Apartments and townhouses: better outdoor living is the big new attraction
NO COSTLY MONTHLY RENTALS — YEAR AFTER YEAR

MASTER STATION AM-FM MODEL 2058 COPPER ANODIZED

NEW am/fm Intercom Radio

New Styling

NuTone revolutionizes the Intercom industry with a completely new line of Built-In Intercom Radio Systems, which are years ahead in design and performance... new sets which can't be matched anywhere in their price range. Dramatic new styling and features which add distinction to your homes. Four new models to fit every budget... in rich Silver or Copper Anodized Aluminum.

Room to Room Intercom plus...
NEW Intercom · Radios

*Features at Cost!*

Performance

Custom engineered for superb Intercom clarity with much greater sensitivity and a special circuit that practically eliminates all static interference. Exclusive cool-chassis construction to insure much longer trouble-free life. Why not call your NuTone supplier for a demonstration? Your home buyers will thank you for the step-saving intercom - plus the sound of luxurious music throughout the home!

SEE NEXT PAGE →

Radio Music through the House

Complete System Belongs to the Homeowner

Master Station
AM Model 2053
Silver Anodized

New AM Intercom Radio
Choose NuTone Built-In Intercom Radios for... 

Dependability 

NINE FEATURES TO REMEMBER ABOUT OUR NEW INTERCOM LINE

1. The newest ideas in electronic engineering.
2. Superb Intercom clarity at normal voice level.
3. Exquisite tone... for both AM and FM Radio.
4. Greater tuning sensitivity... Greater power.
5. Special circuit practically eliminates static.
7. Each component exceeds maximum ratings.
8. Most extended Warranty in the Intercom field.
9. Easiest system to operate. Easiest to install.
DO YOU KNOW ABOUT THE **Hydronics** TEAM?

...the organization which introduces more successful home merchandising methods

Today's home buyer is more critical, more insistent upon greater values for his money. Old appeals are literally old stuff...new ideas are needed to stimulate the urge to buy!

This is the purpose of the Hydronics Team!

How the Team functions to give builders a unique and vigorous selling program is fully explained in the brochure illustrated here. It will show you, as a builder, how to make the "Hydronic Homes Sales Promotion" lift your homes out of the competitive rut.

This plan is built around the fact that to make sales, a builder must create traffic through his model homes by means of some **distinctive feature** which identifies them favorably to his prospects.

The plan coordinates all the distinctive and exclusive features of Hydronics into a hard-hitting merchandising program. It enables builders to (1) attract prospects, (2) arouse their interest, (3) prove that a "Hydronic Home" offers infinitely more, (4) close the sale.

Send today for a copy of "Hydronic Homes Sales Promotion for Builders"...there's no obligation in getting all the facts.

---

The plans of your homes are carefully studied by members of the Hydronic Team for the way to most economically and effectively make them Hydronic units.

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**Bell & Gossett Company**

Dept. GS-10, Morton Grove, Illinois

*Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario*
"... installed 4,500 recessed Kleenex tissue dispensers ... every one a positive sales feature!"

says Mr. Dale Bellamah,

DALE BELLAMAH HOMES,
Albuquerque, New Mexico

"We were, I believe, the first volume builder to include Kleenex tissue dispensers in our homes.

"Having used over 4,500 of the recessed Kleenex tissue dispensers in our several projects, we find every one of them is a positive sales feature. The housewife can immediately appreciate the convenience of having Kleenex tissues readily available.

"Our company's philosophy has always been to include features which can be benefits to homeowners—not just window-dressing gimmicks.

"Moreover, we consider the Kleenex tissue dispensers such a valuable benefit to the homeowner that we now install them in our kitchens as well as in the bathroom."

Smart builders are quick to recognize the selling advantages of installing dispensers for Kleenex tissues in kitchens and bathrooms. New dispensers fit into a wall recess 5" x 11" x 2-1/16" and hold a full box of Kleenex 200's. Dispense tissues one at a time. Mirror-chrome finish. Easy to install.

For further details on how these new dispensers can fit into your plans, see Sweet's Light Construction Catalog, Section 12d/Ki, or write: Kimberly-Clark Corporation, Dept. HH-71, Neenah, Wis.

Kimberly-Clark Corporation, Neenah, Wisconsin
Now, for the first time, cabinets with a permanent, high pressure laminated door, are available for the modest home. The basic construction of the cabinet, too, permits wide latitude in how an area can be filled. Cabinet backs and unnecessary dividers between cabinets can be eliminated—as well as finished end panels on unexposed ends. This flexibility enables the builder to adjust individual kitchens to meet competitive conditions and still offer features normally associated only with deluxe installations. SIGNET Cabinets will sell more homes for you!

Since 1866 CARADCO INC. Dubuque, Iowa
"Are you interested in high quality door frames that cost less to buy... install faster... look better... outperform wood? Then you'll want to learn more about our product"

KEWANEE STEEL DOOR FRAMES

UNIVERSAL 'KWIK-FIT'
(INSTALLS OVER DRYWALL)
Contoured edges... looks like ranch trim

PLASTERITE
(INSTALLS BEFORE PLASTERING)
Galvanized finish protects metal frame from wet plaster

... ideal for apartment house and residential construction

Whether you "gang build" or concentrate on smaller jobs, Kewanee steel door frames give you that "extra edge" in offering more quality... for less! UNIVERSAL KWIK-FIT and PLASTERITE models are easily adapted to pre-fit doors... available for use in low cost, pre-hung units. Shipped mortised and punched, with mitered corners... protective packaging. For swing, sliding and folding doors. Sizes to fit standard interior doors.

OTHER KEWANEE QUALITY BUILDING PRODUCTS
• Buck Windows and Door Frames • Conventional Steel and Aluminum Basement Windows • Lintels (brick and block) • Mortar Boxes • Portable Chutes • Hollow Metal Doors and Frames

PLEASE SEND KEWANEE STEEL DOOR FRAME LITERATURE TO:

NAME
FIRM
ADDRESS
CITY
STATE

761 FREEMAN AVENUE / KEWANEE, ILLINOIS

PAN-L-FIT
(INSTALLS OVER DRYWALL)
Specially designed for the new thin drywall panel systems, 2" thru 3" thick... for 1½" or 1¾" doors of 6'6" to 8'0" heights
How to make a husband buy a house...
(make his wife fall in love with the kitchen)

"Throw away your dishtowel, George" The new Westinghouse ROLL OUT Dishwasher dries the dishes a better way—with fan-forced hot air... without spotting or streaking. No dishes to rinse or scrape either. "Power Soaking" does it. And only Westinghouse has the Hot Water Booster that assures 140° water before dishwashing begins... and the hotter the water, the cleaner the dishes. You can be sure... if it's Westinghouse.

"No more dried out roasts, Dear" The Westinghouse Built-In Oven helps make every wife a perfect cook thanks to exclusive "Roast Guard" that keeps meat hot, tender, and juicy even if dinner is delayed for hours.

"Now we can do all our shopping on Thursdays" A whole week's shopping can be done in one trip, because the Westinghouse Center Drawer keeps meat and vegetables fresh 7 days without freezing. Needs no defrosting ever.

These appliances and Kitchen Cabinets, plus Heating & Air Conditioning, Wiring Devices, Micarta® Counter Tops, Apartment Elevators, are all available through one point of contact. See your Westinghouse residential sales manager or write Westinghouse Electric Corporation, Contract Sales Dept., Mansfield, Ohio.
Q. What's the newest name in gypsum products?

A. The oldest name in building materials!

That's right! A new and complete line of gypsum products by the most dependable name in the building industry—Johns-Manville. A quality line of gypsum products including... J-M Regular, Firetard, Woodgrain, Vinyl-Faced and Foilback Wallboards... J-M Regular and Foilback Gypsum Lath... J-M Backer... J-M Gypsum Sheathing... J-M Basecoat and Finishing Plasters... J-M Joint Treatment Products. Get all the facts from your J-M dealer this week. Or write directly to Johns-Manville, Dept. HH-61, Box 14, New York 16, New York.
THE EVANITE BIG THREE...

SPECIALTY PLYWOODS

HARDBOARD

POLY-CLAD PLYWALL

For the Second Home Market

Build Right...Choose Evanite®

PLYWOOD: Douglas fir plywood, DFPA grade-marked; larch plywood, DFPA grade-marked. HARDWOOD-FACED PLYWOOD: birch, red oak, ash, madrone, Philippine mahogany, cherry, walnut. SPECIALTY PLYWOODS: Crezon overlaid, medium density; texture 1-11, marine plywood, "2-4-1" plywood, vertical grain fir, Ag-Ply, knotty spruce, Idaho knotty pine.

HARDBOARD: Standard, tempered, pre-finished, perforated, V-grooved, corrugated, exterior siding, garage liner, POLY-CLAD (t.m.) PLYWALL®: Pre-finished and matching plywood paneling, moldings, bi-fold doors, cabinet doors, cabinet stock, wainscot panel kit, doors.

IT PAYS TO BUY FROM YOUR JOBBER

EVANS PRODUCTS COMPANY
PLYMOUTH, MICHIGAN

BUILDING MATERIALS DIVISION

Evans is a member of the Douglas Fir Plywood Assn.
TWINDOW Insulating Glass has become

TWINDOW in every window makes every room comfortable. What looks like small panes in upper windows are actually snap-on moldings over a large pane of glass.

HIGH-FIDELITY® Mirrors of twin-ground Pittsburgh Plate Glass on sliding clothes closet doors have real sales appeal to the women.

Metal edge TWINDOW in Pittco® Sliding Glass Doors and large glass areas gives maximum insulation.
says Wendell P. Wright, builder, Indianapolis, Indiana

This beautiful home is one of the 12 to 15 that Wendell P. Wright builds annually in the Indianapolis area. He constructs better homes, on a speculative basis, in the price range of $38,000 and up and is highly regarded for the quality of his homes. All the houses have TWINDOW Insulated Glass in the windows and sliding glass doors!

Mr. Wright says, "TWINDOW Insulating Glass adds the comfort and convenience that are demanded in today's homes. I build only better quality homes and I use TWINDOW because it is one of my best selling features. TWINDOW Insulating Glass adds the quality touch to the windows of the homes I build."

TWINDOW is two panes of Pittsburgh Glass with an insulating layer of dry air sealed between. It keeps a home warmer in winter, cooler in summer. Cold drafts near windows are reduced. TWINDOW minimizes window steaming and frosting...provides window insulation in its most convenient form.

Give your homes the extra sales appeal of TWINDOW in every window and sliding door. It comes in glass edge or metal edge in all popular sizes. Our free TWINDOW booklet will give you the details. Write: Pittsburgh Plate Glass Company, Room 1153, 632 Fort Duquesne Blvd., Pittsburgh 22, Pennsylvania.
Modern buildings for modern living for modern people. The outstanding Regency House, Kansas City, Missouri. The luxurious Imperial Gardens, Syracuse, New York. The gracious Marine Towers in Cleveland. Each of these glamorous apartment buildings incorporates quality features, thoughtful extras, and little niceties designed to ease the tensions of today’s fast-paced living just a little...

Regency House, Kansas City
133 apartments

Imperial Gardens, Syracuse
115 apartments

Marine Towers, Cleveland
131 apartments

379 YOUNGSTOWN KITCHENS

... things like Youngstown Kitchens, for example. There are 379 of them in these three buildings. Each and every kitchen is: easy to keep clean and looking practically forever; smart, efficient, up to date; complete with the very latest in modern equipment (Youngstown offers counter-top ranges, built-in ovens and dishwashers, disposers, vent hoods, specialty cabinets). And you can choose Youngstown Kitchens in a wide variety of woodgrain laminates, or in popular all-steel models—all at prices that will really appeal to you.

Regency House features Youngstown Kitchens with all built-in appliances, woodgrain laminated surfacing.

Imperial Gardens offers Youngstown Kitchens with stainless steel sinks in every apartment unit.

Marine Towers with Youngstown Kitchens in smart Honeywood pattern laminated surfacing for easy care.

OVER 1,000 HAPPY TENANTS!

Why not? Look at how they live. Nice buildings, beautiful apartments, smart furnishings... and Youngstown Kitchens to protect against obsolescence for years to come!

Got a building going up? We’ve got a kitchen that’ll fit in fine. Call your Youngstown Kitchens distributor. Today.
IN ANY ROOM...
IN ANY HOUSE...
FASCO ELECTRIC HEAT OFFERS "EASILY INSTALLED" QUIET COMFORT

Whether installing one unit for supplementary heat or utilizing the full Fasco heat line for a new home, you get economical, simple installation together with room-by-room comfort control and quiet performance. Fasco baseboard, radiant wall, and forced air heaters have slim, neat styling, scientifically directed air flow, rugged dependability that eliminates call backs. High-efficiency heating elements give clean, uniform, draft-free heat quickly and quietly.

Taken together, these are the extra values that make Fasco electric heat a standout. Check for yourself to see how Fasco electric heat "fits the bill" for installer and user. Use it in the ceiling, floor, wall—upstairs and downstairs—in any size home, in any size room.

Write Fasco Industries, P. O. Box 509, Rochester 2, New York, for complete full-line catalog and any heat installation information required.

Before you buy... check

FASCO INDUSTRIES, INC., ROCHESTER 2, N.Y.
"The Country Squire" illustrates why Brookside Builders, Inc., is one of the leading builders of split level homes in Milwaukee. On-your-lot price: $22,750.

"We've been putting in concealed telephone wiring for five years...we know it helps sell houses"

say Ken Behling and Milo E. Schandelmeier, Jr, Brookside Builders, Inc., Elm Grove, Wisconsin

"We find that people recognize quality in a home by the custom features the builder puts into it," says Ken Behling. "And one feature that proves itself every time is telephone planning. Our customers recognize it the minute they spot it. We'd never leave it out of a home."

"Telephone planning is as much the builder's responsibility as planning for electricity, ventilation and heating," adds Milo Schandelmeier. "We've put up about 250 homes here in the Milwaukee area. And for the past five years, all have been pre-planned for telephones. It's a sign of quality that gives our customers confidence in us."

* * *

Your local Bell Telephone Business Office will gladly help telephone-plan your homes. For details on home telephone installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 34a/Be.

BELL TELEPHONE SYSTEM

Milo Schandelmeier (left) and Ken Behling discuss the advantages of concealed telephone wiring with Norman Quam (standing), a communications engineer with Wisconsin Bell Telephone Company. Milo and Ken are now installing convenient telephone outlets in every one of their homes at the Indianwood section of Elm Grove, Wisconsin.
FEDDERS
RINGS THE BELL ON EVERY APARTMENT AIR CONDITIONING AND HEATING JOB

BUILDING FOR INCOME, RATHER THAN RE-SALE?

On this job, you have to select the right heating-cooling equipment.

Building for re-sale, as any homebuilder can testify, calls for plenty of sound judgment. But building income-producing apartments, for your own account or for an investor, demands far sounder decisions.

The construction economies and merchandising advantages that are all-important in the re-sale housing market, must be matched by high service reliability and low operating costs when it comes to a long-range investment in rental property. Over-the-years costs make the selection of heating and air conditioning equipment especially crucial to the success of every apartment project.

To enable you to zero-in on the exact rental market you’re aiming for...to meet local weather patterns...to take advantage of your biggest local fuel bargain, Fedders manufactures a wide selection of heating and air conditioning systems for apartment builders. In addition, Fedders offers a nationwide network of replacement part depots and qualified service personnel.

Some of the most important Fedders Air Conditioning and Heating systems for apartment applications are described in the following pages. More detailed information is obtainable by mailing the coupon.

Fedders Corporation, Dept. HH-7
58-01 Grand Avenue, Maspeth 78, N.Y.

Please send full specifications on

- Vectormatic Through-the-Wall Air Conditioner/Convector
- Feddair Fan-Coil Units
- FlexHermetic Unified Remote Air Conditioners
- FlexAire Furnaces
- Wall-Fit Through-the-Wall Air Conditioners
- Type “F” Baseboard Radiation

Name

Firm.

Address

City __________________ State ______
The Right Air Conditioning and Heating for Every Apartment

Vectomatic
Combination Heating Convector and Through-the-Wall Air Conditioner

Unified Air Conditioning-Heating Unit for Apartments

At last—a combination heating-air conditioning unit engineered especially for multiple dwellings: The Fedders' Vectomatic. Its space-saving cabinet provides the same freedom of location, the same attractive appearance as fan-coil units employed in costlier central systems. Yet Vectomatic offers important economies to builders...lower operating costs to owners...far quieter performance to tenants.

Vectomatic combines a through-the-wall air conditioner with an efficient hydronic heating coil (either steam or hot water) in a trim convector cabinet that does not require forced air circulation during heating. It incorporates Fedders' famous Wind 'n Water Barrier wall sleeve; utilizes a specially-engineered air conditioning chassis.

Fedders also manufactures a complete line of Feddair fan-coil units for apartment-house circulating chilled and heated water systems.
Fedders' exclusive FlexHermetic Unified Remote Air Conditioners and companion FlexAire Furnaces meet every technical requirement for this application. Because the FlexHermetic is completely factory-assembled and factory-tested, eliminating on-the-site hermetic work, installation costs are slashed. Average-income garden apartments can now feature this quality year-round comfort system.

In addition, separate heating-cooling systems in individual apartments open broad opportunities to builders and operators for more basic economies in construction and operating costs: They make slab construction practical for garden apartments... eliminate central heating systems, circulators, radiators, etc. minimize ductwork with an inexpensive drop-ceiling plenum to distribute conditioned air to all adjacent rooms. They reduce custodial services sharply and make low-cost gas-fired warm air heating practical for rental apartments.

Prospective tenants find a separate central heating-air conditioning system a most attractive feature. They appreciate its individual control and automatic operation—and are willing to pay higher rentals to enjoy it.

FEDDERS

A growing number of apartment owners have discovered the economic and merchandising advantages of separate central air conditioning-heating systems for individual apartments. This luxury feature enables them to use a variety of rental plans, with and without utilities, and to enjoy a competitive advantage in rent scales.

FlexHermetic Individual Central Air Conditioning plus Gas-Fired Warm Air Heating

Luxury Year-Round Comfort that Cuts Costs and Raises Rent Rolls
The Right Air Conditioning and Heating for Every Apartment

Wall-Fit Through-the-Wall Air Conditioner and Baseboard Radiation to Fit It

Engineered to be as Wind and Rain Resistant as the Wall Itself

Fedders' advanced Wind 'n Water Barrier wall sleeve design solves all the problems of building air conditioners into the structure of your building as an integral part. Special overflow drainage system and wind barriers in the wall sleeve supplement those in the air conditioner chassis, for effective protection against water seepage and wind infiltration.

The Fedders Wall-Fit Air Conditioner chassis utilizes specially engineered fans, bulkheading and refrigerant circuiting to meet the requirements of through-the-wall installation with which ordinary window air conditioners cannot cope.

Wall-Fit Air Conditioners team up with Fedders Type "F" Baseboard radiation, a new low-silhouette design that leaves plenty of room for through-the-wall air conditioners even where window sills are only 26" high.
A NEW EMPHASIS ON LIGHT IN LIGHT CONSTRUCTION

Your commercial and institutional clients today are just as concerned about comfort, beauty and space as your residential customers. When they build or modernize, they know they have an opportunity to improve community relations, employee morale, and business. In the face of high construction costs, leading builders and architects depend more and more on natural light to provide their clients with these human values.

As the following pages show, they have also found that the most versatile material for transmitting... controlling... and enriching natural light is glass by American-Saint Gobain.

GLARE REDUCING Lustragray® sheet glass admits abundant, yet controlled daylighting into the Scientific Engineering Institute, Waltham, Mass. Lustragray's increased opacity from the side of greater brightness contributes to privacy and to the clean exterior detailing. Architects, Hugh Stubbins and Associates.
Endless ways to control light...

for vision, comfort, beauty, space

These installations of glass have one thing in common. In each structure, the builder was equally concerned with problems of utility and appearance. The success of these widely varied uses proves that wonders can be worked with light ... especially in smaller buildings or limited spaces. It also suggests the endless design possibilities in glass by AMERICAN-SAINT GOBAIN.

EXTRA STRENGTH and MINIMAL DISTORTION

make clear Lustracryl® sheet glass the choice for the partitions enclosing this interior court. Economy was a major factor here ... and was obtained with no sacrifice of desired optical quality. Scientific Engineering Institute, Waltham, Mass. Architects: Hugh Stubbins and Associates.

EFFECTIVE DIFFUSION is achieved through this elegant, faceted skylight of wired Huewhite®. This translucent milk-white glass is surfaced with a fine, non-directional pattern in low relief ... offers dramatic lighting effects, day and night. Architects: Minoru Yamasaki and Associates.

INTERIOR SPACE DESIGN gains interest and utility through the use of Satinol Louvre® partitions in the offices of Technical Operations, Burlington, Mass. This rich, patterned glass transmits softly diffused light to inner areas, yet maintains privacy. Architects: Symmes, Maini, Hryniec and McKee, Cambridge, Mass.
HEAT-ABSORBING Aila®, in its hammered, wired version is used extensively in the Barber-Greene Plant, Don Mills, Ontario. This glass transmits light in the most restful portions of the spectrum. And its color and texture lend architectural interest to the structure. John B. Parlin Assoc.; Architects & Engineers.

GLARE CONTROL is effectively achieved in the Salada Tea Plant and Division Headquarters, Woburn, Mass. Lustragray neutral-tinted sheet glass is used here to transmit well-balanced natural light. Visibility from inside is unhindered; colors are true. Architects: Bastille Halsey Associates.

GLARE REDUCING Steel Gray Plate Glass and matching Lustragray admit abundant light into the Boeing Scientific Research Laboratories, Seattle, Wash. The increased reflectivity of these glasses, from the outside, contributes to the clean detailing of the exterior. Designers: Austin Associates; Walter Dorwin Teague Associates.

A VARIETY OF ARCHITECTURAL NEEDS were met by the designers of St. Matthew's Catholic Church & School, Norfolk, Va.—through their use of four types of A-SG glass. The school wing, at left, is glazed with large lights of Plate Glass for perfect optical quality. The smaller lights above and below are Lustraglass®. The church section, at right, is glazed with glare-reducing Lustragray, which provides added privacy. Above these lights are panels of Huetex® insulating glass facing, which add color and interest to the church exterior. Architects: Hayes-Seay, Mattern & Mattern.

AMERICAN-SAINT GOBAIN
GLASS BY A-SG:
a source of creative, business-building ideas

American-Saint Gobain offers a complete range of transparencies...radiant transmission characteristics...structural possibilities...diffusion characteristics...textures and relief designs...and architectural color — in endless variety!

For full information, call the A-SG Sales Office nearest you, or write: American-Saint Gobain Corporation, Box 929, Kingsport, Tennessee.

AMERICAN-SAINT GOBAIN CORPORATION

SALES OFFICES IN: Atlanta, Boston, Chicago, Dallas, Detroit, Kansas City, Los Angeles, New York, Pittsburgh, San Francisco, Seattle

FACTORIES IN: Kingsport, Tenn. ... Jeannette, Pa. ... Arnold, Pa. ... Okmulgee, Oklahoma
In the Imperial Garden Apartments, Type L Anaconda Copper Tube in sizes $\frac{1}{2}$" to 2" was used for hot and cold water lines; 1½" to 4" Type DWV, for sanitary drainage.

"We used approximately 33,000 feet of copper tube for the water supply and sanitary drainage systems in this modern apartment building. Our choice was Anaconda because we have always experienced a uniformity of quality which has given us, without exception, trouble-free installation on all our projects. The ease of handling copper tube produced a speedier installation than possible with other materials. Limited work space is no problem when using copper tube and solder-joint fittings."

This statement by Rowland Pearson, Secretary and Treasurer of the plumbing firm, sums up the many advantages of Anaconda Copper Tube. For complete information about Copper Tube and Fittings for general plumbing, heating, air conditioning and refrigeration, write for free copy of Publication B-1, Anaconda American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ont.
Now... FOR THE ARCHITECT A STRONGER, WINDOW FOR

Cupples presents its new DOUBLE WINDOW UNIT features tubular mullion with continuous width head and sill sections for extra strength and rigidity — takes metal interior casings.

SERIES 300 WINDOW DESIGNED SPECIALLY FOR WORLD'S LARGEST APARTMENT HOUSE Ebbets Field Apartments, Brooklyn, N. Y.

Sponsor: Field Housing Company, Inc.
Gen. Contractor: The Kratter Corporation
Architects: Brown & Guenther

NOTE...
HEAVY TUBULAR SECTIONS,
INTERLOCKING MEETING RAIL,
EXTRA WIDE WOOL PILE WEATHERSTRIP,
DOUBLE WEATHER SEAL,
WHITE BRONZE HARDWARE,
3" WIDE SLOPING SILL,
CONTINUOUS HAND LIFT,
SPECIAL DESIGN TO TAKE METAL INTERIOR CASINGS OR JAMB LINERS

FULL SIZE CROSS SECTION DETAILS

Qualifies under DH-A2 specification
Approved for Mitchell-Lama Housing under New York State Division of Housing and Community Renewal
AND OWNER WHO WANTS STURDIER, BETTER OPERATING APARTMENTS & DORMITORIES

series 300 DOUBLE-HUNG ALUMINUM WINDOWS

PRICED AT ONLY A FEW DOLLARS EXTRA

WE'RE from Missouri — and we've been convinced there are a lot of architects and owners who have found lightweight, minimum standard residential windows completely unsatisfactory for their apartments, hotels and college dormitories.

TROUBLE-FREE — If you feel the same way about better windows, Cupples new series 300 is the window for you. It's a strong, sturdy window designed to withstand the hard usage of apartment house and college dormitory wear.

ECONOMICAL — Even with its heavier sections, better weather-tightness and foolproof operating qualities, you'll find it economically priced — only a few dollars more (approximately $3 to $4) than the cheapest residential windows. It's a worthwhile investment that will continue to pay dividends year after year.

MAINTENANCE-FREE — The 300 will pay for itself within a few years through reduced maintenance and operating costs. It never needs costly painting. Cannot warp, swell or stick. Double width wool pile weatherstripping (full 1/2" wide instead of usual 1/4" width) completely around the opening keeps out cold drafts and rain — saves fuel.

DEPENDABLE — Now, add to all its favorable features the Dependability of product, quality, service, delivery and the Company behind the product (Cupples is a division of Alcoa) and you'll understand why you should investigate further before you select windows for your next job. Our representative will be glad to consult with you at your convenience. Write or wire today. Address Dept. HH-617.

CUPPLES PRODUCTS CORPORATION
A DIVISION OF ALUMINUM COMPANY OF AMERICA
2650 SO. HANLEY ROAD • ST. LOUIS 17, MO.
Vern Donnay, top Minneapolis home builder and developer, says:

Quality homes such as these sell for $12,000 to $25,000 in 9 models at Donnay's Oak Park development and Brookdale Estates.

Prove it yourself...discover how

Gas and electric ovens and range tops utilize interchangeable cutout dimensions... make possible a choice of gas or electricity with no added expense. New fast-installation designs cut labor, help increase profits. In colors or brushed chrome. 24" and 30" oven sizes. Shown: Model HE155 oven, HE840 top.
"There's no question... RCA WHIRLPOOL appliances help our homes sell easier and faster"

Vern Donnay Construction Co., Inc., of Minneapolis-St. Paul, is one of the top creative developers in this area. Last year, the firm produced and sold over 800 homes... a record that indicates their technique of researching every design before presenting it to the homemaker pays off handsomely in sales. They are just as selective about the appliances that are built into their homes, and their choice is RCA WHIRLPOOL. Here's why:

"After a careful study, we decided to install RCA WHIRLPOOL appliances in our homes because of their attractiveness, durability and convenience in cleaning. For example, it is very simple to dismantle the oven for cleaning, eliminating the necessity of having to reach over the open oven door and straining to reach the back of the oven. Homemakers appreciate RCA WHIRLPOOL appliances and they are an excellent tool in helping us sell more homes."

RCA WHIRLPOOL appliances can help your homes sell faster...easier!

New modular ranges look built-in, yet require only 30" of space. Can be installed quickly and at low cost, requiring a single electrical connection, one countertop cutout, no moldings or seals. Available in a choice of decorator colors, and offering top cooking and convenience features women want. Shown: Model HE3000.

Built-in dishwashers with famous Filter-Stream* washing action provide the remarkably efficient dishwashing performance that keeps on selling and re-selling itself every day. Select-A-Door* panel system lets you match panels to decor in an instant! Impeller and spray-arm models. Shown: Model FU-70B.*Tmk.

New automatic-reverse disposer instantly clears almost any jam which might occur at start or during operation... automatically. This feature makes the RCA WHIRLPOOL Imperial Disposer an extra selling advantage when installed in any home. Custom models with manual reverse also available. Shown: Model SHD-31.

There's a complete line of profit-building RCA WHIRLPOOL appliances available to builders... call your RCA WHIRLPOOL distributor for full information.
A NATION-WIDE ADVISORY SERVICE ON TERMITE PROTECTION

PHONE YOUR LOCAL BRUCE-TERMINIX COMPANY

The broad experience of the world's largest termite control organization is offered for the protection of your homes against wood-eating insects.

Having safeguarded over 350,000 homes and buildings, Bruce-Terminix can advise you on the most effective termite protection methods for any type of construction.

To be relieved completely from complaints and responsibility for termite attack in your homes and buildings, follow the example of leading builders now using Terminix Insured Protection. This service, renewable at the homeowner's option, provides: 1. Periodic inspections. 2. Treating when found necessary. 3. Repairs and/or replacements of any termite damage to building or contents up to $5000. Performance is guaranteed by E. L. Bruce Co. and insured by Sun Insurance Office, Ltd.

Look in the yellow pages and phone your local Bruce-Terminix company (usually listed under "Termite Control"). You'll find his advice helpful and dependable on any problem involving termite protection for new or old homes and buildings.

SEE OUR CATALOG IN SWEET'S FILE

TERMINIX DIVISION, E. L. BRUCE CO., BOX 397-Y, MEMPHIS 1, TENNESSEE

Chemical treatment during construction
Treatment as required for infested structures
Protection without treatment for qualified termite-free structures

A nation-wide termite control service
IN 1961 PUT A Flair IN YOUR KITCHENS!

FEATURE DAZZLING FRIGIDAIRE Flair WALL OVENS
Stunning, daring, new-fashioned oven-cooking . . . only from Frigidaire

Here’s dazzling, daring, new-fashioned oven-cooking . . . available only in Flair, and only from Frigidaire! The fascinating Flair Wall Oven looks like a picture in your kitchens—cooks like the finest Frigidaire oven ever built. The Custom Imperial offers all the top-of-the-line cooking features, including automatic Cook-Master, Meat Tender Control and Spatter-Free Broiler Grill. Lower cost DeLuxe model also offers many exclusive Frigidaire features. Both have exclusive Glide-Up Glass Door. Fit standard 33" cabinets. Just look at Frigidaire Flair . . . and imagine what a lift “Kitchens with a Flair” can give your home sales! Frigidaire Division of General Motors, Dayton 1, Ohio.

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Whatever your concept of shelter surface... from flat... to curve... to the most advanced geometric design... Flintkote Monoform can do! Here is the most versatile method of roof application ever developed. The Sealzit gun shown above applies special Monoform compounds simultaneously with chopped reinforcing glass fibres, forming a monolithic protective membrane that is resilient, tough, highly weather resistant. Whatever structure you may now have in the design stage, it should have a Monoform roof—and be sure to let the Flintkote Monoform system help free your hand in future roof designs!

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"Power pack" all-electric homes with maximum home-buyer convenience!

Here's Pushmatic flexibility aplenty for electric heating, lighting, appliances . . .

100-amp submain feeds conveniently located electric heat panel (11 two-pole circuits).

Your home-buyers receive maximum residential circuit flexibility—and push-button convenience—with this Pushmatic® 200-amp PL12A Electri-Center®, which fulfills every service center need for all-electric homes. Plus—the famous Pushmatic circuit breakers protect two ways: (1) against harmful overloads, (2) against dangerous short circuits. Pushmatic breakers as well as 100- and 200-amp Electri-Center panels are available in a full range of sizes to meet every residential wiring need. For details, write for your "Pushmatic Pocket Guide"—it's free!

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BULLDOG ELECTRIC PRODUCTS DIVISION

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In Canada—Manufactured by Superior Electric, Ltd., Pembroke, Ontario

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a great performer in saving space and money

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RECTANGULAR—More elbow room and more luxurious appearance provided by this new, popular shower shape. Combine with stock sliding door for sales power.

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Now, you can build-in more quality at less cost with a PreCast FIAT Floor. Simply slides into place—eliminates sub-pan, mortar and tile. Made of lustrous Terrazzo, the FIAT Floor guarantees a lifetime of sparkling beauty. Permanently leakproof saving you the risk of costly call-backs. Over 2,000,000 FIAT Floors in use assure you of 100% customer satisfaction. Send letter today for facts and figures on FIAT—the shower floor that gives you more!

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Make sure your houses are equipped with Gas appliances... the equipment home-buyers look for because they know and trust its performance. Call your Gas company, or write Arkla Air Conditioning Corp., 812 Main Street, Little Rock, Arkansas. There's an Arkla-Servel Sun Valley* All-Year® Gas air conditioner to fit every home.

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The "Buy Words" for '61...

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100,000 new vacation homes this year! Get your share of this market with modern concrete masonry

About 100,000 vacation homes will be built this year alone! People want vacation homes that are low in cost, high in appeal . . . homes that need no care. Nothing fills the bill like durable, fire-safe concrete masonry!

Make the most of this great and growing market by actively promoting concrete masonry for vacation homes in your area. Sell the beauty and versatility of concrete masonry . . . from the simplest standard units to the wide range offered by the newest sizes and shapes. Profit to the fullest from the fact that there's a style to fit practically every architectural need today.

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JULY 1961
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)**

<table>
<thead>
<tr>
<th>Material</th>
<th>R Value</th>
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</thead>
<tbody>
<tr>
<td>IBI Rated Insulation Board Sheathing (25/32 in.)</td>
<td>R 2.06</td>
</tr>
<tr>
<td>IBI Rated Insulation Board Sheathing (1/2 in.)</td>
<td>R 1.32</td>
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<tr>
<td>Lumber (Nom. 1 in.)</td>
<td>R 0.98</td>
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<tr>
<td>Gypsum (1/2 in.)</td>
<td>R 0.45</td>
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<tr>
<td>Plywood (5/16 in.)</td>
<td>R 0.39</td>
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Write for the new booklet, “How to Save with Sheathing.”

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It's a part of our builder service we think will be of real benefit to you—because an attractive entrance way makes an important first impression on prospects, helps you sell even when the market's slow.

Schlage has long taken an intense interest in doorway design, has played a prominent part in making the entrance way a feature of the home rather than a mere incidental. The cylindrical lock, the long backset, the decorative escutcheon—all originated by Schlage—have brought new freedom and flexibility to entry architecture.

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SPECIFICATIONS:
Carton contains: 12 pieces each of 4" x 36", 6" x 36", 8" x 36"—in random shades. Pegged at one end, with one peg on 4" width, two pegs on 6" and 8" widths. (Available without pegs on special order.) Thickness: 3/16".
Will FHA stiffen standards for new 40-year loan program?

You can expect FHA to tighten its property standards for Sec 221 homes when the Administration's proposal to expand 221 to 40-year-loans up to $15,000 becomes law. Up to now, $200 down Sec 221 houses were built under Sec 203i standards. These let builders cut costs by shaving room dimensions, installing less heating, insulation, and storage space and omitting refinements like coat closets, gutters & downsprouts, and sometimes even finish flooring.

But FHA technicians studying cost levels across the US have decided there is almost nowhere where a house built to 203i standards will cost as much as $15,000 (the present maximum is $12,000 in high-cost areas). So indications are that FHA will, as the bureaucratic jargon has it, "modify standards upward" for the new 221 program. Insiders don't expect the agency to impose all of the Sec 203 minimum property standards. But they expect FHA to require builders to live up to some of them, probably including room dimensions.

Even so, many an expert predicts that 40-year-loans will convert 221 from a neglected, welfare-tinged program into FHA's main operation (see p 55). This forecast holds even though the Senate knocked out the so-called no-down payment (actually $200 down) feature of 221 expansion (see p 48). When these lines were written, the House had yet to act on the 1961 housing bill. So the final fate of no-down 40-year-loans hung in the balance. In any case, the new 221 program would be stripped of the rigamarole of quotas and certifications. Builders would just build houses after the normal FHA procedures. The new 221 loans remain legally eligible for Fanny May special assistance, but Fanny May says it won't buy any—except when a builder sells a house to a legitimate displacee.

Pace of housing: a gradual pickup

Housing starts should still end this year 5% higher than in 1960 (1,320,000 vs. 1,260,000) predicts NAHB President E. J. (Jim) Burke. His forecast is based on the latest semi-annual survey of NAHB's Builders Economic Council. Returns from 400 of the 700 council members indicate the typical new house will be priced $300 lower this year than last ($14,900 vs. $15,200) even though square footage will be larger. Burke figures lower interest rates, lower priced housing, and improving economic conditions are combining to give buyers more confidence.

Housing starts are making a gradual comeback (see p 51). The annual rate of private starts reached 1,276,000 in May—the highest rate since June '60 except for a freakish spurt to 1,282,000 in March. For the year so far, starts are only 6% below their 1960 level. Public housing is running at double its 1960 pace.

