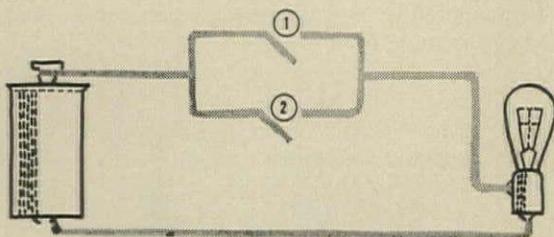


This very simple "computer" consists of a battery, a light bulb, and a number of switches—each of which represents a single "yes or no" choice. It is "programmed" by the number and sequence of switches used. It takes the information put in (the switches are opened or closed) and makes a decision based on the input (the bulb lights up or remains unlit).

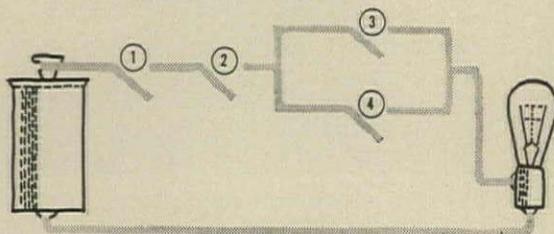
Here is how it would solve three simple problems:



This "program" requires that two conditions be fulfilled for a final "yes" answer (for the bulb to light). In other words, both input choices must be "yes".



There are still two conditions in this program. But since the switches are wired in parallel, a "yes" answer to either one of the two input choices will produce a final "yes" answer.



By combining the two systems, a four-condition program is obtained. The computer examines conditions

1 and 2; and if both of them are "yes" answers, it examines conditions 3 and 4. If either one of them show a "yes" answer, the final answer is "yes".

Here is how a simple problem is "programmed"

so it can be solved by an ADP machine

The problem is this:

You have three keys (A, B, and C) of different sizes, the smallest of which is your front door key. How would you draw up an ADP program to select the front door key by its size alone?

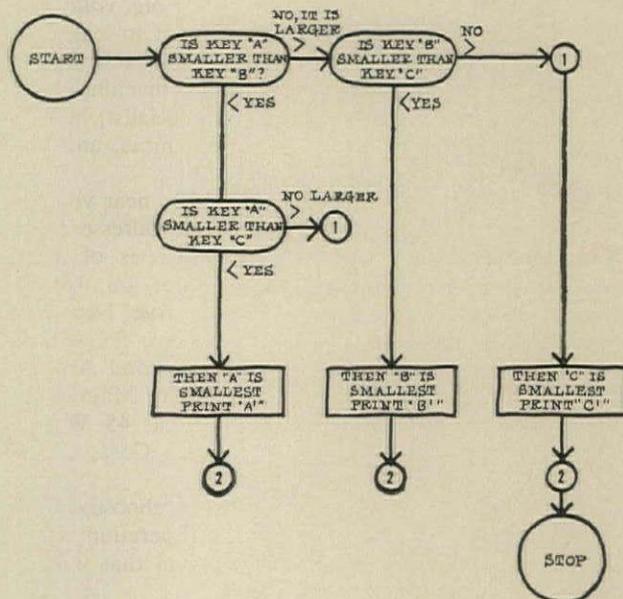
The reasoning process for the program is this:

If A is smaller than B, and A is smaller than C, then A is the smallest.

If A is smaller than B, and C is smaller than A, then C is the smallest.

If B is smaller than A, and C is smaller than B, then C is the smallest.

If B is smaller than A, and B is smaller than C, then B is the smallest.



This diagram shows how a programmer would state this in machine language. An oval represents an operation of comparison, which is the same as a "yes or no" choice. A rectangle indicates a transfer of information to some other part of the computer—in this case, to a printer. And a circle with a number in it means that a certain operation has been concluded. Here, the circles with the figure 1 show that a key has been rejected because it is not the smallest. And the circles with the figure 2 show that a key has been accepted because it is the smallest.

Drawings are from Remington Rand's "Univac Educational Series"

How can you profit from using ADP in your business?

ADP machines can be used for almost any kind of accounting job, as you have seen on the previous pages. But your business has its own peculiarities and problems, and an ADP system must be custom-fitted to them. This requires an expert—someone who understands both automatic data processing and accounting, and can put the two together to fit your particular operation.

You can have your accounting problems analyzed by an ADP expert— and it won't cost you a cent

You can get this help from either an ADP center or the manufacturers of ADP equipment.

Unless you are a fairly big businessman (a 1,000-house-a-year builder, a banker, or a mortgage broker for example), chances are your best bet is to "subcontract" your accounting to an ADP service center. Service centers are staffed with men who are familiar with both ADP machines and accounting. They have all the machines necessary to do your paperwork. And they can be found in most major cities.

If your business does involve a big volume of paperwork, chances are you will want to lease your own ADP machine. You should get in touch with the local sales representative of an ADP machine manufacturer. Like the service center specialist, he is an expert in the application of his machines, and he is also familiar with accounting.

If there are no sales representatives near you, you can write to their home offices. The addresses of the leading manufacturers of ADP machines of a size useful for the housing business are: International Business Machines Corp, 425 Park Ave, New York City; Remington Rand, 315 Park Ave South, New York City; Burroughs Corp, 6071 Second Ave, Detroit; The National Cash Register Co, Main and K St, Dayton; Radio Corp of America, 45 Wall St, New York City; The Royal McBee Corp, 2 Park Ave, New York City.

Whichever type of specialist you choose, he will sit down with you, analyze your operation and its problems, and suggest an ADP system that will give you the information you need.

The ADP analysis— in itself— can be of enormous value to your business

Says an application expert from John Diebold & Assoc, a New York management firm specializing in computer systems: "When you work out a procedure this way, you simply have to see every part of your operation in a new light. It practically forces improvement on you."

The ADP specialist will tell you what reports you need for adequate control of your business, or what

type of machine accounting will add the most to your present bookkeeping capacity. He will tell you what kind of ADP machines will do the job. He will tell you what additional bookkeeping operations you need, and what unnecessary operations you can throw out.

"It's like cleaning out your medicine cabinet," says one ADP specialist. "You don't know what's in there until you take it all out and look. And then you'll probably throw half of it away."

When the ADP expert has finished his analysis, he'll tell you what your ADP system will cost.

For \$55 a week, ADP does payroll accounting, labor distribution, and inventory for a 125-house builder

And that's less, Mayer Mitchell points out, than he would pay for a single accounting clerk.

The \$55 figure includes the following: \$15 a week to rent a key-punch machine (Mitchell prefers to make his own punch cards), \$15 a week for a clerk who runs the punch part-time, and \$25 a week to the service center for running the cards and printing the reports.

The cost of ADP processing varies with the size of the accounting job. Fox & Jacobs, a 1,000-house-a-year builder, pays its service center \$500 a month to run its payroll and labor distribution figures. And Redding Realty pays a center \$250 a month to do the accounting for the 17,000 rental units it handles.

Firms that lease ADP machines pay a rental of about 2% of the price of the machine a month. For example:

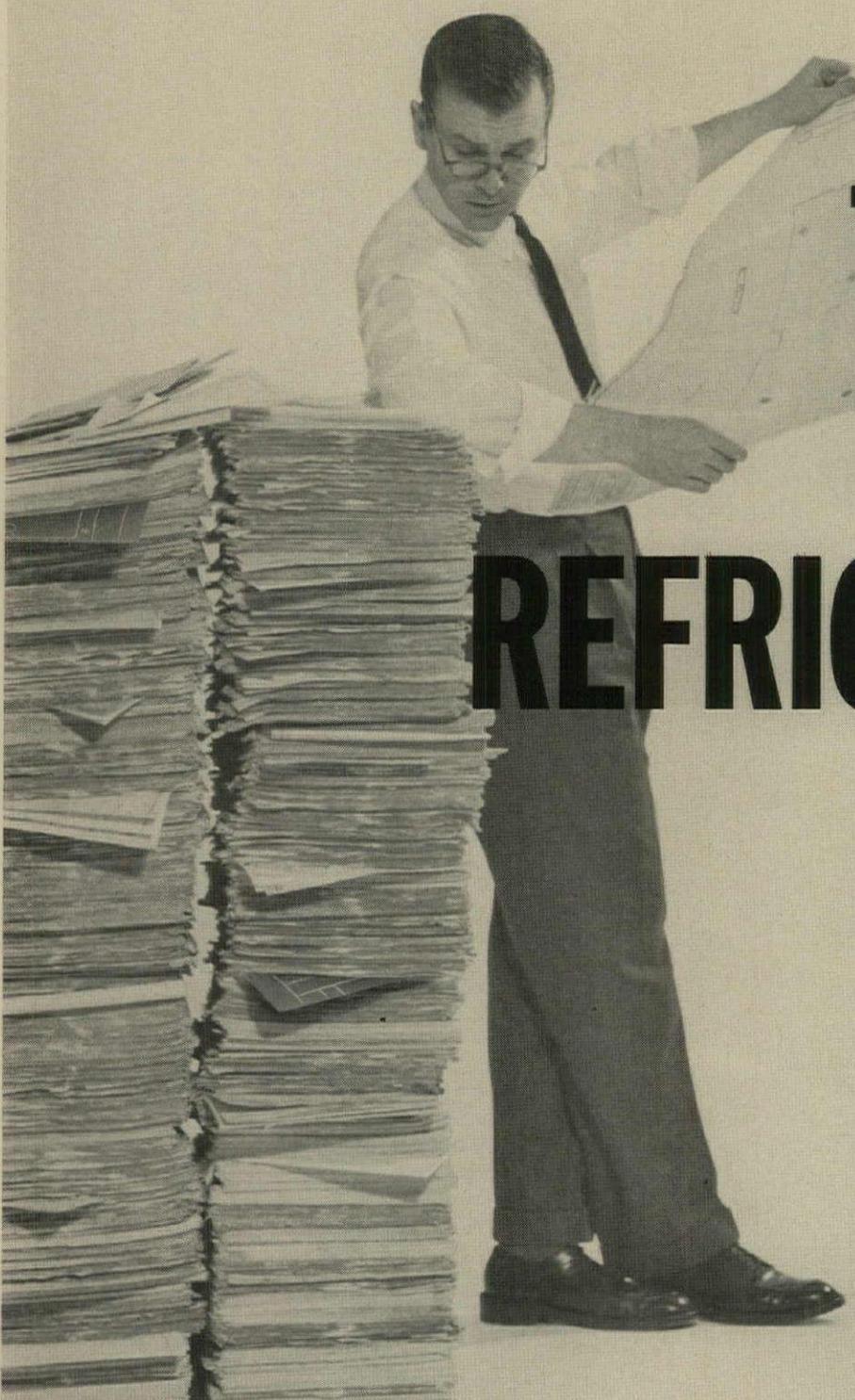
Jersey Mortgage Co will pay about \$1,750 a month to lease their computer, which retails at around \$80,000. "But," says Vice President Wayne Long, "this cost—\$21,000 a year—will be offset since we will need eight fewer clerks, or \$24,000 less in annual salaries. And we'll be able to handle many more accounts with this smaller staff, so the real savings is even bigger."

Crawford Homes pays \$5,000 a month to lease its computer system, which would cost over a quarter of a million dollars to buy. It includes both an all-purpose computer and a "random access memory" system which files away up to five million facts, and can produce any of them in two seconds.

If you use a service center, you will also pay a set-up charge for programming your system. The charge will be low for simple systems, and again, will increase as the complexity of the program increases. For example: Mayer Mitchell paid \$250 to have his system set up; while Redding Realty, with a more complex operation, paid \$500.

If you lease an ADP machine, you won't be charged for programming. The manufacturer's representative will show your staff how to set up a program, and will come back and help you when you have to draw up new programs. /END

YOUR GREATEST ASSET IS OUR QUALITY PERFORMANCE!



THIS IS A REFRIGERATOR

... a refrigerator in "paper form". And, at Whirlpool, this is where quality performance begins ... not only in refrigerators but in each of the RCA WHIRLPOOL home appliances. From the first pencil mark on the drafting board, all the way through crating at production line's end, quality is our constant goal. Reams of blueprints become stacked high ... every detail is worked out to the nth degree ... every phase of design developed and then an actual working model is made. Next comes rigid testing, corrections, mechanical improvements, re-testing and production planning. During manufacture, for example, every refrigerator receives 1,252 inspections. All with the eventual user foremost in our minds. We want her to be so satisfied, so delighted that she'll become your best salesman to all of her friends, neighbors, relatives. That's why we say, "Your greatest asset is our quality performance!"



Whirlpool
CORPORATION
ST. JOSEPH, MICHIGAN

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers • Dryers • Washer-Dryers • Refrigerators • Freezers
Ice Cube Makers • Ranges • Air Conditioners • Dishwashers • Food Waste Disposers • Dehumidifiers • Vacuum Cleaners.

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

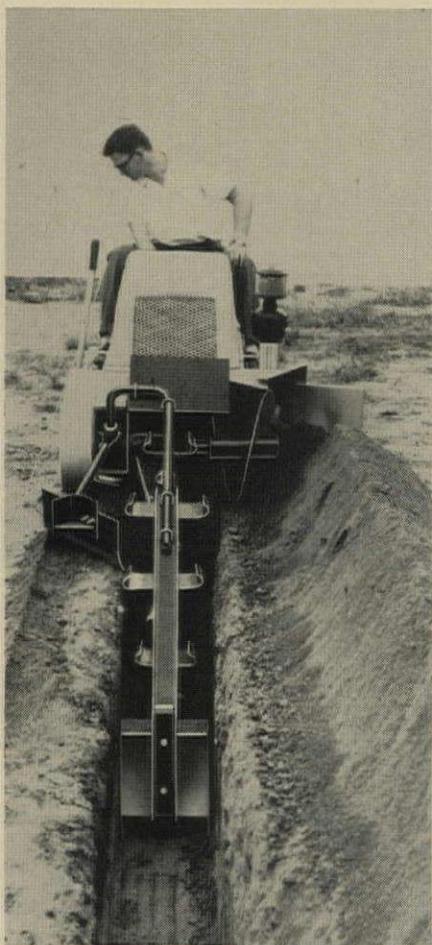
Be sure to see

NEW WAYS TO BUILD BETTER

A monthly report on homebuilding ideas, products, and techniques

Starting here

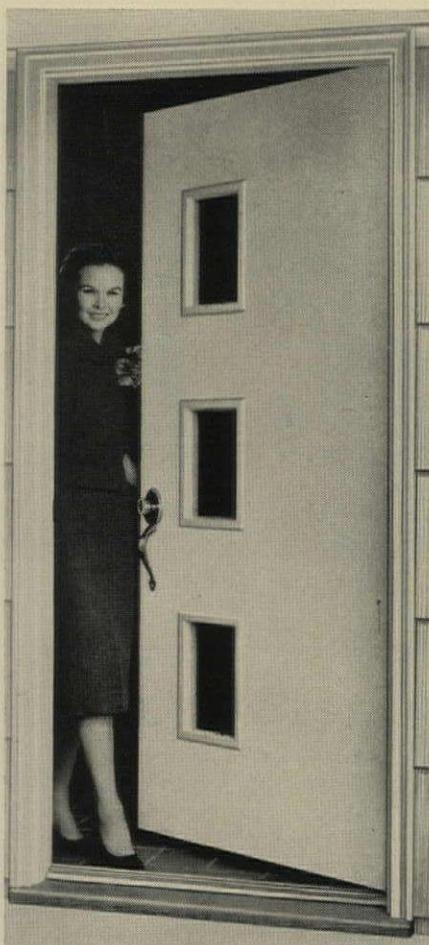
New products



Clean cutting trencher is fitted with a crumber attachment that pushes loose dirt back into digging teeth so sides and bottom of trench are straight and even. Auger conveys the dirt to the spoil bank. Sweep attachment dresses the edge opposite the spoil bank to keep working area clean. Where soil conditions permit, a clean trench can act as the form for a poured footing. Basic Davis T-66 self-propelled trencher digs a 3" or 4" trench 60" deep, a 12" trench 30" deep.

Davis Mfg Inc, Wichita.

For details, check No. 1 on coupon, p 200



Steel foam-core door for exterior use is claimed to be warp free, fully insulated, factory primed, cheaper to buy than solid-core wood doors. The 1 $\frac{3}{4}$ " door is cored with 1-lb-per-cu-ft Dylite styrene foam surrounded by wood stiles, rails, and lock block, and is faced with bonderized sheet steel. There is no through metal, head and foot are sealed with an extruded plastic strip. Doors come flush faced, or with eight light designs, in standard 6'8" height, 2'8" and 3' widths.

Pease Woodwork Co, Hamilton, Ohio.

For details, check No. 2 on coupon, p 200

And on the following pages

Technology

Manufacturer's research finds heat losses aren't so high after all . . . New transformer mount cuts underground wiring costs . . . New bag stores ready-to-mix concrete at the site.

see p 173

Publications

New planning guide is full of ideas for better bathrooms. . . . New catalogs of built-in furniture, electric heat, plastic diffusers, hardboard, metal screens.

see p 192

More New products

New dome gives 350 sq ft of shelter for \$345. . . . New and decorative wall, floor, and ceiling materials. . . . New structural products. . . . New tools, etc.

see p 177

What the leaders are doing

What are builders advertising in the hot markets: N&N surveys the sales appeals in Los Angeles, Miami, Long Island, and Phoenix.

turn back to p 83

NOW...NO CORNER

Cuts Costs!*

NEW CELOTEX

STURDY-BRACE†

Insulating Sheathing

* **\$20** per M square feet!

