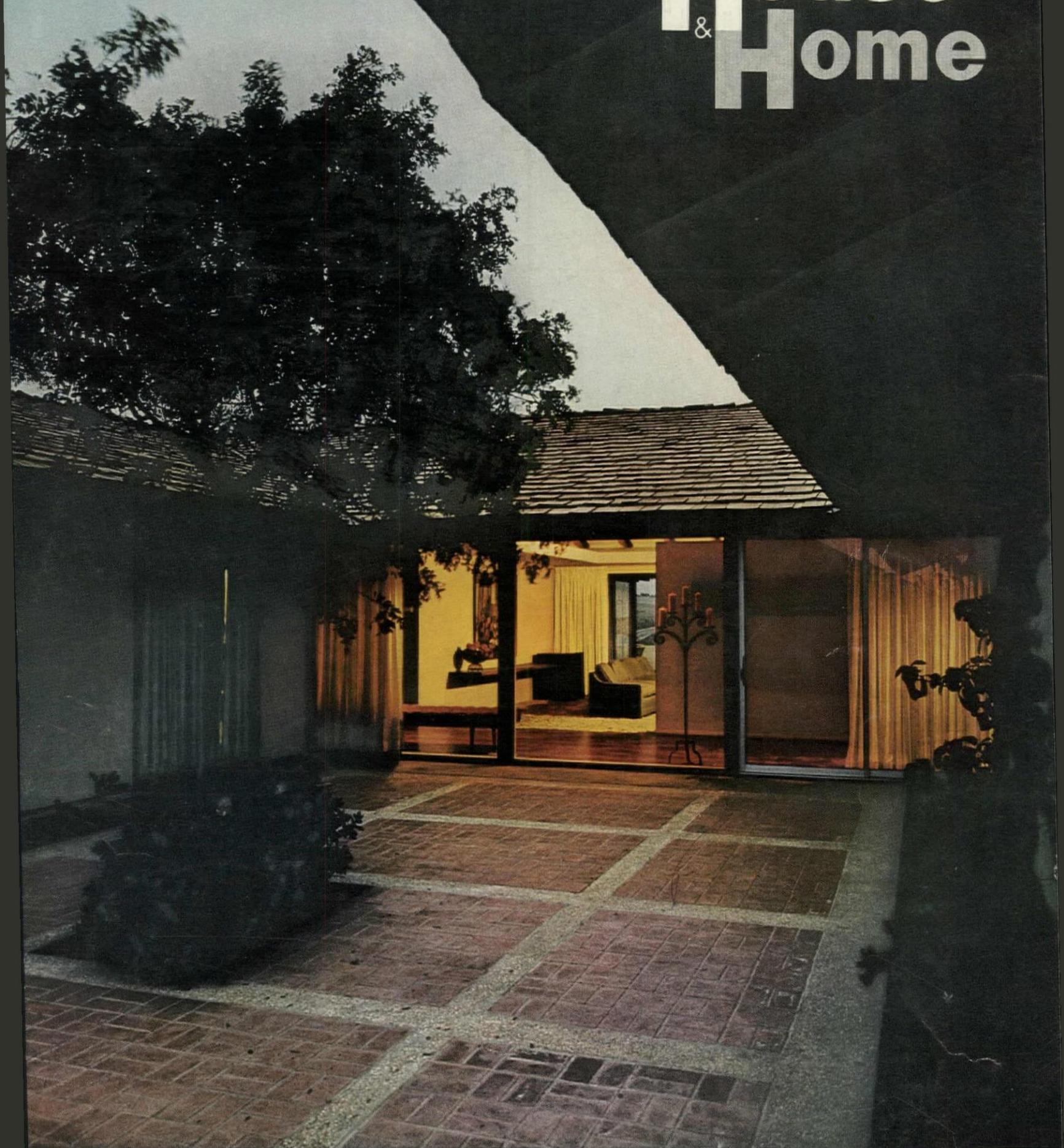


AMERICA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST INDUSTRY

NOVEMBER 1961 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

# House & Home



**INTERIOR DESIGN:** Prize-winning rooms from 14 model houses and apartments

What is happening to home manufacturing, and what the news means to you  
Trade-in/rent-out—and six other new ideas for selling today's buyers

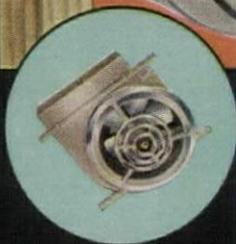
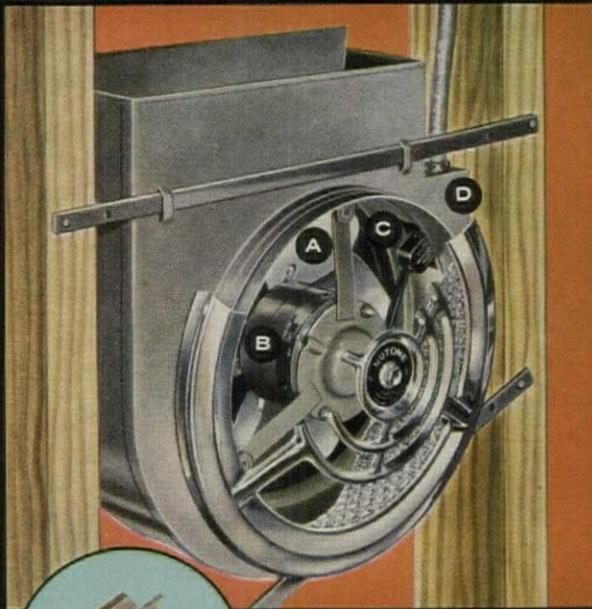
How you can cut costs with new tools for shop fabrication

NEWS BEGINS ON PAGE 43 / COMPLETE CONTENTS PAGE 10

# WHAT'S BEHIND THE

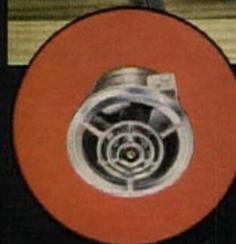
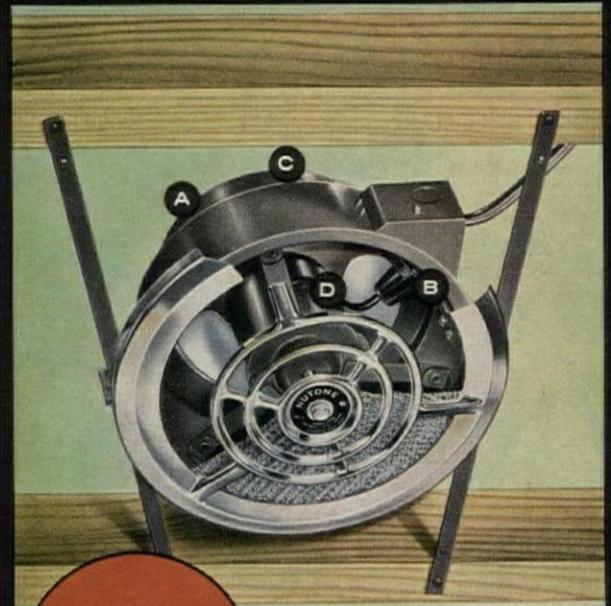
*The Answer: Complete Dependability*

Every time you buy NuTone Exhaust Fans, you're getting solid quality, not just in outward appearance . . . but through and through, right down to the last part. You can see for yourself . . . in these cut-away views.



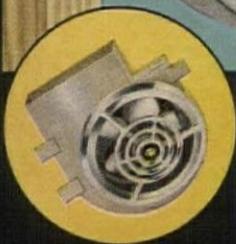
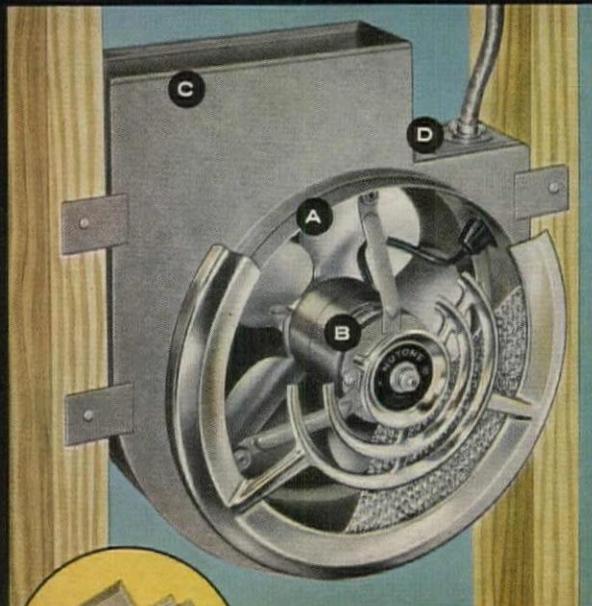
CEILING or WALL MODEL 8310

- A. Powerful Impeller-Type Blade.
- B. Self-Aligning Motor.
- C. Venturi Ring Housing.
- D. Pre-wired Outlet Box.



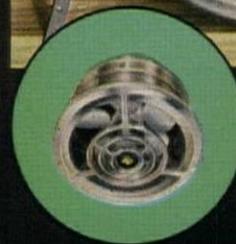
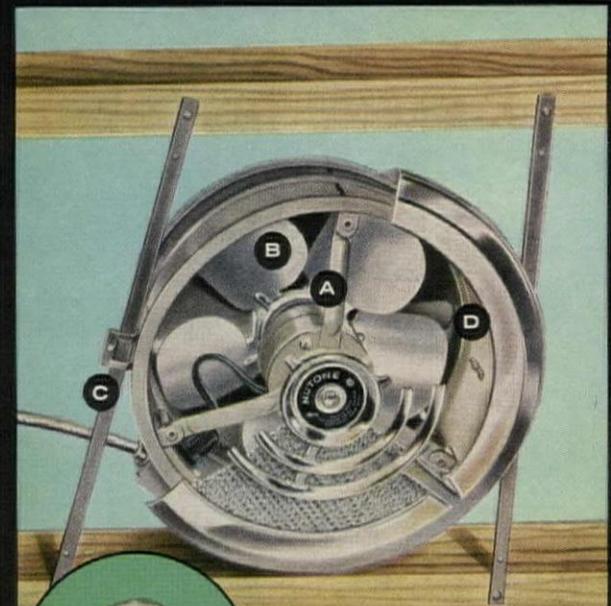
VERTICAL DISCHARGE 8210

- A. Transition-Housing for 7" Duct.
- B. Removable Outlet-Box Cover.
- C. Built-In Weather-Sealed Damper
- D. Self-Lubricating Motor.



CEILING or WALL MODEL 8510

- A. Adjustable Plaster Ring.
- B. Cushion-Mounted Motor.
- C. Uses Standard 3 1/4" x 10" Duct.
- D. Choice of top or side wiring.



VERTICAL DISCHARGE 8490

- A. Snap-In Motor Assembly.
- B. One-piece Scoop-Pitched Blade.
- C. Adjustable Mounting-Brackets.
- D. Built-In Air Vanes in Reducer.

NEW FOR THE BUILDING INDUSTRY

# 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.

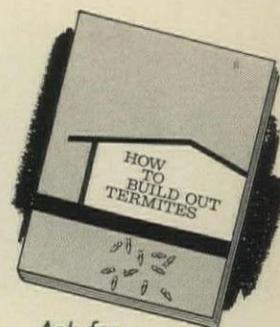
Having safeguarded over 350,000 homes and buildings, Bruce-Terminix can advise you on the most effective termite protection methods for any type of construction.

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. Peri-

odic 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



Ask for  
this aid to sound  
construction

TERMINIX DIVISION, E. L. BRUCE CO., BOX 397-AA, 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*

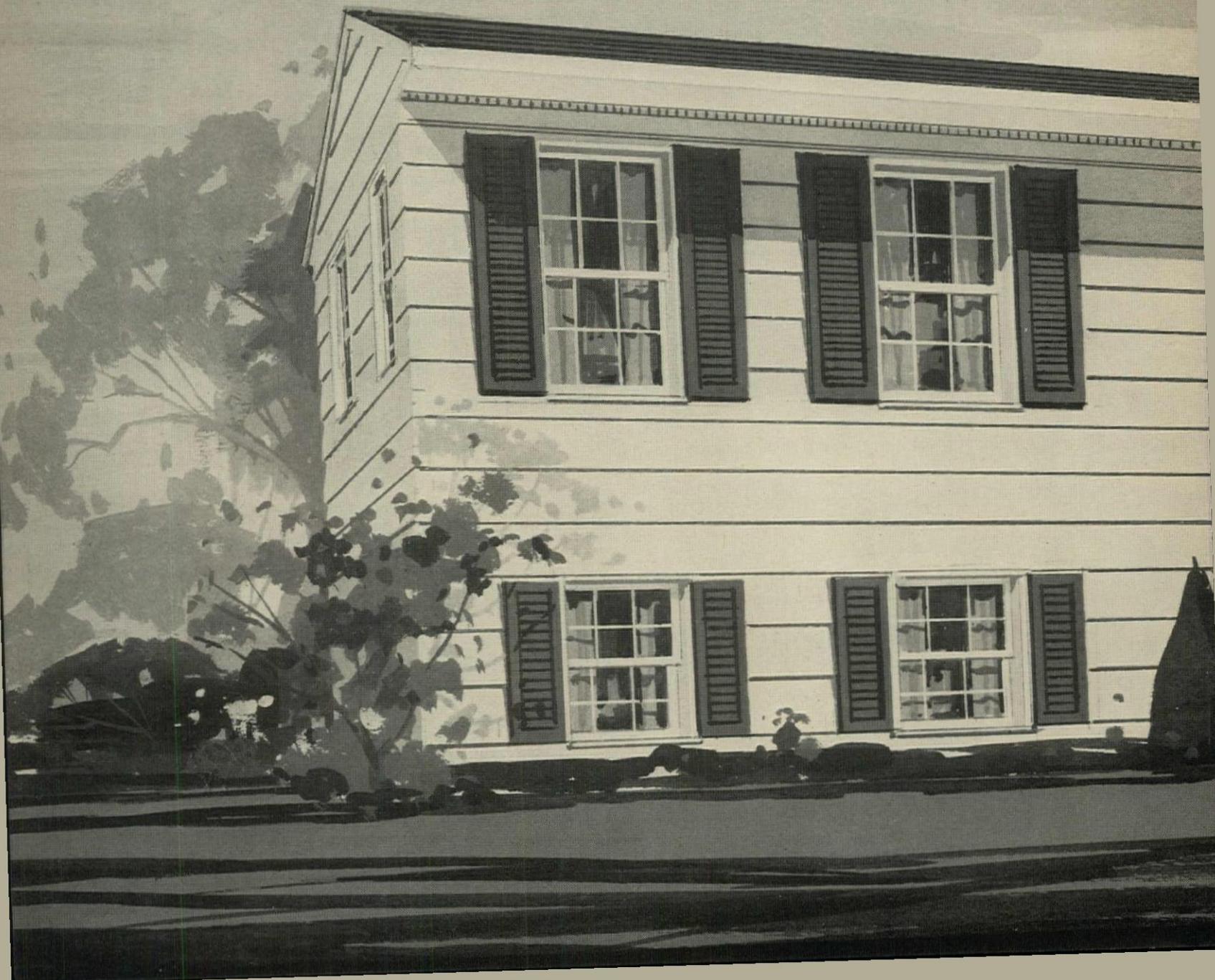


LOOK **BIG!**

THINK **BIG!**

SELL **BIG!**

*...with the biggest line of split foyers in the industry!*



Here are the homes that can do it!

Harnischfeger presents the most exciting home designs in years — *split foyers*, with everything to sell today's style-conscious, cost-conscious, space-conscious buyers.

**BROADEST LINE** — Four separate split-foyer models (from 1804 to 2220 sq. ft.) with a wide array of variations customized to help you sell in every market.

**BETTER STYLING** — Architect-designed styling — a gracious beauty and charm that captivates homebuyers. Contemporary, Provincial, Early American, many other styles.

**MARKET-TESTED** — In the past year, Harnischfeger split foyers have been tested in the toughest markets going. *In every market, they sold when nothing else was moving.*

**QUALITY AND PRICE** — Your customer gets more home for the money than ever before. You get a house package that lets you build manufactured homes while you maintain your reputation for top quality.

**EXTRA SERVICES** — We offer the most liberal Construction Financing in the industry, with *local* disbursing agents. FHA and VA processing-help to save you time and money. Convenient and ample Mortgage Financing. Plus subdivision planning, merchandising, sales training, *many others!*

*Write today for floor plans, photographs, specifications, selling tips, everything you need to get into the hot split-foyer market.*

## HARNISCHFEGER HOMES, INC.

Port Washington, Wisconsin



# See Smith & Loveless

## FOR COMPLETE INFORMATION ON FACTORY-BUILT AND FIELD-ERECTED SEWAGE TREATMENT PLANTS



The Smith & Loveless "Oxigest" Sewage Treatment Plant is designed for outlying areas without municipal sewerage facilities — for subdivisions, apartments, industrial communities, military bases, schools, shopping centers, resorts, hospitals, motels and mobile home courts.

Factory-built "Oxigests" are available in a variety of standard sizes, can be installed in less than a day after delivery to the job site on special-made trucks.

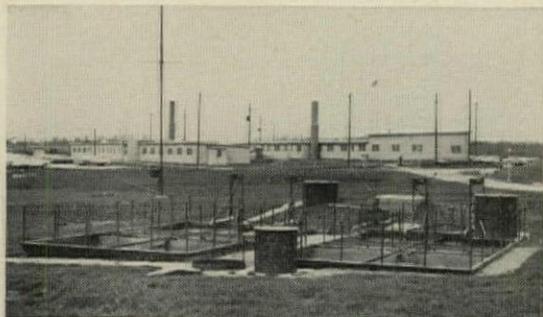
"Oxigest" units can be installed in parallel, to provide greater capacity for expanding subdivisions or other developments.

Field-erected "Oxigest" units are available for small communities, growing subdivisions and other, larger applications. They are factory-fabricated for erection in the field on the owner's foundation with all equipment installed.

VISIT BOOTHS 1544-1545 AT THE N.A.H.B. SHOW  
IN CHICAGO OR WRITE DEPARTMENT 70.



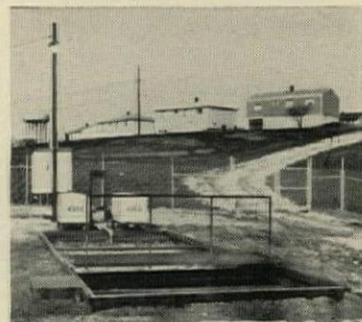
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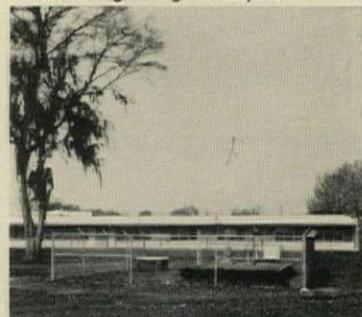
For outlying military bases, such as this one, a dual "Oxigest" with 47,500 gallons per day capacity provides the answer to sewage treatment problems.



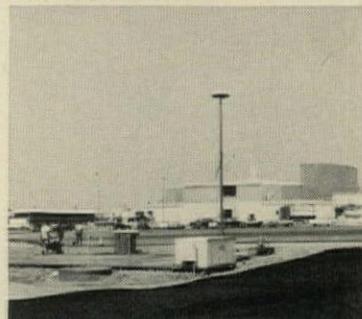
The offshore Freeport Sulphur Mine is an unusual example of a remote community served by an "Oxigest" unit.



A Kansas City North subdivision is a good example of installations in parallel to serve a growing development.



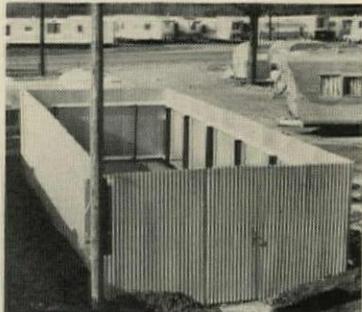
Glen Oaks School in Baton Rouge, La., is a typical "Oxigest" installation to serve a school without sewers.



Camden, N. J., Latin Casino theatre and restaurant is provided sewage treatment by a large bolt-together "Oxigest."



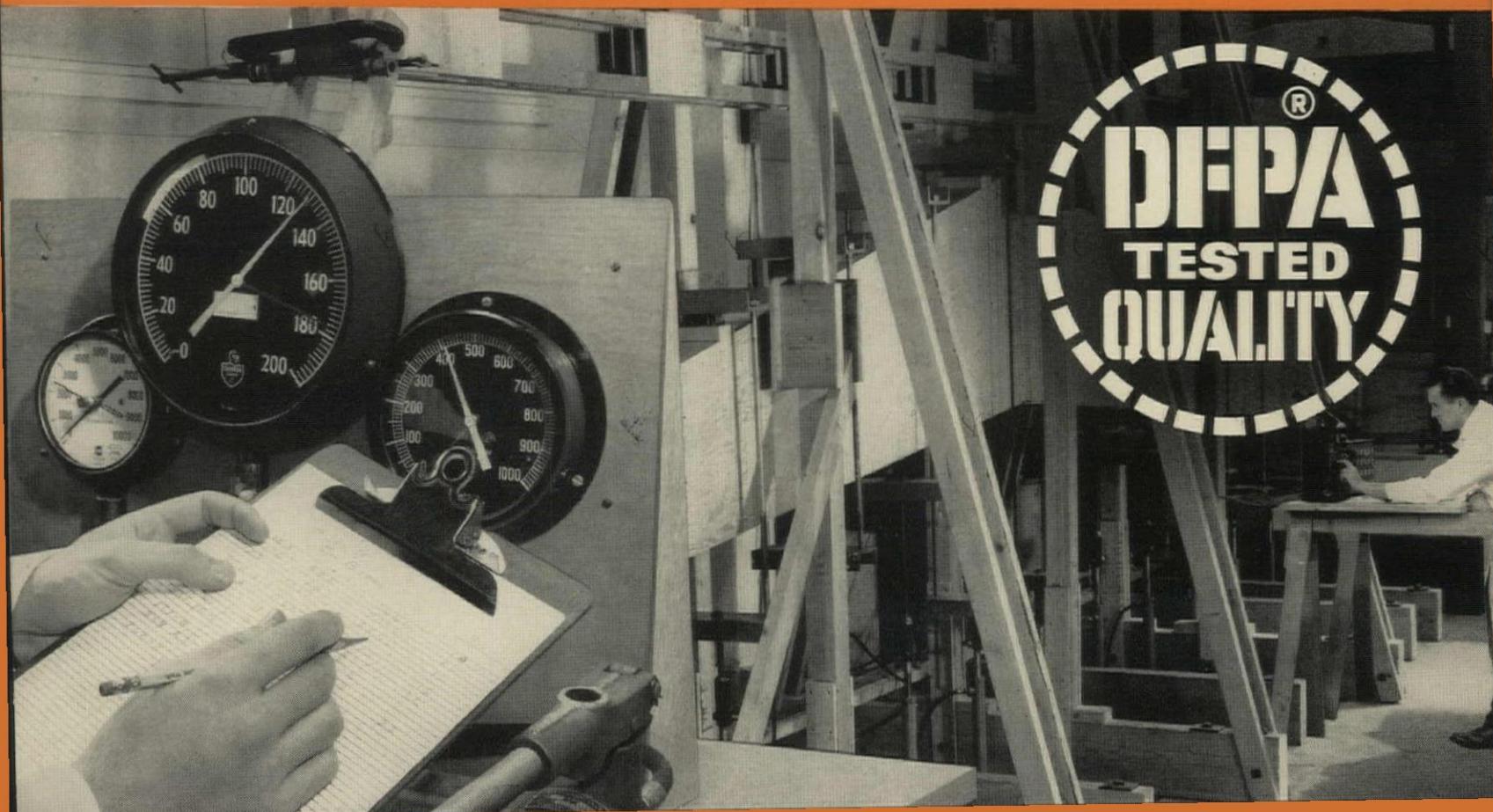
The Hilton Inn across from New Orleans International Airport is served by two 20,000-gallon "Oxigest" units.



A St. Joseph, Mo., mobile home park is served by a Smith & Loveless "Oxigest," with the new Alcoa aluminum fencing.

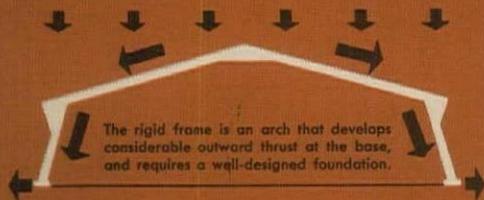
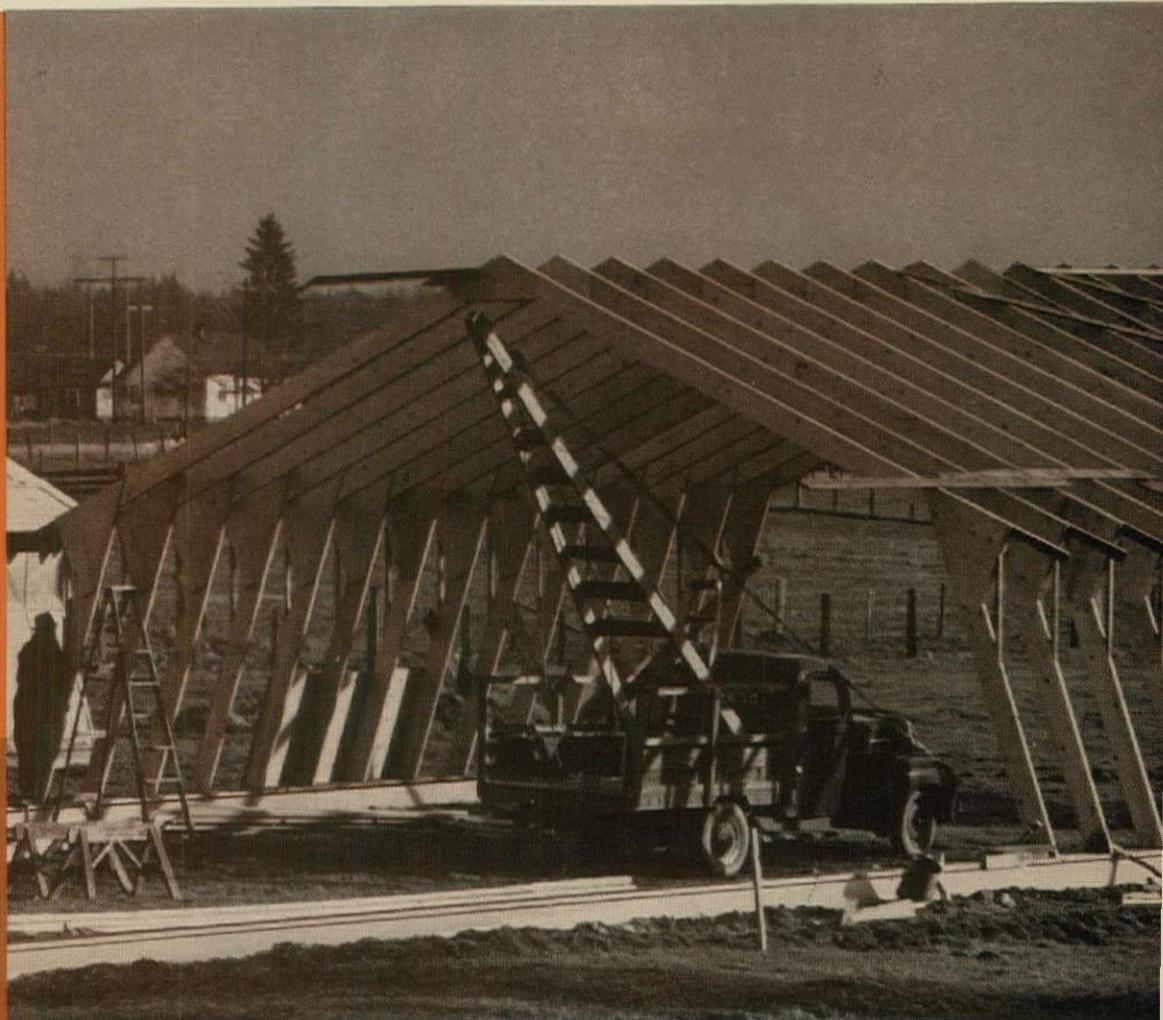
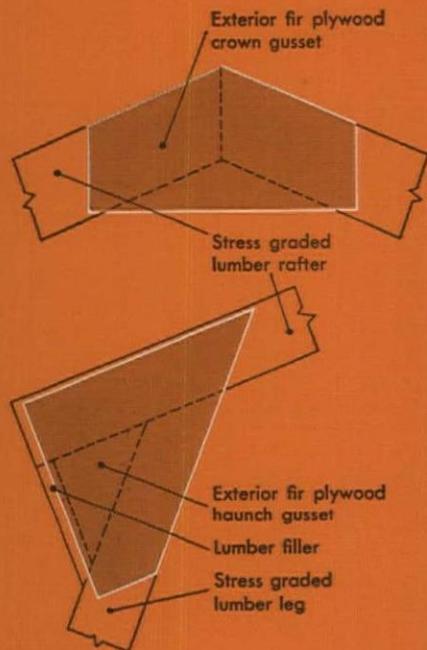
## FOUR NEW IDEAS FROM DFPA PLYWOOD RESEARCH

- 1** A basic structural system for farm and commercial buildings that costs less than \$1 a square foot **2** One-step wall method that takes just one thickness of plywood for siding and sheathing **3** Two new plywood floor systems that cut floor construction time in half **4** A new truss that costs less, weighs less and is easier to make





Always specify by DFPA grade trademarks



**DFPA FIR PLYWOOD**

**RIGID FRAME**

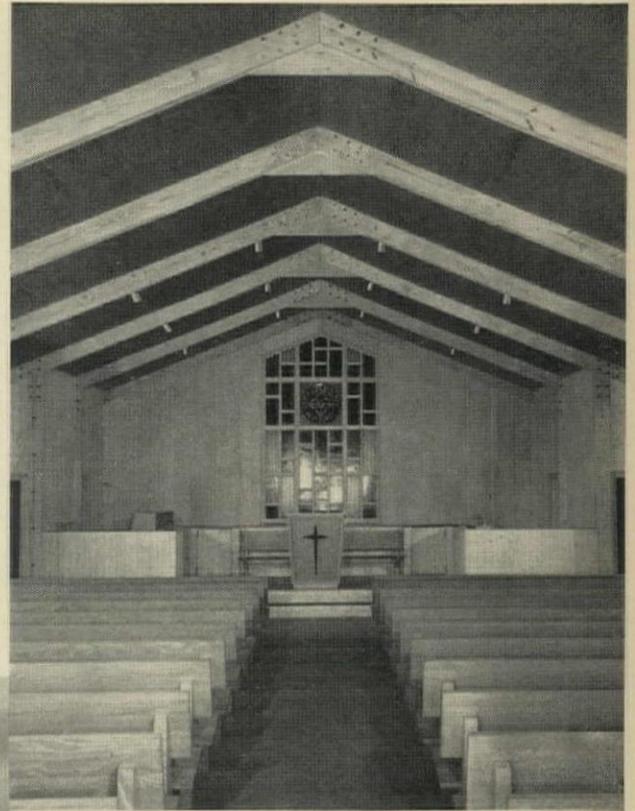
**Simplest, most economical way to enclose space and get buildings that have clear spans up to 52 ft.**

THE RIGID FRAME SYSTEM is a quick, inexpensive way to get basic shelter for less than \$1 a sq. ft. It's economical in material, time and capital outlay. It's easy to master, even for unskilled labor. The system consists of a series of load-bearing arches, made of four lumber members rigidly connected by nailed plywood gusset plates, and tied together by plywood walls and roof. Frames are quickly assembled, offsite or on, and quickly set in place.

DFPA has rigid frame building plans for spans from 24' to 52', and construction data for over a thousand variations, to conform with conditions in various parts of the country, and commercial as well as farm uses. Included are different spans, leg heights, roof loads, frame spacing, wall treatments, etc.

The first application of the rigid frame was for farm buildings. Poultry houses like the one above in Western Washington have been built for 80c or less per sq. ft. for the basic shell. One of the most recent large-scale farm uses, four 52-ft.-clear-span potato warehouses, cost \$2.10 a sq. ft.—including insulation, wall lining, shingles and a ventilation system. But rigid frame buildings need not look utilitarian and plain. The system, when varied with vertical walls and different window and siding treatments, is extremely logical for public buildings, churches, schools, and even residential construction. See examples at right.

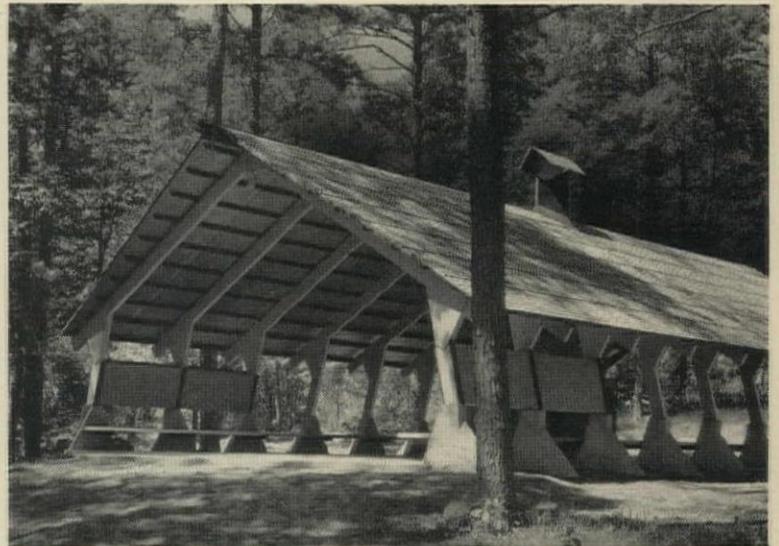
**One of the first residential applications** of the rigid frame was at the Champaign, Illinois Research House built by the Douglas Fir Plywood Association last year. The two-car garage was built with prefabricated rigid frames made up of 2 x 8 West Coast lumber framing and gusset plates of  $\frac{3}{8}$ " plywood. Frames were delivered to the job site as half-sections, assembled on the ground, and quickly tilted up into position, two feet o.c. Roof decking was  $\frac{3}{8}$ " plywood, applied with Plyclips.



▲ **This North Carolina chapel** demonstrates the adaptability of the rigid frame. It differs from the usual design in its straight sides—DFPA's construction recommendations for builders include details of this variation. The chapel cost \$6.96 per sq. ft., including masonry, foundation, Texture One-Eleven siding-sheathing and roof of plywood stressed skin panels.

**Park shelters and school buildings** can make good use of the rigid frame system. For a cost of \$3.05 per sq. ft. the Little Rock, Ark. Park Department got this 25-foot-clear-span cooking shelter with a concrete slab and large stone fireplace. Rigid frame members are 4 x 10's and rest on concrete footings six feet o.c. Architect Robert Robinson and engineer Scott Farrell worked closely with DFPA engineers in designing the structure so sidewalls could be partially open. Contractor was H. L. Upton.

For more information on the rigid frame system, write Douglas Fir Plywood Association, Tacoma 2, Washington.





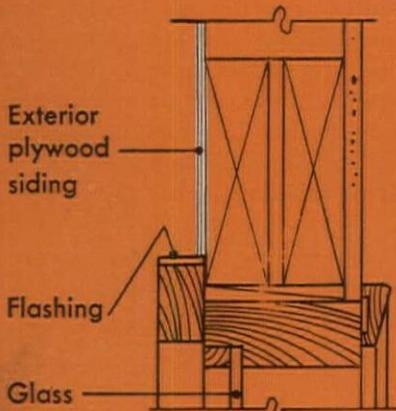
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**DFPA FIR PLYWOOD**

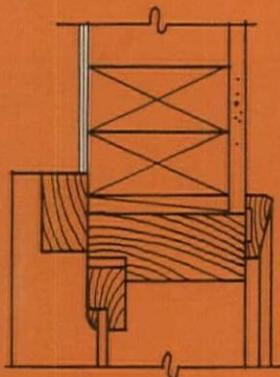
# STURD-I-WALL

**A time-and-money saving wall system that gives you both siding and sheathing in one operation**

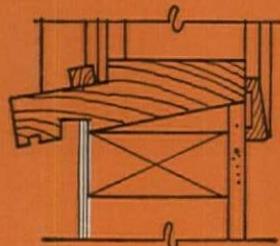
STURD-I-WALL is a one-step building system that uses a single thickness of exterior plywood as both siding and sheathing. By eliminating one whole step in wall construction, you can save in time, labor and materials. Yet you get a strong, good-looking wall. You can suit any taste in siding because plywood can be used in such a wide variety of ways: Texture One-Eleven with distinctive vertical grooves; overlaid plywood for an ultra-smooth, long-lasting paint job; horizontal lapped siding, either regular or overlaid; panel-and-batten; board-and-batten effect, etc. Sturd-i-wall meets FHA requirements, and is in fact even stronger and more rigid than a wall with diagonal sheathing and other siding. Where climate requires it, insulation can be applied between the studs. Sturd-i-wall works well with panelized construction, too.



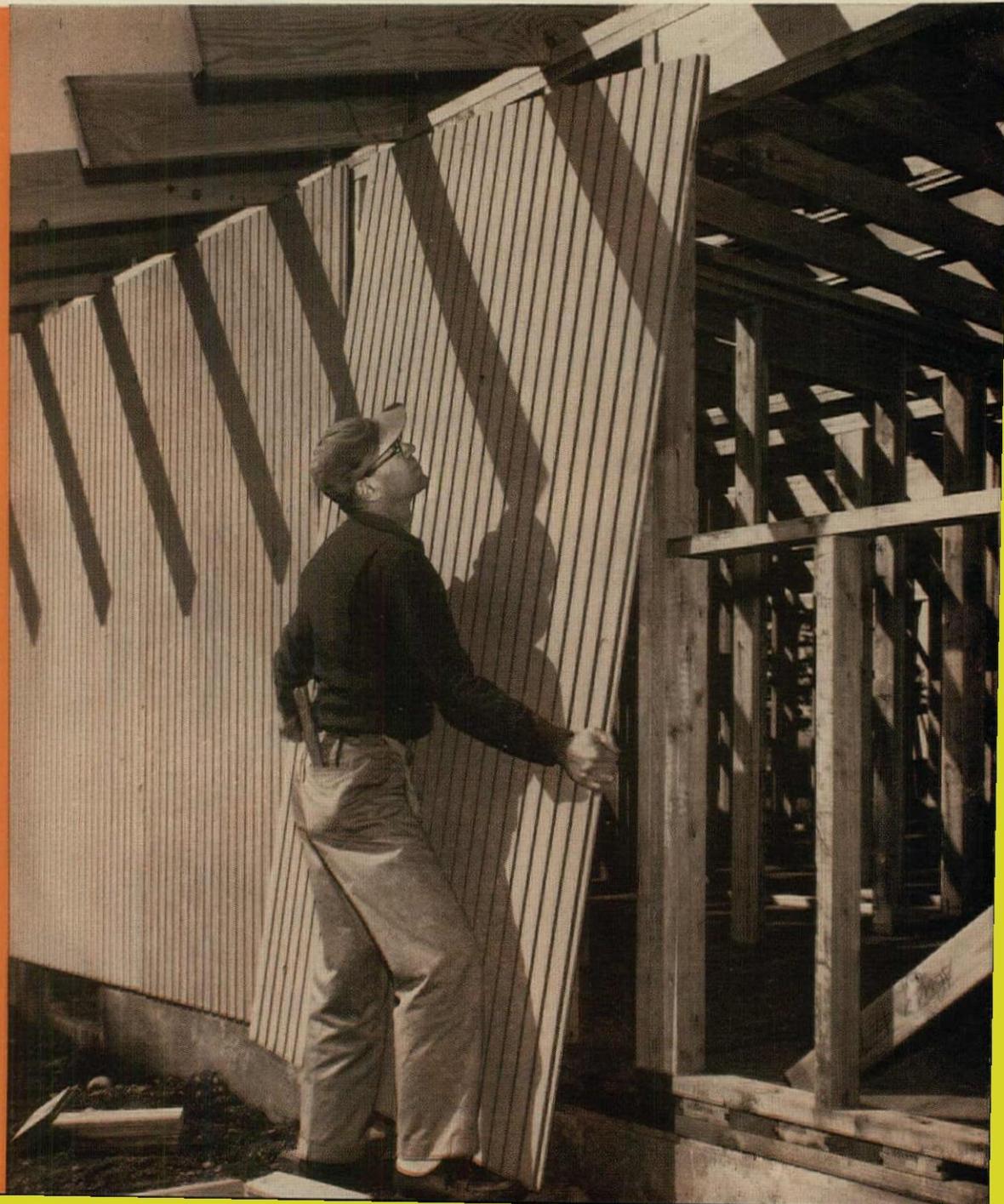
**HEAD**



**JAMB**



**SILL**



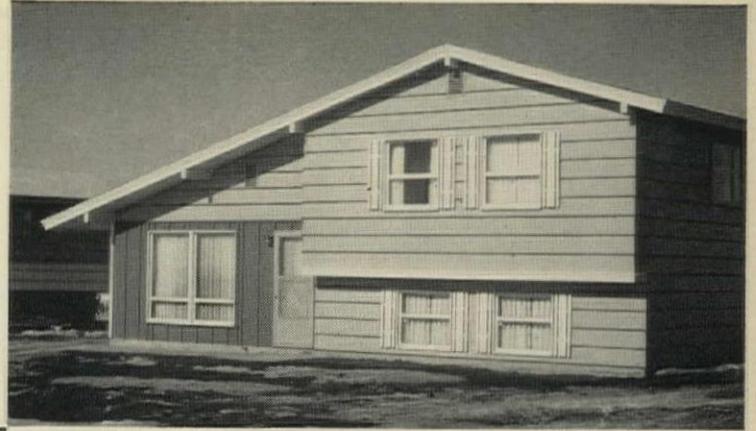


▲ **Sturd-i-wall saved \$210** on this new fourplex built by Wimer Construction Co. in Cedar Rapids, Iowa. Ben Wimer says the Texture One-Eleven combined siding-sheathing not only saves time and materials, but builds a better house. In his custom houses, which account for most of his business, Wimer has gone almost entirely to Sturd-i-wall and says that he saves \$700 on a house in the \$25,000 range. About half his savings are in labor. He feels Sturd-i-wall helps him give his customers more house for the money, both in square footage and quality.

**Sturd-i-wall construction helped** hold costs to \$9 per sq. ft. at this 70-unit, low-rise apartment in Mountain View, California. Combination siding-sheathing was  $\frac{3}{8}$ " medium density overlaid fir plywood, scored 8" o.c. to give a plank effect. It went over 3 x 4's, 16" o.c. Vertical edges of panels were shiplapped to give a continuous groove pattern. Let-in bracing was not required because of plywood's superior bracing strength. Overhangs seen here, a continuation of the ceiling, are relief-grain plywood with a natural finish.

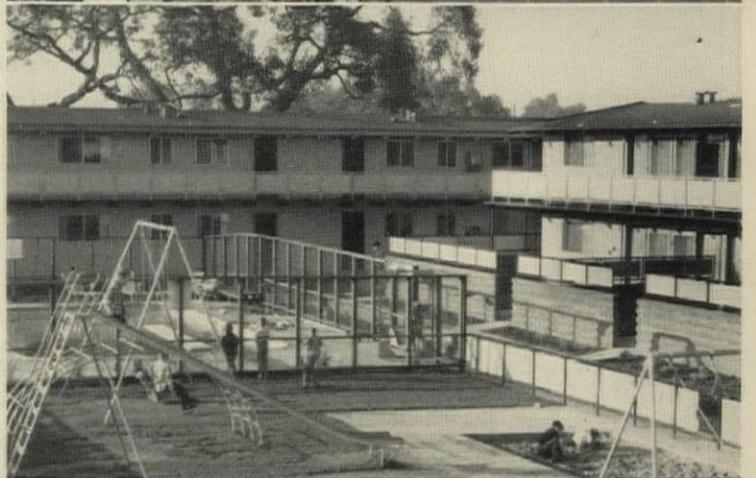
The same structural system will be used for a projected 406 additional apartment units. Jack Douglas, superintendent on the job for Premier Construction Co. of San Jose, said, "Waste in wall construction is practically non-existent. Plywood is the big time-saver on this job. There is no plastering or stucco—the siding is a one-operation deal and it is ready to paint." Overlaid plywood takes and holds a paint job well, too.