WASHINGTON INSIDE: Red-faced housing officials have just realized that state laws in many states probably will prevent some lenders from making loans under FHA's proposed new program. When FHA began 27 years ago, each state adopted a law exempting FHA-insured mortgages from the more restrictive loan ceilings covering conventional mortgages. But there was no standard pattern. Some states exempted FHA first mortgages. But the new fixup loan program. When FHA began 27 years ago, each state adopted a law exempting FHA-insured mortgages from the more restrictive loan ceilings covering conventional mortgages. But there was no standard pattern. Some states exempted FHA first mortgages. But the new fixup loan plan (20 years, $10,000 loans) will include both first and second mortgages and deeds of trust, chattel mortgages, and even unsecured loans. The housing bill carries permission for national banks and federal S&Ls to use the plan. But state-chartered lenders must rely on state laws. And it is now too late to get them amended this year in most states. FHA has no idea how many states are affected by the oversight, but it has just asked its local offices to look into the problem.

Capitol Hill hears that the Administration may compromise on its proposal to make depreciated portions of real estate ineligible for capital gains tax treatment. The deal would be to let owners take capital gains as now if they hold property for more than 10 years. If they sell sooner (as most now do), they would have to pay ordinary income tax rates on the difference between the depreciated cost and the sales price. The Administration's scheme, cry realtors and builders, would cripple construction of rental housing by making it unprofitable—and so pave the way for a vast and wholly unnecessary expansion of public housing.
The fight in the Senate

A surprise attack by conservative Democrats almost kills 40-year FHA loans. Compromise to keep them drops no-down payment provision.

The Senate toned down the 1961 catch-all housing bill much more than anybody expected. Its most dramatic move was to throw out entirely the no-down payment provision\(^*\) of the Kennedy Administration's plan to expand FHA Sec 221 into a major program of 40-year loans up to $15,000 for middle-income families. This genuflection to fiscal responsibility was engineered not by the Republican opposition, but by Southern Democrats led by Sen Albert Gore (D, Tenn.).

Gore's headline-making move (which took the Senate's housing leaders by surprise) focused press attention so thoroughly on 40-year no-down loans that other ways the Senate acted to trim the legislation have almost escaped public notice. For instance:

1. Local public agencies were eliminated as eligible sponsors of the proposed Sec 221 rental housing at below-the-market interest rates and Fanny May-subsidized loans. For the private housing industry, this is of crucial significance. For many experts feared this would have invited public housing to run away with the rental market for $4,000 to $6,000-a-year families. (The House version of the housing bill, as reported out by its banking committee, deletes public housing authorities as eligible sponsors, so chances are that industry efforts have stymied this program—for this year.) Nonprofit groups, co-operatives, and limited dividend corporations remain eligible.

2. The controversial plan to set up $100 million in federal grants to help localities acquire open land was knocked out entirely. "Irresponsibility." But the argument that that is in the bill for the poor folks." If the amendment is agreed to, the heart will be taken out of this measure," he cried in his twangy Alabama accent. "... It will take out all that is in the bill for the poor folks."

When Sparkman tried to conjure with Kennedy's name, reminding the senators that many of the programs at issue were a Presidential request, Gore shot back: "It doesn't matter to me if it was sent up here by a dozen Presidents. In my opinion this proposal is not sound." Bells jangled. The roll was called. And Albert Gore won his surprise victory, 49-44. A juggled hole had been torn in the New Frontier housing bill. Voting for the Gore amendment, to the surprise and dismay of the Democratic leadership, was a sprinkling of liberal Democrats as well as most southern Democratic conservatives and nearly all Republicans. For the Gore amendment, for instance, were such Democratic liberals as Frank Church of Idaho, Stuart Symington of Missouri.

But the amendment had scarcely carried before Russell Long, a champion of low interest rates, walked across the Senate to tell the visibly shaken Sparkman that he had not been quite sure how far the motion went. And Symington indicated that if small down payments were added, he would support the Sec 221 expansion.

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* Actually, $200 down minimum, but this includes closing costs.
made, Long, Symington and Hiram Fong (R, Hawaii) would switch from support of Gore to buy the rest of the 221 expansion Kennedy wanted.

So Sparkman set to work to draft an amendment restoring all Gore had cut out, except for no-down payments. Sitting at his aisle seat on the Senate floor, Sparkman worked over the text with an aide, all the while trying to keep one ear open for current developments on the floor and an eye on the Senate moving on through the evening to a myriad of other amendments, mostly inconsequential. As the night wore on, senators snoozed on couches in the cloakrooms, drifted to the restaurant,ennes sat in the lobbies or hamburges & coffee, wandered off to their haydaye oficess about the Capitol.

Close shave. So preoccupied was the leadership with preparing the key Sparkman amendment that it almost lost another chunk of the bill. Only by scurrying to round up latecomers did it manage to stave off an amendment by Sen Frank Lausche (D, Ohio) aimed at chopp­ing out a $50 million authori­zation for mass transit development projects.

Finally, at 11:23 pm, Sparkman was ready with his compromise, which Sen Jacob Javits (R, N.Y.) joined in offering. Gore fought back with an amendment to chop Spark­man’s amendments, pinning his arguments this time to what he called the impractical length (40 years) of the proposed loans. By this time the FHA to offer the Friday, and the Senate was bleary-eyed. The pink rose on Maggie Smith’s (R, Me.) apple-green dress was the only fresh looking thing in the chamber. New Jersey’s Cliff Case lay like a schoolboy, his blouse and an old blue corduroy skirt, black fez on his head. The showdown came on a motion by Oregon’s Wayne Morse to table Gore’s amend­ment. It carried by a 47-45 vote. That was the ball game. Sparkman got his housing bill—relatively undamaged, considering what Gore had originally done to it.

What it does. The Sparkman-Javits sub­stitute restored the below-market-interest-rate program of Sec 221 rental housing (which Sparkman predicts will eventually replace pub­lic housing) just about as it had been before the Gore amendment. To make the 40-year sales and rental payments palatable to home­owners, the Senate voted to put the same down payment schedules as for other FHA sales programs (3% on the first $13,500 of value and 10% on the balance up to $18,000). On a $15,000 house, the down payment would thus be $555.

Lightning rod. The ramp­up over no-down, 40-year loans diverted the Senate’s attention from housing ideas that usually provoke stormy debates. For instance, the housing bill—fizzled out completely. This involved tightening up workable programs which are prerequisite to federal renewal or public housing aid. Capehart intended to press for an FHA “cut-rate” program. He demonstrated that they are actually enforcing a suitable housing code before HHFA could approve their workable programs. But instead of offering such an amendment, he merely asked that the question be referred to the housing subcommittee for more study. Spark­man agreed with alacrity.

Capehart did manage to win Senate ap­proval (without a roll call vote) of an amend­ment requiring the same interest rate to all kinds of sponsors under the below-the-market rate 221 program.

In the end, Capehart voted against the housing bill—for the first time in 17 years. “This bill,” he said, “will bring us down the road to socialism. If we do not stop, someday we may well nationalize the housing industry.”

Capehart military housing gets year’s extension

The controversial Capehart military housing program will continue. House-Senate confer­ences have approved construction of 3,000 more Capehart family housing units. That’s 1,000 more than the Administration asked for.

Congress has also given authorization of 200 units of military family housing via direct appropriation. And it boosted the cost ceiling per unit from $16,500 to $17,500. This would add $34 million to the federal budget—if Congress appropriates the money.

Indications are that Congress may let the FHA-insured Capehart military housing die after Oct 1, 1962. The Senate voted to sidetrack this year, but the House voted to approve 7,074 more units. The Hal Hayes foulup (News, July ‘60 et seq) has convinced many legislators the Capehart program has been maladministered. Hayes, a Los Angeles con­tractor, stopped work a year ago on $55 million worth of Capeharts at five bases, leaving 3,000 unfinished homes to rot in the sun. Other contractors are now com­pleting them, but the year’s delay in getting construction re-started will add more than $14 million to the cost of the units, says a Senate subcommittee. This would make the units cost nearly $20,500 each—$4,000 more than the $16,500 ceiling set by law. The subcommittees estimates the government will be stuck for about $3 million of the tab—disputing claims by the FHA and Pentagon that the savings will be made.

The subcommittee, in a report, also expresses “grave doubts” that FHA is right in asserting it has taken steps to prevent a Hayes-type mess from happening again.

**Should vets have to buy mortgage life insurance?**

Should Congress force GI homebuyers to buy mortgage life insurance so the death of the veteran cannot lead to foreclosure to his house?

Legislation to do so has been introduced in the House with strong bi-partisan support. A bill by Rep Carl Curtis (R, Ne.) and William Ayers (R, Ohio) would apply the plan to VA home loans written after next January 1. And they are considering plans to broaden this to loans already guaranteed, on a mandatory basis.

VA expects to make home loans to another one million veterans after Jan 1, 1962. So the scheme adds up to about $10 billion worth of insurance. VA would advertise for bids by private companies to under­write the mortgage life insurance. But California has been a holdout, even though the state has the lowest rate of veterans defaults. If CA goes along, the possibilities of other states following suit will increase.

VA has a blank check which many veterans have been asking for over the years. Many veterans are under 30 years old and this is the insurance for them. Furthermore, VA has a long line of applicants waiting for the scheme.

LEGISLATURES:

**California opened to ‘little FHAs’**

California, the big plum for private mort­gage insurers, is now open for business. Mortgage Guaranty Insurance Corp of Milwaukee, the nation’s only private in­surer of home mortgages, is a sure bet to do business. The company will be formed to compete. The long range effect could well be to boost con­ventional lending, push the government part of FHA out.

Legislators decided California should join the 35 others which have legalized the private insuring companies—dubbed “little FHAs”—to combat the dealing in second­hand homes. But California has been a holdout, even though the state has the lowest mort­gage default rate in the country.

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and loans (182 of the state's 251 S&Ls) to make their commercial real estate deals.

New limits: 90% of appraised value up to $20,000 appraised value, 80% of value up to $40,000, and 70% of appraised value over $40,000. Old limits were 80% up to $13,000 value, 70% at $13,000, and 60% at $26,000. A third bill restricts an S&L from lending more than 10% of its assets or net worth, whichever is less, to a single borrower.

TAXES:

Industry seethes as realtor predicts bust in realty boom, raps 'tax shelters'

Do builders and real estate operators get an undeserved tax break? Yes, contends New York Realty Man Daniel M. Friedenberg in a much-discussed article in the June issue of influential Harper's Magazine (circulation: 238,553). Building has become a favored industry under our tax laws, offering the opportunity for fantastic profits, says Author Friedenberg. Result: "a wild spiral of construction and speculation" that he predicts will lead to a collapse.

The article ("The Coming Bust in the Real Estate Boom") is evoking screams of anguish in the industry. For one thing, it comes just as the Kennedy Administration is casting a critical eye at realty tax provisions in its new tax proposals (News, June). For another, Author Friedenberg is not a casual muckraker. He is a successful commercial real estate operator. In particular, Friedenberg assails:

1. Accelerated depreciation allowances. Depreciation—which permits a building owner to deduct taxfree a part of the cost of the structure each year—is the "key tax gimmick" in real estate profiteering, he says.

2. Capital-gains tax privileges. "The present capital-gains rule is a specious dodge based on the fiction the capital held over six months is a "long-term investment,"" says Friedenberg, and is the "anchorage for the over­whelming mass of speculation both in real estate and the stock market."

3. Syndicate tax shelters. Because of their favored tax treatment vis-a-vis corporations (syndicate members pay taxes once as individuals whereas corporation profits are taxed twice—once as income and also on dividends), syndicates imply that they are the "present rickety structure and inflated values of the building industry," says Friedenberg. He accuses syndicates of doubling real estate prices.

What should be done about it? Friedenberg makes these proposals: 1) re-examine the entire theory of depreciation, 2) eliminate accelerated depreciation, 3) extend the period property must be held to get capital-gains privileges for ten years, and 4) put syndicates on the same tax footing as corporations.

The building boom brought on by speculators eager to profit from tax angles is creating serious social problems too. Friedenberg: shoddy and poorly designed buildings ("the cheaper the product, the greater the return"), overbuilding in already congested areas, and sky-high land prices that set up economic ghettos.

President Gordon I. Kyle of the Real Estate Board of New York laments that the "article may have an unfortunate influence on . . . Congress." Kyle denies that real estate is a "boom"—"since that word ordinarily connotes an artificial inflation of values." Accelerated depreciation, Kyle notes, "covers all industries including real estate and not real estate was not favored." The same is true of capital gains on property which has been depreciated. The Administration's proposals to end the latter would cripple realty sales and construction, he adds.

Friedenberg has been deluged by complaints from fellow realty men. "The reaction was stronger than I ever expected," he says wryly. One colleague told him angrily: "It isn't that what you said isn't true. We just wish you hadn't said it."

Tax verdict hits mortgage bankers

After a mortgage banker builds up his servicing portfolio, can he take capital gains on the sale of the fruits of his years of work? In its first decision on this vital question, the US Tax Court held that a servicing portfolio sold by an Alabama mortgage banker was not a capital asset but only a "contingent right to earn future income.

Result: proceeds of the sale are taxable as ordinary income instead of as a capital gain. For mortgage bankers who sell out (eg to retire), this can mean a substantial boost in the federal tax bite.

The decision involved Nelson Weaver Mortgage Co of Birmingham. In 1955, Weaver sold for his $35 million servicing portfolio to Cobbs, Allen & Hall Mortgage Co, also of Birmingham, for $121,841. The loans sold by Weaver—1,589 individual loans totaling $10.7 million and 12 Sec 608 apartment loans totalling $4.1 million—were being serviced for New York Life. Both mortgage companies were then its correspondents.

Besides transferring the loan files to Cobbs-Allen-Hall, the Weaver company assigned all of its "rights, title obligations, and benefits" under the mortgage servicing contracts with New York Life. The Weaver company has continued corresponding for other investors (1960 volume: $35 million) but not for New York Life.

The Weaver company reported the sale proceeds, paid in three annual installments, as a long-term capital gain under Sec 1201 of the Revenue Code. But Internal Revenue Service contended that the $121,841 was "the lump sum receipt of future income taxable as ordinary income" and was includable in the Weaver company's 1955 income. IRS demanded $54,192 in taxes.

The court ruled that the Weaver company's income from the sale was "taxable under Sec 1201 as ordinary income" and excused the Weaver company from capital gains tax liability.

The Weaver company contended that the sale was not a capital asset but a "tax shelter" and also contended that the Weaver company's use of multiple corporations for servicing purposes was "persuasive that the $121,841 here involved was simply the present value of the right to earn such anticipated income." The Weaver company's protest that the Weaver company's probable income from the loans was $144,431, so that all the company did was to sell anticipated future income at a discount of $22,589.

Money received in selling a contract to perform personal services is not a capital gain, said the court, and it rejected the possibility that the Weaver company's transfer of goodwill since it was not indicated in the sale agreement.

Multi-corporate builder rebuffed by Tax Court

Use of multiple corporations by homebuilders to cut their income taxes has been handed another setback by the US Tax Court.

The court ruled that 86 separate corporations organized by a California builder for a VA development were a sham—and so he would pay 52% income tax instead of 30% on the first $25,000 and 52% on the excess. The decision involved Shaw Construction Co, solely owned by builder H. Shaw and his wife. Shaw created the purchases of the land, guaranteed the construction loans made to the separate corporations by S&Ls. The corporations immediately assigned the loan funds to the Shaw company which also owned all the equipment, did all the bookkeeping and administrative chores. The houses, sold by independent brokers, were advertised as "Shaw Built." The multiple corporations had no separate offices, no employees, no assets and an initial capital of only $100. None reported more than $25,000 income in a taxable year.

Said the court: the corporations, although legal in form, were organized primarily to obtain tax benefits and hence would be dis­regarded for tax purposes. The Shaw decision follows the pattern of two previous rulings against builders (Aldon Homes, James Realty Co) who set up multiple corporations.

Upholding the IRS, the Tax Court said the transferred loan files were the property of New York Life and could not be sold by the Weaver company. Moreover, since Cobbs-Allen already was a correspondent for the insurance company, it could not acquire any right to sell or service loans to New York Life that it did not have before the sale.

Weaver's contract to act as correspondent for New York Life, said the court, "amounted to nothing more than a contract to perform personal services . . . the only thing of value it [Weaver] could transfer to Cobbs-Allen corporation was the contingent right to earn compensation, in future, for the performance of personal services, ie, servicing the mortgage loans."

The court noted that the sale price was based on the number and dollar-amounts of the loans Weaver was servicing for homeowner's insurance company—"persuasive that the $121,841 here involved was simply the present value of the right to earn such anticipated income." Projecting the average life expectancy of the loans and the rate of decline in service fee income, the court said that the Weaver company's probable income from the loans was $144,431, so that all the company did was to sell anticipated future income at a discount of $22,589.

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Weaver is appealing. Mortgage men are watching closely. As a guinea pig case, the final income could be a signal to the future of mortgage bankers. Says Weaver: "I wouldn't have considered the sale if I hadn't felt sure it would be a capital gain." Adds a former MBA president: "What happens in this case is important to all mortgage men. If we are not creating a salable asset, why should we struggle to build up our servicing portfolios?"
HOUSING MARKET:

High court lets FHA off the hook

The US Supreme Court handed down some cheering news to federal housing men. Reversing two lower court decisions, the high court ruled that FHA is not liable to a homeowner who is misled by a faulty FHA appraisal.

For more than a year, FHA officials were fretting over the implications of an unprecedented federal District Court decision awarding damages to an Alexandria, Va., couple because of negligence by an FHA appraiser (News, May 7). Now, Mr and Mrs Stanley Neustadt paid $24,000 for a home appraised by FHA at $22,750 and obtained an $18,800 FHA mortgage. After moving in, the Neustadts found that walls and ceilings were cracking because of shifting subsoil and poor drainage. The Neustadts sued the government, contending that they relied on FHA representations that the house was sound. They asked, as damages, the difference between the purchase price and the actual value of the house.

The District Court held that the house was worth only $16,000, awarded the Neustadts $8,000 damages on the ground that FHA had a duty to a homebuyer to make an appraisal “with ordinary care and diligence.”

MARKET BRIEFS

Prefabbers make apartments

Home manufacturers are moving into the apartment and row-house market. National has introduced four units: a one-story, one-bedroom unit selling (in Lafayette) for $8,550, a two-bedroom one-story selling for $13,880, a two-bedroom two-story (with a mid-level entry) for $11,592, and a three-bedroom, two-story for $12,880. Its builder-dealers can put together any number of units in any combination to create a garden apartment or townhouse project.

The new units, will be sold from models, and no units will be built ahead of sales. But for the first five months of 1961, FHA expects the biggest market for its new units to be in the East, and Fred Harless, manager of NH’s Horsecheads, N.Y., plant, represented that contracts with Washington Builder (and NAHB regional vice president) Joseph Geeraert for a 200-unit project, is working on 1,600 units “for a big developer,” and has “several other projects pending.”

National also is entering the foreign housing market. It has signed up with Lear Inc of Santa Monica to distribute NH products—primarily luxury homes—in Switzerland, Germany, France, and Italy. Chairman James Price says his homes will sell for about $28,000 to $30,000 “or less than half the cost of a comparable house built using conventional construction methods in Switzerland.”

No-down co-op loans

FHA has dropped its 3% down payment on Sec 213 sales-type single-family co-operative homes priced up to $13,500 and up to $15,000 in high-cost areas.

The move is intended to spur sales. Sec 213 sales-type projects must consist of eight or more units, detached, semi-detached or row. Normally, they are co-operatively owned for a week or so, then broken up into individual ownership.

To the housing industry, the decision was a bombshell. It could have 1) opened the door to a swarm of lawsuits from disgruntled homeowners, 2) forced FHA to tighten up on inspections and appraisals which in turn would require builders and realtors to ask for bigger down payments on some homes, and 3) prompted FHA to shun homes likely to evoke complaints from buyers (eg on filled land or using new materials and building methods).

Appealing, the government did not dispute that FHA slipped in appraising. But US attorneys contended that the Neustadt suit was barred by the Federal Tort Claims Act. The act precludes claims against the government based on misrepresentations by one of its agencies. The Supreme Court’s 7-1 decision (Justice Douglas dissenting) held that the appraiser’s negligence constituted misrepresentation within the meaning of the act.

Justice Whitaker, for the majority, held that the intent of the FHA appraisal system is to protect the government and its insurance funds. “There is no legal relationship between the FHA and the individual mortgagee,” noted the justice, adding that Congress did not intend an FHA appraisal to be a warranty of value to a buyer.

HOUSING STARTS gained in May. They reached a seasonally adjusted annual rate of 1,276,000 units. Except for April, it continued a steady recovery since last December when the index, the best barometer of housing’s health, dropped to 970,000. Total nonfarm starts for May were 125,000 (121,700 private, 3,300 public). Private starts are 6% below last year. 

MATERIALS & PRICES:

Plumbers to drop old lines

The Plumbing Fixture Manufacturers Assn, meeting in Washington, for the first time voted unanimously to adopt simplified practice recommendations which would eliminate the manufacture of many obsolete or undesirable fixtures. Among them:

1. Commercial (ie, flush valve) wash down toilets. This may be the first step toward a later recommendation to stop making any more multi-trap (tank type) wash down toilets. These have been obsolete at least 30 years because they are twice as noisy as reverse trap fixtures, are hard to clean and are so sure to become smelly that the codes prevent their use in public toilets. But 40% of this year’s new residential toilets are still wash down type.

2. Low roll-rim sinks (which are obsolete as claw foot bathtubs).

3. Sinks as small as 16” by 16”.

4. The smallest lavatories sized 26” x 15”, 26” x 14”, 24” x 13”. This may be the first step toward eliminating the 1917 wash basin which is too small for anybody to wash his face in but still accounts for over half the lavatory basins made this year.

This association voted to spend $17,500 this year for research looking toward an effective promotion program next year (for which most of the members seemed to think $250,000 would be the minimum needed). And they agreed that minimum standards for cleanliness, abrasion resistance, and susceptibility to bacteria retention should be included in commercial standards.

Glass prices slashed

Giant Libbey-Owens-Ford (1960 sales: $294 million) slashed prices on two grades of plate glass last month. Company spokesmen said they were trying to meet foreign competition. L-O-F cut 10% from price of its clear plate glass and dropped 25% off its Parallclo-platc L-O-F cut 10% from price of its clear plate gray glass. The change cuts an average of 5¢ from price of sq ft of clear plate, which sold for 50¢ before the cut (vs 52¢ in 1926).

Glass makers have taken a different attack on foreign imports of window glass. They argued before the Tariff Commission that low tariffs (only 12% of the 1932 level) have periled the domestic industry. The commission recommended higher tariffs. President Kennedy has until July 17 to act.

HOUSING CONSTRUCTION COSTS rose 0.7% in May, biggest month-to-month increase in a year. The index now stands at 2947, exactly where it was a year ago. Wage increases in this spring’s labor contracts accounted for all of the increase. Physically, price is still posted at $68 for 1,000 AD but Col E. H. Boeckh says firm orders at $64 are being filled.

MATERIALS PRICES crept 0.1% point higher to 133.1 on the Bureau of Labor Statistics index (1947-9 is 100). But the level remains 4.1% under the 133.9 reading of a year ago. May’s rise was caused by slight increases in plumbing, heating, and concrete products. These were partly offset by a decline in lumber prices.

News continued on p 55
PEOPLE ARE LEARNING TO LOOK for the name Thermopane on windows in new houses. Advertisements in mass-circulated magazines—Better Homes & Gardens, American Home, Living, and Good Housekeeping—are urging them to do so. For their own protection and comfort.

Now 2 types of Thermopane insulating glass for all kinds of windows

Two types of Thermopane make it practical to put insulating glass in all of the windows of a house: Thermopane with Bondermetic Seal® for picture windows, window walls and sliding doors; GlasSeal® Thermopane® for double hung, casement, awning—all types of opening windows.
Thermopane® Offers extra value worth pointing to

That's why well-known builders such as Slavik Brothers, Detroit; Jackman Construction Corp. and Medema Bros., both of Oak Forest, Ill.; and R. L. Hoekstra & Co., Chicago, are putting Thermopane insulating glass in windows throughout their houses.

Thermopane makes a house more saleable. More economical to heat and cool. Rooms are quieter. There's less chance of steam and frost collecting on windows. And no storm sash to fuss with, ever.

Best-known insulating glass. Thermopane has been nationally advertised for 18 years.

It's a name you can readily merchandise. And you can rely on its quality—made in the U.S.A. only by Libbey-Owens-Ford, which stands back of the products it makes. Over 8,200,000 units in use. Thermopane is fabricated by American workmen with American-made glass, either plate or “A” quality sheet, in a wide range of standard sizes.

LIBBEY • OWENS • FORD
TOLEDO 1, OHIO

Lo-F can supply you with merchandising aids—folders, sill cards, window stickers, sales-area displays. Also newspaper mats for your own advertising and literature. Write for order form which lists and describes these sales helps.
This is the new Crane Sunnyday-8 compact boiler. You can install it quickly anywhere... in any size house and commercial buildings too.

We can wire and assemble it at the factory. You make just four simple connections. It works fine with all gas fuels. It fits all hydronic heating systems. Makes a perfect replacement unit.

This versatile Crane gas-fired boiler is news. (1) It comes in a big range of sizes. (2) It's priced to let you install quality hydronic heat and enhance the salability of your homes.

There are nine sizes—all perfectly at home with steam, vapor or hot water systems. The Sunnyday-8 is not finicky about its fuel. Dollarwise, it gets excellent mileage out of all fuel gases—and it's AGA approved.

It goes in tight places because it's less than 20 inches wide, only 30 inches high. Installs in a jiffy. Just unpack it, "walk" it in on its off-floor base, make 4 simple connections—and turn on the heat!

If you want more information on Crane's complete line of warm air or hot water heating and air conditioning equipment, see your regular contractor or your Crane representative. Or write Crane Co., Plumbing-Heating-Air Conditioning Group, Box 780, Johnstown, Penna.
Bigger discounts soon?

Fanny May props up the price of FHAs, VAs. Even so, the mortgage market seems poised for another tiptoeing—Yohoing in the next two months

The cost of mortgage money seems to have reached its bottom for the year. If business continues its surprisingly quick recovery, demand for loans soon should force interest rates up again, which will mean bigger discounts on FHA and VA mortgages. How soon? Perhaps by mid-summer; anytime by early fall.

In HOUSE & HOME's monthly survey of 17 cities, discounts generally remained steady after a gradual climb that began ten months ago. Here and there were signs of bigger discounts. In San Francisco, for example, discounts on FHA 5 3/4% minimum-down mortgages rose from 1 1/2 points in May to 2-2 3/4 points in June. If FNMA hadn't boosted its secondary market purchase prices again late in May—fifth increase this year—the trend to bigger discounts might already be well under way, say many mortgage men. In contrast to previous price increases of 1/2 point, FNMA posted a point boost. (For new prices, see page 1.)

"We have a false long-term market pegged by FNMA," complains Executive Vice President Robert E. Morgan of the Colwell Co, Los Angeles. "If the FNMA prices weren't where they are, the market price for FHAs and VAs would be lower. FNMA is the primary market. It's holding it up prices."

Mortgage men question how long FNMA can prop up the market. Says President Robert M. Morgan of Boston's Five Cents Savings Bank: "Because builders are demanding FNMA prices, which are above the market, many servicers are paying them, then selling the loans to investors at a loss just to keep their connections open. In effect: a subsidy to builders by mortgage bankers." Mortgage bankers have done this before but can't keep it up for long, says Morgan. He looks for a price showdown in the next couple of months.

The Administration made it plain that it wants to keep long-term interest rates—and particularly home loan rates—down. But Federal Reserve Board Chairman Robert M. Morgan of Boston's Five Cents Savings Bank: "Because builders are demanding FNMA prices, which are above the market, many servicers are paying them, then selling the loans to investors at a loss just to keep their connections open. In effect: a subsidy to builders by mortgage bankers." Mortgage bankers have done this before but can't keep it up for long, says Morgan. He looks for a price showdown in the next couple of months.

The Administration's effort to push down mortgage rates by cutting FHA's interest rate from 5 1/2% to 5 1/4% laid an egg.

When the FHA rate was cut from 5 3/4% to 5 1/2% in February, the Administration was, as one mortgage banker put it, "smart and lucky." The cut caught a falling market and investors were eager enough for loans to settle for lower yields. Not so this time. Money prices were static, so in most areas, the new 5 1/4% paper started out at a discount two points more than 5 1/2% paper, thus nullifying the difference—in terms of yield.

The rate cut may drive business away from FHA, say mortgage bankers, with FHA and VA discounts now comparable, many builders may switch to VA because the absence of the 1/2% discount insurance premium cuts monthly carrying costs for buyers. And many lenders prefer VAs because of the cash payoff on default. Few see a stampede to VA. "We expect about 10% of new house financing to move from FHA to VA," says Vice President Sidney Kaye of Advance Mortgage Corp, Detroit, but he adds that the shift will vary in different areas because of "the personality of the local FHA and VA offices."

The FHA reduction, which applies to commitments issued after May 29, has put builders who have applications at the old rate on the spot. If buyers insist on the lower rate, the builder is faced with the choice of losing a sale or paying up to two points more discount.

Will the 40-year loans about to be enacted by Congress pump new life into FHA?

Yes, says LA's Morgan. He predicts a major switch back to FHA "in those areas where a house can be built for $15,000 and under" (ie over half the nation).

Tom Coogan of New York's Housing Securities says the longer-term loans will open up a big field for builders. Although investors have indicated a marked coolness toward 40-year paper, Coogan says: "After awhile they'll come around. For one thing, the cash payoff on default will appeal to them." Says George W. Patterson Jr of Crawford Housing Services, New York: "The 40-year loan will become the bellwether of the FHA market."

What can builders expect by way of discounts? One indicator: FHA 213 (sales-type co-op) loans for 40 years now bring prices 1 1/2 points under 30-year loans. Adds Coogan: "Big builders in California and Florida who have been building 213s have found that the sales appeal overcomes the discount differential."
Mother robin and her brood never had it so good! They're nesting on a Philip Carey seal-down roof. It's a roof of Fire-Chex Asbestos-Plastic Shingles, the only composition shingles guaranteed for 25 years. Or they could be giant Carey Roofmaster Shingles. Or maybe new Sol-Seal Shingles—ideal for new roofs or re-roofing. They're all Philip Carey seal-downs... the broadest line in the industry.

The sidewalls are new random-striated Styletex... rich in spring-time color. They protect against fire and rot... stay fresh and beautiful, thanks to Styletex polymer plastic finish. For literature on any of these Carey building materials, write Dept. HH-761, The Philip Carey Mfg. Company, Cincinnati 15, Ohio.
Bathrooms seem to grow more spacious . . .
more luxurious . . . reflected in
Miami-Carey's "magic looking glasses". Wide, sparkling
Miami-Carey mirror-cabinet combinations like this
handsome Broadview have clinched many a home sale.
With the Broadview's exclusive "plan-it-yourself" feature,
you can recess wall cabinets and a variety of bath
accessories behind its rolling mirrors.

There are fine Miami-Carey bathroom products in every price
range. For the new 1961 28-page Miami-Carey Catalog, "Glorifying
the American Bathroom", write Dept. HH-761, Miami Cabinet
the mortgages and offer debentures or other securities to small investors.

Among the possible purchasers are Canada’s chartered banks, out of the NHA field for more than a year because they cannot lend to the public at more than 6% (present NHA rate is 6 1/2%). Why? Banks may legally in­

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagors who retain servicing.) As reported to House & House the week ending June 28, 1961.

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

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<th>VA 5 1/2s</th>
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FNMA PRICES effective May 29, 1961

For immediate purchase subject to 15% point purchase and marketing fee and 3% stock purchase mortgage, mortgage ратс involve outstanding balance of loan to 3-year purchase price (excluding closing costs) of FHA or VA valuation—whichever is less. FHA prices cover Seta, 200, 202 and 81%1/2 individual mortgages. Note: If remaining terms of an FHA Sec. 215 individual mortgage exceeds 20 years, the price shown is reduced by 1/4% for each 5-year period (up to 5 years thereof) above 20 years. FNMA special assistance prices (uniform nationally)

FNMA 5 1/2s

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NEW YORK WHOLESale MORTGAGE MARKET

FHA 5 1/2s

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<td>97-98</td>
<td>Immediate: 97-98</td>
<td>95-96</td>
</tr>
<tr>
<td>Futures</td>
<td>Futures: 97-97 1/2</td>
<td>95-95 1/2</td>
</tr>
</tbody>
</table>

| Prices for out-of-state loans, as reported the week ending June 10 by Thomas P. Coogan, president, Housing Securities Inc. |

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

CMHC will not insist on retaining the servicing. But only approved lenders may take it over, otherwise, mortgage insurance is voided. Final government marketing policy will be
determined by the experience of the first offering, says Works Minister David J. Walker. No other offerings will be made for at least 60 days.

What the government will do with the money from the sale will depend on the money market and demand for direct lending, according to Walker. House sales across the country, now spotty, will also figure in the decision. If there is little demand for the money, CMHC will use it to prepay debts to the Treasury.

S&L holding companies

They look hot to Wall Street as their growth outstrips the rest of the S&L industry. But they are a competitive headache to mutual S&Ls

By John Senning

Savings & loan holding companies may not be running away with the savings business in California. But they have added a dramatic new dimension to what was already rugged competition.

Whatever the explanation, and it varies with the source, S&Ls controlled by publicly-owned holding companies are growing faster than others. Their savings shot up 26% in 1960 vs gains of 22% for all insured California S&Ls (including federals) and 15% for all insured associations in the US.

While and their S&Ls grow, the holding companies are going into new businesses. They are stopped by the Spence Act from buying more than 10% of other guaranty stock S&Ls. But they can go into any other business the corporate law allows. Planned and actual diversification so far has been in allied areas—commercial banking, escrow, insurance, mortgage banking, land development and building.

This picture is limited to California where 14 of the 15 publicly-held holding companies are headquartered. These 14 control 42 California S&Ls.

While business has boomed for the publicly-held holding companies (only one of which is much over two years old) so have their stocks. Many a broker has tagged them as among the best of the growth stocks. Samples: Financial Federation, issued at 29 two years ago is being traded at around 90. In even less than two years Lytton Financial has gone from an issue of 12 to 23½.

Most financial analysts are counseling investors that the outlook is for even bigger gains. Earnings have, so far, justified their enthusiasm. Some companies set a new record with almost every report.

Samples: First Charter Corp's first quarter earnings equaled 46¢ a share, up 34% from 35¢ first quarter of 1960. Financial Federation's comparable gain was 51%—from 68¢ to $1.03 a share. Trans-World Financial Co. gained more than 400%—from 7¢ to 30¢.

With three exceptions, S&L holding companies have paid their dividends in stock—not cash. And with good reason. Money taken from the S&L to pay dividends is subject to the Spence Act in 1959. Says the president of another federal discounts: "How do you get a real entrepreneur to work for you when he has no possible way of getting an interest in the business? All we can offer is a salary and a pension plan."

Quality of personnel is one of the reasons cited most often by holding companies for their faster rate of growth. Says Lytton: "We are operating more efficiently, more imaginatively, and more skillfully. Remember it was the underwriters who set the ground rules for this business. They created holding companies.

They taught the aggressive, growth-minded companies because that's what they are selling the public—growth."

The president of another federal discounts this argument. "They spend more money on promotion—much more than the industry average. It's that simple," he says.

First Charter's Dillen sees the advantage in centralization: "We advertise centrally, purchase centrally, arrange installation of a central accounting system. All of our associations [five] can be more efficient when these things like this are done on a quantity or multiple basis."

The most important reason would indeed seem to be aggressive—virtually national for companies who must produce growth and profits to keep their owners (i.e. stockholders) happy. Though some California federals are undoubtedly among the most aggressive S&Ls in the business it is not necessarily the case. The mutuals' owners (i.e. shareholding savers) are only interested in collecting their 4½% on savings. Says Great Western President John F. Marten: "Our stockholders are interested in everything we do except how much we grow, and how much we make."

Most holding company S&Ls also get the 5% maximum of share accounts allowed through savings brokers. And several, like Financial Federation and First Charter, are registered brokers who can take large deposits from one depositor and spread the money out in $10,000 chunks through each association they control.

<table>
<thead>
<tr>
<th>S&amp;L Holding Companies</th>
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<tbody>
<tr>
<td><strong>Publicly Owned S&amp;L Holding Cos.</strong></td>
</tr>
<tr>
<td><strong>(in millions)</strong></td>
</tr>
<tr>
<td><strong>Company</strong></td>
</tr>
<tr>
<td>Great Western Financial</td>
</tr>
<tr>
<td>First Charter Financial</td>
</tr>
<tr>
<td>San Diego Imperial</td>
</tr>
<tr>
<td>Financial Federation</td>
</tr>
<tr>
<td>West Financial</td>
</tr>
<tr>
<td>Gibraltar Financial</td>
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<tr>
<td>Trans World Financial</td>
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<tr>
<td>Lytton Financial</td>
</tr>
<tr>
<td>California Financial</td>
</tr>
<tr>
<td>First Financial</td>
</tr>
<tr>
<td>Midwest Financial</td>
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<tr>
<td>Hawthorne Financial</td>
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<tr>
<td>Empire Financial</td>
</tr>
<tr>
<td>United Financial</td>
</tr>
<tr>
<td>Trans-Cent. Investment</td>
</tr>
</tbody>
</table>

Sources: Home Loan Bank Board, Rider, Proberty & Co.

by House Home exclusive

News
They don't consider this "hot money"—savings from foreign exchange trading. But they are also considered "hot money." This is why Financial Federation's Johnson says: "Our experience has been that an out-of-state account will last 10 years against only two and a half for the local account."