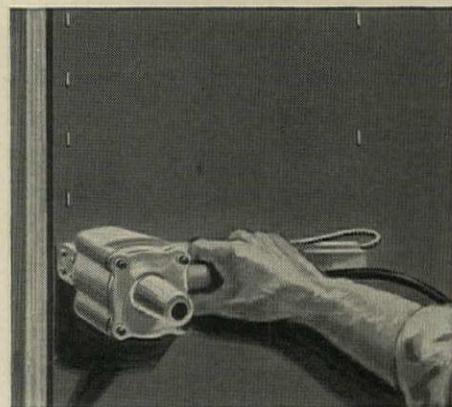
(Average cost of corner bracing—labor and materials—reported by contractors and builders in a nationwide survey. This saving may be considerably more in 2-story and multi-level construction).

New ½" STURDY-BRACE sheathing is so rugged it exceeds FHA racking strength requirements without corner bracing...whether you nail it or staple it!

A really great new sheathing, STURDY-BRACE gives your homes the extra insulation only fiberboard can give...and extra resistance to moisture is assured by through-and-through asphalt impregnation. No building paper required (except under stucco).

These "Big Board" panels go up fast, too. ½" thick, with high strength and rigidity...yet light in weight, easy to lift, non-tiring. Men like to handle STURDY-BRACE sheathing all day long. Sizes: 4' x 8' or 4' x 9' to cover sill and plate.

Your Celotex dealer inventories this and other famous Celotex insulating sheathings: STRONG-WALL® nail-base...Double-waterproofed and Impregnated ½" and ¾" sheathings. All carry a "Life-of-Building" guarantee (warranty available to every buyer).



**CUT APPLICATION TIME
50% OR MORE
WITH POWER STAPLING!**

Because STURDY-BRACE sheathing exceeds FHA requirements without corner bracing when nailed or stapled, you can make big extra cost-savings.

† Trade Mark

BRACING NEEDED!

CELOTEX
REG. U.S. PAT. OFF.
STURDY-BRACE
TRADE MARK



*Celotex gives you a sheathing
type for every requirement
... every building budget!*

CELOTEX
REG. U.S. PAT. OFF.
BUILDING PRODUCTS

The Celotex Corporation
120 S. La Salle • Chicago 3, Ill.

The Celotex Corporation
120 S. La Salle Street, Chicago 3, Illinois

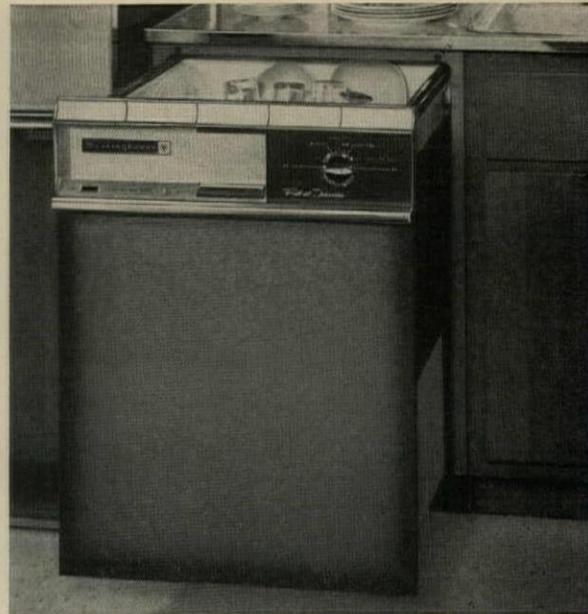
Please send me:

- A sample of new Sturdy-Brace Insulating Sheathing.
 Name and phone of my nearest Celotex dealer.

Name.....Title.....
Firm.....
Street.....
City.....State.....



PROSPECTS WERE OFFERED their choice of three home models. Publicized as Westinghouse Total Electric Homes, they attracted real buyers. Before long, the development was bought out—97% Total Electric!



HOUSEWIVES KNOW "the hotter the water, the cleaner the dishes." Only the Westinghouse dishwasher heats its own water to 140° before washing. Holds service for 10, or 6 plus pans.

St. Louis builder Bill Dreckshage says:

“WE CREDIT OUR COMPLETE TO THE WESTINGHOUSE

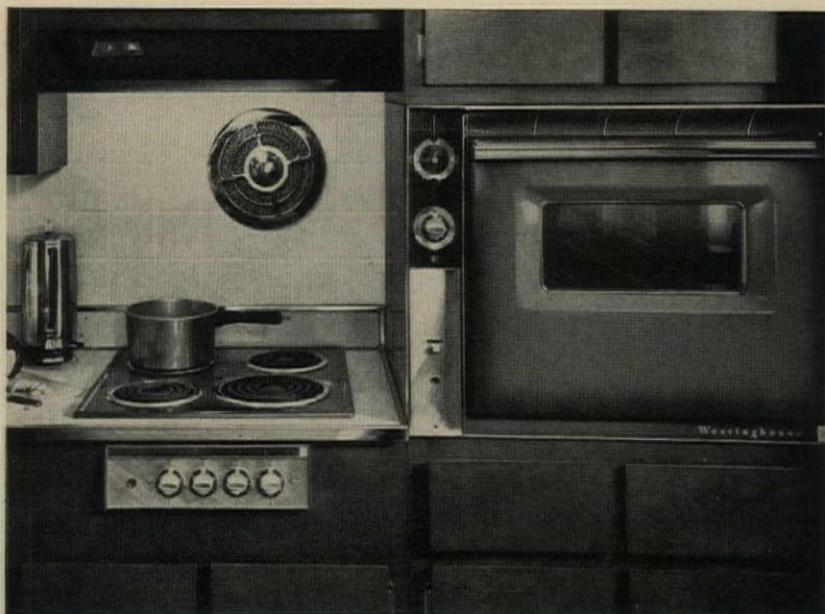


GENE YUST (left), Secretary and Sales Director of the Mark Twain development, looks over a site plan with Leonard O'Brien, President and Developer, and William Dreckshage, Vice President and Builder. Of the Westinghouse Residential Marketing Plan, Mr. Yust says, "In every way, Westinghouse gave us real help. With only one contact to

make, it was a cinch to order appliances and equipment. Deliveries came on the dot, so the work moved right along. Co-operative promotion was geared to our local market. We found people preferred and bought our electrically heated homes."



WESTINGHOUSE LAUNDROMAT® (with More Washing Power) and matching dryer are always popular with housewives. Westinghouse Clean Glass Electric Water Heater assures constant supply of 150 deg. hot water.



COOL ELECTRIC COOKING is always a big selling point. The full-size stack-on oven looks like a handsome built-in. Range platform simply drops into counter; comes with remote controls.

1960 DEVELOPMENT SELL-OUT RESIDENTIAL MARKETING PLAN™

“Last year we were able to sell, build, and deliver 154 homes in our Mark Twain development working from only three model homes,” says Sales Director Gene Yust of St. Louis. “We were able to offer buyers the choice of Westinghouse Total Electric Homes, or conventionally heated homes at the same price . . . 149 buyers bought Total Electric. We credit this success to the Westinghouse Residential Marketing Program.”

You can also profit from the Westinghouse Residential Marketing Program which offers:

- **ONE RESPECTED BRAND NAME** . . . for a complete line of quality home products.
- **ONE POINT OF CONTACT** . . . Westinghouse Residential Sales Managers in 67 principal markets, responsible for full-line sales.
- **ONE COORDINATED MERCHANDISING PLAN** . . . tailored to sell houses in volume.

For full details on the Residential Marketing Program, call your Westinghouse Major Appliance Distributor. Or write for free booklet, “*New Direction in New Profit for Builders.*” Westinghouse Electric Corporation, Pittsburgh 30, Pennsylvania.



CENTER DRAWER REFRIGERATOR was pushed into place before trim kit was installed. Doors open 90 deg. within cabinet width. Unit is Frost-Free throughout.



ELECTRIC BASEBOARD HEATING provides a separate thermostat in every room. This feature alone assures high resale value as the years go by.

You can be sure . . . if it's **Westinghouse**



New

Broan Mixed-Flo Range Hood

handsomely fits your kitchen
... happily fits your budget

Broan's new design blade — MIXED-FLO — provides blower-like power to a fan-operated hood. To you this means swish styling for your kitchen, plus near silent operation, plus dependable, trouble-free performance . . . the wanted advantages you'd expect to find only in luxury-priced hoods. And with these advantages comes Broan's recognized quality craftsmanship — the very best in detailed metalworking. See your distributor, or write for full information.

BROAN MIXED-FLO HOOD —
Winner of the "American Builder"
Quality Builders' Product Award



- Vertical or horizontal discharge
- Graceful, contoured styling lets cabinet doors open fully
- Powerful whisper-quiet fan, built in underneath hood, saves cabinet space
- Pushbutton controls, easy to reach, on front of hood
- Concealed twin lights, for soft, glare-free illumination
- Lifetime aluminum filter, removes easily for cleaning
- Factory pre-assembled, prewired for fastest installation
- Just 5" high . . . 24", 30", 36", 42" wide
- Coppertone, antique coppertone, genuine stainless steel — matching splash plates. Decorator colors are available on special order.
- The MIXED-FLO hood, and all Broan hoods, meet H.V.I. requirements.



Manufacturing Company, Inc.

924 W. State St., Hartford, Wis., Near Milwaukee

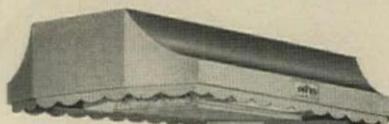
Specialists in Quality Ventilating Equipment for Over 30 Years

In Canada

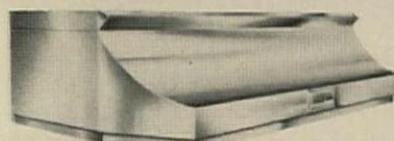
Manufactured by Superior Electric, Ltd., Pembroke, Ontario



BROAN DUAL BLOWER HOOD Deluxe, power-packed, whisper-quiet performer . . . vertical or horizontal discharge. Dual centrifugal blowers with 4-pole neoprene-mounted motor . . . seamless construction . . . factory pre-wired, pre-assembled.



BROAN DUAL BLOWER ISLAND HOOD
Has the same engineering features and advantages as the regular Dual-Blower Hood.

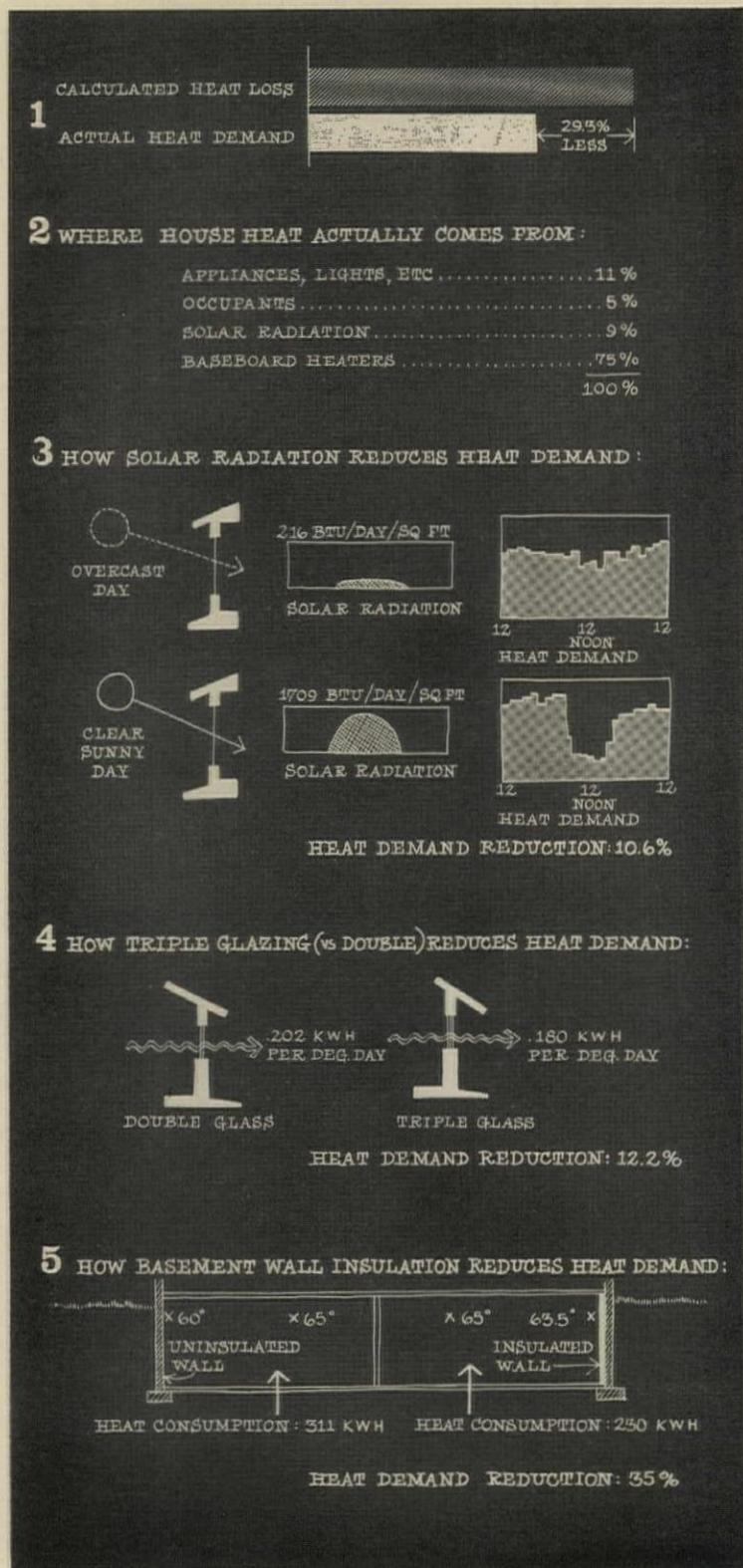


DUCT-FREE HOOD COMBINATION
with air-refreshing Charcoal Converter
This slim-line converter mounts atop any dual blower or Mixed-Flo Hood for efficient duct free service.



CLUSTER OF METERS records room-by-room heat consumption in two 1,100 sq ft test houses.

Are standard heat-loss estimates unrealistically high?



They may well be almost 30% on the high side, judging from the most significant result (drawing No. 1, left) of studies made over the last two winters by Wood Conversion Co of St Paul.

Why? Mostly because the standard ASHRAE procedures for calculating heat loss and the NEMA formula for figuring electrical consumption* do not take into account the heat generated by appliances, solar radiation, and the occupants of a house (drawings 2 and 3). But results also showed that the constant value in NEMA's formula may be too high, that wood-fiber blanket insulation performs better than rated, that air-change calculations are excessive.

The studies were made on two identical houses that duplicated exact living conditions of families of four (H&H, Apr 60, p 192). Electric heat was used because it can be metered precisely to check fuel use against heat loss.

Here are three other important findings from the studies:

1. Triple glazing—used instead of double glazing—in a north bedroom cut the room's heat consumption 12.2% even though the window took only 19% of the north wall area (drawing 4).

2. Insulation of a basement recreation room dropped the room's heat consumption 35% (drawing 5). Insulation consisted of a 1" blanket between 2x2 furring strips surfaced with wood-fiber panels (total resistance factor: 5).

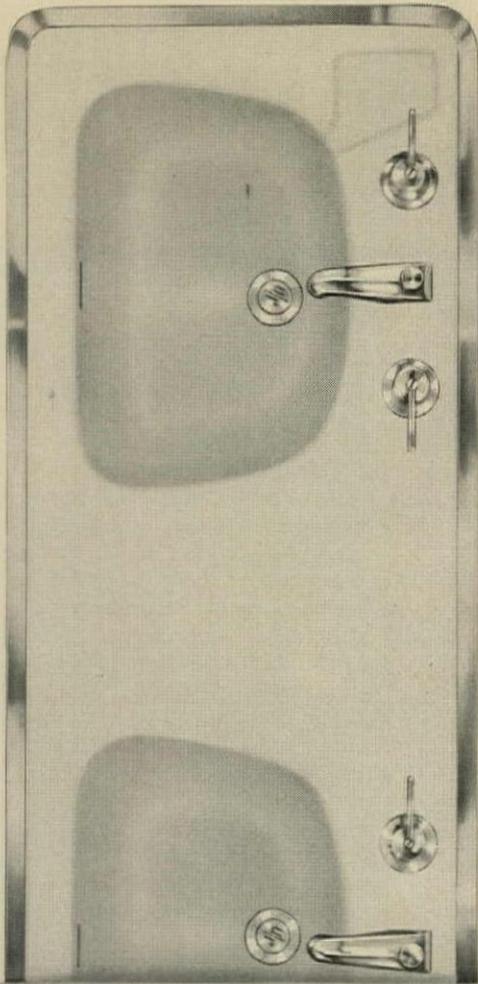
3. Of the total heat loss in both houses, only one-third was through well insulated walls, ceilings, and floors. Two-thirds was through windows, doors, and air change.

* Annual kwhr consumption equals HL (calculated heat loss converted to kilowatts) times DD (degree days) times C (a constant value of 17) divided by TD (difference between inside and outside design temperatures).