For more information on plywood Sturd-i-wall construction, write Douglas Fir Plywood Association, Tacoma 2, Wash.



▲ **Sturd-i-wall cuts per-house costs**

by \$175-\$245 for Bob Miller, one of Minot, North Dakota's larger builders, with houses in the \$15,000-\$19,000 range. He saves at least \$175 when he applies beveled siding of medium density overlaid fir plywood directly on studs. When he uses Texture One-Eleven for sheathing-siding, he lops \$70 more off his costs (compared with fibreboard sheathing and cedar siding). With savings from Sturd-i-wall on a typical 1200-sq. ft. house, Miller installs top-grade wool carpeting and built-in kitchen appliances without increasing his basic price—a definite competitive advantage. Buyers say the all-plywood houses are warm and comfortable, even on a sub-zero day. Plywood is so stable, with less shrinkage than other materials, that there's less chance for seams or cracks at door or window openings.





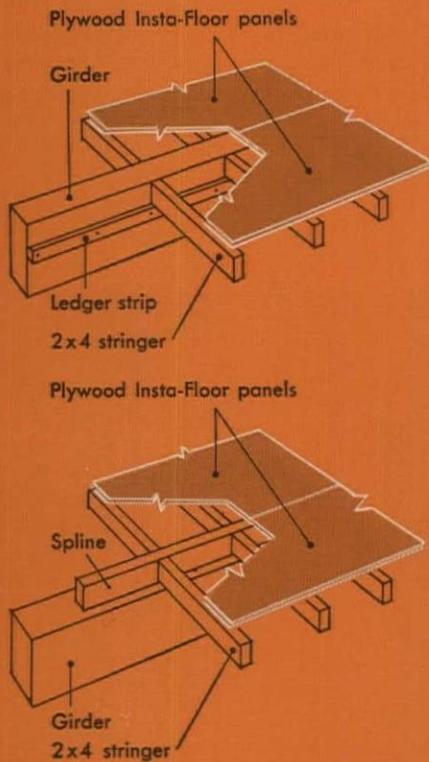
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TWO NEW DFPA FIR PLYWOOD

# FLOOR SYSTEMS

Two ways to cut floor construction time in half by using plywood over supports on 4-ft. centers

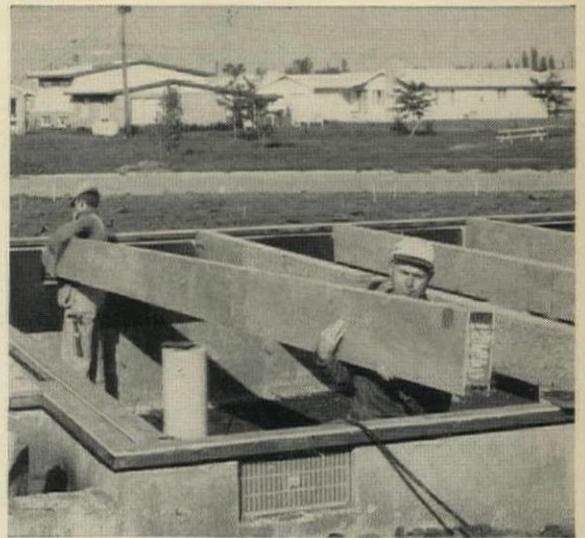
INSTA-FLOOR FASTENING METHODS



**1** **Insta-Floor** is a panelized system with preframed plywood floor sections that cost as little as 35c per sq. ft. in place. Most savings are due to sharply reduced labor requirements, because the system entirely eliminates time-consuming cutting and fitting of hundreds of small pieces on the job. As a demonstration, Chehalis, Wash. builder, George Osborne, laid 1170 sq. ft. of Insta-Floor, including main supporting beams, in just under 10 minutes with a six-man crew. Another builder, C. C. Johnson of Muskegon, Mich., used Insta-Floor and saved \$39.40 on his first try. He expects savings per house to come to about \$75 when his crew becomes more familiar with the system.

Both for Insta-Floor (above) and the 2.4.1 floor system (at right), supporting beams may be set into pockets in the foundation. This lowers the house, giving it a ground-hugging look, and saves significantly in labor as well as materials for wall sheathing, siding and painting.

FOR BOTH SYSTEMS, supports may be solid or built-up beams or, as on this ▶ Insta-Floor job, plywood box beams for long span, light weight, low cost.

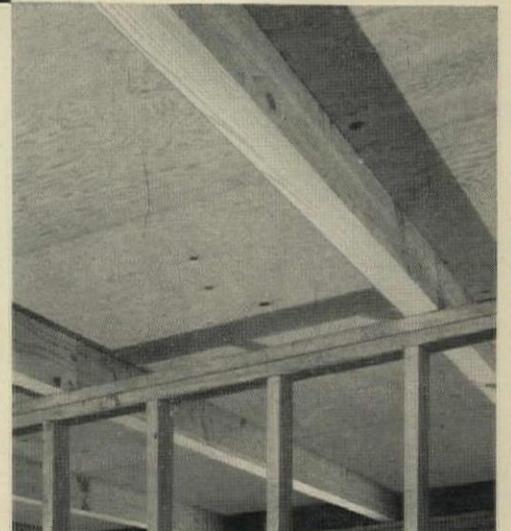


**Basement ceilings** are neat and attractive—one more advantage you get when you use 2.4.1. Smooth plywood and exposed beams are easy to finish and easy to maintain; ceiling looks uncluttered.



**2 Tongue-and-groove 2.4.1:** Now DFPA has engineered a tongue-and-groove joint for 2.4.1, the 1 $\frac{1}{8}$ -in.-thick combination subflooring and underlayment plywood. Standard 2.4.1 requires blocking under panel edges—new t&g panels do not. Plywood floors are firm and solid and make a smooth base for any kind of resilient flooring. The new 2.4.1 system saved one builder in California \$100 per 2000-sq. ft. house, compared with 2 x 6 car decking. Another builder, G. E. Chacksfield Construction Co. of Gardena, Calif., used t&g 2.4.1 on a 154-unit development in Rolling Hills, Calif. (above). Chacksfield likes the floor system because it saves three ways over others: in time, labor and cross-blocking. It took only 10 man-hours to install framing and plywood for a 1400-sq.-ft. floor.

For information on both systems, write DFPA, Tacoma 2, Washington.





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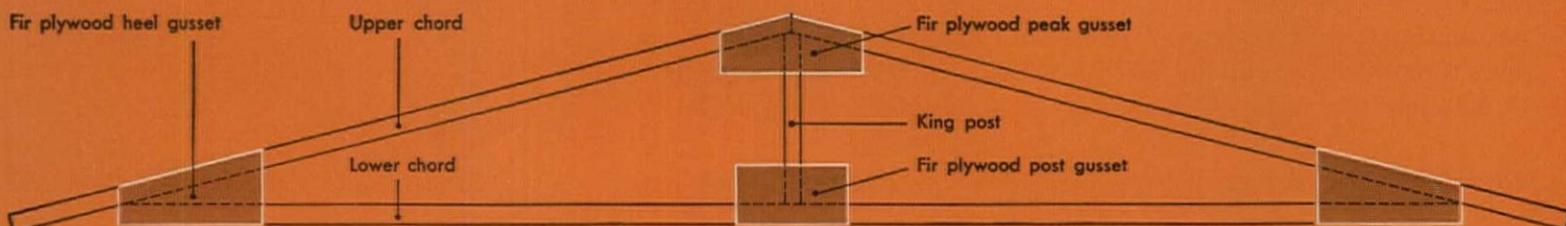
**DFPA FIR PLYWOOD**

**KING POST TRUSS**

**Here's a new simplified design that gives you a truss that's lighter-weight . . . easier and quicker to build . . . and lower in cost**

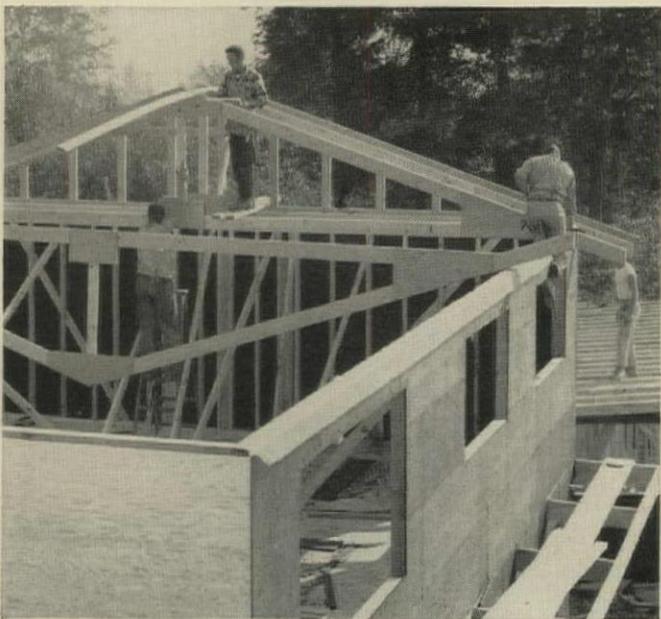
THIS IMPROVED plywood and lumber king post truss is less expensive to fabricate, easier to install, and does the job as well as or better than trusses with more members and costly metal connectors. Developed by the University of Illinois, it has been tested both in the laboratory and in use. Key to the system is the plywood gusset plate, which insures an absolutely rigid connection. DFPA tests of fastening methods show pressure-glued gusset plates stronger than nail-glued connections. For both, gluing must be done under carefully controlled conditions. For most builders, nail gluing is satisfactory and may be more practical.

Builders who have used these king post trusses with other plywood components have completed the basic shell of a house in three days. Most savings come from simplified roof framing. The truss system also permits non-load bearing partitions, and simpler, less expensive floor and foundation construction.





▲ **King post trusses** may have nail-glued or staple-glued plywood gusset plates (as above); or gussets may be pressure-glued; or simply nailed. They're economical because they require only half as many connections as other truss designs. Many component fabricators and lumber dealers supply king post trusses as part of a complete prefabricated house package. Some builders who have used them report savings up to \$300 a house due to use of the prefabbed components.



▲ **Bell & Valdez**, large Pacific Northwest builders, used king post trusses in 100 houses during a trial run, then converted all their models to this type. Low cost was the chief reason. Trusses were fabricated by Totem Lumber in Seattle. Totem makes the double-gusseted truss 30 at a time in a special manufacturing process and figures costs at about \$1 less than for a comparable truss with metal connectors.

For more information about king post trusses, write to Douglas Fir Plywood Association, Tacoma 2, Wash.

## THE DFPA TRADEMARK IS YOUR ASSURANCE OF QUALITY PLYWOOD

TODAY, QUALITY OF CONSTRUCTION is more critical than ever before. New building systems like those shown here make greater demands on materials, and dependability of performance is absolutely essential. Buyers are more quality conscious. That's why it's more important than ever before for you to specify and buy *only* DFPA grade trademarked fir plywood. It's the only plywood backed by an industry-wide quality control program, and a quarter century of experience in plywood testing and inspection. This program is supported by the overwhelming majority of fir and western softwood plywood manufacturers, accounting for 85 percent of industry production.

You can depend on plywood with the DFPA grade trademark because the DFPA quality control program checks every critical step in plywood manufacture. It includes factory inspection by trained quality supervisors—rigorous laboratory testing of production samples, and exposure to actual weather conditions—and in-use testing of new products and finishes. Quality control is backed by DFPA research into new structural systems, and information to help you to build better with plywood at lower cost.

Your reputation depends on the quality of your construction. That's why it pays to specify *only* DFPA grade trademarked plywood.

### DOUGLAS FIR PLYWOOD ASSOCIATION

TACOMA 2, WASHINGTON

—an industry-wide organization devoted to research, promotion and quality control



Only plywood bearing the DFPA grade trademark is made under the industry-wide DFPA quality control program. Always look for the letters "DFPA."

## Sliding ALUMINUM WINDOWS

Cupples series 100c Sliding Window with integral fin and inside trim. 23 standard sizes. Also Picture Slide, Center Vent Slide and Picture-over-Slide windows.



DEPENDABLE

*Cupples*

ALUMINUM WINDOWS

# DEPENDABILITY

*is but one reason for  
using Cupples windows  
and sliding glass doors!*

**DEPENDABLE** FOR QUALITY OF PRODUCT

**DEPENDABLE** FOR SERVICE AND DELIVERY

**DEPENDABLE** FOR CONTINUITY OF OPERATIONS

Everybody likes to do business with dependable people . . . to handle dependable, satisfactory products. Nothing costs a builder or a dealer more in lost time, in aggravation, and in profit dollars than to have the manufacturer fall down on delivery or to ship poorly made products that give unsatisfactory service and require costly call-backs.

You'll find Cupples aluminum windows (double-hung, single-hung, sliding) and sliding glass patio doors dependable in every way. They're not only superbly designed, embodying all the latest improvements, but they're also precision made to assure trouble-free operating efficiency and complete customer satisfaction.

Dependable, too, is Cupples service and delivery that gets your windows and doors to you on time—when you need them—delivered from nearby warehouse stocks. And what's more, you'll find all Cupples products priced to meet today's competitive conditions.

Now add to all this, the **DEPENDABILITY** of product, of service, of company behind the product (Cupples is a division of **ALCOA**) . . . and you'll quickly understand why you should investigate Cupples. Write today for a copy of our latest catalog. Address Dept. HH-61-11.

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**ALCOA**

CUPPLES PRODUCTS DIVISION

**SLIDING GLASS DOORS**

**"SEE US AT BOOTH 1165 NAHB BUILDERS SHOW"**



**BECAUSE OF Hydronics...**  
sick-room germs won't be carried from room to room by the heating medium. Heat is conveyed by circulating water confined in small pipes.



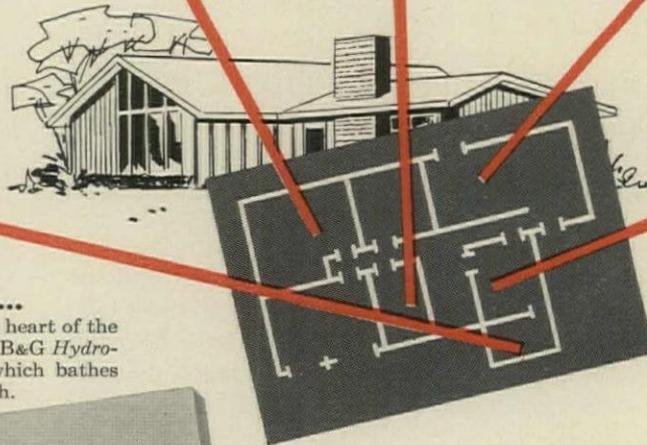
**BECAUSE OF Hydronics...**  
the bathroom will never be cold in the morning or when bathing requires ample warmth. No need for auxiliary heat during cold spells.



**BECAUSE OF Hydronics...**  
the health of young children is protected. The house is filled with radiant, sunshine warmth... with walls and floors warm and draft-free... safe for crawling babies.



**BECAUSE OF Hydronics...**  
the boiler is figuratively the heart of the home. It is provided with a B&G *Hydro-Flo Pak*—the equipment which bathes the house in radiant warmth.



**BECAUSE OF Hydronics...**  
odors from the kitchen can be more successfully confined because Hydronic heating is *sealed-in heating*. There are no air ducts to carry odors throughout the house.



**a sales feature in every room  
... BECAUSE OF *Hydronics*\***

Every builder should get the facts on the Hydronics Team... the organization which introduces more successful home merchandising methods.

How the Team functions to give builders a vigorous selling program is fully explained in the brochure illustrated here. It will show you how to make the "Hydronic Homes Sales Promotion" lift your homes out of the competitive rut... create the traffic which leads to sales.

The distinctive and exclusive features of Hydronics enable builders to (1) attract prospects, (2) arouse their interest, (3) prove that a "Hydronic Home" offers more, (4) close the sale.

*\*The science of heating and cooling with water*

**SEND FOR  
YOUR COPY  
TODAY!**



**Hydro-Flo<sup>®</sup> SYSTEM**  
**BELL & GOSSETT**  
C O M P A N Y

Dept. GW-10, Morton Grove, Illinois

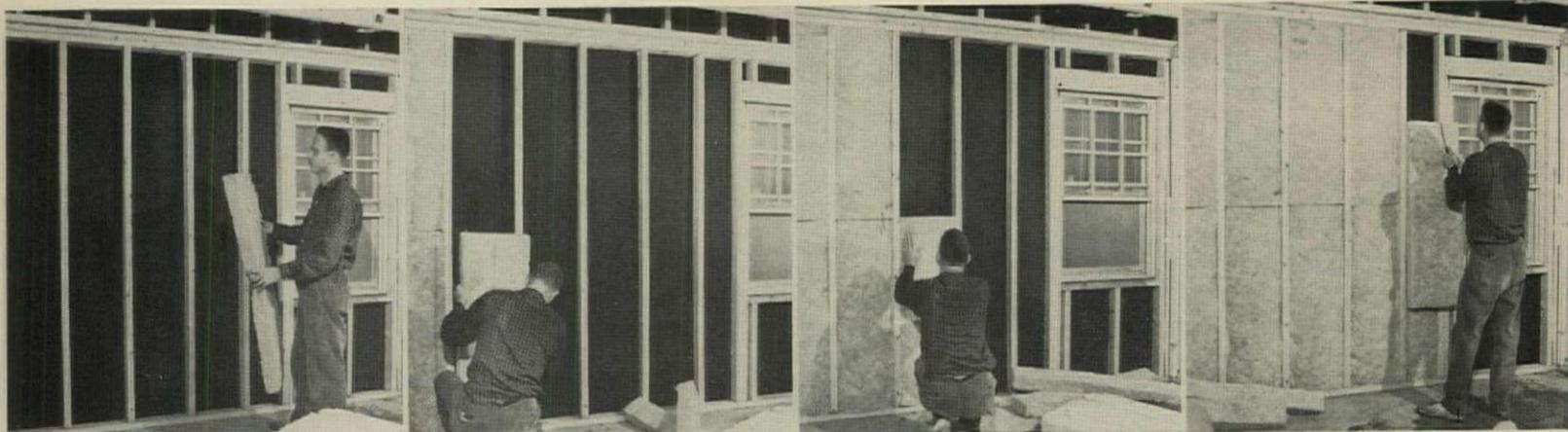
Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario



SEE HOW NEW **FIBERGLAS** FRICTION FIT INSULATION  
CUTS INSTALLATION TIME UP TO 50%

Turn Page →

Fiberglas speed test proves 8 x 10' wall can be fitted with Friction Fit



0:00 ready to start insulating

1:00 four-foot batts used here

1:45 near end of 16" O.C. studs

2:50 fabricating to fit crack

# THIS IS THE AMAZING NEW FRICTION FIT

Makes it easy to insulate the most awkward spots properly.



Cuts easily with any knife. No paper, no asphalt to make fabrication difficult.



Slips easily behind pipes or wiring. No vapor barrier to catch and tear.

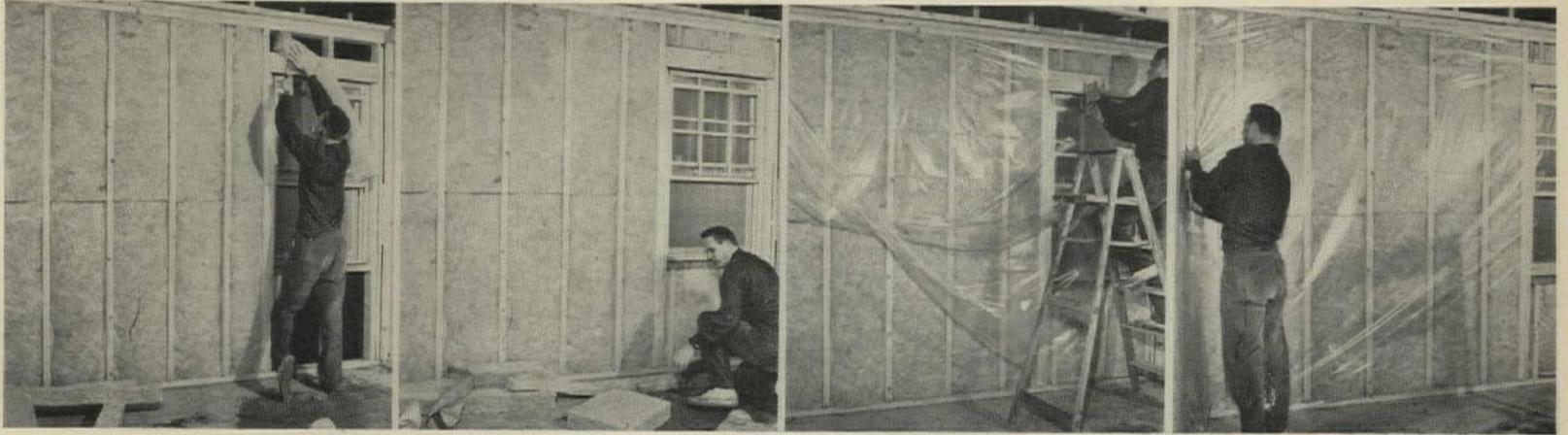


Resilient batts stay in place in ceilings as well as wall spaces.



No problems in small spaces. Just cut to size and stuff into place.

Insulation in only 7:40 against 15:00 for conventional insulation.



3:15 stuffing hole above window

4:25 final insulation step done

6:35 hanging poly vapor barrier

7:40 a perfect job completed

# OWENS-CORNING FIBERGLAS INSULATION

## HERE'S HOW IT WORKS:

Resilient Friction Fit holds itself in place between studs or ceiling joists. Pushed into place it stays there... in walls, ceilings, anywhere. Because of its higher density it stays firm, won't slump, won't fall out. No flanges to staple, no paper to bother with. You save up to 50% on installation time and on labor costs.

**VAPOR BARRIER** can be provided, either by polyethylene film hung from top plate and secured to studs by stapling, or by foil-backed gypsum board.

**VISUAL INSPECTION** of the entire insulation job is possible with Friction Fit. Heat-leaking insulation gaps no longer hide behind paper facings. Unfaced insulation is perfect for stuffing spaces to halt infiltration.

**FIRE SAFETY** improves with the elimination of paper and asphalt facings from stud spaces. Fiberglas\* Friction Fit insulation (classified non-combustible), and poly- or foil-backed gypsum board vapor barrier bring added security from fire.

**SPECIAL NOTE TO UTILITIES**—With the ability to see every inch of the insulation job, spot heat leaks and have them corrected, you can guarantee electric heating costs with more security.

## FREE SPEED TEST

Have your Fiberglas representative show you the Friction-Fit Speed Test. He'll personally demonstrate the application speed and quality of Friction Fit while you time him. Send in this coupon today—



\*T.M. (Reg. U.S. Pat. Off.) O.C.F. Corp.

OWENS-CORNING  
**FIBERGLAS**

Owens-Corning Fiberglas Corporation, Dept. 67-K  
National Bank Bldg., Toledo 1, Ohio

I would like to see your Friction-Fit Speed Test demonstration. Please have your local representative call for an appointment.

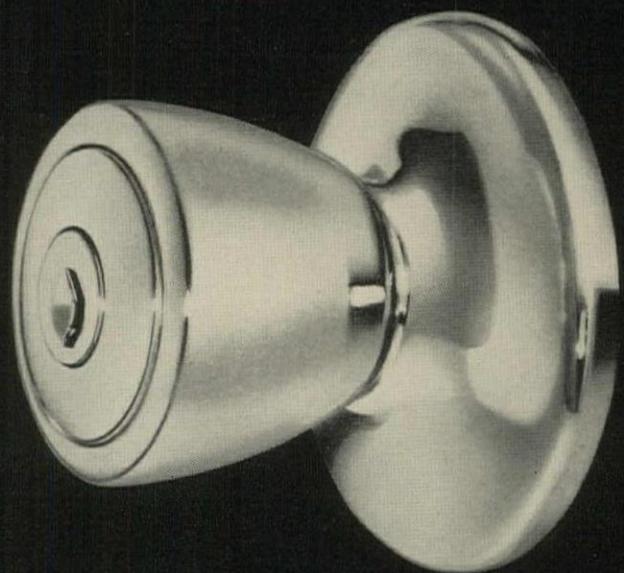
Name \_\_\_\_\_

Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

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



**DESIGNED TO  
GREET A  
MILLION  
HANDS...**

**BUILT TO  
PROTECT A  
MILLION  
HOMES**

More builders reach for Kwikset than any other residential lock in America — because Kwikset is easier to install, gives dependable, trouble-free performance, and has brighter, durable finishes. When your men install door locks, make sure they reach for Kwikset locksets with the new Round Face Latch and Sok-It Strike. With these new features, they'll save 40% in installation time — without mortising, chiseling or screws. Call your Kwikset representative for a demonstration today.



*America's largest selling residential locksets*  
**KWIKSET SALES AND SERVICE COMPANY**  
A Subsidiary of The American Hardware Corporation, Anaheim, California

**lasting  
low-cost  
moisture  
barriers**

## **"ELECTRO-SHEET"**

### **Copper-bonded products**

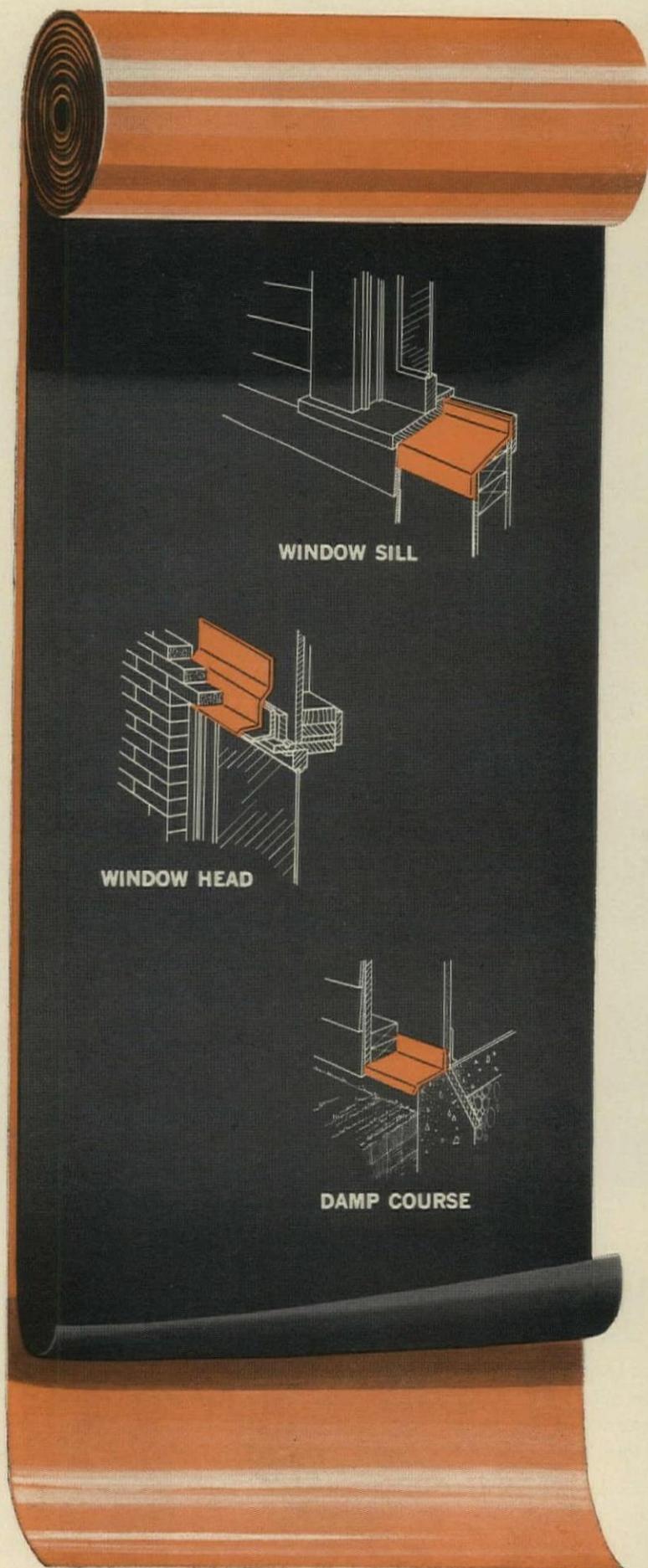
"Electro-Sheet" is pure, thin copper produced in long, wide rolls by electrodeposition. It won't rust and resists most forms of deterioration. Bonded to high-grade building papers or fabrics . . . or to asphaltic compounds . . . it makes concealed flashings you can trust.

"Electro-Sheet" Copper-bonded products are widely used in the hidden trouble spots of homes: window and door sills and heads, shower stall pans, foundation wall damp courses, termite shielding, etc. They are flexible, easy to handle, and available in rolls up to 60" wide from building supply dealers throughout the United States and Canada.

For more information about Anaconda "Electro-Sheet" and a list of manufacturers of the flashing products, write: Anaconda American Brass Company, Ansonia Division, Ansonia, Connecticut.

61-1024

**ANACONDA<sup>®</sup>**  
AMERICAN BRASS COMPANY



"Electro-Sheet" Copper is available bonded on one or both sides.



Charter™ Pecan used in this room is the newest member of the economical Weldwood® Charter paneling family.

## One way you can put more sell in a buyers' market

Offer fresh beauty, prestige, and low maintenance in exciting new room treatments with economical Weldwood real wood paneling like this.

The realistic answer to a buyers' market is to offer features that command admiration and respect. And there's nothing that appeals to the eye faster and says "quality" better than Weldwood real wood paneling. You're offering the honest beauty of real wood—that can't be duplicated by wood-grain imitations. You're offering an atmosphere of prestige. You're offering beauty that will endure—with very little maintenance—under Weldwood's exclusive 18-step genuine lacquer finish. And most impor-

tant, Weldwood is the best known, most accepted wood paneling name to consumers.

The best part of it is that this extra selling power costs you so little. Weldwood prefinished paneling is quickly and easily installed—can help you cut costs. New Charter Pecan shown above is but one of the many economical types of Weldwood paneling available for you to choose from. See them at your nearby Weldwood lumber dealer's or at the United States Plywood showroom nearest you.

### WELDWOOD

REAL WOOD PANELING

*Product of United States Plywood*

SEND FOR FREE PANELING BOOKLET

United States Plywood  
55 West 44th Street, New York 36, N. Y.

HH 11-61

Please send me:

"Weldwood Prefinished Paneling For Fine Interiors," showing woods, installation photographs, specifications.

A sample piece of the new Weldwood Charter Pecan Paneling.

Name.....

Firm.....

Address.....

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

These Three California Community Hospitals Achieve  
Life Long PERMANENCE & DEPENDABILITY With

*Streamline*® COPPER TUBE AND  
FITTINGS FOR SUPPLY AND DRAINAGE SYSTEMS



West Covina Hospital



Parkview Memorial Hospital

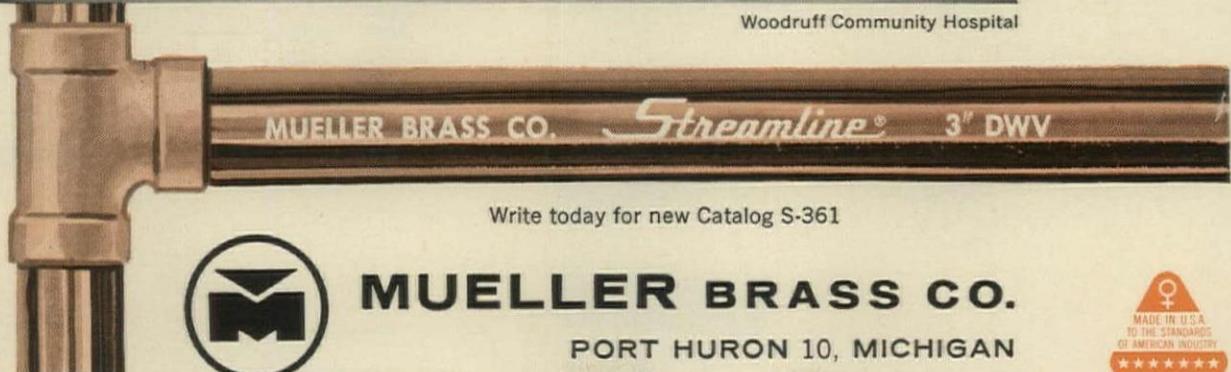
"... in operation over two years ... the copper drainage system has been entirely trouble-free. We would recommend the use of your system and product in any modern structure."

—Hospital Administrator

In installations that must depend on clog-free, rust-proof, leak-proof, sanitary drainage, Mueller Brass Co. Streamline DWV tube and fittings are the logical choice. When compared with rustable materials, DWV Copper Tube and Fittings are **MORE ECONOMICAL** to install and will normally **OUTLAST THE BUILDING ITSELF.**



Woodruff Community Hospital



Write today for new Catalog S-361



**MUELLER BRASS CO.**

PORT HURON 10, MICHIGAN



**YOUR GREATEST ASSET IS OUR QUALITY PERFORMANCE!**

Look! A built-in electric oven with a *second*, low pull-out oven for baking pizza, pies or pre-cooked frozen dishes . . . and it fits in a space-saving cutout. Sharp styling, sharp pricing. Brushed chrome or porcelain finish, in decorator colors. Model HE1958.

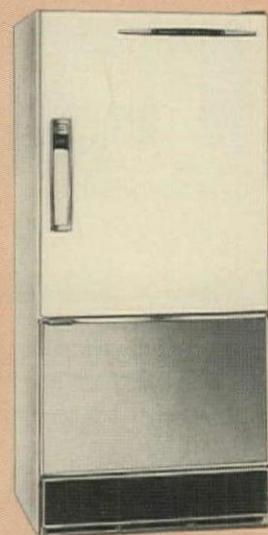
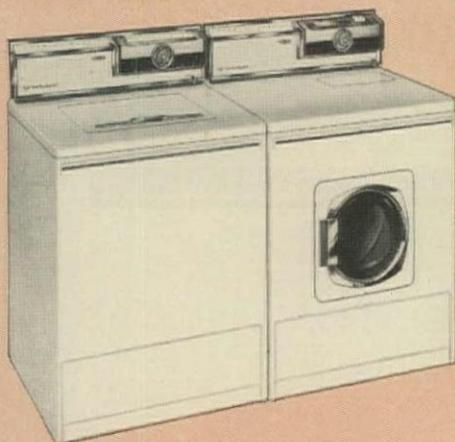


# 3 unique approaches

*These RCA WHIRLPOOL appliances build more "sell" into kitchens*

Gas or electric drop-in range tops  
Imperial model HE867 (electric)  
shown in illustration above.

Automatic washers and dryers,  
plus washer-dryer combinations  
Models LJA-97 and LJD-92 shown.

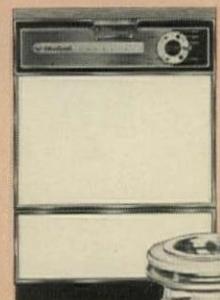


Gas or electric refrigerator-freezers  
Mark 61 (electric) shown

Gas or electric  
modular and set-in ranges  
Model HE3000 (electric) shown



Undercounter dishwashers  
Imperial model FU-70B shown

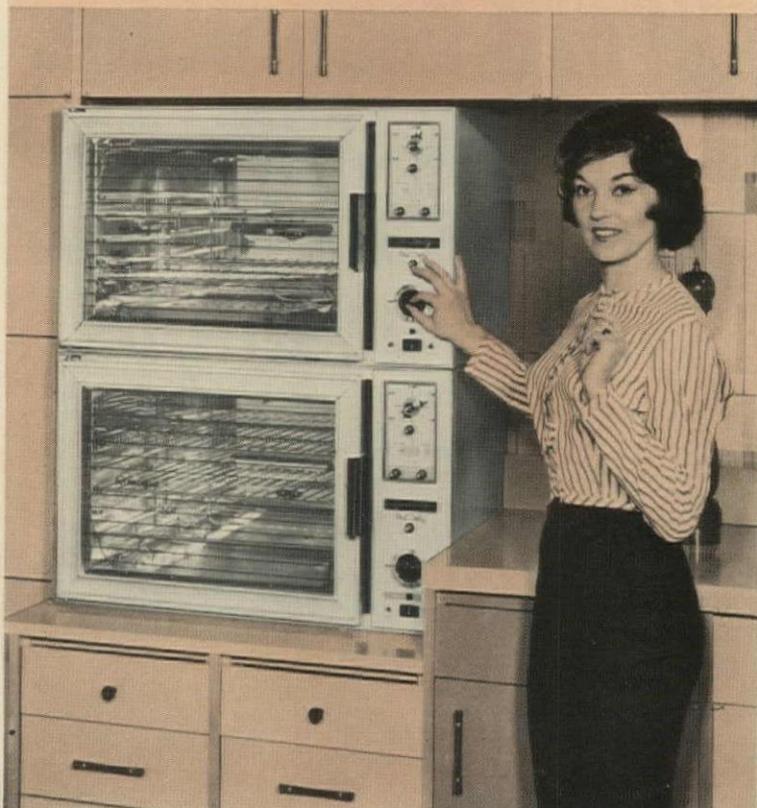


Food waste  
disposers  
Imperial model  
SHD-31 shown



**Join up! . . . it's easier to sell homes with RCA WHIRLPOOL appliances than sell against them!**

Dramatic kitchen beauty in minutes . . . yours with this exclusive new modular oven that combines built-in styling with conventional range mobility. Can be placed on a counter, stacked, hung on a wall. Chrome and glass front, beige sides, to blend with any decor. Model HE2900.



Imagine . . . a flame that can be so accurately controlled it will cook an egg without burning a paper plate! Exclusive Blanket-O-Flame® burner provides this new "controlled cooking". Fine modern styling for an exciting new look, too. Brushed chrome. Model HG889.



# to more livable kitchens with RCA WHIRLPOOL ranges

Take a moment to check these modern cooking centers. You'll find each is designed around new, different, practical concepts that will enhance the value of any kitchen, increase the salability of your houses and often save you time and money in installation. See these new ranges plus the complete line of RCA WHIRLPOOL gas and electric appliances at the National Association of Home Builders show, or at your local RCA WHIRLPOOL appliance distributor.



## New! Common cutout for gas and electric ranges

RCA WHIRLPOOL gas and electric ovens and drop-in tops are dimensionally designed to fit the same standard cutouts, so you can offer prospects a choice of gas or electric kitchens at no extra cabinetry cost. Ovens are easily secured by means of 4 mounting holes in the front frame for fast installation.



**CORPORATION**

ADMINISTRATIVE CENTER, BENTON HARBOR, MICHIGAN

Use of trademarks  and RCA authorized by trademark owner Radio Corporation of America

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers • Dryers • Washer-Dryers • Refrigerators • Freezers  
Ice Cube Makers • Ranges • Air Conditioners • Dishwashers • Food Waste Disposers • Dehumidifiers • Vacuum Cleaners.

# "Ford Econolines cost us 23% less to buy... save us almost 50% on gas"

says Mr. L. LeRoy Highbaugh, Jr., L. LeRoy Highbaugh & Son, Louisville, Kentucky

"Our first Ford Econoline truck convinced us we should replace all 11 units in our repair and maintenance fleet with Econoline Vans and Pickups.

"We saved from \$300 to \$500 apiece on initial cost, and this lower price also means a fleet savings of \$200 in city taxes and several hundred dollars each year in state taxes.

"We also found that our gasoline bill has been cut almost in half. These Ford Econolines are getting about 20 miles to the gallon, compared to the 10 miles our standard 1/2-tonners used to average. It looks like we'll save 15% yearly on tire costs. In fact, our total maintenance expense is way down. So much so, we've been able to cut our staff of mechanics from three to two.

"Many other Ford advantages have shown up—

besides economy. Our drivers report the Econolines are much more maneuverable, and they're easier to operate in snow than the standard trucks we've had.

"Each driver-repairman carries all the supplies and equipment needed to plaster, paint, fix plumbing, secure sagging hinges or handle any emergency. They need plenty of room to keep everything where it can be reached quickly and easily. The Econoline's flat floor, larger loadspace and convenient double doors (side and rear) are big timesavers.

"We have 12 other Ford Trucks, including dumps and mixers for construction work and Falcon Rancheros in our nursery operation, all doing an excellent job for us."

Solid testimony that Ford's full-time economy only starts with low price!

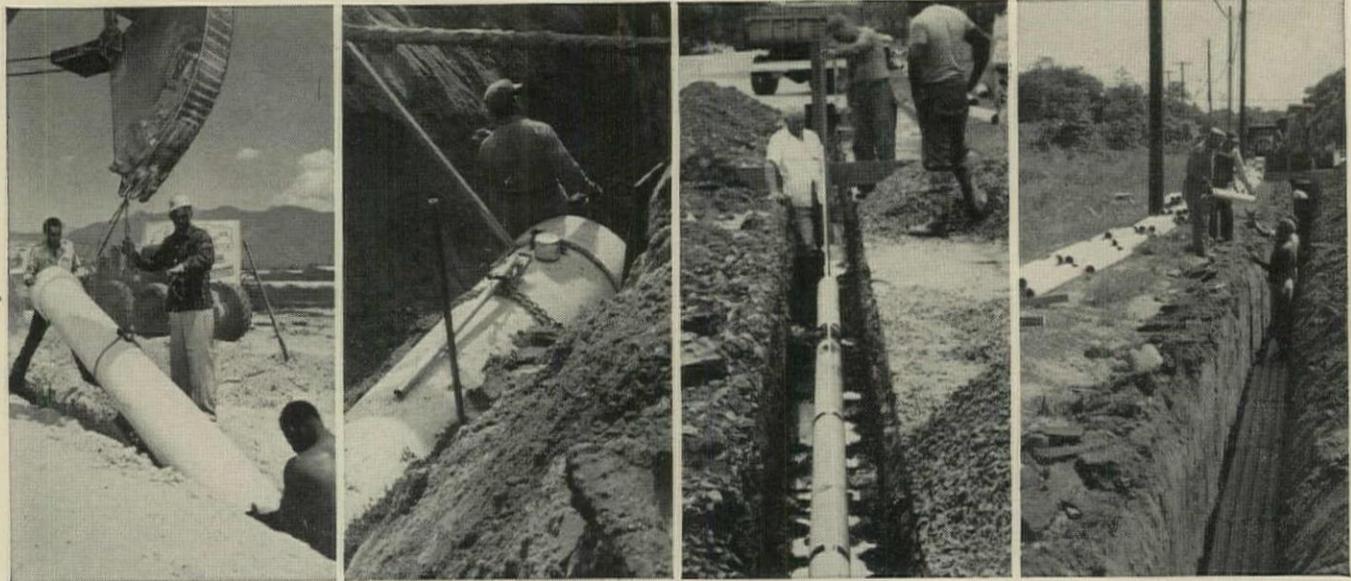
## FORD TRUCKS COST LESS



PRODUCTS OF  MOTOR COMPANY



# Before, during, and after installation... Transite never stops saving you money!



## ...ON WATER MAIN JOBS

Transite® speeds any water line installation. Its long lengths are easily and quickly handled. The Ring-Tite® joint means a tight seal at every coupling in the line! The result: a quality job at low cost!

## ...ON SEWER MAIN JOBS

Transite speeds assembly, means a bigger day's return. And the J-M Ring-Tite joint is your assurance that the line will pass leakage or infiltration tests. You "button-up" the job faster when you use Transite Sewer Pipe.

## ...ON SUBSURFACE DRAINAGE JOBS

Transite Underdrain Pipe means savings wherever subsoils must be stabilized. This new perforated pipe means savings to contractors, for Transite's long lengths, fewer joints, low material cost all add up to more profitable jobs.