**Top loan rates.** Holding company executives are quick to credit "good management" for the improvement in their loan rates. But there are other good reasons. They are lending at higher interest rates. Last year they boosted their average rate on commercial loans to 6.4% while average rate on new loans was 6.9%.

Perhaps the greatest yield story of 1960 is that of First Charter. Ending 1959 with a dividend rate on savings of 4½% but an average portfolio return of only 5.7%, the company managed in one year to boost its yield on their aggregate portfolios to 6.4%. It cut back severely on its mortgage loans, but much of their income from mortgage fees is, in fact, the reason for the higher rates. Holding company executives say that their S&Ls still have 80% or more of their earnings from mortgage fees, even though they have been forced to charge 1 to 1.5% for mortgage money. But some have done so. Unlike federal, they can lend as much as they wish on commercial loans. But there are some reasonably tight controls. First Charter's Difen: "It is a critical year for us."

State stock S&Ls have two areas of greater flexibility which they can use—though only a few have done so. Unlike federal, they can lend as much as they wish on commercial property. These are usually higher interest loans on morts or store buildings. Most controlled S&Ls still have 80% or more of their portfolios in residential property. Two exceptions: Gibraltar. 42% commercial and Lytton, 30% commercial.

In some cases an S&L may take in savings so fast it cannot get them out fast enough to keep reserves up to the 5% (of savings) required by the state. A holding company can (and some have) contributed to reserves of associations they control. A state mutual in this same position, entirely dependent upon its earnings for its reserves, would simply have to stop taking new savings temporarily. But in 1959, demand for mortgage money still great in California, use of this device has been minimal.

Among the nine multiple holding companies (controlling more than one S&L) no one admits that his associations are run from above. They insist each has local autonomy.

**BACKGROUND IN BRIEF**

Publicly owned savings & loan companies are still the exception in the world of business. The first, Great Western Financial Corp., was formed in 1955 by Lehman Bros, starting with but one association—Great Western in Los Angeles. Great Western bought six more associations subsequent, its success in the stock market, coupled with the threat of legislation to ban holding companies from owning more than one association, led to a rash of new companies in 1959. There are now 15 publicly held holding companies, nine of them controlling two or more state-chartered guaranty stock S&Ls. (Only 13 states charter stock S&Ls. All federal and other state associations are mutuals—owned by the shareholders who put their money in.)

Congress passed a law in 1959 (commonly called the Spence Act) for Rep Brent Spence (Ky, Chairman of the House banking committee) putting a two-year freeze on holding company acquisition of more S&Ls. The Home Loan Bank Board asked for such law on the ground that holding companies endangered the S&L concept, could promote their own instead of their depositors' interests.

After a one-year study of holding companies by the HLBB, Congress made the freeze permanent. In effect it ended any real possibility of expansion for holding companies in the S&L business except through associations they already own. The freeze does not prevent owners of a single S&L from forming a holding company, selling their stock to the public and buying non-S&L businesses. Whatever criticism they may get, holding companies are not-smug—are convinced they're doing a sound job. Until Bart Lytton made his deal for control of the Beverly Hills Federal, they had in fact been hopeful for some change in the Spence Act. Said Great Western's Marten: "This is a great disappointment for relaxation in legislation. I think we may see regulation of holding company expansion rather than prohibition. The ultimate result depends on how we conduct ourselves and the results we produce."

But now, one top spokesman for the S&L industry (officer of a federal) sniffs: "Don't expect it. After what Lytton has done I think you can expect to see tougher legislation if anything.

**Forecast.** There will be more holding companies, possibly larger ones, developing in a different way. So says Asst Dean James Gillies of the UCLA Graduate School of Business Administration. "We will see more of the smaller associations merging so they can get big enough to go public. It's not easy to sell stock for a single savings & loan. The market is thin . . ."

The Spence Act, he points out, does not stop a single S&L from forming a holding company. He reasons that a series of mergers could give one S&L both size and geographic spread to form a holding company and make a public stock issue.

Gillies also predicts holding company stock will level off or drop in time. "Public issues have been limited so there is an actual scarcity and this has helped push the price up. As more companies market issues it will have a negative effect on the whole market for S&L issues."

**SOURCES OF EARNINGS**

<table>
<thead>
<tr>
<th>15 S&amp;L holding companies</th>
<th>1960</th>
<th>1959</th>
<th>1958</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Income</td>
<td>$213,894</td>
<td>$159,341</td>
<td>$104,594</td>
</tr>
<tr>
<td>Interest from loans</td>
<td>72%</td>
<td>76%</td>
<td>72%</td>
</tr>
<tr>
<td>Loan fees</td>
<td>18</td>
<td>18</td>
<td>17</td>
</tr>
<tr>
<td>Miscellaneous Income</td>
<td>1</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Gross Income</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

**EXPERIENCES**

| General and administrative expenses | 22% | 23% | 23% |
| Interest costs | 55 | 59 | 49 |
| Total expenses | 77% | 79% | 75% |
| Net before taxes | 25% | 27% | 28% |
| Federal Income taxes | 1 | 1 | 2 |

**HOUSE & HOME**
CLOSE-UP:

Bart Lytton, flamboyant hair shirt of the S&L industry

Bart Lytton, onetime newspaper reporter and screen writer, has been in the savings & loan business seven years. But it's taken him only three months to make himself the most controversial, and perhaps unpopular, man in his industry.

Head of the Lytton Financial Corp., holding company for two S&Ls (assets: $135 million), the unpredictable, peripatetic Lytton has just: A. Taken control of the Beverly Hills Federal S&L ($ assets $94 million) in a deal which seems to have shaken the concept of mutuality down to its very roots.

2. Written a widely publicized letter to Treasury Secretary Douglas Dillon proposing a cut in the S&L 12% reserve allowance so S&Ls would have to pay income taxes on more of their earnings.

No effort has been made to conceal details of the deal for the Beverly Hills Federal—though no press release was ever issued to spell it out. Lytton Financial agreed to pay President Eugene Webb of Beverly Hills Federal $1.8 million for the Southland Co., an insurance and escrow company which gets all its business from Beverly Hills Federal. In return Webb turned proxy control of the mutual over to Lytton personally (not to Lytton Financial).

Can HLBB stop it? The deal has drawn an angry demand from the US S&L League that the Home Loan Bank Board step in and stop it. The board is studying it but—according to Lytton—only with an eye to legislation or regulation to forestall similar deals in the future. Says he:

"I wouldn't have entered into this deal if I hadn't had expert counsel that there was no reasonable possibility of it being upset. It's a whole deal for us and I'm confident nothing untoward is likely to happen to kill it."

Lytton's critics charge he can tap the reserves of the Federal indirectly by a swap of mortgagees with Lytton S&L. Some other Federal official: "Lytton S&L can sell poor loans for high prices to the Federal while the Federal is selling good loans for low prices to Lytton S&L."

Lytton admits this opportunity exists but he contends: "The substantive question is one of conduct." Noting that his wife is now board chairman of the Federal (he holds no official position), he says: "She must be in the same position as Caesar's wife—and above and beyond reproach."

"If we take nothing from the Beverly Hills Federal or even less than was taken before [for administrative costs], how could it be injured? Isn't it really helped. It's a fiduciary responsibility."

"The arrangement will bring increased opportunities for cooperative joint ventures between loan and savings & loan and the Beverly Hills Federal. Their relationship will be one involving two friendly institutions whose boards and management trust one another to the mutual advantage of each. They can join in participations in deals, work side by side, cooperatively finance developments too large for one association."

Bigger goal. Lying beneath all, however, is the obvious hope on Lytton's part that eventually the way will be reopened for conversion of mutuals to state-chartered stock companies—a practice banned by the HLBB since 1956. Nothing could help his cause more than to discredit the mutual concept.

"Mutuality is a myth." he argues. "We're more mutual than they are. We've got 3,300 stockholders who have a very strong interest in how I run this business because they share in its growth. I challenge you to find more than two instances in the history of the savings & loan business when reserves were paid to the savers. They are never paid. Mutuals are really the property of their managers."

"More every Lytton and top officers of Federal S&Ls included—agreed that if the HLBB does not stop the Beverly Hills deal or others like it there will be many more. Mutual managers, many of whom started and built their S&Ls to "saveourselves are no longer a more than a pension. Selling proxy control along with their "little insurance company around the corner"—probably to holding companies—is perhaps the only way they can get cash for their control of the mutual."

Lytton cagily admits he has already been contacted by other federal S&L managers, "It would be reasonable to assume that our attitudes have been tested whether we would be responsive to similar deals," he says.

His opinion: "Nothing better could happen than to see the route we pioneered here become more general. It would bring strength and expansion possibilities of publicly held companies into this area." Oddly enough, not even Lytton's fellow holding company executives approve of his deal for a mutual. Contending that they are, in effect, on their good behaviour with a hope for easing the Spence Act someday, they say this deal has hurt such chances. It could, they fear, even produce more punitive regulation or legislation.

Indeed, some federal S&L leaders are hopeful the HLBB will find a way to upset Lytton's acquisition under the Spence Act. And Vice President M. L. Dye of the US Savings & Loan League has called his blast at S&L reserve allowances "an attempt to divert attention from his supervisory problem with the HLBB."

Lytton's stance on the touchy tax issue has aroused other S&L leaders almost as much as the Beverly Hills deal. His five-page letter to Secretary Dillon—drafted by Publicist Russell Birdwell in the office of Lytton's Washington lawyer, Len Silverstein—drew special attention because Lytton is a big wheel in Democratic political circles and so his views may be influential in Washington.

Calling the present 12% S&L reserve allowance a "preposterous . . . disguised government subsidy", Lytton wrote:

S&L TYCOON LYTTON
Can control of a mutual be sold?

"A rough estimate indicates our industry should be paying income taxes of not less than $100 million per year in contrast to the $3 million or $4 million the entire industry has been paying annually. This free ride, if continued, is on the backs of all other Ameri
can taxpayers."

"We no longer need the luxurious upholstery of tax freedom . . . For years I have known we were capable of paying our proper share of income taxes. Yet, I must confess our industry can more effectively meet its responsibility to the saving public if they operate under revenue provisions which create a uniform system of tax payments to the national government."

Encourage growth? Lytton, in truth, is not risking much of his company's money. If Congress did cut the tax-free reserve allowance the S&Ls taxed hardest would be slow-growth S&Ls. Fast-growth associations, like Lytton's and other aggressive California S&Ls, would be affected least. Reason: fast growth typically means low reserves; slow growth means high reserves.

Lytton acknowledges this, says a cut in the tax-free reserve "would encourage all S&Ls to grow even faster than they have."

Kidder, Peabody figures a cut in the re­serve allowance could push state S&Ls down to the 5% reserve minimum required by the state within seven years. But this bothers no holding company. They could simply sell more stock or debentures to build reserves.

One of Lytton's critics sees yet another reason for Lytton's stand on taxes: "This should endear him to some important people in the Administration. And with this Beverly Hills Federal deal in question, he needs friends in Washington, and he knows it."

The astonishing Mr Lytton is obviously enjoying himself immensely as he gives his confreres the hot foot. He relates every phase of his story with relish. puffing contentedly on a cigar as he sits in a chartreuse leather chair behind a vast, bare, L-shaped desk, the focal point of a plush, well appointed office (with private patio).

From scenarios to stocks. He's certainly a classic case—though hardly typical—of a man made rich in the postwar mortgage business and still away in some measure by the things that money can do.

Lytton, now 48, was born in New Castle, Pa., son of an attorney, though he was actually reared by—and still praises highly—his step-father, a physician. He attended military school and two colleges but won no degree. He was a reporter on small eastern papers, migrated to California in 1938 to do freelance writing, took half his step-father's medical practice after World War 2. took half his step-father's medical practice after World War 2. He freelanced, wrote four movie scenarios, but recalls "none was a memorable film."

His advertising work for a small mort­gage company after World War 2, took half the business when the company had no other way to pay him—"a husky mortgage brokerage business—collecting finder fees for arranging loans for local S&Ls."

He fell in love with the S&L business, took some of his profits and bought the First Western S&L in Las Vegas (1954), ran it

continued on p 67
Quality that quietly speaks for itself...

HALL-MACK

CORONADO
ACCESSORIES

Where nothing but the finest in distinctive bathroom decor is acceptable, there you'll always find Hall-Mack Coronado Accessories.

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[Box for sending free booklet on bathroom planning]

[Annotation: Sold by leading plumbing, tile and hardware dealers everywhere]
four years and made enough to buy the Canoga Park S&L in the San Fernando Valley (1958). In Las Vegas, Lytton lured eastern savings with wide advertising and a 5% dividend, although First Western accounts were not federally insured.

"I'd made my first million," he relates. He changed the name to Lytton S&L, sold his Nevada business and another S&L he'd bought in New Mexico.

In the rush to form holding companies he was contacted by William R. Staats & Co in 1958, agreed to form the Lytton Financial Co with a public stock issue in 1959. He still holds a 25% of all enterprise that private enterprise can service. I feel we have too much government in housing now. We are overregulated and overlegislated.

He has never run for political office though he began taking petitions for mayor of Los Angeles this year just before the filing deadline, then decided not to run. He says he no longer cares about writing. But he owns three weekly newspapers in Beverly Hills, Westwood Village, and West Hollywood, says: "If I'm dickering to buy a couple of dailies.

A decided extrovert (whose barrow and mancipur attend him in his office), Lytton has a number of flamboyancies and eccentricities which a TV exposure of his desk, will soon replace it with four, to give him a clear picture of all routes into the building and of his own waiting room. (He says he wants to see the people who are coming in to see him.)

He likes modern art, has filled his striking new building with original paintings (including one puzzling canvas in his washroom).

He also has a temper, displayed it for a local TV audience during the Democratic convention when he stormed onto a late evening show he was sponsored to complain heatedly to his star, Comedian Mort Salt, about Salt's bids for Adlai Stevenson. (Lytton first supported Chester Bowles, later switched about Sahl's bias for Adlai Stevenson. (Lytton had planned a new 300,000-share stock offering in 1962.)

"I'd made my first million," he relates. He changed the name to Lytton S&L, sold his Nevada business and another S&L he'd bought in New Mexico. He has a number of new ventures and eccentricities. Example: He has a TV set under the building and of his own waiting room. He still holds a 25% in securities law enforcement.

He is chairman of the Democratic finance committee in California and a member of the national Democratic finance committee. Politically he claims to be a moderate, says of national Democratic finance committee. Politically he claims to be a moderate, says of a political party.

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Top materials and construction, top merchandising and advertising...

1. **INSTALLED COSTS ARE LOW.** All Andersen Strutwall units come completely assembled. They become part of the wall quickly and easily; there is no hardware to install; panels tip easily into position. Figure all the costs and you'll find Andersen Windows will compete with any window on the market today.

2. **AWARDS ARE MERCHANDISED.** Dave Fox shows prospective buyers the numerous national honors and citations their homes have received. Because these awards build confidence in Fox and Jacobs homes, they are merchandised in newspaper advertisements and in consumer literature prepared by their advertising agency.

3. **MODELS INTEREST EVERYONE.** A 5 x 8 ft. scale model of the entire development is housed under a glass case in a model home designed and used as an on-site selling tool. This scale model of the development permits the prospective customer to "find" his lot and see how it fits in with the total scheme of the development.
**NAME BRANDS HELP SELL OUR HOMES... that's one reason we use Andersen Windows**

Ike P. Jacobs and David G. Fox  
Fox and Jacobs Construction Company  
Dallas, Texas

Andersen Windows have been a big feature of Fox and Jacobs homes for 5 years—and Ike Jacobs says the firm plans to continue to use them because “Andersen Windows are trouble-free units with the most salable name in the window field. We point out the Andersen label, and most buyers know they're getting the best.”

**WINDOWS FOR ANY PRICE HOME**

Fox and Jacobs are currently building and selling 1,000 homes in 3 price ranges in 7 separate areas in North Dallas. Homes range in price from 13 to 30 thousand dollars—and Andersen Strut-walls* are used in all these homes. In 1960 Fox and Jacobs sales were up 20% over 1959, although the Dallas market was down 29%.

**STRUTWALLS MEAN QUALITY CONSTRUCTION**

Exterior panels and roof trusses are assembled in the Fox and Jacobs shop. Together with Strutwall window panels and interior framing, the entire package is delivered to the job site. Both shop and on-site procedures are executed to give maximum labor savings and consistent quality control.

**NAME BRANDS HELP**

Fox and Jacobs salesmen make use of an “X-Ray Home” where construction details are exposed, cut-aways of kitchen built-ins are displayed, and quality name brand products are featured and demonstrated. “Here again,” says Ike Jacobs, “we can demonstrate the superiority of Andersen Windows.”

Find out how you can cut installed window costs down to rock bottom; how you can build a better house in less time and for less money; how Andersen Windows can help you sell your houses. Andersen units can be used efficiently by any size builder in any price range. Call your dealer. Or contact Andersen direct. Ask about the 1961 Home Promotion Kit, too.

**FIND OUT HOW ANDERSEN WINDOWS CAN HELP YOU!**

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**HEAVY ADVERTISING SCHEDULE.** Ike Jacobs and Dave Fox discuss a newspaper campaign. Newspapers are used as their advertising base—and radio, TV and billboards are used for added seasonal impact and for the opening of new development. Attractive consumer literature supplements their advertising campaigns.

**THE LABEL HELPS.** “This Andersen label helps us,” says Dave Fox. “We put top quality windows in our homes, and we want buyers to know it. We make a point of showing how easily our windows open and close, and we get the prospect to try them. The more extra quality buyers see—the more likely they are to buy.”

---

Andersen Windows  
America's most wanted windows  
ANDERSEN CORPORATION • BAYPORT, MINNESOTA
NEW URETHANE FLOOR VARNISHES DRY FASTER AND GIVE TWICE THE WEAR!

Now an entirely new kind of floor varnish can help you add extra quality and sales appeal to the houses you build... and save you application time and labor as well. Urethane floor varnishes made with Du Pont HYLENE organic isocyanates combine outstanding durability and gloss retention with easy upkeep. Yet they're easy to apply and dry much faster than conventional varnishes!

CONSIDER THESE IMPORTANT PROMOTABLE FEATURES:

Long-Term Beauty and Durability—Outstanding resistance to abrasion, impact and scuffing makes these new varnishes wear 2 to 3 times longer than regular high-quality varnishes, and also helps them retain a high gloss for years.

Easy Maintenance—Ability to withstand household spills, oils and chemicals—plus resistance to moisture, heat and aging—protects floors, cuts upkeep to a minimum. Smooth, hard surface of urethane varnish sheds dirt, resists soiling.

AND THESE TIME- AND-MONEY-SAVING ADVANTAGES:

Ease of Application—New urethane varnishes flow on smoothly, spread evenly and quickly, require no special skills. They're easily applied by conventional methods.

Fast Drying—Urethane varnishes require minimum drying time between coats (can be formulated to dry in minutes)... significantly reduce application time, labor.

Available in formulations to meet any need, these new floor varnishes are also perfect for stairways, doors, partitions, woodwork. Du Pont does not make the varnishes themselves; does produce the HYLENE organic isocyanates that make them possible. For more detailed information and a list of suppliers, write: E. I. du Pont de Nemours & Co. (Inc.), Elastomer Chemicals Department HH-7, Wilmington 98, Delaware.
**Public housing? There must be better way, JFK tells builders**

Press associations told the story big and simple. "The Natl Assn of Home Builders today reversed its historic stand against federally subsidized housing," wrote Associated Press. NAHB's own newsletter saw the results differently: "The board vigorously reaffirmed NAHB's traditional opposition to public housing and outlined its own positive private-enterprise program for housing the lowest income groups."

Yet the stand taken by NAHB directors at their spring meeting in Washington was at once both and neither of these things.

**Tip from the top.** Actually, directors were doing what President Kennedy had hinted was on his mind on the Friday before their spring deliberations. The President talked housing policy for a half-hour that day with a ten-man delegation from NAHB. It was the first time a President in office had spent so much time with top brass of a housing trade association. "He said there had been so much criticism of the public housing program that there just must be a better way to do it," related past NAHB President Richard G. Hughes, who was there. Probing for a better way was just what a special committee headed by Hughes had been doing for 18 months. For $20,000, they had hired Joseph P. McMurray, now chairman of the Home Loan Bank Board but then president of Queensborough Community College in New York City, to suggest new ways to house low-income families. McMurray responded with a report, published by NAHB in January, that explained "how we thought this was too big a blank check and too dangerous an issue to act on at this time."

"The final resolution reaffirms NAHB's stand that "efforts to house low-income families should place primary reliance upon already existing and proposed private-enterprise devices and without federal subsidy." But for the first time NAHB favors the use of "public funds" to assist these groups (welfare families and families in the lowest 20% of income) to be better housed. Directors said these public funds should be distributed by local agencies on a competitive basis for specific programs under well defined regulations."

The new NAHB stance leaves dangling two key questions:

1. **How far has NAHB drifted from opposition to public housing?**
2. **What kind of subsidies does NAHB favor to substitute for the existing public housing program?**

Directors will wrestle with these problems at their August meeting in Seattle.

**Accent on remodeling.** NAHB is putting new emphasis on remodeling. In April it hired Dennis Garrehy of San Francisco as its first remodeling director. Garrehy promptly scheduled a remodeling school (with members of Richheimer Modernization Systems as teachers) for the three days after the directors' meeting. Over 70 NAHB members—including former NAHB President Allen Brockbank and Second Vice President W. Evans Buchanan—paid $150 for the instruction.

But remodeling creates a dilemma for NAHB: some local chapters do not accept remodelers as "builder members." NAHB staffers say remodeling is a service to members, not a recruitment idea. But the enthusiastic remodeling committee of Lewis Cenker of Atlanta asked directors to "recognize remodeling contractors as builder members."

When the resolutions committee ruled this out of order because it required a formal by-law change, Cenker pleaded for postponement until August. "Don't sweep it under the rug," he begged. Upshot: the controversy was returned to committee for further study.

**Low priced demonstration.** Jim Burke is making low-priced housing his big policy push. In San Antonio he built ten houses last year priced from $6,450 to $6,950. This year he is participating with Builder Quincy Hughes and 36 other Southern builders in an experiment to build houses with a minimum 672 sq ft, selling for less than $7,000—thanks in part to city easing of its site-improvement rules.

NAHB committees are now mobilized to see how housing costs can be cut. The idea of producing small, cheap homes ran through reports of community facilities, building code, and mortgage finance committees.

**Back-door to public housing:** Directors attacked the Administration's original plan to make loans (at below-market interest rates) to public agencies like public housing authorities for middle-income housing. NAHB said this "could destroy the nature of FHA and FNMA as sound financial organizations."

"We are to have a prosperous economy, we have to have a prosperous auto industry and a prosperous housing industry."
"More Insulation Value and 50% Less Application Time with St. Regis Insulative Board," report leading home builders

Here are statements that verify the unusually strong claims we have made for this remarkable building material.

Last fall, a new type of sheathing board was introduced. Its surfaces are aluminum foil...perforated so as not to trap moisture-vapor. It weighs less than 7 lbs. per 4' x 8' sheet. It can be lap joined and bent around corners.

We recently asked a number of home builders about their experience with this material. Here's what they said:

"Just completed 50 brick veneer houses using St. Regis Insulative Board. We were extremely well pleased with it due to its easy handling and installation. We are now planning construction of approximately 100 units and are specifying St. Regis Insulative Board."


"Prior to using your product, we were restricted in the length that we could make our exterior partitions in the plant. Since using St. Regis Insulative Board, we have been able to make our wall sections in one piece because of the reduction in weight. Previously, we had a serious problem in cutting our door and window openings. Using your product, a man using a knife can quickly and neatly cut out these openings. I sincerely recommend your product in residential construction."

ROBERT ARQUILLA, Vice President, Burnside Construction Company, Chicago Heights, Illinois

"We are sold 100% on St. Regis Insulative Board. Reasons? Greater insulation qualities than the ½" board we were using and time saving. It now takes 2 men 3 hours where before it took 2 men 7 hours."


"We have used St. Regis Insulative Board on several of our houses. We think the insulation qualities are superior to the board we had used previously. Our carpenters like to use it because it is light and clean in handling."

ERNEST D. STEVENS, Superior Construction Corp., Greensboro, N. C.

"I am satisfied it will do everything you claim. It's a real labor savings—I've cut 50% of the time from the sheathing operation. Cutting is faster and easier. The insulation value is there also. I feel I am upgrading side walls with St. Regis Insulative Board and I'll be happy to prove my statements at the job site."


"After using St. Regis Insulative Board for better than six months, I can truthfully say that the product has lived up to all of our expectations. The ease of application and extremely low waste factor has been even more than we had anticipated. Congratulations to you on a superb product."

B. J. REAVES, Reaves "Royal" Homes, Hurst-Euless, Texas

"I do not know now how much others who saw it are impressed with St. Regis Insulative Board but you can count on us using it until something better comes along. You don't have a near rival at this time."

STUART FONDE, Fonde's Inc., Knoxville, Tenn.

You, too, can enjoy these time and labor saving advantages. Write for our eight-page booklet "Important Information to Help Builders Reduce Sheathing and Insulation Costs"—containing application details, comparative "U" values, etc. Address American Sisalkraft Co., Division of St. Regis Paper Co., Dept. 1707, Attleboro, Mass.
Pittsburgh pact breaks union taboos on technology

"There's no question about it—the assembly of some things like windows can be done cheaper at the factory."

That is Labor Leader Anthony J. Furlan of Pittsburgh talking—explaining why he signed a labor contract last month that contains the first significant breakthrough in building labor's traditional opposition to new and cheaper construction methods.

The labor pact is the heart of what Pittsburgh's Action-Housing Inc has been planning for a year-and-a-half as a unique demonstration of what today's technology can do to uplift everybody's housing—if local shackles, restrictions, and regulations were broken.

On a 131-acre vacant site—the last major area of vacant land inside Pittsburgh—Builder Roland Catarinella, past president of the Pennsylvania Home Builders Assn, will put up some 1,100 homes and apartments aimed at middle-income families. Catarinella ventures that the freedom he will get from the labor pact—plus technical financing, and site planning innovations—will let him build units for $14,000 at East Hills that would cost $18,000 anywhere else in Pittsburgh—a city notable for its backward building, plumbing, zoning, and other codes. If so, East Hills is destined to become one of the most portentous housing projects of a generation.

How will the labor contract save money? Explains Furlan: "He [Catarinella] can experiment with any kind of new tool or pre-assembled unit he wants." The 29 craft unions in the Building & Construction Trades Council headed by Furlan have dropped all bars on installing such pre-assembled items as nailers, which Pennsylvania controls for safety purposes, may be used.

Factory units save money, says Furlan, because "the man in the factory has a table and the equipment to do the same thing over and over. At the site the man has neither table or special tools, so it takes longer. And he's getting higher wages."

Catarinella, who has built over 1,000 homes near Pittsburgh with non-union labor, is famously un enamored of pre-assembled units or new tools he will use. At East Hills he figures working at one site will let him make important savings mass buying pre-assembled units. "The main thing is the contract lets me control the job—and lets me take advantage of these savings."

The East Hills contract includes other precedent-breaking provisions:

- Wages on all but high-rise apartments will be 10% less than going rates (including fringes) for commercial work. Sample: cementslippers normally get $4.25 wages plus 30c fringes; deducting 45% (10% of the total) gives an East Hills rate of $4.095. This will save about 4% of the job's total cost. But Catarinella says wages will still be higher than he normally pays for non-union work.

- Unions agreed not to halt work for jurisdictional disputes. If conflicts arise, Catarinella can award job assignments until the issue is decided by AFL-CIO procedures.

• Negroes picket model tract home

The Negro sit-in movement has spread to model homes.

The first instance cropped up in San Francisco, which is generally considered a city that accommodates all races with reasonable grace. Negro Attorney Willie L. Brown, 27, his wife, Blanche, and their two children tried to inspect a $32,000 model home in the Forest Knolls subdivision on tony Mt Sutro and got mad when the salesman, seeing their color, suddenly fled. So Blanche made an appointment to inspect the house at 11:15 one Sunday morning, and the whole family turned up on schedule. But the house was empty and tipped-off newsmen who had arrived minutes earlier reported seeing salesmen locking front door. The Brown family stood all day in the ground-floor garage and watched shy covers of worried salesmen cruise past the building-backed house.

Next day the local Natl Assn for the Advancement of Colored People (headed by Brown's law partner, Terry Francois) announced plans to stage regular stand-ins at the model home each weekend. On Memorial Day, 35 stand-ins, including 15 whites, clustered around the model. It remained locked.

Thursday, a committee from the Council on Civic Unity called at Standard's office to discuss the impasse, but found only a telephone operator. Friday, President Carl C. Lillert of Standard offered to show the house—which he said had been sold—to Brown. But Brown refused, saying he wanted no "private showing." Sunday, about 60 pickets found the model home locked and marked "Sold."

Sold signs also marked other unoccupied (some half-finished) homes in the tract. Boards were nailed over the great arrow pointing to the model.

That ended the stand-in, but the NAACP says members will cover the three main streets leading to Forest Knolls each Saturday and Sunday. They say Standard is now using occupied homes as models and they intend to picket them, too. The chapter will urge the national NAACP convention in Philadelphia July 10 to adopt stand-ins as regular practice when Negroes find they are unable to inspect homes.

SEgregation:

NEGROES picket model tract home
Census has taken a new look at a statistical puzzle that has nagged the housing industry for nearly a decade: how big is the home repair and improvement market.


Of this, only $5.5 billion was for additions and alterations, $2 billion was for replacements (mostly heating and roofing). The other $5.5 billion was for maintenance—nearly half of it paint.

This puts fixup outlays some 17% higher (for comparable elements) than Census has been reporting them up to now. But it puts them just about where House & Home has been estimating them since 1956.* It throws a fresh bucket of cold water on the claims of some remodeling enthusiasts who contend that home improvement is already a whopping $18 or even $20 billion-a-year business.

Census' new look at fixup—for the first time in a quarter-century—suggests that it is not one, but nearly half of it paint.

This projection (made Nov ’56) by Economist Miles L. Colean was made at a time when Census was reporting only that home owners alone were spending at least $7.2 billion a year on fixup. Adding outlays on rental property, Colean estimated the US total at about $12 billion-a-year—or 2 to 3% on the $400 to $500 billion worth of housing in the US.

CTEYs FOR FIXUP

<table>
<thead>
<tr>
<th>Group</th>
<th>Amount (in millions)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents owners, 1-4 family units</td>
<td>$7,950</td>
<td>60%</td>
</tr>
<tr>
<td>Owners, 1-family units</td>
<td>9,441</td>
<td>71%</td>
</tr>
<tr>
<td>Non residents owners, 1-4 units</td>
<td>2,399</td>
<td>18%</td>
</tr>
<tr>
<td>Owners, 5 or more units</td>
<td>885</td>
<td>7%</td>
</tr>
</tbody>
</table>

Note: details may not add to totals because of independent rounding.

Do-It-Yourself Market

<table>
<thead>
<tr>
<th>Additions, alterations</th>
<th>Maintenance, repairs</th>
<th>Replacements</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,539</td>
<td>$2,885</td>
<td>$4,424</td>
<td>$8,848</td>
</tr>
<tr>
<td>1,145</td>
<td>2,361</td>
<td>3,506</td>
<td>7,012</td>
</tr>
<tr>
<td>227</td>
<td>1,284</td>
<td>1,511</td>
<td>3,022</td>
</tr>
</tbody>
</table>

Source: Census Bureau

Bureau: "Do-it-yourself, although important, does not dominate the home-improvement expenditure picture." Actually, the $2.9 billion do-it-yourself outlays constitute 33% of the $9.5 billion fixup money spent by resident owners of 1- to 4-family properties. In this group, only 25% of the money spent for interior alterations and less than 16% spent on major replacements was for do-it-yourself jobs. The do-it-yourself figures, of course, include nothing for labor costs.

Biggest fixup market is just what you would expect: resident owners of 1-family homes. They spent $7.95 billion—60% of the US total for all residential properties. Their average outlay was $283 a year. And 49% of it went for additions and alterations, 34% for maintenance and repairs, and only 17% for replacements (eg heating, plumbing, roofing). Renters spend an average of only $20 each, in addition to what their landlords do.

Biggest Western project okayed after 11 years

Los Angeles’ Bunker Hill renewal project, third most costly in the nation, is going ahead after eight years of planning and three years of court challenges.

Bunker Hill, aimed at building an apartment and office building complex on 136 acres close to downtown, won planning approval in April 1950. But in June 1958, property owners contested procedures of L.A.’s Community Redevelopment Agency. A superior court verdict overruled all objections. Reports Executive Director Joseph T. Bill: "We have commenced buying land at long last."

Is there an island city in New York’s future?

New York City, Uncle Sam’s best customer for urban renewal money, is discovering it owns a neglected piece of real estate so valuable it might net the city as much money as its renewal subsidies taken in five years.

The land is Welfare Island which splits the East River between Manhattan and Queens...
The city now uses its 167 acres for two hospitals, tumbledown buildings for training firemen, and gardens of rampant weeds.

But Financier Frederick W. Richmond sees the island as a big chance to create a city of the future on Manhattan's doorstep. Architect Victor Gruen (designer of Fort Worth's daring mall plan) and Developer Roger L. Stevens agree. Together they worked out a plan to convert Welfare Island into East Island, home of 70,000 persons housed in serpentine apartment towers rising from eight to 50 stories. East Island is conceived as a pedestrian paradise, for Gruen would pave it with a concrete platform about 22' above ground. Mechanical equipment, transportation facilities, schools, and shops would hide under the platform.

When the plan was unveiled, Mayor Robert F. Wagner called it "imaginative and daring." He ordered his Housing & Redevelopment Board to study whether the island could be declared an urban renewal project, perhaps qualify for $24 million in federal subsidy. But others (including another redeveloper who offered to buy the land from the city in 1959) wondered if more federal aid was necessary. The city paid $52,500 for the land between 1828 and 1844. Its present value for sale or lease could be $60 million.

COMMUNITY FACILITIES:

**Illinois court halts suburban land grab**

Another state supreme court has thrown cold water on the suburban habit of exacting park dedication as the price of subdivision approval.

Following two key decisions in Oregon and New York (News, Mar), the Illinois Supreme Court has ruled the Chicago suburb of Mt Prospect cannot force Builder Salvatore DiMucci to donate 6.7 acres for school and park use.

As of Jan 1, the city had grants and reservations totaling $159 million.

The court struck at Mt Prospect's argument that DiMucci's 250 homes would force construction of 11 new classrooms by "saturating" the school system with 438 new students. "Present school facilities of Mount Prospect are near capacity," the court found. "This is the result of the total development of the community. If this whole community had not developed to such an extent, or if the existing school facilities were greater, the purported need supposedly would not be present. Therefore the school problem here is one which the subdivider should not be obliged to pay the total cost of remedying."

The judges left a small opening for continued use of Mt Prospect-style ordinances (found in between one-half and one-fourth of Chicago suburbs) by saying they are legal if the need for land "is specifically and uniquely attributable to his [the subdivider's] activity." Attorney Robert W. Downing, who argued Mt Prospect's case, believes the decision, unless it is reversed on a rehearing, "eliminates for all practical purposes the usefulness of this type of ordinance."

DiMucci won by arguing that 1) the legislature, had granted the village no power to demand land without compensation as part of subdividing rules, and 2) such taking of property was unconstitutional and discriminatory. "The owners of vacant but subdivided land, and the purchasers of existing housing are not subject to the kind of extortion attempted here," he argued. Since the land had been in the district since its creation, "all this time taxes have been paid on vacant land without any children being sent to the district's schools." This is the "worst kind of discrimination."

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As of Jan 1, the city had grants and reservations totaling $159 million.
New designs, new shapes, new ideas are important reasons why American-Standard fixtures keep bathrooms new looking for years and years. These fixtures have advantages that are quickly seen... advantages renters want. There's new ease of cleaning with the off-the-floor Norwall toilet—new bathing roominess in the Contour bathtub... extra storage convenience in the Gracelyn lavatory.

These three fixtures, like all American-Standard fixtures, are designed for easy, quick installation... come in a wide range of colors... are competitively priced. Because these fixtures are made of the finest materials, they are unusually durable, assure long service... and the trusted American-Standard name helps you and your customers make easier, more profitable apartment house sales and rentals. For more information on new fixtures for apartment houses, see your American-Standard representative or write American-Standard Plumbing and Heating Division, 40 W. 40th St., New York 18, New York.
Builder Ernani Bernardi wins seat on Los Angeles city council

If Ernani Bernardi were a practicing politician, his election to the city council in the nation's third largest city would not be surprising. But Bernardi is a builder, and a medium-volume one at that. His victory, for all its doubly significant because veteran observers of the housing scene cannot recall when, if ever, a builder has sought and won a major elective office in a large city.