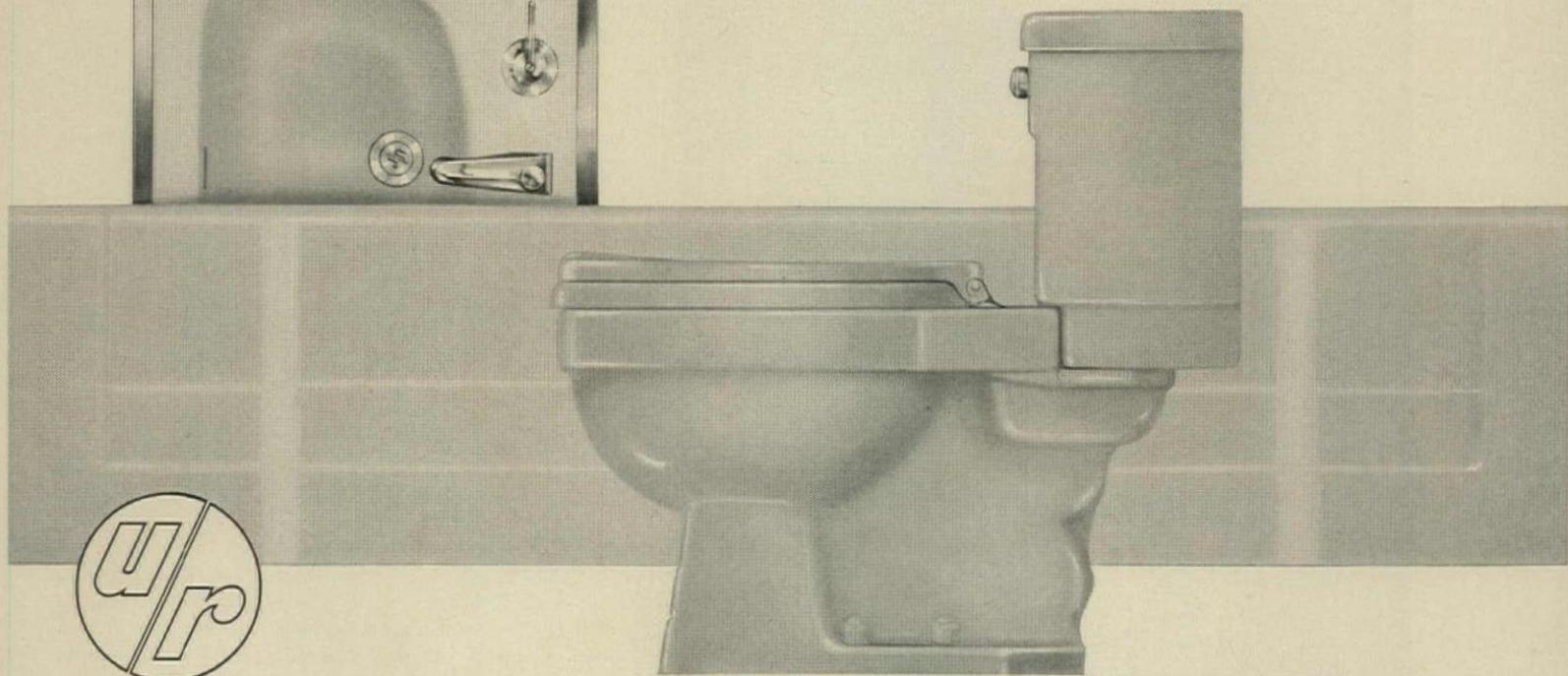
KEY FINDINGS of heat-loss and heat-consumption studies are summarized in the five sets of drawings at left.

Technology continued on p 175

DESIGNS FOR MODERN HOUSING



A step ahead of today's distinctive home designs are Universal-Rundle plumbing fixtures. Never before have you been offered such a wide choice of original designs, new models and exclusive features. Here are glamorous fixtures that enhance the appeal and sales value of your new homes. In six decorator colors and Arctic White, all U/R fixtures have gem-hard surfaces that never dull with age . . . always look invitingly new. Step up to fine U/R plumbing fixtures. Write for an exclusive builder promotional package. Write C. E. Miller, Director of Advertising and Sales Promotion, Universal-Rundle Corp., 717 River Road, New Castle, Pa.



Universal Rundle *The World's Finest Plumbing Fixtures For Over 60 Years*

Plants in Camden, N. J.; New Castle, Pa.; Redlands, Calif.; Hondo, Texas. Export Sales—115 Broad St., New York, N. Y.

Dulavoir twin lavatory meets growing family needs. One-piece unit mounts in any counter material. Luxurious vitreous enameled cast iron.

Charm water closet. Low, compact style for modern bathrooms. Exclusive Uni-Tilt® flush action is thorough, quiet . . . eliminates handle jiggling.

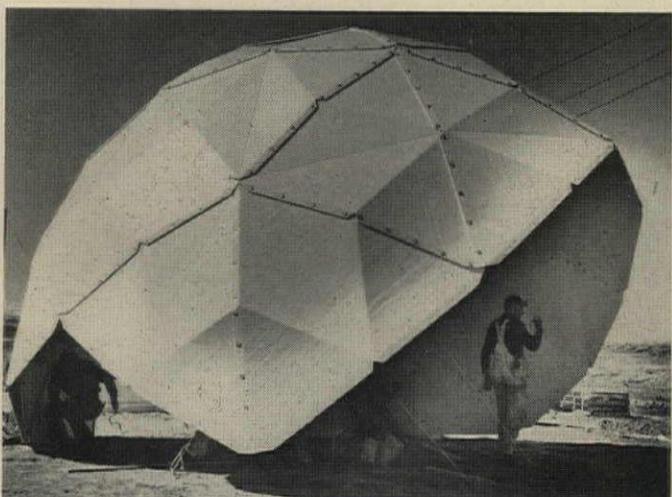
Master Meadow, the bathtub with a recessed soap dish at either end. Vitreous enameled cast iron for superb beauty. Wide and deep, with comfortable panel seat.



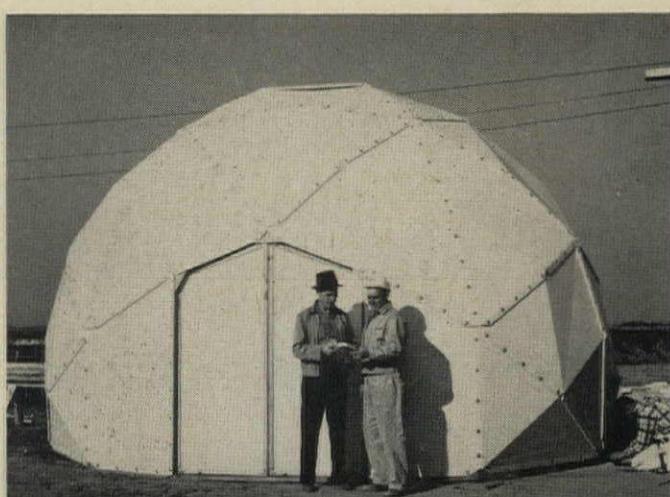
ERECTION STARTS with assembly of five crown panels. Panels, wood parts, and mast are laid out at site for ready accessibility.



TELESCOPING MAST supports dome as panels are bolted to crown. It is raised about 4' for each ring. Dome can be rotated on mast.



FINAL PANELS will fill in triangular spaces at ground level. One side is left open for door frame. Top panels overlap lower ones.



FINISHED DOME is bolted to base ring, and door panels are placed. Dome is 12½' high, holds 3,000 cu ft. Vents can now be opened.

New foam-and-plastic dome offers \$1.50-a-sq-ft shelter

The package itself costs less than \$1 a sq ft: The structure is a 22' diameter hexagon (352 sq ft), assembled from 350 lb of parts, that sells for \$345 FOB Baxley, Ga. It can be assembled by three men in about five hours.

The dome panels (there are 47) are made of ½" thick sheets of Fome-Cor board, a styrene foam and kraft-paper laminate, dip-coated with a weather-resistant plastic finish. They are bolted to each other and to a pressure-treated wood base ring, and caulked to make the joints weathertight.

The dome is built from the top down

Five crown panels are bolted together on the ground, then placed on an erection mast (supplied with the package for a returnable \$25 deposit). As each ring of panels is attached, the mast is raised to make room for the next ring until the bottom ring is bolted to the base. Vents can be opened at the crown or in the sidewalks. A framed doorway and door panels are

part of the package. No floor is supplied; the floor can be tanbark, gravel, a thin concrete slab, or a wood deck as the planned use dictates.

Uses suggested for the dome are manifold: It can serve for all sorts of storage, for field service facilities, mobile housing, emergency shelter, vacation houses, etc. The domes shown in the photos are being erected by Monsanto Chemical for storage and display purposes at a new plant site.

The life of the structure will depend on the care it gets. An unprotected test dome in St Louis shows some delamination after five years exposure but regular painting would extend the useful life much beyond this. Other test models have come through high winds and bad weather with no deterioration.

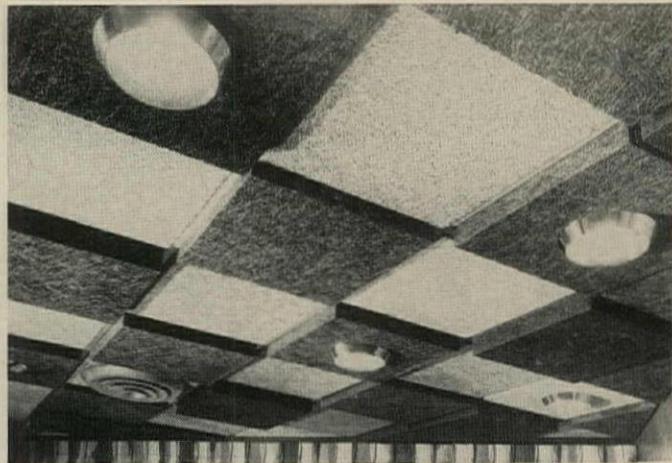
Geospace domes are a joint project of Monsanto, St Regis Paper, Fome-Cor Corp (a Monsanto-St Regis collaboration), and Filtered Rosin Products (a Monsanto subsidiary).

Geospace Dome Shelters, St Louis. For details, check No. 3 on coupon, p 200



PANELS ARE BOLTED through preformed holes by inside and outside workmen.

New Products continued on p 178



Dramatic ceiling tile made by Tectum comes in four thicknesses—1", 2", 2½", and 3"—and 23 colors. Up to five colors and all thicknesses can be included in a single order. Standard tiles are 16" x 16", 20" x 20", 24" x 24", 24" x 48", and 30" x 30". All are rabbeted to fit standard suspension systems.

Tectum Corp, Columbus, Ohio.

For details, check No. 4 on coupon, p 200

Matching ceiling and floor combines new Johns-Manville acoustical tile and vinyl-asbestos flooring. Bamboo Trellis ceiling is echoed by Bamboo Leaves floor. Designer Michael Greer has also designed matching patterns in a flower, a medallion, and an architectural design.

Johns-Manville, New York City.

For details, check No. 5 on coupon, p 200

New finishes mark wall, floor, and ceiling products

Woodgrain laminates are the major additions to the 1961 Pionite line. There are five new mahogany grains, five new walnuts, four varieties of maple, two oaks, and a cherry. This range is aimed at giving wide choice in color and texture. Also new from Pionite: a floral pattern in gold and silver on various pastel backgrounds.

Pioneer Plastics, Sanford, Me.

For details, check No. 6 on coupon, p 200

Vinyl surfaced wallboard makes possible a quickly finished drywall. Gypsumboard ¾" thick is covered with a slightly textured linen-weave vinyl in six pastel colors. Eternawall surface resists scuffs, is easily washed—grease, crayon, or oil stains can be wiped off. It is especially recommended for rental and motel projects.

Bestwall Gypsum, Admore, Pa.

For details, check No. 7 on coupon, p 200

Vertical surface laminate is new from St Regis' Panelyte division. It is designed chiefly for cabinet fronts and wall surfaces, has the same surface characteristics as regular Panelyte but is about half as thick. At present it comes in six wood grains, one marble, three design patterns. It is priced below the regular 1/16" grade.

St Regis Paper, New York City.

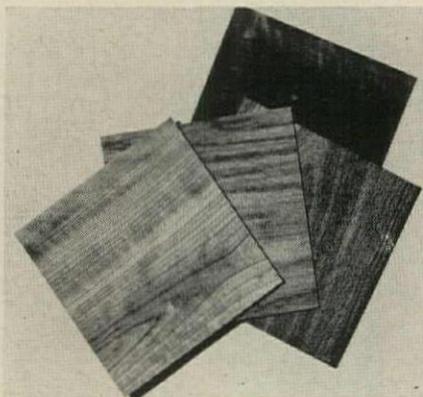
For details, check No. 8 on coupon, p 200



Shaped quarry tile are used to give a new floor texture. New thin unglazed tile, called Contour, are 7" x 8" but only a nominal ¼" thick. Tile come in two earth colors—cimarron red and cork finish. They can be set in conventional or thin-set mortars.

Royal Tile Mfg Co, Ft Worth.

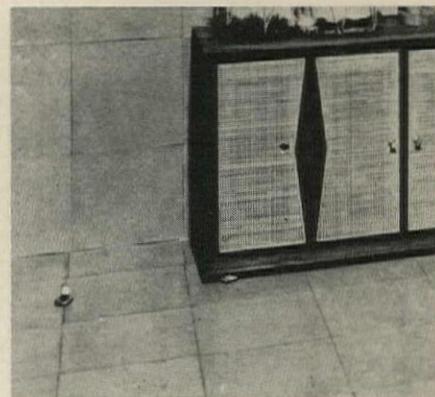
For details, check No. 9 on coupon, p 200



Wood veneer tile are made in a variety of natural hardwoods—walnut, cherry, oak, and mahogany are stock. The 1/16" veneer is coated with a 12-mil vinyl overlay and is backed with another 12-mil film and a neoprene-saturated asbestos sheet.

Wilcox-Woodford, Spring City, Pa.

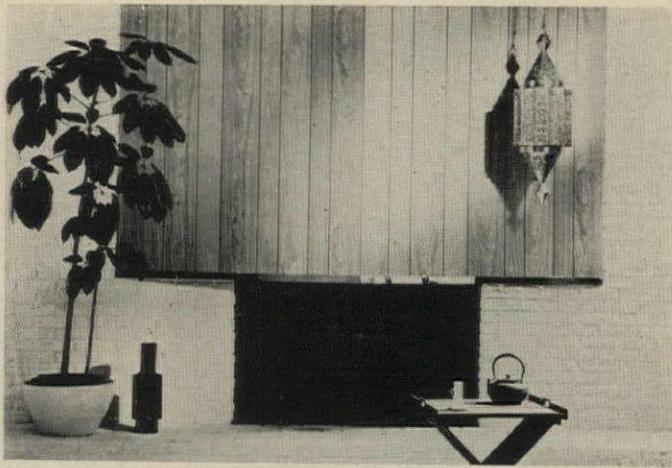
For details, check No. 10 on coupon, p 200



Leather tile is used on this floor and wall. Tile is made of full-grain cowhide, specially treated to give high resistance to soil and wear. Tiles come 9" x 9" and 6" x 6", ⅛" and 3/16" thick. Installation is standard. Price: \$22.50 a sq yd.

Leather Tile Industries, Hanover, Pa.

For details, check No. 11 on coupon, p 200



Cherry grained hardboard in three low-gloss finishes is available in 4' x 7' and 4' x 8' sheets, random grooved, and with deliberately unmatched graining. Because of their composition, panels are free of checking and splitting, have better washability and humidity resistance.

Abitibi Corp, Alpena, Mich.

For details, check No. 12 on coupon, p 200

Melamine coated hardboard in plank form adopts the look of wood and the durability of plastic laminates. Random-grooved planks come 1/4" thick with t&g edges to use over open studs, 1/8" thick with butt edge to cement to existing walls. Planks 16" x 8' come in three cherry grains, four decorator colors.

Barclay Mfg Co, New York City.

For details, check No. 13 on coupon, p 200

Printed ceiling tiles in two geometric designs come in warm, cool, and neutral colors. Both are 12" x 12" x 1/2" in durable white finish that is easily cleaned. Edges are self-positioning.

Celotex Corp, Chicago.

For details, check No. 14 on coupon, p 200

Fisured tile from Kaiser looks like Travertine stone, is also random pin-punched for acoustical effectiveness. Tiles are 1/2" thick t&g or butt jointed, carry Class C fire rating.

Kaiser Gypsum, Oakland, Calif.

For details, check No. 15 on coupon, p 200



Morocco-grained paneling copies the look and texture of fine leather in an otherwise unfinished tempered domestic hardboard. The makers suggest various painting techniques can create interesting effects. Panels are made 1/8" and 1/4" thick in usual sheet sizes.

Hardboard Fabricators, Newark.

For details, check No. 20 on coupon, p 200

Patterned tileboards in two new styles—perforated acoustical and metallic decorative—are in Insulite's 1961 line. Both are designed to blend in full ceiling patterns, come 12" x 12" x 1/2".

Insulite, Minneapolis.

For details, check No. 16 on coupon, p 200

New mineral tile in three geometric patterned perforated styles combine in endless or accented ceiling designs with regular fissured tile. Lo-Tone mineral tiles carry a Class A fire rating.

Wood Conversion Co, St Paul.

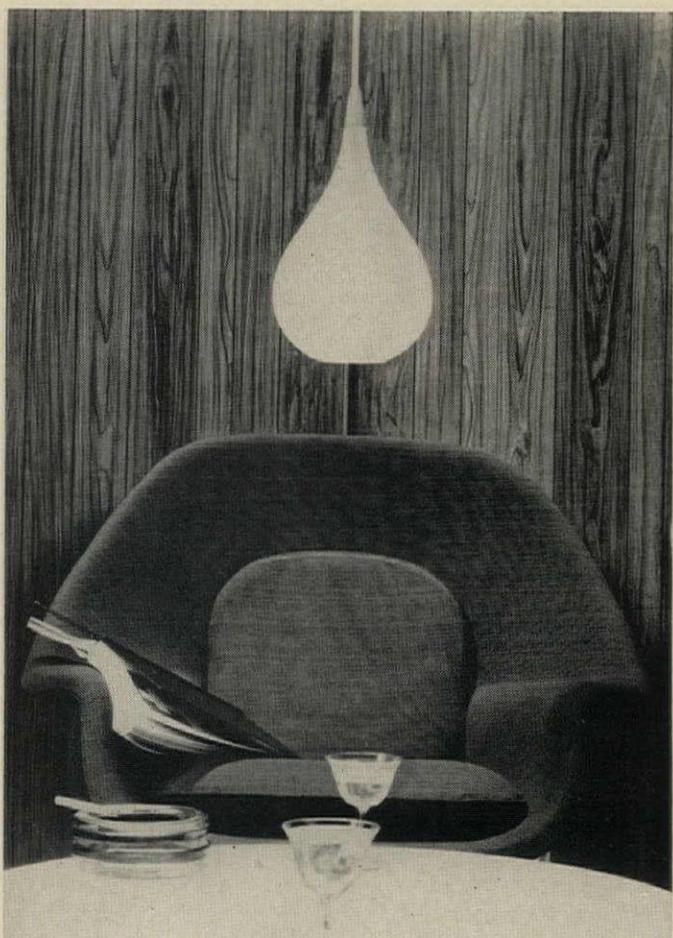
For details, check No. 17 on coupon, p 200



Satin-finish redwood is factory-coated with a clear high-solids lacquer that allows the wood grain to show through. Reverse side, right, is rough sawn. Paneling is being made in 3/8" through 3/4" thicknesses in various widths. Panels are protective wrapped.