## ...ON POWER OR PHONE CABLEWAYS

Transite Ducts mean narrower, shallower trenches... crews attain faster laying. Transite comes in long 10' lengths... joins quickly and securely with a J-M Plastic Coupling. Pneumatic rodding means additional savings!



# JOHNS-MANVILLE

Box 362, HH-11, New York 16, N. Y.

Please send, without obligation, Contractor's Kit of cost-saving facts with Transite Pipe.

**TRANSITE - THE PIPE DESIGNED  
WITH THE CONTRACTOR IN MIND**

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_

COUNTY \_\_\_\_\_ STATE \_\_\_\_\_



**Risky!**

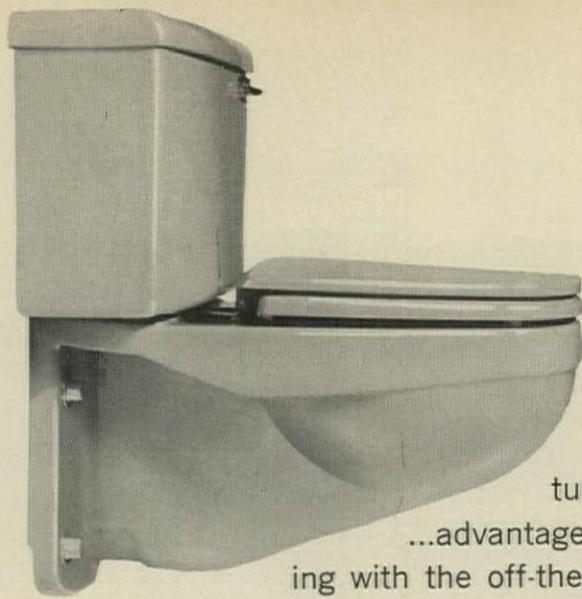
Fortunately, the buyers of your homes aren't liable to paint our windows in the middle of the living room. Still, the *idea* of being able to do this does add sales appeal to homes with R·O·W Removable Wood Windows. Also, it is practical for her to remove them for washing or painting, in half the time, without risking her pretty neck on a ladder.

*See your lumber dealer or write . . .*

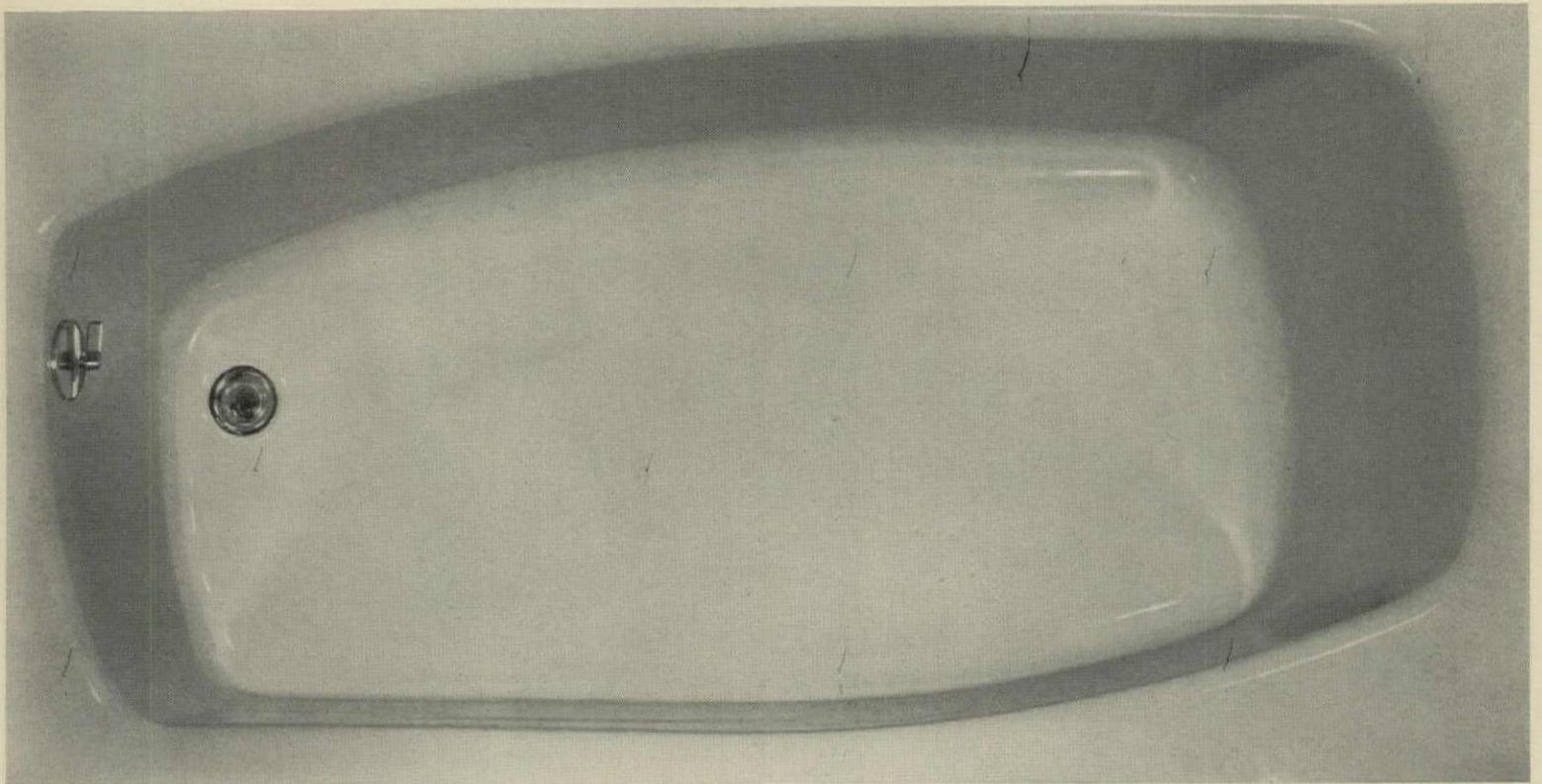
**R·O·W WINDOW SALES COMPANY**  
 1365 Academy Ave., Dept HH-1161, Ferndale 20, Mich.

See the full line of  
 R·O·W Windows  
 Booth #146  
 1961 NAHB SHOW

# NEW IDEAS MEAN FASTER SALES



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 home buyers want. There's ease of cleaning with the off-the-floor Norwall toilet—new bathing roominess in the Contour bathtub . . . extra storage convenience in the Gracelyn lavatory.



American-Standard and Standard® are trademarks of American Radiator & Standard Sanitary Corporation

■ 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 make easier, more profitable sales. ■ For more information on new fixtures for model homes, see your American-Standard representative or write American-Standard



**AMERICAN-Standard**  
PLUMBING AND HEATING DIVISION

Plumbing and Heating  
Division, 40 W. 40th St.,  
New York 18, New York.





A gold mine of sales-making ideas"...

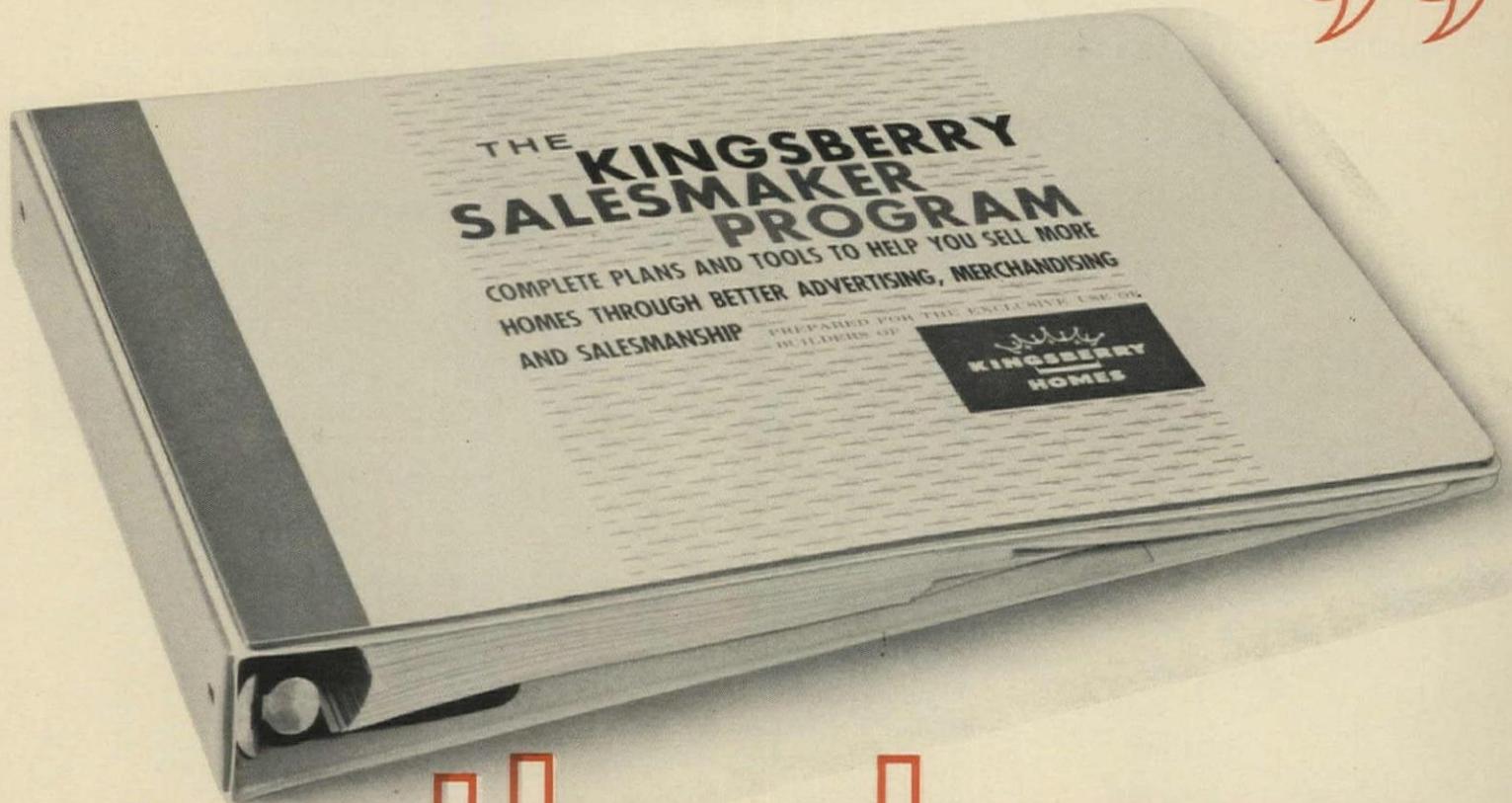
"Is doubling the effectiveness of my promotional dollar"...

Most complete guide to home-merchandising I've ever seen"...

"Takes much of the guesswork out of development selling"...

"A real eye-opener, written by real pros"...

"It's the builder's bible ...



# another bonus from Kingsberry

This is it—the Kingsberry Salesman Program which in a few short weeks has become the talk of the home-building industry. A complete marketing program, with answers to almost every conceivable question about promoting, advertising, budgeting, selling-on-site, sales training, referral and follow-up. All in one handy, tabbed book for quick reference, written from the lifetime of experience of leading home-marketing experts.

This is another example of *service-in-depth* rendered by Kingsberry for the exclusive benefit of Kingsberry builders. Add to it the most liberal advertising and promotional allowances in the home-building industry (up to \$120 per house), backed by Kingsberry national advertising and local "on-

the-spot" promotional help—and you have some idea why Kingsberry builders are having their greatest sales year ever. Write or call today: Jerry Nowak, General Sales Manager, Kingsberry Homes, Phone Fort Payne, Alabama 845-3550.



**KINGSBERRY HOMES**

FORT PAYNE ALABAMA

"PROGRESS IN HOUSING THROUGH ENGINEERING AND RESEARCH"  
At the present time Kingsberry serves builders only in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, and now—Virginia and West Virginia.

*designed to be built in....*

# HALL-MACK

BATHROOM ACCESSORIES

## RECESSED UNITS

For that extra touch of delightful luxury and comfort in your bathroom, there's nothing to equal the classic styling of Hall-Mack built-in accessories.

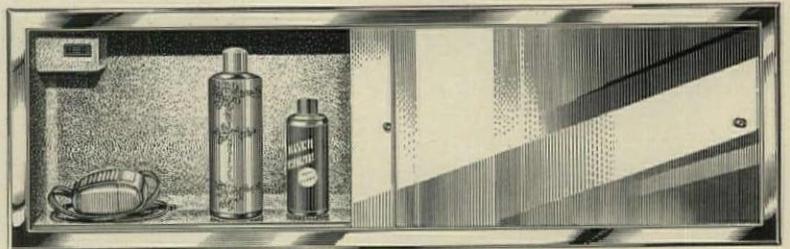
Their quiet dignity

blends harmoniously with any decor... saves precious space... provides extra convenience for every member of your family.

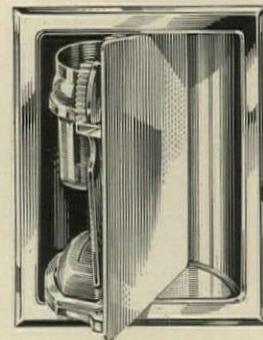
The traditional fine quality of Hall-Mack accessories brings lifetime beauty to your bathroom... combines discriminating concealment with full utility. Accessories make the bath, so to be sure to specify Hall-Mack when you build or remodel.



accurate scale folds into wall... saves space prevents tumbles

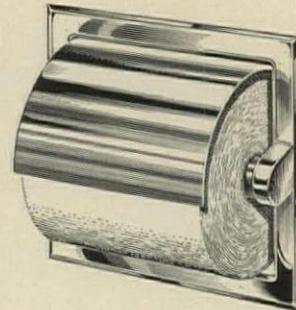


concealed vanity shelf with sliding mirrors



revolving door hides soap, tumbler, tooth brushes

semi-concealed paper holder... hinged hood keeps tissue clean, acts as brake on roll



### HALL-MACK COMPANY

division of Textron Inc.  
1380 W. Washington Blvd.,  
Los Angeles 7, Calif.

Please send your free color booklet on bathroom planning

HH-1161

Name \_\_\_\_\_

PLEASE PRINT

Address \_\_\_\_\_

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

*Sold by leading plumbing, tile and hardware dealers everywhere*



*Eagle Walnut field with Par Cherry used in a strip pattern, one of many combinations available.*

## Elegance—Quietly priced for the mass home market

### *Beautiful BondWood® Parquet*



*Par Red Oak (natural finish)  
—most popular grade in the  
mass home market.*

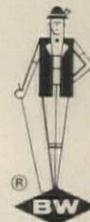
The exquisite beauty of HARRIS BondWood has caught the eye of more home builders in the medium price range than any other parquet. Actually, although BondWood is associated with only the finest, there's a BondWood parquet for *every* price home. Oak, Walnut, Maple, Cherry and Angelique (Guiana Teak). Solid hardwoods in small individual slats, arranged in squares, provide unlimited designs. The square joints assure

a tighter fit—no beveled edges—and bothersome squeaks are eliminated.

Write today for free color booklet, giving you all the details on BondWood. Harris Manufacturing Company, Dept. HH III, Johnson City, Tennessee. See our catalog in Sweets.

*Finest in flooring since 1898*

## HARRIS FLOORING



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



DOORWAY DESIGNED EXCLUSIVELY FOR SCHLAGE BY RICHARD WILLS, AIA:  
SCHLAGE COLONIAL LOCK, BRIGHT BRASS FINISH



Here's how the traditional doorway can be varied to blend with two other architectural styles. (For other entranceway ideas you can use, send for free portfolio offered below.)

## “Traditional” entry is *news* when it gives the modern home a selling edge

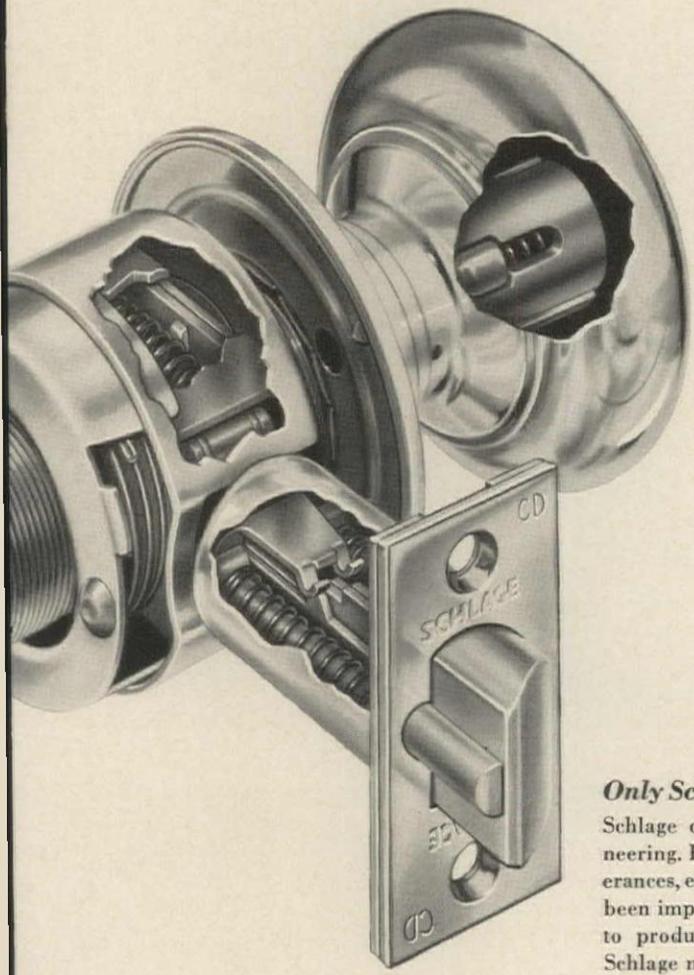
To make your next building job stand out, begin at the beginning—give the entranceway a quality look. Shown here is one way to do it. Its traditional touch suggests a substantial home, well-built and comfortable.

Whether you use this design, or one of the others in Schlage's series of entrances created by noted architects, or your own design...you're wise to give special attention to the doorway. This is where prospects get their first impression. And the *easiest* place to add the distinctive look that helps sell a home.

Schlage Locks on the door are part of your selling edge. They're a *beautiful* way to say you build with the best. Schlage's wide range of door hardware gives you complete freedom in entranceway design. And true Schlage dependability comes in every price bracket.

• • •

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



### **Only Schlage makes locks this way!**

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

# **SCHLAGE**®

Schlage Lock Company

San Francisco • Los Angeles • Chicago

New York • Vancouver, B. C.

Wherever W

a

l

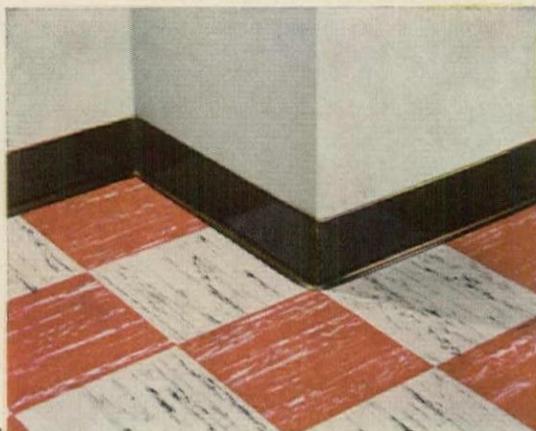
l meets floor . . . . . Vinyl KenCove

Wall Base

or new

Kentile Vinyl

Straight Base



1.



2.

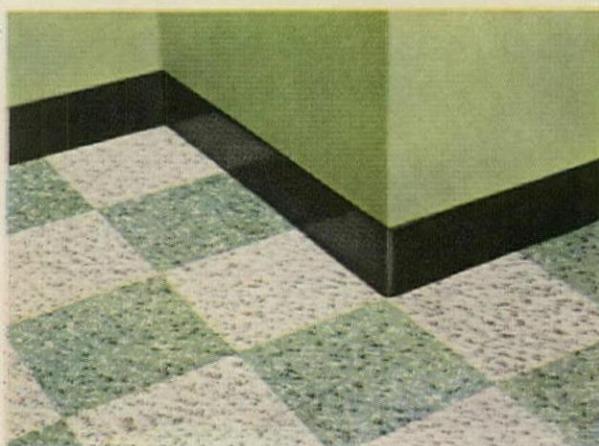
1. **Vinyl KenCove® Wall Base.** Top-quality. All-vinyl. Corners can be formed easily right on the job using regular 48" KenCove lengths . . . save installation time.
2. **Factory-Molded Corners** are available in Vinyl KenCove Wall Base for those who prefer them. (Inside Corner: 2¼" return, Outside Corner: 2½" return.)
3. **KenCove End Stops** . . . each 24" length has factory-molded tapered ends, to be cut in half and used on both sides of flush-mounted door buck installations.
4. **New Kentile Vinyl Straight Base** . . . for use with carpet or any other installation where straight base is desirable.

Vinyl KenCove Wall Base and new Kentile® Vinyl Straight Base add the perfect finishing touch. Economical to install, they simplify cleaning, won't show mop marks, never need painting. Available in a variety of colors and heights.

SPECIFICATIONS: VINYL KENCOVE—Beige and White . . . 2¼" and 4" high in 48" lengths. Black, Brown, Green, Sumac Red, Russet and Gray . . . 2½", 4" and 6" high in 48" lengths . . . plus 2½" and 4" high in 96-foot rolls. KENTILE VINYL STRAIGHT BASE—Height 4"; Length 48". Colors: Black and Russet.



3.



4.

**KENTILE**

**FLOORS**

Visit the Kentile Showrooms in these cities: New York, Philadelphia, Cleveland, Atlanta, Kansas City, Torrance, Calif.

# Roundup:

## Push for cheap but good houses is showing results

The push has been the major theme for the politically-dominated part of the housing economy this year. The Kennedy Administration jammed through aids to moderate-income families in the 1961 Housing Act. At the same time private builders, led by President Jim Burke of NAHB, moved more into this market.

Last month builders in Burke's home town of San Antonio unveiled 28 homes which may become pacesetters in this field (see p 44). All have three bedrooms, and all cost less than \$7,000. Says FHA Commissioner Neal Hardy: "This is the first time industry has seriously tackled the problem of trying to reduce costs."

Hardy's staff has just completed putting all the rules for low-priced homes under one cover. New rules may cut as much as \$1,500 from cost of a two-bedroom house, and home manufacturers—who have suffered from conflicting regional rules in the past—are ready to jump into production (see p 45).

FHA approved the first loan under its controversial bargain-basement rental (Sec 221d3) program. The loan lets Relocation Housing Corp of Baltimore, headed by Melvyn T. Pugatch, build 320 units. The subsidized interest of 3 1/8% (FNMA buys the loan) allows rents for three-bedroom units to be cut 18.5%, from \$95 to \$77.50, from where they would have been under the regular Sec 221.

But FHA seems to have one foot on the brakes and another on the gas for its moderate-income (Sec 221d2) single-family housing program. While cutting construction standards, FHA is insisting upon higher lot requirements (see p 45). This is so the homes won't go up in shoddy neighborhoods where blight would soon make them worth less than the mortgage.

## FHA repair loans hit hard times

The tipoff comes with FBI arrest of 19 Long Island men for defrauding the government of \$5 million in Title I loans. Arrested: two former bank and S&L officers, eight officials and salesmen of home improvement companies, and home owners who allegedly took kickbacks to apply for higher-than-needed loans.

Home improvement scandals in Detroit and Louisville have been bigger. Real significance, say insiders, is the downgrading it indicates for the home repair loan program which has been an FHA staple for decades. Administration men have been unfriendly to Title I because they don't like its 9.7% true interest rate. FHA hasn't pushed the program and hasn't named any top brass to head the program. Thus it may hit only \$600 million this year, 40% below some previous years.

## US companies begin to crack foreign housing markets

Experts have been saying for years that it couldn't be done. US labor costs are too high. Yet last month, three different kinds of deals involved selling US housing and/or housing know-how in foreign nations. Biggest is a \$20 million contract about to be signed between the Argentine government and American Intl Housing Corp (chairman: Norman P. Mason, the former HHF Administrator) to build 4,000 units around Buenos Aires. Price will average \$5,000. Most materials will be local, but Mason's company (jointly owned by All-State Properties and E. L. Bruce, the hardwood flooring producer) can import materials if local dealers bid too high. American Intl is providing construction financing. Buyers will pay 25% down, finance the balance through Argentina's central bank.

Gold Star Homes of Chillicothe, Ill. has just contracted to sell several hundred prefabs to ICA for Monrovia and Liberia. Prices: a whopping \$17,000 to \$20,000. They will be nearly all aluminum—to resist jungle rot—and will have pre-plumbed, pre-wired walls. Seaboard Homes introduced a new 700 sq ft "woodless" prefab for the Carribean area. He has a contract to build a model on Curacao for The Netherlands' government. Price: \$2,200 to builders.

**MARKET MURMURS:** Certain-teed's success in shell homes is prompting competition. Now, Johns-Manville says it is experimenting with a complete housing package to be sold through dealers. The units are low-priced shells and nearly-complete homes, priced all the way from \$4,200 to \$13,000, says Roger Hackney, financial vice president. J-M supplies wall panels, finishing materials, merchandising help, and liability protection in case the buyer defaults on the 5- to 12-year installment note he uses to finance the house.

Central Foundry Co, Alabama-based producer of cast iron soil pipe, has set up a unit to go into home building. Central White

(with White Construction Co, contractors) will put up 1,000 racially-integrated homes priced from \$11,990 to \$12,990 near Washington, D.C. Central provides financial backing (and soil pipe, of course).

Sit-ins by Negro pressure groups are spreading. Latest was a 25-hour demonstration in a real estate office in Brooklyn. Result: a Negro family rented a \$70-a-month apartment it wanted.

What sells homes today? L. C. Major of Los Angeles says a survey of 8,000 home-shoppers shows 64% put the community ahead of the house itself.

NEWS continued on p 44

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**HOUSING BIGWIGS** inspect 875 sq ft, brick home built by E. H. (Cotton) Jaroszewski. Cost

cutters include lighter foundation, 6 in. SCR brick with three rows of reinforcing instead of

lintels, interior partitions of 3/4 in. Flake Board, and clip installation for gypsum board walls.

## Builders show off 26 low-priced models in San Antonio

Can builders build decent and durable housing so cheap it can tap part of the public housing market?

A year ago, San Antonio builders set out to make good on their boast that this is possible if city officials ease cost-boosting building codes and zoning ordinances.

Last month, some 325 bigwigs from the housing industry gathered in San Antonio to inspect the result: 26 houses priced from \$5,950 to \$7,000. None was smaller than 720 sq ft. None had less than three bedrooms. Payments would run around \$50 a month.

**FHA Commissioner Neal J. Hardy gave the demonstration the Kennedy Administration's blessing.**

He called it "a significant development in low-priced housing." He added: "Your accomplishments in meeting the cost restrictions (three bedrooms for \$7,000) are even more remarkable considering that you have a serious soil problem. We are in great sympathy with your goals, admiring of your accomplishments. . . The city is to be congratulated on its cooperation through the lifting of zoning and code restrictions . . ."

Such housing, Hardy noted, "will be an important supplement to urban renewal efforts for it is often on the question of adequate obtainable relocation housing that urban re-

newal projects founder."

Mulling it over next week in Washington, the FHA commissioner (a former NAHB staffer), waxed even more enthusiastic. "It's the first time the industry has seriously tackled the problem of trying to cut costs," he told *HOUSE & HOME*. But with all the special effort, Hardy added that he "cannot and will not say the San Antonio example provides a real solution" to housing the poor.

The San Antonio demonstration—officially dubbed Project SARAH for San Antonio Research for Advanced Housing—grew out of home builders' traditional efforts to fight subsidized public housing. President Barney Cox of the San Antonio builders candidly revealed the background. He told the conference: "18 months ago we had a referendum on public housing and defeated public housing by two to one. As builders, we had told the public: 'let us do the job.' But then we did nothing. Then City Manager Lynn Andrews [now city manager of Fort Lauderdale, Fla] called us in and told us to do something to provide low priced housing. We told him we couldn't because restrictive zoning and codes would make building too costly. He said he'd wipe out the restrictions that stood in our way. We set up a coordinating committee with the city and started to work. The city manager made it real possible for us to do the job. We knew if we failed, we'd have no one to blame but ourselves."

**San Antonio relaxed its building code in 17 ways.**

Samples: vent pipes cut from 3" to 2", longer spans for timber, fewer electrical outlets per room, and a single main electrical switch. All such variations had to win approval from the coordinating committee as a sound practice.

But that wasn't all it took to keep the price under \$7,000. The city sold the 27 participating builders improved lots for \$750 each—less, city officials admit, than the lots cost the city to develop. And Mayor Walter McAllister, former chairman of the Home Loan Bank Board who is now chairman of San Antonio Savings Association, offered 80% loans at 6%

interest *at par* for 23 of the houses, thus saving builders FHA discounts which ran as much as \$350. He also offered 90% MGIC-insured loans "to anybody with acceptable income and credit."

To reach lower-income buyers who cannot afford a 20% down payment even on a \$7,000 house, "most of the builders probably will sell the houses under a contract for deed arrangement," says McAllister. This allows the buyer to pay the down payment over a period of months before the builder turns the deed over to the buyer.

Manufacturers went out of their way to help local builders incorporate new methods and products that provide better housing for less money (e.g. single thickness brick bearing walls, non-load bearing partition panels, pre-finished flooring, laminated under-flooring).

Even so, the San Antonio project lives up to the goal NAHB President Jim Burke mentioned when he and fellow San Antonio Builder Quincy Lee began plugging the idea: "We want to set an example for the nation."

Best indication that the Kennedy Administration thinks the example is significant is that it has handed the city a \$22,000 Sec 314 demonstration grant to make detailed studies of the results and costs, product quality, and customer satisfaction.

Photos: H&H staff



**CODE VARIATIONS** which trimmed costs are discussed by (l-r) Bill Hunter, city project coordinator; FHA Commissioner Neal Hardy, and Tom McNeil, San Antonio chairman for SARAH.



**INSPECTING HOMES** are (l-r) Bill Hunter; first Vice President Len Frank of NAHB; Tom Coogan of Housing Securities Inc; NAHB economist Nat Rogg; and Builder Dave Fox of Dallas.

## New FHA standards for low-price houses may save \$1,000 to \$1,500

So estimates the Home Manufacturers Association, which has long plugged for grouping all FHA rules for low priced housing under one cover.

Previous FHA standards for the minimum house market (primarily Sec 203i and Sec 221 homes) have proved in reality to be no standard at all. They have consisted of intermittent letters to field officers saying what parts of FHA's normal Sec 203b standards may be deleted for low-price (ie under \$9,000) houses. Many local directors have interpreted and applied these letters differently.

The result is that builders operating in more than one FHA district were hampered. And prefabbers faced even more trouble in trying to sell a low-price house meeting FHA minimums in several states.

Now, after months of work, FHA Commissioner Hardy and his staff have put all the rules for low-priced homes in one booklet. Distribution will begin soon.

The new MPSs will apply to single-family houses under these sections:

1. Detached homes under Sec 203i
2. Detached, semi-detached, and row-type homes under Sec 203b, 203h, 220, and 222, where the mortgage does not exceed the \$9,000 maximum of Sec 203i.
3. Detached, semi-detached, and row-type houses under Sec 221d2.

**The new regulations steer somewhere between a shell house and a completely finished 203b house.**

To do this, FHA has eased still further some of the construction requirements for homes priced under \$9,000 (ie 203i). But it stopped short of going so far that a butter-fingered weekend wood butcher could foul up the finishing touches. Commissioner Hardy explains FHA's viewpoint this way:

"In meeting the needs in the middle income areas over the past years we may have become somewhat set in our ways but we intend to change that—indeed we must change," says Hardy.

The rewritten standards aim to erase regional differences and, says Hardy, "provide as many cost saving exceptions to the regular MPS as possible consistent with obtaining a sound, durable, livable dwelling—exceptions applying to those items which can be completed after mortgage insurance by an average typical purchaser who has no special experience or skill in building."

The new standards keep some of the exceptions to the regular MPS already in force for homes priced under \$9,000. For instance, finish flooring, interior painting, and landscaping may be omitted.

*But there are many basic changes in FHA ground rules. The most important:*

**Minimum room sizes are cut 11.5% for a three-bedroom house.**

The new schedule of minimum room floor areas slices 20 sq ft from all living rooms, 10 sq ft from all kitchen minimums, and 30 sq ft from the total for three bedrooms. The smallest bedroom may now be 70 sq ft, instead of 80 for normal FHA homes. The new minimums:

| Room     | SEPARATE ROOMS |           |           |           |           |
|----------|----------------|-----------|-----------|-----------|-----------|
|          | Least Dim      | 1 br Unit | 2 br Unit | 3 br Unit | 4 br Unit |
| LR.....  | 11'            | 140       | 140       | 150       | 160       |
| DR.....  | 8'             | 80        | 80        | 90        | 100       |
| K.....   | 3 <sup>a</sup> | 50        | 50        | 60        | 70        |
| BR.....  | 7 <sup>b</sup> | 110       | 70        | 70        | 70        |
| TOTAL BR | —              | —         | 180       | 250       | 320       |

<sup>a</sup> Clear passage space.

<sup>b</sup> Least dimension of first bedroom of unit: 9'4".

| Space <sup>a</sup> | Least Dim | COMBINED ROOMS |           |           |           |
|--------------------|-----------|----------------|-----------|-----------|-----------|
|                    |           | 1 br Unit      | 2 br Unit | 3 br Unit | 4 br Unit |
| LR-DA...           | b         | 180            | 180       | 190       | 200       |
| LR-DR...           | b         | 200            | 200       | 220       | 240       |
| LR-K-DA            | b         | 220            | 220       | 240       | 260       |
| K-DA...            | b         | 90             | 90        | 100       | 110       |
| K-DR...            | b         | 120            | 120       | 140       | 160       |

<sup>a</sup> For two adjacent spaces to be considered a combined space, the clear horizontal opening between spaces shall be at least 8', except kitchen-dining area combinations, 4' clear.

<sup>b</sup> Least dimension of: kitchen, 3' clear passage; living space, 11'; dining area in kitchen; 6' only dining space in living unit, 8'.

**Closet depths are reduced and minimum storage space cut by more than half.**

Bedroom closets may be only 1'10" deep instead of 2'. But the closet in the largest bedroom must be 4' long, making it longer for the time being than the normal 203b standards. This will be temporary; FHA will soon require closets in master bedrooms be 5' long. Closet doors are not required.

Linen closets may contain only 8 sq ft of shelf space, instead of the 9 sq ft now required for a one and two bedroom house, and the 12 sq ft for a three and four bedrooms. FHA says low-priced homes are not required to have a coat closet near the living room though one is "recommended."

General storage requirements are much lower. FHA now requires its 203b houses to have 200 cu ft plus 75 cu ft for each bedroom. Low-priced homes must have only 50 feet of basic storage plus another 50 cu ft for each bedroom. This cuts requirements for a three-bedroom house more than half, from 425 to 200 cu ft.

**Kitchen storage and shelf area standards go down.**

Minimum total shelving in both wall and base cabinets drops from 50 to 30 sq ft. And builders get more freedom in dividing this space; no less than 10 sq ft (instead of 20) is needed in either wall or base cabinets.

Other new minimums: drawer area, 5 sq ft; counter top area, 7 sq ft (down from 11). FHA will also allow doors on wall and base cabinets to be omitted. "Provisions shall be made so that doors can be added to base cabinets and to at least one-half of wall cabinets," adds FHA.

**FHA drops its traditional insistence on hall access to bathrooms.**

In the low-priced homes the only access to a bathroom from a bedroom may be through a habitable room (but not another bedroom). Conversely, the only entry to the bath from a habitable room may pass through a bedroom.

**Pull-chain light switches are now allowed in all habitable rooms.**

The only exception is the front entranceway, where a wall switch is required, as it is in

normal 203b homes.

Space between electrical outlets is increased from 6' to 8', but this is subject to local codes.

**Septic tanks may be as much as 20% smaller.**

The new capacities are 150 gallons smaller than the sizes for regular 203b homes. Here is how they compare:

| BEDROOMS       | MINIMUM GALLONS |         |
|----------------|-----------------|---------|
|                | Low price       | Regular |
| 2 or less..... | 600             | 750     |
| 3.....         | 750             | 900     |
| 4.....         | 850             | 1,000   |

Where a mechanical garbage grinder is installed, another 150 gallons of capacity is needed.

**Other construction standards are not relaxed.**

Why? Because the FHA staffers, as well as the Natl Association of Home Builders, and Home Manufacturers Association men who consulted with FHA on the new standards, agree a good basic house was necessary.

This feeling caused rejection of an early proposal to do away with grade marking of board lumber for low-priced homes.

**Lot coverage and side and rear yard requirements are eased.**

Lot coverage may now be as high as 50%, for row houses, compared to the 40% allowed in regular 203b. Semi-detached or end-row dwellings may cover 40%, compared to 35%, and detached homes may cover 35%, as against 30% normally.

FHA will now permit a garage or carport to extend to the rear property line, whereas a 3' setback is required normally.

Normal sideyard minimums stay, but FHA will now accept semi-detached garages or carports with common party walls.

And where the sideyard is not large enough for a future driveway, the 15' front setback is increased to 20'.

Builders may now cut their utility installation costs with common gas and water services for two adjacent properties. But four conditions must be met: 1) the location of the common service line does not affect future use of the lots, 2) the line is protected by a permanent easement, 3) independent shutoff valves are provided, and 4) ownership of the line remains with the servicing utility.

**Some experts contend the lot standards are not being eased enough to help.**

FHA has done little in its new cheap house standards to allow more use of odd building lots. Government statistics show there are 13 million vacant lots in the US, many fully served by utilities and streets. Many are priced relatively cheap.

But FHA's property standards make it difficult to finance a house built on such odd lots. And the new standards offer no help.

**FHA is toughening lot standards for its new Sec 221d3 middle-income program.**

A revision of FHA's operating manual last July told field underwriters to score locations for this program according to Sec 203b standards. This means a lot must score 50 points on FHA's rating sheet. FHA officials say that properties under 50 points have been accepted under the 203i program.

FHA's caution stems from a warning by Congress to make sure that cheap homes built under Sec 221 stand up as long as the 35-year loans. Officials acknowledge that they have had bad experience with the old Sec 221 program, confined largely to housing families displaced by government projects. "Too many 221 projects were poorly located,"

*continued on p 46*

says one. Lack of nearby shopping and transit facilities hurt many projects because sites far from heavily populated areas were frequently picked.

FHA officers don't want to get into this trouble again. And they don't want to be accused of having their middle income program contribute to urban sprawl. Hence the pressure to use more care in choosing locations.

\* \* \*

In other areas, FHA has just issued these pronouncements and rules changes:

• **Carpets-on-the-mortgage** have been approved for rental projects (draperies, too), as forecast by HOUSE & HOME a month ago (NEWS, Oct.) The order (FHA Letter No 1863) applies only to multi-family structures. FHA won't let the mortgage cover carpet or draperies in a one-family house, even if it is rented (as in Sec 810, for instance). FHA will let projects already in

the works be re-opened to include the two items, if FHA has not yet taken the final step of endorsing the mortgage for insurance. Putting carpets on the mortgage will require a reserve for replacements, of course.

• **The \$20 ceiling on fee appraisers' fees** in the Certified Agency Program has been abolished now that Congress has removed CAP from the spending limit on FHA's field office budget (NEWS, Sept.).

• **FHA backlogs** of unprocessed applications are being wiped out rapidly by use of fee appraisers, says Commissioner Hardy. Since July 1, FHA has authorized close to 30,000 fee appraisals—more than the agency used for the entire 1960-61 fiscal year.

• **Homes near noisy airports** will still get an FHA OK even if the sound is above the 100-decibel limit—provided FHA has previously approved a subdivision in the area. But no new tracts will be approved.

2. Now that prices of used homes are showing a tendency to level off, inflation is no longer bailing out mortgage delinquencies and so more lenders are forced to solve delinquencies by foreclosure.

Summing up the message in the foreclosure and delinquency statistics, one housing economist says: "It seems to be a warning not to give houses away."

## New opportunities loom in farm building market

Things are looking up down on the farm. After a 12-year recession, farmers' incomes are rising: the annual rate is now \$12.7 billion vs last year's \$11.7 billion.

For enterprising builders, remodelers, prefabbers, shell-house manufacturers, and lumber dealers, the boomlet in farm incomes is opening up a fertile field for their wares, particularly if the new prosperity slows the farm-to-city migration. Farmers will have more to spend on postponed farm buildings and home repairs in the months ahead.

A further boost to the farm market potential is provided by the 1961 Housing Act which 1) gives the Farmers' Home Administration (FHA) power to make \$200 million in direct loans (at 4% for 33 years) for building or fixing up farm structures, 2) streamlines loan security requirements, allowing more latitude in types of security, and removing the requirement for costly and cumbersome mortgaging. This will notably help farmers get small home-improvement loans.

Total spending by farmers on their buildings in the past has been put at more than \$2 billion a year—including new construction, repair and remodeling, and maintenance. With the prospect for even more such spending in 1962—FHA is predicting a record volume of direct loans—here are some of the ways the building industry can benefit:

• **Building new houses.** Many farm dwellings are substandard to the point of being obsolete. Some 70% of loans made to farmers in 1960 were for homes, says Deputy FHA Administrator Floyd F. Higbee. Average cost: \$9,800.

• **Remodeling and repairing present dwellings.** Thousands of farms still lack modern plumbing, heating, and cooking facilities, says the Natl Farmers Union. Last year, says Higbee, some 25% of FHA loans (10% of the funds) were made to repair or enlarge farm dwellings, modernize kitchens, install bathrooms and central heating. Average loan: \$3,400.

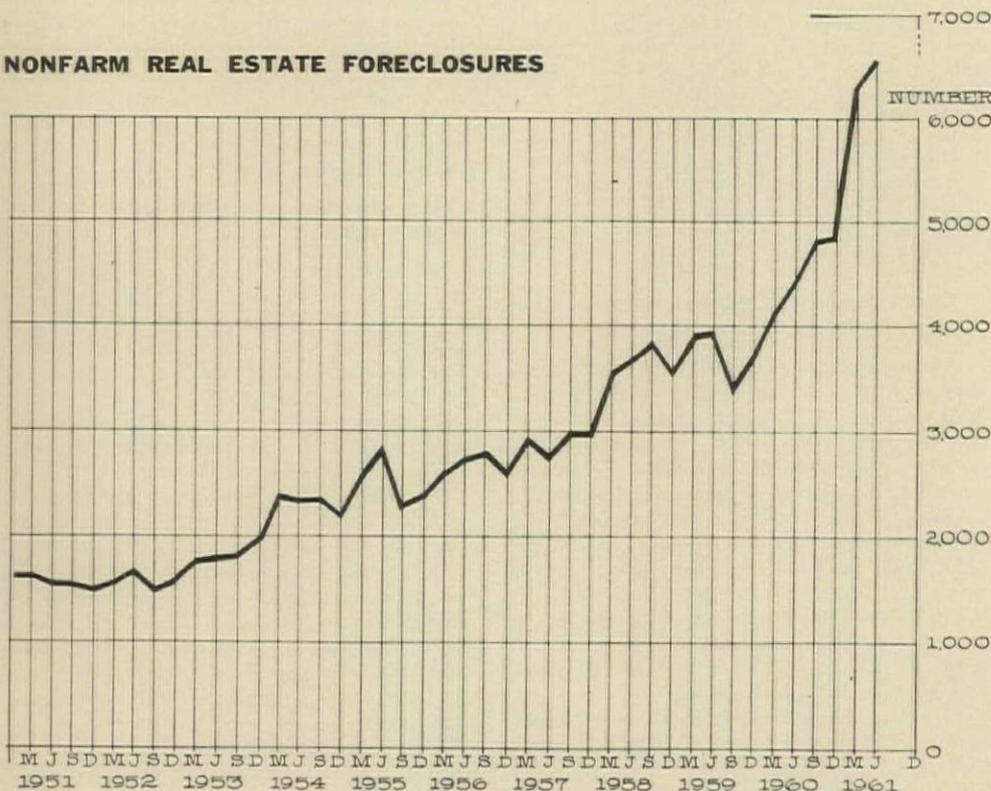
• **Building and/or repairing service buildings.** Farming methods are changing. New machinery, new materials, new production concepts make stock and dairy buildings and other service structures inadequate or obsolete. Farmers are using loans to expand or renovate present outbuildings, add new ones, says Higbee.