Bernardi, 49, sat into the race to represent the San Fernando Valley district (where he has built nearly 500 homes) with this aim: "to start doing on a local level the things we have been content to let Washington do for us." He ran first in a field of 12 candidates in the primary (News, May) but in the runoff against Estimating Engineer J. Howard Hardy, the going thickened.

Hardy slapped at Bernardi by reiterating that rich home builders should pay a bigger share of the cost of water, sewer, and other improvements. This is a touchy subject in sprawling Los Angeles, where many builders protest that city requirements for sewers, sidewalks, street trees, streets, curbs, and gutters cost them $1,000 per lot—as against a few hundred dollars seven or eight years ago. Bernardi believes the costs are nearer $1,200—and he supports them. "Builders have to assume a lot of the responsibility for growth, and I don't consider the requirements in Los Angeles too unreasonable," he says. "Requirements, of course, have been increased. But it's the high cost of the land that has pushed the cost of houses up much more than the municipal requirements."

Outspoken Ernani Bernardi, a sax player during the 30s for Band-leaders Jimmy and Tommy Dorsey, Kenny Goodman, and Kay Kyser) entered building in 1945 after dabbling in spec housing during World War II. His output has averaged between 25 and 35 homes a year. Until three years ago, it was 25% spec, 75% contract, but now the ratio is reversed.

Walter W. McAllister, 72, former chairman of the Home Loan Bank Board (1953-56), was elected mayor of San Antonio after he led a Good Government League ticket in a clean sweep of nine city council seats. McAllister, chairman of San Antonio Savings Assn, is also a past president (1947) of the US S&L League.

The Natl Committee Against Discrimination in Housing has picked as its new president Charles Abrams, lawyer, housing consultant, and peppy advocate of the housing and integration in housing. He succeeds HHHFAdminister Robert C. Weaver. Abrams is widely known for his book Forbidden Neighbors. He has served as New York State rent control boss, head of the State Committee Against Discrimination, and as housing consultant for the United Nations. Currently he is studying urban renewal for the Ford Foundation. NCHD is composed of 32 religious, labor, and minority organizations seeking to end racial bias in housing.

Lawyer Charles Sigety, 38, former deputy FHA commissioner and onetime assistant attorney general of New York State, has been elected a director of The Gotham Bank (assets: $29 million), New York City.

Preparing for even larger expansion of its Florida building and homestce sales, giant (1966 revenue: $56 million) General Development Co picked H. A. Yoars, 59, as its new president. Yoars joined General Development last December as financial vice president after serving First Natl City Bank of New York as head of its real estate and mortgage banking department. Moving up to board chairman is former president Frank E. Mackle Jr, while former chairman Gardner Cowles, the magazine publisher, switches to the new post of vice chairman.

Since it was formed three years ago, General Development has developed eight communities covering 190,000 acres. To push its homesteads more than 2,000 sales...

MBA's STALLARD
Rec: diversification, more PR

MBA's THOMPSON
Picked for first VP

MBA's WINSTON
Picked for second VP

Mortgage bankers should diversify, says MBA nominee

The easy-chair era of mortgage banking is over. So says Carton A. Stallard, head of Jersey Mortgage Co, Elizabeth, N.J. who has just been nominated to succeed Robert H. Tharpe as president of the Mortgage Bankers' Assn. The election will be during MBA's October convention in Miami Beach.

"We can't just be mortgage brokers anymore," says Stallard. "The day is past when you could sit in your office and wait for a builder to come in with a $1 million development and pick up a phone and get $1 million in commitments." His recipe for mortgage bankers to grow on:

1. More diversification. Stallard suggests land and construction loans, more conventional lending, home improvement loans. Jersey Mortgage (1961 servicing volume: $155 million) is one of the state leaders in home repair loans handling some $4-$million-a-year.

2. Better public relations. "People build neighbors. He has served

DEVELOPMENT'S YEARS
A financial boost for Muckles

men are at work not only across the US but around the world in spots like Paris, Frankfort, Tokyo, and Caracas. For US buyers who are chary of buying a home or lot sight unseen, the company offers a roundtrip to Florida for $50. With such hard-selling, GD predict sales of 2,500 to 3,000 homes this year.

Jerry Finkelstein, head of Struthers Wells Corp in Titusville, Pa., was elected board chairman of All State Properties Inc, Floral Park, L.I. The company sponsors home developments in Long Island, Washington, D.C., Kentucky, Maryland, and Florida. Former chairman Herbert Sadkin remains as president and chief executive officer.

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"NEVER ANY COMPLAINTS OR CALL-BACKS WITH BIRD WIND SEAL SHINGLES®"

THE FINE CONTRACTORS OF THE AWARD-WINNING "WINDSOR" MODEL HOME, COLUMBUS, GA., use only Bird asphalt shingles in their developments. H. S. "Buddy" Roberts, vice president of the Windsor Corp., writes "... they cost us no more than regular shingles to apply, yet they add greatly to the value of our houses, both from the owners' viewpoint and from our own."

This is the Windsor Corporation's Model Home that won the American Builder Magazine's Award of Excellence.

Here's why the Bird Wind Seal Shingle is absolutely hurricane-proof. These dots of adhesive are activated by the sun, cementing every shingle down in a mighty grip that does not let go.
hometown, with interests ranging from urban planning to art and the philharmonic. A frequent lecturer at MBA schools and clinics, he has been on the board of governors since 1956 and chairman of the mortgage market committee since 1958. A native of Kansas and a Phi Beta Kappa graduate of the University of Michigan, Thompson became president of City Bond & Mortgage (1961 servicing volume: $110 million) in 1948. He and his wife (who writes poetry under the name of Dorothy Brown Thompson) have a son William, an assistant vice president of the company.

Newcomer to MBA's line of succession: Carey Winston of Washington, D.C., nominated for second vice president. Seattle-born Winston, now 60, went into mortgage and real estate in his hometown in 1924 after graduating from the University of Washington. In 1934 he went to Washington, D.C., as assistant general manager of the Home Owners Loan Corp., later became a deputy member of the Home Loan Bank Board. He organized his present company in 1941 (1961 servicing volume: $30 million).

Clarke named HHFA aide for workable programs

In a move foreshadowing more emphasis on cities own efforts to fight slums and blight, HHFA administrator Robert C. Weaver has upgraded the post overseeing urban renewal workable programs by placing it under a new assistant administrator. Assigned to the sensitive job (formerly done by a special assistant) is Frank David Clarke, 35, Pennsylvania-born real estate and construction man.

Dr. Weaver feels workable program—what qualify cities for renewal, public housing and some forms of FHA insurance—have been approved too easily. He has just told Congress that 102 of 191 cities contracting for new public housing did not have housing codes, a workable program requirement. "I can assure you that we will not be lax in the future," he said in Philadelphia recently.

Clarke, who will try to get more action out of cities under the workable program, was president of a Scranton, Pa., construction firm. In 1958 he became president and manager of the Clarke Hook Corp., Washington investment and realty holding company. Other new faces on the New Frontier housing team:

- Francis X. Servaites, 51, leaves after five months as executive director of the Natl Capital Housing Authority to become deputy commissioner in PHA. A housing careerist, Servaites was a PHA regional director for 11 years and executive vice president of the Natl Housing Conference, public housing's chief lobby, for three. In his place, NCHA picked as acting director Walter E. Washington, 45, first Negro to hold the top public housing spot in the District of Columbia.

- FHA Commissioner Neal Hardy picked three top assistants. Lemuel L. Showell, 61, a 21-year veteran in FHA, becomes assistant commissioner for property disposition. Oliver W. Hill, Negro attorney from Richmond, Va., who has been active in school desegregation cases, becomes assistant for intergroup relations. Burton C. Wood, 37, Congressional liaison for NAHB, shifts to Congressional liaison officer for FHA. To streamline operations of FHA's new multi-family housing office (News, May), Hardy grouped three divisions in the office: the urban renewal division headed by Chris O. Christenson, rental housing division under Marsh Cunningham, and cooperative housing division under Harry E. Johnson.

- New faces are appearing in FHA district insuring offices. The roster of new directors: Albert J. Massman, Great Falls (Mont.) realtor and FHA man from 1948 to 1955, becomes Montana director, replacing Harry O. Duell. J. Stowell Wright, 59, returns to the Honolulu office he headed from 1936 to 1954. Abner C. Johnson, last Democratic director for Alabama, also returns to that office. Henry M. Winchester, 38, leaves a post as assistant to the secretary of Colonial Trust Co, Wilmington, to become Delaware director. In Los Angeles Norman K. Lyon is about to retire as head of the nation's largest office in favor of Robert Andrews, field officer for the Home Builders Assn for Los Angeles, Orange and Ventura Counties.

Five zone directorships are vacant and 12 district office openings await filling as a result of eight resignations, two deaths, one suspension and one shift of assignment. John H. Magee, Maine, and W. Edward Moore, South Carolina, have died. Joseph N. Nardone, New York City; Robert W. Buskirk, West Virginia; Hardy A. Sullivan, Tampa; Christian Hilleboe, North Dakota; Arthur A. Lenson, Jr., Wisconsin; George M. Case, New Mexico; William A. Painter, Houston, and Kenneth G. Flickinger, Arizona, have resigned.

Painter, who had been Houston FHA boss for nearly a year after serving as assistant FHA commissioner for operations in Washington, has joined Earl Gregg Assocs.

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The New Emerson Electric Thermostat-Controlled Attic Exhaust Fan turns hot attics into cool salesmen. This fan is built to ease the cooling load in air-conditioned homes by removing the radiant heat from the attic and keeping the ceilings over living areas cool. Built-in thermostat controls the fan automatically. Completely enclosed motor and lifetime lubricated ball bearings make it care-free. Ask your wholesaler or electrical contractor for the Emerson Electric Direct-Drive AV-16 Fan.

Equipped with automatic aluminum shutters, an outlet box and 6-inch line leads, it is easily installed (outside wall mounted), and the baked enamel finish will withstand the elements for many years without service.

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PUT A TOP SALESMAN IN YOUR ATTIC

NEW EMERSON ELECTRIC EXHAUST FANS
"I SEE THOUSANDS OF THESE APARTMENTS IN THE FUTURE"...
says Charles A. Boux, of Charles A. Boux Plastering and Stucco, St. Petersburg, Florida. Gulf Gardens, distinctive, 2-story, garden-type cooperative apartments, is among the first such projects in a series of similar developments. "The coming thing in Florida—cooperative apartments—must be soundly constructed of quality materials," says Mr. Boux. "For our part we use Gypsum Lath and Plaster. Bestwall Glass-fibered Plaster for Machine Application has no equal."

Bestwall Gypsum Co., Ardmore/Pa.
ciates, Houston realtors, builders, and developers.

John Arthur Grubbs has been suspended at Coral Gables and

Dwight K. Hambley has been shifted from Detroit to temporary

head of the New York City office.

Rufus Spoon, former Arizona registrar of contractors, is reported

in line for Flickinger's post.

BUILDERS: Ridgewood Savings Bank, New York, (assets: $281

million) has added Builder Alexander Paulsen to its board of

directors. Paulsen, who builds 500 to 600 houses a year on Long

Island and in Westchester County, is a member of the NAHB execu-
tive committee and a past president of the Long Island Home

Builders Institute. He is also a director of General Builders Corp

which erects multi-family housing.

MANUFACTURERS: Francis E. Dutcher, 51, steps up from general

merchandise manager of John-Manville Corp's building products

division to vice president and general manager of the division.

He succeeds retiring R. S. Hammond, 64. He joined J-M as sales

representative in Cleveland in 1933 and is president of the Natl

Mineral Wool Insulation Assn.

Past NAHB President Martin L. Bartling Jr has been promoted to

vice president of U S Gypsum.

Bartling, a Knoxville, Tenn. builder when he was elected to the

NAHB top post for 1960, joined the company as an assistant to the

president only last February.

Andrew J. Watt, 44, who joined Masonite Corp in February as

assistant to President John M. Coates, was promoted to vice

president-marketing. Watt left US Gypsum (he was vice president

for sales in that division) just before Bartling joined the company. Watt's predecessor as marketing veep at Masonite, Paul B. Shoemaker, was upped to executive vice pres-

ident, as was Vice President John M. Coates.

Bill Levitt starting N. J. development

After a ten-year hiatus, William Levitt Jr is returning to the New

York metropolitan area to build homes. His latest project: 1,300

houses ($16,000 to $25,000) on a 500-acre tract at Matawan on

the northern New Jersey coast. The $24-million development will

be called Strathmore-at-Matawan and will be patterned after Levitt's

pre-World War 2 Strathmore communities on Long Island.

Levitt left New York after completing Levitown, L.I. in 1951 to

build Levitown, Pa., near Philadelphia, and Levittown, N.J.,

near New York. The three Levit-
towns will total some 40,000

houses. He has also started his

Belair development of 4,500

houses in Maryland near Wash-

ington, D.C.

Despite sales totaling $15.8 mil-

lion last year, Levitt & Sons re-

ported a net loss of $763,155 after

providing for federal income taxes.

All of the company's 1960 sales

were in Levitown, N.J. At mid-

month, Levitt announced advance

sales of 1,203 houses totalling

$20.4 million at Belair. The first

houses are scheduled to be com-

pleted this fall.

Public housers start national bank in SF

San Francisco's first new independent

bank in 37 years, Golden Gate National Bank, has just been

started (with $5,450,000 capital) by a group that includes the

present and former head of the San Francisco Housing Authority.

Jacob Shemano, 48, Russian-born son of a barber, who came to

San Francisco as an infant and worked up from bank teller to

owner of a consumer finance company, is president and chairman

of the new bank as well as current chairman of the Public Hous-

ing Authority. Former Authority Chairman Jefferson Beaver, a

leading Negro who founded and is executive vice president of

Trans-Bay S&L, is a director.

The new bank is aiming at loans to minority buyers of houses. It

plans to make mortgage and business loans on the strength of
talent as well as credit standing.

That is, a young doctor might get a loan from Shemano's bank be-

cause his career looks promising.

DIED: Philip W. Kniskern, 72, one of the men most responsible for raising realty appraising to its level of professional specialty, May 19, in Ridley Park, Pa.

Kniskern, who headed the consulting firm in Swarthmore, Pa., that bears his name, helped organize the American Institute of Real Estate Appraisers, became its first president, and served two terms (1932-34). He was president of the Natl Assn of Real Estate Boards in 1941, of the American Society of Real Estate Counselors in 1951-52, and the Urban Land Institute in 1956-57.

Michigan born and educated (University of Michigan), Kniskern began his career as a civil engineer, helped to erect New York's Woolworth Building, then the world's tallest. He switched to mortgages and appraisals in 1921, worked for a number of companies including Metropolitan Life before going into private appraisal prac-
tice in 1932.

During the depression, he created the Home Owners' Loan Corp appraisal system and trained the bulk of its 8,000 appraisers. This was the government's first big venture into residential appraising (HOLC took mortgages up to $14,000 or 80% of value, whichever was less). In 1934, Kniskern moved to Philadelphia where he formed a mortgage business with William A. Clarke. Kniskern was also a director of First Federal S&L, New York, for 25 years and chairman for ten—until he reached manda-
tory retirement age in 1959. His writings include "Real Estate Appraisal and Valuation" and "What Constitutes Value in Real Estate."

NEW EMERSON ELECTRIC Exhaust Fans

New EMERSON ELECTRIC DD-22 Direct-Drive, Vertical Discharge Attic Fan is especially designed for installation in truss roof construction. This great new-home salesman works quietly ... with a noise level lower than even that of most kitchen exhaust fans. Yet, it moves a tremendous vol-
ume of air ... cooling the whole house and attic, too! The smooth-running Emerson Electric directly-connected motor eliminates all pulleys and belts, and the steel blades and baked enamel finish will withstand the severest operating conditions. Direct drive models (30" single speed and 30" two speed) are available for standard construction. Put a top salesman to work in your attic ... CALL YOUR EMERSON WHOLESALER OR ELECTRICAL CONTRACTOR today!

AUTOMATIC CEILING SHUTTERS

Emerson Electric automatic ceiling shutters for 22" and 30" fans have overlapping leaves mounted in rigid frames. Special design prevents "flutter," and the entire unit mounts in ceiling with no trim required.

EMERSON ELECTRIC
HANDSPLIT CEDAR SETS THE STAGE

The stage is set for a sale. For this is the All-American House. Warm and friendly . . . natural through and through . . . it looks like home. Prominent in the design is an extra-heavy roof of genuine handsplit cedar shakes. Like most quality materials, handsplit shakes appeal to both kinds of buyers—those who demand the tasteful appearance of a natural material and those who measure a value by the years of service it provides. On both counts, a roof of handsplit shakes is unexcelled. Perhaps that’s the reason this long-lived, beautifully-textured material is in such demand.

For complete application details on handsplit cedar shakes, see your Sweet’s File . . . or write:

RED CEDAR SHINGLE BUREAU
5510 WHITE BUILDING, SEATTLE 1, WASH.
250 BURRARD STREET, VANCOUVER 1, B.C.
Here's dramatic evidence that the Carrier Thermo-Center boosts builders' sales, even in a slow market. If you've been thinking of adding heating-cooling units to your homes, look at the impressive results that Arnold H. Levy, builder of Chicago's Castle Homes, obtained with the Carrier Thermo-Center:

- in the past year, sales of Castle Homes were up 20% while Chicago house sales in general were down 30%.
- appraised value of Castle Homes has risen considerably ... more than the low cost of the Carrier Thermo-Center.
- banks allow a proportionately higher mortgage.
- builder, as a result, need offer much less secondary financing.

And here's why Carrier Thermo-Center is specified on all Castle Homes:

- no water supply or drain piping.
- no refrigerant lines.
- simplified ductwork and wiring.
- simplified through-the-wall mounting of air conditioner with prefabricated wall sleeve and transition assembly.
- less installation time and labor.
- less than five square feet of valuable floor space.
- fits next to an outside wall, saving more floor space.

Other builders throughout the country report the same results—the Carrier Thermo-Center costs little more than a heating installation ... costs less than many other heating-cooling installations ... requires minimum servicing ... and is a tremendous sales feature.

This is the season when the Carrier Thermo-Center can be an emphatic sales clincher for you. Get the full story today ... for your ranch, split-level or multi-story homes. Call your Carrier dealer, listed in the Yellow Pages. Or write Carrier Air Conditioning Company, Syracuse 1, New York.
Use color stains on Oak Floors for added appeal

Match or accent the hues of wood-paneled, painted or papered walls with color-stained Oak Floors. The effect is attractively different because color toning accentuates the warm, rich, natural grain of Oak. Color-staining floors is a distinctive merchandising idea that will attract added interest to your model or display homes. Modern finishing materials provide a wide range of color tones which are easily applied and give distinctive, decorative results.
More new homes have Oak Floors than all other types combined!

Oak remains America's favorite flooring material... and that makes it a builder's easiest choice in residential construction. When you use Oak Floors you can be sure of buyer acceptance. Through years of experience most home buyers know that these floors combine beauty, durability and comfort to give maximum livability. They know, too, that Oak stays beautiful with less upkeep than any other type of floor. No synthetic flooring material, even at greater cost, can offer so many merchandisable features. Whatever the design or price of houses you build, always use Oak Floors for style leadership and built-in sales appeal.

Richer looking • Longer lasting • More comfortable
If you are a promotional-minded builder, this could be the most important ad you’ve ever read... it’s written by one of the nation’s largest home builders

"Lennox changed my mind about manufacturers’ merchandising programs... this one really helps to sell homes"

(Here, in the builder’s own words, taken from an actual tape recording, are some of the reasons Mr. Albert Mars of Alvin Homes, Cleveland, Ohio, is sold on the new Lennox Merchandising Programs. Alvin Homes has been in business here for 10 years—with a home building volume in excess of 2,000 homes this year.)

Albert Mars, Alvin Homes, Cleveland, Ohio:
“Never in my life (even after 10 years in the appliance industry) have I ever seen a manufacturer with so much promotional material... so many tools that builders can use for selling their homes. Lennox is interested in selling the builder’s homes, which automatically sells the Lennox furnace. They have brochures like I’ve never seen... I mean, that are fabulous. They are the type of people we have to do business with. To top this whole thing off, Lennox has John Cameron Swayze to help builders. Lennox is the only manufacturer that is promotional-minded enough and has the merchandising programs for any builder anywhere. If more manufacturers would use this type of thinking, builders would not be faced with an inventory of unsold homes.”

For more information about the Lennox Merchandising Programs, check with your Lennox representative or write Lennox Industries Inc., 322 South 12th Avenue, Marshalltown, Iowa.

Don’t be satisfied with less than

LENNOX

HEATS, COOLS, TREATS AND MOVES AIR

IN HOMES IN CHURCHES IN SCHOOLS IN BUSINESS IN INDUSTRY

LENNOX Industries Inc., est. 1895—Marshalltown, Iowa; Columbus, O.; Syracuse, N.Y.; Decatur, Ga.; Ft. Worth, Tex.; Salt Lake City, Utah; Los Angeles, Calif. LENNOX Industries (Canada) Ltd.—Toronto, Montreal, Calgary, Vancouver, Winnipeg

John Cameron Swayze, ABC Radio Personality:
“You, too, can use the new builder merchandising program provided by Lennox. It’s an exclusive Lennox program that will help you sell your homes. I’m proud to play a part in this program. You will see me in the colorful tract brochures, pre-printed flyers, billboards and newspaper ads. There are even cut-outs for use in your model homes to point out your best sales features. In many instances, I have prepared special personalized radio spots announcing a builder’s open house. I also broadcast coast-to-coast each weekday evening on the Lennox Weather News (ABC radio network).

“The folks at Lennox have spent thousands of dollars to determine what you, the builder, need to help sell your homes, and to prepare this program. Too generous an attitude? Not at all. It’s completely realistic. For when you sell a home, Lennox has also made a sale. The folks at Lennox know that the way to sell their product is to sell your homes!”
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 $50 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

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 6191L, Dallas 22, Texas
Show me how your unique, cost-cutting, easy-to-install Ling-Temco dishwasher can help me create exciting 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__________

JULY 1961
CONSTRUCTION COSTS LOWERED

Del E. Webb project shows how you can make important savings on apartment jobs of any size with new USG® Gypsum Drywall Systems
ON 352-UNIT TOWN HOUSE

This handsome town house, recently completed in San Francisco, proves the value and performance of the new USG Gypsum Drywall Systems in apartment projects. Without compromising building design or intended function, these systems promise many outstanding advantages to architects, contractors and builders:

- Low material cost; simple components—for easy, labor-saving installation
- Fire ratings to meet rigid code requirements
- Effective resistance to sound transfer
- Outstanding flexibility of design. Adaptability to any module, dimension, job condition
- Strength, durability, light weight—for savings in structural requirements
- Clean, gypsum drywall construction—minimum clutter and inconvenience

For information on these USG Drywall Systems, specially designed for apartment projects and other commercial buildings, large and small... see your U.S.G. representative, or mail the coupon below.

UNITED STATES GYPSUM
the greatest name in building

UNITED STATES GYPSUM, Dept. HH-12
300 W. Adams St., Chicago 6, Ill.

Please rush information on the USG Gypsum Drywall Systems checked:

☐ Double-Solid Partition  ☐ Two-Inch Solid Partition
☐ Semi-Solid Partition  ☐ Metal Stud Partition
☐ Wall and Ceiling Furring

Name ____________________________
Company _________________________
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East Side,
West Side,
even
in Hawaii:

cost-conscious apartment builders choose

KitchenAid

DISHWASHERS

Now you can install the dishwasher that quickly says "luxury apartment" at a price that fits your building budget! What's more, this new KitchenAid Custom has new performance features that team up with the traditional KitchenAid better washing advantages.

Notice the full-width door—no vertical lines to break the simple beauty. The new Custom has an all-porcelain, long-life interior and a variety of exterior finishes, including brushed chrome, antique copper, wood hue copper tone and gleaming white. New design makes local color-matching easier. Every KitchenAid built-in features exclusive "Guided Action" wash, exclusive Flo-Thru hot-air drying and exclusive Dual Filter Guards. Rinsing Agent Dispensers are optional.

KitchenAid dishwashers are easiest to install and simple to service—though many owners report years of operation without a single service call. This proven performance, plus strong national advertising, has made KitchenAid universally recognized as the dishwasher of quality..."the finest made." Check your KitchenAid distributor in the Yellow Pages, or write KitchenAid Home Dishwasher Division, The Hobart Manufacturing Co., Dept. KHH, Troy, Ohio. In Canada: 175 George Street, Toronto 2.

2 OTHER NEW SERIES

Superba VariCycle The finest, most advanced dishwasher ever designed. Push-button VariCycle selection; king-size capacity; double wash, triple rinse; widest choice of finishes, including wood; adjustable upper rack; Rinsing Agent Dispenser.

Imperial New luxury look, with full Vari-Front selection; king-size capacity; double wash, triple rinse; single push-button control; adjustable upper rack; Rinsing Agent Dispenser optional.
CIRCUIT BREAKERS HELP SELL HOMES

- here's how we help you make the most of this proven fact...

EVERYONE APPRECIATES ELECTRICITY
BUT—FEW OF US UNDERSTAND IT!

We take for granted such modern conveniences as electric lights, radio, television, fans, refrigerators, water heaters, washing machines, dryers, furnaces, electric ranges and kitchen appliances. We seldom consider how electric current comes into our house and what is required to make it a safe and reliable servant.

Electric current flows through wires, just as water flows through pipes. If pipes are too small, you can't draw water in your kitchen and your bath at the same time. If wires are too small, you can't possibly get the full benefit of your electrical equipment. When you overload the wires with too many appliances, either they won't operate properly or they won't operate at all. Furthermore, repeated overloading can destroy insulation and produce a real fire hazard. That is why adequate wiring should be built into the house.

Be sure there is adequate wiring in your new home. Be sure, too, that you have Square D circuit breakers— for the modern electric circuit protection which eliminates fuses and fuse replacement.

WHEN YOU SEE A HOME WITH SQUARE D CIRCUIT BREAKERS, YOU KNOW THE BUILDER HAS PROVIDED FOR BETTER LIVING—ELECTRICALLY!

You can put a potent selling feature to work for you by installing Square D's circuit breakers in the homes you build. We'll work with you by supplying quantities of the colorful folder shown above. Its inside spread presents the advantages of electrical living in simple, understandable language. And notice that we'll imprint the entire back page of the folder to your copy specifications!

In addition to this folder, there is an attractive die-cut display card which tells prospects that "this home offers modern circuit breaker protection and convenience." There are jumbo tags, too, which can be used effectively in merchandising other features in the home.

Here are some of the many other plus QUALITY FEATURES which make this home a joy to live in!

We imprint this back cover for you, using copy which you furnish.

YOUR SIGNATURE HERE

SQUARE D COMPANY
wherever electricity is distributed and controlled

Address Square D Company
Mercer Road, Lexington, Kentucky

JULY 1961
Why builders save $40-$80 a house with BARRETT “Rigidwall”® sheathing:

No corner bracing required / shingles applied directly / handles easily / scores and snaps cleanly / specially processed to preserve original wood-fiber strength. All this and IT INSULATES—a feature shared by no other sheathing material! Call or write!


®Trade Mark of Allied Chemical Corporation

BARRETT DIVISION
40 Rector Street, New York 6, N. Y.
Rent faster - heat better.

Livability is the key...

to making apartments more desirable and more enjoyable. The big maintenance problem, cleaning, is cut in half with R·O·W Removable Wood Windows. Wood Windows soften harsh commercial appearance and lend residential character. They are warmer and insure much better weather protection.

R·O·W WINDOW SALES COMPANY
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Please send me the Home Planners book, "67 Homes for Town and Country." These convenient living homes feature beautiful exterior and practical floor plans by famous designer Richard B. Polman. Twenty-five cents (in coin) is enclosed to cover part of your cost.

Name ____________________________________________
Address __________________________________________
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R·O·W WINDOW SALES CO. • 1365 Academy Ave.
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THE NEW BERRY AUTOMATIC INSTALLS IN 30 MINUTES !!!
ONLY GARAGE DOOR OPENER GUARANTEED FOR 5 YEARS
Opens, closes garage door, lights up garage, all from inside your car. Transistor-operated with portable pocket transmitter. Completely pre-assembled, the Berry Automatic with pre-tuned electronic controls installs in just 30 minutes. Other door openers require from two to four hours for installation. Servicing usually amounts to simple replacement of control box. Mechanical components guaranteed for five years—not just one year! Cycle-tested 10,000 times which equates to more than 10 years of trouble-free operation. Installs on all types of retractable garage doors—steel, wood, fiberglass, and aluminum. For more information, write to Berry Door Corporation, Birmingham, Michigan. In Canada: Berry Door Co., Ltd., Wingham, Ontario.
For conventional construction or components... choose Southern Pine for strength, economy and performance.

For wall framing...
proper seasoning at the mill assures uniform size and stability.

For roof construction...
Southern Pine dimension is uniformly graded over its entire length. This permits simple beam, cantilever, continuous or tension loading as required for trussed rafters. These same qualities also apply to conventional rafters and ceiling joist construction.

For joisted floors...

the U. S. Forest Products Laboratory, America's foremost authority on wood, in their Technical Bulletin 408 rate Southern Pine tops for hardness, toughness, stiffness, bending strength, and nail-holding power, all requisites for dependable joisted-floor construction.

"For quality Miller Homes, we use components built of dependable Southern Pine."

says J. Clifford Miller, Jr., President, Miller Manufacturing Company—Prominent Pre-Crafted Home Manufacturer, Richmond, Virginia.

"For trusses, wall units, and joisted floors... even for most of the interior and exterior finish... we use Southern Pine exclusively. That way, we save time and money, and still satisfy the most discriminating of our Miller Home Buyers."

ASK YOUR NEARBY RETAIL LUMBER DEALER FOR GRADE MARKED, SPA TRADE-MARKED

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
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- How to Specify Quality Southern Pine

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NOW for your increased sales and profits

BORG-WARNER
Borgranite
SHOWER
RECEPTORS

A Complete Line in a Full Palette of Colors —
8 Models each in 6 Beautiful Fixture Pastels plus
Black Granite and White Granite—64 Different
Combinations of Sizes, Styles and Colors!

Yet PROVED in Thousands of Installations!

GET THE FULL FACTS ON THESE PLUS-FEATURES:
• Highest Quality one-piece prefabricated construction.
• Strong, sturdy, rigid yet light in weight (45 to 75 pounds, depending on size).
• Completely homogenous material, specially compounded for shower service. Excellent resistance to corrosion, rot, rust, fungus, salt water, chlorine, stains, body acids, soaps, detergents. Easily cleaned!
• Color extends clear through! No gel-coating or other surface treatment on Borgranite!
• Handsomely styled in every detail. No "institutional look."
• Sizes from 33”x34” to 54”x33”.
• Easy one-man, one-stop, no-call-back Plumber installation.

WRITE TODAY for colorful folder, catalog and specification sheets.

Ingersoll-Humphryes Division • BORG-WARNER CORPORATION • Mansfield, Ohio
What's the point?

Just this: To prove the Kohler Valvet unit superior to ordinary units we used a machine to turn it on and off—1,500,000 times to date. This equals about 40 years of continuous, heavy-duty household use.

Still no leaks, no squeaks, no dripping, no breakdown. Just as when it was new, the action is positive and smooth. Water flow is constant at each setting.

This is because the Valvet has a straight up and down action. No washer grinding; no washer wear. And the non-rising stem eliminates packing leak, because there is no messy packing.

If and when it wears out—just drop a new Valvet unit in the fitting. That's all. No washer replacement. No special tools. No maintenance problem.

All Kohler fittings are equipped with the Valvet. (It's a definite selling point—a BIG selling point—in your homes.) The type of superior quality new home buyers go for. Think it over. Then see your Kohler dealer. Or write us. Let's see, where were we . . . .

1,500,001
1,500,002
1,500,003

KOHLER OF KOHLER
KOHLER CO. Established 1873 KOHLER, WIS.
ENAMELED IRON AND VITREOUS CHINA PLUMBING FIXTURES • ALL-BRASS FITTINGS
ELECTRIC PLANTS • AIR COOLED ENGINES • PRECISION CONTROLS

Here's the Kohler Valvet with its shirt off. The straight up and down motion guarantees positive seating of the washer with no grinding. Like all Kohler fittings, the Valvet is All-Brass for maximum resistance to corrosion and long, trouble-free life.
In the eight years since its introduction, enough CreZon has been sold to side over 170,000 homes. CreZon's proven performance rates it THE medium density overlaid plywood.

* NOW AVAILABLE
Mill Primed—Ready for a “One Coat” Finish
"He must be a quality builder—he uses **Hotpoint**"
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.

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.

NEW Hotpoint Switch-Top Disposal® Food Waste Disposer
- Jam-free, pulverizes bones, rings, cornbobs.
- Can be used with septic tanks and catch basins.
- 2 models available.

Nickel Stainless Steel sinks...
so easy to clean...so easy to sell

That's the real secret of Nickel Stainless Steel's success—a success that means constantly mounting profits for you and less work for your customers.

Nickel Stainless Steel sinks are truly easy to clean. Even the dirtiest, greasiest sink cleans in seconds with plain soap and water. Grime floats away without harsh scrubbing because sinks made of Nickel Stainless Steel have no pores. They can't absorb or hold dirt.

Nickel Stainless Steel sinks gleam like new, indefinitely. Rinse away the soap and dirt is gone. Wipe it dry and a Nickel Stainless Steel sink looks like it had never been used. No wonder women love them.

But ease of cleaning is only one of many reasons why women want sinks made of Nickel Stainless Steel. Write to Department HH for our new booklet, "For Beauty That Keeps Your Kitchen Young...A Sink Of Nickel Stainless Steel." It'll give you all the facts about these remarkable sinks that bear the Nickel Stainless Steel label...a label your customers will be looking for more and more.

THE INTERNATIONAL NICKEL COMPANY, INC.
67 Wall Street, New York 5, N. Y.

INO NICKEL
Nickel makes stainless steel perform better longer
How Wright Homes offers “more house per dollar” with J-M Permatone Flexboard® and new J-M Flexboard Trim!

Here’s a house whose entire exterior is made of low-maintenance materials. It’s the Carrousel by Wright Homes. You’ll find its sidewalls are famed J-M Permatone Flexboard — the rugged asbestos cement sheet with deep, rich colors and a factory-applied plastic finish.

More than that, the Carrousel features battens, corner, rake and fascia boards of brand-new J-M Permatone Flexboard Trim — the permanently beautiful outside trim that’s also made of asbestos and cement. It, too, can be nailed without drilling . . . quickly cut right on the job site! Like its companion product, J-M Permatone Flexboard Trim comes in six colors with lasting beauty. Available in 8’, 9’ and 10’ lengths, this new J-M product is 5/8” thick and comes in widths from 1 1/8” to 6 1/8”.

Johns-Manville is proud that Wright Homes has chosen both Permatone Flexboard and Permatone Flexboard Trim Materials for their homes. Ask your J-M representative how you can use these products to your advantage, too. Or write Johns-Manville, Dept. HH-710, Box 111, New York 16, N. Y. In Canada: Port Credit, Ont. Cable: Johnmanvil.

JULY 1961

JOHNS-MANVILLE
An open letter to the president
The Administration Bill S-1478 [the housing act] is reckless and extravagant. It would not strengthen and stabilized home-building but rather would be the beginning of the end of private enterprise in one of the largest industries in the American economy. Your “Open Letter to the President” [May Apr] offers good constructive criticism of the weaknesses of the President's message and the Housing Act of 1961 as presented by Senator Sparkman.

HUGH KNOLL, president
Hugh Knoll & Assoc
Scottsdale, Ariz.

This is part of a letter to Senator Barry Goldwater, a copy of which was sent to HOUSE & HOME.—Ed.

Your Open Letter to President Kennedy was a one-round knockout.

HARLAN TROUT
Christian Science Monitor
San Francisco Bureau

I have been using this material with respect to the housing legislation before the Committee on Banking & Currency. It was most helpful in the deliberations before the Committee on these proposals.

JACOB K. JAVITS
US Senator, N.Y.

My compliments for this excellent message. I hope something important comes of it.

J. RALPH CORBETT, chairman
Nation Inc

Land
Congratulations! Your timely article—

“Needed: new ideas for high-density land use,” [MAH, Apr] clearly delineates the exciting possibilities of deviating from the stereotype “gridiron” subdivision. Acceptance of new subdivision concepts will take time and education. Articles such as yours help establish new subdivision trends across the country.

BRIAN MATTSON, planning director
Manitowoc, Wis.

Advertising
You took a well deserved slap at the general run of Long Island advertising [Leaders, June], and I can't tell you how delighted I am to have your influential voice booming out the same message we've been shouting for half-a-dozen years. Carbon-copy advertising—like carbon-copy houses—does neither the builder nor his community any good. He'll only get his usual percentage of readers, visitors, and ultimately buyers. And in today's market—which is a distinct buyer's market—a builder has to shoot for more than his usual percentage of readers, visitors, and houses—does neither the builder nor his

Convenience: Float-Away bifold doors can extend from wall to wall, floor to ceiling, and fold all the way back to provide complete access to any part of the closet.