Union Lumber Co, San Francisco.

For details, check No. 21 on coupon, p 200



Foam tile in 16" x 16" squares weigh only three ounces. They are waterproof, vaporproof, and acoustical, will not crack, warp, peel, or rot. Tiles come in several colors and patterns.

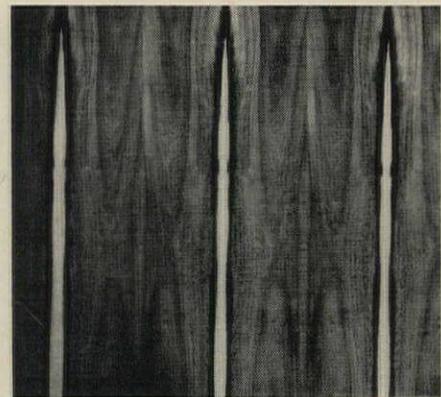
Gilman Bros, Gilman, Conn.

For details, check No. 18 on coupon, p 200

Lightweight tiles, 12" x 12" x 1/2", made of foamed polystyrene weigh only 3/8 oz. Tile can be adhesive bonded to almost any surface. Tiles are UL-rated as self extinguishing.

Arvey Corp, Chicago.

For details, check No. 19 on coupon, p 200



Monkeypod paneling is made from selected veneers bonded to Philippine mahogany cores. Sheets are 4' x 8', 1/4" or 3/4" thick, come in bookmatched, mismatched, checkerboard, and parquet patterns. Prefinished surfaces are very hard, check resistant, low sheen.

Lane Paskill Corp, Portland, Ore.

For details, check No. 22 on coupon, p 200

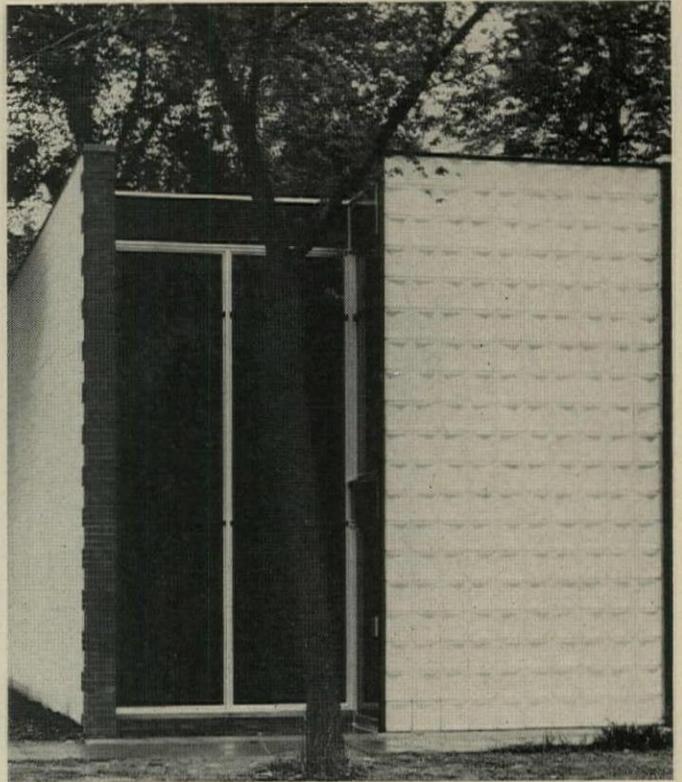
New Products continued on p 180



Big 16' panels of tempered hardboard speed the siding of two-story structures. The sheets come with smooth or striated surfaces, U-grooved in 4", 8", or random spacing, or factory primed light gray. A modified shiplap edge conceals joints and continues groove pattern; the edge is stair-stepped to provide a built-in guide stop in butting panels.

Weyerhaeuser Co, Tacoma.

For details, check No. 23 on coupon, p 200



Sculptured glass blocks make a wall that is loadbearing, translucent, insulating, and decorative. Modular units are 12" square 4" thick. Interior space is partial vacuum to improve insulation characteristics. Outer face is ceramic coated for color and to cut light transmission. Four patterns and eleven colors offer wide variations in design.

Pittsburgh Corning, Pittsburgh.

For details, check No. 24 on coupon, p 200

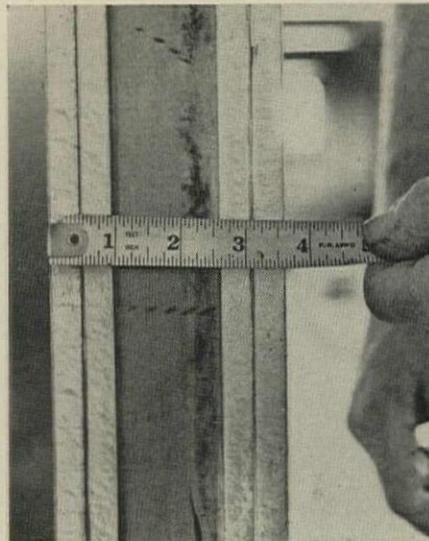
These five products open new structural possibilities



Sound control blankets installed back-to-back between saw-split studs are claimed to cut sound transmission 83% over conventional 2x4 framed wall, 20% over 6" block wall. Blankets are stapled only head and foot so they hang limp. An air space between the impervious backing sheets isolates the conductive surfaces. Split stud cuts direct transmission of sound.

Owens-Corning, Toledo.

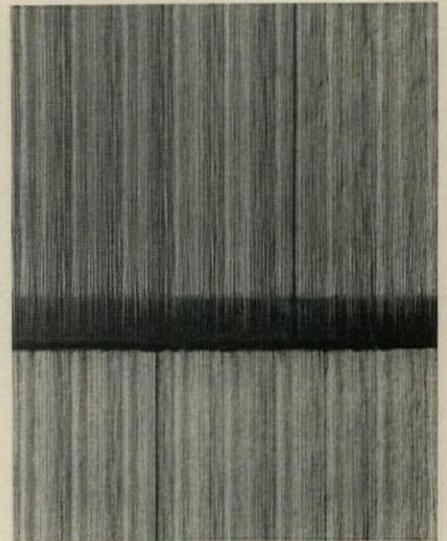
For details, check No. 25 on coupon, p 200



Sound-cutting partitions from Pabco give up to 51-db sound transmission loss and up to two-hour fire rating in a studless, nonloadbearing system. Quiet-Zone 47 (shown) is 3 5/8" thick, cuts sound 47 db, is made of double 1/2" drywall laminated to 1"x6" gypsum spacers. Quiet-Zone 51 (51-db loss) is 4 1/8" thick, is made with double 5/8" Flame-Curb drywall.

Fibreboard Paper, San Francisco.

For details, check No. 26 on coupon, p 200



Precision cut shingles offer a new look in an established material—red cedar. The new shingles are recut to get a lightly textured edge grain, and are recut, rebuted, and rejoined to assure fast application and snug fit. Triple-R shingles are reversible—the back comes machine grooved or re-sawn—and are available in a white-grey prime coat.

North Shore Shingle, N Vancouver.

For details, check No. 27 on coupon, p 200

Here is new power equipment for on-the-job use

Worm-drive saws for heavy-duty cutting are now made by Skil in 6½", 7¼", and 8¼" sizes. These new portable circular saws have new "burnout-protection" motors that carry a full-year guarantee. An automatic oil-level control prevents overfilling, assures proper lubrication and cool running. An air-flow hood directs cooling air at the gear case, blows sawdust off the line of cut. A sealed bellows in the gear case collapses to relieve oil pressure and cut oil leakage. Die-cast handle is plastic-covered for more comfortable use. Retail prices: \$110 to \$150.

Skil Corp, Chicago.

For details, check No. 28 on coupon, p 200

Conduit staplers are latest versions of Spotnails air-operated staple gun. The new tools have a special front plate which is cut away to slip over BX or thinwall conduit. The stapler is easily operated with one hand, leaving the other hand free to locate the conduit. Divergent chisel points pierce hard wood, hold firmly in soft wood. Job is done in a fifth the time, maker claims.

Spotnails, Inc, Rolling Meadows, Ill.

For details, check No. 29 on coupon, p 200

New panel saw lets you cut large sheet materials from the top. This power hand tool is powered by a heavy-duty ball-bearing motor that turns a high-speed 3¾" diameter blade. Blade is fully shielded by a retractable guard. The saw makes regular or plunge cuts in straight or contour lines. It cuts plywood, plastics, tempered hardboard, etc. Model K54-AM lists at \$125.50, FOB Cincinnati.

Kett Tool Co, Cincinnati.

For details, check No. 30 on coupon, p 200

Power tile tacker is a new lightweight air-operated tool to speed up installation of ceiling tiles, insulation, building paper, and other light materials. The new stapler has an extended front nose so the staple can be located accurately. Feather-touch trigger prevents fatigue.

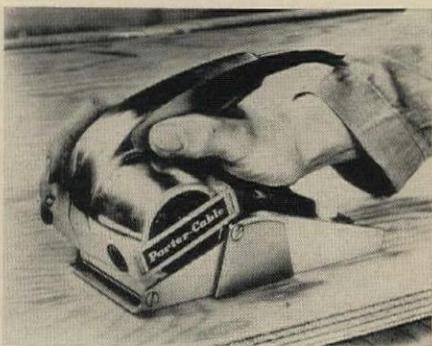
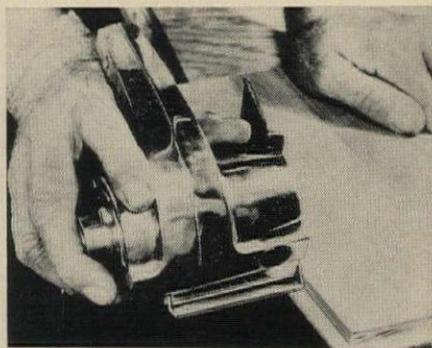
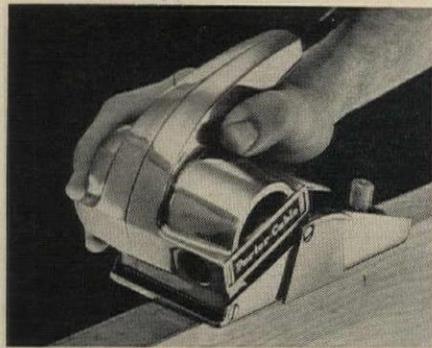
Fastener Corp, Franklin Park, Ill.

For details, check No. 31 on coupon, p 200

Portable compressor for heavy-duty, high-volume air delivery will operate all kinds of paint sprayers, air cleaners, pneumatic tools. The new two-cylinder unit comes with either a 1-hp electric motor or a 3-hp gas engine, will deliver 5.4 cfm at 45 psi, 4 cfm at 100 psi. It is designed for a 100-lb working pressure, 150-lb intermittent pressure. The unit is mounted on 8" semi-pneumatic tired wheels. Price: with electric motor, \$305; with gas motor, \$275.

Campbell-Hausfeld, Harrison, Ohio.

For details, check No. 32 on coupon, p 200



Here is the first power block plane

Porter-Cable has opened up a new field in small power tools with its introduction of this 4½-lb, hand-size power plane. The new unit can be used (see above) for edge planing, rabbeting, bevel planing, or surface planing—the adjustable fence can be removed or replaced with wood fences of the desired slope. The standard tool-steel cutter can

be replaced with a carbide cutter for planing plastic laminates, plywood, or other hard materials. The 2½-amp, 21,000 rpm motor takes a 1/64" bite at each pass. Plane retails for \$54.50 (\$64.50 with case, carbide cutter, sharpening stone, and wall bracket).

Porter-Cable, Syracuse.

For details, check No. 33 on coupon, p 200



Here is the first cordless electric drill

Black & Decker has just shown what may be the forerunner of a whole new approach to power tools. This drill—powered by a rechargeable nickel-cadmium battery—will work anywhere: Its use is not tied to an outside power source. The new tool will drill 75 ½" holes in ¾" fir per charge, can be re-

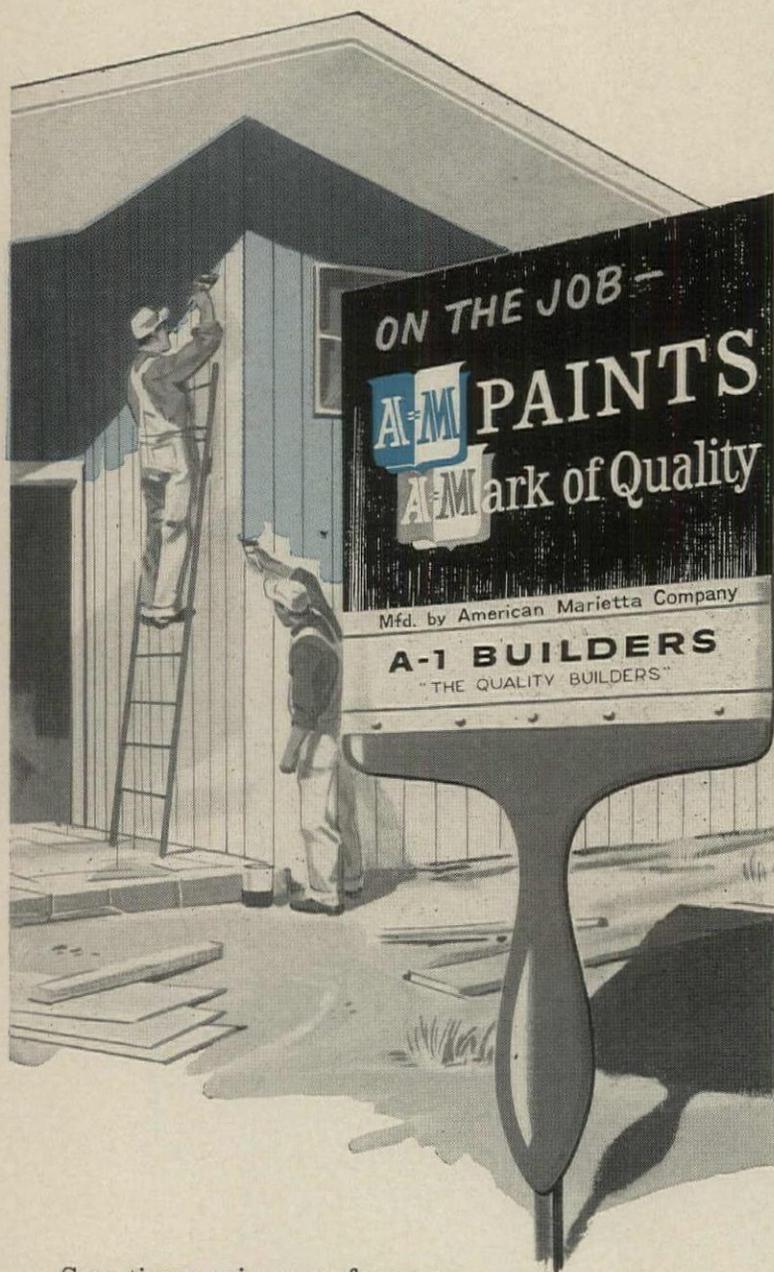
charged 400 times, B&D claims (a charge takes five hours to overnight), before the power pack needs replacing. Cordless drill will be available this Fall, priced about \$50. The power pack and the charger have not been priced yet.

Black & Decker, Towson, Md.

For details, check No. 34 on coupon, p 200

New Products continued on p 182

sign language



Sometimes a sign says far more than the few words that are printed on it. This is a sign like that.

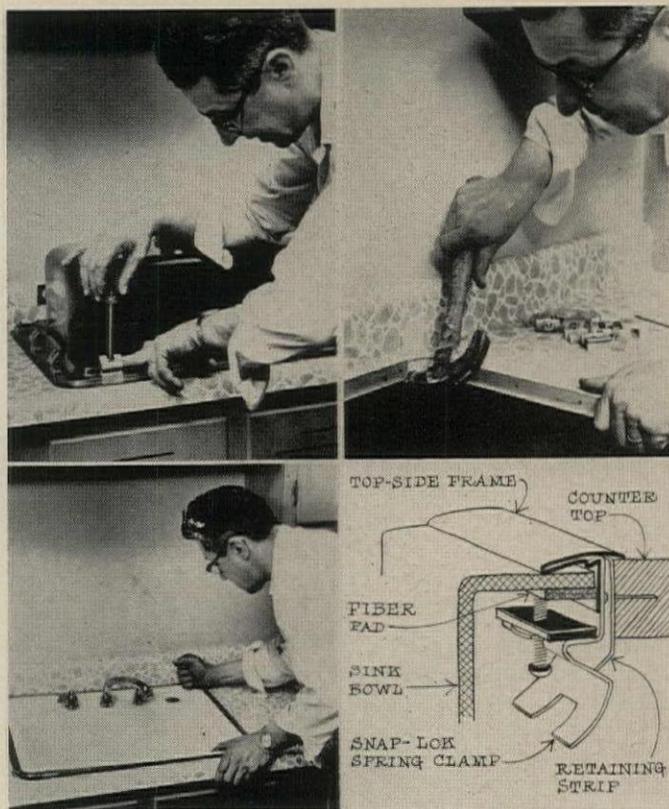
It states simply that quality paint is employed on the job and the prospect's first impression—his first look at your house—supplies ready confirmation. The obvious implication, however, which tells the complete story you want your prospects to have, is that you believe in quality and use it in your construction. Can you think of a better way to tell your quality story?