The family farm of the future will be bigger, better equipped, better financed, predicts California farm expert W.B. Camp.

To show the potential, the Farmers Union says that in one Colorado county, 46 farm homes need extensive repairs. There's enough farm housing work in the county to keep all the local builders busy for 36 years, says the union.

Some builders have already sized up the change to diversify the farm market offers, are moving in with gusto. President Edward Samojednick of New Jersey's Glencove Builders, finding his company's 50-plus residential housing output falling off, has started building farm buildings. He expects to put up 20 to 30 farm and commercial buildings, points out that it is not only profitable but is first-rate insurance against a homebuilding slump.

## NONFARM REAL ESTATE FORECLOSURES



Source: Federal Savings & Loan Insurance Corp

## Foreclosures jump 50% in a year

This whopping spurt in non-farm real estate foreclosures is a warning signal but not necessarily a harbinger of catastrophe.

Foreclosures reached a postwar peak of 35,499 during the first half of this year, says the Federal Savings and Loan Insurance Corp. This compares with 23,678 the first half of 1960. And it is 28% higher than the 27,675 foreclosures the last half of 1960. Analysts forecast foreclosures may come close to 70,000 this year, an increase of 36% from 1960.

Most of the spurt is attributable to the now ending recession and represents lenders mopping up incurable mortgage delinquencies.

The outlook is now brightening. Mortgage delinquencies, as reported by the Mortgage Bankers Association, are headed down again. After reaching a peak of 2.73% in March, delinquencies fell to 2.66% for the quarter ended last June (all delinquencies of 30 days or more are included in the figures). But the delinquency level is still significantly higher than its recent low point of 2.21% in March 1960, and 2.23% in June 1960.

Most of the numerical increase in foreclosures reflects the big expansion in out-

standing mortgage debt, which is now 184% higher than it was ten years ago (\$142 billion in 1960 vs \$50 billion in 1951).

Another reason why you don't need to reach for the panic button over the rise in foreclosures is that the rate of foreclosures per thousand mortgaged homes remains reasonably low—even though it has now reached a postwar peak double the rate in 1952.

Here are the figures.

| Year | Rate | Year | Rate |
|------|------|------|------|
| 1950 | 1.72 | 1956 | 1.84 |
| 1951 | 1.38 | 1957 | 1.96 |
| 1952 | 1.32 | 1958 | 2.35 |
| 1953 | 1.49 | 1959 | 2.34 |
| 1954 | 1.72 | 1960 | 2.65 |
| 1955 | 1.78 |      |      |

Foreclosures may well drop next year. But few experts would be surprised if they stay higher through the early 1960s than they did in the last decade. Reasons:

1. As mortgage terms have grown easier and easier, more and more risky loans have been made.

# Fallout shelters: bonanza for builders?

Many in the housing industry are betting that it will be. Public interest in protection from nuclear attack increases with cold war crisis. Federal and civil defense officials are promoting fallout defense. Result is the creation of a potentially substantial new market for builders.

The shelter business could add up to \$4 or \$5 billion within a year, predicts Philadelphia Federal Reserve Bank Economist John R. Bunting Jr. Says President Eliot Janeway of Investment Advisory Service: "There's a shelter-building-and-buying boom coming."

Builders, remodelers, and swimming pool contractors ("a fallout shelter is just a swimming pool upside down," cracks one pool man) are moving into the promising field with offers to build family shelters at prices ranging from \$150 to \$12,000 and up. Some subdivision builders now offer shelters with their houses. Colorado's Jack Hoerner, for example, excavates a shelter under his garages at the same time he digs the basements, offers buyers a shelter (cost: \$357) that can double as an extra work or storage room. Vorhof-Duenke Co of St. Louis offers buyers shelters built in the basement as an optional feature. Livermore (Calif.) Real Estate Broker Stephen G. Palmer has announced plans for a 1,250-house tract with fallout shelters for 5,000 houses.

**New companies manufacturing shelters are springing up by the hundreds.**

Says Texas Civil Defense Chief James Garner: "I get the impression new companies are being formed every hour." Large, established manufacturers are adding shelters to their lines. American-Marietta makes precast concrete shelter kits for builders that will sell to consumers for \$1,500 to \$2,000. Armco Steel offers prefab \$700 basement shelters. US Steel has a prefinished kit, available through builders, priced around \$1,800. Sears & Roebuck says it will market prefab steel shelter selling for less than \$700. The Douglas Fir Plywood Association has developed above- and below-ground shelters selling for \$400 to \$1,500. Brick and glass fiber manufacturers are pushing their products as good shelter material.

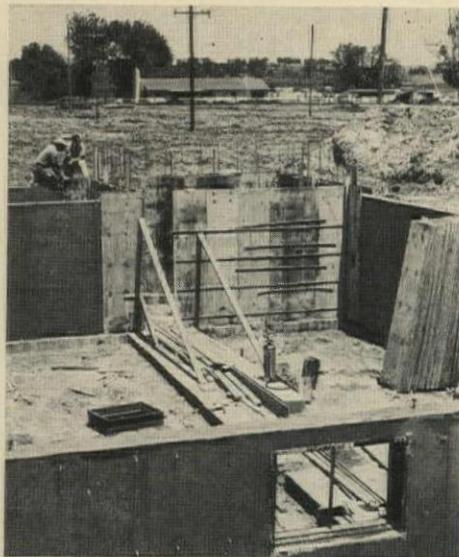
All this has the earmarks of a boom aborning. But many shelter entrepreneurs are finding that the industry's interest in shelters is outstripping the public's when it comes to cases: selling the product.

**There are no statistics on the actual number of family fallout shelters being sold.**

Figures that are bandied about are suspect, say many in the industry.\* But it is a fact that people are buying shelters.

Companies that were in the fallout shelter business before this fall's international crisis say that sales have taken a brisk turn up. Executive Vice President Leo Hoegh of Chicago's Wonder Building Corp., a giant in the shelter field, says sales have zoomed to 5,000 this year (\$395 to \$995 exclusive of shipping and installation)—"ten to 15-fold over a year ago." Hoegh, former Eisenhower civil defense boss (1958-61), says his company has a backlog of 2,000 orders. President Frank Norton of Norton Atomic Shelter Corp, Highland Park, Ill., says he sold only six family shelters in his first two years in business, now is zipping

\* Many shelter buyers don't want their friends and neighbors to know they have one. A Milwaukee builder advertises that his workmen will arrive in unmarked trucks for secrecy, has them pose as TV repairmen. Another builder will do the work at night if asked.



**CONCRETE WALLS ARE POURED** for fallout shelter (under garage) and basement at same time in Builder Jack Hoerner's subdivision near Denver. Walls are 8" thick reinforced with steel bars. Shelter is 12'x14'.

along at a one-a-day pace. Los Angeles' George Selser, who switched from teaching disturbed children to found Fallout Protection Industries a year ago, says he was losing money until late summer. "Suddenly we were swamped. I'm working 20 hours a day." Selser caters to do-it-yourselfers, offers a shelter for \$1,325 to the buyer who digs his own hole. Installed prices start at \$1,680 plus excavation.

But others in the field look at such optimistic statements with a cynical eye. Says one Atlanta shelter maker: "There's been a lot more conversation than shelters." A builder pooh-poos competitors' claims of brisk shelter business by observing: "With all this talk, I have yet to see a fallout shelter except for the one I built myself."

Many shelter builders complain that ad-

vertising produces a flock of inquiries but mighty few sales.

"The market is still more apparent than real," sums up a builder. "It's not a milk and honey deal yet."

*What are the problems?*

**Public interest, while increasing, tends to be spotty.**

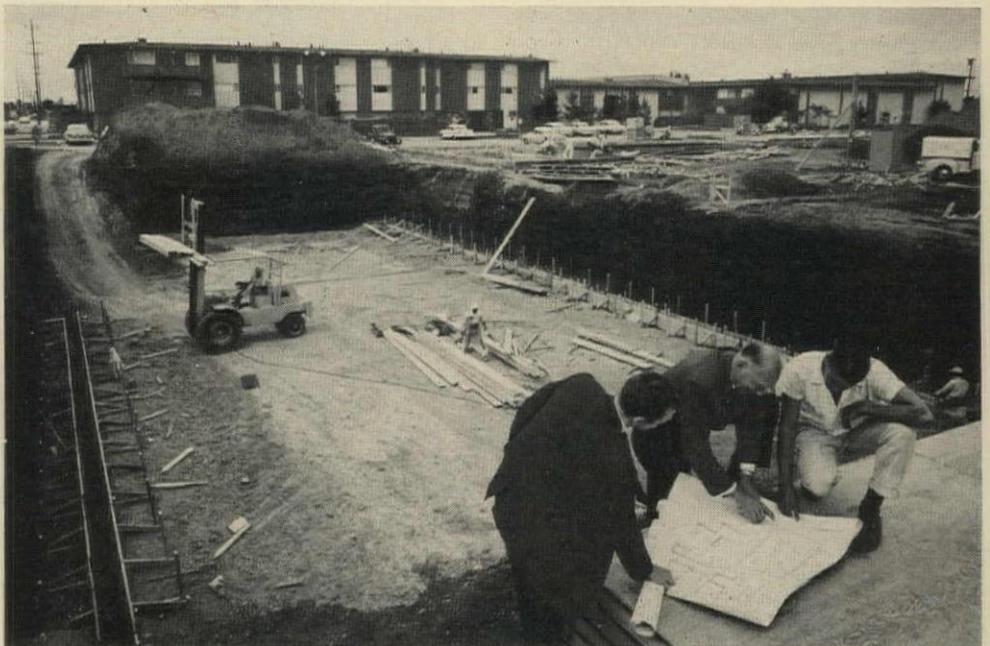
It rises and falls in time with international tensions. "Interest comes in spurts," says Austin (Tex.) Realtor Louise Adcock. A major Kennedy or Krushchev speech invariably triggers an upsurge of inquiries, shelter men report, but the interest is not sustained. Moreover, interest in shelters varies, sometimes without reason, from city to city, area to area. Shelters have been sold in Dallas, Austin, Louisville and Atlanta, but in San Francisco, President Robert Byard of the Gillon Lumber Co stopped regular advertising of a \$600 do-it-yourself shelter after selling only one. "People aren't frightened enough yet," explains Byard.

**Public interest tends to taper off when people find out how much a shelter will cost.**

Indeed their enthusiasm frequently cools sharply. Shelter men blame newspaper stories about do-it-yourselfers (like the atomic physicist who built his own sandbag shelter for \$30) and also low civil defense estimates of shelter costs for giving people an unrealistic idea of how much they should have to pay. Adding fuel to the fire: a recent Kennedy statement that fallout shelters costing \$100 to \$150 will be available. "Fallout shelters cost more than people want to invest," says an Atlanta builder unhappily. "There are more building problems than we anticipated. Most people don't have the money." A Civil Defense survey reports that 71% of the US public favored shelters and that 38% were willing to pay up to \$500 to have one built. But some builders say that a shelter that measures up to specifications can't be built for less than \$750 and often more.

*continued on p 48*

Joe Munroe



**THIS \$85,000 SHELTER** in a new unit of Stanford Villa, San Mateo, Calif, will end any worry over vacancy problems, expects Builder Alfred J. Stern (c). Here Stern huddles with construction foreman Don Summers (r) and another aide over plans to put the shelter 15' from the building's entrance. Rents range from \$100 to \$195.

Legitimate shelter men are braced for a flood of suede shoe operators.

They are peddling cheaply made, inadequate shelters at outrageous prices using high-pressure scare tactics. "Opportunists" are already much in evidence, says NAHB Executive Vice President John Dickerman. The Nat'l Better Business Bureau says it has had no complaints yet but it anticipates many. Cracks one glib shelter promoter: "If the shelter doesn't work when a bomb hits, who's to complain." One Texas county had to restrain a company trying to peddle prefab tornado cellars as an "A-bomb shelter." "With the first big rain, it would have popped out of the ground," says a Jefferson County official. Says LA's Selser: "Many shelters now being sold will be death traps."

Shelter men also fear that the burgeoning industry will get a black eye from well-intentioned builders who rush into the field without knowing what they're doing. Chicago's Norton, who heads a newly formed trade group of 22 companies, the National Shelter Association, says: "All kinds of people are entering the business, but many lack technical knowledge. There's a great deal of difference in building a house which has a basement requiring three to eight feet of excavation and a shelter which may require 15 feet. It's amazing what problems stand in the way of economical construction. There's great need for education. I'm afraid that the industry is not ready for business generated by the current surge of interest—either from the selling or the construction standpoint.

Financing shelter purchases may present problems.

FHA has given its support to shelters by offering three methods of financing under its programs: 1) as home improvement loans under Sec 203k, 2) as home improvement loans under Title I, and 3) under refinancing of an existing mortgage. Two New England savings banks, The New Hampshire Savings Bank, Concord, and the Middletown (Conn) Savings Bank, are offering to make shelter loans at rates well below their normal loan rates. But many lenders are wary of shelter loans. They fear that homeowners will be "taken" by suede shoe operators and they also aren't sure that a fallout shelter will add to the value of a house. In fact, a shelter could be an eyesore, hamper resale, they feel. At midmonth, FHA, bucking the Administration's support of shelters, contended that the shelters do not add value to a single-family house. But FHA men say they may see added value for shelters in apartment housing which would enable the owners to add perhaps \$2 a month to the rent.

Shelters may also run afoul of tax and building code requirements.

Potential buyers may shy off if they would have to pay higher taxes with a shelter on their property. Some states—Wisconsin, New York, Maryland, Alabama, Ohio, New Hampshire, Oregon—passed laws granting tax exemptions for shelters. Chicago waived building permit fees for family fallout shelters. But in some communities, shelter builders will have to wrestle with building codes that will discourage and even prevent shelters.

NAHB officials feel that the shelter will soon pass the stage of being a minimum-standard concrete block structure stashed away in the basement. The trend, they say, is likely to incorporate the shelter as dual-use space in the house. The Department of Defense is drafting a new threefold shelter policy to: 1) emphasize dual use, 2) encourage neighborhood shelters, and 3) contemplate federal support of shelters in schools, public buildings and even private buildings.

## Armed forces ponder new housing dilemma

With the demise of the Capehart Act, the Pentagon finds itself going into a defense buildup without a good way to provide family housing for military personnel entitled to quarters allowances (i.e. officers and higher ranking non-coms with families).

The revamped FHA Sec 810 (NEWS, Oct) provides a way to house civilian technicians who are taking over more and more jobs in missiles and rocketry. But this is confined to off-base housing.

Congress authorized only 2,700 more Capehart units during fiscal 1961-2. These are all under contract and military spokesmen say they will fall short of new defense needs.

The cheapest way to build family housing, as the Defense Department and Congressional experts like Chairman Carl Vinson (D, Ga.) of the House armed services committee have been saying for years, is to build it with appropriated funds. But Congress would rather buy now and pay later, via FHA.

The Pentagon has named an advisory panel of housing experts to suggest what it ought to do.

The panel\* has the broadest kind of a charter to poke into every phase of military family housing—how to finance it, how to manage it, how austere or lavish it should be to Defense Secretary McNamara by Nov 15.

Reactivation and expansion of bases is creating an acute housing problem.

Typical is Fort Chaffee in Arkansas which was closed in 1959 but is now back in business with the prospect of 17,000 personnel. There is no on-post housing for families. At midmonth some 400 families were still looking for houses to rent nearby. Dispersal of

\* Panel members: Deputy Defense Secretary Roswell L. Gilpatric, chairman; Neal Hardy, FHA commissioner, Mortgage Banker Thomas P. Coogan of New York City, a former director of the Armed Forces Housing Agency; Lawyer B. T. Fitzpatrick of Washington, former deputy HHFA administrator; L. R. Reynolds Jr, president, First National Bank of Joplin, Mo.; John Scully, senior vice president, American Title Insurance Co, New York City.

Strategic Air Command and missile defense units means the family housing problem is even bigger than the callup of reserves indicates. Defense officials also worry about quarters for regular troops. The number of officers and top-grade non-coms who quit the service because of poor family housing is rising. Quarters allowance are still at their 1952 level. Since then, some economists figure, rents have risen about 20%.

Relocatable housing could be revived as a flexible solution.

During the Korean War, HHFA hit upon what seemed to be an answer for shifting requirements for housing at various bases: housing designed as permanent but built so it could be knocked down and moved elsewhere if need be. HHFA put up 608 units at five bases. The relocatables, prefabricated in sections, were installed with relatively little on-site labor, were far superior to previous temporary demountable units, and yet could be trucked off and reassembled quite cheaply. The experiment showed that the amenities of permanent housing could be put on a portable basis. When the war ended, everybody forgot about relocatables. Last month, neither the Pentagon, FHA nor HHFA was able to say for sure what has become of the relocatables!

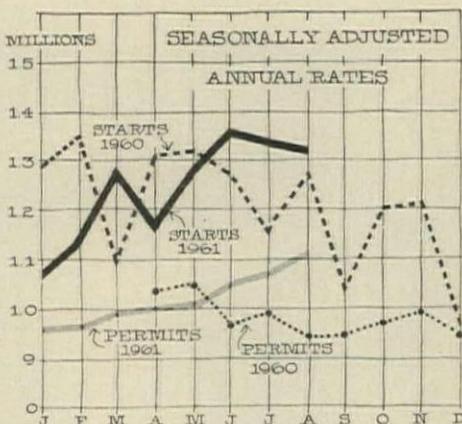
How some of the Korean War relocatables have fared, according to reports from House & HOME correspondents.

Of 258 units at Camp Stewart, Ga., 257 are still standing (one burned down) and all are expected to be filled up quickly as new personnel are moved to the camp. Some units have fallen into disrepair, but, says a Stewart officer: "They can be fixed up with a little work." The Army has declared them inadequate for public quarters. Thus a Lieutenant paid only \$50 a month rent for one while a Capehart took all his \$85.50 allowance.

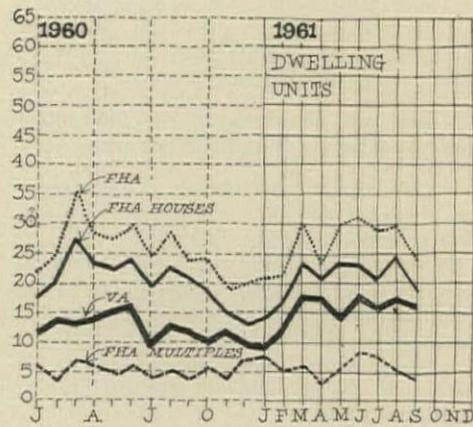
Of 100 units at the Naval Ammunition Depot at Hawthorne, Nev., 49 still house married personnel. The others were taken to the Indian Agency at Indian Springs.

The 100 units at the Marine base at Twenty-nine Palms, Calif. are fully occupied. Because of strict base maintenance standards, units are reported in excellent condition.

When Camp Hanford, Wash. was deactivated last April, the Army sold 100 units to contractors who resold them to farmers.



HOUSING TRENDS disclosed by the seasonally adjusted annual rate for building permits (bottom line) loom as a better index of housing activity than the traditional starts statistics which bounce around so wildly economists are hard put to tell which way they are moving. Permit figures, covering 85% of all homebuilding areas, have shown a steady rise since December, when the housing slump touched bottom. But in September they slipped to an annual rate of 1,045,000 from August's 1,093,000. September nonfarm housing starts totalled 123,700 (for an annual rate of 1,343,000) vs. August's 126,700.



FHA APPLICATIONS for houses fell off sharply in September. The 19.7% drop to 19,604 from August's 24,403 was more than the usual seasonal decline. It left applications 2.5% below their 1960 September level. For the first nine months of this year, applications are 4.2% behind last year (187,920 vs 196,088). Multiples also lagged in September (4,156 vs August's 5,495, a drop of 24.4%). VA appraisal requests showed a much smaller decline in September—15,671 vs August's 17,375, down 9.8%—and for the first nine months, VA is 21.7% ahead of last year, 137,109 vs 112,660.

## HOUSING POLICY:

## Congress slows down new spending cuts funds for transit, open space

Housing was in the limelight from beginning to end of Congress' longest session in a decade. It opened with the acrimonious confirmation of Bob Weaver as housing administrator hitting the headlines and ended with a bitter wrangle over backdoor spending to finance four controversial new housing programs.

*Congress' appropriations cut these four programs this way:*

- Public housing demonstration grants, from an authorized \$5 million to \$2 million.
- Open space land purchase grants, from \$50 million to \$35 million.
- Mass transit loans and grants, from \$75 million to \$42.5 million.
- Depressed area assistance, from \$300 million in loans and \$75 million in grants to \$122.5 million loans and \$40 million grants. (Original loans and grant amounts were for more than one year.)

Backdoor spending is liberal-spender's pet way to let costly new programs tap the federal till without running into trouble at the hands of tight-fisted congressional appropriations committees. It simply lets bureaucrats borrow from the US Treasury to finance their spending. No new appropriations are needed from Congress each year. The device has been widely used for years to finance housing, farm subsidies, and many other programs.

For the last two years economic conservatives in Congress have attacked the method violently. They argue that it dilutes Congress' ability to shape federal policies from year to year by controlling their costs.

This year the issue was bitterly fought in both House and Senate over the housing bill and the foreign aid bills.

The fight waxed even hotter in the final days of Congress over the catch-all supplemental appropriations bill (NEWS, Sept) which contained funds for dozens of government operations including all HHFA agencies and the Home Loan Bank Board.

Chairman Albert Thomas (D, Tex.) of the House appropriations subcommittee led the attack on backdoor spending. Through his efforts the House replaced the borrowing power for four new programs with limited appropriations. Then the House adjourned at 4:20 a.m. Sept 27, a maneuver which sent the supplemental budget to the Senate on a take-it-or-leave-it basis.

Senators fumed at being outfoxed, but passed the bill into law.

**But victory has relatively little effect in stemming the tide of big spending.**

The table below shows how spending by the government's family of housing agencies is still ballooning. Some of the increases from last year:

- 65% more for the subsidy and grant payments of taxpayer dollars (shown as program funds). Without the Thomas-engineered cut-back, the jump would have been 81%.
- 19% more for all HHFA agencies.
- 20% more for FHA operating costs for both the Washington office (administrative) and field offices (non-administrative.) But FHA spends less than it earns from fees and charges.
- 24% more for operating expenses of the Urban Renewal Administration, Community Facilities Administration, and the HHFA-administrator's office.

**The money bill has the effect of watering down the 1961 Housing Act.**

In the Housing Act Congress authorized \$50 million in loans and \$25 million in demonstration grants for mass transit. But the new \$42.5 million budget limit cuts this, in effect, to \$30 million for loans and \$12.5 million in grants. And HHFA says that informal requests already received will use this up fast. And the House ordered HHFA to use \$157,000 for administrative costs.

The House committee cut the funds because "the justifications were very vague and indefinite about the amount of money needed."

The House cut the open-space program of grants (for 20% and 30% of cost of purchasing permanent open land) because the appropriations committee said "justifications were vague and indefinite." And it reminded HHFA that any of the existing 525,000 public housing units could be used to demonstrate new ways of housing low-income families.

**FHA got all of the \$5 million it asked for field offices to handle new programs.**

This is the big news for housing, for FHA Commissioner Neal Hardy had said the money was needed to make this year's new insurance programs work (NEWS, Sept).

The amount, shown as non-administrative in the table below, lets FHA spend a total of \$64.6 million of its own money for district offices. FHA pays all its expenses from fees.

Congress gave FHA headquarters only \$200,000 of the \$350,000 extra it sought. Hardy says he can still operate with this reduction. And the Federal Natl Mortgage Association lost only \$50,000 of the \$650,000 it sought. FNMA, like FHA, finances itself out of its own revenue but still must get Congress' blessing to spend its own money.

Other agencies fared worse. The Public Housing Administration asked for \$350,000 to hire 50 new people to process applications for the 100,000 units approved this year.

But the House appropriations committee killed the whole amount. It calls the \$100,000 increase given PHA (to \$13,968,000) in its regular budget "sufficient."

**HLBB got funds to compile the first thorough federal statistics on conventional mortgages.**

Chairman Joseph P. McMurray considers this the most important single accomplishment since he became chairman this year. HLBB has never had decent data on conventional lending. Recognizing this weakness, McMurray last spring started a monthly report on lending rates.

Now the supplemental budget gives him \$140,000 to expand this into a new office of research and housing finance. This is bureaucratic procedure for bringing in a top level economist to give HLBB a good look at the money market, dividends, and mortgage rates.

The money also lets a task force of leading S&L men chosen by McMurray to continue its A to Z canvass of S&L problems. The group meets three days each month to advise McMurray on operations and programs of HLBB.

*NEWS continued on p 53*

### HOW HOUSING MONEY FARED IN CONGRESS

| OPERATING EXPENSES<br><i>Request Enacted</i> | AVAILABLE               |                | REGULAR BUDGET |                    | SUPPLEMENTAL       |                | AVAILABLE |
|--|-------------------------|----------------|----------------|--------------------|--------------------|----------------|-----------|
|  | FISCAL '61 <sup>f</sup> | FISCAL '62     | FISCAL '62     | FISCAL '62         | FISCAL '62         | FISCAL '62     |           |
| <b>Administrator's office, URA, CFA</b>      |                         |                |                |                    |                    |                |           |
| Salaries & expense .....                     | \$11,015                | 13,150         | 12,900         | 215                | 150                | 13,050         |           |
| Housing research .....                       | —                       | 900            | 375            | —                  | —                  | 375            |           |
| Housing for elderly .....                    | 240                     | 400            | 350            | 225                | 162.5              | 512.5          |           |
| Low income hsg. demon. grants.....           | —                       | —              | —              | (20) <sup>a</sup>  | 20                 | 20             |           |
| Mass transp. activity .....                  | —                       | —              | —              | 185                | 157.5              | 157.5          |           |
| Open space land program .....                | —                       | —              | —              | 150                | 110                | 110            |           |
| College housing loans .....                  | 1,580                   | 2,100          | 2,000          | —                  | —                  | 2,000          |           |
| Public Facility loans .....                  | 537.5                   | 750            | 700            | 400                | 350                | 1,050          |           |
| Liquidating activities .....                 | 148.5                   | 150            | 145            | —                  | —                  | 145            |           |
| Community disposition .....                  | 235                     | 75             | 75             | —                  | —                  | 75             |           |
| Reimbursements & working funds....           | 3,642                   | 3,910          | 3,910          | 90                 | 90                 | 4,000          |           |
| <b>Total .....</b>                           | <b>\$17,398</b>         | <b>21,435</b>  | <b>20,455</b>  | <b>1,265</b>       | <b>1,040</b>       | <b>21,495</b>  |           |
| <b>Federal Housing Administration</b>        |                         |                |                |                    |                    |                |           |
| Administrative expenses .....                | 9,011                   | 9,675          | 9,600          | 350                | 200                | 9,800          |           |
| Nonadmin. expenses .....                     | 52,988                  | 62,300         | 59,650         | 5,000              | 5,000              | 64,650         |           |
| <b>Total—FHA .....</b>                       | <b>\$61,999</b>         | <b>71,975</b>  | <b>69,250</b>  | <b>5,350</b>       | <b>5,200</b>       | <b>74,450</b>  |           |
| <b>Public Housing Administration</b>         |                         |                |                |                    |                    |                |           |
| Administrative expenses .....                | 13,868                  | 14,150         | 13,968         | 350                | —                  | 13,968         |           |
| Nonadmin. expenses .....                     | 1,200                   | 1,200          | 1,200          | —                  | —                  | 1,200          |           |
| <b>Total—PHA .....</b>                       | <b>15,068</b>           | <b>15,350</b>  | <b>15,168</b>  | <b>350</b>         | <b>—</b>           | <b>15,168</b>  |           |
| <b>Federal National Mortgage Association</b> |                         |                |                |                    |                    |                |           |
| Administrative expenses .....                | 6,900                   | 7,450          | 7,400          | 650                | 600                | 8,000          |           |
| <b>TOTAL—HHFA .....</b>                      | <b>\$101,365</b>        | <b>116,210</b> | <b>112,273</b> | <b>7,615</b>       | <b>6,840</b>       | <b>119,113</b> |           |
| <b>PROGRAM FUNDS</b>                         |                         |                |                |                    |                    |                |           |
| Annual contributions—PHA .....               | 140,000                 | 169,300        | 165,000        | 5,322 <sup>e</sup> | 5,322 <sup>e</sup> | 165,000        |           |
| Public Works plan. adv. ....                 | 6,000                   | 8,000          | 7,000          | —                  | —                  | 7,000          |           |
| Urban renewal grants .....                   | 150,000                 | 200,000        | 200,000        | —                  | —                  | 200,000        |           |
| Urban planning grants .....                  | 4,000                   | 3,600          | 3,600          | 16,400             | 13,500             | 17,100         |           |
| Housing for the elderly .....                | 20,000                  | 30,000         | 25,000         | 50,000             | 35,000             | 60,000         |           |
| Low-inc. hsg. demon. grants.....             | —                       | —              | —              | <sup>d</sup>       | 2,000              | 2,000          |           |
| Mass transp. loans & grants.....             | —                       | —              | —              | <sup>e</sup>       | 42,500             | 42,500         |           |
| Open space land grants.....                  | —                       | —              | —              | <sup>d</sup>       | 35,000             | 35,000         |           |
| <b>Total .....</b>                           | <b>\$320,000</b>        | <b>—</b>       | <b>—</b>       | <b>—</b>           | <b>—</b>           | <b>528,600</b> |           |

- a) In budget request, this estimate was included in salaries and expenses.  
 b) Program fund appropriations for housing for the elderly, low-income housing demonstration grants, mass transportation loans and grants, and open space land grants include administrative expense limitations shown above.  
 c) Appropriation for fiscal year 1961 obligations.  
 d) Budget estimate assumed use of contract authorizations enacted in Housing Act of 1961. Public Law 87-332 appropriates amounts indicated and prohibits administrative

- expenses in connection with grant commitments in excess of the amounts appropriated therein.  
 e) Budget estimate assumed use of contract and Treasury borrowing authorizations enacted in Housing Act of 1961. Public Law 87-332 appropriates amount indicated and prohibits administrative expenses in connection with grant commitments requiring payments in excess of the amount appropriated therefor or for loan commitments to be financed by Treasury borrowing.  
 f) 000 omitted on all figures.

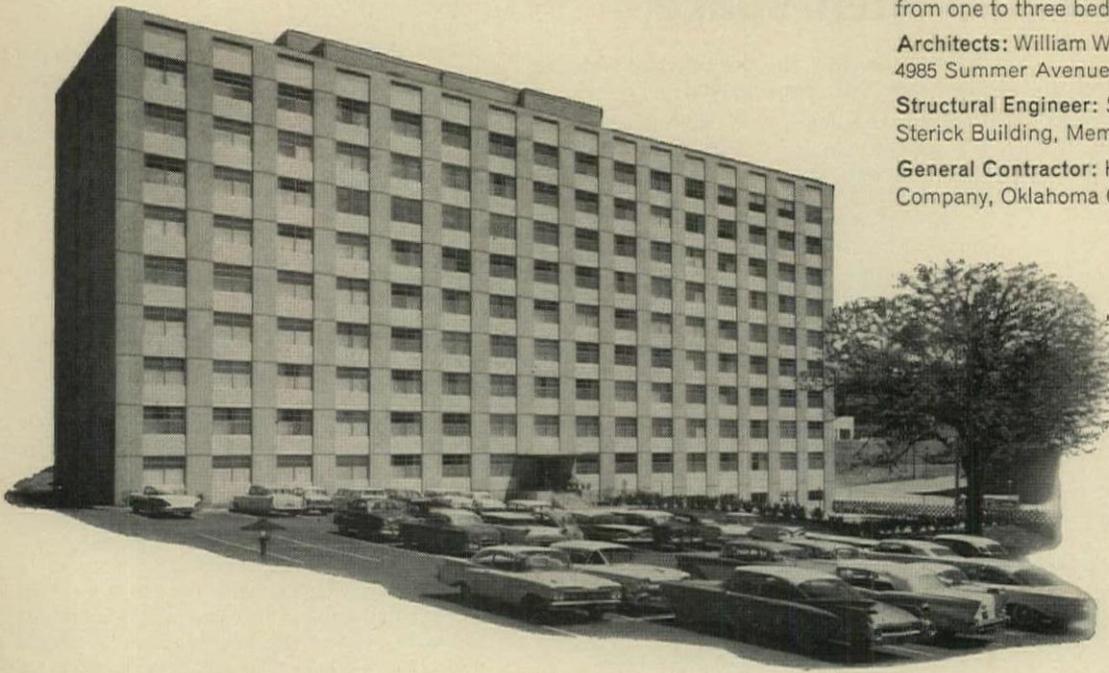
**THE NEW PLAZA TOWERS**

in Little Rock, Arkansas, has 132 apartments, from one to three bedrooms.

**Architects:** William W. Bond, Jr., and Louis Ost, Jr., 4985 Summer Avenue, Memphis, Tennessee.

**Structural Engineer:** S. S. Kenworthy, Sterick Building, Memphis, Tennessee.

**General Contractor:** Harmon Construction Company, Oklahoma City, Oklahoma.



“We keep corners crack-free with  
**KEYCORNER**”

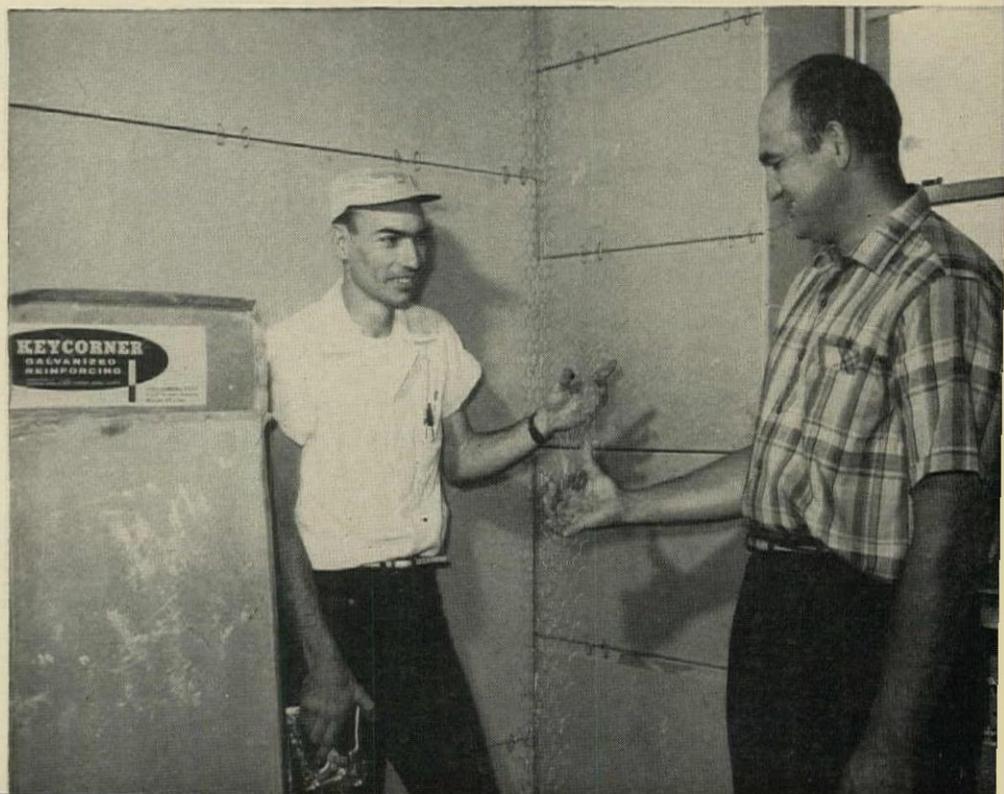
*SAYS "TINY" KIRK OF KIRK PLASTERING AND TILE COMPANY, LITTLE ROCK, ARKANSAS*

Architects and builders like “Tiny” Kirk’s reasons for using Keycorner.

And they like what *doesn't* happen afterward. “Test results showed that Keycorner lends more crack resistance,” said Tiny.

“My experience has proved out those test results. We haven’t had a corner crack on us yet. That’s why we use Keycorner.”

Keycorner comes in easy-to-handle four foot lengths and goes up in a hurry. “But what I like most about Keycorner, it doesn’t cut up my hands,” says Carl Kennedy, one of Kirk’s best workers.



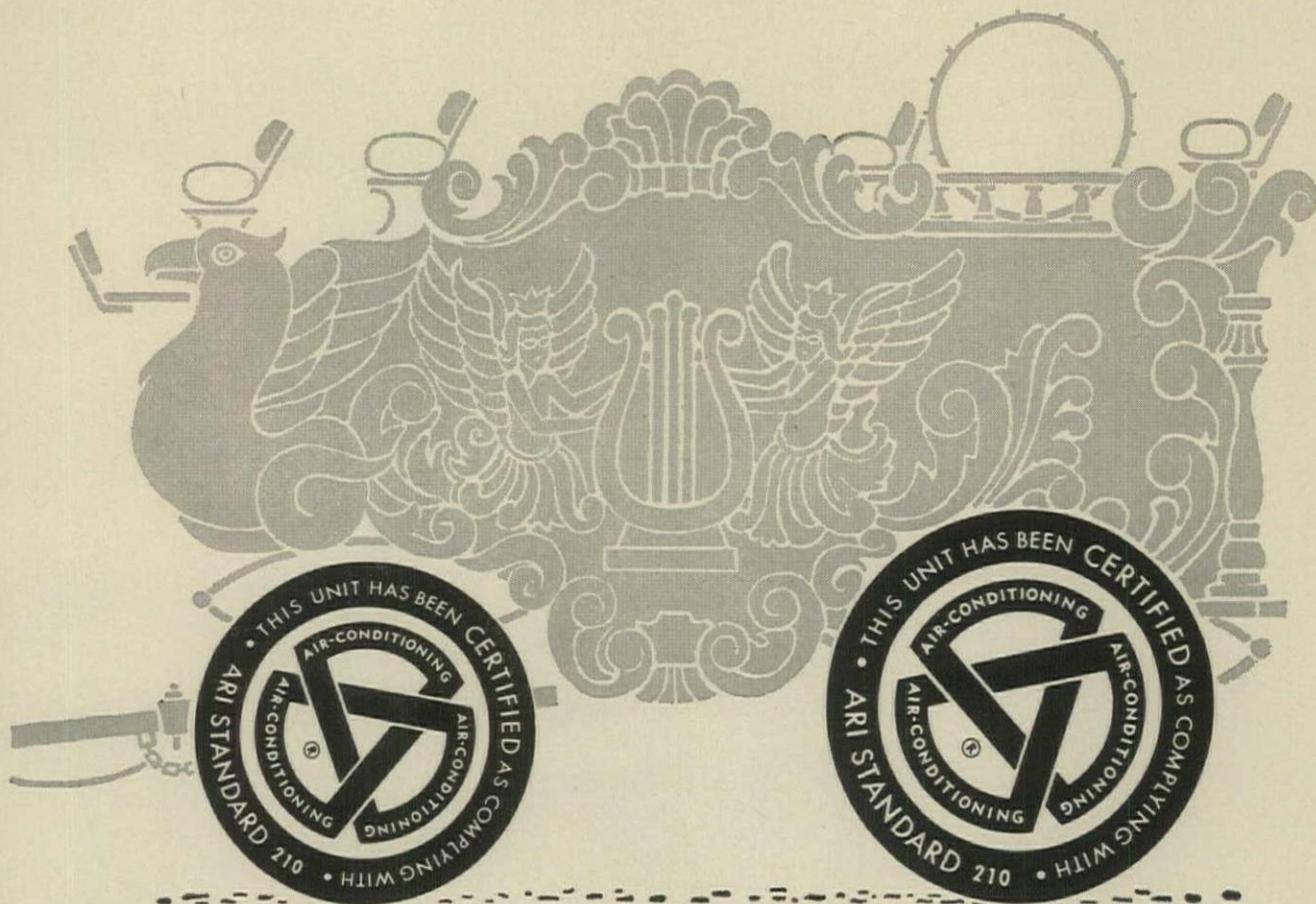


A living room in one of the apartments of Plaza Towers. The owner, W. C. Mason of Little Rock says, "I shudder to think of what the upkeep on our apartments would be if the walls and ceiling weren't plaster. We chose it for its beauty, superior fire resistance and economy as well. And we're happy we did."

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## CED study urges free FHA rates

A major study of the nation's money and credit system sponsored by the Committee for Economic Development has just published a report\* which makes halfhearted obeisance to a free-market economy but loans toward putting more and more reliance on government for the stability and vitality of the economy.

It has strong undertones of a desire to give the President more power over the nation's monetary policy by decreasing the independence of the Federal Reserve Board.

For housing, the commission makes some free-market, some "let Uncle Sam-do-it" recommendations:

**FHA interest rates should be freed to seek a level dictated by the market.** But other FHA mortgage terms and conditions should fluctuate in the interests of economic stability. (The commission came close to urging direct controls on credit for housing along with consumer goods and inventories.) Special purpose programs to meet social needs in housing should be broadened. The Voluntary Home Mortgage Credit Program (to steer private funds into credit-shy areas) and FHA's certified agency plan (to farm out mortgage underwriting so FHA will be easier to use in small towns) should be continued and expanded.

VA home loans should be left to expire but Congress should consider a new direct loan program to substitute for the VA direct loan program.

**Federal National Mortgage Association should stop trying to control FHA and VA discounts.** The prices at which it buys and sells loans should reflect market prices. Direct lending programs may be preferable to FNMA special assistance operations.

*Federal Lank Bank operations should be retained and supplemented by a new system of low down payment, long term, insured loans for farmers to buy land and other capital assets. But interest rate ceilings in agricultural credit programs should be abolished.*

\* *Money and Credit, Their Influence on Jobs, Prices and Growth*, Prentice-Hall.

## Mortgage bankers attack 'welfare drift' of FHA

For a long time, mortgage bankers have looked askance at the Congressional itch to use FHA's mortgage insurance mechanism and its accumulated reserves as an instrument for vote-getting social housing programs.

This fall, leaders of the mortgage banking and real estate industries are speaking up in tones much sharper than they have used before to protest this drift.

President Bob Tharpe of the Mortgage Bankers Association calls for a major renovation of FHA to free it from "political domination" and the burdens of special programs to promote social change. "The usefulness of the FHA system as a market mechanism . . . already has been badly impaired," cries Tharpe. ". . . The original simplicity of the system has been completely lost amid the tangle of special-purpose operations. The lack of variability in the premium induces excessive caution especially in the handling of novel situations and so creates the demand for special purpose insurance, where soundness of operation may be dispensed with.

"The effort [by the Kennedy Administration] to dictate the interest rate that will be charged on FHA mortgages has proven to be the most disruptive and inhibitive feature of the existing system. Every serious study of mortgage problems has pointed out the folly of interest rate control. The experience of this year has given a demonstration of its destruc-

**Congress should permit federal chartering of mutual savings banks.** This proposal seems sure to come before Congress next year and just might be adopted.

**Area limits on mortgage lending by commercial banks and federal S&Ls should be removed** and branches should be encouraged. So far as time deposits are involved, both institutions should get much broader latitude to invest in both mortgage and non-mortgage loans. State laws should be changed along the same lines for state-chartered banks and S&Ls.

**Savings and loans and mutual savings banks should pay more income taxes.** All financial institutions, says the commissions report, should "be subjected to federal corporate income tax in such fashion as to contribute to capital and reserve adequately and to insure competitive equality (to the extent that the federal tax is a competitive factor)."

### TAXES:

#### Assessors conference takes first-ever look at taxes on land value

The Intl Association of Assessing Officers, representing 3,000 US and Canadian local property tax assessors and appraisers, waited until its 27th annual convention last month to take its first peek at the question of whether it would be a good idea to levy realty taxes only on land, exempting buildings.