Lower costs: The Float-Away closet concept eliminates the framing, plastering, and labor necessary to cover conventional closet fronts. The average apartment partition wall costs over $1 per square foot. Float-Away doors are installed at approximately 75¢ a square foot; thus, the fewer unnecessary walls and the more closet door areas, the greater the saving.

Flexibility: Float-Away doors fit all standard openings and also can be used in a combination of sizes to fit a wide range of non-modal openings, thereby providing maximum versatility of architectural design.

Free Closet-Planning Service
Let us prove the advantages of the Float-Away closet door concept. Send us typical floor plans of one of your apartments, and we will return a tracing showing use of Float-Away doors and a detailed estimate of the resultant savings. This service entails no cost or obligation to you, and your plans will be returned promptly.

Send plans to:
Float-Away Door Company

To: Apartment Builders
Architects
Owners
Apartment Financing Institutions
Managers

How Can Improved Closet Design Help Keep Apartments Rented?

Current studies show that one of the basic factors determining an apartment's rentability is closets. The more closets—the bigger and more convenient they are—the greater the chances of keeping the apartment occupied.

1) Competition for tenants is reaching an all-time high as more and more apartments are built—a trend expected to continue.

2) The danger point is approached when vacancy rates reach 5% and any feature in the apartment design which could reduce vacancy rates by 1% could solve 20% of this problem.

3) Rapid turnover results in an increasing vacancy rate which is invariably accompanied by rising costs.

4) The two most often given reasons for wanting to move is inadequate kitchens and lack of adequate storage and closet space.

The Float-Away closet door concept is an ideal solution to this demand for bigger closets. Float-Away metal closet doors actually increase usable closet space, provide easier access, and cost less to install, all vitally important to you.

Because of the importance of closets to tenants, Float-Away doors may well provide the vacancy-reducing feature you're looking for.

Added space: Because Float-Away doors can run from floor to ceiling, they permit all shelves to be full-depth. By adding an extra full-depth shelf in the top area, usable closet space is increased by as much as 1/3.
Float-Away Closet Systems Help Rent Apartments Faster

... Help Keep Them Rented!

Float-Away metal closet doors are engineered for permanent, maintenance-free service to rental property owners.

Heavy, zinc coated, bonderized 24-gauge metal assures rugged stability, won’t warp, bind, swell or crack. Doors float open and closed on nylon pivots and guide rollers. Panels are sound deadened.

Prime coated in neutral driftwood white, smooth-surface doors are easily painted, can be left as is until apartment is redecorated at the end of the second or third year.

Doors are shipped pre-cartoned with all hardware, oak threshold, side trim, simple installation instructions. Available in flush, full louver, half louver Colonial designs. Flush doors also in pre-finished lauan mahogany and birch.

Read the important message on the opposite page. Then, for proof of the advantages you gain with the Float-Away closet system write, wire or phone.
The completely new Kemper Riviera kitchen in rich provincial styling can be the greatest single selling feature in your 1961 homes. Exclusive Kemper Varipanel doors give your buyers an infinite number of design and decorating possibilities. The recessed Varipanel easily reverses to provide either matching wood grain or complementary woven grass cloth design.

Kemper Riviera doors and drawer fronts are quality built of solid, select Appalachian Maple, and finished for a lifetime of beauty in glowing fruitwood and popular French walnut. All door panels are bookmatched and mortise and tenon construction is used throughout. Heavy duty side-guide nylon rollers provide for free and silent operation of the cabinet drawers. As a positive seal against dirt and moisture, all Kemper Riviera doors and drawer fronts are pretreated with a penetrating polymer coating.

This beautiful provincial kitchen is stocked in a complete range of sizes and cabinet styles to fit your particular requirements...and at an honestly competitive price. See it soon at your nearby Kemper Dealers.
When ordering change of address, please name the magazine Time & Life Building, Rockefeller Center, New York 20, N. Y. Address all subscription correspondence to HOUSE & HOME. Single copies, if available, $1. All copies mailed flat. Please publishers: U.S.A., possessions, Canada, $6.00; elsewhere, $9.50.

connected with the building industry; advertisers and teachers and students of architecture and trade associations (and their employes) engaged in building—design, construction, manufacture; government agencies and supervisory employes; builders and architects and furnish an address label from a recent wrapper, or state exactly how the magazine is addressed. Both the old and the new addresses are required. Allow four weeks for the change.

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ENVIRONMENTAL PLANNING

In its most limited sense, environmental planning has to do with the spatial relationship between the house and its site, and with ways and means to extend the living area beyond the walls of the house and out into patios and terraces, gardens and play spaces.

But in a larger sense, this relationship between the house and its lot is only the beginning of a concept which embraces the relationship of house and lot to the neighborhood, to the community, and ultimately, to the whole region.

In this larger sense, environmental planning can lead to new forms of land use, to new ideas both for outdoor privacy for individual families and for broad reaches of open green space to be enjoyed by the whole neighborhood. And so, in turn, may come new schemes for subdivision layout and community planning. All these new ideas may even lead back to the house itself and to important changes in its familiar forms.

Whether you take this long range view of environmental planning, or prefer to concentrate on immediate ways and means for enhancing a single house and its lot, the exciting element in the idea is its promise of delight, the vista which it opens up for man’s greater visual pleasure and physical well-being.

To explore some of the potentialities in better environmental planning and to chart some of the ways its benefits can enrich the lives of more American families, HOUSE & HOME and LIFE sponsored a two-day Round Table in San Francisco—an industry-wide meeting which included a field trip to see outstanding examples of environmental design in the Bay region.

continued
Round Table panel

FOR THE ARCHITECTS

Robert Arban, AIA
Armstrong & Allen
San Francisco, Calif.

Vernon Delano, AIA
Berkeley, Calif.

Edward M. Nickell, AIA
Los Angeles, Calif.

A. Quincy Jones, AIA
Jones & Emmons
Los Angeles

Edward A. Killingsworth, AIA
Killingsworth, Brady & Smith
Long Beach, Calif.

Paul Thrill, FIAA
Seattle

Richard Was, FIAA
San Francisco

FOR THE PLANNERS

Carwin B. Macne, president
American Institute of Planners
professor of City & Regional Planning
University of California

M. Justin Herman, executive director
San Francisco Redevelopment Agency

Robert O'Donnell
Harriman, O'Donnell & Henninger Assoc Inc
Denver

Lawrence Livingston Jr
Livingston & Blaney
San Francisco

FOR THE LANDSCAPE ARCHITECTS

Douglas Boyles
San Francisco

Garrett Eddbo
Eddbo, Dean & Williams
South Pasadena, Calif.

Lawrence Halprin
Halprin & Associates
San Francisco

Caroline E. Hammond
Serrapi & Hammond
Peoria, Ill.

Jane Mathes
Thomas D. Church & Assoc
San Francisco

Theodore Onimose Jr
Onimose & Stanley
San Francisco

Raymond E. Page
Raymond E. Page & Assoc
Beverly Hills, Calif.

Peter Wells
Saiabi, Walker & Assoc Inc
San Francisco

FOR MORTGAGE LENDERS

W. H. Kragalos, president
Oregon Mutual Savings Bank
Portland

John Schmidt, architect-construction specialist
103 Savings & Loan League
Chicago

D. Chit Sutherland, executive vice president
Bank of America
San Francisco

Julian Zimmerman, president
Lumberman's Investment Corp
Austin, Tex.

FOR THE REALTY APPRAISERS

James Morgan, executive vice president
Society of Residential Appraisers
Chicago

FOR THE UTILITIES

George Stilwell, assistant executive vice president
Public Telephone & Telegraph Co
San Francisco

FOR THE NURSERYMEN

J. A. Dowdy Armstrong, president
Armstrong Nurseries
Ontario, Calif.

Joseph S. Hewland, and to the president
Elrod, Steffel & Co
New Canaan, Conn.

FOR PRODUCERS ASSNS

Max C. Cotta, manager
Building Products Sales
Aluminum Co of America

Henry R. Mitch Jr, president
Artistic Metals

Paul W. Stell Jr, vice president
CARADO Inc

George M. Curtis, chairman
Curtis Companies Inc.

Herbert N. Dow, vice president
Dow Chemical Co

Charles J. Harrington, past general manager
E. I. DuPont de Nemours & Co

Edward L. O'Neill, vice president
Emerson Electric Manufacturing Co

Lawrence Walker, vice president
General Electric Co

Arthur N. Bevay, manager
Industrial Design Operation

H. B. Swanston, president
Guiding McCann

C. A. Caste, vice president
Claude E. Harper, vice pres & gen manager
Elder & Granger Co

David S. Miller, vice president
Marketing Co

R. E. Sechler, manager
Housing & Panel Development

FOR THE PRODUCERS

C. H. Bacon Jr, president
Fiberglas Division

Jack Robbins, director of research

FOR THE UTILITIES

William P. Fox, manager
Portland Cement Co

FOR THE REALTY APPRAISERS

Robert A. Smith, president
Simpson Timber Co

FOR THE PUBLIC

Lucy Thomas, modern living department

MODERATORS

Robert W. C. Canfield Jr, managing editor

C. H. Seabury, managing editor

Home & House
In opening the Round Table discussion—

Moderator Chasteney said: "I would like to suggest that today's approach to environmental planning be in human terms; in terms of the family that lives in the house and wants to enjoy the land, in terms of the total environment in which the family finds itself—how the children play, where the neighbors get together, what father sees on his way to and from work, all the familiar sights that envelop daily life.

"Here you all are: leaders in the fields of homebuilding, residential design, land planning, landscape architecture, as well as land developers, mortgage lenders, public utility officials, nurserymen, building product manufacturers, and representatives of their trade associations.

"Individually, each of you has a most distinguished record of accomplishment, but I think you will agree that collectively—and 'collectively' includes all of your colleagues across the country—collectively you have not begun to do for the American family half the things you could do—and that you would like to do—to help them find a richer life indoors and out.

"If I am right about this, it becomes pertinent to ask, 'What is holding you back?'

"If we were to raise the question around this table, we might get as many different answers as we have participants. Some might mention restrictions like over-simplified concepts of zoning, planning carried out on too small a scale, inadequate appraisal standards, and dozens of other checks which here and there tie your hands and keep you from doing all you could do to make countryside and city better places to live in.

"And, if we were to explore each of these restrictions I think we would ultimately get back to the American family and we would find that the reason you are not free to do more for them is because they, the American family, do not expect enough from you; they do not want enough, they do not demand enough.

"Let me put it this way: If potential ability to find a cure for cancer could be assembled in a room like this, the public would quickly enough demand and get action.

"The public has not yet demanded action from you—and freed you from the restrictions that hold you back—simply because the average family does not yet realize how it is threatened by the cancers that are consuming our cities, our suburbs, and our countryside.

"Even more important, the average family hasn't yet begun to dream of the new and better world that lies within your creative ability."

A report on highlights of the meeting follows:
Why did we give up the idea of the village green?
(Incidentally, note how close to the street these Sharon, Conn. houses are.)

Environmental planning: examples from the past

Here is row housing at its elegant best
(And Bath’s famed Royal Crescent makes fine use of public and private outdoor space.)

These are very proper Bostonians
(But they, nonetheless, profit from)
Today's inherited pattern of land use shoehorns a 50-acre estate onto a small lot

Almost every free-standing, single-family house in almost every suburban street in America has a long-forgotten common ancestor: the English squire's manor house that stood in the middle of its rolling lawns and landscaped park.

Resemblance to the original is hard to see in today's house, but you can find it in the pattern of land use. It is there in the way today's house sits in the "middle" of its park—even though the park may have long since shrunk to a midget front lawn, a cluttered back yard, and a couple of five foot, wind-tunnel side-yards.

The single-family-house-in-the-middle-of-its-lot got firmly implanted in the American mores a long time ago. A big house on a big lot was a symbol of success, but even a modest house on a modest lot was a much-to-be-desired mark of respectability. With rare exceptions, row housing was "ugly" and apartments were often "tenements."

Small wonder the single-family house and lot became the suburban standard, protected by zoning laws, and, in the 1950s, glorified as the mainstay of the biggest homebuilding boom the world has ever seen. Yet . . .

However desirable the single-family house and lot continues to be in many cases, there are now powerful reasons why for thousands of American families it is not the best answer, and is often a bad answer.

Even on a well laid-out curvilinear street, even where the trees were saved, and even where schools and churches and stores are convenient, the traditional single-family lot can be a liability to both the homebuyer and to the community:

1. If the lot is too small (as too many of today's lots are) the homeowner has no outdoor privacy and too little indoor privacy; he has little or no scope to make his cut up site beautiful by landscaping. And as for the whole community of closely built houses, it has the visual appeal of neither town nor country.

2. If the lot is too big (and many Round Table panelists thought a half acre sometimes much too big) the cost of the extra bigness is an onerous burden that many a homeowner can ill afford. It takes money from his pocket for the extra raw land; it adds unnecessarily to what he must pay for streets, curbs, sidewalks, utilities, grading, and other development costs; it requires so much landscaping that he cannot afford to have it done properly; it demands so much maintenance he cannot keep it up without more work than he is able to hire done or willing to do for himself.

When land and labor were cheap, and every suburban booster was bidding to attract the newcomer instead of seeking new ways to zone him out, there may have been logical reasons for singling out and favoring a pattern of land use that traces its antecedents back to the English gentleman's country estate. But . . .

We should not make the mistake of thinking that the single-family house and lot is the only pattern of country living that has been dignified by centuries of tradition, and proved attractive and practical by generations of use.

In England, itself, we could have found other prototypes: the country village, for example, with its all-important green and tree-protected commons, and its rows of neat cottages—each on a narrow lot but enjoying the privacy of its own walled garden. If the village scale was considered too modest and humble for our democracy, it was surely no more so than the manor house was too big and pretentious. And today, at least, we might be more successful in upgrading the village cottage than in compressing the country estate onto a 5,000-sq-ft lot!

Had we wanted a more elegant and even more richly traditional prototype than the English village, we could have turned to the continent of Europe and taken our inspiration from the Mediterranean villa with its blank walls facing the street, its interior courts or atria, its private gardens and patios. Or we could have admitted the urban aspects of suburbia, and sought our land patterns in the handsome squares of London, the landscaped boulevards of Paris, the innumerable parks of Vienna.

As a lesson for today, these alternatives to our single-family lot pattern have one important characteristc in common: they conserve land, that high-cost natural resource which the traditional country estate was deliberately designed to waste conspicuously.

Land is our precious birthright we must cast off ideas and laws that waste it

We must stop wasting it in un-planned acres of houses that crowd the land and leave no room for man's enjoyment . . .

And, equally important, we must stop wasting it in lots that are deliberately made bigger than people can enjoy or afford.

These big lots—and streets that are made extra wide only in order to waste more land and to increase the developer's costs—are imposed by rigid zoning regulations that govern homebuilding in many parts of the country.

"The motive for these laws may be understand-
Why aren't more towns designed for the auto age?
(At Radburn, Stein and Wright put the street back of the house, a walk at the front.)

Environmental planning: examples from garden cities

This was built in '89 to show how it should be done
(And Britain's Port Sunlight has no overhead wires!)

Any wonder these row houses are never vacant?
(Density is 7.8 families an acre here at Baldwin Hills, Los Angeles.)

Are your children as safe as these?
(This rural scene is in Greenbelt, Md., home of over 7,500 people.)

Best planned US development?
(That's what experts call Pittsburgh's Chatham Village.)
able, but the cost to the homebuyer and to our indus-

try is outrageous." Builder Edward Carr told the Round Table.

"Look at it this way: the inflation in the price of land is sky high, and in many localities it is a

real threat to the economy."

Now when the towns come along and force people to buy more of this high-cost land than they need for a good home, then the towns are simply pushing up still higher the price the homebuyer must pay for his site.

"To make matters worse," Carr continued, "the homebuyer is not only forced to buy more land that he needs or wants, but he also has to foot a much bigger bill for development costs. And, believe me, it is the homeowner who pays for it all in the end.

"Now, obviously, there is a limit to what most homebuyers can pay, so something has to give, and what gives is the house.

"The extra cost of the big lot comes out of the house—comes out in the form of fewer square feet, fewer amenities, less equipment, less money spent for quality, less for good plan and design, less for landscaping."

Other Round Table members pointed out that the damage done by rigid big-lot zoning does not stop with the land immediately concerned.

"It is big-lot zoning that pushes up the price of all other land—people are often willing to pay a big premium for almost any buildable land that is zoned for a reasonably sized lot," said Realty Developer Emil Hanslin "And that's one of the reasons why we see so much urban sprawl. People often bypass good locations that have low-density zoning and go further out to find reasonably sized lots."

We must wake up to the fact that now most of our suburbs are essentially urban

Their urban character is clear to everyone who analyzed the voting in the 1960 presidential elections. It had been implicit for some years in economic studies that reported the dominant market role of the metropolitan residential area. And it was plain to see in our streets by anyone who cared to look.

Drive through hundreds of city or suburban residential districts—neighborhoods 5-, 10-, 15-, 50- or 100-years old—and you pass block after block of closely built housing, often monotonously alike, unrelieved by any green space bigger than a small dooryard.

Children play in the street; there is no other place for them to play. Few families even try to use the backyard as outdoor living space; it is too public and too cut up by drying yard, garden patch, or driveway and garage. The automobile is everywhere; the garage often proves to be the most prominent architectural feature of the house, and parked or moving cars add noise, risk, and congestion.

Here and there trees soften the urban impact. Here and there a family makes an effort at landscaping and gardening. Here and there a vacant lot is a small boy's bonanza. But nowhere in these vast acres of housing is anything to be seen that is not essentially citified—except the country-house tradition of the single-family dwelling set bravely, or pathetically, near the middle of its lot.

So far as the house itself is concerned, speaker after speaker at the Round Table noted that those built since the war are, in Mortgage Lender Julian Zimmerman's words, "better than anything else this country produced in prior years." But, as Landscape Architect Theodore Osmundson put it, "the real problem we are up against is how to improve the environment of the neighborhood and community that these houses are in."

Improvement in the environment, many panel members said, is possible only if we begin by breaking with our established habits of land use. Several speakers went on to say that federally sponsored urban renewal and redevelopment projects may play a vital role, not only in introducing new ideas for better land plans, but also in arousing public opinion to force the acceptance of similar new and more suitable patterns for subdivision layouts.

To create a better environment for all, we need both public and private outdoor space

Today all of the outdoor space in almost all of our subdivisions is privately owned, but most of its owners enjoy no privacy in its use.

As a practical matter, most of the outdoor space is cut up into little pieces, each one so small it is thrown out of scale by even a small house. Under these conditions it is hard to get continuity of indoor-outdoor experience that picture windows, sliding glass doors, and glass walls are intended to create.

With only unplanned left-over space to work with, last-minute environmental design can be at best only a half-hearted afterthought. Even where individual lots have a 100' frontage or more, the usefulness of the outdoor space is often no greater than in the case of the 40' lot because the cost of

continued
Round Table members visit Belvedere apartments

(Each unit faces a man-made lagoon that provides community open space.)

Environmental planning:
examples from the Bay region

(Each apartment has its own private, landscaped patio.)

Handsomely landscaped home sites surround Greenwood Common

(Panel members were impressed by the way private areas blend into the open common.)
I will set aside July 1961 for single-family and multi-family housing. We need new patterns of land use on the side of privately owned outdoor space, we can sometimes rival the cost of the house itself. Landscaping for an acre, or even a half-acre, site can sometimes rival the cost of the house itself. On the other hand, Landscape Architect Garrett Eckbo pointed out: “If you have an adequate pattern of community facilities and community open space, then you can reduce private spaces if they are walled and properly related to the houses.”

Every proposal to improve the environment of our single-family housing seeks to give it landscape and neighborhood characteristics that are basic to the larger, more expensive custom house. But because these characteristics must be provided at a price, every proposed change involves smaller lots and carefully planned private outdoor spaces in combination with some form of the traditional village green or other community open area.

**We need new patterns of land use for single-family and multi-family housing**

New patterns must be economically feasible: they should reduce per capita land and land development cost if possible and they should never increase it.

Here are five other objectives for better land planning and better environmental design:

1. Total green space large enough to carry the total built-up space.
2. Planned access and parking space for automobiles to allow convenient use without jeopardy to children or pedestrians and without interruption of the flow of open space between structures.
3. Planned community facilities needed to create a good neighborhood. (Selection of those to be included in any instance will depend on factors like the size of the development and the availability of similar facilities and services elsewhere in the vicinity.)
4. A sufficient sweep of unbroken open commons with some trees and at least minimum landscaping to give every resident a sense of space and the experience of living near the land.
5. Planned outdoor living space for every family. (These areas need not be large, but must be sufficiently private to allow for relaxed family use, and they must be properly located adjacent to interior living space so that, with the use of glass, they can work together to create a real indoor-outdoor living environment.)

These objectives have been proved practical in pioneering projects that have included one or more residence types—single-family houses, townhouses, and apartments. Land plans have been worked out for owner, rental, and cooperative occupancy. And they have been planned for as few as seven units.

Members of the Round Table visited Greenwood Common, a new kind of subdivision for 12 single-family houses. It is shown opposite and on p 116 and was previously reported in detail in H&H for Feb '57. Panelists also saw Belvedere Apartments, a group of rental units created by the Allen family where a man-made lagoon takes the place of open common land (photos opposite).

More apartments than single-house developments have benefited from environmental planning (except, of course, custom houses and a few subdivisions designed for upper-income families). Examples of environmental planning shown in photographs on the left-hand pages reflect this emphasis on multi-family housing.

One reason may be, as Builder Joseph Eichler told the Round Table: “While there will always be single-family housing, the trend from now on is going to be toward multi-family development.”

Another reason may be the influence of today’s urban redevelopment.

A third may be that, for multi-family rental or cooperative housing, ownership of communal open areas and facilities presents no problem. Conversely, the question of ownership and maintenance of community property is often a thorny problem for single-family schemes like the cluster plan.

In smaller cluster plan developments, the problem can often be solved by some form of cooperative ownership of the commons (though the houses remain individually owned). This device has the advantage, for the residents, of keeping the commons private to their use. But for community-size single-family projects, cooperative ownership of common facilities is neither so practical nor so advantageous, and the alternative of ownership by the municipality, or some other agency of government, is not always feasible because public bodies do not have the financial resources unless special provision is made in the tax base.

Planner Lawrence Livingston told the Round Table:

“The towns don’t have the money. If the most enlightened developer would say, ‘I will set aside eight acres in the middle of my development and I will let the city fathers have three years or five years or even ten years to purchase it,’ chances are, that 99 times out of a hundred, even at the end of **continued**
This cluster plan for Mequon, Wis. leaves half the land in a greenbelt (Yet it puts 17 more lots on the 300-acre site—and needs 6,700 fewer lineal feet of roads—than if the site were laid out in a curvilinear plan for one-acre zoning. Plan also saves wooded areas, eliminates much grading, and cuts sewer and water costs. Houses are grouped around courts, each sited on its small lot to achieve an optimum private outdoor area and to relate pleasingly to its neighbors. Greenbelt includes: walking and bridle paths, nine-hole golf course, swimming pool, "woodlot" play area, fishing pond, and game areas. Plan was developed by Nelson & Assoc.)

Environmental planning: examples from the drawing board

Houses on small lots cluster around court, are surrounded by open greens
and properly supervise that kind of open space.

"I think that is the nub of the problem of suburbia... It is not just a matter of putting better gardens around better houses, or better streets around the gardens, or even schools and parks around the streets. There needs to be some sort of rational governmental structure. There needs to be a sound economic base upon which all this machinery can function."

But some panelists felt that some improvement could and should be started immediately. Said Landscape Architect Clarence Hammond:

"We must separate automobile and pedestrian traffic. I would like to see all houses have walks along their back property lines so you could walk through the rear rather than down the street."

In some places today's zoning is no obstacle, elsewhere the law must be changed

One Round Table member after another complained about the obstacles which zoning puts up against new forms of land use. Summed up Life's Lucy Thomas: "Those vast, obsolete, idiotic, straight-jacketing, stifling maybe sincere, but utterly deadly rules and regulations! They have got to be licked."

But there was some encouraging news. At least one panelist offered immediate hope by pointing out what can be done in many localities under existing zoning laws.

"Many of our cities and communities, across the country, have flexible zoning controls which nobody uses today," reported Planner Robert O'Donnell.

"For instance, in Albuquerque they have what they call a Special Use Zone which allows you to break away from the sideyard requirements and which allows you to go to planned building groups. In Phoenix they have what they call a Planned Neighborhood Unit where you can do just about anything. In Denver they have what they call Planned Building Group Zoning. Other communities are now adding to their zoning ordinances to provide this flexibility. Many of the possibilities are reported in the Urban Land Institute's new Technical Bulletin 40." (For a review, see Hand Apr.)

"We should be able to submit a scheme," said Architect Quincy Jones, "and have the approval cal Bulletin 40." (For a review, see)

"For instance, in Andover—the home of Phillips Andover Academy—they set up an official committee to study the economic impact of population growth and found that new-comers paid more than enough taxes to cover the cost of their share of the schools and other municipal services. Let me read you an extract from the report by the committee chairman: 'It must be admitted that, at the beginning of the study, most of the committee members thought that they would find the facts would support their preconceived opinions that Andover was not profiting by new residential construction and that it was a costly burden to the town. The research findings first proved a mild shock and then a pleasant surprise to them. Though the work has been time-consuming, it was, nevertheless, personally rewarding as it is always good to be rid of one's misconceptions.'

Continued
Urban renewal is arousing public interest in environmental design
(This is a model of El Mote, a Puerto Rico development designed by Architect Edward Barnes.)

Environmental planning: examples from today

One test of a subdivision is how it looks five years later
(These Eichler houses are fenced and landscaped close to the street.)

These wide open spaces are in crowded Denmark
(Which is further evidence of how civilized the Danes are. Architects: Hoff & Windinge.)
"A similar thing happened in three other Massachusetts towns I know of: Peabody, Framingham, and Danvers."

Old established communities may be the most receptive to new ideas.

This suggestion was made by the American Institute of Planners' Corwin Mocine, who told the Round Table: "Contrary to Mr. Eichler's description of some areas, old communities are not only glad to see people, but are worried about losing people. They want to reverse the trend and get those people back."

Building operations in these older communities are in units of four, or six, or eight or ten and on lots 50' or 60' by 100' or 150'.

"Somehow we have to get houses and apartments on these lots, we have to get usable open space, we have to get orientation and some kind of an outdoor outlook for the major rooms of these houses, and we have to get space enough to put some trees on the streets the houses face upon, we have to get parking for the automobiles, and all of these other urban things. It is a very, very tough problem. It is worthy of the best efforts of us all and I hope we don't overlook it."

Better environmental planning calls for action by housing's full team of professionals

To develop new patterns of land use, to put them on a firm economic base, to win official approval, to transform raw land into building sites, to design structures to take proper advantage of the sites, to get them financed and then built, to landscape, and finally to get people to move in—all this is far more than one man's job, far greater than the scope of a single profession. It is a task calling for variety of talents, widely experienced backgrounds, and vast resources of time and money.

"The architect alone," Architect Quincy Jones reminded the Round Table, "doesn't have the magic touch. You have to have the desire to do the job and the desire to work with the builder, and the land planner, and all the others."

"I would say the same to a builder: select the kind of team you want to work with and then really work with them. It is all right to have your finger in the design of the house, but also listen. And it isn't just the design of the house, because a good house doesn't make a good community by itself. So you can have your finger in the land planning, too."

"There is some knowledge that each side of the fence has, that the other side doesn't have. But it isn't necessarily the knowledge that is immediately important, it is working with the group."

"We can't use land intelligently until we, all of us, work together to get more favorable conditions."

"One thing that's very important," said Builder Don Huber, "when we do get cooperation from planning boards and do get approval for these new and imaginative land-use ideas, we have got to be sure that we, as an industry, rise to the opportunity and do a good job of creating new and better environments. If we fall down on this, if we take advantage of new ideas only to exploit them for the short-run game, then we'll really have all these public officials up in arms against us and it will be a long time before we have another chance."

Added Architect Robert Anshen: "There is no question about the vast quantities of excellent talent available. We have this tremendous reservoir to fall back on, and all we have to do is use it."

"When they see what we are talking about, they will want it. They will insist on it, and they will get it."

This was the sentiment of speaker after speaker who asked that wide publicity be given to the cause of better environmental design.

"We can create a demand for it," said Planner Corwin Mocine, "in the same way we have created the demand for dishwashers and air conditioners and all the other things we put in our houses."

Said Landscape Architect Garrett Eckbo: "The public can only choose among things it knows about, the things that are commonly available."

"What we are trying to project here, this concept of total environment, the integrated neighborhood pattern that all the architects and planners and designers are talking about, is not a commonly available idea."

"So the question is: Who is going to make it possible for the public to choose among these new possibilities, the new potentialities that are beyond their experience?"

"In some way we have got to get before the public the things they could have and in this way give them a wider choice than they actually have now."

"In short," added Builder Ike Jacobs, "we must raise 'the public's expectancy level.'"
Would your zoning board let you do this?
(Landscape Architect Tom Church shows how to build close to the street.)

Environmental planning:
examples from today

Pompeii? No, Chicago!
(But William Wittausch's townhouses are still only models.)

Here is a fine case of high density without crowding
(It is an apartment in Honolulu designed by Architect Edwin Bauer.)
The choice: better environmental planning or higher costs and ever spreading blight

If we do not start now to protect the future by designing a better environment for today's and tomorrow's housing, we face the unhappy prospect of acres and acres of new homes deteriorating into slums, of reactionary zoning becoming bolder and tougher, and of land and land-improvement costs mounting ever higher.

"Decline is actually built into our system," Developer Robert Ryan warned the Round Table. "All of the forces that are at work are making for decline and efforts to stop the decline have been pretty frustrating. Now what worries me more than anything else is that the good efforts of the planners and the architects and the rest of us are going to be frustrated unless we stop fragmenting our efforts."

Speaker after speaker expressed his deep concern and many endorsed a proposal by Landscape Architect Theodore Osmundson. Said Osmundson:

"Because this problem we are facing is nation-wide in scope and touches every community, there should be a Presidential conference of the groups represented in this room—the architects, the land developers, the homebuilders, landscape architects, city planners, producers of materials, and government officials—to establish goals for improving the environment of house and lot and also the problem of setting aside lands for use by the community.

"To this end I suggest that this group also study the established laws presently in existence—ordinances, codes, and the like, both on a local and a national level—and that they suggest changes or new laws, more flexible laws, which can be used in the future to make it more possible to develop the kind of homes and communities which we have been calling for here today."

The Round Table agreed that the need for better environmental planning was urgent. Landscape Architect Lawrence Halprin put it this way:

"We are dealing in natural resources, the first of which is people and the other, space. We have only a certain amount of space left to use, and we are going to have more and more people to fill that space."

The last words came from Builder Ike Jacobs: "It is a question of survival. If we don't quit chewing this land up the way we are, we are going to be out of business."

Now—
see how environmental planning opens
a world of better living
in 27 new apartments and townhouses...
RETIREMENT APARTMENTS at Sun City, Ariz., have large private balconies and terraces facing lawns and golf course. See p. 134.
If you want to combine better environmental planning with higher-density land use—and your planning board objects—try . . .

RETIREMENT APARTMENTS

. . . because they eliminate the school-cost factor that often is the motive for low-density zoning

People who buy or rent retirement apartments are not necessarily people who have stopped working. But they are people whose children have grown up and moved away. So new retirement apartments (and new retirement houses, for that matter) raise a community's tax revenue without raising its school bills.

That fact can be a telling point with planning and zoning boards who traditionally oppose apartment construction because they fear it will create a need for new schools.

Says Dan Grady, manager of Palm City (see p 136), a big new retirement community near Palm Springs, Calif.: "We asked for zoning variances to permit apartments and smaller house lots. The variances went through with little opposition after we pointed out that our housing would be for retired people and not for families with children."

But is there a market for retirement apartments? Yes, as HOUSE & HOME pointed out in February ("Today's neglected retirement market"). It is a big market—and growing bigger. It exists wherever you are. And it is a market of active people who appreciate the amenities of good environmental planning—outdoor living, attractive surroundings, and convenient community facilities.

For two examples of successful retirement apartments, see the next four pages.
These apartments have oversize space outside and in

And big-scale dimensions—in land planning and floor plans—are a big reason they are selling well. Outside, these apartments have large private patios and balconies that seem even larger because they face broad lawns and a golf course. Inside, they have large rooms (a 19’ master bedroom plus a dressing room, for example), ample closets, and two baths in the two-bedroom units.

These are the first two-story apartment buildings at Sun City, Ariz., Del Webb’s retirement community, where more than 1,500 houses and co-op apartments were sold last year (the 1960 apartments were in one-story buildings). Two-bedroom units sell for $15,500 plus monthly charges of about $40, the one-bedroom units for $13,200 plus $30 a month. Architects: Charles and Arthur Schreiber.
SITE PLAN puts nine buildings around parking area, isolates cars from outdoor living.

FLOOR PLANS offer 1,080 sq ft in large unit, 716 sq ft in smaller one.

STORAGE AREA at end of carport is one of three (see site plan) where residents have locked compartments.

MASTER BEDROOM in two-bedroom unit has 234 sq ft plus three closets, bath, and dressing table.

Photos: Arizona Photographic Assoc.

LIVING-DINING ROOM in one-bedroom apartment is so spacious (15' x 17') that owners bringing big furniture from large houses do not feel crowded. It seems even more spacious with draperies to balcony open. Living-dining room in two-bedroom unit is slightly larger.
These apartments are planned around a family room.

Apartment owners and renters often want the same active, informal living they would expect (or have experienced) in a house.

So say Builders Nels Severin (ex-NAHR president) and H. Marshall Secrest. And that is why the core of each apartment at their new Palm City (Calif.) retirement community is the family room—open to the living room, kitchen, and bedroom hall, and easy to reach from a private balcony or terrace.

Severin and Secrest expect to build 400 apartments (and 1,400 houses) at their 560-acre site. Community facilities will include three golf courses.

The apartments—designed by Architect William Bray and built under the supervision of Dan Grady—are co-ops. Prices: $9,750 for one-bedroom units, $12,750 to $13,450 for two bedrooms. Monthly charges are about $60.

SET-BACK ENTRANCES are sheltered by roof overhangs and second-floor balconies, which are reached by outside stairs, far right.
PLAN works around family room, has carport and big storage room.

PAVED TERRACE with built-in benches is made private and protected from desert winds by high fence at right, carport in left foreground, and storage area beyond carport.

FAMILY ROOM opens to terrace, is separated from kitchen by breakfast bar. Built-in range-top and oven and air conditioning are standard.
FIVE-STORY APARTMENT in Silver Spring, Md. offers high density with maximum open space. Architects: Collins & Kronstadt.
One of the best ways to get much-higher-density land use—and yet offer uncrowded living and recreation spaces—is to build. . . .

**MEDIUM-RISE APARTMENTS**

*And building them is easier than you might think*

The medium-rise concept—apartments at least three stories high but not so high as to require high-rise, heavy-construction methods—has an important place in planning for good land use.

Because medium-rise offers higher density per square foot of built-on land than garden apartments do, it can be used either to: 1) reduce the per-unit cost of expensive land by getting more units per acre (see pp 140 and 144), or 2) leave more open space for tenants' enjoyment and recreation. It also reduces the cost of grading, drainage, and earthmoving (see p 142). Further, because medium-rise apartments gain prestige from lobbies and elevators, they often command higher rents (and higher valuations). Yet they do not tower over the landscape and so are esthetically suited to suburbia.

*Medium-rise construction presents no problems to an experienced homebuilder.*

Some local codes permit three-story frame apartments. Elsewhere, "ordinary construction"—masonry bearing walls with wood-framed floors and partitions—can be used to build four- or five-story projects (like the one shown opposite). And "incombustible construction"—with masonry walls and floors with 1½-hr fire ratings—can be used for still higher buildings.

*continued*
This three-story unit achieves uncrowded living for 22 families on a half-acre site

And it does it with no sacrifice of design quality. The handsome glass stairwell (opposite) characterizes the imaginative approach of the whole complex.

Every room in every apartment opens through glass doors to a private balcony or patio with a landscaped view, and all tenants share the use of the fenced pool, play yard, and main patio, plus a shaded roof deck.

This apartment cost only $7.40 a sq ft to build. Reasons for the low cost, says Architect Robert Batchelor: 1) It is wood-framed. 2) The two main sections of the building are staggered in height and in plan to minimize grading and excavation. 3) The floor plan is a simple rectangle. And 4) plumbing was grouped to minimize lines and stacks. Builder: Harvis Construction Co. Location: Belmont, Calif.
This four- and six-story hillside project leaves nearly all of the site green

By going up four stories, and tucking two extra floors into the hillside at the rear, Designer-Builder Carl M. Freeman got a density of 23 families per acre while covering only 13% of the site with buildings. The rest of the land is left as a wooded park for the tenants to enjoy.

Freeman originally planned to put 2- and 2½-story garden apartments on this land (see site plan below). But to get the same density—which was dictated by the land cost—he would have had to 1) strip the land of trees, 2) bury the appealing wooded streams in an $80,000 storm sewer, and 3) regrade almost every square foot of the site.

These buildings are of fire-resistant construction. Masonry-block bearing walls—which also serve as fire-proof sound barriers—support pre-cast concrete floors and balconies, which were craned into place. This project is in Bethesda, Md.
HILLSIDE SITING locates four of the six levels only one flight up or down from grade. DOWNHILL SIDE of each building is six stories tall. Each balcony is partially screened by pierced-masonry grille (see also below) which also hides heating-cooling units (see plan).