If you would like to know more about the A-M quality story and how it can help identify you with quality, direct your inquiry to—

American-Marietta Company
101 East Ontario Street • Chicago 11, Illinois

New products

start on p 177



New sink frame speeds installation

Claims the maker: This frame will go in place in seven minutes. No special tools are needed. The routine is shown above, left to right, top to bottom. Spring clamps are fastened to the sink; a retaining strip is nailed in the countertop opening; the sink is set in the opening and the top-side frame is snapped in place. Drawing shows how parts go together. All work is done from on top. One clamp fits all thicknesses.

Major Industries, Chicago.

For details, check No. 35 on coupon, p 200

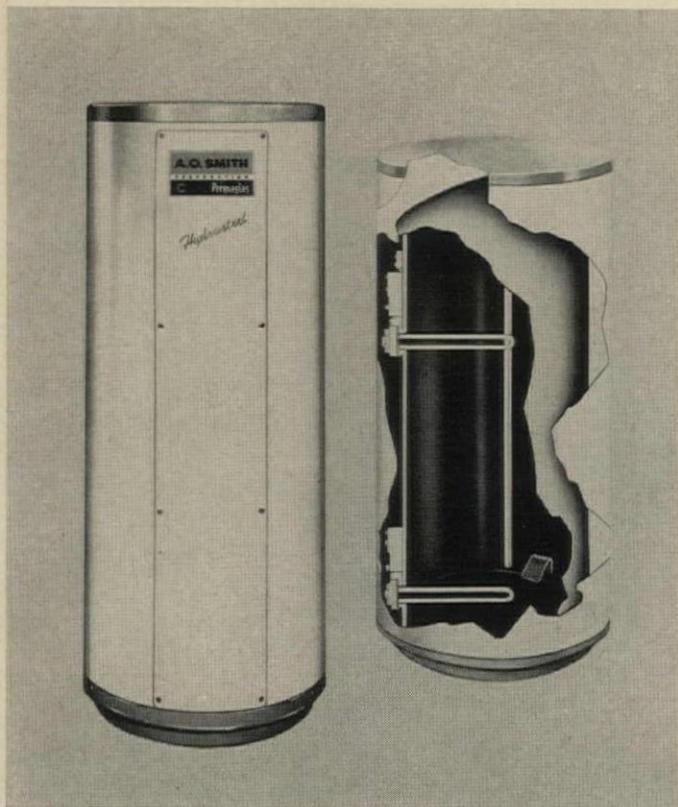


New developer makes 15-sec photo prints

Fotorite, a West German development, makes good quality matte or glossy contact prints up to 11"x14". All developing, fixing, washing, and drying are done in the machine in normal light. Chemicals come ready to use, no mixing or measuring is needed. One quart of developer processes up to 200 8"x10's. The 27½"x10"x4¾" styrene-and-nylon unit sells for \$159.59. It will make 8"x10" prints for as little as 10¢ each.

Fotorite Inc, Chicago.

For details, check No. 36 on coupon, p 200

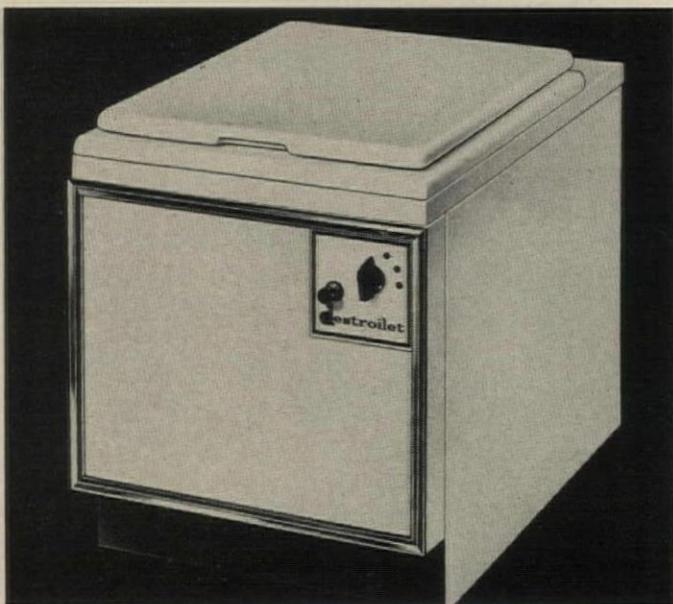


Hot-water heaters carry 10-year guarantee

New gas and electric heaters from A.O. Smith are made with a patented Hydra-Steel construction that assures good glass-to-steel fusion, allows the maker to offer a 10-year warranty with no milage or pro-rata clauses. New immersion elements in electric models also favor long life, eliminate copper pitting by removing the electro-chemical potential between element and tank. Tanks come six- to 80-gallon.

A.O. Smith Corp, Kankakee, Ill.

For details, check No. 37 on coupon, p 200



Waterless toilet removes waste by burning

The Destroilet needs no plumbing connections, but does require an LP gas supply, 110-v ac service, and a 4" exterior vent. A cooling-exhaust fan is built into the system. Before use, a disposable bag is placed in the unit. After use, disposal is started by switching a control and pushing a button. Odors are eliminated by the fire and exhaust fan. Toilet is suggested for use where water or pollution problems exist.

LaMere Industries, Walworth, Wis.

For details, check No. 38 on coupon, p 200

New Products continued on p 184

Peel-Proof

A top quality, ready-mixed alkyd house paint especially recommended for new work. It is guaranteed against peeling and blistering when applied according to directions. Modern flat finish in a wide range of colors.



Rev Exterior

Rev Exterior is an acrylic emulsion paint formulated by American-Marietta to provide the ultimate in latex benefits in exterior application. Its ease of application, 30 minute drying time, and its beautiful, blister resistant, satiny finish distinguish it as the most modern development in house paint. Available in both Ready-To-Use and Custom colors.



These are featured house paints in A-M's complete line of fine exterior finishes

Shieldwhite

This is A-M's finest formulation in an oil-base white gloss house paint. Special specifics including Busan 11 make this product fume-proof and highly resistant to blistering and mold and mildew. Available in super-white only.



One Coat

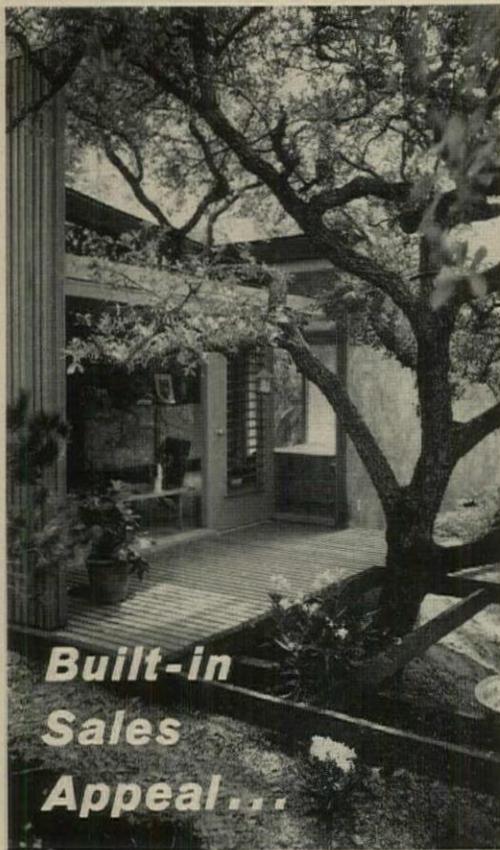
One Coat has the hiding power of two coats of ordinary paint yet application is remarkably smooth and easy. Famous for saving time and money . . . and for appearance too. Available in high gloss white only.



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A-M Mark of Quality

American-Marietta Company
101 East Ontario Street • Chicago 11, Illinois



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Sales
Appeal...**

that's California Redwood

By turning the garden into an outdoor living room, the builder economically enhances the value of the home in the eyes of the prospective buyer. Redwood—renowned for its natural beauty, compatibility with other materials, and durability—is the wood most closely identified with this very popular idea of indoor-outdoor living. Wherever redwood is used in the garden—for decking, fencing, benches, screens and shelters—it adds to the beauty and saleability of the home.



FREE! Garden Redwood Data

Dozens of practical ideas on how to make effective use of redwood in the garden, patio, around the pool. Detail photographs and complete descriptions, including construction specifications and grades. Information taken from the Redwood Architect's File. Write on your letterhead for "Garden Redwood"—CRA Builders' Service Dept., 576 Sacramento Street.



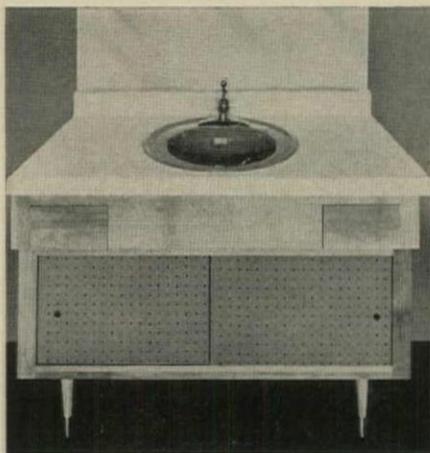
*All the wonderful warmth of wood
is best expressed in redwood*

CALIFORNIA REDWOOD ASSOCIATION
576 Sacramento Street • San Francisco 11

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The California Redwood Association coordinates the research, forest management, grading and consumer service activities of these member mills: THE PACIFIC LUMBER CO. • ARCATTA REDWOOD CO. • SIMPSON TIMBER CO. • WILLITS REDWOOD PRODUCTS CO. GEORGIA-PACIFIC CORP. • UNION LUMBER CO.

New products

start on p 177



Economy vanity in solid red alder is sold unfinished for job-site staining or painting to match bath decor. Facings, drawer fronts, and legs are alder, sliding perforated doors are hardboard. A 1½" scribing allowance on each side allows up to 3" adjustment for fit. Unit comes in six widths, 30" to 60". Price \$18 to \$35.

Major Line Products, Hoquian, Wash.
For details, check No. 39 on coupon, p 200



Countertop lavatory has an exposed front, fits a standard U-shaped clamp-down frame. The vitreous china unit has two cast-in soap depressions, anti-splash rim, concealed front overflow. It takes a standard 4" centerset faucet. Overall dimensions are 18" x 20", basin is 15" x 7" x 7". Colors are compatible with most current bathroom fixtures.

Peerless Pottery, Evansville, Ind.
For details, check No. 40 on coupon, p 200



Vanity combination puts lavatory and medicine cabinet in the same wall-hung unit. The unit is 19½" deep, 23" high, 25" to 48" wide. Standard skirt is 5½" deep but deeper skirts—with or without drawers—are available. All surfaces are Formica finished in a choice of six glitter patterns. Unit includes basin and fittings. Prices FOB Santa Clara: \$102 to \$126. (\$21.50 less without fittings.)

Kenneth M. Young Co, Santa Clara, Calif.

For details, check No. 41 on coupon, p 200

New Products continued on p 186

BETTER SCREENS FOR FINE WINDOWS



Screen-o-matic
**SELF-STORING
ROLL SCREENS**

**SUPERBLY ENGINEERED
PRECISION MANUFACTURED
FOR MOST ALL WINDOWS**

Better Homes need Better Building Products . . . Today's buyers are seeking new features, new advantages, such as better Screens.

Lockhart Screen-O-Matic roll screens are superbly engineered and precision manufactured of highest quality materials.

Special rust resistant oil tempered Spring—Aluminum housing has baked enamel finish—Long life Fiberglass screening is rot-proof, non-corroding, non-oxidizing—Spring loaded nylon channel locks—Rigid, easy slide Vinyl channels—Screen rolls up at a touch, down at a touch.

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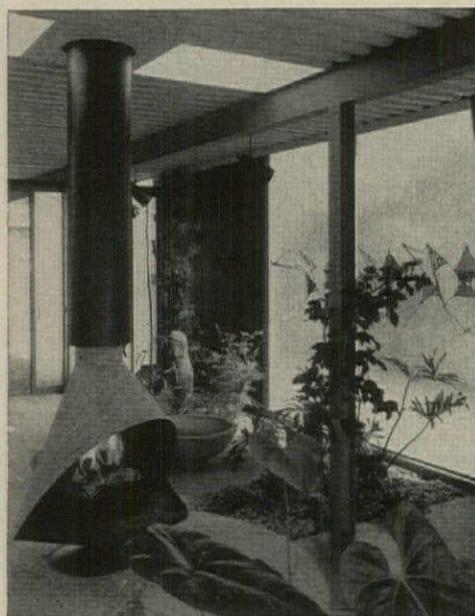
32840 W. 8 Mile Rd. • Farmington, Michigan

CREATES A NEW PRIVATE
WORLD OF *Living* BEHIND
GLEAMING WALLS OF GLASS



The wonderful world of Eichler

is enhanced by partitions of $\frac{7}{8}$ " patterned glass by Mississippi in Bay area residences, Palo Alto, California. Architects: Jones & Emmons and Anshen & Allen.

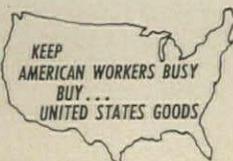


Owners can live, entertain, relax in the delightful atmosphere of simple elegance in these distinguished Eichler Homes, confident that the handsome translucent glass that floods interiors with diffused daylight, also protects their privacy completely. Glass does so much in these homes to achieve a feeling of spaciousness and friendliness. Effectively used in daylighting screens around patio courts and in doors, it floods adjoining areas with flattering "borrowed light", yet never needs painting, wipes shining clean with a damp cloth.

To add lustre to living, more and more builders are using beautiful, light diffusing glass by Mississippi. Available at better distributors in a wide range of patterns and surface finishes wherever quality glass is sold.



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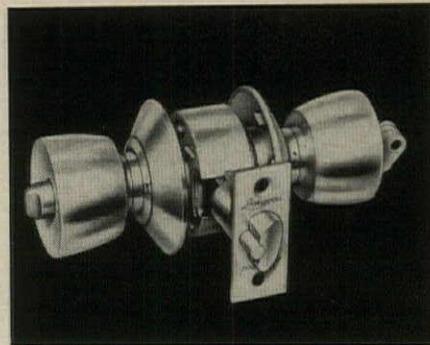
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NEW YORK • CHICAGO • FULLERTON, CALIFORNIA

WORLD'S LARGEST MANUFACTURER OF ROLLED, FIGURED AND WIRED GLASS

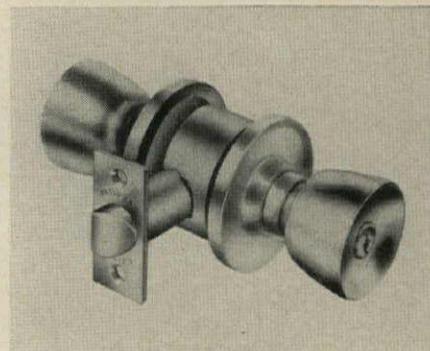
New products

start on p 177



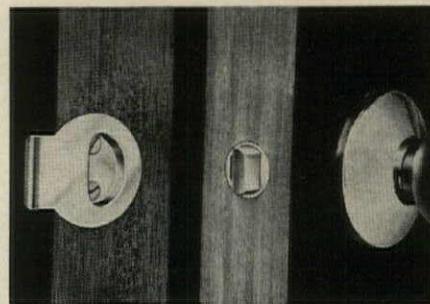
New exterior lock has been brought out by Lockwood to match the Thunderbird nylon-fitted series introduced earlier this year. The new lock is made in commercial quality, the maker claims, but is priced in the residential bracket. DT sets have a $2\frac{1}{16}$ " steel dichromated cylindrical case and a five-pin tumbler cylinder. The latch is also steel dichromated, comes with flat or beveled front, $2\frac{3}{8}$ ", 5", 7", and 10" backsets.

Lockwood Hardware, Fitchburg, Mass. For details, check No. 42 on coupon, p 200



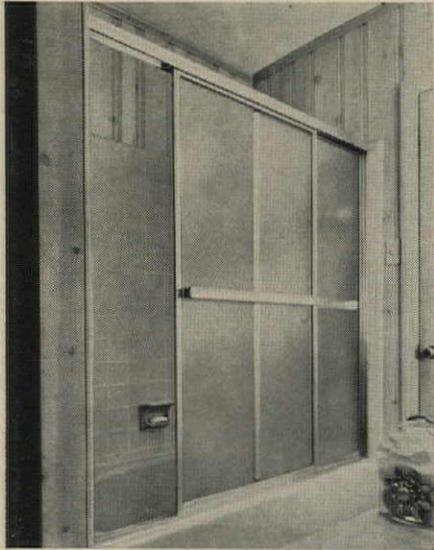
New specification 160 locksets are being made by National for both residential and commercial use. They come in all functions, and in all standard finishes. Brass and steel construction is designed for long life. Two styles are offered: the tulip style Darrin above and a round-knob classic. The locks are priced to meet the residential market.

National Hardware, Ozone Park, N. Y. For details, check No. 43 on coupon, p 200



New latch and strike are designed to speed installations of Challenger series 500 Locksets. No mortising is required, only three holes need be bored. The lock cylinder fits into a hole bored through the door face. The latch is simply pressed into a $\frac{7}{8}$ " hole bored to intersect the cylinder hole. The strike fits a $1\frac{1}{4}$ " hole $\frac{1}{2}$ " deep, is held by two screws in the recessed area. Installation is quick and neat.