Planners of the Montreal convention highlighted their new interest in land taxes by giving it the lead-off spot at their opening session. H. Bronson Cowan, of Ottawa, research director of the International Research Committee on Real Estate Taxation, suggested this practical test of the site-value taxation to the assessors: "What do the people say about it where they have adopted it."

His answers: 1) 70% of New Zealand towns now use the method and all have

adopted it by vote of taxpayers, 2) Australia's two largest cities, Sydney (population 2.2 million) and Melbourne (1.6 million) use the method, and 3) Australia "has swung almost completely to the site value" since 92% of the municipalized area of that continent now uses the system.

These successes have brought the method wide attention on this continent, he continued, and it was this "considerable discussion" which prompted the assessors' program committee to invite him to speak. He pointed out that Pennsylvania in 1957 let 47 of its cities adopt the plan if local citizens wanted, and that legislators in California (NEWS, June) and Michigan are studying the idea.

"As interest in this grows, people are going to ask questions," said Cowan. "And in the end they are going to ask you these questions: Will this stand up? How will it affect the amount of taxes collected? How will it affect slums? How will it affect mortgage investment? It's important you be informed."

When the 200 delegates were given an opportunity to question Cowan, one man called, "Give us your answers to those questions you just raised. How much do you collect under that system?" Cowan explained that the amount collected was the same as under present US systems, with only the rate varying.

#### Property tax emerges as New York election issue

Fresh from hot word battles over housing in Manhattan, Rep Paul A. Fino, Republican hopeful for New York City council president, tags property taxes as "the most important cause of slum growth." Asserts Fino:

"The current real estate tax schedule has the effect of making decay and deterioration profitable in that the assessed value of the building in question—and thus taxes—will decline while . . . rents remain at previous levels. The [Mayor] Wagner administration has become the silent partner of the slumlords. Wagner's tax system makes it possible for the slumlords to pay lower taxes if they allow their properties to decay and fall into ruin. Wagner's set-up makes slums more profitable than legitimate and honest housing."

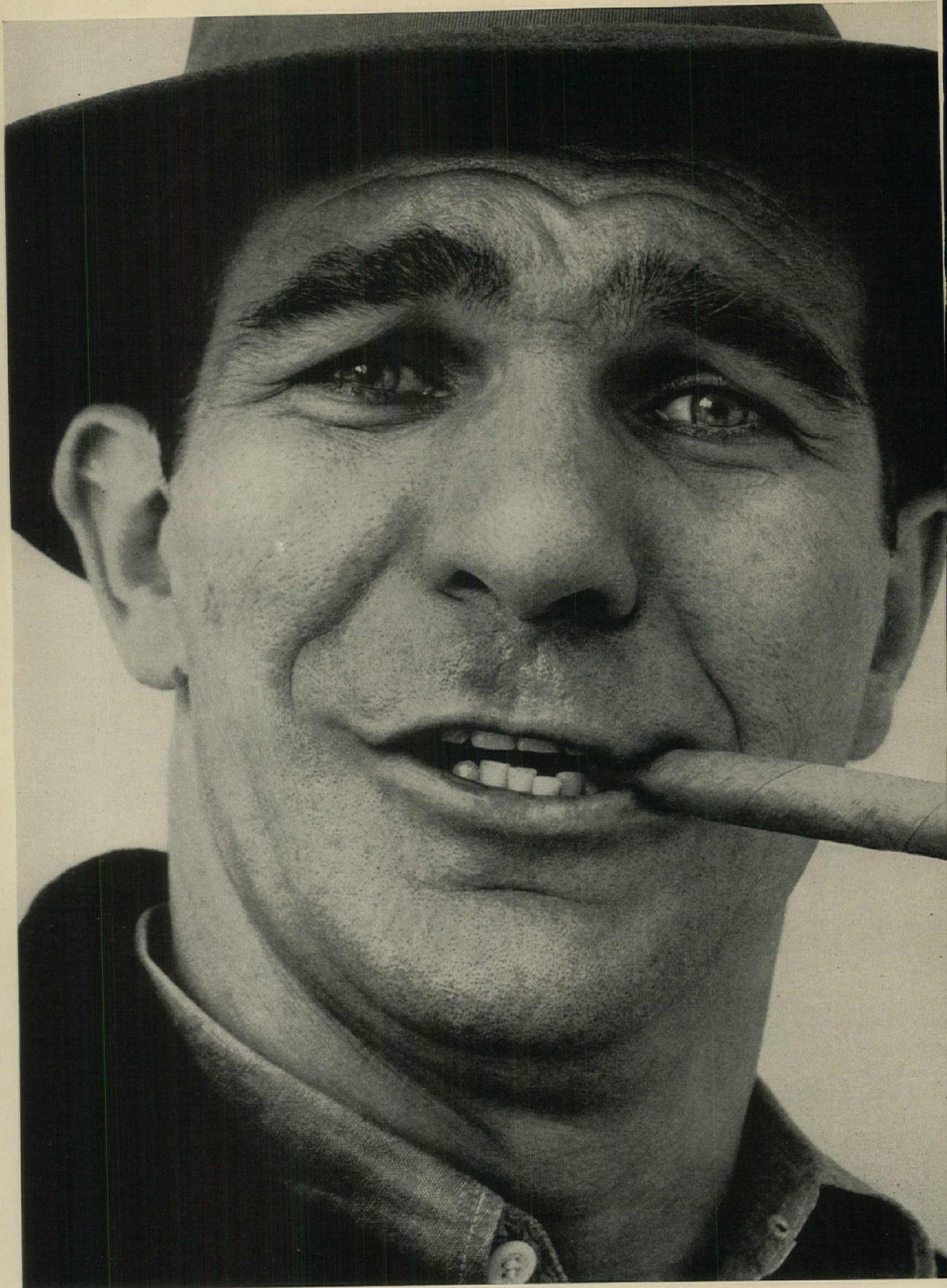
latest development, financing FHA mortgages at a lower rate than the Treasury itself could obtain for long-term financing—a clear subterfuge for direct lending . . . We even find the Treasury suggesting, in its report on taxation of savings institutions, that more dependence on FNMA special assistance may be the better way to reach "the goal of a high level housing construction."

President O. G. (Bill) Powell of NAREB complains that the new housing law will launch a \$7 billion invasion of the real estate business "which belongs by any application of reason to the little people of the nation." Says Powell: "What shall we gain to build millions of houses at the price of untold billions of debt? What shall the progress be to house all the poor in new units of political housing only to extinguish the right to own a home in an environment of the individuals own choosing—even if that should be a slum?"

"With each new tax burden, each new bureau of governmental function, each new progress in aid, welfare, and so-called security, another chip is shaved from human freedom." Powell adds that he isn't against better housing for the poor or hospitals for the infirm. "But I maintain that when these responsibilities are removed from local administration the price to be paid is multiplied beyond the value of the benefits."

NEWS continued on p 56

\* FHA's share of housing starts has been falling for four years—from 26% in 1958 to 19% for the first seven months of this year.



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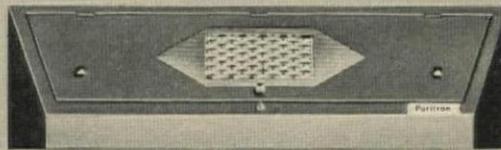
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## Signs appear of a pause in uptrend of discounts. How temporary is it?

FHA and VA prices have taken an unexpected turn. After two months of weakening under lender pressure for higher yields (ie, discounts), they are showing signs of stabilizing, perhaps even moving back up slightly.

Reason for the shift: investors are showing a flurry of renewed interest in mortgages because of a lull in the rest of the money market. Corporate bond issues have slacked off sharply in volume (and yield). The Treasury has wrapped up its long-term borrowing for the year. Demand for credit to finance consumer spending on durables still lags. So investors have money, and mortgage yields have become more attractive. Even pension funds, which deserted the mortgage market last spring, are back buying loans now.

**House  
Home**  
exclusive

**Better prices aren't likely to last long; the long-range outlook is still for higher interest rates and bigger discounts, say the experts.**

"A lot of the interest in mortgages now is seasonal," says Executive Vice President Hector Hollister of Washington's Frederick W. Berens. "Some insurance companies and mutual banks have money to get out before the end of the year. Mortgage bankers with immediate-delivery loans on hand may be able to get somewhat better prices, but it won't last. By spring, prices will go down."

"The mortgage market is in a peculiar shape," says Economist Miles Colean. "Lenders have become more active in mortgages at their present prices because there aren't alternate investments." Discounts may drop a little he adds, but more likely investors will try to hold the line on prices, make concessions on other loan terms. "If general business continues to be good," counsels Colean, "interest rates are bound to go up again after the first of the year." Corporate bond issues will be increased to finance capital expenditures, explains Colean, the Treasury will be back in the money market to borrow \$1.5 billion in the spring, and the increase in savings, which has already slowed down for many mutual savings banks and savings and loan associations, will dwindle as consumer spending rises.

**Up to mid-October, FHA and VA mortgage discounts were still rising.**

Six cities in HOUSE & HOME's monthly 17-city survey reported lower prices for 30-year loans. Since August, 11 cities have reported increases in discounts ranging from 1/2 to 2 1/2 points. The latest changes:

FHA immediates slipped in Denver from 96-97 to 95 1/2-97; in Miami, from 94 1/2-95 1/2 to 94 1/2-95; in San Francisco, from 95 1/2-96 1/2 to 95 1/2-96; in New York, from 97 to 96-97;

in Cleveland, from 97-98 to 96-97. New England savings banks dropped out-of-state prices from 95-95 1/2 to 94 1/2-95 1/2. VA immediates showed similar drop-offs in these cities.

**Lenders are grumbling more and more about FHA's reluctance to raise its 5 1/4% interest rate ceiling.**

The rate cut from 5 1/2% last May in the teeth of rising yields in other investments has left the FHA market "in a chaotic condition," cries President Bob Tharpe of the Mortgage Bankers Association. "I doubt if we have ever had the unwisdom of interest rate control so fully demonstrated. Discounts have stiffened and an artificial condition of tightness characterizes the whole mortgage market."

As President Robert M. Morgan of Boston Five Cents Savings Bank sees it: "FHA's in trouble." A major symptom: offerings to sell FHAs now are pouring into Fanny May at the rate of \$32 million a week. September offerings totalled \$120 million, compared to the low in April (before the rate cut) of only \$23.5 million. Fanny May officials are worried, may renew their efforts (so far unsuccessful) to drop prices more in line with the private market.

FHA's new 35-year loans are moving like molasses. Says Vice President David O'Neill of Cleveland's Jay F. Zook: "There's no great desire for them from builders and brokers and absolutely none from lenders. It's like it never happened." In some areas, builders advertise 35-year loans but when a buyer comes to sign, they try to switch him to a 30-year loan. "Very often they succeed," says a mortgage banker. VA is reported to be mulling whether it should ask Congress to extend its maximum loan term to 35 years, too.

S&Ls are moving slowly into making 30-year 90% conventional loans, but where they are, they're giving mortgage bankers a run for the business. "They're rough competition," says President Stanley Earp of Detroit's Citizen's Mortgage Co. "But we give builders better service and construction loans, so we can compete." In Miami, S&L are grabbing the \$27,000 and up market by offering the easier terms.

## MORTGAGE BRIEFS

### S&L trade-in loans, at last

Back in May, 1957, a HOUSE & HOME Round Table of builders, realtors and lenders agreed that a better way to finance trade-in houses was needed to unlock a big market of homebuyers who want to move into a better house but haven't sold their present one. FHA's trade-in program, authorized by the 1954 Housing Act, wasn't filling the bill.

The panel's proposed solution: give federal savings & loan associations power to make nonamortized 80% conventional loans to builders or realtors on houses taken as trade-ins. S&Ls could do the job faster and easier than FHA, agreed the panel.

Four years later, the Round Table proposal has borne fruit. The 1961 Housing Act lets federal associations invest up to 5% of their assets in trade-in loans up to 18 months. Now, the Home Loan Bank Board has made the legislation meaningful by boosting the amount an S&L can lend on an existing house from 60% of appraised value to 80%, the figure the Round Table recommended.

Executive Vice President Norman Strunk of the US S&L League says: "We never would have moved in this direction without stimulation from HOUSE & HOME."

The HLBB has also liberalized S&L construction loan terms. Now, S&Ls may make nonamortized loans up to 80% of value for homes or combination home-business properties for 18 months instead of only 12.

The board is also proposing to expand S&L lending areas from a 50 to a 100 mile radius from an association's home office.

### Goodby, giveaways

California savings & loan associations have gone after deposits by offering new shareholders gifts ranging from automatic toasters to jet trips to Venezuela. Many a canny depositor has amassed closets full of expensive gadgets just by moving money from one S&L to another.

Now the state has slammed the door on this expensive pitch by limiting state-chartered associations to offering new depositors a coin bank costing not more than \$2.50. In a companion maneuver, the Home Loan Bank Board slapped the same limits on federal S&Ls. Under a new HLBB regulation, federal S&Ls are restricted to coin-bank giveaways in any state where state associations are similarly restricted. Maryland, which has been plagued by freewheeling uninsured S&Ls which offer items as lavish as television sets to lure depositors, has also put a \$2.50 limit on premiums.

### More state-subsidized loans

Pennsylvania's invasion of private mortgage lending (NEWS, May) has been bogged down since spring, but now it's ready to move again.

Gov David Lawrence is on the verge of naming the seven members of the newly created Pennsylvania Housing Agency. The agency has been set up to provide cheaper mortgage money—perhaps 1% less than FHA—to lower-income homebuyers (less than \$5,000 a year) who can't get a regular mortgage loan.

The snag: the program is being financed by sale of tax-free bonds, and several provisions in the enabling law made the bonds unattractive to buyers. To satisfy its financial advisors, the state removed a proviso limiting the agency's aggregate principal debt to 12 1/2% of its capital reserve fund, dropped the percentage of elderly people in so-called elderly housing from 65 to 50%, raised the limit on people with higher incomes who can buy homes in

middle-income projects to 50%. The last two changes are aimed at improving tenancy prospects.

For a pilot program, the state has \$450,000 (\$150,000 of its own money, the balance as a grant from the Urban Renewal Administration). A pilot demonstration is slated to be started soon in either Philadelphia or Pittsburgh. Also due soon is a \$66,000 survey by Temple University of the potential lower-middle-income market. Lawrence contends the program could help 100,000 people buy houses.

The State hopes to have its loans insured by FHA. As outlined by Lawrence, here's how the plan would work: a potential homebuyer with too small an income to qualify for an FHA mortgage could come to the state agency for a lower-interest loan. If the buyer's income improved in succeeding years, the interest rate would be raised until it was on a par with FHA's.

### Mutual banks eye joining HLB

The prospect has become more enticing to the savings banks under a new law cutting the cost of membership in the Federal Home Loan Bank. The law, passed just before Congress adjourned, provides that HLB members must hold stock in the bank equal to only 1% of their mortgage loans instead of the previous 2%. For member savings & loan associations, the law requires that the 1% formerly put into HLB stock be diverted to the FSLIC to buttress insurance reserves. But since mutuals already belong to the FDIC, they would not have to contribute to the FSLIC. So the net effect is to halve the cost of HLB membership for them.

Only a score of savings banks now belong to the HLB, but many more now are seriously pondering joining. The Natl Association of Mutual Savings Banks is preparing for its members an analysis of the pros and cons of HLB membership. "There's a definite interest," says one NAMSAB official. "The two thrift systems are moving closer together." Helping to spur the courtship is the joint MSB-S&L battle against the American Bankers Association on how much income tax thrift institutions should pay.

For mutuals, joining the HLB would offer more liquidity since they could borrow from the bank. While mutuals are traditionally opposed to being in debt, the advantage of extra leverage could override tradition, says a mutual bank spokesman.

## S&Ls boycott ABA mortgage talks

Commercial bankers apparently would like people to think they are lining up impressive housing industry support for their plan to set up a new kind of secondary market for conventional mortgages.

But it just isn't so. The American Bankers Association assembled some 40 leaders from most segments of housing and lending for a day-long huddle on it Sept. 25 in New York City. At lunch, Deputy ABA Manager Kurt Flexner blithely told invited newsmen that "no opposition at all" had developed to the ABA plan.

But a quick look around the smoke-choked conference table on the second floor of the Biltmore Hotel showed that invited leaders of savings and loans—nation's top source of conventional mortgages—had boycotted the closed-door session. And no sooner had the meeting ended than other participants made it clear that far from endorsing ABA's scheme, most segments of housing and lending eye it skeptically or warily.

### ABA wants to set up two privately financed corporations.

One would insure 100% of conventional loans. The second would buy and sell these insured loans and create a market for them. Congress would have to pass a law to let commercial banks and some other leaders use the plan.

The setup might drag between \$1 billion and \$1½ billion more money into mortgage lending from commercial banks alone, Flexner contends. The figure is based on responses to a questionnaire by banks representing 40% of the nation's bank deposits.

The insurance corporation would probably need at least \$50 million of capital to go into business, says Flexner—75 times as much as Milwaukee's Mortgage Guarantee Insurance Corp, the pioneer in private mortgage insurance, had when it started business in 1957. Plans drawn up by Flexner and Hobart C. Carr, chairman of the banking department, New York University, suggest that mortgage insurance generally be based on standards developed much like FHA property requirements and uniform appraisal methods. But the bankers would avoid costly processing of each loan before agreeing to

insure it. Says Flexner: "Spot checks are much cheaper and could accomplish the same thing. We would need some regional offices, though."

### The plan calls for federal supervision by the Home Loan Bank Board or HHFA.

Both are willing to take on the job, say ABA sources.

The corporation to buy and sell the insured conventional loans would raise its funds selling debentures to investors, as FNMA has done for years.

On the surface, all this seems innocuous enough to win general support. But the only solid agreement the New York huddle produced was that the conventional mortgage market needs improving, and the ABA plan deserves study. Why all the opposition?

### Commercial bankers have alienated mutual savings banks, savings and loans, and mortgage bankers.

Mutual banks and S&Ls are still smoldering over ABA efforts to persuade Congress to slice their 12% tax-free reserve allowance. "Besides," adds Executive Vice President Norman Strunk of the US S&L League, "ABA helped torpedo our own mortgage guarantee plan in Congress a couple of years ago. It seems incongruous for them to be asking us for help now. We're not against this, but we don't feel obligated to help them develop something. Besides, they set it up just when we were fighting for our lives against ABA."

Mortgage bankers are restive over rising interest rates banks are charging for warehousing lines of credit. And they haven't yet quite given up hope FHA can be made more attractive. On top of that, they haven't forgiven ABA Executive Vice President Charls Walker for urging commercial banks to quit MBA after MBA lined up with mutual banks and S&Ls in the tax squabble. (Few did.)

Realtors and builders expressed sympathetic interest, but were non-committal.

Despite such smoke signals, ABA men pressed for endorsement of their plan by the industry committee. The motion was defeated.

Where this leaves ABA's idea is a good question. But the meeting elected D. Clair Sutherland, senior vice president of the Bank of America, chairman for a continued study.

## Are some lenders jacking up yields with dubious fees?

Yes, contends a New York State legislative committee. To get higher yields, say the legislators, these lenders are tacking on fees and closing-cost charges which boost the cost of homebuying excessively. The extra financing charges stifle sales by pricing houses beyond the reach of many prospective purchasers, claims the committee. Moreover, add the legislators ominously, some mortgage costs may be usurious under the state's 6% maximum interest law.

Prompted by complaints that tight mortgage credit was bottlenecking housing, the State Assembly's committee on mortgage and real estate started its investigation in 1960 under Chairman Ernest Curto (R, Niagara Falls). Now its report is finally out, based on a questionnaire survey of commercial and savings banks, savings & loan associations, and insurance companies covering loans made in 1957-59 and three public hearings. The report concedes that a more thorough investigation is needed to pinpoint mortgage loan abuses, but it cites these examples of what it considers

questionable lending practices:

- Closing costs varied widely. On a \$10,000 loan, four New York City savings banks listed costs ranging from \$258.50 to \$312.
- For title insurance, "the title companies apparently pay the attorney or institution recommending their services a fee representing 15% of the premium payment." Some institutions rebate the 15% to the borrower, some let the bank's attorney keep it, some keep it themselves. "If title insurance is required and fees are uniform, it would appear that in all cases the borrower is paying 15% more for that insurance than should be the case."
- Survey costs, paid by the mortgagor, vary without reason. Compared to VA and FHA appraisal fees of \$25 and \$20 respectively, conventional loan appraisals run as high as \$100. In FHA and VA loans, some institutions require the buyer to pay for a private appraisal in addition to the government appraisal.
- Origination fees, ranging from 1% to 1¼%

of the mortgage, are charged by some lenders to cover the costs of staff appraisers and attorneys. But some of these lenders make the borrower pay the origination fee in addition to the attorney and appraisal costs. Citing a New York state law barring a lender from charging a borrower more than the statutory rate to pay for the lender's general overhead expenses, the committee noted that institutions resort more to origination fees when interest rates approach the 6% legal limit. Says the committee: "It is difficult to conceive how an institution granting a loan at 6% interest . . . could substantiate a 1% origination fee without attributing it to general overhead or usurious interest."

- Placement fees, charged to a builder or seller as a condition of making the loan, are clearly a way of circumventing the state usury law. Such fees, more common with government-backed mortgages than conventional loans, range from 5% of the mortgage for FHA to 6% for VA. Although the buyer doesn't pay the fee directly, it is a hidden cost to him

cont'd on p 63; NEWS cont'd on p 58

# Merger may produce new mortgage banking giant

Los Angeles' Colwell Company this month may become one of the nation's largest mortgage concerns by absorbing three other California mortgage companies.

The deal—Topic A in mortgage banking circles—was still in the negotiation stage in mid-October.

Plans call for a stock swap under which Colwell (\$340 million servicing, about \$50 million of originations last year) would absorb:

C. W. Courtney's General Mortgage Company of Bakersfield (\$50 million servicing), Louis Rosenaur's Peninsula Mortgage Company of San Carlos (\$40 million servicing), and perhaps Henry Trione's Sonoma Mortgage Company of Santa Rosa (\$180 million servicing).

This would create a mortgage giant with more than \$600 million servicing, about the same size as the biggest now headquartered in California, Western Mortgage Company, Metropolitan Life's originating arm in the West. Mortgage men speculate that the new combine could grow into a national operation like Houston's T. J. Bettes, mortgage banking's biggest (\$1.3 billion servicing).

Not the least fascinating aspect of the pending merger was that some of Colwell's com-

petitors applaud it even though it won't help their own business. "It will be good for mortgage banking," says the head of one San Francisco firm.

President Burdy Colwell, whose company is one of mortgage banking's few that have substantial public ownership, predict his merger, if it is carried out, may well foreshadow an important new trend in his industry. "The idea getting a very good reception" from eastern lenders, he said at mid-month, "They think it is a step in the right direction."

Permanent investors like the idea of dealing with bigger mortgage originators, say other mortgage men, because they figure a bigger portfolio should be cheaper to service and that this should make it possible for them to negotiate servicing for less than the traditional 1/2% of the declining loan balance, thus raising their own yields and profits.

The big reason big-scale servicing may turn out to be cheaper is that it can be mechanized and perhaps even automated. Colwell, for instance, has already switched over to an IBM 1401 system (which still uses punch cards, not electronic tape).

Merger also would give Colwell these advantages:

1. It could offer investors loans from any part of California.

2. It could afford more staff specialists in tricky phases of mortgage financing like FHA Sec 207 rental projects.

3. It could afford to carry a bigger inventory of loans for immediate delivery to investors because its bigger financial resources should let it obtain a larger line of credit.

Colwell, founded in 1947, already figures it is the third largest mortgage banking company in California, and one of the nation's top ten. Its business has been mainly residential loans—mostly FHA and VA—but now it is putting stress on commercial deals. Its income, 62% from servicing, reached \$1.4 million during the first nine months of last year, at which point it went public with an issue of \$1 million in 6 1/2% debentures with warrants for 60,000 shares of common stock. The stock came out at 10. By last month it had soared to 30 bid, 31 ask.

Will the merger go through? "I think so." Bundy Colwell told HOUSE & HOME. How soon? "Maybe it will take until some time in November to jell." NEWS continued on p. 63

## MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Oct. 13, 1961

| FHA 5 1/4s (Sec 203) (b)     |   |                                       |                    |                       |  | VA 5 1/4s    |                              |                         | Conventional Loans         |                             | Construction Loans*     |                       |                     |
|------------------------------|---|---------------------------------------|--------------------|-----------------------|--|--------------|------------------------------|-------------------------|----------------------------|-----------------------------|-------------------------|-----------------------|---------------------|
| FNMA Scdry Mkt <sup>xy</sup> | New Construction Only                   |                                       |                    |                       | Existing <sup>a</sup> Min Down 25 year Immed | City         | FNMA Scdry Mkt <sup>xy</sup> | New Construction Only   |                            | Comm. banks, Insurance Cos. | Savings banks, S & Ls   | Interest + fees       |                     |
|                              | Minimum Down <sup>a</sup> 30 year Immed | 10% or more down 20-25 year Immed Fut |                    | No down 30 year Immed |  |              |                              | Fut                     | Banks, Ins Cos. & Mtg Cos. |                             |                         | Savings banks, S & Ls |                     |
| 96 1/2                       | 95-96                                   | 95-95 1/2                             | 96-96 1/2          | a                     | 95-95 1/2                                    | Atlanta      | 96 1/2                       | 95-96                   | 95-95 1/2                  | 5 3/4-6                     | 6-6 1/2                 | 6-6 1/2+2-2 1/2       | 6-6 1/2+2-2 1/2     |
| 97 1/2                       | par-101                                 | par-101                               | par-101            | par-101               | par-101                                      | Boston local | 97 1/2                       | par-101                 | par-101                    | 5 1/4                       | 5 1/4                   | 5 1/4                 | 5 1/4               |
| —                            | 94 1/2-95 1/2                           | 95-95 1/2 <sup>b</sup>                | a                  | a                     | 95 <sup>b</sup>                              | out-of-st.   | —                            | 94 1/2-95 1/2           | —                          | —                           | —                       | —                     | —                   |
| 96 1/2                       | 96-97                                   | 95 1/2-97                             | 96 1/2-97 1/2      | 96 1/2-97 1/2         | 96-97  | Chicago      | 96 1/2                       | 96-97                   | 95 1/2-97                  | 5 1/2-6                     | 5 1/2-6                 | 5 3/4-6+1-2           | 5 3/4-6+1 1/2-2 1/2 |
| 96 1/2                       | 96-97                                   | 96 <sup>b</sup>                       | 97 1/2-98          | 97 1/2                | 97-98  | Cleveland    | 96 1/2                       | 96-97 <sup>b</sup>      | 95-96 <sup>b</sup>         | 5 1/2-5 3/4                 | 5 1/2-6                 | 6+1                   | 6+1                 |
| 96                           | 95 1/2-97                               | 95 1/2-97                             | 95 1/2-97          | 95 1/2-97             | 95 1/2-97                                    | Denver       | 96                           | 95 1/2-97               | 95 1/2-97                  | 5 3/4-6                     | 6-6 1/2                 | 6+1 1/2-2 1/2         | 6+1 1/2-2 1/2       |
| 96                           | 95 1/2-96                               | 95 1/2                                | 96-96 1/2          | 96                    | 95 1/2-96 1/2                                | Detroit      | 96                           | 95-95 1/2               | 95                         | 5 1/2-5 3/4                 | 5 3/4-5 3/4             | 5 3/4-6+1 1/2         | 5 3/4-6+1 1/2       |
| 96                           | 95 1/2                                  | 95 1/2                                | 96                 | 96                    | 95 1/2-96                                    | Honolulu     | 96                           | —                       | 94                         | 6 1/4-7                     | 6 1/4-7                 | 6+1 1/2               | 6+1 1/2             |
| 96 1/2                       | 95-95 1/2                               | a                                     | 96 1/2             | a                     | 95-95 1/2                                    | Houston      | 96 1/2                       | 95-95 1/2               | a                          | 5 3/4-6 1/4                 | 5 3/4-6 1/2             | 6+1-1 1/2             | 6+1-1 1/2           |
| 96                           | 95                                      | 94 1/2                                | 96 <sup>b</sup>    | 96 <sup>b</sup>       | 96 <sup>b</sup>                              | Los Angeles  | 96                           | 95                      | 94 1/2 <sup>b</sup>        | 5 3/4-6                     | 5 3/4 <sup>b</sup> -6.6 | 5 3/4-6+1 1/2         | 6+2-2 1/2           |
| 96 1/2                       | 94 1/2-95                               | a                                     | 96-97 <sup>b</sup> | a                     | 94-95  | Miami        | 96 1/2                       | 94 1/2-95               | a                          | 5 3/4                       | 5 1/2-6                 | 6+1                   | 5 1/2-6+0-1/2       |
| 97                           | 97-97 1/2                               | 96 1/2                                | 98                 | 97                    | 97 1/2                                       | Newark       | 97                           | 96 1/2                  | 95 <sup>b</sup>            | 5 3/4-6                     | 5 3/4-6                 | 6+1                   | 6+1                 |
| 97 1/2                       | 96-97                                   | 96-97                                 | 96-97              | 96-97                 | 96-97  | New York     | 97 1/2                       | 96-97                   | 96-97                      | 5 3/4-6                     | 5 3/4-6                 | 6+0-1/2               | 6+0-1/2             |
| 96                           | 95-96                                   | 94 1/2-95 1/2 <sup>b</sup>            | 95 1/2-96          | a                     | 95-96  | Okla. City   | 96                           | 95-96                   | 94 1/2-95 1/2 <sup>b</sup> | 5 3/4-6 1/4                 | 6-6 1/2                 | 6-6 1/2+1-2           | 6-6 1/2+1-2         |
| 97                           | 98                                      | 98 <sup>b</sup>                       | 98                 | 98 <sup>b</sup>       | 98   | Philadelphia | 97                           | 98                      | a                          | 5 1/2-5 3/4                 | 5 1/2-6                 | 6+1                   | 6+1                 |
| 96                           | 95 1/2-96 <sup>e</sup>                  | 95 1/2-96 <sup>e</sup>                | 95 1/2-96          | a                     | 95 1/2-96 <sup>d</sup>                       | San. Fran.   | 96                           | 95-95 1/2 <sup>ee</sup> | 95-95 1/2 <sup>ee</sup>    | 5 3/4 <sup>b</sup> -6       | 6-6 3/4                 | 6+1 1/2               | 6.6+2-3             |
| 96 1/2                       | 94 1/2-97                               | 94-97                                 | 95-97              | 94 1/2-97             | 94-97  | St. Louis    | 96 1/2                       | a                       | a                          | 5 1/2-6                     | 5 1/2-6 1/2             | 5 3/4-6.6+1-2         | 5 3/4-6.6+1-2       |
| 97                           | 96 1/2                                  | 96                                    | 96 1/2             | 96                    | 96 1/2                                       | Wash. D.C.   | 97                           | 96 1/2                  | 96                         | 5 3/4                       | 5 3/4                   | 5 3/4+1-1 1/2         | 5 3/4+1-1 1/2       |

<sup>a</sup> 2% down of first \$13,500; 10% of next \$4,500; 30% of balance.

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

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

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

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

Footnotes: a—no activity, b—limited activity, c—with servicing concession equal to 1/2-1 point, d—for FNMA eligibles; 1/2-1 point less for ineligibles, e—one company buying at 96 1/2 with servicing concession, w—six months construction loan unless otherwise noted, x—FNMA pays 1/2 point more for loans with 10% down or more, y—FNMA net price after 1/2 point purchase and marketing fee, plus 1% stock purchase figured at sale for 50¢ on the \$1, z—on houses no more than 30 years old of average quality in a good neighborhood.

## NEW YORK WHOLESALE MORTGAGE MARKET

| FHA 5 1/2s        | FHA, VA 5 1/4s    | FHA 5 1/4 spot loans                    |
|-------------------|-------------------|---|
| Immediates: 96-97 | Immediates: 94-95 | (On homes of varying age and condition) |
| Futures: 96       | Futures: 94-95    | Immediates: 93-94                       |

Prices for out-of-state loans, as reported the week ending Oct 13 by Thomas P. Coogan, president, Housing Securities Inc.

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

## FNMA STOCK

|             | Month's Month's |        |        |      |
|-------------|-----------------|--------|--------|------|
|             | Sept 14         | Oct 11 | low    | high |
| Bid .....   | 78              | 74     | 73 1/2 | 78   |
| Asked ..... | 80              | 76     | 75 1/2 | 80   |

Quotations supplied by C. F. Childs & Co.



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Quality features that characterize all Long-Bell cabinets, whether Contemporary or Traditional, can add value and feminine sales appeal to any kitchen. Features include adjustable, removable wall shelves, comfortable knee and toe room, careful craftsmanship inside and out, slide-out Nylon-glide base shelves, magnetic door catches and the rich, hand-rubbed look of Microseal® finishing.

It's so easy, too, to build variety and extra utility into kitchens with Long-Bell special purpose cabinets—the Lazy Susans for corners, Automatic Towel Rack, Vertical Tray Storage, Vegetable Bin and others.

Long-Bell Natural Wood Kitchens can mean extra profit for builders. They're quick and easy to install and finish, thanks to 3" modular construction and the Microseal® pre-sealing that saves time on final finishing. Cabinets in Birch or Rift grain fir, setup or knocked down are quickly available anywhere in the country from stock at three conveniently located warehouses. Ask your dealer or call or write Long-Bell for information and prices.

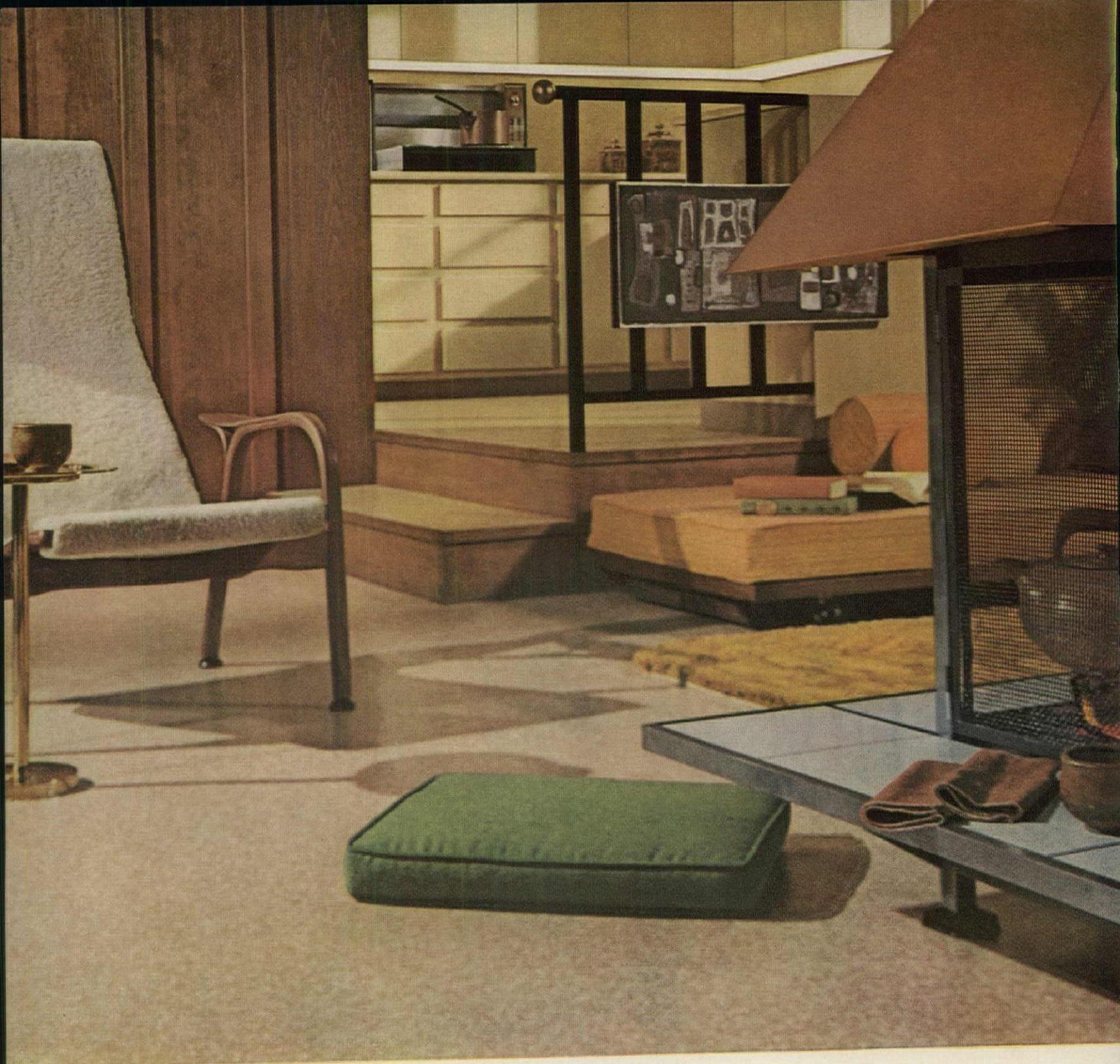
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*are ideas that make them want new homes*



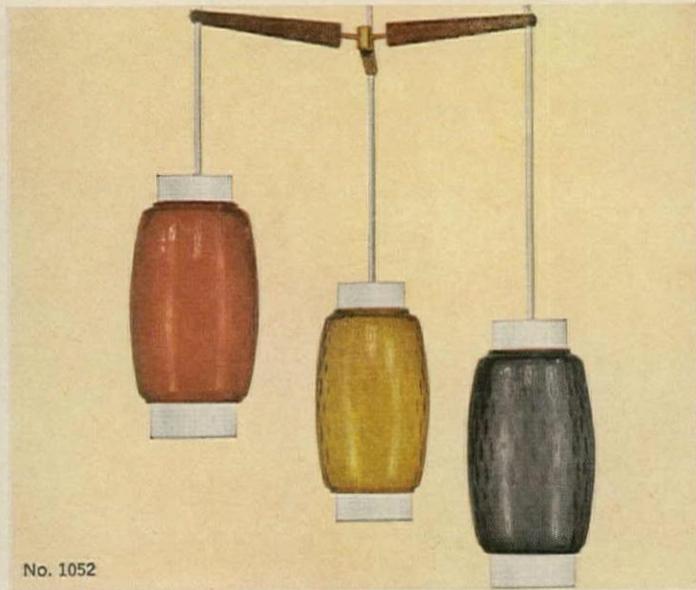
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So many of the products in today's homes — wonderful though many of them may be — can leave your prospects emotionally unmoved. (How many questions did your salesmen answer on piping, roofing shingles or ductwork last Sunday?) That's one reason why your choice of lighting fixtures, though a small percentage of the total cost of your homes, is so important. And that's why Emerson-Imperial's new 68-page lighting catalog features so many new, highly-styled fixtures... unusual fixtures... fixtures making use of exciting new materials. Two-hundred and fifty-one fixtures that supply a warm, human touch... that give your homes *emotional appeal*.



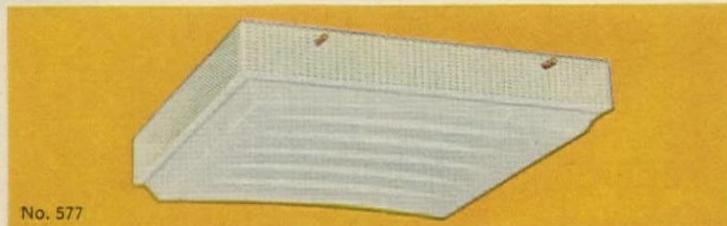
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No. 456



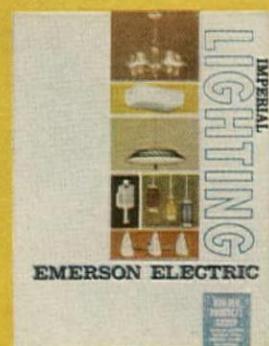
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No. 577

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|                            |  |   |
|----------------------------|--|---|
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| IMPERIAL<br>LATROBE, PENN. |  | RITTENHOUSE<br>HONEOYE FALLS, N. Y.     |



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## Lenders tack on dubious fees, say NY probers

continued from p 57

since the builder or seller boosts the price of the house to make up for the fee. Adds the committee: "With the reduction of the maximum interest rates on FHA loans by the Kennedy Administration, it is reasonable to assume that placement fees will be larger and more common or FHA mortgage money will become unavailable."

- Requiring the mortgagee to prepay real estate taxes and insurance represents another hidden charge. The mortgagee receives no interest on the escrowed money from the lender who in turn can put the funds in short-term investments until it must be paid out.

- Borrowers are often forced to pay a fee to a mortgage broker to get a loan. The fees range from 1% upward, says the committee (it noted an unconfirmed report of a \$1,250 fee for an \$8,000 loan). Using mortgage brokers is most prevalent among lenders in the New York City area, says the committee, and some lenders require as a matter of policy that all loans come in through brokers rather than through the builder or purchaser. Reason: the broker handles the paperwork, cuts down the need of a larger clerical staff for the lender. If a builder pays the broker's fee, the cost is passed onto the buyer, adds the committee.

As a second phase of its investigation, the committee studied the availability of mortgage money throughout the state. Two major questions: Do lenders shun substandard residential areas—the so called gray areas? Do out-of-state mortgage purchases by New York lenders create a shortage of mortgage money in the state? After wrestling with the questions, the committee came to the conclusion that a more searching analysis is needed to find the answers. Lenders do boycott housing in gray areas, says the committee, but it acknowledges merit in the lenders' argument that they must guard against jeopardizing depositors' money with investments in areas of swift depreciation and poor security.

The committee made no recommendations for specific legislation. Instead, it asked for more money and another year to delve deeper into the problems of mortgage finance.

## Significant building gains shown by lumber dealers

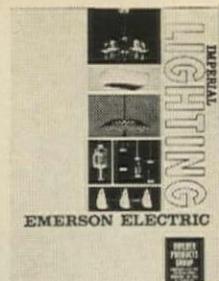
Lumber dealers are getting a look at a blue ribbon group of new materials, products, equipment and methods of building better profitably at their 8th annual Building Materials Exposition in Chicago, this month.

Housed in a 1600 sq ft, Raymond Loewy-designed, "Better Building Center", the three dozen-odd featured products have been selected by a jury of top building experts as representing "significant contributions to building progress". The jury:

James T. Lendrum, head of the department of architecture at the University of Florida; Rudard A. Jones, director of the Small Homes Council at the University of Illinois; Byron M. Radcliffe, associate professor of forest products at Michigan State University; Carl Boester, housing consultant to the Research Foundation of Purdue University; Leonard Haeger, housing consultant, formerly research director of FHA and NAHB.

Although co-sponsored by NRLDA and the editors of HOUSE & HOME as an educational exhibit, the selection of manufacturers and products was left entirely in the hands of this independent jury, who chose from hundreds of items submitted for consideration.

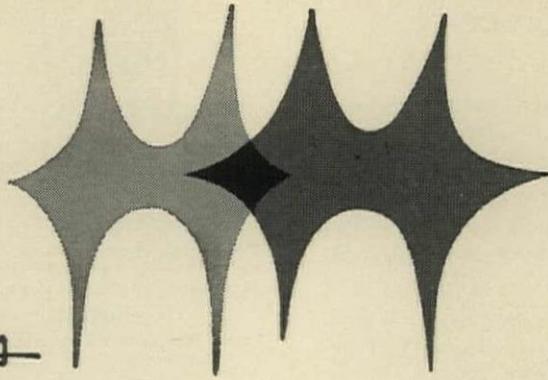
NEWS continued on p 65



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Atlantic Electric and Hardware Corp.  
Maurice Electrical Supply Co., Inc.  
National Electric Lighting, Inc.
- WEST VIRGINIA**  
Huntington—State Electric Supply Co.  
Wheeling—Elec. Contractors Supply Co.
- WISCONSIN**  
Appleton—Langstadt Electric Supply Co.  
Fond du lac—Elison Electric Supply Co.  
Manitowoc—Rahr's Supply  
Milwaukee—Electri-Craft Lighting, Inc.  
Milwaukee—Hunt Company, Inc.  
Milwaukee—Park Electric Co.  
Sheboygan—J. J. Koepsell Co.  
Wausau—Norberg Elec. Supply Co., Inc.