LIVING ROOM opens to balcony and view through sliding wall of glass. Precast concrete floor slabs of apartment above form finished ceiling.
This three-story apartment offers tenants both an indoor and an outdoor community center

By raising the apartment units off the ground on a concrete platform, Architect Mogens Mogenson made room at ground level for a completely equipped recreation room with a kitchen, a bar, and fireplace. He also accommodated a big swimming pool and terrace; as well as parking space for the 40 tenants—all on a ½-acre site.

Most of the time the recreation room is used as a community lounge and game area. But it can be reserved by individual tenants for large parties.

Above the concrete platform, the building is wood frame with wood and glass curtain walls. Firewalls in halls, stairwells, and between apartments have laminated ½" gypsuboard skins.

This apartment, in San Mateo, Calif., was built by Pringle Construction Co.
SPACIOUS LOBBY has polished terrazzo floors, pebble-mosaic and wood-panel walls. Elevator is at left.

KITCHEN is compact and attractive, with high-style wood cabinets. Cabinet, right foreground, opening to dining area uses space that cannot be reached from kitchen side.

PIERCED BLOCK SCREEN shields cars parked under the building from view from the outdoor recreation area.

CURVING DRIVEWAY leads to lobby, left of center, and tenant parking beyond. Right leg of driveway leads to more parking below building at right. Guests park in saw-toothed pull-in area opposite main entry.

GROUND-LEVEL PLAN shows community facilities and parking areas. Typical floor plan is shown at top.
TOWNHOUSES at Capitol Park in Washington are set in an off-street park. Breezeway through this building leads to central mall. See p 152.
For better use of the land, try
an old idea with a new face . . .

PATIO TOWNHOUSES

They increase density
and provide for outdoor family living.
And they are making news from coast to coast

Example: reader reaction to HOUSE & HOME's March cover story on Louisville townhouses that sell for $63 a month (and $8.45 a sq ft).

Less than 24 hours after the story appeared more than 500 housing professionals began telephoning, telegraphing, and writing to Builders Jesse Bollinger and George Martin. And more than 400 of them came from as far as Tulsa and Buffalo to see for themselves.

What they saw was convincing evidence that well designed townhouses, well arranged on the land, provide more for the money than many of today's single-family detached houses.

The best townhouses offer more value because:

1. They save on raw-land and land-development costs. But though they use far less land than detached houses, they give the families that live in them the enjoyment of private outdoor space plus the enjoyment of large community areas.

2. They save on construction costs. Exterior walls are limited since all side walls except those at the ends of each row are party walls. And foundations (and sometimes roofs and exterior walls) for a whole row of units can be built in a single operation.

Do buyers want townhouses? Bollinger-Martin sold nearly 500 this spring. And other townhouse builders report fast sales.

For four examples of successful townhouses, see the following 12 pages.
Here is townhouse elegance on a green commons

GRASSY COMMONS sets off stately, individual-looking townhouses. House widths are 24' and 36'. Prices range from $35,000 to $55,000.

What zoning or planning board could turn down these townhouses?
They are stately looking, and have individuality (no two facades are alike). They have big rooms and big private outdoor-living areas (see overleaf). And they share a large community area—the commons shown above. Density: eight families per acre.

These are prestige co-ops built in Shreveport, La., for a high-income market. They sold for $35,000 to $55,000 plus $40 a month for maintenance of the commons and a garage in which buyers share ownership. Builder-developer N. O. Thomas Jr sold 14 houses before completion, the other six in six months.

Architects: Neild-Somdal-Smitherman Assoc.
SITE PLAN shows how townhouses make good use of long (650'), pie-shaped piece of bypassed land. Plan puts houses and garage on one side, leaves large area on other side for commons. Fifteen houses (36' wide) have three bedrooms; five (24' wide) have two bedrooms.

continued
Big LIVING ROOM (19'x16') of larger (36' wide) house opens to dining room, right, and (through sliding glass doors) to walled rear terrace.

Big elegant rooms open to big elegant outdoor living areas

FLOOR PLANS of 36'-wide house (left) and 25'-wide house (right) provide entry halls, rear living, and large bedrooms.
TWO-STORY OUTDOOR LIVING—on balconies and large, paved, and enclosed patios—is important feature in appealing to buyers.

PRIVATE GARDEN is screened from street not only by brick wall but also by wood fence that acts as sound baffle.

HIGH BRICK WALL (6') around each court assures families of outdoor privacy. Owners' association maintains grounds.
Here is a park-like setting for townhouses

Townhouses don't have to stretch out along a street. As you see here, they can be built in short rows or in L's and arranged in open landscaped areas. These areas then become parks—shared by all the residents and free of auto traffic.

This townhouse development is part of Washington's Capitol Park (which also includes high-rise apartments) in a former slum area on SW 4th St. Its park-like atmosphere is a major reason why it attracts renters, according to Developers James Scheuer and Roger Stevens. Items: open space around buildings, plenty of landscaping, paved walkways, outdoor lighting, parking areas on the perimeter of the development, and big trees that once lined a slum street and now line the central mall (opposite).

The development's seven low-rise buildings are made up of 81 townhouses. Rents range from $180 to $195 for two-bedroom houses and from $225 to $245 for three bedrooms. And a few three-bedroom units—which also have a study, recreation room, and garage—rent for $265 and $275. The houses were designed by Architects Satterlee & Smith.
CENTRAL MALL, seen here from center of site, is lined with lamps and shaded by old trees that were carefully preserved during construction.

FRONT ENTRANCES are set back from parking area. Central mall (photo, above) is through center breezeway.

COVERED WALKS connect buildings. Open community areas, free of autos, are safe for children and quiet for adults.
Townhouses continued

**PAVED TERRACES** at rear of two-story houses are separated by walls and newly planted shrubs which will later grow into thick barriers.

Every house opens to private areas for outdoor living

**OPEN QUADRANGLES** give some houses—these, for example—a landscaped view from the front as well as the rear. Masonry walls screen private terraces.

**THREE-STORY HOUSES** open ground-level recreation rooms to rear terraces and main-level living rooms to balconies.

Photos: H&H staff
LIVING ROOM of three-story house (plan, below) has sliding glass door to balcony shown in photo at right.

SECOND-FLOOR BALCONIES off living rooms like one in photo at left have stairways down to private terraces.

PLAN of three-story houses pictured above puts entry and stairs in corner.

SLIDING GLASS DOORS (below) across end wall of living room in two-story house open to private terrace and backyard.
Here is variety in townhouse siting and design

Although these houses are all the same width (24'6"), they look anything but alike. Reasons:

1. They are arranged on the site in short, staggered rows and in L-shaped groups.
2. They have a variety of facades, roofs, and entrances. (Brick is the dominant exterior material, in keeping with traditional design in the Washington area, but it is used in an assortment of textures and colors.)

Says Architect M. Leroy Bagley: "The individual character of these houses is one of their strongest appeals to tenants."

Two other strong appeals:

1. Private outdoor living—on terraces off the basement recreation room or the main-floor dining room. Bagley points out: "We planned the site to get as many houses as possible with a basement level open to grade at the rear."

2. A spacious feeling inside—the result, says Bagley, of making the houses 24'6" wide "instead of the usual 16' to 20'."

The houses are at Preston Place, Chevy Chase, Md., were built by Meadowbrook Inc. Rents are $180 to $200 for two-bedroom units, $210 to $245 for three bedrooms.
FLOOR PLANS of four houses show how terrain affects terrace location—off basement in two at left, off main floor in two at right.

INDIVIDUAL ROOFS have different pitches in different directions. House setbacks and levels also change on curving, gently sloped street.

REAR TERRACE is hidden from neighbors by extension of brick party wall. Lawn and landscaping are maintained by management.

LIVING ROOM and dining room of three-bedroom house run together across rear, have area of 383 sq ft. Entrance is around corner at left.
And here is an off-beat idea for townhouse privacy

These Danish houses are sited at an oblique angle to trap the sun, keep out cold winds, and provide more outdoor privacy on small lots.

Architect Olaf Langston also provided two outdoor living areas—a terrace and a rear balcony—and made the terrace even more private by extending the party walls past the rear walls. These houses have a basement that includes a washroom, a food-storage pantry, and (a real necessity in Denmark) a room for bicycles.

Townhouses
continued

SITTING ROOM is two steps down from entry and dining room and separated from dining room by low partition and curtain.

STAIRWAY to second-floor bedrooms leads directly from front entry hall.

OBLIQUE SITING and extended party walls make terraces and balconies more private. Plans at right show relationship of neighboring houses.
NINE-UNIT APARTMENT WITH POOL was built by Flair Corp in Woodland Hills, Calif. Architect: John R. Ferguson & Assoc. For details, see p 166.
You can create a **pleasant environment**
even on a **very small site**
with well planned and landscaped

**SMALL APARTMENTS**

And there is a **surprisingly big market**
for them in cities everywhere

With good planning and design of both the site and the buildings, you can create a pleasant environment for several tenants on a site so small—or seemingly so undesirable—that many builders would not even give it a second thought.

More and more smart builders—and realtors and architects—are taking second looks at vacant lots with an eye to transforming them into small duplex or apartment projects with many of the virtues (patios, nice vistas, pools, etc) that big apartment projects have. These men are finding such sites in every city—tiny lots, odd-shaped lots, some in commercial areas, most of them scattered, and all of them bypassed.

**Building a few units on a small site like this is good business for anyone.** A duplex or small apartment is only a step removed from houses as far as construction goes. And if you find the right site—and use enough design ingenuity—you can turn it into a good investment property, either for yourself or a client.

You will see how varied the opportunities are when you study the duplexes and small apartments on the next four pages. And you will see the profit potential when you read the nine financial case histories on p 166.
LOW, RAMBLING DUPLEX with easy-to-maintain masonry walls looks like a luxury house. It was built in San Antonio by Tom McGovern.

This duplex looks like and lives like a house . . .

The two families have virtually as much privacy—indoors and out—as if this duplex were two separate houses. The L-shaped building—sited to take advantage of the beauty and shade of two clumps of oaks—is designed so there is only a short party wall between the two apartments. And butting the kitchen of one unit and the bath of another against this wall minimizes the noise problem.

The fenced-in roofed patio of one apartment is on the street side, while the second apartment opens to the whole rear yard. So—again—there is no problem of either visual or sound privacy. The owner lives in rear apartment, rents the other for $150 (not including utilities).

L-SHAPED PLAN is made up of two identical 880 sq ft units. Both have sliding glass doors opening living room to enclosed patios.

... and this triplex creates pleasant suburban living

Built right up to the setback lines on a small, irregularly shaped lot in Evanston, Ill., this three-unit building provides each tenant with 1,172 sq ft of living space on two floors, plus an outdoor patio. The three units are identical in shape, but staggered so as to fit within the setback lines while at the same time creating a measure of privacy for the outdoor areas.

Building construction is fire-resistant, with 8" masonry walls which support the precast second floor and roof. Cost: $37,754 (not including land and architect's fee) or $12,585 per unit, $10.74 per sq ft. Architect D. Coder Taylor designed it for his own investment. Apartments rent for $180 a month.
These four-unit buildings are on passed-over land

They were built on a long strip of land, only 50' wide, overlooking railroad tracks and a clutter of industrial plants in El Cerrito, Calif. Builder John Bewley realized the land was one of the few parcels left in town, bought it subject to a zoning change allowing 5' setbacks (to make maximum use of the land), and built these four-unit buildings by Architect Elmo J. Novaresi.

The apartments have had a zero vacancy rate since their completion two years ago. Each unit rents at $119.50 a month. Factors in their success, says the builder, are: 1) The site is convenient to bus and freeway transportation. 2) The units offer nearly 800 sq ft of living space, individual entries, garages, plus outdoor living on a garage-top deck. Outdoor areas are fenced for privacy between buildings and to block the industrial view, but preserve a distant vista of hills and San Francisco Bay.

The success of Bewley's first units encouraged him to build twelve similar apartments along the strip. Each helped upgrade the others. He kept the first, sold the rest to owner-occupants.
... and this pair of duplexes fit a third-acre site

By carefully utilizing every square foot of allowable space for indoor and outdoor living, and using all of the “set-back” land for parking and open terraces, Architect Guy Anderson created a nearly self-contained environment for each of the four families.

Every room in the four apartments has natural light and ventilation, and overlooks and opens out to private outdoor terraces. The separation of the outdoor living areas was accomplished with high board fences and by positioning service yards between pairs of living terraces. These apartments are below street level but the architect screened the terraces from motorists in a novel and effective way: Each terrace is roofed by a lumber grillwork, which blocks the view between the street and the terrace but is open to the sky and trees above.

The apartments, built by E. A. Wanket & Son, rent for $32.50 per month.

**SITE PLAN** separates outdoor living spaces despite tight use of land. Every room has large glass wall opening to outdoors.

**LIVING ROOM** is 24'x16', seems still bigger because walls, floor, and ceiling line continue into 24'x19' terrace.
There are big profits in small apartments and duplexes

Apartments like the ones shown on the preceding pages offer one of the most widespread profit potentials in today's housing market. They offer nearly all the profit opportunities that pay off so handsomely for the giant speculators who build large apartments and commercial buildings. On this smaller and much simpler scale, you can get all the tax advantages described in the much-discussed article in last month's Harper's, in which New York Realty Man Daniel M. Friedenberg tells about the tactics of New York's big-wheeling realty operators (see NEWS).

In nearly every market, realtors and builders and developers either own or know of bypassed lots that can be converted into high-paying investments with small apartments.

In nearly every market, there are small investors—lawyers, doctors, and others with high personal incomes—who can be attracted to finance or to buy these small apartments when the tax advantages are pointed out to them, and when they see the promise of a better return than they can get by buying stocks. (And, because the capital required is comparatively small, many housing professionals are building small apartments for their own investment.)

And in nearly every market, the opportunity is good because—even in many areas with high vacancy rates—there are not enough really well-designed apartments with a planned environment.

The key to the profit in apartments is accelerated depreciation by the "double-declining balance" method.

This fast depreciation method lets you write off twice as much depreciation the first year as the average depreciation over the life of the building. The second year, you write off twice as much as the remaining amount divided by the full life of the building, and so on.

Example: on a $50,000 apartment house with an expected 25-year life, this 200% depreciation method gives you a $4,000 tax deduction the first year (instead of only $2,000), $3,680 the second year, $3,385 the third, $3,115 the fourth, $2,866 the fifth, and so on. Not until the tenth year will your depreciation fall below $2,000. (The Internal Revenue Service sometimes allows a 25-year life on frame-construction apartments, but usually requires a 30-year life. Masonry buildings sometimes get a 35-year depreciation period, but a 40-year life is more usual.) Moreover, you can depreciate the building part by part. Though the shell may have a 25- to 40-year life, the draperies, carpets, plumbing, paint, appliances, etc can be written off over period, but a 40-year life is more usual.)

These deductions can be used directly to reduce your personal income-tax liability if ownership is kept in the name of an individual, partnership, or syndicate instead of a corporation. (A more detailed explanation of this and other fast-depreciation methods has been published in HOUSE & HOME's Oct '59 and Oct '60 issues.)

Further, when the owner sells the apartments he often makes a profit. And the gain on such a sale is a capital gain and the maximum tax payable is 25%.

Here is how the financing (and the profit) worked out for . . .

1. Nine-unit apartment in Woodland Hills, Calif.:

   The luxury apartment house with swimming pool shown on p 160 was built on a 75' x 125' lot that had long been bypassed in a commercial block. Walter Carlson, a toy manufacturer who has a real-estate license and an avocation of developing "sleeper" sites, saw its possibilities (across the street is a golf course). Last year, he paid $30,000 for the lot (in partnership with Max Kobilassa, Oak Park, Ill. apartment-house builder), and had Flair Corp build the $85,000 building. He also put in about $17,000 worth of extras—the swimming pool, landscaping, carpets, appliances, air conditioning (nine individual units mounted on the roof), central hi-fi system, acoustical materials, and the like.

   This $132,000 investment now brings in $18,000 a year in rentals (which will go up next year). Carlson paid cash, has recently been offered a $90,000 mortgage loan at 6 1/2% for 18 years, based on the lender's appraisal of the building as worth $150,000. It is too soon to know what his operating costs and tax rate will be, but Carlson estimates he will get about 15% to 18% net on his investment.

2. Duplex in San Antonio:

   Builder Tom McGovern sold the duplex shown on p 162 to his construction superintendent, Nuf Kiolbassa. McGovern makes a contract profit on duplexes sold either to investors (who report that they make about 12% on their investment) or to individuals like Kiolbassa who want a rental income to help pay off the mortgage on their homes.

   Here is how Kiolbassa's investment works for him:

   He paid $36,500 for the house (including the $5,000 lot) and got a $22,500 mortgage loan for 20 years at 5 1/2%. (San Antonio sells will offer 80% loans on duplexes like this.) He takes in $150 a month in rent (his tenant pays his own utilities), has had virtually no maintenance costs, and he pays $192 a month on his mortgage, taxes, and insurance. Thus his out-of-pocket housing cost is $40 a month. This is less than the equity he builds up monthly in reducing the principal amount of his mortgage.

   He also takes accelerated depreciation on half the house cost ($13,750). He depreciates carpets, draperies, and air conditioning over a six-year period. Last year, his first full year in the house, this gave him a total tax-deductible depreciation loss of $573. He can also deduct the interest on his mortgage payments, his property taxes, and half of his insurance. Within a few years he expects to sell and take capital gains on any profit he may make.

3. Three-unit apartment in Evanston, Ill.:

   Architect D. Coder Taylor's apartment house on p 163 (which he built for his own investment) cost $44,754, including carports, landscaping, financing costs, and $7,000 in land and architect fees. The original 8% mortgage four years ago was for $33,000, but $5,000 of principal has already been paid off and a new 20-year $38,000 mortgage with the same lender has been
obtained, based on a higher valuation. Thus Taylor has been able to take $10,000 out of the property to invest in a similar new venture.

Rentals at $150 a month bring in $6,480 a year. Expenses total $1,610, so net income before depreciation is $4,870. Taylor uses the double-depreciation method, so has a very small taxable income from the building.

Says Taylor: “Architects and builders have a big opportunity in buildings like this. I have built a number of duplexes and small apartments on scattered, bypassed lots in Evanston, and all are highly profitable. An architect or builder can make 14% to 15% on his investment, much of it tax-free.”

4. Four-unit apartments
   in El Cerrito, Calif.: Builder John Bewley’s four-unit apartment houses shown on p. 164 are sold to individuals or small syndicates at about $47,500. He makes about $10,000 per building, since the developed land costs him $6,000 per lot and his building and sales costs are about $31,500.

Says Bewley: “Building these units is much easier and more profitable than building custom houses, as I used to do. The apartments are easy to sell to small investors because I can show them the apartments are easy to sell to individuals or small syndicates at

5. Two duplexes
   in San Diego: The duplexes shown on p. 165, designed by Architect Guy O. Anderson and built by E.A. Wanket & Son, cost their owner $54,000 including a $10,000 lot. The four rental units bring in $6,300 a year. Tenants pay their own utility and maintenance costs.

“Double depreciation has advantages for the small investor with a high personal income, especially if his income will drop due to retirement within six to eight years.”

6. Duplexes
   in St Petersburg, Fla.: Builder Charles Cheezem found a strong demand for duplexes last spring when he offered them to the retirement market he caters to in Florida. Within three months he sold 56, at $14,500 to $16,450. (These units are not pictured in this issue.)

Says Cheezem: “Duplexes appeal to older buyers several ways. Some widowed buyers want to live next to—but not in the same unit with—a friend or relative. Some feel more secure if there is another family living close by. Some split the cost of a duplex with a friend or relative. But most buyers are single people or couples who want to get a rental income that lowers their housing costs.”

Cheezem clinched many sales by guaranteeing that one unit in each duplex would be rented the first year. “We have had no trouble finding tenants for our buyers,” he says. “The location is good and rental units scarce. If necessary we lease the unit at $80 a month and charge tenants that we find $90. The $10 difference pays our leasing costs.”

Many of Cheezem’s buyers were convinced that duplexes were good investments when they studied his analyses of various financing possibilities.

Here are two examples:

1) On a $16,500 duplex (two two-bedroom units separated by double carport and storage rooms), a buyer can pay $3,060 down and expect this monthly result:
   Mortgage payment ........ $ 94
   Taxes and insurance ......... 25
   Maintenance ................ 5
   Total monthly payments .... $124
   Rental income ............... 80
   Net monthly housing cost .... $ 44
   Annual return on investment: 31%.

2. On a $14,500 duplex, a buyer pays $960 down and gets an $11,440 first mortgage and $2,600 second mortgage, pays $80 a month on the first mortgage and $26 on the second, pays $19 for taxes and insurance, and $5 maintenance, for a monthly total of $130. With an $80 rental income, his net housing cost is $50.

7. Eight- and 12-unit apartments
   in Michigan: Over the past nine years, Amber Bros of Royal Oak, Mich. has built up a thriving business in building and selling eight- and 12-unit apartment houses (not shown) to small investors.

Says George Amber: “Many small-time investors, with from $15,000 to $100,000 to invest, are finding they prefer the stability of income-property real estate to the stock market. The right apartment can bring them well over 10% net, largely tax-free and with little active participation required.”

8. Four-unit apartment
   in Los Angeles: The prize-winning four-unit apartment shown on p. 181 is producing a return of well over 20% on investment for Mr & Mrs Charles Matlin of West Los Angeles. The apartment cost $33,500; the 50’x140’ lot, $14,000. The one- and two-bedroom units bring $610 a month in rentals or $7,320 a year. Payments on a 20-year $32,000 mortgage total $2,676 a year and other expenses amount to $1,680. This gives the owners $2,964 net spendable income on a $15,500 investment. In addition, of course, the principal is reduced an average of $1,600 a year. /END
Total environment can be created vertically as well as horizontally.

A spectacular and evocative example, now being built, is

MARINA CITY IN CHICAGO

It provides 24-hour-a-day living in the heart of town—

a land-use economy as new as it is old

Twin 40-story apartments atop twin 20-story parking ramps, a block-long office building, two dozen shops, a theatre, an auditorium, a restaurant, a small park, a swimming pool, a skating rink, a bowling alley, a marina for 700 boats, plus private outdoor living on balconies with breathtaking views for each of 896 families—this is Marina City, now being built on three acres in the heart of Chicago.

Marina City is a $36 million scheme to make full use of million-dollar-an-acre central-city land and all the costly central-city services 24 hours a day. It provides facilities few housing projects could afford if their costs were not subsidized by commercial rents, facilities few commercial developments could afford if their costs were not shared by housing. It provides facilities for enjoyment neither a commuting population nor a weekend population could afford.

Marina City is a microcosm of a city. It is a total environment. It is a way of life, a new plan for balanced, high-density living 300-families-to-the-acre. It is an urban setting for the greater leisure our new work patterns are giving us.
Marina City in Chicago continued

TWIN APARTMENT TOWERS are ringed by balconies from 20th to 60th floor. Below, helical ramps for cars are open. At right: office building.

FOUNDATION reflects round design. Towers will be 105' in diameter, with a 35' central structural core housing elevators and utilities.

Marina City is a solution for a problem that is becoming increasingly urgent.

Added Goldberg on total environment:

I believe this coordinated combination of work space, living space, and recreation space will soon be recognized as an economic necessity. Neither housing units nor work units separately can stand the high costs of the central city. If our central cities are to survive, we must coordinate housing, recreation, and work on the same land to share the tax load and the cost of urban services. No community is rich enough to pay the costs of a central city used only 35 hours a week.

When I told my mother-in-law about the kind of downtown living envisioned by Marina City, she listened quietly to my long and philosophical explanation and then said simply and brightly: "Oh, that's what we used to call living above the store."

Where "living above the store" is made possible, many critical and difficult problems disappear. There is no commuting problem, except to get downstairs to work. There is no service problem; the high population density in the central city makes all services available cheaply and quickly. There is no "cultural" problem. The museum or the concert is right next door—without the trip a suburbanite must undertake to absorb a higher experience. There is more leisure—and more ways to use it—for the families who "live above the store."

Marina City is a solution for a problem that is becoming increasingly urgent.
ELEVATION AND SITE PLAN (drawn at plaza level) show relationship of twin apartment towers, theatre, commercial and office building (which includes a restaurant), ice rink, and marina. In total, buildings will have 1,927,910 sq ft of floor space.

continued
Marina City has many firsts in design and construction

It is the first high-rise, round apartment house in the US. This shape provides the most floor space for the least perimeter wall, cuts utility runs from the central shaft, and cuts wind loads.

It is the world's tallest (580') apartment house, and tallest reinforced-concrete structure.

It has the deepest foundation of any apartment in the world—its concrete caissons go down 110'.

It is the first high-rise apartment in the US in which every outside room has a balcony. The round shape helps create privacy between balconies.

It is the first large project in the northern US to be heated and cooled electrically. Each tenant controls his own unit air-conditioner (which has supplementary heating coils) and electric baseboard heating system. The apartments have all-electric kitchens, and each has its own hot-water heater. Air in the core is conditioned by a heat pump.

It is the first apartment in the world with 12,000-volt transmission lines. Transforming power to 120/240 volts on every other floor minimizes low-voltage runs and power losses.

It is the first FHA commitment for center-city housing, and the largest commitment ever issued by FHA: $17,819,100 on the two apartment towers, under Title 207. (A $7,500,000 conventional mortgage covers the commercial section; the rest of the cost is from union pension and welfare funds.)

And Marina City is the first major apartment house built in the US for union investment. It is sponsored by the 275,000-member Building Service Employees International Union. Says its president, William McFetridge: "We are doing the job to reverse the flow of people away from the center of town. If the trend to the suburbs continues, men in our union are going to lose jobs."
POWTER PANELS FOR ELEVATORS, AIR-COND EQUIPMENT & G/MPS. ROOF SNOW MELTING

FENTHOUSE ROOF

64 FL

60 FL

59 FL

57 FL

56 FL

54 FL

53 FL

52 FL

51 FL

50 FL

49 FL

48 FL

47 FL

46 FL

45 FL

44 FL

43 FL

42 FL

41 FL

40 FL

39 FL

38 FL

37 FL

36 FL

35 FL

34 FL

33 FL

32 FL

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17 FL

16 FL

15 FL

14 FL

13 FL

12 FL

11 FL

10 FL

9 FL

8 FL

7 FL

6 FL

5 FL

4 FL

3 FL

2 FL

1 FL

POWER PANELS FOR ELEVATORS, AIR-COND EQUIPMENT & GMPS. ROOF SNOW MELTING

ELEVATION has sculptured look made possible by reinforced, precast concrete construction. Balconies cantilever from structural columns.

WIRING SYSTEM (above) runs 12-kv lines to transformers on alternate floors. They reduce voltage to 120/240 v for metered distribution to the apartment units.

MARINA LEVEL

12 KV TRANSFORMER ROOM

480/277 V DUCT

4500 KVA ELECTRIC TURBO MCREASED (SUBMERSIBLE EQUIPMENT)

12 KV PRIMARY FEEDERS TO 
UTILITY SUB-STATION

6-12 KV DUCTS TO COMMERCIAL AREAS & OFFICE BLDG.

GARAGE - FOR DETS. SEE SHEET A-32 AND A-33

MECHANICAL LOFT (BE MED SHEET A-35 & A-36

CONC. COL. & CONE

34 6 GALV STL.
CABLE GUARD SEE SHEET A-15

STL. HANDRAIL SEE SHEET A-61

ROOF DET. SEE SHEET A-61
PLAY YARD is easy to reach and easy to see from San Francisco apartments designed by Architects Clarke, Beutler, and Rockrise. See p 176.
Eleven AIA award-winning apartments:

GOOD LIVING
GROWS OUT OF
GOOD LAND USE

This is the No. 1 lesson to be learned from this year's award winners.

Each architect faced different site conditions. But each used the land—capitalizing on its advantages (trees, slopes, views) and minimizing its disadvantages (narrow lot, rugged contours, unpleasant surroundings)—to create an appealing environment.

Thoughtful use of the land is probably the major reason why these apartments 1) offer more privacy than many single-family houses—even with as many as 20 families to a half acre; 2) have no peas-in-a-pod look—even when the buildings are identical; 3) have surprisingly large—and surprisingly private—outdoor living areas; and 4) provide attractive (and mostly created) views.

These apartments were winners in one of three categories of the 1961 Homes for Better Living Awards program sponsored by the AIA in cooperation with HOUSE & HOME and LIFE (winners in the two other categories—custom-built houses and merchant-built houses—were published last month in H&H).

The presentation of the award-winning apartments starts overleaf.
PARK-LIKE SETTING, with rambling pedestrian walks between buildings, gives each apartment a pleasant view from its terrace or balcony.

EXTERIOR is tan stucco and redwood. Entry to each unit is from terrace or balcony.

Honor Award

Citation: "This project meets every criterion set up by the jury. Appropriately designed and detailed residential-type buildings contain a variety of well planned apartments. The natural site and the existing trees provide a beautiful outdoor setting for the buildings, their community playgrounds, and their landscaped gardens. Motor and pedestrian traffic are well separated."

The editors add: This group of apartments for married university students shows what can be done with low-cost, essentially identical wood-frame buildings. The buildings—13 in all—are carefully placed to give maximum privacy and a pleasant view. Site and trees were left undisturbed, a 50' deep band of trees isolates the 25½-acre site from the public streets.
SITE PLAN puts greenbelt between rows of apartments. Plan, right, and section show layout of a typical hillside unit with 14 one-bedroom apartments.

Photos: Morley Baer

END VIEW shows basic scheme of terrace or entry balcony on street side, right, private terrace or balcony on opposite side, facing the greenbelt.

MILLSIDE UNITS have three levels, the lowest built into grade (see section above). Units on level ground are two-story.

For interior photos of these apartments, turn the page.
OUTDOOR LIVING SPACE, on terrace or balcony, opens directly to rear living rooms in each apartment through wide sliding glass door.
LIVING ROOM in two-bedroom unit gains spaciousness from open staircase and outside view seen through entry and kitchen passageway.

PLAN OF TWO-BEDROOM UNIT puts living room, kitchen and entry in one essentially open space, with bedrooms on upper level.

REAR WALL OF LIVING ROOM is all glass, opening to terrace and view beyond.
ENTRY WALK runs length of building, is hidden from neighbors by high fence and landscaping. Deep overhangs shelter apartment entrances.
Honor Award

Citation: "This is a distinguished architectural solution using economical wood construction in a sophisticated way. Each apartment enjoys an enclosed outdoor patio adjoining living room and bedroom. Excellent landscaping endows this project with its own self-contained environment."

The editors add: This apartment building shows what can be done with a narrow (50'x140') lot in a blighted area—the kind of lot that has been bypassed in many cities. The four apartments (three at ground level and one above the rear garage) have indoor and outdoor privacy because the building is closed to the street (photo, above), and the entry walk and outdoor living areas are screened from neighbors by high fences and landscaping (photo, left) along the lot lines. The ground-level apartments open to sheltered patios, the upper-level apartment to a deck. Indoor and outdoor spaces are skillfully integrated by carrying the walls, floors, ceilings, and planting beds through almost invisible glass wall (overleaf).

FOUR-UNIT PLAN fills narrow lot. Three units are at ground level: one, reached by outside stairs, is over garage which opens to rear alley.

STREET SIDE of four-unit apartment building on narrow lot is screened from passersby. Walk leading to apartment entrances is at left.
Patio seems to be extension of living room because wall, ceiling, floor, and planting beds extend through glass wall.
ENTRY looks through two-story glass wall to interior court. All eight units in this building are directly off this entry (see plan).

Merit Award

Citation: "These successive two-story units are cleverly disposed around rambling interior gardens. The detailing of the attractive buildings and their outdoor living areas is pleasant and harmonious."

The editors add: Here is a fine example of how to create a luxurious environment with a density of more than 20 families per acre. The architect saved the sloping site's natural assets (trees, a stream, an old stone gate), used the slope to hide carports under the buildings on the low side of the property, and planned and arranged the apartments so that all decks and terraces have privacy and pleasant views. The seven buildings are identical in shape, but three basic floor plans were varied to 1) give each apartment the best possible orientation and 2) make it possible to abut the buildings against each other.

SITE PLAN puts 56 apartments in seven two-story buildings on 2½ acres. Irregular placement forms interesting open courts.
POOL COURT sits among trees and landscaping saved from original estate. Units are sided in rough-sawn redwood.

FLOOR PLAN of typical building puts one one-bedroom unit and four two-bedroom units on a level. Each has a deck or patio.

LIVING ROOM extends to fenced deck or patio through broad glass wall, carries family activities into the trees and gardens with full privacy.
TIGHTLY GROUPED FOUR-UNIT BUILDINGS provide outdoor living in fenced terraces or balconies for 22 families on ¼-acre site.

SITE PLAN groups four main buildings (with 16 apartments) into tight complex, leaving room for parking, pool, and six “bachelor” units, left.

Merit Award

Citation: “An excellent site plan—with gardens, pool, and other amenities for community life—provides an attractive setting for this building group which is well suited to its climate and its region.”

The editors add: Here is a good example of how both pleasant views and privacy can be designed into a high-density garden apartment. To gain privacy for the outdoor living spaces, the upper-level decks are—wherever possible—on another side of the building from the fenced-in terraces of the apartments below (see photo above, for example). Careful placement of windows (see plan) assures maximum possible privacy between apartments in adjacent buildings. And a system of “alley” entries with wooden bridges leading to upper-level apartments creates both pleasant views and individual entrances to each apartment.
PRECISE DETAILING like slim bridge railing, beveled stair treads, flush board walls, and narrow trim is characteristic of the buildings.

UPPER-LEVEL ENTRIES are reached by stairs and bridges. The small-scale detailing contrasts with big smooth planes of the walls.

LANDSCAPED ENTRY WALK provides pleasant view for balconies, leads past pool to flat-roofed bachelor ("studio") apartments at rear.

LIVING ROOM-DEN of one-bedroom apartment opens to wide outdoor deck. Shoji closes off den so it can be used as a guest bedroom.
BLANK FRONT WALL gets design interest from three-story-high glass-walled stairwell. Balconies, right, open apartments to view.

Merit Award

Citation: “The outstanding feature of this project is its maximum and efficient use of the site for parking and for a building with setbacks that provide excellent views. Some of the jury regretted its lack of architectural distinction and the absence of adequate outdoor living areas.”

The editors add: This apartment—another example of medium-rise construction using wood framing—illustrates how setting balconies back (right in photo above) instead of cantilevering them increases the privacy of outdoor living. It also shows how you can take advantage of a sloping site (see section, right) to tuck parking underneath the building, where it takes up no green space and is hidden from view.

Photos: Kent Oppenheimer.
SITE PLAN arranges 20 apartments around pool on 125' x372' lot. Parking is just off street.

CENTRAL POOL AND TERRACE is only a step from all 20 apartments. Rooms facing this court have high windows for privacy.

CONTEMPORARY FACADE is closed to street. Wood-frame building has stucco walls with redwood trim.

Mention

Citation: "A tight but logical solution in which a large group of one-story apartments forms a hollow square around community recreation facilities. Each unit has its own private fenced-in patio. Less crowded site planning would have improved the total concept."

The editors add: These patio townhouses clearly point up a widely usable design scheme: build around a central recreation area and locate private patios around the perimeter, screened from the street by a high fence. In this design, the living rooms open outwards to the patios, so the main indoor-outdoor living area is buffered from the noise of the pool.

TYPICAL APARTMENT has bedrooms and entry on pool side, living room opening to private patio.

PRIVATE PATIO for each apartment extends the effective living space. Kitchen (behind camera) is convenient for outdoor meals.
Architect: Bassetti & Morse  
Builder: Century Construction Co.  
Location: Seattle  

**RAMBLING SITE PLAN AND ROOF LINES** give this row-house complex unusual character.

**Mention**  
*Citation:* “An unusual solution—reminiscent of a Swiss village because of the charming verticality of its buildings, their gabled roofs and batten walls.”

*The editors add:* The architect created variety and individuality in this lower-rent ($70-$90) complex by staggering building blocks, and varying height, roof shape, and exterior stain color. There are 13 three-unit buildings in the group.

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Architect: R. R. Zahn  
Builder: Herman Christensen & Sons  
Location: San Mateo, Calif.

**GEOMETRIC FACADE** gives every room a view of the pool or the landscaped grounds.

**SITE PLAN** shows placement of buildings around pool and park, and the existing (and carefully preserved) landscaping.

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**TALL, NARROW BUILDINGS**, with vertical siding, are grouped around pedestrian courts.

**PLAN** uses lower two floors for two-bedroom apartments (with bedrooms upstairs), uses third floor for one-bedroom apartments with balconies for access and outdoor living.

**PLAN of two-bedroom apartment opens every major room to the private balcony.**

*Citation:* “This three-story building is noteworthy for the location of parking [under building], for compact planning, for sophisticated and crisp use of materials, and for effective landscaping.”

*The editors add:* Balconies are an important design element and a major part of the living space; they stretch the full length of each floor, and provide over 250 sq ft of outdoor space for two-bedroom apartments (plan above), about 185 sq ft extra for one-bedroom apartments.
Mention
Citation: "These one-story apartment units, in their desert environment, provide indoor and outdoor spaciousness at low rentals. The architecture is indigenous, intimate, and charming."