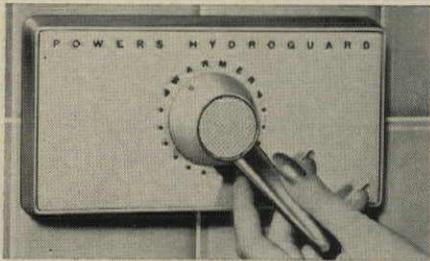
Challenger Lock, Anaheim, Calif. For details, check No. 44 on coupon, p 200



Safety glass showers are now offered at the top of Shodoco's line at a price competitive with reinforced plastic glazing. The glass, which is claimed to be five times as resistant to impact and eight times as resistant to thermal shock as ordinary glass, has been thoroughly tested and is "guaranteed forever." A 5' enclosure is priced at \$85; standard shower door at \$57; double rollaway enclosure, \$99.

Shower Door Co, Atlanta.

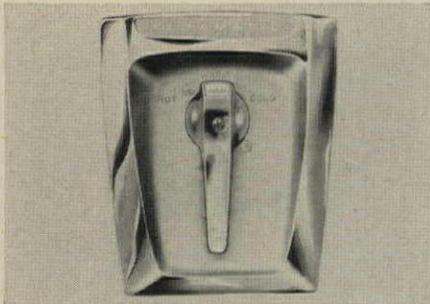
For details, check No. 45 on coupon, p 200



Thermostatic control for tub and shower has been restyled by Powers with a new satin chrome case and pointer handle. Sealed thermal element has only one moving part, shuts off water if it rises above 110 F. Failure of hot or cold supply also shuts off delivery. Internal parts are accessible from the front. Price: \$60.

Powers Regulator, Skokie, Ill.

For details, check No. 46 on coupon, p 200



Single-handle valve has been tested to a million cycles at 180 F, 50,000 cycles with 17:1 grit-laden water. The two moving parts of the valve are ceramic, precision ground and lapped. Control works lightly but positively. Valve unit is hermetically sealed. Units come individually for bath and/or shower, or for lavatories with spout, aerator, and pop-up assembly.

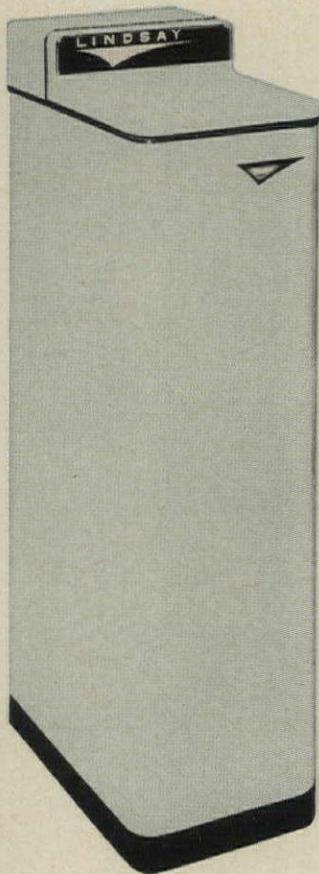
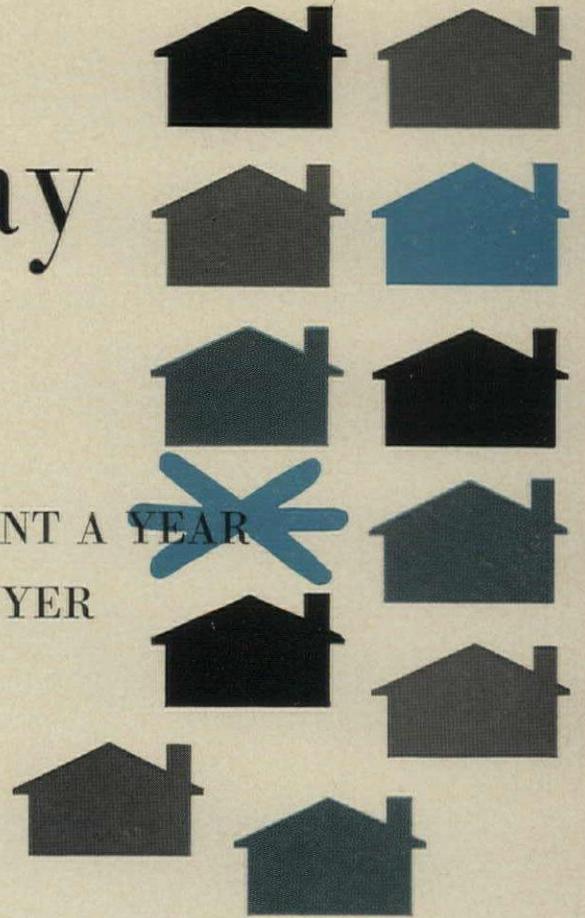
Price Pfister Brass, Los Angeles.

For details, check No. 47 on coupon, p 200

New Products continued on p 190

THE NEW Lindsay Princess

WILL SAVE A
HOUSE PAYMENT A YEAR
FOR YOUR BUYER



5
decorator colors

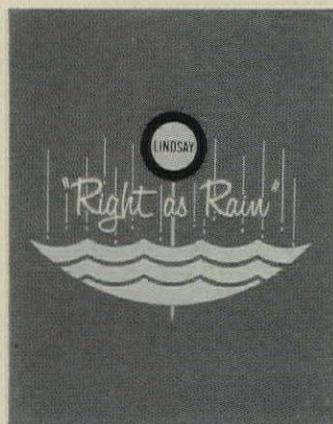
*this Lindsay water softener
is as important to your sales
as any appliance you might add*

Of all the fine "extras" builders can offer their potential home buyers, only the Lindsay "Princess" Water Softener can help make the house payments. Yes, it's a fact! Many well-known magazines and independent testing organizations have revealed that soft water plumbed in the home can save the average family up to \$117.00 a year! The homeowner saves on soaps and detergents, clothing, cooking, cleaning, etc.

Feature the Lindsay "Princess" in your homes; tell the savings story, and see how your prospects really appreciate it. Then, too, the "Princess" is beautiful, trim and modern, and comes in five colors to complement the interior decor of your homes.

Lindsay, America's leading water conditioning equipment manufacturer, has three profit-making plans for you to choose from . . . each designed to help you make extra money, and at the same time, help your customers save it.

For further, more detailed information, write The Lindsay Company today about this new, profitable program.



THE LINDSAY COMPANY Dept. 13-D

(Division—Union Tank Car Company)

1381 Marshall Ave., St. Paul 4, Minn.

Please send me additional information on the Lindsay Water Softener Plans for Profits.

Name.....

Address.....

City..... State.....

I build approximately.....homes per year.



This extra door opens all this extra living space ...

and new sales opportunity for you!

it's the **New** **Convertible- Garage-Room**

by OVERHEAD DOOR CORPORATION

Now as little as \$50 extra builds your biggest bargain in space—a garage that converts for living! By matching the "OVERHEAD DOOR" in the front of the garage with another in the back, you create a "Convertible-Garage-Room" with many appealing uses.

Look at the extra sales appeal you add to your homes when you offer this extra space your prospects want and need! The extra space can be play space—a comfortable breezeway extension to a rear patio, an ideal place for children's games. It can be work space—a bright, well-ventilated shop for work or hobbies. And it can be even handier storage space than the ordinary garage because the extra door opens wider access to the back yard.

Yet a "Convertible-Garage-Room" costs as little as

\$50 more. Labor and materials saved in the backwall make up most—sometimes all—the cost of the extra door. Also, you get increased evaluation for your homes.

The "Convertible-Garage-Room" idea is a contribution to home selling by Overhead Door Corporation, maker of the original "OVERHEAD DOOR"—the easy-rolling sectional door that opens and closes without argument. It's the door that's guaranteed by the reliable factory-trained expert who installs it—your local "OVERHEAD DOOR" distributor. See him soon . . . and see the exciting sales tools he offers you FREE to help you make the most of this sales-promoting idea. Find his name listed under "OVERHEAD DOOR" in the white pages of your phone book. Or write Overhead Door Corporation, Dept. HH-16, Hartford City, Indiana.



Doors front and side can give you a "Convertible-Garage-Room," too. It's an ideal application for an attached garage-breezeway, as shown in this floor plan. Cabinets along the walls provide attractive, organized storage space. Notice how the side "OVERHEAD DOOR" opens wide access to the back yard for the lawnmower and bulky equipment.

This garage converts *three* ways. It absorbs the overflow from an expandable teen-age "noise room" at the rear of the house, through a back "OVERHEAD DOOR." It opens to an adjacent patio through a side door and lets the car in through the front door. The giant fiber-glass insect screen shown on the front door is available from your "OVERHEAD DOOR" distributor.

◀ "Street-side" door of the garage (at rear in this picture) can be closed to provide privacy. With the back wall opened by the extra door, the garage becomes an extension to the patio in the foreground. A variety of glass-paneled, wood-paneled, and flush-panel "OVERHEAD DOORS" is available.

THE
OVERHEAD DOOR
TRADE MARK

*the original upward-acting
sectional door, made only by*

OVERHEAD DOOR CORPORATION

General Office: Hartford City, Ind. Manufacturing Distributors: Dallas, Tex.; Portland, Ore.; Cortland, N.Y.; Hillside, N.J.; Lewistown, Pa.; Nashua, N.H. In Canada: Oakville, Ontario.

When Roy talks...prospects listen!



...and as a result Detroit builder Roy Mercer is selling more than ever before!

"There is no question about today's market being competitive . . . particularly in my price range of \$23,000 plus. Our prospects are seldom first-time buyers. They're looking for their second or third home and they expect more than ever before.

"To help convert these prospects, we equip our model homes with quality convenience items we can demonstrate . . . items which the prospects don't have now in their old home.

"We're promoting convenience and as a result, better living. This may sound pretty basic . . . and I guess it is. But what's important to me is that it works."

Roy Mercer sold 45 custom homes in 1960 . . . all in the tough, competitive Detroit Northwest suburban market. In the first quarter of 1961 his sales were ahead by better than 35%.

Mercer's model homes feature Swanson Range Hoods, Radio Intercoms, Hide-A-Way Desks, Kitchen Kaddys and Built-In Clocks.



MERCER'S 1961 "IDEA HOME"

Chosen from 14 "Idea Homes" as their prize by the winners of the official Builders Association of Metropolitan Detroit 1961 Builders Home Show contest.

the "LAMPLIGHTER"

- 1850 sq. feet + garage
- 4 Bedrooms
- 1½ baths
- family room

Including lot in
Thompson-Brown's Kendallwood
\$23,500

FREE STUDY PLAN

—for a free study plan of Roy Mercer's best selling 1961 IDEA HOME and the latest Swanson product information, clip the coupon below, fill out and mail today. No obligation, of course.

CLIP
AND
MAIL

TO: **SWANSON MANUFACTURING CO.**
607 S. WASHINGTON ST., OWOSSO, MICH.

Please send, at no obligation, the Mercer Free Study Plan and Swanson product information.

NAME _____
FIRM _____
ADDRESS _____
CITY _____ ZONE _____ STATE _____

Swanson

RANGE HOODS • RADIO-INTERCOMS • HIDE-A-WAY DESKS
KITCHEN KADDY DISPENSERS • BUILT-IN CLOCKS

New products

start on p 177



New two-way radio designed to work in the 27 to 50 mc and 150 to 174 mc bands is the most compact offered by GE. Pacer model is 15-w unit with 15 tubes, two transistors, draws only 4.2 amp so as not to overload the car battery. Special generators and heavy-duty batteries are not needed. The entire unit occupies a space only 4¼" x 7¾" x 13½", weighs only 10 lb, is smaller than even transistorized models.

General Electric, Lynchburg, Va.

For details, check No. 48 on coupon, p 200



Self-contained copier is charged with a premixed disposable cartridge that snaps in and out of the unit. The developer tray fills and empties automatically when machine is turned on and off. The copier will reproduce any original—typed, written, printed, or drawn—in any color in 11 seconds. It need only be plugged in to operate. Drawer in base serves as light-proof paper safe. Price: \$259.50.

Transcopy Inc, Newton, N. J.

For details, check No. 49 on coupon, p 200



Pre-cut flashing for standard vent stacks is now being packaged by Dow. The sheets are made of Saraloy 400, a flexible and elastic plastic. Sheets are nominally 1/16" thick, come 18" x 18" and 20" x 20", with holes for 2½", 3", 3½", and 4" pipe. Pieces are packed 12 to a box. The product is FHA accepted.

Dow Chemical, Midland, Mich.

For details, check No. 50 on coupon, p 200

order your
**BUILDING
MATERIALS**
at **WHOLESALE**
from your big new

**MORGAN-
WIGHTMAN**
Catalog



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- ✓ **New Styles**
- ✓ **Most Complete Selections**
(nationally known brands)
- ✓ **New Pre-Paid Freight Plan**
helps you pin-point your delivered material costs in advance on more than 7,000 items.

DISCOVER why the cost-conscious building industry all over America relies on MORGAN-WIGHTMAN to save time and paper work. ENJOY the benefits of one-stop shopping, one invoice, and lowest wholesale prices.



Whenever you order by mail MORGAN-WIGHTMAN is as near to you as your mailbox. You get fast — fast delivery.

Now — complete warehouse stocks in ST. LOUIS, CHICAGO and MILWAUKEE.

**America's National Wholesale
Building Supply House**

Catalog to the trade on letterhead request.

MORGAN - WIGHTMAN
Dep't. 61 P. O. Box 1 St. Louis 66, Mo.

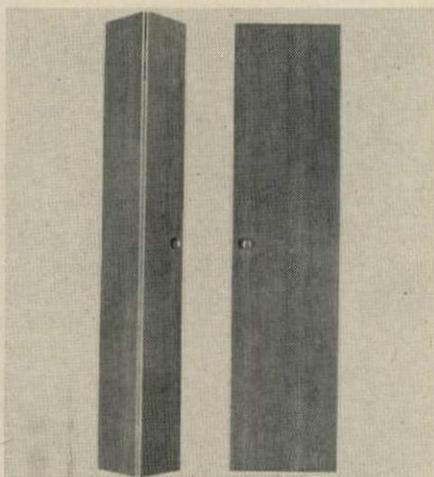
New products



Roller kitchen door separates cooking from living areas in small apartments. Jamb-to-jamb panels are aluminum, coated in a variety of colored enamels. Nylon bearings and insulated tracking eliminate metal-to-metal contact. Roll-up spring at the head gives fingertip operation. Sizes from 12'x10', prices from \$49.95.

Alumaroll, Rutherford, N.J.

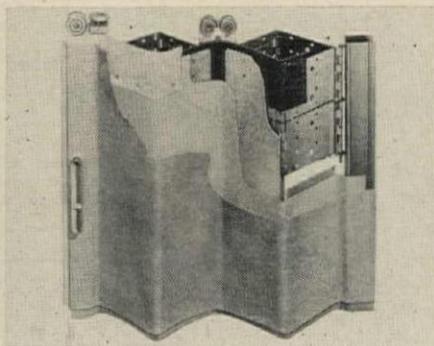
For details, check No. 51 on coupon, p 200



Prefinished bifold doors eliminate framing in of closet enclosures, require no jamb or trim. All units have Poly-Clad rock maple finish, are backsealed and edge-banded. Doors come 8' high, 4', 5', and 6' wide can be trimmed to fit shorter openings. Complete package includes Acme hardware and installation instructions.

Plywall Products, Fort Wayne.

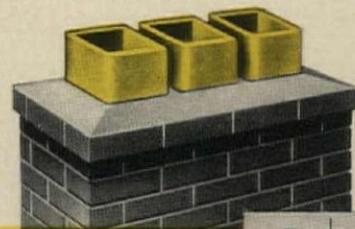
For details, check No. 52 on coupon, p 200



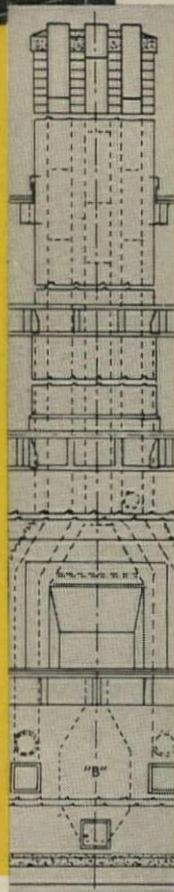
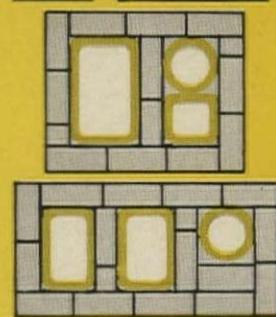
Noise-stopping folding wall is assured by the heavy construction of Modernfold's Soundmaster 240. Double accordion folds are made up of 12 layers, including two steel panels, vinyl coated fabrics, rubber and fabric sealer strips. Transmission loss is 41.8 db for 354 to 4,000 cps range. Price: about \$5 a sq ft.

New Castle Products, New Castle, Ind.

For details, check No. 53 on coupon, p 200



**ONLY
CLAY
FLUE
LINING**
is safe for
ALL FUELS



Whatever the fuel — coal, oil, gas, or wood — a clay-lined flue is a *safe* flue . . . for fireplaces, grills, incinerators in multiple service, or changeovers to new heating systems. Clay Flue Lining is 100 per cent fireproof and meltproof. It's chemically inert, so gases can't affect it . . . never crumbles or corrodes. You can specify and install Clay Flue Lining with confidence . . . it *never wears out*.

WRITE FOR FREE FIREPLACE FOLDER AND DATA-FILLED BOOKLET ON SAFE CHIMNEY CONSTRUCTION . . .