Concrete Industries



# HORIZON HOMES

Program

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**Be a 1962 winner yourself!** The 1961 Horizon Homes program will come to an exciting finish as the winning architects and builders are announced at the builders' show in December. At the same time, builders will have a chance to sign up for an even bigger and better program next year!

1962 will offer all NAHB builders opportunity to share in this major nationwide program developed expressly to help *sell more homes*. You'll team up with top architectural talent to create bold new concepts in home design, dramatizing the charm and livability of modern concrete. Again, the Horizon Homes Program will be keyed to industry national promotion . . . the National Home Week activities and "Parade of Homes" showings.

Not only will you compete for national and regional awards—you'll win a bigger share of the great housing market by taking advantage of the aggressive Horizon Homes merchandising program. Developed by experts, free promotion kits include everything you'll need from the early planning stage through model home activity. Be sure to stop by the PCA booth!

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**PCA's**  
**BOOTH 1718**  
**NAHB CONVENTION**

STOCK MARKET:

# Real estate trust aims at becoming mortgage bankers' mortgage banker

You can get a glimpse of the changes real estate investment trusts may bring to the mortgage business from the plans of First Mortgage Investors, which has just raised \$13.5 million in the stock market.

First Mortgage is the first trust dealing exclusively in mortgages to be set up since passage of the 1960 Real Estate Investment Trust Act. All the others own buildings and get an independent management group to run them.

First Mortgage expects to put half its portfolio in FHA and VA mortgages. The other half will go into the much more profitable area of development and construction loans on projects with FHA approval. Moreover, First Mortgage expects to concentrate on high rate areas like California, Arizona, Florida, Texas, where prevailing discounts will make yields much higher than FHA's 5 1/4% interest ceiling. On development and construction loans, it may be able to make 10 or 12%.

### First Mortgage's combination of activities adds up to a one-stop service for mortgage bankers.

The Boston-based trust will operate through First Mortgage Advisory Corp of Miami, whose President, Jack R. Courshon, is also a trustee of the realty trust.\*

First Advisory will make no direct mortgage loans, deal only through FHA- and VA-approved mortgagees. It will make permanent loans, construction loans, development loans, handle the sale of intermediate loans, stand by commitments. It will do no business with builders. Its mortgage banker customers will retain servicing.

Initially, First Advisory will make development loans for one year (but not on shopping centers or recreational facilities in FHA and VA projects). In time, First Advisory may make development loans for up to three years, according to Executive Vice President Louis J. Fellenz, one-time director of FHA's multi-family housing division in Washington.

Once initial funds are committed, the trust expects to leverage its return by further borrowing against its mortgage holdings—that is, borrow at a lower rate of interest than the fund will receive from the mortgages in which the borrowed money will be invested. Indeed, First Advisory has said it will "use leverage to the hilt." First Mortgage's SEC-approved prospectus omits any discussion of how much extra return might thus be generated by trading on the equity. But some experts figure if the company borrows as much capital as it has in equity funds (\$13.5 million), and if the interest differential is about 2%, then the return to stockholders would increase 2%. This might mean a 9% dividend. If First Mortgage Investors borrows four times its equity at the same spread, dividends could conceivably shoot up to 15% a year. Risks would rise proportionately.

### First Mortgage could grow into a new type of investment medium competing with both mutual funds and S&Ls.

First Mortgage, like other realty investment trusts, must pay out 90% or more of its income to escape corporate income taxes. With

\* Courshon is also president of Washington Security Co, Miami mortgage bankers, and will run First Mortgage Advisory from the same office. But there will be no business dealings between the two. Courshon is a brother of Arthur Courshon, chairman of Washington Federal S&L of Miami Beach, who is also a trustee of First Mortgage Investors.

both leverage and construction loans promising high yields, on projects backed by FHA and VA, investors seeking yield are likely to be attracted.

### Other new issues floated or pending:

● Hilco Homes Corp (Martin Cohen, president), Philadelphia, manufacturer of pre-cut houses, has sold 6,500 units of 6 1/2% convertible subordinated debentures and common stock. Each unit (price: \$190) consisted of a \$100 debenture and 30 shares of stock. Of the sale gross of \$1,235,000, Hilco netted \$1,111,500 which will be used mainly to provide financing to its customers. Hilco, successor to the Hog Island Lumber Co, sells its houses as packages to customers who erect them or contract to have them put up. In the year ending last March, the company delivered 645 pre-cut houses totalling \$3,547,000.

● Kent Washington Inc (James Juliano, president, Maryland, is asking SEC registration of 200,000 shares of common stock at \$5/share. The \$900,000 net proceeds will be used to build rental housing and commercial and industrial structures through a subsidiary and to pay off notes on land and buildings.

● American Realty Trust (Thomas J. Broyhill, chairman) of Washington, D. C. is seeking SEC registration of 513,000 shares. Of these, 500,000 are to be sold to the public at \$10/share. The net proceeds of \$4.5 million will be invested in property under the real estate investment trust

## S&L STOCKS STILL RISING

Continuing their spectacular showing since the demise, for this year at least, of the Administration's proposed tax on thrift institution reserves, western savings & loan holding company issues zoomed from September's 36.89 average to 42.41 last month. Biggest gainer: Financial Federation which skyrocketed from 108 to 134 bid.

Mortgage banking stocks also posted an increase from 20.67 to 23 in HOUSE & HOME's monthly index of housing issues. Leading the general price pickup was Palomar Mortgage which zipped from 21 to 27 bid.

Other housing categories didn't fare as well, all registering losses as groups. Overall, the housing stock index edged up from 16.67 to 17.83, a gain of 7%. Dow-Jones industrials, on the other hand, slipped 2.2% (from 722.61 to 706.67). Natl Quotation Bureau industrials gained 3.5% (from 126.50 to 130.93).

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

|                      | Aug 9 | Sept 12 | Oct 13 |
|----------------------|-------|---------|--------|
| Building .....       | 7.10  | 6.81    | 6.40   |
| Land development ..  | 8.25  | 8.14    | 7.71   |
| S&Ls .....           | 31.70 | 36.89   | 42.41  |
| Mortgage banking ..  | 20.75 | 20.67   | 23.00  |
| Realty investment .. | 11.16 | 12.13   | 11.47  |
| Prefabrication ..... | 9.06  | 7.76    | 7.01   |
| Shell homes .....    | 18.81 | 13.78   | 12.72  |

act. It does not plan to deal in mortgages. Broyhill is a first cousin of Rep Joel Broyhill (R, Va.), a former builder.

● Regal Homes Inc (Harvey O. White, president) of Hopkinsville, Ky. seeks SEC registration of 51,000 shares of capital stock at \$12/share (with warrants for each five shares to purchase a share at \$15). Proceeds of \$586,500 will be used to build and finance shell houses. *NEWS continued p 68*

## HOUSING'S STOCK PRICES

| Company                      | Offering            | Aug 9              |                     | Sept 12 |                     | Oct 10 |     |
|------------------------------|---------------------|--------------------|---------------------|---------|---------------------|--------|-----|
|                              | Price               | Bid                | Ask                 | Bid     | Ask                 | Bid    | Ask |
| <b>BUILDING</b>              |                     |                    |                     |         |                     |        |     |
| Adler-Built Ind. *           | NA                  | NA                 | 2 1/4               | 2 1/4   | 2 1/4               | 2 1/4  |     |
| Eichler Homes .. *           | 8 1/2               | 9                  | 8 1/2               | 9       | 7 1/2               | 8      |     |
| First Natl Rty & Const ..... | 2                   | 4 1/2 <sup>b</sup> | 4 1/2               | 4 1/2   | 4 1/2 <sup>b</sup>  |        |     |
| General Bldrs .. *           | 7 1/2 <sup>b</sup>  |                    | 8 1/4 <sup>b</sup>  |         | 7 3/4 <sup>b</sup>  |        |     |
| Hawaiian Pac Ind 10          | 14                  | 14 1/2             | 13 1/4              | 13 1/4  | 11 1/4              | 11 1/4 |     |
| Kavanagh-Smith. 5            | 9                   | 9 1/2              | 8                   | 8 1/4   | 7 1/4               | 8 1/4  |     |
| Levitt .....                 | 10                  | 6 1/2              | 7                   | 6 1/4   | 6 1/4               | 6 1/4  |     |
| US Home & Dev *              | 2 1/2               | 3 1/4              | 2 1/2               | 2 1/2   | 2 1/4               | 2 1/4  |     |
| Del Webb .....               | 10 1/2              | 10 1/2             | 10 1/4              | 10 1/4  | 10 1/4              | 10 1/4 |     |
| Wenwood .....                | 1                   | 1 1/8              | 1                   | 1       | 1/4                 | 1/2    |     |
| <b>LAND DEVELOPMENT</b>      |                     |                    |                     |         |                     |        |     |
| All-State Prop .. *          | 10 1/2 <sup>b</sup> |                    | 9 1/2 <sup>b</sup>  |         | 8 1/2 <sup>b</sup>  |        |     |
| Arvida .....                 | 9 1/4               | 10 1/4             | 9 1/4               | 9 1/4   | 9 1/4               | 9 1/4  |     |
| Cons Dev (Fla) 5             | 10 1/2              | 11 1/2             | 10 1/4              | 11 1/4  | 10 1/4              | 11 1/4 |     |
| Coral Ridge Prop *           | 1 1/2               | 2 1/4              | 1 1/2               | 1 1/2   | 1 1/2               | 1 1/2  |     |
| Fla Palm-Aire .. *           | 2                   | 2 1/2              | 2                   | 2 1/4   | 2                   | 2 1/2  |     |
| Forest City Ent. 10          | 12 1/2 <sup>b</sup> |                    | 12 1/2 <sup>b</sup> |         | 14 <sup>b</sup>     |        |     |
| Garden Land .. 6 1/4         | 4 1/4               | 4 1/4              | 4 1/4               | 4 1/4   | 3 1/2               | 4      |     |
| Gen Dev .....                | 14 1/2 <sup>b</sup> |                    | 15 1/2 <sup>b</sup> |         | 14 1/2 <sup>b</sup> |        |     |
| Grt Southwest. 18            | 21 1/4              | 22                 | 20 1/4              | 21 1/4  | 17                  | 17 1/4 |     |
| Laguna Niguel .. *           | 12                  | 12 1/2             | 11 1/2              | 12      | 11 1/4              | 12     |     |
| Lefcourt .....               | 2 1/2 <sup>b</sup>  |                    | 2 1/2 <sup>b</sup>  |         | 2 <sup>b</sup>      |        |     |
| Major Rty .....              | 3 1/2               | 3 1/2              | 2 1/4               | 3       | 2 1/2               | 2 1/2  |     |
| Pac Cst Prop. 10             | 10                  | 10 1/2             | 9 1/4               | 9 1/4   | 8 1/4               | 8 1/4  |     |
| Realsite Inc .. *            | 1 1/4               | 1 1/4              | 1 1/4               | 1 1/4   | 2                   | 2 1/2  |     |
| United Imp & Inv *           | 8 1/2 <sup>b</sup>  |                    | 8 1/2 <sup>b</sup>  |         | 7 1/2 <sup>b</sup>  |        |     |
| <b>S&amp;Ls</b>              |                     |                    |                     |         |                     |        |     |
| Calif Fin .....              | 40 1/4              | 41 1/4             | 45 1/4              | 46 1/4  | 46 1/4              | 47 1/4 |     |
| Emp Fin .....                | 19 1/4              | 20 1/4             | 24 1/4              | 25 1/4  | 28                  | 29     |     |
| Equitable .....              | 23                  | a                  | a                   | 29      | 30                  | 37     | 38  |
| Fin Fed .....                | 96                  | 98                 | 108                 | 112     | 134                 | 140    |     |
| First Chrtr Fin. *           | 48 <sup>c</sup>     |                    | 57 1/4 <sup>c</sup> |         | 61 1/4 <sup>c</sup> |        |     |
| First Fin West. *            | 15 1/4              | 16 1/4             | 19 1/4              | 20 1/4  | 22                  | 23     |     |
| Gibraltar Fin .. *           | 38                  | 39                 | 39                  | 41      | 45                  | 46 1/2 |     |
| Grt Western Fin. *           | 49 1/2 <sup>c</sup> |                    | 58 3/4 <sup>c</sup> |         | 62 1/4 <sup>c</sup> |        |     |
| Hawthorne Fin. *             | 13                  | 13 1/4             | 14                  | 14 1/4  | 17                  | 17 1/2 |     |
| Lytton Fin .....             | 21                  | 22                 | 26                  | 27      | 30                  | 30 1/2 |     |
| Mdwestn Fin .. *             | 8 1/4               | 18 1/2             | 19 1/2              | 20      | 23                  | 24     |     |
| San Diego Imp. *             | 11 1/4 <sup>c</sup> |                    | 13 1/4 <sup>c</sup> |         | 17 1/2 <sup>c</sup> |        |     |
| Trans Cst Inv. 15            | 23                  | 24                 | 27 1/4              | 28      | 31                  | 32     |     |
| Trans World Fin 8 1/2        | 25                  | 26                 | 28 1/4              | 29      | 34 1/4              | 35 1/2 |     |
| Union Fin .....              | 13 1/2              | 14 1/4             | 14                  | 15      | 13 1/2              | 14 1/2 |     |
| United Fin of Cal 10         | 34 1/2              | 34 1/4             | 46                  | 47      | 55 1/4              | 56     |     |
| Wesco Fin .....              | 40 1/4              | 41                 | 48 1/4              | 49 1/4  | 57                  | 57 1/4 |     |

| Company                              | Offering            | Aug 9              |                     | Sept 12            |                     | Oct 10         |        |
|--------------------------------------|---------------------|--------------------|---------------------|--------------------|---------------------|----------------|--------|
|                                      | Price               | Bid                | Ask                 | Bid                | Ask                 | Bid            | Ask    |
| <b>MORTGAGE BANKING</b>              |                     |                    |                     |                    |                     |                |        |
| Colonial .....                       | 9                   | 13 1/4             | 14 1/2              | 12 1/2             | 13 1/4              | 12             | 12 1/4 |
| Colwell .....                        | 10                  | 27                 | 28                  | 28 1/2             | 30                  | 30             | 31     |
| Lumbermen's ... *                    |                     |                    |                     |                    |                     | 10 1/4         | 11 1/4 |
| Palomar .....                        | 21 1/2              | 22 1/2             | 21                  | 22                 | 27                  | 28             |        |
| <b>REAL ESTATE INVESTMENT TRUSTS</b> |                     |                    |                     |                    |                     |                |        |
| First Mtg Inv. 15                    | a                   | a                  | a                   | a                  | 15 1/4              | 16             |        |
| <b>REALTY INVESTMENT</b>             |                     |                    |                     |                    |                     |                |        |
| Gt Amer Rty. .. *                    | 1/2                 | 3/4                | 3/4                 | 5/8                | 1/2                 | 5/8            |        |
| Kratter A .....                      | 24 1/2 <sup>b</sup> |                    | 26 3/4 <sup>b</sup> |                    | 25 1/2 <sup>b</sup> |                |        |
| Presidential Rty 6 1/2               | NA                  | NA                 | 12 1/2 <sup>b</sup> |                    | 14 1/2 <sup>b</sup> |                |        |
| Rty Equities .. *                    | 5 1/4               | 6 1/4 <sup>b</sup> |                     | 7 1/4 <sup>b</sup> |                     | 7 <sup>b</sup> |        |
| Wallace Prop .. 10                   | 13 1/4              | 13 1/4             | 14 1/4              | 14 1/4             | 14 1/4              | 13 1/4         |        |
| <b>PREFABRICATION</b>                |                     |                    |                     |                    |                     |                |        |
| Admiral Homes .. *                   | 3 1/2               | 4                  | 3 1/2               | 4                  | 3 1/2               | 3 1/2          |        |
| Crawford .....                       | 10 1/4              | 11                 | 7 1/2               | 8 1/2              | 6 1/2               | 7 1/2          |        |
| Harnischfeger .. *                   | 22 1/4              | 23                 | 21 3/4              |                    | 20 3/4 <sup>b</sup> |                |        |
| Inland Homes .. *                    | 18 1/4              | 18 1/2             | 15 1/4 <sup>b</sup> |                    | 14 <sup>b</sup>     |                |        |
| Natl Homes A. .. *                   | 13 1/4              | 14 1/4             | 10 1/4              | 11 1/4             | 9 1/4               | 10             |        |
| Natl Homes B. .. *                   | 13 1/4              | 14 1/4             | 10 1/4              | 11                 | 8 1/4               | 9              |        |
| Richmond Homes *                     | 2 1/4               | 3 1/4              | 3 1/4               | 3 1/4              | 2 1/4               | 3 1/4          |        |
| Scholz Homes .. *                    | 3                   | 3 1/4              | 2 1/4               | 3 1/4              | 2 1/4               | 3              |        |
| Seaboard Homes .. *                  | 2 1/4               | 3 1/4              | 2 1/4               | 3                  | 2 1/4               | 3              |        |
| Steel Crest Homes *                  | NA                  | NA                 | 6 1/2               | 7 1/2              | 5 1/4               | 6 1/2          |        |
| Teehbilt Homes .. *                  | 1/4                 | 1/4                | 1/4                 | 1/4                | 1/4                 | 1/4            |        |
| <b>SHELL HOMES</b>                   |                     |                    |                     |                    |                     |                |        |
| Bevis .....                          | 4                   | 2 1/4              | 2 1/4               | 2 1/4              | 2 1/4               | 1 1/4          | 2 1/4  |
| US Shell .....                       | 26 1/2              | 28 1/4             | 20 1/4              | 22 1/2             | 16                  | 17             |        |
| Jim Walter ... *                     | 39                  | 40 1/2             | 28                  | 30 1/2             | 27 1/2              | 28 1/2         |        |
| Western Shell .. 2 1/2               | a                   | a                  | 2                   | 2 1/2              | 2                   | 3              |        |
| Wise Homes. .... *                   | 7 1/2               | 8                  | 4 1/2               | 5                  | 5 1/4               | 6 1/2          |        |

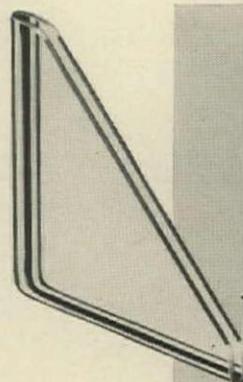
a stock not yet marketed  
 b closing price (ASE)  
 c closing price (NYSE)  
 d issued in units, each consisting of five 50¢ par common shares, one \$8 par 9% subordinated sinking fund debenture, due Feb 1, 1985, and warrants for purchase of one common share and one \$8 debenture at \$9.50 per unit,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

Sources: New York Hanseatic Corp; American Stock Exchange; New York Stock Exchange.



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**Aluminum price cut makes steel increase difficult**

Canadian producers last month cut their ingot prices to 3/4¢ to 1 1/4¢ a pound below US prices. Aluminum Company of America immediately dropped its prices by 2¢ a pound. Reynolds Metals and Olin Mathieson quickly followed. Within days Alcoa trimmed prices on many aluminum products, including 1) 1.7¢ a pound on alloy extrusion billet commonly used in window sash and tubing, 2) 1¢ and 2¢ on round tube, and 3) smaller cuts in extruded rod and bar.

**The price cuts will fatten fabricators profits instead of helping builders.**

Alcoa Building Products, siding, gutter, and downspout marketing subsidiary, said it planned no price cuts in finished products. The changes, said spokesmen, relax pressure on fabricators, who say they have been caught in a "very tight" squeeze between the cost of raw materials and sales prices.

**Foreign competition—as much or more than White House pressure—may forestall a rise in steel prices.**

The big steel companies raised wages for their employees Oct 1. But President Kennedy, in personal letters to presidents of 12 companies, appealed for no price increases to cover the higher wage costs (NEWS, Oct).

The steel companies, though openly resentful of the White House's jawbone drive, haven't announced plans. President Kennedy hopes "they will make a judgment which will assist our economy." Translation: no price increase.

**Fierce domestic competition, excess capacity, and lack of demand are holding most materials' prices down.**

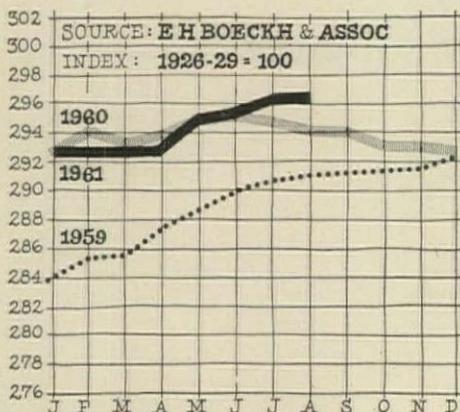
The federal government's wholesale price index dropped 0.5% between the end of August and Oct 3, latest week available. It is now 118.5% of the 1947-49 average.

Johns-Manville says increases in cement balanced cuts in aluminum and chemical items so that retail prices have held steady.

*How some key prices are faring:*

**Lumber:** Sanded fir plywood sank to \$60 from \$64 a thousand sq ft last month, the second time this year it has touched a post-war low. Green fir lumber dropped \$3 to \$57 for 1,000 fbm. Industry figures show output of mills in the past seven weeks has averaged 7.7% over orders. "Mills are producing far more lumber than the building industry is using," says National Homes.

**Gypsum products:** Lath and wallboard increased 2% on the Labor Dept's index.



**CONSTRUCTION COSTS** continue their upward swing on Col E. H. Boeckh's index. September's 296.6 is 0.3 above last month. Wage increases caused most of the September jump.

**Do producers aim at wrong market?**

This question—and the nagging doubt that the answer may be yes—was suddenly thrust before directors of the Producers' Council at its annual meeting in Pittsburgh last month.

Co-chairman Richard D. Tyler of the council's joint committee with the Natl Association of Home Builders fired the question into the calm of a board meeting.

"If we don't do something for the homebuilder, we're going to lose our franchise as the spokesman for the housing producers," Tyler warned the council's 30 directors.

Tyler, who is president of Lindsay Co, water softening division of Union Tank Car Co, pushed for and won a motion to have the 15-man executive committee review the purposes and membership of Producers' Council. The vote was unanimous, although some directors disagreed with Tyler's complaints:

**1. Many local chapters are so AIA-oriented they forget builders.**

The Producers' Council started life in 1921 as the manufacturers' committee of the American Institute of Architects. Activities were aimed primarily at the architect until 1951, when the joint NAHB-PC committee was formed so producers could work more closely

Gerald Boyle



**PRODUCER TYLER**  
"Fish or cut bait"

with the burgeoning housing industry. Two years ago the council felt there was room for more improvement and asked several of its 48 local chapters to work more closely with builders. As a result, Pittsburgh builders and producers are building a quality home and San Francisco has held a remodeling clinic.

Despite this, said Tyler, "too many chapters are architect-oriented. And I don't think we can continue with the lackadaisical approach to the homebuilder—especially at the chapter level." Concentration on architects, he added, has caused many companies linked to residential building to work through other organizations—like NAHB and its Natl Housing Center.

**2. Tight budgets hinder builder-producer cooperation.**

Tyler underlined the fact that the council had lost six members last year while gaining seven, a net gain of one (to a total of 198, including 44 subsidiaries and 31 trade associations).

"We don't have the activity because of the lack of funds," he said. "We have too much going with the support we now have. We've got to recognize this or draw back."

Later, in a speech to the full membership, Tyler singled out a proposed home products guide as a key issue upon which the future of builder-producer cooperation would be decided. The guide would give builders a standard reference to building products and manufacturer sales aids, "We've worked for

two years—spent time and money developing this standardized program," said Tyler. "So let's act. Now's the time to fish or cut bait."

**The first half of the council's study on distribution of products is nearly done.**

Three years ago the PC assigned Profs Reavis Cox, Franklin Root, and Charles Goodman of the Wharton school of finance and commerce, University of Pennsylvania, to find out what services builders need from producers.

The first phase of their work won't be published until December but members got a jolting peek inside the report: three charts were displayed showing the surprising finding that architects rank visiting salesmen next to last in sources of data about new products.

Bob Polson of Dow Chemical Co, new chairman of the PC distribution committee, admitted the tables were taken out of context and used for their shock value in convincing more companies to help finance the second half of the study. Fifty-six producers footed the first-half bill of \$42,800 (compared to the \$75,000 the committee feels is needed for the full job).

**CODES:**

**ICBO rejects nominees; is it slap at director?**

The nominating committee had recommended that First Vice President Lawrence A. Lane, chief building inspector of Oakland, Calif., become new president.

But delegates to the 39th annual convention of the Intl Conference of Building Officials in Seattle last month overrode the nomination and re-elected President Philip M. Roberts, 56, of Boise, Idaho, and his entire cabinet of officers. The move came with surprisingly little debate; Roberts was nominated from the floor. He won by a large margin.

Most observers saw the move as a gentle rebuff to longtime (since 1938) Managing Director Hal B. Colling, center of many stormy episodes in ICBO's life who is credited with the organization's standoffish relations with other code groups. Colling is due to step out early in 1963 when he reaches the mandatory retirement age of 70. His apparent successor: T. H. Carter, now ICBO technical director.

Roberts explains his re-election this way: "I guess the members just wanted to assert themselves and show they had a voice in the matter. The vast majority apparently wanted us [present officers] to do the best we could for the organization and members till the managing director retires. He was the most surprised person, I think, except me—and I was surprised in a different way."

The election thus shapes up as the second recent jolt to the powerful code group, which sponsors one of the nation's most widely used model building code.\* In mid-1960 Los Angeles City seceded from the code group. (NEWS, Aug '60). Gil Morris, LA's building superintendent at the time, charged management with "extravagant and unwise expenditures." But Morris' successor, John Monning, announced at last year's convention that LA's \$250-a-year membership was paid.

\* Some 30 cities adopted ICBO's Uniform Building Code last year, increasing the total to 1,330. But only 792 cities are dues-paying members.

## PLANNING:

# Is planning killing cities?

Yes, contends Author-Critic Jane Jacobs. The trouble? Planners plan the kind of neighborhoods that work in the suburbs, but not in a metropolis.

ICBO's financial statement disclosed that its publishing arm now brings in more than half of ICBO's income. Mrs Colling has published the official magazine, *Building Standards Monthly*, and code books for many years, first as a contractor and since 1954 as a salaried employee. Publishing accounted for \$158,766 of ICBO's total income of \$311,400. And the figures do not include another \$47,793 for research on new products generated by the group's unique product-acceptance advertising tie-in. *Here's how this works:*

A manufacturer pays a \$500 annual membership fee. When he creates a new product, he pays \$150 to place the item before the research committee. If the committee accepts it for use in cities using the ICBO code, the company pays another \$120 to get this information printed in the official magazine.

The cost doesn't end there: product approvals are renewable each year. Cost: \$100 plus another \$120 for printing. Pressure for renewals comes from city building inspectors, who might question a product if it is not renewed each year.

## St. Louis building code escapes wrecking crew

The city's modern performance code, adopted after a stormy fight by bricklayers last March (NEWS, May) was in use less than a month when three unions proposed amendments.

The electrical workers wanted metal conduit (instead of flexible conduit) required in all buildings except residences with less than five families. Asbestos workers and sprinkler installers wanted changes.

The St. Louis *Post-Dispatch* blasted the unions as "featherbed artists . . . attempting to create make-work situations for themselves."

City aldermen in June defeated the sprinkler and asbestos workers amendments, but passed the change sought by the International Brotherhood of Electrical Workers. Mayor Raymond Tucker promptly vetoed it, noting that it "would increase the cost of construction."

Aldermen decided to wait until September to decide on overriding the veto. During the long wait other unions—the Oil, Chemical, & Atomic Workers, Communications Workers, United Auto Workers and Midwest Independent Union Council—joined civic groups in opposing the electricians' amendment.

Faced with this, the aldermen on Sept 29 unanimously upheld Mayor Tucker's veto, 28-0.

## NYC code 'reform' looms, but is it necessary?

The nation's biggest city is planning to spend \$800,000, take three years to revise its massive and monumentally wasteful\* building code. The idea, promoted as "progressive" and "badly needed," is drawing general applause.

"The (old) code permits wastefulness and denies builders—and the public at large—the latest fruits of building technology. It is a 'specification' code, editorialized the *New York Times*. Long Island builders call it the "most progressive action in a quarter-century."

No one seemed to care that New York State already has the nation's most modern performance code, along with the machinery to keep it up to date. New York City could adopt the state code by a simple ordinance referring to it, as some 367 cities and towns across the state already have done.

\* Because of the code, a home on Staten Island costs nearly \$2,000 more than a home five miles away in Middletown, N. J. Copper pipe with soldered fittings is standard in many cities, but forbidden in New York. But iron or brass pipe with screw fittings (thus requiring more labor) are all right. Extra cost: \$100 a bathroom.

The pseudoscience of city planning—and its action arm, subsidized urban renewal—stands today about where medicine did 150 years ago when physicians put their faith in bloodletting to draw out the evil humors they thought cause disease. So profoundly do "experts" misunderstand what makes a city tick that their costly programs for city-saving are actually making big US cities sicker.

This is the provocative theme of Jane Jacobs' new book\*—a masterwork so stuffed with homely insights that challenge today's popular concepts of planning and renewal that the dust jacket calls it "the first real alternative to conventional city planning that we have had in this century." For once, this is no overstatement. *Great Cities* is must reading for the city-minded from architects to zoning commissioners, for urban renewal people, for planners, lenders, appraisers, and for many realtors and builders.

M. Norton



**AUTHOR JACOBS**  
New look at old ideas

"I'm for planning," says Mrs Jacobs. "But we'd be better off without planning than the kind we are getting today." Better off without today's breed of city renewal programs, too—even though cities *do* need rebuilding.

### What is wrong with the way we are re-planning and rebuilding our big cities?

Writes Mrs Jacobs: "The practitioners and teachers of this discipline have ignored the study of success and failure in real life, have been incurious about the reasons for unexpected success and are guided instead by principles derived from the behavior and appearance of towns, suburbs, tuberculosis sanatoria, fairs, and imaginary dream cities—from anything but cities themselves."

It all began, she contends, when Ebenezer Howard found 19th century London so intolerable a place for the average man to live that he proposed to halt its growth and repopulate the countryside with a new kind of town—the garden city. Howard's ideas have captured the imagination of two generations of planners, says Mrs Jacobs, but "the entire concoction is irrelevant to the workings of cities."

Do cities decline because they are blighted by too many people; because they have close-packed mixtures of commerce, industry, and housing; because they have old buildings and narrow streets, with small landholdings along them? Not at all, argues Mrs Jacobs. These are the very things that can—and do—give big city neighborhoods the close-grained diver-

\* *The Death and Life of Great American Cities*. 458 p. Random House. \$5.95.

sity they must have to thrive, to be the kind of place people want to come to. Yet these ideas form today's conventional planning doctrine.

The costliest folly, she writes, is the way we are going about rebuilding cities:

"There is a wistful myth that if only we had enough money to spend . . . we could wipe out all our slums in ten years, reverse decay in the great, dull gray belts that were yesterday's and day-before-yesterday's suburbs, anchor the wandering middle class and its wandering tax money, and perhaps even solve the traffic problem.

"But look at what we have built with the first several billions: low income projects that become worse centers of delinquency, vandalism and general hopelessness than the slums they were supposed to replace. Middle-income housing projects which are truly marvels of dullness and regimentation, sealed against any buoyancy or vitality of city life. Luxury housing projects that mitigate their inanity, or try to, with a vapid vulgarity. Cultural centers that are unable to support a good bookstore. Civic centers that are avoided by everything but bums, who have fewer choices of loitering place than others. Commercial centers that are lackluster imitations of standardized suburban chain-store shopping. Promenades that go from no place to nowhere and have no promenaders. Expressways that eviscerate great cities. This is not the rebuilding of cities. This is the sacking of cities."

### Why is today's recipe for city rebuilding wrong?

For one thing, because planners irabued with garden-city philosophy erroneously suppose that high dwelling densities automatically spell trouble. In fact, some of the most fashionable city residential neighborhoods have the highest residential density and the highest land coverage in their cities (eg San Francisco's North Beach and Telegraph Hill, Philadelphia's Rittenhouse Square, Brooklyn Heights, Manhattan's midtown East Side).

*continued on p 70*

## AND SUBURB PLANNING?

It is just about as unrealistic as big-city planning, if the pattern around New York City is anything like typical.

By 1985, the New York metropolitan area will be another sprawling, low-density Los Angeles, predicts the authoritative Regional Plan Association. The association says all the land within 50 mi of Times Square will be built up in 25 years if today's development trends continue.

Why? Because of the big-lot zoning psychosis of suburban governments. "Present zoning ordinances of the 550 municipalities in the region require a spread development," says C. McKim Norton, executive vice president. "Of all the vacant land left in the 7,000 sq mi region, two-third is zoned to require single-family houses on half-acre lots or larger. Nearly half is zoned for acre lots or larger. These local codes represent today's thinking of municipal officials about the kind of town they want. The question is whether all these towns will add up to the kind of region they want.

"Can one-fifth of this region's expected 1985 population afford to live in new single-family houses on half-acre lots or larger? It seems unlikely. Yet that's the mosaic of the region of 1985 that today's local ordinances would put together."

"The overcrowded slums of American real life," writes Mrs Jacobs, "are more and more typically dull areas with a low density of dwellings (eg parts of Cleveland, or Oakland, Calif., and most of Detroit). The real villain is overcrowding of individual dwelling units. Advances in fields less moribund than city planning and housing reform—fields such as medicine, sanitation and epidemiology, nutrition and labor legislation—have profoundly revolutionized dangerous and degrading conditions that were once inseparable from high-density city life," notes the author. But city planners don't seem to realize it. They telescope density, land coverage and overcrowding into one evil.

#### What can be done to give big cities more vitality and economic soundness?

Answer: encourage close-grained diversity along city streets and throughout neighborhoods. Keep successful diversity from destroying itself by such devices as re-zoning a street to prevent too sudden, too massive rebuilding. Give up the notion of one-purpose, monolithic rebuilding projects. Encourage instead 1) mixed uses of land—so neighborhoods won't be deserted and so unsafe at night; 2) short blocks with eye appeal; 3) mingled old and new buildings (some of culture's finer flowers like bookstores, art shops and some restaurants can only afford old-building rents; and 4) denser concentrations of people—at least 100 housing units per acre.

Big city districts don't seem to work right without all four generators of diversity, Mrs Jacobs contends. And they must work in concert, too. Whatever the pious prophets of conforming land uses may say, "no form of city blight is nearly so devastating as the Great Blight of Dullness."

Specifically, Mrs Jacobs asserts that we ought to get rid of our "nonsensical public housing program." Far better, she contends, would be a system for guaranteeing rents to private landlords could house "people too poor to pay for the quality of shelter that our public conscience tells us they should have." Public housing rests on an "original misconception"—now deeply embedded in law and supported by a giant bureaucracy—that the fact of subsidy "required that these people be housed by someone other than private enterprise and normal landlords." Moreover, public housing projects turn "people who cannot be housed by private enterprise" into "a statistical group with peculiar shelter requirements, like prisoners, on the basis of one statistic: their income." Thereupon, "they become a special collection of guinea pigs for Utopians to mess around with." The whole setup, cries Mrs Jacobs, "is irrelevant to the nature of the problem and . . . absolutely disastrous for cities."

#### Great Cities came about, as Mrs Jacobs tells it, because of a "fairy Godfather."

A man at the Rockefeller Foundation, who had read some of her earlier writings on the nature of city streets and sidewalks, asked her to drop by for a chat. Out of this grew a foundation-financed year's leave from her job as an associate editor of ARCHITECTURAL FORUM—a leave that stretched to two years and four months before the monumental book was done.

It is too soon to tell how much impact *Great Cities* will have on the dogmas of planning and renewal it so sweepingly demolishes. "I hope," says Author Jacobs, who is now back in her cubbyhole office at FORUM, "that it will start people thinking about how things really work."

To this, I can only add: amen.—GURNEY BRECKENFELD.

## First big-ticket fix-up loan approved

But, in the words of New York Remodeler Charles Abrams, the much-ballyhooed 20-year, \$10,000 home improvement loans are "still empty legislation."

Abrams, who operates his own improvement business in addition to serving as president of Richheimer Modernizing Systems, says he cannot find a bank in New York's suburban Westchester county that will take one of the loans. Broadly speaking, the new program hasn't gotten off the ground.

Yet last month Richheimer Modernizing Systems got the nation's first FHA approval under its new program of insuring second mortgages under Sec 203k.

A family in the Long Island suburb of Sea Cliff will use the \$9,800 loan (including hefty \$287.50 in closing fees), to turn an existing garage into a recreation room, install a second bath, and add a 13'6"x16' bedroom, two-car garage, and patio.

The family built the three-bedroom, one-bath home on a slab in 1948. Several years ago they turned an original outdoor patio into a large dining room complete with skylight. But as the family grew from one to three daughters, the space became inadequate and they made plans to expand. But when they first asked for estimates more than two years ago, they found they couldn't finance the addition within the \$3,500 limit of the Title One repair loan program.

#### The company first sought the loan as a normal 203b refinancing.

Herb Richheimer, board chairman of Richheimer Modernizers, says this allowed him to jump into the big-ticket market fast. When he first applied for the loan, forms for the new Sec 203k weren't yet printed. So he hit upon the 203b refinancing application because "all the steps of appraisal and credit report are exactly the same."

When the new Sec 203k forms came out (Nos. 2004-1 and 2004c-1) Richheimer and his mortgage processing agent, John Pergola, merely switched to the new forms.

#### They will use the borrower's savings account as a wedge to sell the loan—for only a 10-year term.

When the loan is closed, Pergola will send the second mortgage to the bank which holds

## Santa Monica about faces again

The astonishing end to the equally-astonishing way in which Santa Monica had handled sale of 26 acres on the Pacific Ocean beach (News, Oct) came on a last-minute twist.

In July, Santa Monica officials evoked howls of protest from redevelopers when they asked four finalists from among 11 original bidders to make new offers. Of the four, only Reynolds Aluminum Service Corp, renewal subsidiary of Reynolds Metals Corp, boosted its dollar offer at the August rebidding.

After that reports circulated that Reynolds was a cinch to win the project. Santa Monica papers printed the story, and Reynolds public relations flacks even told their favorite magazine editors they were going to win.

But Reynolds' rock turned sandy when, in a routine check of financial statements, Reynolds Metals Corp said parent company assets were *not* behind the Service Corp. This contradicted Reynolds' first bid.

When this got out, questions arose whether the 52-year land lease plan offered by Reynolds was really wise. The combine of Del E. Webb Corp-Kern County Land Co seized the

### FHA OK'S DISCOUNTS

Discounts on its new Sec 203k home improvement loans are all right provided a contractor or builder—not the home owner—pays them.

FHA's ruling was revealed not by FHA (whose public information efforts remain feeble), but by the Natl Home Improvement Council. Executive Director Edgar Hall says FHA has written council members to this effect.

The 1961 Housing Act forbids discounts paid by home owners in the new home improvement program. But this, coupled with its 6% interest rate, has made lenders cold-shoulder it. FHA's decision is the key to making the program work. But it also is likely to pave the way for inflated fixup prices. As builders who must pay discounts on new FHA home loans have done for years, remodelers will now add the discount on a 203k to the price of the job. This tends to inflate the whole level of prices.

Attorney's fees in excess of the 1% originating fee for 203k loans may be approved by local FHA offices "if reasonable and customary in the area," FHA has ruled.

the savings account of the homeowner making the improvement. He already has talked to the bank (he won't reveal its name) and predicts it will take the paper.

He is offering the loan with two strong arguments: 1) he has already done all the paper work and 2) he is asking the bank to make the loan for only 10 years (at \$113.39 monthly) instead of the 20-year term FHA approved. And of course there is the implied threat the homeowner will take his savings elsewhere if the loan isn't made.

"Savings accounts will be the controlling factor, mark my word," says Pergola. "This is the wedge."

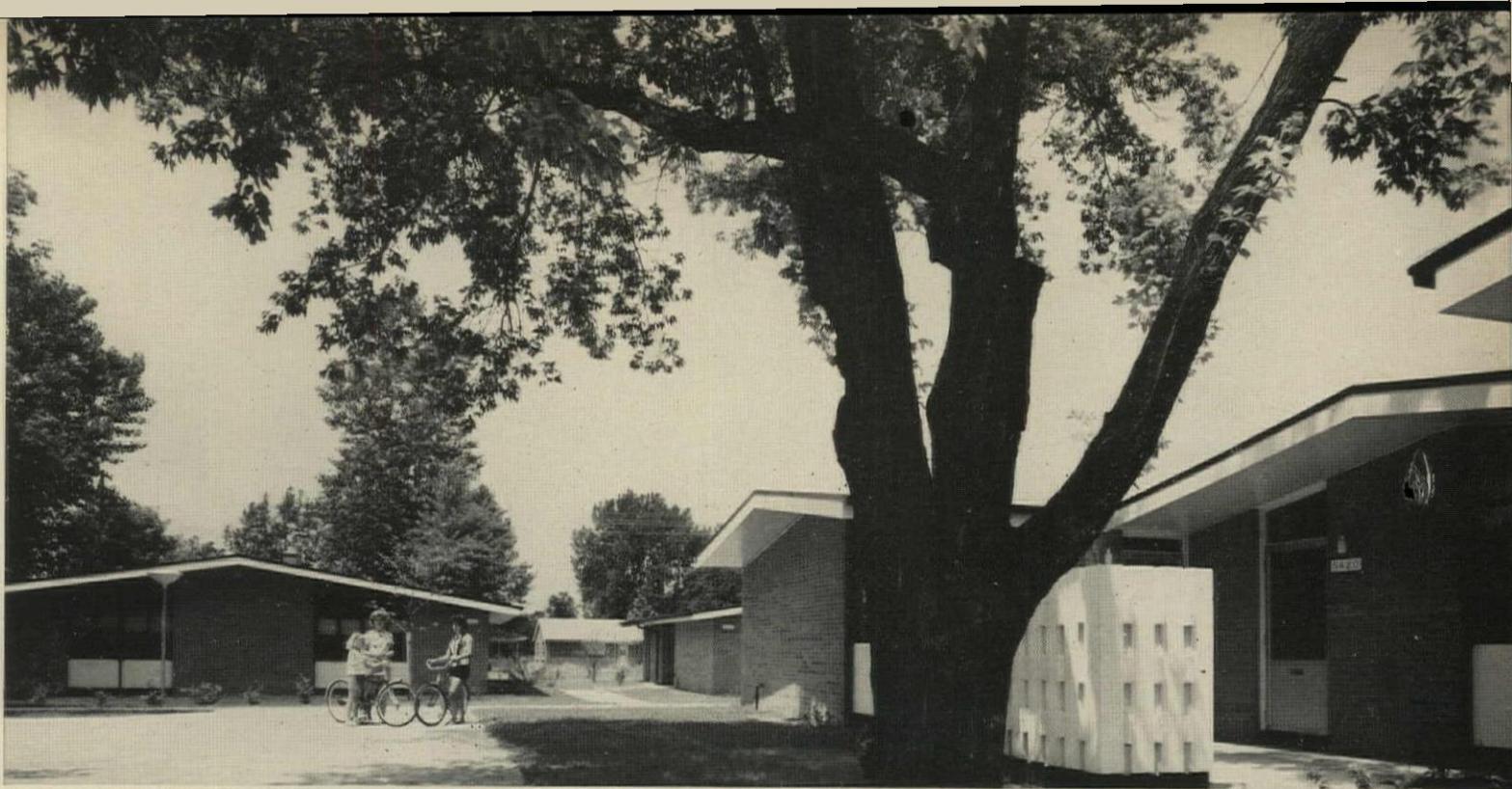
Richheimer has several other similar loan applications in process. And in Philadelphia Mortgage Banker Robert Irving is trying to process two similar loans so he can test the mortgage market for them.