The editors add: Here is a good way to use a sloping site. These apartments step down to follow the slope. Results: 1) They are more interesting looking than if they were all at the same level; 2) they are more private—inside and out; and 3) they have more natural lighting (through clerestories). The two-bedroom units were designed to live like a house: Each has a private entrance, a private patio screened from neighbors by a high fence on three sides, a fireplace, and a bar-type counter between the kitchen and the living area. They rent fast at $120 a month.

Special Mention
Citation: "Buildings are well arranged on their site (around community recreation areas). Narrow (16') units are well planned. An excellent buy in this price range ($12,500)."

The editors add: These three-story units show how to provide a lot of space (1,670 sq ft) at low cost. Their narrow fronts save on framing (lighter joists can be used) and on raw-land and land-development costs. (For more details, see H&H, Aug '59.)
Mention

Citation: "This split-level apartment house is beautifully sited on a typical California hillside. Its economical but elegant architecture encloses comfortably planned apartments, each with a magnificent view."

The editors add: Here is a fine example of how an apartment can be designed to take advantage of a difficult lot (see section, left). The second of three stories is on street level, and mid-level entry minimizes stair climbing. Balconies off the all-glass rear walls of each apartment provide pleasant and private outdoor living.
Here is the jury that chose the apartment winners

Morris Ketchum Jr., FAIA, jury chairman, has taught architecture at Yale University, New York University, Cooper Union, and the graduate school of Pratt Institute. He is a director and former president of the New York Architectural League, a member of the New York Committee on Housing & Neighborhood Improvement, and the New York Building Congress. He is senior partner of Ketchum & Sharp, New York City.

Robert P. Gerholz, chairman of the NAHB Research Institute, has been building houses in Flint, Mich., since 1922. He is a trustee of the Urban Land Institute and the only man ever to have been president of both NAHB (1943) and the NAREB (1950).

Orlando Grossi, FAIA, is dean of Pratt Institute’s School of Architecture. He has been chairman of the education committee of the Architectural League of New York, and was the League’s president in 1957. He is also a director of the Assn of Collegiate Schools of Architecture.

Neal J. Hardy, FHA Commissioner, has been connected with housing all his working life. He was assistant to the chairman of the Home Loan Bank Board, worked in the National Housing Agency (later HUD) for eight years, and was assistant executive vice-president of NAHB and Director of the National Housing Center from 1954 to 1961.

William J. Kessler, AIA, is a young architect noted for his work on multi-family projects. His firm, Meathe-Kessler Assoc., received an AIA Award of Merit for a public row-house project in Detroit in 1960, and three awards in AIA’s Homes for Better Living program in 1958.

Leonard Frank, first vice-president of NAHB, has been building on Long Island for 41 years. He is a member of the NAHB Executive Committee, a trustee and former vice-chairman of the National Housing Center, and a two-time former president of the Long Island Home Builders’ Assn.

George Hay, AIA, is best known for his ability to combine good house design with good land planning. Since 1953 he has won four NAHB Best Neighborhood awards, and in 1956, 1959, and 1960 his houses won Awards of Merit in AIA’s Homes for Better Living program. He has remodeled many of Philadelphia’s row houses to make them into modern apartments.

H. Ralph Taylor is executive vice president of the Renewal & Development Corp, New York City. From 1955 to 1959, he was executive director of the New Haven Redevelopment Agency, considered the most ambitious small-city renewal agency in the country; and before that he headed the redevelopment program in Somerville, Mass.
Houses sell faster... with BARRETT "Storm King" shingles! "For sale" signs don't last long when you use BARRETT "Storm King" self-sealing shingles. One reason is that today's home buyer is extremely quality-conscious. (After all, nobody likes to part with $15-20 thousand without careful consideration.) Saleable "Storm King" points to consider: they're leak-proof, self-sealing and won't blow off in the worst storm. Features like these provide tangible sales advantages for you to present to your prospect. Based on a $15 thousand home... let's assume you sell a "Storm King" home 2 weeks sooner than you'd sell a standard-shingled home. You'd be making roughly $40 per home—or about $500 in 6 months. Help stamp out "for sale" signs by writing...

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A monthly report on homebuilding ideas, products, and techniques

Starting here

New products

Jalousie wall combines ventilation and security

These glass wall units are made up of sliding glass panels and fully screened and weatherstripped jalousie panels. They come in a wide variety of standard sizes and combinations. The aluminum-framed units are available with slimline hardware for residences or massively styled hardware for commercial use. JalWal is particularly adaptable to bedrooms in new construction, to closing in breezeways, porches, and summer rooms in modernization.

Acorn Aluminum Prods., Detroit.
For details, check No. 1 on coupon, p 245

Wall-hung range from Westinghouse has a number of distinctive features: The eye-level oven is enclosed in double-paned, heat-tempered black glass; the retractable burner platform is hidden by a brushed-chrome "pantry shelf;" the infinite control switches are mounted up front to one side; all burners, including automatic surface and oven burners, lift out for cleaning. Two models of the 30" Medallion are available, the deluxe KGB-30 ($449.00) and the KHB-30 ($399.95).

Westinghouse, Mansfield, Ohio.
For details, check No. 2 on coupon, p 245

And on the following pages

Technology

see p 201

What the leaders are doing

see p 205

Publications

Lighting display catalog . . . bathroom design sketchbook . . . catalogs of doors, panels, fans, fireplaces, bathroom fixtures, plastic laminates.
see p 240

More

New products

A new look at fallout shelters . . . New kitchen cabinets, new flooring, new fluorescent lamp, new panels.
see p 215
WEISER LOCK STYLES AND DECORATIVE ESCUTCHEONS ADD SPARKLE AND LIFE TO THE APPEARANCE OF ANY DOOR. THEY CREATE A STRIKING IMPRESSION FOR THE HOMEBUYER AND ACCENT THE GOOD TASTE OF THE BUILDER.

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the wide variety of Georgia-Pacific panelings offers flexibility of design as well as ease of installation. Most panels are factory-finished to eliminate messy on-the-job finishing, reduce time needed to complete a job. On a commercial installation, this has a very special advantage: there’s less shut-down time, less inconvenience to both employees and customers. And the 4' x 8' panels are easy to handle, go up fast. These are only a few of the reasons why it’s wise to remodel with paneling from G-P.

For other big GEORGIA-PACIFIC advantages, turn the page
Where price is no object:

**G-P imported panelings** let you offer something completely new and distinctive in remodeled walls. For example: magnificent mahogany panelings with unusual contour surfaces. These are G-P’s exclusive Plyfa-Profile panelings, handcrafted in Denmark. Six unusual patterns of mahogany on mahogany or on obeche, they range from $74 to $99 a sq. ft. (4’ x 8’ panels, 3/16” thick; other lengths and species to order). Or you can offer walls paneled in real bamboo ($1.25 a sq. ft.) or exotic Malayan teak ($79 a sq. ft.) or tawny Japanese rotary sen ($45 a sq. ft.). These are just three of the rare woods in G-P’s line of imported panelings ranging in price from $25 to $1.25 a sq. ft. Standard sizes; special widths, lengths and thicknesses to order.

Where it must be durable and handsome too!

**New G-P hardboards** let you offer a quality look for the amazing price of about 21¢ a sq. ft! Distinctive surface patterns make the difference. Channel Plank (shown here) with its deep grooves, has a wood-plank look. Random Plank, another pattern, has grooves set at uneven widths. Channel Square has a block design of grooved squares. Exceptionally durable, these G-P panels resist scuffing, rubbing, denting, general wear-and-tear. And G-P hardboards offer special advantages to builders. Factory-finished in an attractive ivory tone, the panels need no further finishing. If painting is required, no priming is necessary. Shiplapped or beveled edges on 4’ x 8’ panels make it easy to turn out a flawless finished wall.
BY G-P... suit every customer to a "T"!

Where the family is growing:
G-P Family Proof panelings let you offer the beauty of real hardwood that stands up against wear-and-tear. G-P’s special invisible topcoat shrugs off scuffs and scratches; fingermarks, crayon, ink, lipstick wipe right off. What’s more, you can satisfy every taste and pocketbook with G-P Family Proof Paneling. The Premium line offers 10 choice hardwoods—walnut, cherry, ash, elm, flame gum, birch, pecan, tupelo, blond or honey tone oak—ranging in price from 48¢ to 78¢ a sq. ft. For those who prefer a more pronounced grain pattern, the Cottage Paneling line offers walnut, oak, American elm, antique elm or 5 different tones of birch ranging from 49¢ to 66¢ a sq. ft. All standard size panels available... and special sizes to order.

Where the decorator touch is called for: G-P textured panelings let you offer interesting and unusual wall surfaces at very reasonable prices. G-P Ripplewood, for example, emphasizes the grain pattern of old growth Douglas Fir; the soft wood is brushed away, leaving the strong “summerwood” to give a distinctive texture to this decorative paneling. Ripplewood, available plain or V-grooved, costs about 26¢ a sq. ft. Where a less definite surface pattern is needed, G-P Striated paneling is the perfect answer. Smooth vertical striations give depth and distinction to the face of old growth Douglas Fir. Striated costs just 23¢ a sq. ft.! Both textured panelings available in 4’ x 8’ panels, 5/16” thick; other thicknesses and sizes in stock, or on special order.

other reasons for using GEORGIA-PACIFIC turn page

other reasons for using GEORGIA-PACIFIC turn page
SELL REMODELING EASIER WITH G-P...

Send for your remodeling sales kit—it's free!

Great group of selling aids! Actual swatches of Family Proof Paneling... a stereo viewer that shows four-color pictures of paneling installed... a book with more color pictures of paneling... a grid sheet to help estimate installations... a tip sheet on how to get more remodeling business... plus a book of kitchen remodeling ideas and how-to-panel booklet. All in a convenient carrying case with your name embossed!

Please send me my remodeling sales kit with name embossed as follows:

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CITY ZONE STATE
My dealer's name is
Address.

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Equitable Building, Portland 4, Oregon. Dept. HH 761
This new form-support system needs no scaffolding

The system of wood beams and prefab forms—used in construction of a multi-level motel at Mansfield, Ohio—saved time in stripping forms and permitted open work space under the decks while they were being poured.

Builder Ludwig Zahn developed the form supports using 2 x 10 king stringers (8' oc) and 4 x 4 intermediate stringers. Each prefab panel is supported at one end by a ledger bolted to a king stringer, at the other end by a 4 x 4. Panels are quickly dropped in place on the supports, quickly stripped and moved to a new section of deck after the pour has set.

Symons Clamp & Mfg Co, form-panel fabricators, helped Zahn engineer the system.

You can get better heating by using better duct fittings

So reports a new study made by the University of Illinois for the National Warm Air Heating & Air Conditioning Assn.

Says the study: A lot of heating and cooling problems can be traced to excessive resistance (or pressure loss) in ducts. And a major cause of resistance is in inadequate or improper fittings—particularly in return-air ducts.

To reduce resistance in return-air ducts, the study suggests two measures (above left): 1) keep your fitting connections and main returns as large as possible, and 2) use butt fittings, rather than extended plenum fittings, for branch returns running into the sides of main returns.

In supply ducts, you can cut resistance by using a simple right-angle boot (above right) at boot and stack connections. Larger outlets (or registers) also reduce resistance—but only up to a point, according to the study. Optimum ratio of outlet area to duct area is reported to be 1.75.
The looseleaf book, compiled by the Central Mortgage & Housing Corp. (Canada’s FHA), is the most complete catalog of homebuilding systems ever published.

It classifies systems by 1) exterior wall construction, 2) roof and floor construction. It shows variations of many basic systems. It contains 80 detailed drawings like the one above. It lists materials used in each system. And for each system, it gives historical data—where, when, and by whom it was first built, and how it was developed.

Want a copy of the book? You can get one for $7.50 from the Central Mortgage & Housing Corp head office in Ottawa.

Here are the 32 building systems described in the new book:

Wood balloon frame
Wood platform frame
Wood frame bent
Wood post & beam
Wood space frame
Normal stressed-skin panels
Trailer stressed-skin panels
Plank and log frame
Horizontal plank frame
Vertical plank frame
Concrete panels

Brick panels
Lightweight concrete panels
Hollow panels
Concrete masonry
Lightweight concrete masonry
Hollow cavity wall
Solid brick walls
Concrete post & beam
Cast-in-place concrete sandwich
Monolithic concrete
Cavity wall monolithic concrete

Monolithic concrete
Monolithic concrete
Monolithic concrete
Monolithic concrete
Monolithic concrete
Monolithic concrete
Monolithic concrete
Monolithic concrete

BRI gets a progress report on plastics in housing

Plastics still have a long way to go, but they are making major strides in some phases of home construction.

That’s the gist of what the Building Research Institute was told at its spring meeting in Washington. The speakers: chemical engineers, structural engineers, and architects.

Here is a rundown of what they said:

The housing industry is finding more and more uses for plastics. Two leading examples: plastic pipe and plastic tape.

Said Ted Yeiser of Crescent Plastics, Evansville, Ind.: “Three important factors have contributed to the acceptance of plastic pipe: 1) FHA now allows plastic waste and vent lines inside houses and plastic water lines outside. 2) Codes in nine states and seven big cities have been rewritten to include many types of plastic pipes and fittings. 3) The National Sanitation Foundation has set up new standards and a seal of approval that opens the door to plastic pipe in plumbing codes all over the country.”

Said Donald Waller of Permacel, New Brunswick, N.J.: “Pressure-sensitive plastic tapes for sealing roofs and ductwork are already in wide use. A new polyethylene tape, used in the corners of concrete forms, seals joints and reduces finishing when the forms are stripped. And a new Teflon tape can be used instead of dope to wipe threaded pipe joints for a seal.”

Mike Gigliotti of Monsanto Chemical cited other uses of plastics: “You find far more plastics in roofing, glazing, hardware, coatings, and finishing materials.”

One big reason for today’s wider use of plastics is lower costs. (H&H Apr., p. 196.) Said Murray O. Longstreth of Dow Chemical: “Costs—and, therefore, prices—of plastics have been dropping steadily while costs of most natural materials have been rising. This is a strong lever. And when you add the fact that manufacturing processes usually require low capital investment, the stage is set for a major advance.”

But in wall components the use of plastics still faces big problems. Said Al Reidelbach of the Home Manufacturers Assn: “The factory cost of plastic sandwich panels may become competitive with other panels, but the cost of prewiring or base-mold wiring works against them. Other problems are the lack of covering materials in large (8’ x 12’) sizes for efficient manufacture of sandwich panels and plastics’ thermal expansion coefficients—up to 18 times those of most materials now used in homes.”

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Kitchen Kompact BIRCH KITCHEN CABINETS

Kitchen Kompact birch cabinets are ideal for apartment installation. Here's why:

DESIGN Clean, smart design requires little maintenance. Blends handsomely with any decor. Two available finishes: new Fruitwood Birch, a delicate and subtle finish with a gentle grain, and the popular Warm Tone, a rich, mellow birch finish.

CONSTRUCTION Controlled, volume production employing precision techniques assures uniform quality. Rugged construction fully complies with all local building codes and FHA requirements.

SERVICE Giant Kitchen Kompact production facilities and large, full inventories provide the builder with immediate service even on multiple truckload quantities.

PRICE The Kitchen Kompact line affords builder the advantage of an attractive and quality birch kitchen at a low, profitable cost.

BUILDERS! Ask your Kitchen Kompact distributor or write us about our new Proji-Plan. It's well worth investigating!

DYLITE PANEL PARTITIONS save you time and money because they go up fast!

- in-place cost per square foot lower than other permanent partition systems
- lightweight, yet solid as a stud wall
- erected quickly by a one- or two-man crew
- rigid foam plastic core molded from amazing DYLITE expandable polystyrene
- good sound and thermal insulators
- exterior skins of fire-resistant gypsum board or lauan plywood
- 4' wide and 8' and 10' long; other sizes and skins available upon request
- 2' thick panels cut easily with a handsaw
- available prefinished

When you want to divide space economically, look into precision-engineered DYLITE panel partitions. For complete details, write Koppers Company, Inc., DYLITE Panel Plant, Box 57, Harper Station, Detroit 13, Michigan.

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Available within 300 miles of Detroit, Michigan. Distributor inquiries invited from other regions.

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JULY 1961
Amerok is basically presented to the building industry as a masonry unit embodying many structural values. The buttressed web, for example, which puts added strength at vital points. And the generous voids which imprison the maximum volume of air and lighten the load on footings and foundations. And a range of sizes, with all dimensions in modular conformation. And a price that allows an eight-inch all-masonry wall to be brought within the cost range of 6” frame.

The long-life, safety, low-depreciation and maintenance values, plus a remarkably low first cost, mean much to a masonry-conscious buying public. Add to these the eye-appeal values of studied symmetry, unusual texture and a color range of 16 shades and tints, and there are combined the elements which make Amerok outstanding as a modern building unit. Builders who are open-minded to modern trends should write for New Horizons in Masonry.

FRANCHISE-PROTECTED TERRITORIES ARE OPEN FOR MANUFACTURERS

The low price of Amerok results from the economic advantages of regional manufacturing. Local materials are processed by a compact, self-contained machine into products primarily for the needs of the territory. Thus are eliminated the two biggest cost factors in masonry — freight and distribution. Low prices to building owners still allow a generous mark-up on basic costs. Exclusive franchise privileges. Equipment requires only a moderate investment, with option of time payments. Ask for The Story of Amerok.

BRIKCRETE ASSOCIATES, INC., 416 W. 25TH ST., HOLLAND, MICH.
What do homebuyers want that you are not offering?

You will find some answers to that question—and to scores of others—in results of the costliest ($150,000), most exhaustive consumer survey ever made for the housing industry.*

The survey—completed in late May by HI-PO (short for Housing Industry Promotion Operation)—used a sample carefully selected from 30-million white urban households (see details, p 207). Its findings offer valuable guidance on how to design, build, equip, finance, and sell today’s new houses. So they merit close study by builders, architects, realtors, mortgage lenders, and everyone else connected with housing.

Here is a summary of the findings, plus comments by HOUSE & HOME editors:

People are sold on home ownership but not on owning as good a house as they can afford

Most families interviewed (62%) already own their homes (only 38% are renters). When owners were asked if they approved of moving up to a better house as soon as they could afford one, only 38% answered in the affirmative. The largest group (40%) expressed disapproval, and 22% were undecided.

Why the reluctance to move up to better housing?

Partly because of a widely indicated “stay put” attitude. Some families said they wanted to settle down in one place “to establish roots in the community.” Others simply balked at the high cost of moving their households.

And partly because many people are not convinced of the benefits of a better home. They said they would rather spend their money on other products and services than on improving their housing. (In the last 50 years, housing’s share of the consumer dollar has dropped from 20% to 12%.)

Of families who believe in upgrading their housing as soon as they can afford it, the majority (64%) expressed a rather vague reason: “People should always try to improve themselves.” And only 12% specifically mentioned “getting a better house.”

The editors comment: The problem is clear—how can we increase the emotional appeal of a better house so it will


continued
What the leaders are doing
starts on p 205

offset deeply held “stay put” feelings and make housing a more successful competitor for the consumer dollar? But in stimulating mobility, the housing industry faces a paradox: One reason people give for not moving—the desire to establish roots in a community—tends to be the same reason they give for buying a house in the first place.

Many families move to another home for negative—rather than positive—reasons

HI-PO’s research report puts it bluntly: “Decisions to change residence are usually made in an atmosphere of dissatisfaction with the house or apartment.”

Negative reasons set the stage for the move: The family’s present home lacks space, has inadequate heating, looks old-fashioned, needs repairs, or is in an undesirable neighborhood. The only positive reasons given: “We wanted a newer, more modern house;” “We wanted living on one floor.”

But HI-PO points out: “Extreme as they may be, these dissatisfactions are more often the indirect causes of the residential change, rather than the ‘triggers’ to action.”

The “triggers”—also often negative—are immediate needs that cannot be avoided: The family’s growth demands more space; the head of the household gets a new job in a new location; the family is uprooted by urban renewal or condemnation of its home.

However, HI-PO notes that among renters the “outstanding direct reason for moving is the decision to buy a home: It ranks above the need for increased living space and changes in occupational location or other circumstances..”

The editors comment: Although the psychological drive to “own our own home” is an important reason for buying a house, the physical appeal of the house is low on the preference scale. So it is apparent that today’s new houses often lack the standout features that make them desirable enough to prompt a move.

The biggest reason given for owning a home is that it is a “good investment”

That was the reason given by almost half (46%) of the home owners interviewed by HI-PO. Buyers of used houses leaned even more heavily (54%) to the investment feature of home ownership than buyers of new houses (45%).

Other reasons for the decision to own a home: pride of ownership (32%), the high cost of renting (10%), the desire for privacy, and the need for more space.

But upper-income families depart from the pattern. Their chief motivation for home ownership is not investment. Instead, they buy primarily to meet their needs for more living space for growing families.

The editors comment: The “good investment” sales argument is strongest when prices are going up, not so strong when prices are stable enough to let depreciation bring lower resale prices. So sooner or later the housing industry, like all other industries, will have to sell the idea that buying the latest model is the only way to get the new comfort, new convenience, and new features that make old models obsolete.

Most people still think a used house is a better buy than a new one

Here, they told HI-PO, is why:

Used houses offer more space for the money.

Used houses are better built.

Used houses are in better neighborhoods—more convenient to schools, stores, and public transportation.

Used houses have lower taxes.

Even though older houses are more difficult to finance, three out of four homeowners interviewed by HI-PO bought them. Many families said they set out to buy a new house but ended up buying a used one because new houses cost too much (the reason given by 64.7% of the group), are in poor locations, or are poorly built.

Observes HI-PO: “Although we must recognize that some of these impressions are based on fact while others are completely imagined, this does not alter the conclusion that the public sees important advantages in buying an older house in preference to a new one—advantages that undoubtedly count heavily when buying decisions are made.”

Because used houses are harder to finance, their buyers are older (average age: 40) and have higher incomes than new-house buyers: more old-house buyers (37%) than new-house buyers (25%) earn $7,000 or more.

The editors comment: Builders must face the fact that many of the best prospects for better new houses—older people with higher incomes—prefer used houses.

Here are ten more useful (and often little known) facts from the HI-PO survey

1. New-house buyers look at an average of ten houses before buying. They shop from three to six months and visit the house they eventually buy from four to six times.

2. Newlyweds are an important new-house market. Almost 25% of new-house buyers since 1953 have been setting up households for the first time.

3. Husbands (not wives) take the lead in home buying. They do more looking than their wives, make up their minds faster, and get their way more often. They don’t make the decision alone (almost 60% of new-house buying decisions are made jointly), but they play the dominant role.

4. Most people decide in advance whether to own or rent. So they rarely look at both houses and apartments.

Only 6% of families who eventually bought a house ever looked at apartments. Only 16% of apartment renters ever looked at houses.

5. The biggest shortcoming of a new house—felt only after it is lived in—is a poor floor plan. Other criticisms voiced by buyers after purchase: lack of closet space, too-small rooms, “only one bathroom.”

6. The moving-est families are those with low incomes. Mobility tends to decrease as incomes increase—but only up to $12,500. Above that level, there is a greater willingness to move.

7. People with higher incomes are more apt to live in houses (owned or rented) than in apartments. Of all families interviewed, 75% live in houses.

But that figure jumps to 80% in the $7,000-to-$10,000 income bracket and to 88% for families making over $10,000.

8. Most new-house buying takes place at two income levels—from $4,000 to $5,000 (31%) and over $10,000 (35%).

9. There is no connection between a family’s size and whether it buys or rents. The ratio of owners to renters is roughly the same (three to two) whether families have one or six children.

10. Word-of-mouth is still a potent form of advertising. Asked how they first heard about their present house or apartment, 37% of the families said from a friend or relative. Other leading sources: newspaper ads (19%), real estate brokers (15%), signs and billboards (14%).
What is HI-PO—and what are the aims of its program?

HI-PO is an organized industry effort to expand the housing market—particularly by persuading people to spend money on new houses before they spend it on other products and services. Half of its financing is by NAHR, half by 65 manufacturers of building materials and equipment.

HI-PO’s program was planned in three phases:

Phase 1 was the consumer survey and its interpretation. Its aim: to find out who makes up the market for new houses, why they buy, why they don’t—and to use this information to develop more effective consumer appeals. Its method: depth interviews (averaging 3½ hours) in 1,409 households. Its results: an industry promotion plan based on two major themes—“Better living begins when you own your own home” and “Live these good years in the best house you can buy.” Survey results have been published by NAHB in a “Program Guide.”

Phase 2 will test the selling themes in local markets. NAHB has earmarked $40,000 of the $80,000 needed for this purpose, is looking to manufacturers for the balance.

Phase 3, still in the planning stage is expected to be a massive consumer advertising program that may cost millions.

But some buyers offer specific reasons for preferring a new house

Examples:
- New houses are more fun to live in.
- New houses require fewer repairs and are easier to maintain.
- New houses have better floor plans.
- New houses are easier to finance.
- New houses are easier to re-sell.

New houses are cleaner. Nearly one-third of the families surveyed said this was the main difference between living in an old house and living in a new one. And of buyers who recently moved into new houses, more (39%) were influenced by cleanliness than by no need for repairs (37%).

New houses offer an opportunity to have a home built “the way we want it.” Observes HI-PO: “Consumers are attracted by the opportunity to have the house built according to their specifications. Although these specifications may affect only minor dimensions of the design, nearly 30% of the families who ‘originally set out’ to buy a new house did so because of the custom-built feature.”

The editors comment: The desire for so-called custom features—even if they involve only choices of wallpaper, tile, or floor-plan options—points up the need for individuality in merchant-built houses.

The five most wanted features in today’s houses will surprise the housing industry

HI-PO interviewers asked families what five features they would insist on when buying a house—new or used. Adequate heating—insisted on by 65.3% of the sample—topped the list.

The next four: “a house that won’t be too much of a financial burden” (insisted on by 52.7%), enough electrical power and wiring (50.3%), good insulation (35%), and low property taxes (33.5%).

Here are ten other features considered important in buying a house: modern bathrooms (insisted on by 23.1% of the families), “a house that’s easy to keep clean” (also 23.1%), proximity to schools (20.5%), modern kitchen appliances (19%), “a house that will be easy to sell” (18.1%), good layout (17.8%), “a house that lets in plenty of air and light” (13.4%), more than one bathroom (13.1%), a garage (11.8%), and large rooms (10.9%).

Other features mentioned—all by less than 10% of the families—are in (order of importance): “neighbors who are our kind of people,” at least one closet for every member of the family, a large backyard with outdoor living space, a separate bedroom for each child, proximity to shopping, proximity to job, enough indoor recreation space, many rooms (even if they are small), modern laundry appliances, “a house that looks nice from the outside,” good landscaping and trees, “a house where you can get some privacy,” little or no traffic in the neighborhood, a separate dining room, air conditioning, “a house that’s as nice as anyone’s on the street,” pleasant views from windows, and “a house that’s soundproof against outside noise.”

Do buyers compromise on what they wanted in the first place? Yes. But the number of buyers who compromise and what they compromise on depends on whether they bought a used or a new house. For example:

Forty per cent of used-house buyers sacrificed some of the housing features they wanted before they made their final decision to buy. The three most frequently sacrificed: a modern kitchen, a modern bathroom (both, oddly enough, among the ten features most wanted by all buyers), and the number of rooms.

Twenty-eight per cent of new-house buyers compromised on some of the features they originally wanted. Mentioned most often (in order): closet space, a large kitchen, an outdoor play yard, a fireplace, a porch or terrace, and the number of rooms.

Some buyers also said they were willing to pay more for a house than they had originally planned. Their primary reasons: their need for more bedrooms, more bathrooms, and more closets.

The editors comment: Check your houses against the list of most wanted features. Are you including them? If so, is your merchandising making the most of them?

Take buyers’ preoccupation with heat, for example (adequate heating ranks first, good insulation fourth). The obvious conclusion: Be sure your houses have soundly engineered heating, and be sure to tell people about it.

And here’s a paradox that you can capitalize on: Many buyers (23.1%) insist on a house that’s easy to keep clean (it’s the sixth-ranking feature), but only a few (2.4%) insist on air conditioning. The obvious conclusion: If your houses have air conditioning, stress the fact that it makes them easier to keep clean.

Above all, the list of most wanted features makes this point clear: Fireplaces, landscaping, and separate dining rooms attract attention, but in closing a sale there is no substitute for fundamentals like good heating, good wiring, and good cooking and bathroom facilities.

The editors sum up: There is nothing wrong with housing that the better selling of a more appealing house in a better neighborhood won’t cure.

Leaders continued on p 210
SAVE ON PRICE
THE DAY YOU BUY!
SAVE ON GAS AND
TIRES EVERY DAY!
FORD PICKUPS

Beginning with a price* that’s below all comparable leading makes, Ford Styleside Pickups are especially designed to cut daily operating costs. Economical Ford Sixes, in certified tests with other makes over a three-year span, delivered outstanding gas mileage.

Tire replacement expense is less, too, with Ford’s true truck suspension. Certified tests prove that the front tires on Ford ½-tonners last up to twice as long as those on other makes with car-type suspensions. And Ford’s new longer wheelbase, new springs, and new cab construction provide a major advance in easy-riding comfort.

In addition to price, gas and tire savings, Ford’s heavy-duty construction gives new freedom from nuisance problems. Ford pickups are built to stay on the job... out of the shop. So for a rugged truck that’s made to tackle any pickup job, see your Ford Dealer. And when you do, ask him about the many heavy-duty options that can mean extra job-fitting economy in your construction work.
F-100 STYLESIDE PICKUP gives greater durability. New, one-piece cab-body design, and new huskier frame. New, wider tailgate for easier loading has snap-lock latches to save time. Max. GVW: 5,000 lb.

Heavy-duty options include 11-inch clutch, oversize tires, and extra-capacity springs.

Choice of 5 transmissions includes four-speed, overdrive and Fordomatic.

Six or V-8 power to fit your need. Ford’s famous gas-saving Six, or the world’s most popular truck V-8.

*Based on a comparison of latest available manufacturers’ suggested retail prices

F-250 FLARESIDE PICKUP has rolled-edge flareboards and running boards between the cab and rear fender for special side unloading work. Styleside Pickup, 7½-ft. Stake, Chassis-Cab, Chassis-Cowl, or Chassis-Windshield models also available. Max. GVW: 7,400 lb.

F-350 CHASSIS-CAB WITH DUAL REARS (9-ft. Stake body shown) has a man-size maximum GVW of 9,800 lb. This hard-working, versatile 132-in. wheelbase model features low loading height and the flotation of dual tires at a price much below 1½-ton trucks. Also available with single tires and big 9-ft. Styleside or Flareside Pickup bodies.

FORD TRUCKS COST LESS

SEE YOUR FORD DEALER’S “CERTIFIED ECONOMY BOOK” FOR PROOF!
What the leaders are doing
starts on p 205

1960 SALES BUILDING had busy, exciting appearance, with signs plastered across the whole length of its facade.

1961 SALES BUILDING has quiet, dignified look and simple style. Only signs are the community name and Hallcraft trademark (left).

John Hall turns a fresh face to his Phoenix market

The two sales buildings above show how much his merchandising has changed.

Hallcraft Homes' 1960 Scottsdale Estates sales area (top photo) had a carnival atmosphere and made lavish use of signs and billboards (H&H, May, 60). By contrast, this year's Park Scottsdale sales area (bottom photo), which opened May 1, has a dignified atmosphere, and uses signs sparingly.

Why such an abrupt about-face? Here are Hall's reasons:

1. In a competitive market like Phoenix, even the best merchandising ideas have to be changed. Says Hall: "Our signs worked well for us because they were new and fresh. Now we think it's time for another fresh idea."

2. The new approach is better fitted to Hallcraft's new location. "We're in a new and more attractive area," says Hall, "and we think it calls for more restrained merchandising."

3. The new approach is better fitted to Hallcraft's new models. They are slightly higher priced (a top of $15,950 vs $14,890 last year), and they contain more "gracious living" features. Examples: formal dining areas, dressing rooms off master bedrooms, compartmented baths, recessed entries (photo left), garages instead of carports, separate laundries, and dishwashers.

Results of the new approach? "The best opening we ever had," says Hall, "and 120 contracts the first three weeks."
You're looking at our Executive Editor's wastebasket after he finished writing (and throwing away) copy about his latest 27-city coast-to-coast tour of the fast-changing housing market. His printed report filled eight pages; it cost us well over a dollar a printed word.

That's a fair example of the kind of research House & Home does to give its 130,000-plus subscribers the information they buy the magazine to get.

These subscribers are the all-important professionals whose help you need to sell more of your products into new houses and sell more of your products into existing houses—to get your products specified, delivered, erected, financed and sold. They can be—

...but the copy we save and publish costs $1000 a day

and should be—your second sales force to the ultimate consumer of your products, the house buyer.

First question: are you getting all the selling help you need from all these professionals?

Second question: do they know enough about the sales appeal and quality of your product to sell it for you?

Third question: what are you doing to get your selling story across to these men whose selling help is so important to you?

House & Home—and only House & Home—is read by almost everybody who could help you make more sales, so House & Home is mighty important to your selling.
Curved sewer lines cut costs in a curved street layout

The drawings above (from Perl-Mack Homes, Denver) show why: The straight-line system (top, left) requires seven manholes; the curved system (bottom, left) needs only four. The savings: $200 for each manhole, plus 10\% per linear foot of sewer because fewer manholes means faster trenching. Perl-Mack got official approval (from the state board of health and the local FSA office) to use the curved 8" mains by citing two relatively recent developments:

1. New sewer cleaning equipment is flexible and can work around corners. (Old rigid-rod equipment could work only in straight runs.)
2. New rubber gaskets (right) make it unnecessary to pour the pipe joints. (Poured joints sometimes leak into the pipe. Straight runs are necessary so inspectors can look through the pipe and spot the flow-retarding bumps this leakage causes.)

There are two principal limitations on the curved-sewer system: manholes must be no more than 400' apart, and the radius of a curve must not be less than 100' (top, right).

Want a water-meter window? Try this

Build a glass block into the crawl space or basement wall, and tilt the meter so it can be read through the glass. Centex Construction Co does this in Elk Grove Village, Ill. Result: Meter readers need not enter the house, can work faster, and do not disturb the family.

Want stain-free terrazzo? Try this

Lay 8" polyethylene strips on the slab—then fold them up around the partition plates as shown above. Porter-Wagor-Russell of Perrine, Fla. finds this keeps water from fresh-poured terrazzo from soaking the wood, leaching out color or preservatives, and thus staining the terrazzo floor.
It's time to take another look

at fallout shelters

Said President Kennedy in a special message to Congress on May 25:

“One major element of the national security program which this nation has never squarely faced up to is civil defense. This problem arises not from present trends, but from national inaction in which most of us have participated . . .

“... Civil defense can be readily justifiable as insurance for the civilian population in case of an enemy miscalculation. It is insurance we trust will never be needed; but insurance which we could never forgive ourselves for foregoing in the event of catastrophe . . .

“Once the validity of this conclusion is recognized, there is no point in delaying the initiation of a nationwide long range program of identifying present fallout shelter capacity and providing shelter in new and existing structures.

“But no insurance is cost-free. And every American citizen and his community must decide for themselves whether this form of survival insurance justifies the expenditure of effort, time, and money. For myself, I am convinced that it does.”

To effectuate this conviction, the President has placed the Office of Civil Defense Mobilization under the Secretary of Defense and has asked Congress to triple the civil defense budget.

The following pages tell you what is available in ready-made shelters, including the first low-cost mass-produced, nationally distributed unit. From the sources listed below you can learn how to build your own.

Where to get data about fallout protection

The OCDM has a number of publications on all aspects of civil defense including designs—in masonry, steel, and wood—for fallout shelters of all types. Most of this information was published in a special report by HOUSE & HOME (Oct. 59). The drawing at the left of a typical masonry shelter is reprinted from the H&H report.

Other sources of information:

National Concrete Masonry Assn, 1015 Wisconsin Ave NW, Washington 7, D.C.


Structural Clay Products Institute, 1520 18th St NW, Washington 6, D.C.

West Coast Lumbermens Assn, 1410 SW Morrison, Portland 5, Ore.

Your local civil defense authority.
First mass-produced fall-out shelter is ready for national distribution

The shelter above has been developed over the past three years by the Kelsey-Hayes Co, a major supplier to the automobile industry, with the research help of government, university, and private agencies. The company is already tooled to produce 100 shelters a day and can quickly produce many more. Preliminary arrangements are being made for national distribution by a major retail organization.

The shelter was designed to meet four criteria: 1) It must be low cost. (It will sell for $300 to $400 FOB Detroit). 2) It must go together quickly and easily and require no special skill. 3) It must look good enough to be left standing in a private home. 4) It must be capable of being made and shipped anywhere quickly.

It is assembled from modular steel panels that can be quickly stamped out with an hydraulic press. The 2' x 6'6" x 8'5½" wall panels are aligned in a floor channel and bolted together. When the wall is assembled, the panels are filled with sand and gravel. The 1' x 9' x 8'5½" ceiling panels are then laid to span the room, hooked together, and filled. The panels can be erected by unskilled labor in four manhours.