CLAY FLUE LINING INSTITUTE

161 Ash Street, Akron 8, Ohio

CONTACT AN INSTITUTE MEMBER WHEN YOU WANT THE BEST

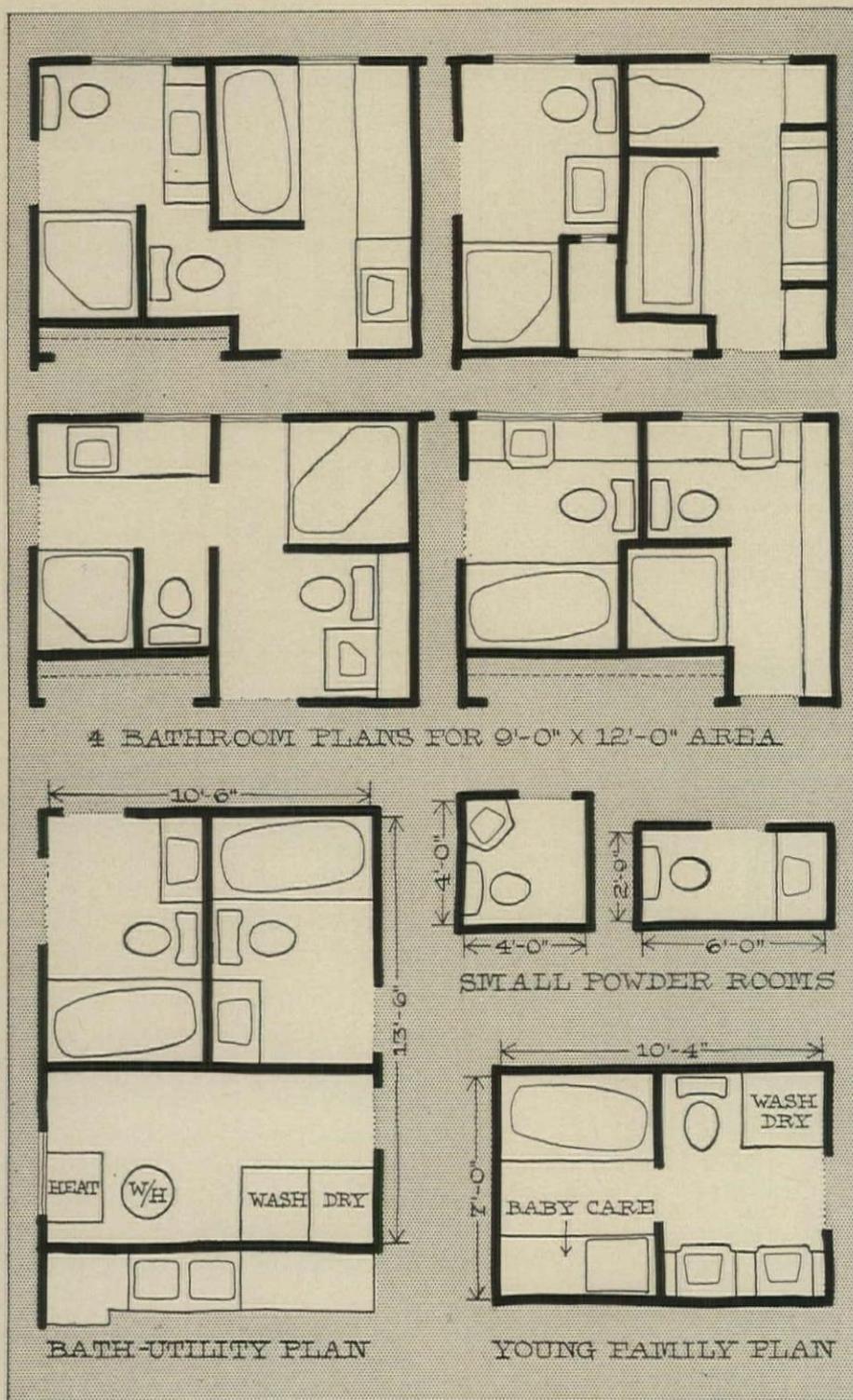
- Alliance Clay Product Co. Alliance, Ohio
- American Vitriified Products Co. Cleveland, Ohio
- Clayburn-Harison, Ltd.
- Abbotsford, British Columbia, Canada
- The Evans Brick Co. Uhrichsville, Ohio
- Grand Ledge Clay Product Co. Grand Ledge, Mich.
- The Kopp Clay Co. Malvern, Ohio
- Larson Clay Pipe Co. Detroit, Mich.
- Malvern Flue Lining, Inc. Malvern, Ohio
- Medicine Hat Brick & Tile Co., Ltd. Medicine Hat, Alberta, Canada
- Mill Hall Clay Products, Inc. Mill Hall, Pa.
- Natco Corp. Pittsburgh, Pa.
- National Sewer Pipe, Ltd. Oakville, Ontario, Canada
- Peerless Clay Corp. Toronto, Ohio
- The Philadelphia Brick Co. Sharon Hill, Pa.
- Thos. Somerville Co. Washington, D. C.
- Straitsville Brick Co. New Straitsville, Ohio
- Western Clay Products, Ltd. Regina, Saskatchewan, Canada
- Worthington Ceramics Worthington, Pa.

Plants and branches strategically located to serve the nation.

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MARK OF
QUALITY



4 BATHROOM PLANS FOR 9'-0" X 12'-0" AREA

BATH-UTILITY PLAN

SMALL POWDER ROOMS

YOUNG FAMILY PLAN

Here's help for planning bathrooms

The planning guide used in NAHB's bathroom planning seminars is now being made available by American-Standard.

The 40-page booklet covers all aspects of bathroom planning, contains a wide variety of detailed layouts. It begins with a short treatment of the basics of supply and drainage systems, showing typical piping for single, back-to-back, and two-story arrangements. It then gives plans for various types of bathrooms—compact plumbing-utility cores for one- and two-story houses, family and auxiliary bathrooms, master suite variations, minimum bathrooms, powder rooms.

One series of layouts ties the bath to floor plans for one-story ranch houses, split-level houses, two-story houses. Another series (shown in part above) presents variations possible in fixed areas. Six plans are given for each of three areas: 10'x10'6", 9'x12', 10'x12'4". These include two-bath and bath-and-a-half plans.

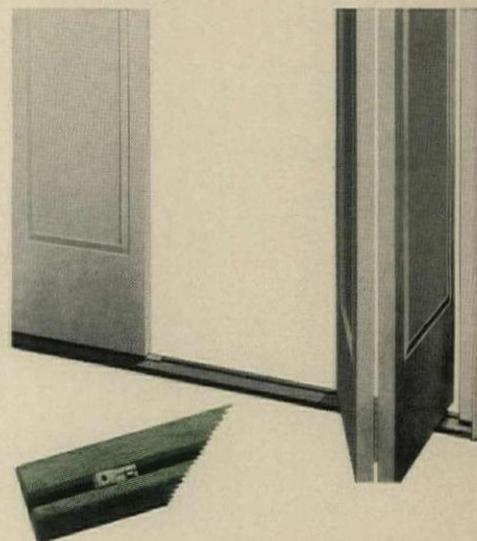
Dimension charts show fixture and space planning, fixture sizes, cabinet and lighting details. Three-dimensional drawings show price-class groupings and fixture types. Checklist and planning and color hints complete the book.

American-Standard, New York City.
For copy, check No. 54 on coupon, p 200

Publications continued on p 194

Exclusive Quality Features Insure Your Prestige as a Leading Builder

Float-Away Engineered Features Assure Smooth, Silent, Trouble-free Action



Pictured above are several exclusive features which assure lasting quality, easy installation, and smooth, silent floating action. Large photograph shows one-half door in partially open position, with rubber bumper in track groove to prevent door from drifting open. Lower photograph shows section of bottom track, and uniquely designed nylon pivot bushing which permits horizontal adjustment and positive locking action. This same arrangement of bushings and bumper are on the furniture grade, kiln dried poplar top track, which is not shown.

Other Float-Away engineered features not shown in this photograph include:

- ★ cushioned metal strip which guarantees louver quietness
- ★ side trim to eliminate the need for additional trim
- ★ electro zinc plated, bonderized steel for lifetime wear
- ★ heavy, velvet finish prime coat, driftwood white
- ★ high-quality hardware, everything needed

Write or wire today:

FLOAT-AWAY DOOR CO.



Interiors by Charles Anna Marsh

For above doors specify four 3' 0" x 8' 0" Colonial

5 Outstanding Reasons

Why Float-Away Metal Closet Doors Are Your Best Closet Door Buy!

1. **\$14.97 extra profit** on every closet because Float-Away, floor-to-ceiling, closet doors eliminate unnecessary framing, wall finishing, costly labor! Shipped pre-assembled with complete installation instructions.
2. **Float-Away floor-to-ceiling metal closet doors** gain $\frac{1}{3}$ to $\frac{1}{2}$ in useable closet space over conventional closets, a feature important to your customers!
3. **Sturdy, noiseless, lifetime-lasting steel, prime coated, with handsome hardware.** Also pre-finished Lauan and Birch.
4. **Wide variety of styles, solid or louvered, that fit into any architectural design or interior decor.** Also lend themselves to modular construction!
5. **No warping, binding, swelling, or maintenance problems ever.** Five-year guarantee!



For above door specify 6' 0" x 8' 0" Flush

Write or wire collect today for all the facts on Float-Away Metal Folding Closet Doors!

FLOAT-AWAY

1173 Zonolite Road, N. E.



DOOR COMPANY

Dept. H-661

Atlanta 6, Georgia

POWERFUL ADS LIKE THIS, appearing every month in BETTER HOMES & GARDENS, AMERICAN HOME or SUNSET, will help tell your quality story in 1961!

For
a cool
summer
UPSTAIRS



The Honeywell Year-Round Thermostat is designed for the most precise control of year-round air conditioning. It's a *two-way* thermostat that gives you fingertip control of heating or cooling. Or, if you're planning to add air conditioning in the future, it's smart to install the Honeywell Round for heating now, cooling later. *Honeywell, Minneapolis 8, Minn.*

Honeywell



First in Control

SINCE 1885

SPECIFY HONEYWELL—THE PRESOLD NAME

Publications

start on p 192

All about builders' hardware

Adon H. Brownell, vice president of Lockwood Hardware, has put his 45 years experience in the trade into a new 234-page handbook. The book shows in line drawing and describes in parallel-column text all the individual pieces in the builder's hardware line. It discusses metals and finishes; the hinge side of the door; the lock side of the door; door closers, silencers, stops, and holders; cabinet hardware; sliding-door hardware; lavatory hardware; window hardware; hardware for specific types of buildings; specialty items; lock security and keying. The final two sections deal with specifications and management. Price: \$8.

Chilton Co, Philadelphia.

For copy, write direct to publisher

Wall-hung furniture

The contemporary Kopenhagen wall planner group is shown in a new 17-page foldout from the manufacturer. The pamphlet shows renderings of typical dining room, living room, den, and bedroom arrangements. It also shows the 12 basic units and how they are assembled to give custom arrangements.

Meier & Pohlmann, St Louis.

For copy, check No. 55 on coupon, p 200

Sales virtues of hydronics

New six-page folder, written for the builder who wants to sell houses faster, is offered by Burnham Corp. The booklet points out the advantages of hydronic heating and cooling, shows the builder how to plan his system, gives sales pointers from company experience.

Burnham Corp, Irvington, N.Y.

For copy, check No. 56 on coupon, p 200

Electric heat equipment

Four-page folder gives the specifications and features of Cavalier baseboard, wall insert, bathroom, portable, and electric cable heating units. Specifications for all types are tabulated.

Cavalier Corp, Chattanooga, Tenn.

For copy, check No. 57 on coupon, p 200

Split-level house design

University of Illinois Small Homes Council has a new report (C2.5) in its circular series. This covers the advantages, disadvantages, and accommodations of the split-level plan. It also details five good plans: All are three-bedroom houses with two or more baths, each is adapted to a different land contour.

Small Homes Council, Urbana, Ill.

For copy, check No. 58 on coupon, p 200

Guide to plumbing fixtures

Kohler describes its full line in a new 24-page booklet as a new consumer guide. Besides the catalog information, the booklet shows architect and decorator designed bathrooms in full color.

Kohler Co, Kohler, Wis.

For copy, check No. 59 on coupon, p 200

Three booklets on plastics

Polyplastex United has three new brochures on three of its new products: Royaltex—a decorative laminated wall covering—is described in one. Royaltex is made up of a scrubbable vinyl outer layer over a textured fabric, a sheet of colored vinyl, an aluminum foil vapor barrier, and a paper gluing surface. Sample patterns are shown.

For copy, check No. 60 on coupon, p 200

Panlam—a reinforced vinyl laminate with decorative embedments—is described and illustrated and typical uses are shown in a second brochure.

For copy, check No. 61 on coupon, p 200

Panlam Diffusers—decorative panels for luminous ceilings—are illustrated and described in a third brochure. Sizes and specifications are given in detail.

Polyplastex United, Union, N.J.

For copy, check No. 62 on coupon, p 200

How to use shelving

New booklet called *12 losses Penco planning can control* is designed to help storage planners find and secure their main storage objectives. The 12 points: speed inventory, save storage space, control stealing, speed order filling, speed shipping, reduce plant accidents, reduce plant cleaning costs, improve employee morale, reduce production bottlenecks, reduce damage, cut insurance costs, reduce excessive handling. Storage equipment is shown in 63 illustrations.

Alan Wood Steel Co, Oaks, Pa.

For copy, check No. 63 on coupon, p 200

All about paint brushes

That's the title of DuPont's new brochure on Tynex nylon. It covers the history of nylon brushes; how they have been adapted to the new paints; how Tynex brushes work in flexibility, paint release, covering ability, and cutting; how to recognize a quality brush.

DuPont, Wilmington.

For copy, check No. 64 on coupon, p 200

Underground wiring transformers

New 16-page booklet notes the benefits underground power distribution holds

for residential developments and discusses all the various elements that go into installing underground service. Diagram of a typical residential system shows how house service lines are tied into primary cable through pad-mounted transformers. Wiring diagrams show typical applications; transformer dimensions and specifications are included.

RT&E Corp, Waukesha, Wis.

For copy, check No. 65 on coupon, p 200

New Architectural Index

The 1960 edition of the *Architectural Index* is now available. It indexes the editorial content of *HOUSE & HOME*, *ARCHITECTURAL FORUM*, *Architectural Record*, *Arts & Architecture*, *Interiors*, *Journal of the American Institute of Architects*, and *Progressive Architecture*. This is the eleventh edition of the Index; back copies of the previous ten are available. Price: \$5.

Erwin J. Bell, 517 Bridgeway, Sausalito, Calif.

For copy, write direct to publisher

New hardboard folder

Full-color folder shows the full line of Evanite paneling. Shown are four new textures: a grooved shiplap panel, V-

plank, burlap fabric, and garage liner. The folder also gives technical data on weathering, abrasion, stability, interior and exterior application, finishing, physical properties.

Evans Products, Corvallis, Ore.

For copy, check No. 66 on coupon, p 200

Grilles and screens

Anodized aluminum grilles and screens for interior and exterior use are shown in a new catalog from Morris Kurtzon. Available patterns are shown in line drawings. Suggested uses are shown in renderings. Applications are shown in color photos. Detail drawings show construction details.

Morris Kurtzon Inc, Chicago.

For copy, check No. 67 on coupon, p 200

Film shows sewage treatment

Factory-built sewage treatment plants and the aerobic-digestion treatment process are detailed in a new 16-minute film from the maker of Oxigest systems. The film uses a cartoon character, Mike Microbe, to show how microorganisms absorb organic matter. Other sequences show the construction and installation of an Oxigest plant.

Smith & Loveless, Lenexa, Kan.

For showing, write direct to manufacturer

Publications continued on p 200

THAT GIVES YOU MORE TO MERCHANDISE



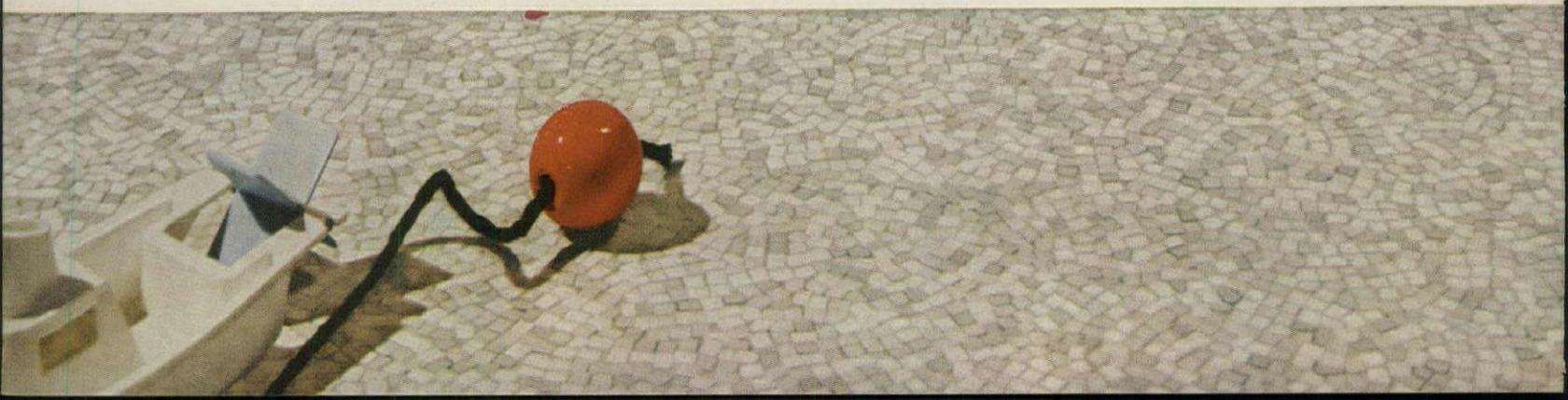
**Plan
a spring
delivery
DOWNSTAIRS**

A central air conditioning system will improve everyone's disposition. No sleepless nights or dragged-out feeling caused by sweltering heat and humidity. And think of the fun you'll have entertaining. Ask your heating-cooling contractor to suggest the best unit and location, in your basement, utility room or attic. Ask too about matched Honeywell controls.