But these trailblazing attempts will have to catch on soon if FHA's forecast of 25,000 Sec 203k loans this fiscal year is to come true.

opening, offered verbally to improve its original bid during final negotiations. Agency Director Russell Priebe recommended that Reynolds be selected. But the five-man redevelopment agency ignored his advice and picked Kern-Webb unanimously. The selection recognizes the plan which the private Citizens Progress Committee for Redevelopment had picked as best for architectural attractiveness.

Kern-Webb plans to build a \$55 million apartment and commercial community. The plan by Welton Becket & Associates of Los Angeles groups 2,000 apartments into four separate neighborhoods, with four 21-story and four 13-story apartment buildings flanked by low-rise garden apartments.

Kern-Webb's apparent bid of \$8,045,000 (\$5.8 million for purchase of the residential tract plus a \$2,245,000 capitalized fee value of the commercial land) is \$1.3 million less than Reynolds' \$9,345,940. On that basis, one contestant hailed the choice as a victory for art over money. But Priebe—now promoted to assistant city manager—says K-W has also agreed to increase this during negotiations to cover the city's cost—or \$9.8 million.



THESE \$14,800 PUBLIC HOUSING UNITS WERE DESIGNED TO CREATE NEW SOCIAL ATMOSPHERE

Photos: Baltazar Korab

## PUBLIC HOUSING:

# Scattered sites give Michigan project a suburban look

When Wayne, Mich. (pop 16,034) saw it was going to need its first public housing to ease relocation for a renewal project, it hit on what Director Patrick J. Cullen of the Housing Commission calls "an attempt to remove the unpleasant aspects of public housing."

Casting about for ideas, officials found nearby Mount Clemens was building public housing on scattered sites in a style that won huzzahs from critics for its slick suburban look. So they hired the Mount Clemens architects, Meathe, Kessler & Associates of Grosse Pointe, to design 40 scattered-site units.

They went up in the renewal neighborhood. The renewal agency bought and razed 210 homes, adding the cleared land to many 30' lots which were also purchased. The land was then replatted as 60' lots and offered to the public housing commission on an unusual priority basis which gave it an edge over private enterprise in rebuilding in the neighborhood. "We got the pick of the property before the city made it available to private redevelopers," reports Cullen. Public housers bought 17 separate sites (see map).

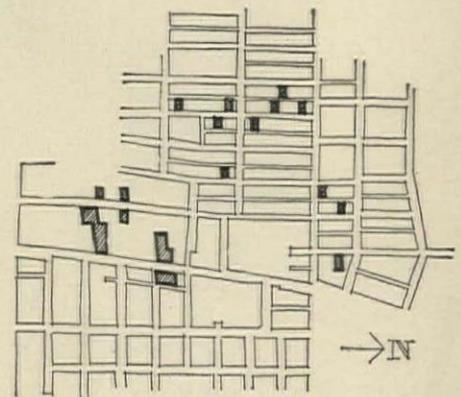
The land cost the authority \$1,506 a unit, and construction costs brought total cost of the new homes to \$14,805 a unit. Notes Cullen: "This is somewhat less than the more common 'project type' public housing which has been the target of public housing critics."

Largest group of units are nine one-bedroom apartments designed for elderly persons on one site. In all, the project contains 18 one-bedroom units containing 614 sq ft each. The 10 two-bedroom units (see plan) have 856 sq ft, while the eight three-bedroom houses have 1,260 sq ft and the four four-bedroom units total 1,278 sq ft.

Thirty-one of the 40 units are going to families displaced by the urban renewal program in the neighborhood. A displaced family with two children must earn no more than \$4,500 for admission and \$5,100 for continued occupancy. Rent for the \$4,500 income family would be \$55 monthly plus utilities. Non-displacees must earn less than \$4,100.

The new houses are up (occupancy started in May). Cullen says many Wayne citizens regard them as "better than most of the housing in the area." "More importantly,"

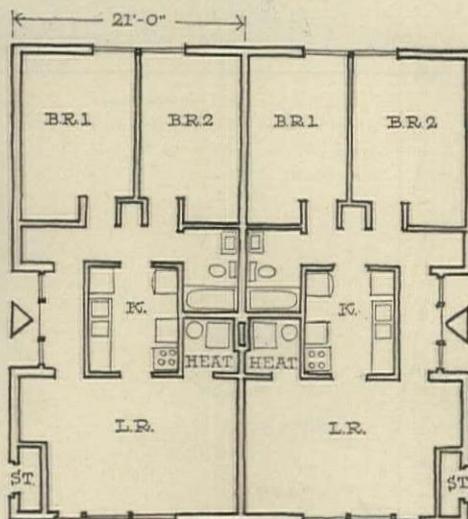
adds Cullen, "we like to think that our architectural planning and our added concern for the esthetic values of the program will produce a new social atmosphere in public housing."



FIRST CHOICE of lots cleared by urban renewal program allowed dispersion of units on 17 sites. Largest grouping is for elderly.



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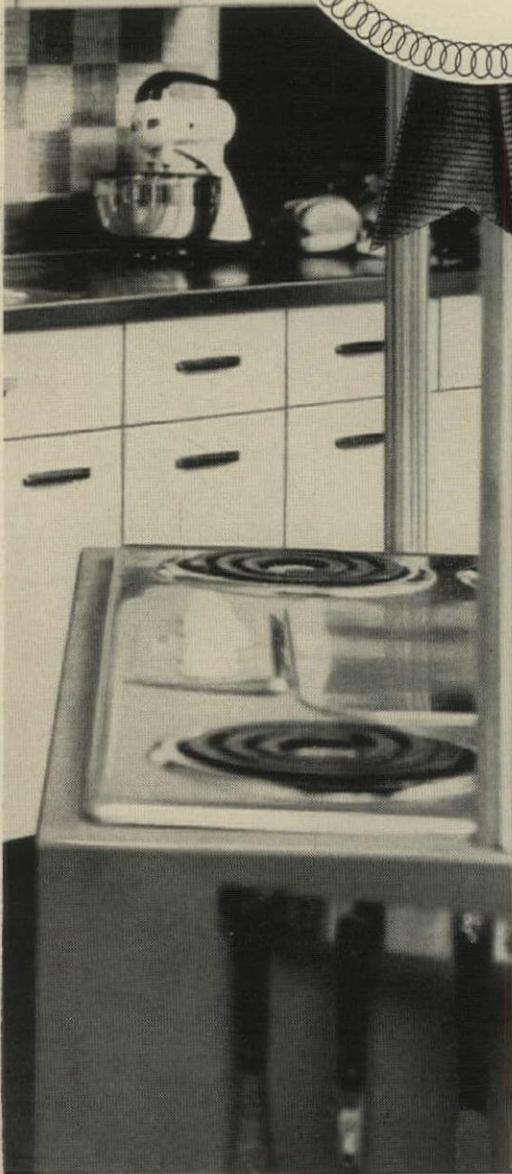
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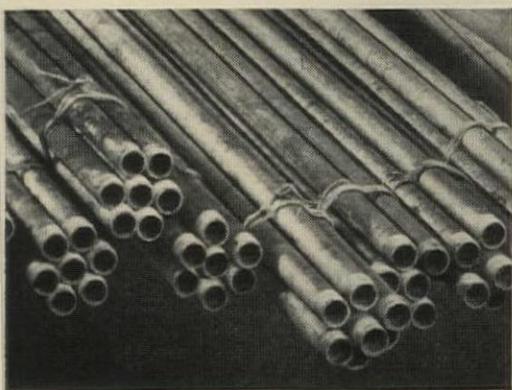
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## FHA names two asst commissioners

The Kennedy Administration continues to fill lower-echelon vacancies with careerist Democrats. Fourteen of 17 new housing agency appointees are present or past full-time employees of government agencies. The new faces:

In FHA's Washington office, Lawyer **Edwin G. Callahan**, with FHA since 1934, becomes third in command with the title of assistant commissioner (executive officer). HHFA Economist **M. Carter McFarland**, who has served FHA and HHFA since 1940 except for three years of teaching college, becomes assistant FHA commissioner for programs. **Joe B. Montgomery**, another FHA careerist, becomes director of personnel. **Mason C. Doan**, an FHA staffer since 1948, fills Montgomery's old post of budget director.

**Thomas S. Gray**, 56, Washington lawyer and former FHA man, steps in as FHA zone commissioner for 11 far Western states.

New FHA district directors include: **Roy D. Allen**, 54, Columbus, O.; **Abner B. Larson**, 66, Fargo, N.D.; **Howard R. Jarrell**, 64, Tulsa, Okla.; **James F. Haight**, 37, West Virginia; **Roy H. Pinkerton**, 48, Sacramento. Haight is a former West Virginia state legislator and Larson is a consultant in real estate financing. The others are past or present FHA employees.

In the Urban Renewal Administration, **Robert C. Robinson**, 62, steps from regional director in Fort

Philadelphia and Msgr **Leo A. Geary**, vice chairman of Buffalo's Housing Authority. But Msgr Geary has no urban renewal experience and Rafsky withdrew because other candidates sought the job. The committee's compromise, Harmon, is rated by some a weak choice; others say he is a "natural" for the job.

**Warren P. Phelan**, 51, former regional URA director, is the new HHFA regional administrator in Philadelphia for five mid-Atlantic states. **Roderick A. Bethune**, 59, in government service since 1934, is now HHFA regional administrator in Fort Worth for eight southwestern states.

### Buyers sue Eichler over settling fill

How long must a builder keep fixing defects in his homes? Twenty-five years, contend 238 San Mateo homeowners who have just sued Builder **Joe Eichler** for \$7.9 million (or \$33,193 a house) to do the work.

In 1955, the owners paid \$16,950 to \$21,950 for homes in the 19th Avenue Park Unit No. 1 subdivision. After they moved in, the ground—fill over a former marshy area at the foot of the San Mateo Hills—began settling. Doors wouldn't close. Glass cracked. Plasterboard pulled away from walls. One owner got a \$380 monthly heating bill because of cracked radiant heating in his slab floor.

Eichler made repairs long after the usual one-year guarantee, mud jacking 15 houses and pumping concrete under others. Some work was done as recently as six months ago. But neighbors complained Eichler fixed homes sporadically with the air "of a benevolent despot." When Eichler's attorneys refused to guarantee repairs, they sued Eichler and L. C. Smith Co, which filled the land. The owners seek \$50,000 a year for 25 years for maintenance, \$4,000 a house for depreciation, and \$10,000 a house for fraud.

The plaintiffs contend Eichler disregarded advice from his own soil engineers, told buyers the fill was solid, and admitted responsibility by continuing repairs. Eichler replies that the homes followed sound engineering and passed FHA and VA inspections. "We don't feel we are responsible and we don't believe those houses are sinking," he says. One unsettling result of the suit so far: Eichler common stock plunged 50% the day after the suit was filed, regained half of the loss in later trading.

### Redevelopment-housing officer to head NAHRO

The two jobs **Albert John Harmon** holds as head of both the Kansas City Public Housing and Land Clearance for Redevelopment Authorities were the reason NAHRO's nominating committee settled upon him.

Early favorites to be NAHRO's new president—and so spokesman for the nation's housing and renewal officers—were Development Coordinator **William Rafsky** of

Philadelphia and Msgr **Leo A. Geary**, vice chairman of Buffalo's Housing Authority. But Msgr Geary has no urban renewal experience and Rafsky withdrew because other candidates sought the job. The committee's compromise, Harmon, is rated by some a weak choice; others say he is a "natural" for the job.

Fred Kiewit



**NAHRO'S HARMON**  
New voice for the cities

Since no candidates filed to run against Harmon, his election to the first two-year presidential term under NAHRO's revamped organization is certain. He will succeed **Karl Falk**, professor of economics at Fresno (Calif) State College, president of Fresno's First Federal S&L, and chairman of the Fresno Housing Authority.

Unobtrusive Al Harmon, 47 (he prefers A. J.) says he "grew up in the urban renewal program." After a law practice that included working for 1936 GOP presidential candidate **Alf Landon**, he joined HHFA in 1950. As an area counsel he helped set up renewal programs in the western US. When Kansas City organized to clean up slums, Kansas-born Harmon asked for and got the new job in 1953. Two and a half years ago he took over the housing authority after director **Paul McCauley** died. In his two jobs Harmon runs \$19 million in renewal projects and is landlord to 2,276 public housing families. Last year, he was NAHRO's vice president for renewal.

His job has brought him into contact with Kansas City's energetic private redeveloper, **Lewis Kitchen**. "Our joke is that he works the west side (several apartment projects in a former blighted area) and I work the east side," says Harmon.

A cautious commentator, Harmon keeps most of his views on 1961 housing issues to himself. Sample: "I have been very much impressed with the appointments made by the President and the present Administration and the close teamwork that has been achieved on the federal level."

After eight years in the hurly-burly of Chicago politics and urban renewal, **Phil A. Doyle**, 50, took a \$5,710-a-year pay cut for the chance to step in behind departing **John Searles** (NEWS, Oct.) as head of the Washington, D.C., Redevelopment Land Agency, at \$16,790. His choice was all the more surprising because Doyle, deputy director and director of Chicago's

Land Clearance Commission since 1953, was a leading candidate for a new post as the city's urban renewal commissioner—at \$30,000. Explained Doyle: "Hard as it is for people in Chicago to believe that money does not matter that much, I have never been primarily concerned about money."

Doyle's record of almost continuous public service since graduating from the University of Wisconsin in 1934 backs him up. He was with the Natl Housing Agency, forerunner to HHFA, and later worked in HHFA's slum clearance and redevelopment division, predecessor to URA, before going to Chicago.

Maryland S&L Promoter **James G. Sorce Jr** has been sentenced to three years in prison for mail fraud. Sorce, who founded First Capitol Savings & Loan Association, a state-chartered uninsured institution that went on the rocks a year ago, was accused of fleecing a Hazleton, Pa. depositor of \$30,000 by telling him falsely that the deposit would be secured by \$40,000 in government bonds. Because of the activities of Sorce and other blue-sky, uninsured S&L promoters, Maryland has set up its first controls for state-chartered S&Ls.

### Writer-politician gets Bob Weaver's old job

The man who last month slipped behind the 17th floor desk Weaver vacated to become HHFA administrator is, like Weaver, a Negro and Harvard man. But **Earl Louis Brown**, 57, the newest member (at \$22,500 a year) of the three-man Housing & Redevelopment Board of New York City is also a rare combination of newsmen and practicing politician.

An unassuming, nearly-bald man who dresses with Ivy League conservatism, Brown disclaims the

H&H staff



**NON-SPECIALIST BROWN**  
For renewal, accent the social side

"housing specialist" label friendly newspapermen gave him. The tag comes naturally: after working his way through Harvard, he has made his living as a newsmen (with brief stints playing professional baseball and teaching school). As managing editor of the *Amsterdam News* he blasted New York tenement conditions; as reporter and an assistant

continued on p 76



**URA'S ROBINSON**  
Reputation: red-tape cutter

Worth to assistant commissioner for field operations in Washington. **Robert C. Colwell**, 50, former chief housing economist for the Home Loan Bank Board and staff consultant on mortgage finance and housing for President Eisenhower's Council of Economic Advisers, becomes economic adviser. **William K. Brussat** is leaving as deputy asst commissioner for program planning to join **James C. Downs'** Real Estate Research Corp in Washington.

New appointees at the Community Facilities Administration are **Israel Rafkind**, asst commissioner for planning and development; **Ralph Cornell**, acting asst commissioner for operations and standards, and **Judah Drob**, special asst to the commissioner. Rafkind and Cornell come from other government posi-

# 20th CENTURY — THE INSTANT

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Package ..... \$5,995  
Erection & Site Costs... 2,000 For Garage Add \$1,000  
Completed House..... \$7,995

1200 SQ. FT. • 3 BR. • 2 BATHS

Package ..... \$6,995  
Erection & Site Costs... 2,200 For 2 Car Garage Add \$1,500  
Completed House..... \$9,195

1300 SQ. FT. • 3 BR. • 2 BATHS • FAM. RM. • 1 CAR GARAGE

Package ..... \$ 9,442  
Erection & Site Costs... 3,000  
Completed House... .. \$12,442

1200 SQ. FT. • 3 BR. • 2 BATHS

Package ..... \$6,995  
Erection & Site Costs... 2,200 For Garage Add \$1,000  
Completed House..... \$9,195

1300 SQ. FT. • 3 BR. • 2 BATHS • FAM. RM. • 1 CAR GARAGE

Package ..... \$ 9,442  
Erection & Site Costs... 3,000  
Completed House... .. \$12,442

2400 SQ. FT. • 4 BR. • 2½ BATHS • FAM. RM. • 2 CAR GARAGE

Package ..... \$10,105  
Erection & Site Costs... 5,000  
Completed House... .. \$15,105

editor since 1942, of *HOUSE & HOME*'s sister magazine, *LIFE*, he worked on housing stories as long ago as World War 2. But Brown has also written on subjects from Chicago gangsters to former Heavy-weight Champion **Joe Louis**.

In 1949, Brown won a New York City council seat from East Harlem held by **Ben Davis Jr.**, the last registered Communist to hold elective office in the US. "The mere defeat of a Communist in a political contest does not remove the threat of Communism," he decided. "The only way to remove the threat of Communism, is to help remove the causes."

Then Brown did something no New York councilman had ever done: he opened an office where his slum-ridden constituents could find help from the Red-fostering problems plaguing them.

In the council, Brown co-sponsored the ordinance making New York the first city to ban racial bias in housing. He campaigned for social workers to help public housing tenants. "They cannot get ahead on their own steam," he argued. "If the city does not remedy this condition, it will merely have transferred its slums from back streets to magnificent structures."

He was re-elected twice, but this year he was caught in the Democratic party struggle over choosing a new Manhattan borough president to replace the ousted **Hulan Jack** (*NEWS*, Feb '60 *et seq*) and did not seek a fourth term.

His new job makes him one of three bosses of the nation's biggest renewal empire (30 projects with \$950 million of new buildings, including 67,025 apartments). But Brown says he is much more interested in the "social side" of housing than the "bricks and mortar side." He is concerned with the tendency of slum clearance to produce new neighborhoods which are stratified economically. In his view this is worse than racial segregation. "We got the slum clearance idea years ago," he says, "but some people are still stuck at that level of understanding."

## How politics, housing mix in New York City

A botched luncheon in Brooklyn last month opened for public view the private tribute which many New York City officials exact from builders and real estate men as a price for doing business with the city. **Mayor Robert F. Wagner**, "reform" candidate to succeed himself, (*NEWS*, Oct) stared pointedly while **Abraham M. Lindenbaum**, his appointee to the City Planning Commission, asked each of 43 builders and real estate men to stand up and have his pledge to the Wagner campaign counted. None refused, and donations from \$100 to \$5,000 added \$24,400 to the Wagner coffers.

Reporter **Frank Lynn** of the *World-Telegram & Sun* who had

dropped in on the lunch, showed an amused tolerance of the event in a hasty last-edition story. But next day the newspapers — and Wagner's opponents — realized what a hot issue the "Bucks for Bob" luncheon really was. Many of the donors did business with the city, and three were scheduled to seek zoning and planning changes from the Planning Commission within a week. The three: \$5,000 donor **Harry Waxman** and \$2,000 donors **David Minkin** and **Fred C. Trump**. All needed help on housing developments they planned.

Two influential citizen groups demanded Lindenbaum's resignation. Five days later Lindenbaum quit. Naturally, he protested: "I have done nothing unethical."

But Wagner's Republican opponent, **Louis Lefkowitz**, seized the occasion to call the luncheon "political highway robbery." An independent candidate cried for Wagner's resignation because of his "brazen violation of his own code of ethics." Belatedly, Wagner reported that 35 builders, consulting engineers, and appraisers doing business with the Republican-controlled state administration had bought ad space in a GOP booklet.

Finally Wagner, feeling his luncheon might be the most indigestible meal in political history, rejected all \$24,400. Editorialized the *World-Telegram & Sun*: "What sort of ethical considerations, if any, prevail in the free-wheeling togetherness that passes for city govern-

ment—and 'reform government' at that?"

Across the continent S&L Tycoon **J. (for James) Howard Edgerton**, 53, was caught in the middle between two men for whom he'd headed fund drives before—former Vice President **Richard M. Nixon** and former Gov **Goodwin J. Knight** of California. After Nixon revealed he would run for governor next year, Knight said Edgerton, as a Nixon emissary, had offered him "any job in California" if he would drop out of the Republican primary against Nixon. Edgerton, president of the nation's largest federal S&L (California Federal of Los Angeles, assets \$661 million) and past president (1955) of the US Savings & Loan League, replied that he contacted Knight on his own without Nixon's consent. His aim: to avoid a bitter intra-party fight.

## Utah Construction Co picks new president

Tapped for the promotion: **Edmund W. Littlefield**, 47, who moves up from executive vice president and general manager to replace **Allen D. Christensen**, 55, who is retiring. Still top man at Utah as board chairman and chief executive officer: **Marriner Eccles**, 70, former (1936-48) Federal Reserve Board chairman.

Littlefield, grandson of **E. O. Watkins**, a company founder, was hand-

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HH-11-61

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Package . . . . . \$10,300  
Erection & Site Costs . . . 5,000 For 2 Car Garage  
Completed House . . . . . \$15,300 Add \$1,500

2000 SQ. FT. • 4 BR. • 2 BATHS • FAM. RM.  
Package . . . . . \$10,300  
Erection & Site Costs . . . 5,000 For 2 Car Garage  
Completed House . . . . . \$15,300 Add \$1,500

picked by Eccles who brought him to Utah ten years ago from a dairy company. After a stint as financial vice president and treasurer, Littlefield was moved into the executive vice presidency where he functioned as the company's chief operating officer.

Utah, now headquartered in San Francisco, started as a railroad construction company but it has since branched out worldwide into heavy construction (dams, missile bases, industrial plants), mining (uranium, iron, coal), shipping and land development for housing and industry. Some \$6 million of the company's 1960 estimated total revenue of \$135 million came from land projects which include an industrial suburb and several large residential developments around San Francisco.

**Dante C. Fabiani**, 44, tagged by insiders nearly a year ago as the next president of Crane Co, got the title officially in late September and thus became the second president since Chairman **Thomas M. Evans** took over in 1959.

The presidency has been vacant since last December, when **Wesley A. Songer** quit (NEWS, Jan) immediately after Fabiani moved in as his executive vice president. Fabiani held financial vice presidencies for McDonnell Aircraft Corp and H. K. Porter Co (also headed by Evans) before joining Crane.

Evans, who continues as chief

executive, completed an \$80 million expansion by out-maneuvering Briggs Manufacturing Co in his fight to buy Briggs. Evans bought 20% of Briggs stock in 1959 and 1960, but Briggs filed antitrust charges against Crane. The Federal Trade Commission barred Evans from voting his Briggs stock.

In a sudden shift, Evans exchanged Crane's 231,674 Briggs shares (which cost \$2,658,325 but had a \$1,911,310 market value on the sale date) and about \$3.5 million in cash to American Metal Products Co for its AllianceWare Inc division, makers of pressed steel plumbing fixtures. American Metal Products then elected four members to the seven-man Briggs board. Evans says Crane has now increased from 13 to 50 manufacturing plants since he took over the plumbing manufacturing company. Crane now produces 80% of the wares it sells in the US; in 1959 half of Crane sales were products of other manufacturers.

**DIED:** Architect **Robert Law Weed**, 64, who helped make Miami conscious of good design in homes by pioneering a contemporary South Florida style in contrast with the Mediterranean villas that characterized the twenties, Oct 8, at his Miami home, after a heart attack.

Pennsylvania-born, Weed graduated from Carnegie Tech, opened his Miami office in 1922 and began designing millionaire's mansions at nearby Palm Beach. From private

residences, he branched into bigger structures in 1947 when he did the master plan for the University of Miami campus, incorporating the then-revolutionary apartment-style dormitories. Since then his firm, Weed-Johnson Associates, has done little residential work. A fellow of AIA, Weed had won two national AIA awards and a silver medal of the Seventh Pan American Congress of Architects.

**DIED:** **Thomas J. Cloud**, 66, board chairman of City Lumber Co and president of Cloud Mortgage Co. and Cloud Construction Co., all at Temple, Tex. Aug 30 at Temple; **Frederick W. Berens**, 63, founder and head of Frederick W. Berens Inc., large Washington, D.C. mort-

gage banking and real estate company, until he retired in 1953, Sept 8, in Atlantic City, N. J.; **Peter Goldberg**, 74, Cleveland, O. home-builder, Sept. 15, at Cleveland; **Harry Ratner**, 56, president of St Clair Builders & Supply Co and a large developer of residential and industrial land around Cleveland, Sept 18, at Cleveland; **Sam Borodofsky**, 79, who built hundreds of houses in Cleveland suburbs, Oct 2, at Cleveland; **Hugh Mackie Gordon Garden**, 88, FAIA and senior partner in Chicago architectural firm of Schmidt, Garden & Erickson, Oct 6, in Chicago; **Donald H. Deppen**, 58, president of Ivor B. Clark, Inc., New York mortgage brokers, Oct 11, in New York City.

## CANADA:

### Secondary mortgage market clicks

The government's dabbling in a secondary mortgage market has proved one thing: there is a good market for NHA mortgages on at least a small scale.

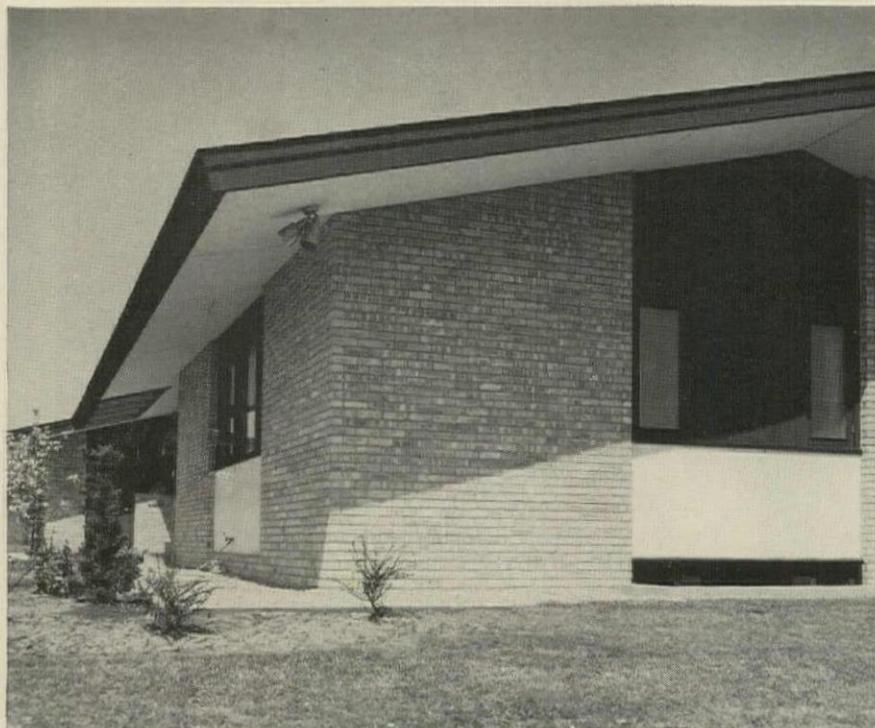
The first two offerings of \$15 million each of 6¾% mortgages brought bids totaling \$31 million and \$21 million. Accepted prices averaged 101.17 on the first and 101.35 on the second.

Says President Stewart Bates of Central Mortgage & Housing Corp: "Our experience with these first

two offerings has been most encouraging. Success of the current auction shows an increasing interest by those who can be expected to develop a secondary market in mortgages. Furthermore, we now know that a number of loans purchased in June have since been re-sold to Canadian pension funds, some of which have not previously invested in mortgages."

It is now expected that the government will make a third offering before the end of the year.

## Brick that stay beautiful



### Silaneal reduces staining, efflorescence

Picture this lovely home a decade from now. Will it still be beautiful, its brick unmarred by water and weather? The answer is yes. And the reason is Silaneal®, the plant-applied sodium silicate treatment that helps brick repel water . . . prevents unsightly discoloration due to rain, dirt and efflorescence, protection especially important where lighter shades of brick are used.

**How Silaneal protects beauty.** With high suction rate brick, discoloration is caused chiefly by water that carries soot, soil and other dirt into the brick . . . actually embeds the dirt in brick surfaces. Once inside water also leaches salts out of the brick forming efflorescence on the surface. Silaneal treatment makes brick repel water while leaving it free to breathe. Dirt stays on the brick surface where it's rain-washed away. And where water can't get in, efflorescence is minimized . . . brick stays kiln clean.

**Walls are stronger, too.** Because Silaneal reduces the suction rate of brick, it also keeps brick from sucking too much water out of the mortar during lay-up. This means mortar cures slowly. Hairline cracks at the interface of mortar and brick are eliminated. A stronger bond results; moisture penetration through the finished wall is minimized.

For more information about Silaneal and how it will help you build better brick buildings, write to Dow Corning Corporation, Department 5423, Midland, Michigan.



**Dow Corning**

## Letters

### New products, tools, and methods

October issue greatest I've ever seen. Every builder in country should profit from this thorough presentation of new techniques and money-saving ideas.

GORDON NEILSON, *executive vice president*  
Houston HBA

### Distribution revolution?

In the "Distribution revolution?" [NEWS, June], the parenthetical expression "(and probably helped keep the cost of housing from rising more than it has)" implies that the jobber's function is unnecessary and simply adds to cost.

This implication indicates a complete lack of understanding of the proper (and valuable) function of the legitimate wholesale jobber in the channel of distribution. A rudimentary knowledge of economics shows the utility of *time*, and *place* (holding material in storage in dispersed warehouses and delivering when needed) is just as important as the utility added to raw materials in the manufacturing process.

Even more important than the economic theory which justifies the jobber's position are the many practical and necessary functions he performs. In the millwork industry, for instance, he is involved in the assembly and fabrication of set-up windows, prehung doors, glazed picture sash, etc. . . .

While it may be possible for the manufacturer to perform many or all of the jobber functions, there is no evidence that the manufacturer could perform them more economically.

KENNETH STAGE, *advertising manager*  
Rock Island Millwork Co  
Rock Island, Ill.

### Operation trade-up

Your article on trade-ins [August, Leaders] was exemplary of your work—straightforward, no punches pulled. You didn't present it as a panacea (which it is not) but as an extremely effective stimulant to homebuying (which it is).

CARL MOLDOFF, *secretary-treasurer*  
Glassmont Builders Inc  
Woodbury Heights, N. J.

### End of ten percenters

I read with great interest the article [Sept, NEWS] titled "End of the line for California's ten percenters leaves nagging questions." We agree with much of what you said but there were certain things about which we feel you were misinformed.

Our concern is that you missed the main point in the remedial legislation contained in Assembly Bill 1344. You mention that it creates a legal category of Real Property Securities Dealer, which is true, but you failed to mention the permit feature of the legislation, Sec 10238.3 and Sec 10238.4.

This law became effective June 28 [1961] as emergency legislation. We had a few problems but they have been resolved and the first permit was issued to the Fresno Mortgage Exchange to sell purchase money second deeds of trust originating in various tracts in various towns in the San Joaquin Valley.

JAMES M. SPROWLS,  
*senior deputy commissioner*  
California Division of Real Estate

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NOVEMBER 1961

# House & Home

Published by TIME Incorporated

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*House in South Laguna, Calif. Builder: Cabot, Cabot & Forbes Architect: Ladd & Kelsey. Photo: Richard Gross*

## COMING NEXT MONTH

*1962 builders home show*



**FACTORY-ASSEMBLED ROOF SECTION** is placed by a crane to close in a General Homes house. For more details, see *p 101*.

*In 1961, more housing men than ever turned to*

# The manufactured house

*... mostly because the prefab package is still the easiest and quickest way to get the benefits of industrialization*

This year's new builder-dealers—most of them building 10 to 50 houses a year—gained more than just the advantage of building with components.

By teaming up with a home manufacturer's big organization, the new builder-dealers also got some or all of these benefits of industrialization:

1. Lower costs from mechanization, standardization, and volume production;
2. Savings from mass purchasing;
3. More sales appeal from better product design;
4. Expert staff assistance on management, marketing, and merchandising problems;
5. Constantly improving technology from research and development programs.

This year's shift to the manufactured house, while not marked enough to signal a housing industry trend, is still impressive—especially so because 1961 is the fourth year in a row that home manufacturers had a better year, on a percentage basis, than conventional builders. The 450-odd manufacturers now selling house packages boosted their overall volume an estimated 10%, now produce almost 15% of all single-family starts.

*continued*

## This year, a lot of hard-pressed builders looked for answers to the buyers' market by signing up as builder-dealers

What attracted them was flexibility—a chance to move quickly when they found a market and the ability to pull back quickly when the market went sour.

*Flexibility came partly in the form of services provided by the manufacturer.* When the builder-dealer needed it, he could get:

1. All the help he wanted in running his business. Experts from the manufacturer's home office offered advice on purchasing, accounting, cost control, supervisions, inventory control.

2. Help in finding construction and financing money.

3. Sales and merchandising aid (for details, see p 100). And sometimes . . .

4. Help in acquiring land. But this service, which made big news a few years ago, is being offered by fewer manufacturers all the time—for it proved a major headache. "We have made many land deals—on a 50-50 basis—in the past few years," says Tom Korb of Harnischfeger (Port Washington, Wis.). "But they're too easy to get into. We hope to stay out of them from now on." One reason for the manufacturers' pulling back: fluctuating land prices.

*Flexibility came partly from the ability to switch to a component system overnight—and with no capital investment.* And this let the builder-dealers build fast when they found a ripe market, without increasing their crews.

"When the market is on the upswing, a builder-dealer can immediately bring into play the services provided by the home manufacturer," sums up Jim Price of National Homes (which attracted 829 new dealers in the first half of the year). "He capitalizes on the market, instead of watching it pass him by while he tries to reorganize for a new market condition. By the same token, when the market takes

a downturn, he can scale down his building operations and ride out the situation, because his organization is not topheavy with overhead."

*Flexibility came partly from the great variety of design the home manufacturers offered.* This year the dealer could offer his buyers almost any style, any size, any price range, and any custom features. "In the Midwest," says John King of New Century Homes (Lafayette, Ind.), "I'll bet you can get a much wider choice of houses from builder-dealers than you can from conventional builders."

You'll see some of the evidence in the sampling of home manufacturers' catalogs beginning on p 103. Here's other evidence:

US Steel Homes (New Albany, Ind.) has the most complete line of steel-framed houses in its history, including—for the first time this year—a two-story model, a 1½-story, a split-foyer, and a New Orleans style.

National Homes has the largest line it has ever shown, including retirement houses, expandable models, and apartments.

Harnischfeger Homes now offers 1,584 exterior variations in its 15 basic floor plans.

Says Jim Pease of Pease Woodwork (Hamilton, Ohio): "I believe half the buyers in the over-\$12,000 market are second-timers, and half the time they want two-level houses—front-to-back splits, split-foyers, 1½-stories, or regular two-level homes. We're now set up to give them anything they want."

This year, most builder-dealers did most of their volume in lower-priced houses, yet according to Clarence Wilson of Wilson Homes (St Louis): "There are now more big and expensive manufactured homes going into the market than ever before." And dealers for Scholz Homes (Toledo)—which built its business on custom design—put up about 800 custom houses, ranging in price from \$25,000 to \$50,000.

## This year, more and more builders began turning to manufacturers for all kinds of packages—not just single-family houses

The reason is simple: buliders facing a buyers' market were anxious to build any type of housing they saw a demand for.

And the home manufacturers—equally anxious to keep up their volume—were ready to supply them. Items:

*You can now get apartments and townhouses from several manufacturers.* Six large, established companies—National, US Steel Homes, Page & Hill (Albert Lea, Minn.), Place Homes (South Bend), Harnischfeger, and Crawford (Baton Rouge)—are already in or about to enter the growing apartment business (see H&H Oct). And even a small firm—Manufactured Homes (Marshall, Mich.), which

produces about 500 houses a year—will include a four-family apartment unit in its 1962 line. (For a look at some of the new apartments, see p 113.)

*You can now get "finish it yourself" houses from more manufacturers.* And you can get the same management and marketing services supplied with regular prefab packages. National Homes has been in the shell-house business for several years, with its Kahlercraft homes. New entries in the field are Crawford and Southern Mill & Mfg (Tulsa). Crawford's ShellCraft and Southern Mill's Tandy Homes offer franchised builders virtually all services and materials needed to conduct their business, including ten-year financing for the buyer.

The ShellCraft line, started in June and marketed initially through builders within a 250-mile radius of Crawford's home office, may account for 1,000 houses (\$3.5 million) in its first year. The nine-model line, available in more than 100 exterior designs, includes split-level and 1½-story houses. Prices of basic shells range from \$2,235 to \$6,055. Tandy Homes has 20 models priced from \$1,695 to \$6,000.

Most home manufacturers' shells are available in three stages of completion: 1) basic shell (finished on the outside and including walls, floor, and roof); 2) livable shell (the basic shell plus installed plumbing and heating systems, partitions, and interior doors); 3) finished shell (finished throughout and ready for occupancy). In any case, all components

are prefabricated in the plant—providing much better quality control than most conventional shell-building operations.

*You can now get retirement houses from a number of large home manufacturers.* You can use the manufacturers' mortgage resources to finance houses under any of the seven programs set up by FHA to spur retirement housing (H&H Oct).

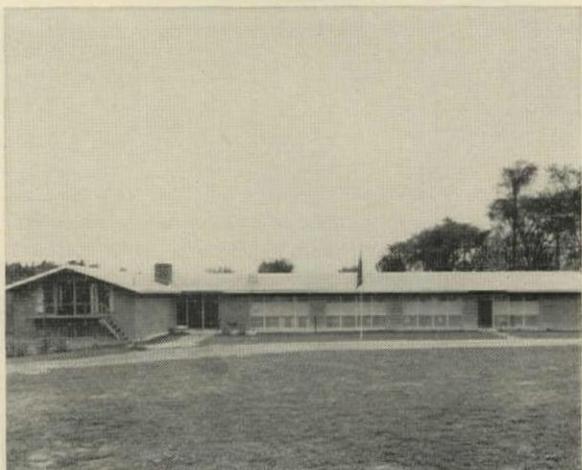
So far, National and Crawford have shown the most interest in the retirement market. National has a new line of Senior Citizen's houses with skidproof floors, extra-wide doorways, raised electrical outlets to eliminate stooping, handrails in the baths, and leisure rooms where retired couples can enjoy hobbies.



**MOTEL** by Pageant Homes has same-size panels used in houses.



**VACATION HOUSE** by Crawford is shell package on stilts.



**DORMITORY** by Techbuilt is designed on standard module.



**SHELL HOUSE** by Tandy Homes can take variety of exteriors.

### *New lines like these are bringing home manufacturers new business*

All the manufactured units above have one thing in common: They are produced with the same kind of components used in the manufacturers' residential lines. For ex-

ample: The Pageant Homes motel is built on a repeat model of living units—wall sections are repeated often enough to permit full-in-plant economy. Techbuilt's dormitory is

fabricated the same way—one jig set-up is used over and over again. And the vacation and shell houses are made of standard wall sections from the manufacturers' lines.

*continued*

*You can now get manufactured homes for urban-renewal projects.* And at least one manufacturer—Crawford—says it will design single-family houses, townhouses, and garden apartments to meet the specific local needs of each project. Crawford has already signed a \$1 million urban-renewal contract for 100 single-family homes in Atlanta and is bidding on a number of other projects.

Crawford says it will work closely with anyone involved in urban renewal—local agencies, builders, land developers, general contractors, and investors. And it offers these services: 1) planning, 2) bidding assistance, 3) financial support, 4) construction and consumer financing, 5) construction supervision, 6) accounting, and 7) merchandising.

*You can now get a broader range of manufactured commercial buildings.* Techbuilt (Cambridge, Mass.) will include schools and motels in its 1962 line. And even a small company, Pageant (Lansing, Mich.), offers motels and medical buildings.

*You can still get vacation houses even though many manufacturers are not enthusiastic about them.* Why? Probably because vacation houses present the same problems as shell housing (consumer financing and odd lots) but do not offer shell housing's advantages (a big market). However, if you are in the northern Midwest, Northwest, New York, or New England, you will still find manufacturers who are interested in selling vacation houses.

## This year, a lot of builders found the manufactured house the key to building efficiently on scattered lots

"Today, it seems, there is more building on scattered lots and small two-to-five house tracts," says Al Hildebrand of Kingsberry (Fort Payne, Ala.). "And a builder-dealer can handle this kind of building easier than a conventional builder can." The main reason: When you're building in several parts of town at once, it takes less supervision to control small erection crews closing in component houses in a day than it takes to control full building crews

putting up conventional, piece-by-piece houses.

"The truth is," Hildebrand continues, "that the big tract builder, building the same house over and over, can often build as economically as any home manufacturer's builder-dealer. But as scattered-lot building has become more important, the builder-dealer has gained an advantage. For we can supply almost any house he wants, plus the management help he may need to handle this different kind of business."

## This year, a lot of builders found the manufactured house the key to the low-price market

Low-price houses—sold at prices that few conventional builders can match—are still the biggest part of the home manufacturers' production. Only stand-out exception is Don Scholz, who has built his business in a high-price market that often demands custom changes.

Big manufacturers like Inland Homes (Piqua, Ohio), National, Kingsberry, Pease, and Harnischfeger can supply houses that sell FHA on improved lots for less than \$10,000 in most marketing areas. And even small companies can turn the trick. For instance: Holiday House Mfg Corp (Fort Worth) has a new model that sells for \$8,900 on a \$1,500 lot, and another model, designed for the FHA 203b and 221 programs, priced at \$6,500 without land.

How do manufacturers hold down prices?

The big companies do it primarily with volume purchasing and volume production of a standard house. For example: Inland puts three plants and over 70% of its production in the same floor plan.

But there are other tricks of the low-cost trade:

Take the case of Kingsberry, which claims a 15% package price reduction in the past four years (when Southern building costs rose 11%). This year, Kingsberry tripled production and cut its labor force in half by installing a mechanized production line. Other Kingsberry costcutters: factory prepriming

and special trailer loadings (see p 122), and special details like gypsum returns for metal windows, split-jamb door frames, and a snap-together soffit system.

Or take the case of National, which saved \$167.50 per house by developing a new floor system for its split-foyer and crawl-space models. Here's how the system works: Box sills are shop-dadoed 1 $\frac{3}{4}$ "x $\frac{1}{4}$ " at the joist spacing, and are shipped in a continuous length for each side of the house (splices are made with metal truss plates). Precut joists—spliced the same way—provide continuous lengths across the house. Splices are located to come directly over intermediate supports. Fitted  $\frac{5}{8}$ " plywood subfloor is shop-tongue-and-grooved parallel to the face grain and precut to the specific floor plan. Even the 2x3 bridging is shop-notched to fit the joists.

*The manufacturers' success with low-price houses has sharpened their interest in the even lower-price shell-house market.* But, unlike conventional shell-house builders, they want to go into the market with FHA financing. So right now several large manufacturers are working hard to get FHA to relax lot requirements that disqualify most of the odd lots on which shell houses are built.

Says Inland's Gene Kurtz: "Odd lots would add



1947



1949



1951



1953



1955



1957



1959



1961

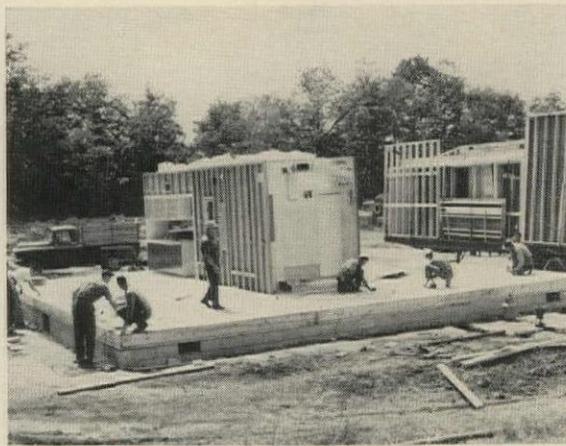
*Look how the manufactured house has changed over the years*

When housing's big boom started right after World War 2, manufacturers, like everyone else, could sell anything that had a roof. And as this album of National Homes models shows, that is about what they offered: a minimal box that might change the

stoop from model to model. But by 1953, things had begun to change. That year saw the big hip-roofed pre-fab, and in 1955 a true contemporary joined National's line. Since the mid-fifties, the home manufacturers have been competing in size, quality, and

sales appeal with the whole housing market. They offer the same long roof lines, wide eaves, low windows, attractive entries. You'll see how the industry is meeting today's market in the selection from manufacturers' catalogs on page 103.