Kelsey-Hayes Co, Detroit.
For details, check No. 3 on coupon, p 245
Or you can get these other types
in your local area

Local tornado shelter, septic tank, and concrete suppliers were the first to build fallout shelters. Most of them make one or the other of the following types for distribution within a radius of a few hundred miles (or in prefabricated forms over larger areas): 1) precast or poured-in-place reinforced concrete; 2) premolded reinforced fiberglass forms for poured in-place concrete; or 3) corrugated steel tanks. Most are installed under excavated or mounded earth.

These manufacturers make units approved by OCDM

The type each makes is given in the parentheses. You can get the details by checking the indicated number on the coupon, p 245.

Air Raid Shelters Ltd, Schenectady, N.Y. (concrete block) Check No. 4.
Alexander Pipe & Steel Co, Lubbock, Texas (steel) Check No. 5.
Amray Corp, Kenwil, N.J. (reinforced concrete) Check No. 7.
Anchor Concrete Products, Buffalo (concrete block) Check No. 9.
Atomic Bomb Shelter Construction Co, Ft Lauderdale, Fla. (reinforced concrete) Check No. 10.
Aluminum Mfg Corp, Carlisle, Ohio (prefabricated aluminum) Check No. 11.
Battle Creek Steel Fabricating Co, Battle Creek, Mich. (steel) Check No. 12.
Bruce & Garroway Corp, Pasadena (steel) Check No. 15.
Concrete Products Corp, Humbold, Iowa (reinforced concrete) Check No. 16.
Emergency Shelter Co, Stephenville, Texas (corrugated metal) Check No. 17.
Horn Bros Construction Co, Los Angeles (precast concrete) Check No. 19.
Hupp Engineering Assoc, Sarasota, Fla. (fiberglass) Check No. 21.
Lancer Survival Corp, Mineola, N.Y. (fiberglass and concrete dome) Check No. 22.
Laurel Concrete Products, Laurel, Md. (precast concrete) Check No. 24.
Lifemaster Inc, Columbus, Ohio (reinforced concrete) Check No. 25.
Martin Steel Corp, Mansfield, Ohio (corrugated metal) Check No. 27.
Montgomery Metal Craft, Springfield, Mo. (steel) Check No. 28.
Nuclear Shelter Consultants, Richmond, Va. (steel) Check No. 29.
Nurads Inc, Dayton, Ohio (steel) Check No. 30.
Radiation Products, Flushing, N.Y. (steel) Check No. 31.
Stormaster Tornado Shelter, Oklahoma City (reinforced concrete) Check No. 32.
Storm Cellars Inc, Sherman, Texas (reinforced concrete) Check No. 33.
Survive-All Shelter, Upland, Calif. (steel) Check No. 34.
Tuckman, Norman, New Haven (corrugated steel) Check No. 35.
Waco Shelter Co, Waco, Texas (corrugated metal) Check No. 37.
Wonder Building Corp, Chicago (steel) Check No. 38.

New Products continued on p 218
NOW! Low-cost year-around air conditioning

for
"apartments that live like houses"

The apartments you design or build today will be obsolete before their time unless you provide year-around, whole-unit air conditioning for their occupants. AFCO's new APT Comfortmaker Combination makes it easier and less expensive than ever to assure summer-winter comfort in "apartments that live like houses".

Not quite six feet high, the APT gas or electric furnace (with quiet blower and companion cooling coil) fits in less than three square feet of floor space. It permits maximum flexibility in ducted system design with minimum clearance requirements. No special construction is necessary ... no costly or bulky installation.

The remote compressor-condenser can be flush-mounted in any exterior wall, with no unsightly protrusions to mar architectural beauty, no exposed wires or tubing, no restrictions on furniture arrangements.

Comfort is thermostatically-controlled within each apartment. The APT Comfortmaker Combination dependably circulates fresh, filtered, comfortized air in every room. It is ideal, too, for split-level homes, motels, offices, add-on rooms, basement recreation areas ... any application where ductwork and adequate comfort regulation are otherwise difficult and expensive. Write now for detailed information, or call your nearby AFCO dealer.
Kwikset’s Motel Lock says:

“Room Occupied”
and says it
in red

...at the lowest price!

For complete privacy and security, all guests have to do is push a button on the inside knob and the new style Kwikset red indicator tells maids, service people, everyone, that the room is occupied. This also locks out all keys except the emergency master key.

With Kwikset’s hotel-motel lock you get many other quality features and at the lowest price... automatic locking when guest leaves room; a special owner key locks out guest and maid’s master key; and Kwikset provides extra keys and brass instruction plates at no charge.

With all these features, this Kwikset lock has only three precision-made components that make installation quick and easy, in new or old construction.

kwikset® locksets

America’s largest selling residential locksets

KWIKSET SALES AND SERVICE CO.
A subsidiary of The American Hardware Corporation
Anaheim, California

JULY 1961
Luxury Bath Apartments

For that exciting touch of beauty, AllianceWare offers a wide selection of tubs, lavatories and water closets. Built-in features include tubs with wider, flatter bottoms, slip-proof bottoms, safety-grip rims, wider water seals, above-the-floor drains, and lavatories with offset faucet for easier hand and hair-washing. Specify AllianceWare for built-in economies and features.

Square fluorescent has high output

This new GE development bends 5' of high-output tube into an 11½" square. It will produce 4800 lumens at 80-w, 2900 at 50-w, about the same light value as a 300-w incandescent. It can be used singly or in groups, in built-in, surface mounted, suspended, or freestanding units. The lamp and ballast are now being introduced to fixture manufacturers. Fixtures are expected in the fall. List price of lamp: $6.95.

General Electric, Cleveland.

For details, check No. 41 on coupon, p 245

New trim is nailable asbestos cement

Permatone Flexboard Trim comes 8' to 10' long, 5/8" thick, 1½" to 6½" wide. It works like wood—can be nailed, sawed, rabbeded, mitered, drilled, etc—but lasts like asbestos—is fireproof, termiteproof, rotproof, crackproof, peelproof. It it factory primed or acrylic coated in six colors, can be used wherever wood is now used in exterior trim—as battens, fascia, eave trim, corner, rake-, or skirt-boards.

Johns-Manville, New York City.

For details, check No. 40 on coupon, p 245

English/Korean Bilingual Artificial Intelligence Language Model with Specialized Knowledge in Architecture, Design, and Engineering.
**One bag holds a complete mortar mix**

The blend includes cement, sand, lime, waterproofer, bonding chemicals, plasticity agents, etc., in precise proportions and blended so thoroughly, the maker claims, that virtually every grain of sand is coated with cement. Claimed advantages: reliable mortar specs, at-the-wall delivery, better buttering on, greater production per mason, lower installed cost. Instant Crete is priced at 99¢ for 35-lb bag, $1.69 for 70-lb bag. Instant Crete Corp, Linden, N. J.

For details, check No. 42 on coupon, p 245

**New valve balances water pressure**

The simple valve shown above automatically equalizes the pressure in hot and cold lines so temperature at the outlet can be held to one degree. After temperature is set with the control valves, any change in pressure in either line will move a perforated piston to adjust the flow so the outlet temperature is unaffected. The 3⁄8" x 3¼" unit can be installed in any position or angle wherever line robbing can occur. Tempera Corp, Portland, Ore.

For details, check No. 43 on coupon, p 245

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**AllianceWall offers architects and builders the combined advantages of design flexibility and on-the-job workability. Available in 26 uniform lustrous colors and stipple patterns plus black and white; both veneer panels and insulated sandwich panels. Special continuous coil process uses slim gauge metal offering many advantages to the user. It’s easier to saw into any number of different shapes and is unaffected by climate, sunlight, corrosives, and is more resistant to impacts. For full details, write for AllianceWall literature, today.**

**OR**

**COLORFUL APARTMENTS**

**PORCELAIN ON ALUMINUM OR STEEL**

*AN AMP SUBSIDIARY*
When the heat's on

When you need the best...at a price you can build on...specify Hydrotherm!

Gas fired Hydrotherms will assure year after year of heating comfort for your homes, regardless of size or type. And the industry's widest choice of sizes (eleven—from 50,000 to 300,000 BTU/Hr input) gives you "custom" size selection.

Clean, compact, sleekly designed, Hydrotherms pass through standard doors, take little floor space, are simple and easy to install. Hydrotherm's uniquely engineered horizontal boiler sections mean maximum fuel savings. And Hydrotherms are guaranteed for 25 years of satisfaction.

Also available: Packaged Hydrotherms, factory assembled with all hydronic accessories for even greater installation saving. For apartment houses and industrial applications (capacities from 360,000 to 3,600,000 BTU/Hr) ask about Hydrotherm MULTI-TEMPS.

SPECIFY THE BOILER YOU CAN BUILD ON
WRITE FOR BULLETIN HY-F100 TODAY!

HYDROTHERM, INC. • DEPT. 13-HH, NORTHVALE, N. J.
the complete window equipment line

dura-seal
COMBINATION METAL WEATHERSTRIP & SASH BALANCE
End worries associated with cheap, inferior window equipment. Be sure your windows are equipped with the best weatherstrip and balance—result: increased profits and assured customer satisfaction. Zegers Dura-seal is recognized as the quality leader because it (1) provides greater weatherstripping efficiency than any other equipment, (2) Windows equipped with it open and close without a struggle—and quietly, too! (3) Metal coated with Zélite which provides permanent protection and luster, (4) advertised in leading consumer magazines, (5) name "Zegers Dura-seal" etched on the metal for proper identification.

windo-bar
SNAP-IN, SNAP-OUT DIVIDERS
Now... the charm of "many light" windows with only one pane of glass! Windo-bar snaps into and out of inside of wood sash, always protected from the weather. Adds beauty, simplifies maintenance, makes cleaning and painting fast and easy. Traditional type (rectangular) creates 6 or 8-light sash—Swiss (diamond) 7 or 10 light—for many window sizes. Made of selected wood, beautifully contoured and finished.

take-out
REMOVABLE, DOUBLE-HUNG WINDOW EQUIPMENT
Here's removable window equipment that really keeps out weather! And it's easy to remove and replace! Press lightly against either side of double-hung wood sash, and it lifts right out for washing or painting. Dual Balancing (sash balances on both sides of window) for easy operation. Dura-seal principle weatherstrip assures a complete seal against drafts and dirt. Finished in Zegers Zélite to remain bright and beautiful for lifetime of home. Installs in stock frames and sash. No extra wood trim required.

Look into one, two or all three Zegers products! Each has been developed and perfected for easy installation, outstanding utility, durability and beauty. They provide the added convenience and efficiency expected and found in finest custom-built homes—the evidence of thorough design and construction every home-buyer looks for. Mail coupon today!

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Please send me literature (without obligation) on the Zegers Window Equipment I have checked.

Name
Company
Street
City
Zone
State

ZEGERS, INCORPORATED
NEW PRODUCTS

RAYNOR SCREEN DOORS
Mean SALES for the Homes You Build!
The garage becomes a SUMMER FAMILY ROOM... a cool, insect free covered breezeway for summer living that means usable — livable floor space at a low, low cost.

- Rugged, rolled aluminum frame, weatherproof fiberglass screening
- Available in both one and two car sizes
- Easily installed without costly alterations
- Attractively designed, will not mar the beauty of your homes
- Will not interfere with the operation of the garage door

RAYNOR MFG. CO.
Dixon, Illinois  Hammonton, New Jersey
 Builders of a Complete Line of Sectional Overhead Type Doors

LINE-VOLTAGE THERMOSTAT is new from American-Standard's controls division. Rugged unit mounts on a standard 2"x3" switchbox (overall size: 3 3/4" x 4 1/2" x 2 1/16"). It is controlled by a simple dial adjustment. Snap-action switch is totally enclosed to assure clean make-or-break.

For details, check No. 47 on coupon, p 245

TOTAL CONDITIONING PACKAGE is made up of a GF-100 gas-fired furnace, an 18-gallon-per-day Humidispray, a 3-ton Lennox cooling and dehumidifying coil, and an American Air Filter series 400 electrostatic air cleaner. This assemblage, can handle full air conditioning for a typical 1,200 sq ft house, costs about $1,690.

For details, check No. 48 on coupon, p 245

COMPLETE FIREPLACE UNIT includes everything from firebrick to roof flashing. Free-standing unit needs no framing. The four basic parts take about four hours to install. No clearance is required: hood is made of three layers of aluminized steel. Shipping weight: 585 lb, list price: $495.

Stratton & Terstegge, New Albany, Ind.
For details, check No. 49 on coupon, p 245
Big-bowl sink is designed to get a bowl large enough to handle broiling pans and other large items in the standard double-sink space. Large bowl is 19"x16", is supplied with a waste well for a disposer connection and a chopping block for food preparation. Smaller bowl is 16"x13½". Sink sells for $59, top for $10.50. Jensen-Thorsen Corp. Allison, Ill. For details, check No. 50 on coupon, p 245

New dishwasher from Gaffers & Sattler offers two power washes, four power rinses, and fan-forced power drying. The side-loading unit is only 24½" high, 24" deep and wide. Two models—Custom and Supreme—are identical except for addition of rinse injector, pushbutton controls, and heated rinse to top-line Supreme. Both come in seven colors. Gaffers & Sattler, Los Angeles. For details, check No. 51 on coupon, p 245

Portable barbecue can be installed indoors, carried outdoors in fine weather. Broiler is only 3" deep, needs no special wiring, has three-prong plug and grounded adapter. It produces 600F from 1650-w. High radiant heat is given off by ceramic refractory "coals." Motor, spit, and cutting board come as accessories. Price: $99.95. Stantony Corp, Los Angeles. For details, check No. 52 on coupon, p 245

NEW from Dow Corning

True water repellency!

These brick "chimneys" prove that Silaneal® helps prevent leaks and improves the bond of high suction brick. Both test tanks were built by the same mason, using full head and bed joints from the same batch of mortar and the same type of high suction rate brick. The only difference: tank at right was built of brick treated with Silaneal sodium silicate. Filled with 8 inches of water, this tank showed no signs of leakage . . . even after five hours! The tank of untreated brick developed leaks even as it was being filled.

Why Does Silaneal Make Such A Difference?
1. It is applied to brick under tested and controlled conditions by brick manufacturers only.
2. It reduces the rate at which high suction rate brick absorbs water from mortar.

Result: Keeps mortar from drying too fast and shrinking. Eliminates hairline cracks between brick and mortar. Minimizes water seepage through finished walls.

Silaneal Keeps Brick Clean, Too . . . When water penetrates brick, it carries dirt into the surface, causing unsightly discoloration. And water leaches salts out of the brick, forming efflorescence. Silaneal repels water; keeps dirt outside where it's rain-washed away. Ugly efflorescence is minimized . . . beauty is preserved.

For illustrated brochure describing Silaneal in more detail, plus list of brick manufacturers offering Silaneal-treated brick, write Dow Corning, Dept. 5419.

NOTE: There are several brick manufacturers who produce brick having low suction which already perform similar to a Silaneal treated brick. Little improvement in efflorescence control and reduction in dirt pickup could be accomplished by treating this type of brick with Silaneal. Silaneal treatment would not improve the laying properties of this type of brick.

SILANEAL keeps brick clean

Dow Corning CORPORATION
MIDLAND, MICHIGAN
Marina City, Chicago, Ill., has two 60-story apartment towers for 900 families; a theater, 1200-seat auditorium, recreation facilities and a marina for 700 boats. It offers baseboard heating and resistance heating units incorporated in through-the-wall air conditioners.

Marina City, Chicago, Ill., has two 60-story apartment towers for 900 families; a theater, 1200-seat auditorium, recreation facilities and a marina for 700 boats. It offers baseboard heating and resistance heating units incorporated in through-the-wall air conditioners.

You're in better shape with complete

No matter what shape your project takes, there's a General Electric installation for it. General Electric experts help you with the complete electrical systems...kitchens, wiring, lighting, heating and cooling...that are tailored to your needs—and to your profit.

In revolutionary Marina City (above), for example, the electric distribution system is a new design concept for apartments. The architect, Bertrand Goldberg, says:

"Marina City's compactness and low-cost construction would not be possible without its 12,000 volt vertical distribution system. Its low schedule of operating and maintenance costs and comparatively low rents would be impossible without use of flexible, automatic electric heating and air conditioning."

From coast to coast, architects and builders hail the advantages of Gold Medallion, total-electric communities.

And the excellent competitive sales record of homes and apartments built to Medallion standards and completely equipped by General Electric, shows that home consumers, too, know that the Medallion—with its four wonders of electrical living built in—is best for them.
Split level, ranch, 2-story Colonial... As a builder of Medallion Homes equipped by General Electric, you will reap the benefits of a mighty cooperative merchandising program, local publicity assistance and the many "on site" sales aids customized to help you sell your homes.

**Electrical Systems by General Electric!**

It's no wonder that General Electric says to builders and buyers alike, from coast to coast—see a Medallion Home and you'll never settle for less.

The four wonders of electrical living built into Medallion projects are: clean, silent, flexible electrical heating... full staff of electrical servants, time-saving major appliances... eye-saving Light for Living... Full Housepower.

(*Progress Is Our Most Important Product*)

For more information write: R.M.D.O., Appliance Park, Louisville, Kentucky.
General Electric Full-Line Flexibility Solves Room Air Conditioner Installation problem

"We couldn't put built-in air conditioners below the windows in our basement apartments—yet we wanted them there on the other floors. Our windows are the casement type, which further complicated things," says Roy Wilson, general manager of the recently completed University Arms Apartments at 2901 Olentangy Boulevard, Columbus, Ohio.

"General Electric's casement installation kit solved our problem. We put Thinline window units in the basement apartments and General Electric built-ins through the wall in all the rest. That gave us the pleasing symmetrical exterior appearance plus the individual room controls we wanted. Installation was very quick, easily done and inexpensive, too.

"We have 26 buildings of 16 apartments each in University City—in one, two and three bedroom units. A total of 936 General Electric Room Air Conditioners are doing a great job of providing cool, dry filtered air. "And, because General Electric Thinlines are so quiet, they're a big hit with our tenants. Most of them are university people, and you know how much they like their peace and quiet."

General Electric Thinline air conditioners are available in various models to suit your needs, they are from 6,000 to 18,000 BTU/Hr. capacity. There's no more versatile installation than General Electric's. Your General Electric representative has full details.

General Electric Room Air Conditioner Department, Appliance Park, Louisville 1, Kentucky.

*Capacities tested and rated in compliance with NEMA standard CN1-1960, and stated in terms of British Thermal Units.
New products

GOT A COMPLICATED FILING PROBLEM?

HERE'S THE EASY WAY TO SOLVE IT!

PLAN HOLD vertical and roll files are engineered for filing drawings and plans, singly or in sets. They make systematic filing easy, provide positive protection and identification, speed use, save space... an efficient, cost-saving business tool that every builder, architect, banker needs.

Wall mounted, mobile, portable and cabinet models in modular sizes to match your needs. Look for PLAN HOLD in the Yellow Pages under Filing Equipment or write direct for literature and name of dealer.

New Fiberglas panel has low heat transmission and improved weathering characteristics. Closely meshed Fiberglas mats are combined with an acrylic-modified polyester resin on both faces to retard surface erosion and prevent exposure of reinforcing fibers. Frost colors available: white, yellow, gray, beige, green. Sizes: 26" wide, 8', 10', and 12' long.

Owens-Corning, Toledo.

For details, check No. 53 on coupon, p 245

Decorative hardboard is embossed with a wicker pattern rather than machined. This assures an unbroken skin, better durability, and a fine paint finish without sanding or filling. Hines see wide use for the board in cabinet fronts and drawers, in space dividers, displays, etc.

Edward Hines Lumber Co., Chicago.

For details, check No. 54 on coupon, p 245

New stronger Temlok has been introduced by Armstrong. The new sheathing is made of willow fibers rather than loblolly pine. The change to hardwood fibers gives the board 15% more vertical strength, 13% more tensile strength, 10% better nail holding, 38% less moisture absorption, 33% better dimensional stability.

Armstrong Cork, Lancaster, Pa.

For details, check No. 55 on coupon, p 245

New Products continued on p 235

Biggest news in '61

J-RAM

Another RELIABLE tamper by Jay

Compacts clay fast

Saves on labor

Cuts downtime

This new Jay Tamper gives better, faster earth compaction. Savings up to 90% and more. Easy to meet Proctor density spec... under foundations, in ditches, under slabs. Weighs only 135 pounds. Engine 4-cycle, cast-iron—450 to 675 blows per minute. Choice of tamping plates. Saves "downtime" expense. Get a demonstration: find how Jay Tamper can save and EARN money for you.

JAY Best on Earth tampers

Jay Company Division
J. LEUKART MACHINE CO., INC.
2225 S. Third Street, Columbus 7, Ohio

For details, check No. 55 on coupon, p 245
Hines Widewood is bigger than the logs it's made from. It consists of selected pieces of kiln-dried Ponderosa Pine precision joined and electronically glue-set to give you what you want in wood—all in one piece.

In the Irvin A. Blietz “Carriage Hill” development in Glenview, Illinois, Widewood was used for pillars and fascia in 24” to 32” widths, creating massive wood trim elements to relieve the expanses of brick in large town houses and enhance their architectural beauty.

In this application, Widewood cost the builder about $500 less per thousand feet than custom-glued panels. It was easier to work with than plywood because its solid wood edges eliminated the problem of finishing plywood edges in the pillars and its long lengths required fewer end joints.

The built-up structure of Widewood resists the warping and cracking sometimes experienced with large pieces of ordinary lumber. It’s the ideal material for fascia, counter tops, shelving, cabinets, platforms, soffits, cornices—any use where a warp-resistant, extra wide board is desirable.

Available in two grades: Selected and 100% Clear. Standard sizes (4” to 12” and 18” to 24” widths) in stock in many lumber yards. Other sizes available on special order. Lengths to 24’. Widths to 52”.

“We used several sizes of Widewood for fascia and decorative columns...We couldn’t have achieved the same results with any other material.”
Bruce Blietz, vice-president of the Irvin A. Blietz company
New products

**HOTLINE**
High capacity baseboard with worry-free reserve heating power

**HOTLINE-1**
Additional heating efficiency for apartments and commercial buildings

**HI-LO**
High capacity, low-in-height, full perimeter baseboard heating unit

**ELECTRIC BASEBOARD**
Designed for today's modern heating requirements and ease of installation

**SIL-rayvector**
Efficient, economical heating for factories, offices, schools, churches and institutions

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**New products**

**Hi-Line**
New design sliding door for quality residences and light commercial installations is being introduced by Ador. All intersecting frame members are tubular sections. The door track is stainless steel. Each panel rolls on two adjustable ball-bearing sheaves. Vinyl and mohair weatherstripping are used throughout.

Ador Corp, Fullerton, Calif.
For details, check No. 56 on coupon, p 245

**Videne-surfaced panels**
Videne is Goodyear's polyester laminating film that gives wood an exceptionally durable surface. VyPly is also using the film with reverse-printed wood grains and decorative effects.

VyPly Corp, St Louis.
For details, check No. 57 on coupon, p 245

**New paumelle hinge**
New paumelle hinge for average-frequency doors 1½" to 1¾" thick shows only a clean modern knuckle when door is closed. Heavy gauge (.203) steel hinges measure 4½"x3½", is available in all popular plated finishes as well as all black, all white, black and white, and natural wood.

Stanley Works, New Britain, Conn.
For details, check No. 58 on coupon, p 245

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**Publications start on p 240**

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**House & Home**

**House & Home says:**

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It's just this: today's home buyers are smarter, more choosy, less easily satisfied with "just as good" building products. They want quality that can't be questioned — the kind of quality offered by widely advertised, brand name products. Brand name products require no excuses, no explanations. Their high quality speaks for itself — to the benefit of architect, builder and home owner alike.

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Stucco is compatible with practically any architectural design. Gives charm and variety.

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Stucco’s traditional lowest initial cost is now made still lower with machine application. Enables developer or builder to give greater value.

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Excellent insulative qualities against temperature changes. Stucco houses are easily heated or air-conditioned.

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Thos. F. Wolfe, Managing Director,
3440 Prudential Plaza, Chicago 1, Illinois

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Publications

Lighting catalog lets you pick your fixture style

To make it easier to match pendant globes to canopies and spreaders, Lightolier has produced the flip-out catalog shown above. Ten of the 13 Carnival globe patterns shown at the left are matched with the four-light and eight-light spreaders at the right. In a second section, a wheel and die-cut device is used to show various Interplay lampshades in position on two styles of chandelier. Other color illustrations show the lampshades and globes in use on wall brackets and on other chandelier styles.

Lightolier, Jersey City, N.J.

Decorative folding doors

Four-page four-color folder shows the new Royale line of accordion doors. The brochure shows the colors, finishes, and designs available, lists the advantages claimed, diagrams construction and installation details for the three grades. Sizes are tabulated and specifications written out in full.

American Accordion-Fold, Jamaica, N.Y.

For copy, check No. 61 on coupon, p 245

Full line panel catalog

All Barclay and Barclite products are shown in a new four-color catalog. Among the products: Burclay melamine coated panels and planks, Barclite reinforced fiberglass sheets. A kitchen illustrated on the cover shows samples of all the products in use.

Barclay Mfg Co, New York City.

For copy, check No. 62 on coupon, p 245

Playground equipment

The line of heavy-duty swings, merry-go-rounds, jungle gyms, etc, used in Disneyland is now collected in one catalog by the maker. Pieces range in price from $19.70 for a 6' rocking glider to over $500 for a big double-slide castle tower. Framework of most pieces in steel with malleable fittings. Seats are molded fiberglass in primary colors.

American Playground Device Co, Anderson, Ind.

For copy, check No. 63 on coupon, p 245

How to use split block

NCMA's latest publication shows the many ways split concrete block can be used in homes in different styles for different regions. Also shown, recent uses in stores and shopping centers, in commercial and industrial buildings, and in modern churches.

National Concrete Masonry Assn, Washington, D.C.

For copy, check No. 64 on coupon, p 245

Fan and heater catalog

The fans, blowers, and ceiling heaters made by Emerson-Pryne are shown in a new 10-page catalog. New square exhaust fans and several new ceiling heaters are featured. An illustrated index makes for easy reference. Sizes, finishes, accessory items plus dimensional drawings are given for every item.

Emerson Electric, St Louis.

For copy, check No. 65 on coupon, p 245

Factory-built fireplace line

Majestic's Thulman all-metal fireplaces are now shown in a full-color 6-page brochure. Detailed specifications are given on the corner and front-opening models. Several color photos show ways the equipment can be used. One page shows the Thulman chimney and fireplace accessories.

Majestic Co, Huntington, Ind.

For copy, check No. 66 on coupon, p 245

New booklet will help you plan better bathrooms

The manufacturer calls it a "Sketch book of plumbing ideas." The 24 pages contain four-color renderings, isometrics, and plan drawings of a variety of bath and washroom layouts, kitchens, laundries, basements, and heater rooms, including the master bath above and the utility area and two baths at the left. Type areas specify the Crane fixtures used. The last two spreads in the booklet show ways to heat and cool a single-level house, a split-level house, and a two-story house.

Crane Co, Johnstown, Pa.

For copy, check No. 60 on coupon, p 245

Publications continued on p 242
smart... compact... economical

GAS AND ELECTRIC one-piece
SLIP-IN RANGE
SERIES V-24
from Vernois

EASY TO INSTALL!
COMPLETE AND READY TO SLIP IN PLACE . . .

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JULY 1961

Another original design of abstract beauty from General Electric in the Textolite "honey of a line" of plastic surfacing. New pattern, new colors, new versatility ... add up to more saleable homes for builders. Housewives will love Twilight for counter top work areas in the kitchen, bath, or anywhere in the home. Look closely. Each of the six Twilight colors is a casual blend of two pastel tones, sprinkled with either gold or silverlike accents. Place it all on a soft white background and the secret of Twilight is revealed! The choice of accent colors or complete color schemes is greater than with any other decorative laminate pattern! Get your color samples of Twilight now . . . make sure it's in your model homes. It's truly a honey of a pattern in "a honey of a line!"

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GENERAL ELECTRIC

See these popular "Honey of a Line" patterns, too:

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General Electric Company, Dept. HH-71 • Coshocton, Ohio
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JULY 1961
Whole-house air cleaning helps your home keep itself clean. You’ll dust and scrub less frequently, pay far fewer dry cleaning and redecorating bills, have fewer aggravating airborne irritants. And, the smart Living Area Control Center gives you a visible symbol of the clean, pure air in your home. For free booklet, write Honeywell, Minneapolis 8, Minnesota.

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The cleanest home you ever dreamed possible

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**Publications**

- **Home insulation manual**
  Comprehensive 24-page booklet contains broad range of design data. It includes new money-saving methods for estimating heating and cooling loads and costs. Special section shows how to qualify more buyers by lowering monthly housing expense. Recommended installation practices and planning ideas are also included.
  Owens-Corning, Toledo.
  For copy, check No. 67 on coupon, p 245

- **Ceiling and floor design**
  The new coordinated floors and ceilings designed for Johns-Manville by Michael Greer are displayed in a 16-page four-color brochure. The new materials are shown in seven room settings and in six product photos.
  Johns-Manville, New York City.
  For copy, check No. 68 on coupon, p 245

- **Product file on prime windows**
  Rogers Industries new 12-page catalog covers its horizontal sliders, picture windows, awning windows, sliding glass doors. Each model is described in full and shown in detail drawings in large enough scale to be taken off for working drawings. Also included: separate sheets on 700 series single-hung window, Slidemaster 254 series, and Slidemaster 501 series.
  Rogers Industries, Detroit.
  For copy, check No. 69 on coupon, p 245

- **Wood, color, and lighting**
  American-Marietta has just published a new color manual for architects and contractors. The manual—Wood color in relation to illumination and color environment—was prepared by Color Consultant Walter Granville as a companion piece to AM’s Color and illumination manual. It reveals the mechanics of selecting complementary colors and lighting to enhance the various woods used in decorating. It includes colorimetric theory, explains the effects of lighting, covers the wide range of color effects available with modern finishes.
  American-Marietta Co, Chicago.
  For copy, check No. 70 on coupon, p 245

- **Year-round home-comfort program**
  Delco Appliance devotes a 16-page four-color booklet to answering questions about heating and air conditioning. Cooling of both new houses and existing houses is discussed in full. Equipment covered includes gas and oil fired furnaces, heat pumps, remote control cooling, packaged attic units.
  Delco Appliance, Rochester, N.Y.
  For copy, check No. 71 on coupon, p 245

- **Framing guide for utility lumber**
  Design file brochure from Western Pine shows how and where ten regional species can be used in residential and light construction. Span tables, grade photos, and species marks of all species are shown.
  Western Pine Assn, Portland, Ore.
  For copy, check No. 72 on coupon, p 245

- **Tool buying guide**
  New 32-page catalog from Porter-Cable describes 72 portable electric tools and more than 400 accessories. The tools include electric saws, sanders, drills, planes, routers, shapers, grinders, and garden equipment. Specifications charts, application photos, and dealer lists are included.
  Porter-Cable, Syracuse.
  For copy, check No. 73 on coupon, p 245
New catalogs from Miami-Carey

The full line of Carey bathroom cabinets, mirrors, and accessories are shown in a 28-page catalog. Featured are new mirror-cabinet combinations, recessed and surface cabinets, hotel and motel fixtures. In accessories, the booklet highlights a new solid forged-brass line, heavy-duty grab-bars. Easy-to-read tables and drawings give specifications.

For copy, check No. 74 on coupon, p 245

Range hoods and vent fans for kitchen, bathroom, and laundry use are shown in a 16-page catalog. Coverage includes models with impeller-type blowers, propeller fans, lights, splash plates, center outlet ducts, and ductless versions. The fan line includes several 8" and 10" models for wall and ceiling installation; detail drawings show how to install them.

For copy, check No. 75 on coupon, p 245

Troubadour chime line is shown in an 8-page four-color catalog. Electric and non-electric models in a great variety of styles are illustrated. The back cover details accompanying pushbuttons, bells and buzzers, transformers.

Philip Carey Mfg., Middletown, Ohio.

For copy, check No. 76 on coupon, p 245

Siding catalog introduced

Asbestos cement made by the new Pyro-Set method is featured in a new Flintkote catalog. It is pictured in two sizes, four types, and many colors. Also included are several designs and colors in insulating siding, specially insulated siding in random stone design, and the full line of Alcoa siding distributed by Flintkote.

Flintkote Co, New York City.

For copy, check No. 77 on coupon, p 245

Kitchen hood catalog

Four-color, eight-page booklet describes the all new Fashionline hoods of Emerson Electric’s Builder Products Group. Covered are new self-contained, vertical-discharge, duct-free, island, and oven hoods as well as retractable and tilting hoods. Sizes, finishes, features, and accessories are described. A sheet of dimensional drawings is inserted.

Emerson Electric, St Louis,

For copy, check No. 78 on coupon, p 245

New screen design book

The Curtainscreen system of components made by Julius Blum & Co is described and illustrated in a new 20-page booklet. Designs and details are covered for such applications as exterior vision screens, partition screens, facing screens, exterior space dividers. Each use is shown in architectural renderings, detailed in working drawings.

Julius Blum & Co, Carlstadt, N.J.

For copy, check No. 79 on coupon, p 245

Recessed lighting series

A 16-page illustrated brochure gives full details of six styles of recessed lamps in Litecraft’s Endura series. Shown are a recessed square, Darklite highhat, baffled down light, broad area down light, adjustable accent light, round recessed-lens light. Each lamp is covered in full spec, technical data, detail drawings.

Litecraft Mfg Corp, Passaic, N.J.

For copy, check No. 80 on coupon, p 245

Dining alcove furniture

Ten different styles of Ableart Boothettes are shown in new 8-page brochure. Items shown include straight banquettes, right and left hand corner banquettes, pedestal tables, freestanding chairs.

Ableart Upholstery Co, Brooklyn.

For copy, check No. 81 on coupon, p 245

Packaged hydronic systems

Two new bulletins from Hydrotherm cover its packaged gas-fired castiron boilers and Duo-Service boiler and hot-water systems. Each bulletin describes operation of the equipment, wiring diagrams, capacity ratings, space requirements.

Hydrotherm, Inc, Northvale, N.J.

For copy, check No. 82 on coupon, p 245

Laminate colors and patterns

The whole Micarta line—64 colors and patterns—is shown in color in the latest brochure from the maker. Featured are four new pastels—French vanilla, Aztec tan, Persian pink, palmetto green.

Westinghouse, Hampton, S.C.

For copy, check No. 83 on coupon, p 245

The Honeywell Electronic Air Cleaner traps from 70 to more than 90% of the millions of particles of dirt, dust, smoke and pollen that are normally in the air. Your home stays cleaner, is less costly to maintain. The complete package fits simply into your heating-cooling unit in your basement or utility room. See your heating or air conditioning contractor.

Honeywell

That gives you more to merchandise

The compact new residential electronic air cleaner

Electronic Air Cleaner
Ceramaflex is available in 12 handsome random medley patterns to complement any decorating scheme. Shown above is 536 Livorno.

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Plate No. 2002

Builders have long recognized the sales stimulus of ceramic tile in bath and kitchen. Now, with Ceramaflex® resilient ceramic flooring, buyer preference for ceramic tile becomes an even more valuable sales tool. Ceramaflex offers all the advantages of ceramic tile, yet it’s quiet and comfortable underfoot. It’s ideal for kitchen, bath, family room, utility room or entrance hall. Install it in your next model home—watch it help turn “shoppers” into “buyers”. Your ceramic tile contractor or nearby Romany-Spartan distributor can provide more information and samples of the entire Romany-Spartan line of quality wall and floor tile.

United States Ceramic Tile Company, Dept. HH-16, Canton 2, Ohio.

Ceramaflex® is the exclusive product of United States Ceramic Tile Company

UNITED STATES CERAMIC TILE COMPANY

Plate No. 2002

Each 9" x 9" Ceramaflex tile is made up of 64 ceramic mosaics securely bonded in a pre-formed, flexible rubber grid. Installs quickly and easily on, above or below grade. Because it’s pre-grouted, Ceramaflex is ready for use the instant it’s laid.

Add just the right touch to walls, too, with Romany-Spartan glazed wall tile. There’s a range of colors and sizes to suit every taste. Imaginative use of decorative Ceratile produced the unusual effect shown above.
A New Concept in Door Design

The newest in door and frame combinations, the Newport combines slim-line beauty with the rugged strength and durability of steel, in a door that’s whisper-quiet. The unique hinge design makes it possible for one man to hang the door in just a few seconds, after interior work is completed. Because it is pre-finished, the Newport door can be installed as is, or the smooth, flush exterior is easily painted to match or contrast with room colors. Handsome, high quality hardware completes the package.

Rigid steel construction eliminates sagging, warping, twisting forever . . . eliminates costly call backs. In laboratory tests the Newport door was slammed over 15,000 times, the equivalent of over five generations of usage. Inspection after this test showed no change in door or frame, and no nail popping.

The hit of this year’s NAHB Exposition in Chicago, the Newport’s cost-saving features were applauded by builders, and builders’ wives fell in love with its clean, trim beauty and solid, easy operation.

The Newport door and frame combination is now in Truscon warehouses nationwide and at Truscon dealers. Call your dealer or local Truscon office, or send coupon for complete information on the newest, low-cost, maintenance-free door and frame package.

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