Honeywell
First in Control
HONEYWELL SINCE 1885



The ideas people get from the Armstrong ads





Here's an Armstrong room that will be seen by over 35 million magazine readers in June, July, and August. How does it work for you? Lots of ways. First, it makes people compare their present homes with the latest building and decorating ideas—and stimulates interest in new homes. Next, by showing the kind of luxury features being offered in today's new homes, it demonstrates the advantages of buying quality homes. All year long your prospects see full-color ads showing the smart decorative effects they get with Armstrong floors. By using Armstrong floors in your homes and by tying-in your displays with the Armstrong brand name, you put all this advertising to work for you.

are ideas that make them want new homes

VALUABLE SERVICES TO HELP YOU CLOSE SALES THE ARMSTRONG ARCHITECTURAL-BUILDER CONSULTANT IN YOUR AREA IS A FLOORING EXPERT WHO CAN HELP YOU SELECT THE FLOORS BEST SUITED FOR YOUR NEEDS. HE CAN ALSO MAKE AVAILABLE TO YOU A WIDE SELECTION OF EFFECTIVE MERCHANDISING DISPLAYS AND MATERIALS PREPARED BY EXPERTS AT ARMSTRONG. IF YOU DESIRE, HE CAN ARRANGE TO HAVE THE ARMSTRONG BUREAU OF INTERIOR DESIGN WORK WITH YOU OR YOUR DECORATORS. NO CHARGE, OF COURSE. CONTACT HIM AT YOUR ARMSTRONG DISTRICT OFFICE OR WRITE DIRECT TO ARMSTRONG, 1606 SIXTH STREET, LANCASTER, PENNSYLVANIA.

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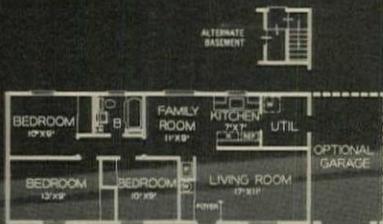
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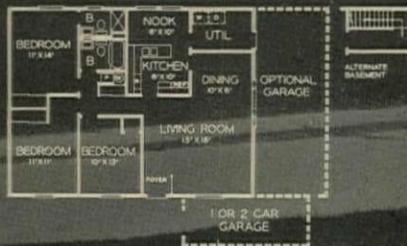


THE "900" sq. ft.



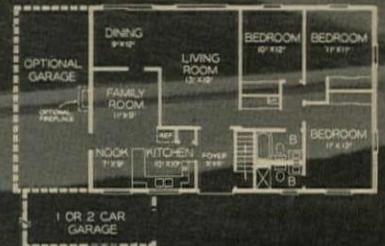
Package \$5995
 Erection 411
 Builder's Site Costs 911
 20% Profit and Overhead 1433
COMPLETED HOUSE . . . \$8750

THE "1200" sq. ft.



Package \$6995
 Erection 525
 Builder's Site Costs 1179
 20% Profit and Overhead 1701
COMPLETED HOUSE . . \$10400

THE "1400" sq. ft.



Package \$10995
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 Builder's Site Costs 1602
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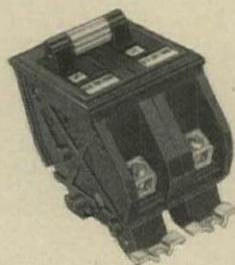
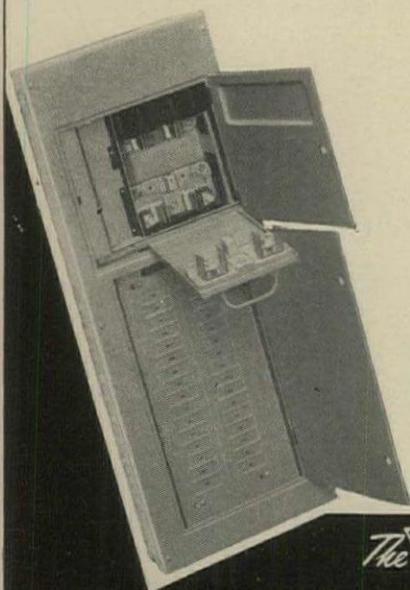
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House & Home's MODERNIZATION ISSUE							
17	18	19	20	21	22	23	
24	25	26	27	28	29	30	

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disbursements made directly from purchaser's mortgage closing . . . Provision for complete promotion including display model furniture.

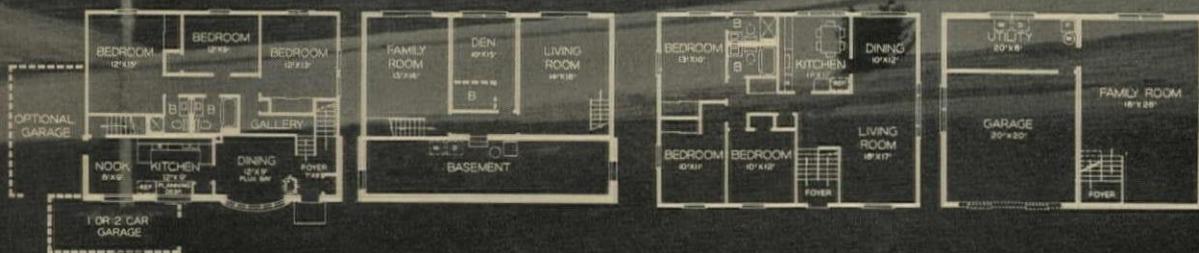
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Call JE 1-1601 Toledo TODAY!



THE "2000" sq. ft.

THE "2400" sq. ft.



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 Builder's Site Costs 3787
 20% Profit and Overhead . . 2970
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Package \$10105
 Erection 926
 Builder's Site Costs 3781
 20% Profit and Overhead . . 2938
COMPLETED HOUSE . . \$17750

Please have your representative call on me with complete details of the 20th Century Program **HH-6-61**

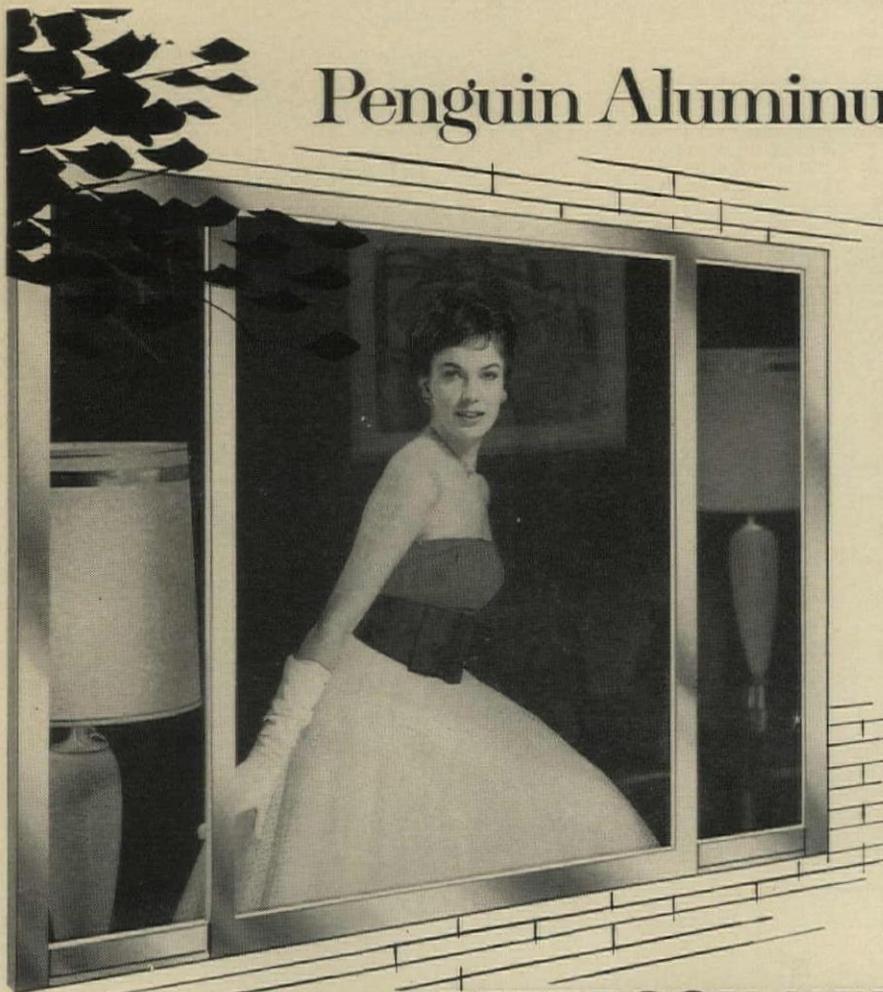
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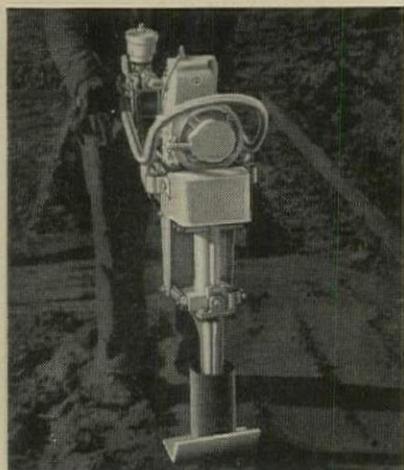
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JAY Best on Earth
tampers

Jay Company Division
J. LEUKART MACHINE CO., INC.
2222 S. Third Street, Columbus 7, Ohio

Publications

start on p 192

Door operator guide

The Door Operator & Remote Controls Manufacturers Assn has a new 8-page booklet to help sell their products. The cartoon-style booklet answers four questions: What is a garage door operator? How will I benefit? What does it cost to own and operate? What brands can I rely on?

DORCMA, Chicago.
For copy, check No. 68 on coupon below

Plumbing and heating products

Catalog S-361 has 66 pages of facts, figures, and illustrations of copper tube and fittings. It includes all data on Streamline tube and fittings as well as

all technical information on dwv tube and fittings. A special section treats soldering, working pressures, and friction losses.

Mueller Brass, Port Huron, Mich.
For copy, check No. 69 on coupon below

Contract carpet brochure

New 12-page brochure shows 42 different carpet designs and grades and photos of 16 recent installations. The brochure points up the services of a contract department, tells how designs and colors can be matched or special designs woven to order.

Downs Carpet Co, Philadelphia.
For copy, check No. 70 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home Room 1960, Time & Life Building
Rockefeller Center, New York 20, N.Y.

NEW PRODUCTS • June

1. Davis ditcher crumber
2. Pease foam-core door
3. Geospace shelter dome
4. Tectun ceiling tile
5. Johns Manville matched tile
6. Panelyte vertical surfacing
7. Pionite wood grains
8. Bestwall vinyl-faced wallboard
9. Royal contour tile
10. Wilcox-Woodford wood tile
11. Leather tile
12. Abitibi grained hardboard
13. Barclay grained hardboard
14. Celotex printed tile
15. Kaiser fissured tile
16. Insulite patterned tileboard
17. Wood conversion mineral tile
18. Gilman Bros Cellulite tile
19. Arvey foam styrene tile
20. Hardboard Fabricator's morroccoboard
21. Union Lumber satinized redwood
22. Monkeypod paneling
23. Weyerhaeuser 16' panels
24. Pittsburgh Corning glass block
25. Owens-Corning sound blanket
26. Pabowall Quiet Zone
27. North Shore precision-cut shingles
28. Porter-Cable block plane
29. Black & Decker cordless drill
30. Skil worm-drive saws
31. Spotnails conduit stapler
32. Kett panel saw
33. Fastener Corp tile tacker
34. Campbell-Hausfeld compressor
35. Major Industries sink rim
36. Fotorite print developer

37. A.O. Smith 10-year water heater
38. La Mere Destroilet
39. Major Line vanity
40. Peerless countertop lavatory
41. KenYoung vanity cabinet
42. Lockwood exterior lockset
43. National spec 160 lockset
44. Challenger latch and strike
45. Shodoco glass enclosure
46. Powers Hydroguard
47. Price-Pfister single-handle valve
48. GE two-way radio
49. Transcopy self-contained unit
50. Dow vent flashing
51. Alumaroll kitchen door
52. Plywall prefinished doors
53. New Castle folding wall

PUBLICATIONS

54. American-Standard plans book
55. Kopenhagen furniture guide
56. Burnham hydronic sales guide
57. Cavalier electric heat catalog
58. Small Homes Council circular C2.5
59. Kohler fixtures manual
60. Polyplastex Royaltex folder
61. Polyplastex Panlam folder
62. Polyplastex diffuser folder
63. Penco shelving planner
64. DuPont paintbrush guide
65. RT&E underground transformers
66. Evans hardboard brochure
67. Kurtzon grille brochure
68. Door operator guide
69. Mueller plumbing and heating catalog
70. Downs Carpet brochure

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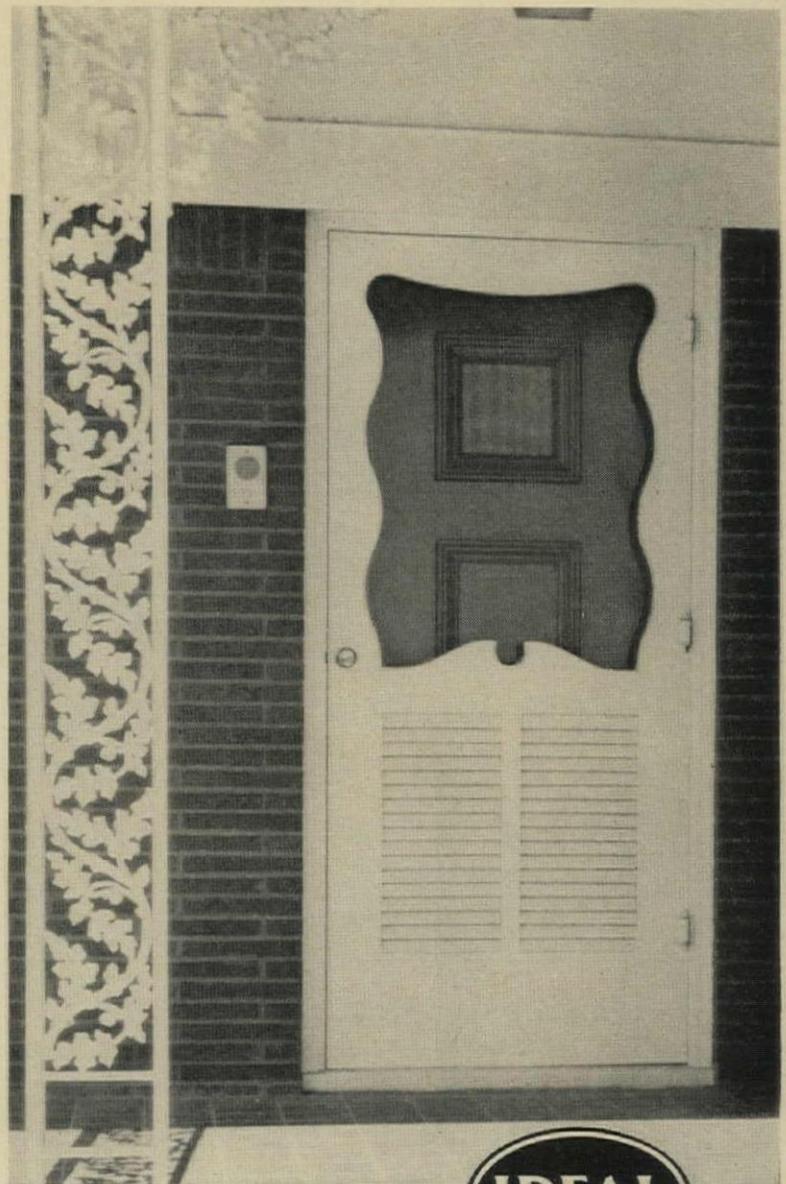


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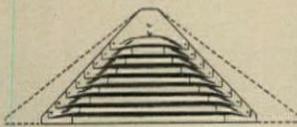
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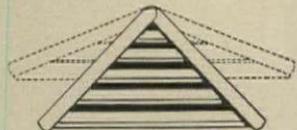
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1. Multi-Pitch louver spacings remain constant regardless of pitch.
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3. Multi-Pitch will accommodate uneven pitched roof.

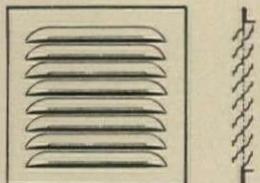
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Competitive Adjustable

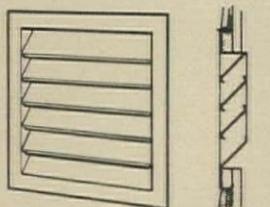
1. Louver spacings contract when adjusted for lower pitches.
2. Free area decreases as the louver is expanded for different pitches.
3. Louver can be adjusted for even pitched roof only.

COMPARE the Rectangular Louver



HC Rectangular

1. H-C louvers are balanced and all openings are functional.
2. Inverted H-C louver design affords maximum weather protection.
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Competitive Rectangular

1. Louvers are not balanced, all openings are not functional.
2. Slat type provides only 1/4" to 1/2" overlap.
3. Depth of louver requires studding to be notched or removed.
4. Some competitive slat types use galvanized screen not compatible with aluminum, causing screen cloth to rust.

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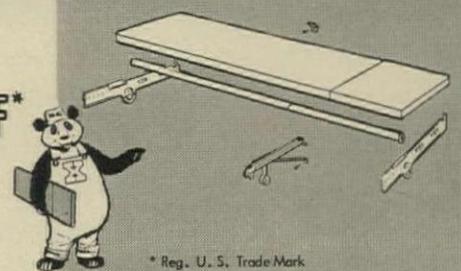
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