*continued*



*Here is this year's biggest news in home-manufacturing technology*

It is Kingsberry's experimental mechanical core—a fully equipped kitchen, two fully equipped

baths, and a utility group (furnace, water heater, electrical entrance panel, vacuum cleaner).

After the core is trucked to the site (left) and set on piers, the house is built around it (right).

200,000 houses a year to the homebuilding business.

"With FHA financing we could supply a 900 sq ft house for odd lots that would sell for \$6,900 with land. Monthly charges would be about \$50. But FHA excludes unimproved lots, rural lots, and by-passed lots in what it considers rundown areas."

Adds another manufacturer: "FHA financing of more odd-lot building would give our builder-dealers a decided competitive edge over shell-house builders." He cites an example:

The buyer of a conventional shell house pays

\$5,105—\$2,830 for the shell plus \$2,275 for materials to finish it. He does all the finishing himself or pays extra for labor. To finance the house and the finishing materials, he gets a six-year, 6% loan. His monthly payments are \$92.26.

The buyer of an equivalent prefabricated shell house pays \$5,900. But his finishing costs are minor because the drywall, doors, heating, plumbing, and wiring are already in place. To finance the house, he gets a 10-year 5¼% FHA loan. His monthly payments are \$63.31.

## This year, manufacturers' on-the-spot sales and merchandising help gave some builder-dealers a real edge over their competitors

This year, a builder-dealer could ask for—and almost always get—the services of his manufacturer's top sales and merchandising men.

Until this year, most manufacturers felt they had done all they could by supplying their dealers with detailed merchandising manuals and sales aids. Why the increased personal attention? "No home manufacturer can grow unless its builder-dealers grow," says Kingsberry Advertising Manager Bill Brown.

"In today's market," Brown continues, "it's good business to work with the dealer from the beginning. We see to it that the dealer has chosen good land at the right price, and picked the right house, right style, and right price range for his market. Then we work with him to set up a year-long merchandising program and budget, to get across the idea that it takes more than a big opening-weekend splash to sell houses today.

"Once the program is underway, if we find that the builder-dealer is not selling better than his competition, we come back and shop the competition to find out what's wrong. Nine times out of ten it's the pricing—the dealer may have too many extras in the house, or he may be trying to make too much profit on each house, or he may have too much overhead. We'll try to show him how he can make

changes that will put him back in competition. But you have to be a personal part of his team if you want to effect major changes in his operation."

*Some builder-dealers got a sales boost from trends spotted in surveys made by their manufacturers.* In the San Francisco Bay area, National Homes made a survey which showed some National models would sell well despite a backlog of 4,000 unsold houses in the area. Dealers who followed the survey's advice sold 200 houses in two opening week ends.

*And some dealers outsold competitors because they could spend nearly twice as much on advertising.* The reason is simple: The manufacturers' advertising allowances.

Each manufacturer has his own method of cooperative advertising and some are extremely liberal. The amount that the manufacturer will give the dealer for advertising often depends on the number of house packages he buys. Further, most manufacturers supply their dealers with detailed advice on how to make their advertising effective. "With the help of the manufacturer," says Kingsberry's Brown, "a 50-house-a-year dealer can advertise as much and as effectively as an 80-house-a-year builder—with both spending the same 1½% of gross."

## This year, the manufacturers cut costs by investing in new equipment—and in research

Home manufacturers were the first to bring the production line to homebuilding. And they are still leading the way.

This year one manufacturer alone put \$200,000 into new production equipment. And every manufacturer came up with new wrinkles to get more houses off the line quicker and with fewer manhours. (You'll see some of the newest production tools on p 115.)

But much remains to be done. Says HMA's Jim Pease: "The fact of the matter is that home manufacturers are still primarily materials handlers. Some 65% of the cost of a house package [to the home manufacturer] is cost of materials. The home manufacturer does not add much more than 50% to the value of those materials, whereas the producers of most building materials add hundreds of percent to the initial value of their raw materials."

To add more value to the package, the home manufacturers are turning more and more to research. Areas getting the most attention: the utility

core, exterior and interior panels, foundations, interior finish.

*The most dramatic research news is Kingsberry's kitchen-utility-two bath core* (photos, opposite). It has three sections. At one end are two baths complete with fixtures, mirror, tile, luminous ceiling in place. In the center is the utility group—with furnace, water heater, vacuum cleaner unit, and entrance panel. At the other end is an open kitchen with appliances and cabinets. The unit can be hinged so one or both ends can swing into two different Ls, a Z, or a U shape. The only field connections needed are electricity, waste, water, and gas.

The core is shipped on a four-wheel dolly. At the site, the dolly is wheeled through an opening left in the foundation wall (on a crawl-space house). The unit is then jacked up, the dolly removed, and the jacks let down to place the core on its piers.

*Most big manufacturers are testing the materials suppliers' new panel systems.* Most of these new systems are being tested first in nonbearing parti-



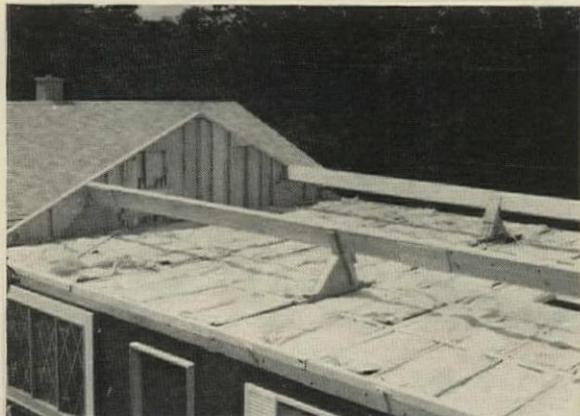
**BEDROOM CLOSET UNIT** is placed after end wall is set.



**KITCHEN CABINETS** drop in place after plumbing wall.



**UTILITY CORE** with furnace drops in next to kitchen.



**TWO HOUSE-LENGTH BEAMS** support panel roof system.

### *Here is another big advance in home-manufacturing technology*

The General Homes house shown above is delivered, erected, and finished in one day by a six-man crew and one supervisor. Whole house is made of big prefinished, prewired parts, which are de-

livered to the slab by a tractor-trailer with a 30' crane. The job sequence (partly shown in the photos) starts at 7 AM, is completed at 4 PM.

General's big-component houses

have three bedrooms, come 36'x 26' and 40'x26', can be built on a slab or crawl space. Basic models have striated plywood siding, also come with sheathing to take brick veneer.

tions, where code problems are minimal. All of them promise to make big cuts in nailing time. Among the systems now under study:

1. National Gypsum's Spiral-Core, a 2 $\frac{3}{8}$ " thick sandwich of  $\frac{3}{8}$ " gypsumboard and hardwood spiral shavings which may be available in multi-carload lots for as little as 15¢/sq ft (H&H Oct).

2. US Gypsum's Structicore, which uses 2 $\frac{1}{2}$ " diameter fiber tubes as the core and  $\frac{3}{8}$ " gypsumboard faces. The tubes are glued together and to the face in the long dimension. Price will be directly competitive with National Gypsum's panel.

3. Paper honeycomb panels that use honeycomb throughout or as ribs. Housing Components (Colorado Springs) is using panel-high ribs 1 $\frac{5}{8}$ " thick and 4" wide glued between  $\frac{3}{8}$ " gypsum faces.

4. Polystyrene foam panels. These have been under test for four years. But price is still too high (Dylite producers are shooting for 25¢/sq ft in volume) and more engineering is needed to cope with movement under temperature and humidity changes. Pease is using its foam panel machine to make foam-core metal exterior doors.

5. Urethane foam panels. These are being tried for exterior use where the foam's superior insulation value can pay off. Inland Homes has had an asbestos-cement-foam-gypsumboard sandwich under test for four years. It has performed well in rack, heat, load, and moisture tests. But costs are still in doubt, though the manufacturer hopes to get the panel down to 30¢/sq ft for carload orders.

US Steel Homes is taking another route to the factory-made partition. It is using 28-gauge galvanized steel studs and gluing  $\frac{1}{2}$ " gypsumboard to them. The system calls for a special penetrating adhesive and a perforated-back gypsumboard. Top and bottom plates are 1 $\frac{5}{8}$ "x3" wood members. The adhesive is heat-set at 150F.

*Newest targets for research: the high on-site cost of foundations and sewage plants. Many prefabricated foundation systems are under test (H&H Oct). They include prestressed concrete systems, wood box beams coated with elastomers like Hypalon, and*

walls that act as structural beams so they can rest right on a prepared gravel bed.

In more and more areas beyond the sewer lines, FHA is requiring developers to put in sewage plants. And home manufacturers who have to help their dealers finance such plants are looking to sewerage as a high-cost problem that can be turned into a profitable part of the package. But there are no progress reports so far.

*Manufacturers have made some progress in eliminating nail popping—and the nails themselves. The chief approach has been to glue-nail drywall to the studs, using new glues and shorter nails (the shorter the nail, the fewer the nail pops).*

For example, National Homes is now using casein glue and  $\frac{7}{8}$ " nails on partitions. On exterior walls faced with foil-back gypsum, National is using a polyvinyl acetate emulsion, and  $\frac{7}{8}$ " nails. Both glues make a wall three times as strong as one fastened with 1 $\frac{1}{4}$ " nails alone. And nail-pop complaints have been cut 90%.

And development of all-glue systems is making headway. Glues for this purpose must have enough elasticity so the drywall can be perfectly aligned on the framing but must have immediate bond strength so panels can be handled on the line as soon as they are assembled. The most promising glues for this service are rubber based.

*At least one manufacturer is using big sheets of material to cut his finishing costs. Hillcrest Homes (Salina, Kan.) makes all the models in its two basic series from just six panel lengths. These panels are wall high and up to 24' long. On the exterior, the panels are faced with wall-size sheets of Upsom's all-weather sheathing. On the inside, the faces are Upsom Strong-built panels applied in one piece with no corner spackling. Panels are glued to the studs, edge nailed, and power stapled on intermediate studs. Staples can be covered in one pass of the spackling knife. With its monolithic panels, Hillcrest can save enough on finishing to more than offset the higher cost of the big fiberboard sheets.*

## What about 1960's biggest news—the all-factory built house?

Everyone's interested. A few are doing something about it

More and more producers are offering sectionalized factory-finished houses for tract building, military housing, and odd-lot building. Among the leaders:

Midwest Homes (Carlisle, Ind.), Guerdon Industries (Marlette, Mich.), Champion Home Builders (Dryden, Mich.), Vagabond Coach Co (New Hudson, Mich.), Avinger Lumber Co (Lubbock, Tex.), Transa Structures (Fullerton, Calif.), Vought Industries (Dallas).

But the greatest interest centers in the activities of three manufacturers:

*Item:* In its Fort Wayne, Ind. plant, General Homes is making a \$10,000 house that can be delivered, erected, and finished in one day.

*Item:* Melody Homes, Fort Worth, is shipping completely finished houses in two sections on special low-boy carriers. Sections are set on a prepared foundation by crane, and house is finished (by masons, roofers, painters, and mechanical trades) in 48 hours.

*Item:* Don Scholz has now shipped 400 factory-built 20th Century homes, is turning them out at a three-a-day rate. Houses are made in two or three sections. All work is done in the factory, including electrical work, plumbing, heating. All that is left to be done at the site is join the sections, finish coat the interior and exterior. (Finish color is a buyer option). /END



## What you can learn from home manufacturers' 1962 catalogues

If you were to analyze the new models home manufacturers are offering for 1962, you would see three trends—each one well worth noting by everyone in the business of homebuilding:

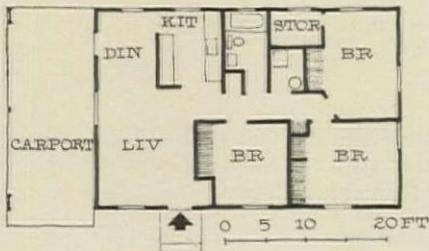
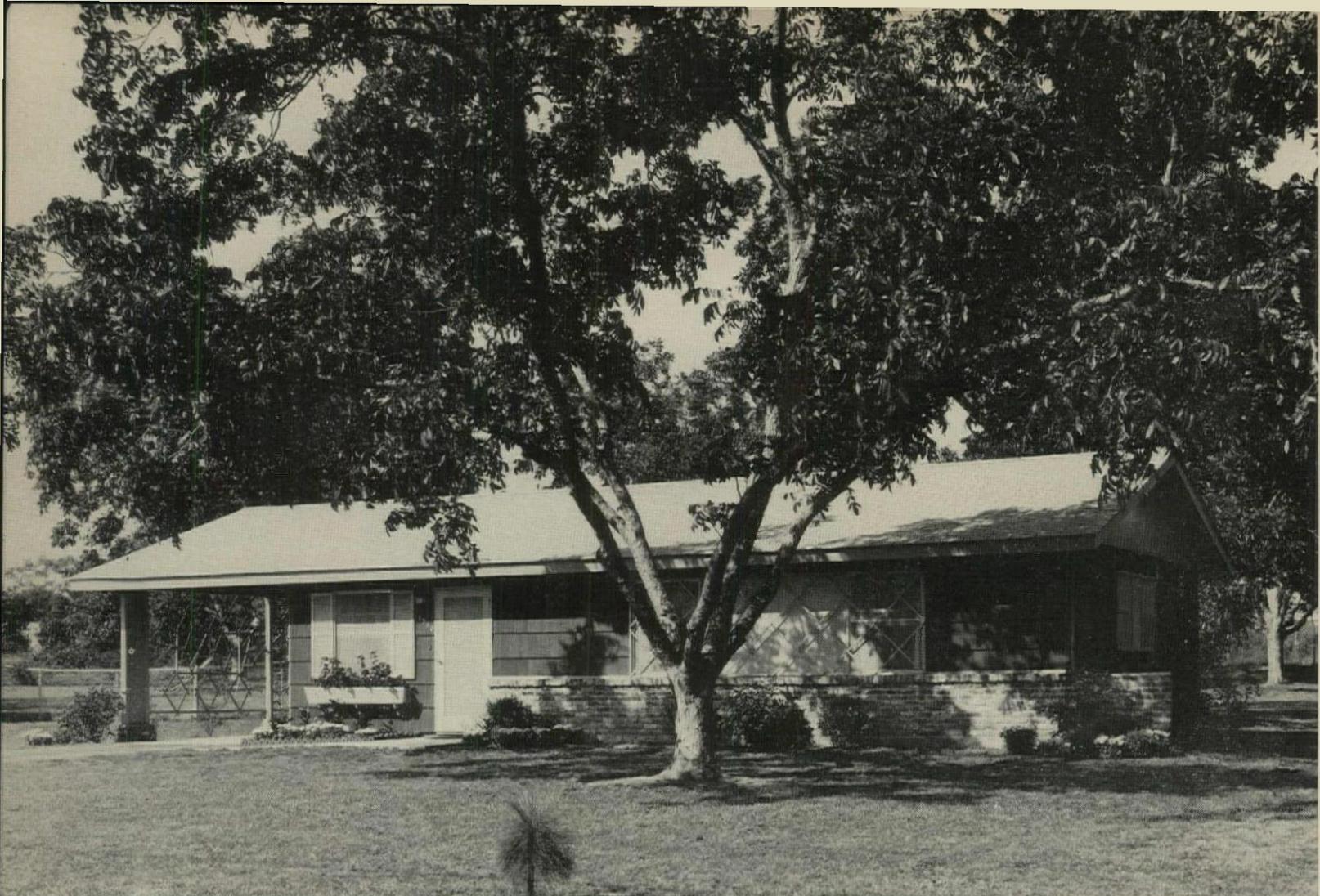
**1. There are more bigger houses than last year.** While the low-cost house continues to be the bread and butter of most home manufacturers, there is increasing emphasis on models of 1,500 sq ft and over. And there is a growing trend towards more bedrooms (not just four, but five and six), and more baths (two-and-a-half and sometimes three).

**2. There are more two-level houses than last year.** The one-and-a-half-story house, with its low-cost "attic" area is beginning to re-appear; many more manufacturers have added full two-story models to their lines; and nearly every manufacturer is jumping on the "split foyer" bandwagon.

**3. There are more "specialty items" in the lines than last year.** National is offering a whole line of retirement models; many manufacturers have either garden apartments or townhouses (or both); and several makers are adapting their standard construction systems to motels, clinics, and other commercial buildings—all of which is important news for building men who are thinking about diversifying their own operations.

*On the following eleven pages is a sampling—26 houses and apartments from the hundreds of stock models available—from the home manufacturers' 1962 catalogues. The prices quoted are average dealer selling prices (without land); they may vary from area to area because of differences in local building costs.*

*continued*

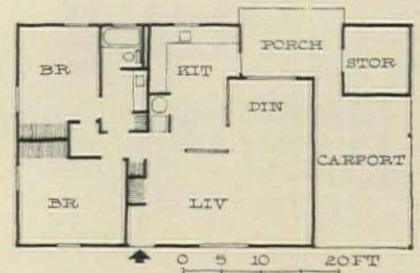


**Kingsberry's "De Soto" (\$9,800)**

This is the best selling house in its manufacturer's line, and the facade—brick and frame—is the most popular design. Reason for the model's popularity is its big look: the roof extended over the carport, and the brick half wall extended past the opposite end wall, make the

house look much bigger than 912 sq ft.

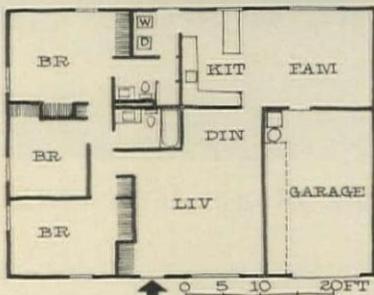
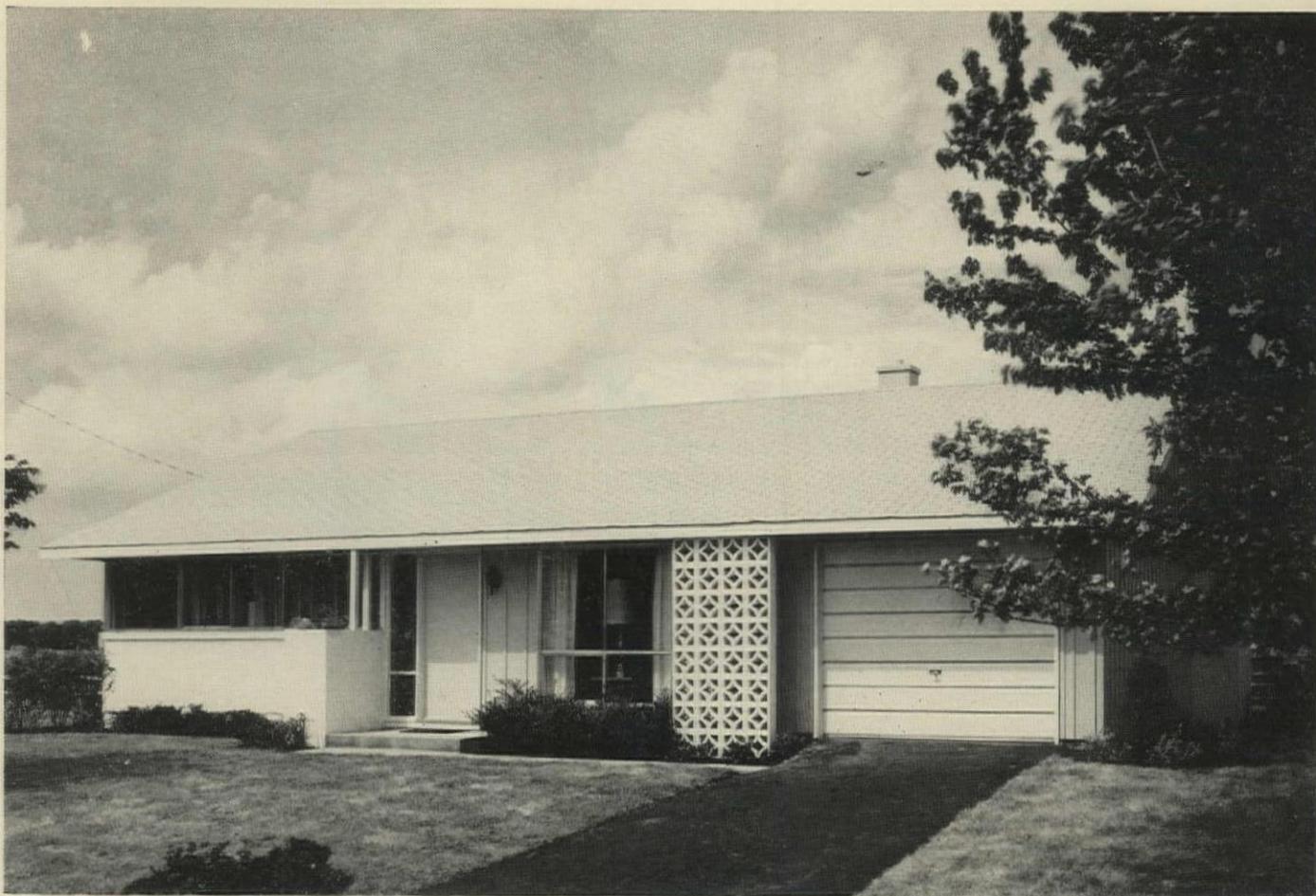
An optional feature of the De Soto is an additional half bath to replace the outside storage area next to the master bath. It costs about \$350. If the bath is installed, the outside storage is provided by an enclosed area under the carport.



**National's Corvair Model 4687 (\$11,500)**

This is one of a series of five models National has designed this year for the senior-citizen market. It includes such features as grab rails in the bathroom, extra wide passage and bathroom doors, non-skid floors, and knee-high electrical outlets.

This model has 932 sq ft of living area. Other models range from 866 sq ft to 1,398 sq ft (and three bedrooms).



**National's Corvair Model 4217 (\$14,305)**

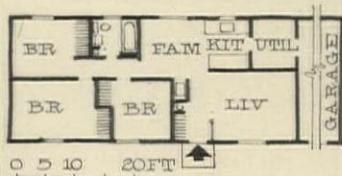
An extra-wide plan (32'10") makes this 1,250 sq ft ranch unusually roomy. It allows all three bedrooms to be put in a line along one side. It allows room for a big family room-kitchen behind the garage. And it allows the two baths

and the laundry area to be arranged economically where they are near the kitchen plumbing.

One side of the extra wide garage is used for general storage and for the house heating unit.



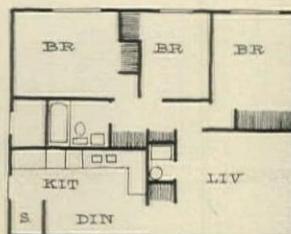
**Scholz' 20th Century 900 (\$11,000)**



This 900 sq ft ranch comes in eight styles, including the "Classic" shown here. The house is shipped in two three-dimensional sections, ready to be "zipped up" and painted—which takes about a week. A modified version (not yet available) will have pre-finished interiors so it can be made ready for occupancy in three days.



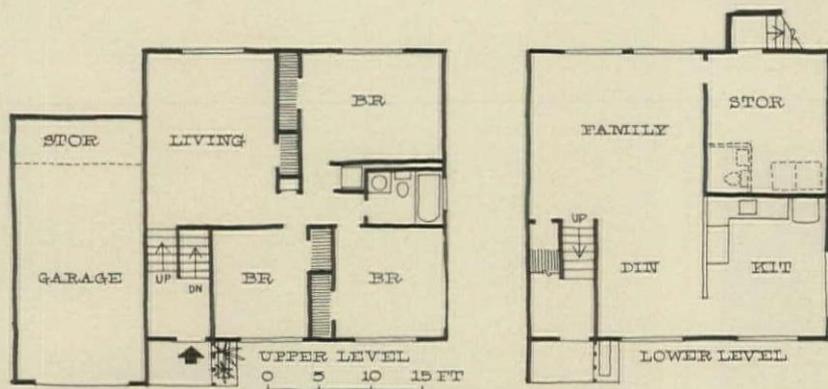
**Inland's "Buccaneer" (\$8,100)**



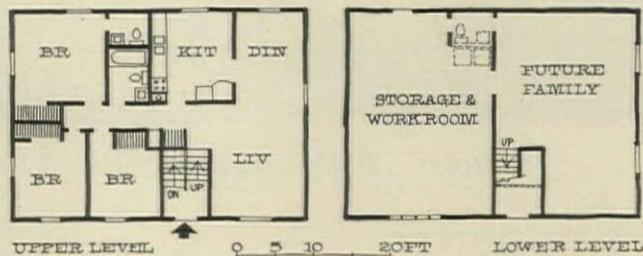
A central utility area is an important factor in the low cost of this 904 sq ft house. All of the plumbing and most of the electrical work is concentrated in a 20' section of wall between the kitchen and the bath. Inland expects this model to account for about 70% of its sales in 1962. It is available in 12 different architectural styles.



**National's Corvair, Model 4505 (\$12,915)**

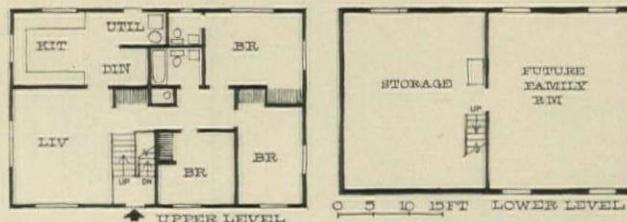


National Homes' first entry in the split-foyer market is this compact model. Nearly all the 1,450 sq ft in the 29'x25' perimeter is living space. Garage roof provides a sheltered entrance at one side of house. Upstairs level has three bedrooms, bath, and living room. The lower floor has a large open living area for dining, family room, and kitchen, plus utility space with an outside entrance as well as space for an optional half-bath.



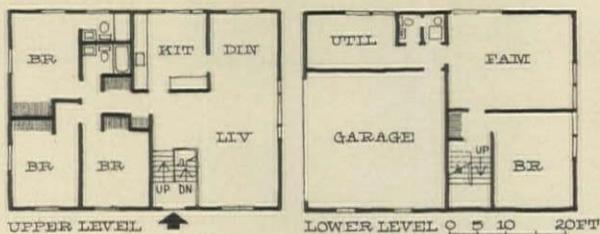
**Place's "Greenbrier" (\$13,000)**

Basic price of this split-foyer model includes a finished upper level with three bedrooms and 1½ baths. For \$950 more, another half bath and finished family room are offered on the lower level. Optional garage space is also available on the lower level.



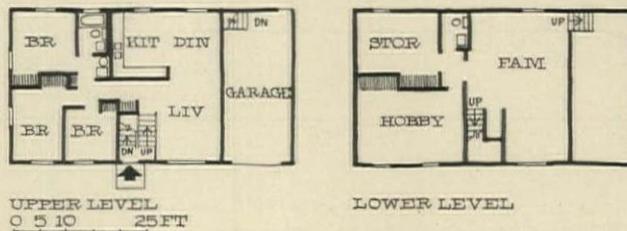
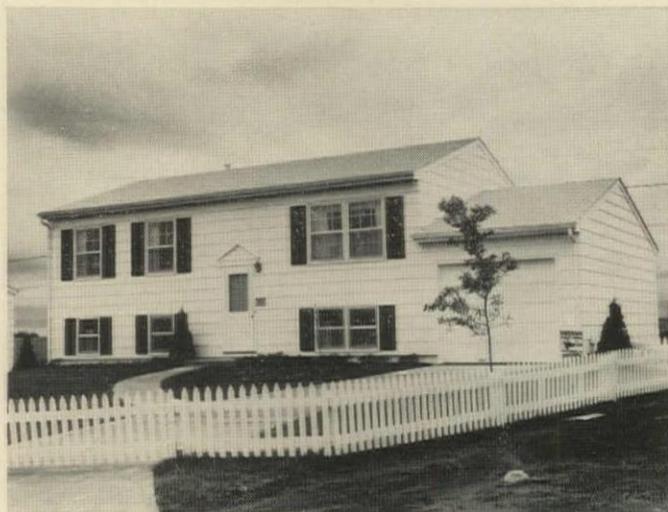
**General's "Georgetown" (\$11,250)**

This split-foyer model is built with the same "core" component system as General Homes ranch models. It can be finished in two days (see p 101). Upper level has 1,046 sq ft of finished living space, and lower level has a 960 sq ft of unfinished expansion area.



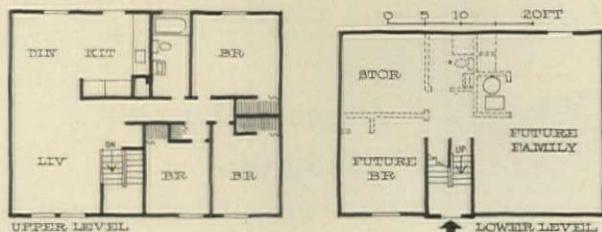
**Scholz' 20th Century 2400 (\$19,000)**

Here is 1,800 sq ft of finished living space and 600 sq ft garage. The upper level has two baths, three bedrooms, living room, dining room, and kitchen. Downstairs are a fourth bedroom, family room, garage, utility room, and space for optional half bath.



**Harnischfeger's "Parkwood" (\$14,000)**

This split-entry model accounts for 80% of the sales of builders now offering it. Finished living area totals 1,933 sq ft. House costs about \$13,000 without garage. Another version with a front-entrance garage in the lower level sells for about \$13,000.



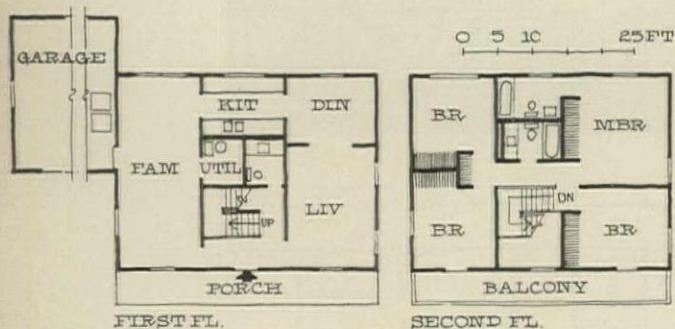
**US Steel's "Sudbury" (\$11,500)**

More than 960 sq ft of finished upper-level space is provided in this model, arranged in a conventional ranch plan. The lower level, with equal area, is unfinished. Wood deck off kitchen provides rear access without taking up space for another split entry.





### Kingsberry's "Bienville" (\$20,000)



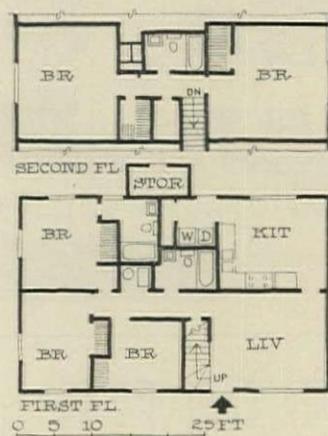
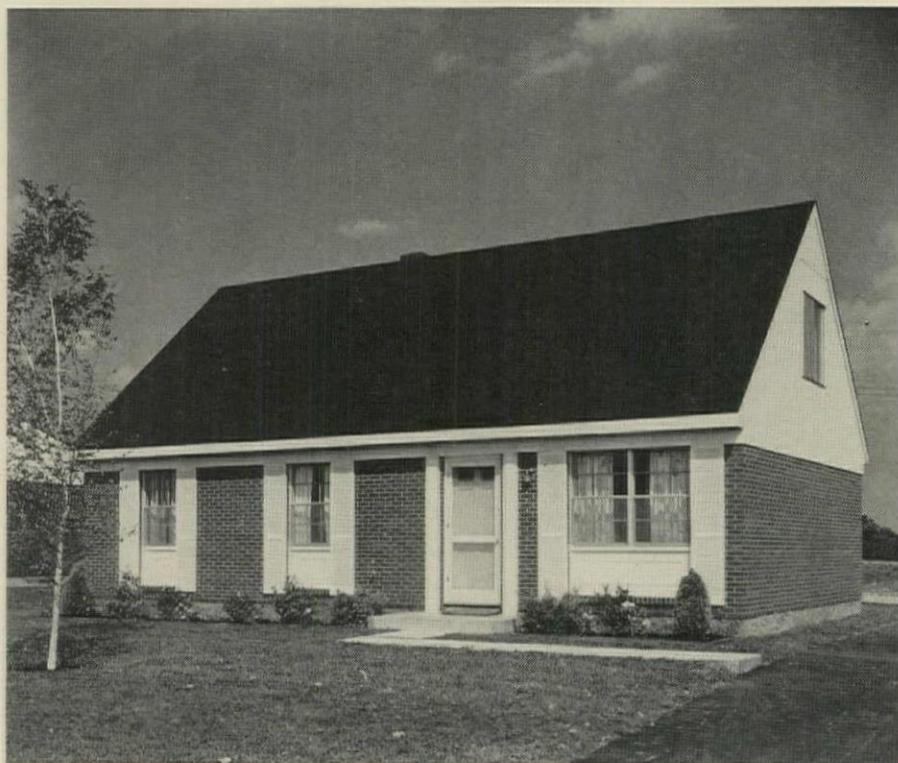
A utility core divides the first floor of this 1,886 sq ft model into two distinct living areas—on one side a formal dining and living room, on the other side the 25'-long family room with access to garage and laundry area. The kitchen opens to both the formal dining area and family room.

A double-back stairway uses only 10'

of the house's depth, making it possible to provide the compact two-bath layout on the second floor. Two of the four bedrooms open onto the cantilevered balcony.

Kingsberry reports this house sells well either in the design shown or as a "plantation house" with two-story columns and extended front cornice.

Snider Studio

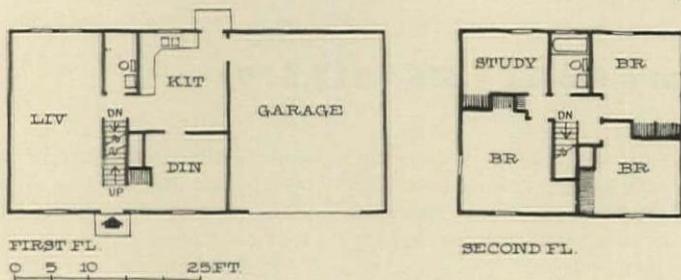


### Pease's "Purcell" (\$13,000)

This house, the first 1½-story model Pease has offered in several years, has 1,520 sq ft of living area with five bedrooms and three full baths. It is also available with a modified floor plan offering a larger living room, and two bedrooms instead of three on the first floor. Garage costs \$1,300 more.



**US Steel's "Lexington" (\$17,500)**



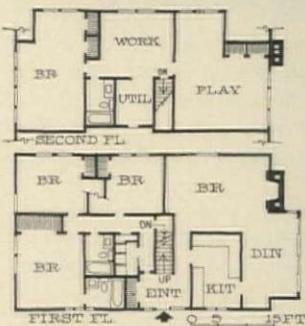
This two-story model—the first ever offered by US Steel—makes it possible to build a four-bedroom house with 1,440 sq ft of living area and a two-car garage in a plan only 52' wide, so it can fit a narrow lot.

This and other US Steel models will soon offer another feature—interior partitions framed with 26-gauge steel studs.

© Ezra Stoller



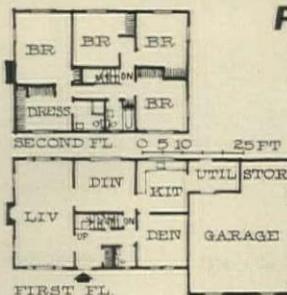
**Hodgson's "Weston" (\$30,000)**



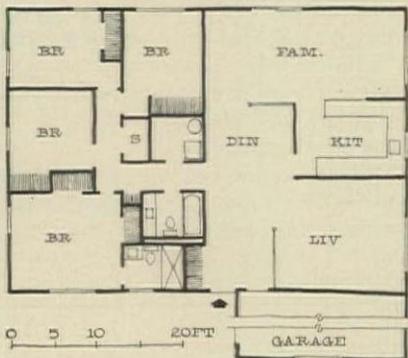
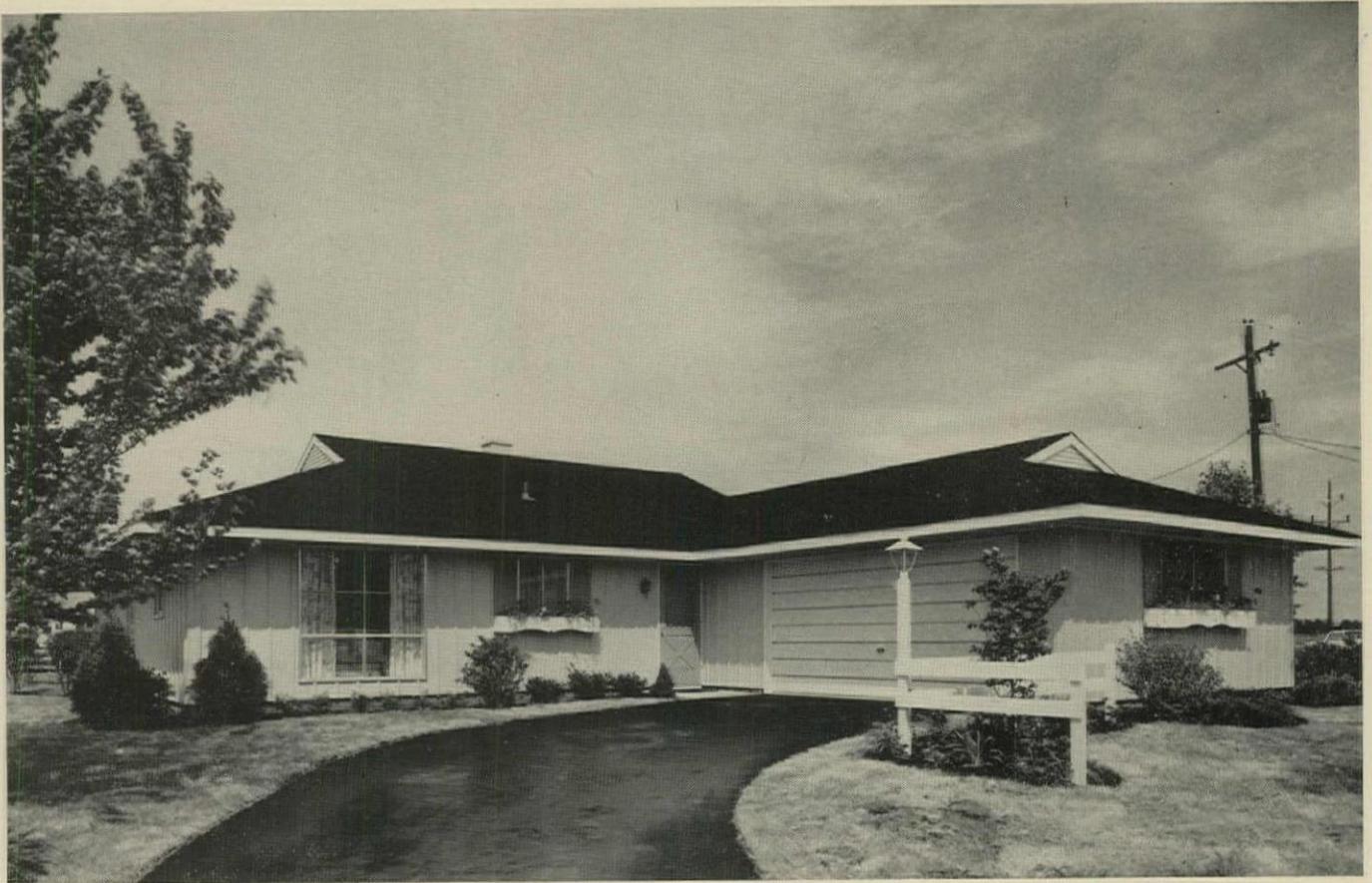
This house combines some traditional features (vertical barn siding and steep gable roof) with contemporary design (large glass areas and modern floor plan). As shown, the house has 2,400 sq ft of living area, including four bedrooms and three baths. A similar one-story model has three bedrooms.



**Presidential's "Cambridge" (\$22,000)**



A long and relatively shallow shape (about 40'x24') gives this 2,029 sq ft house a very workable floor plan. Its transverse staircase permits access to all rooms upstairs and down, from short halls. The model can be widened in 16' modules. One version offers a one-car, front-opening garage for about \$21,300.

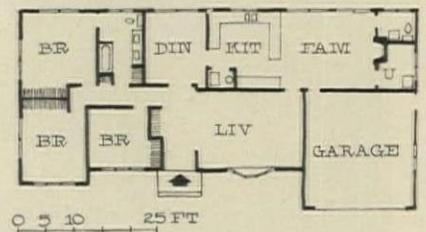
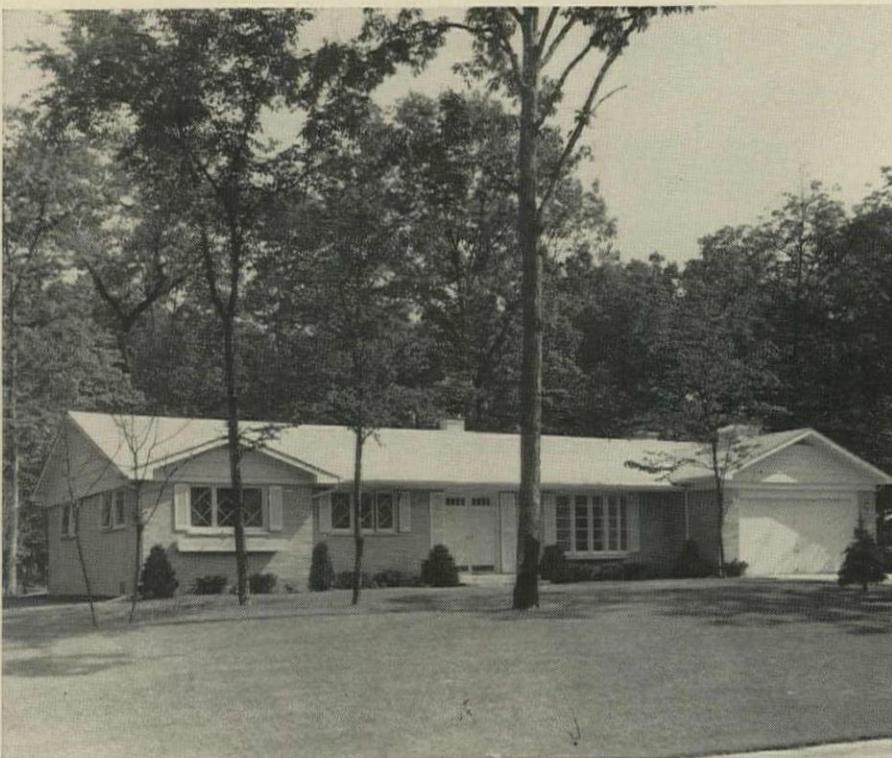


**National's Model 4286 (\$17,570)**

Unusual plan flexibility is possible with this 1,605 sq ft ranch. It is shown here as a four-bedroom model, but it is also available as a three-bedroom house, with two bigger bedrooms replacing the three across the end. The living room

and family room can be reversed (in which case the kitchen is also reversed so that it remains open to the newly located family room).

Without the two-car attached garage, this model is priced at \$15,725.



**Great Lakes' "Statesman" (\$25,000)**

This 73' ranch is designed to make the most of a wide lot. The garage is set in a jutting gable where it balances the bedroom gable at the other end, and also adds to the long look of the house. And the feeling of size is made greater by the double-door entry with its flanking shutters.

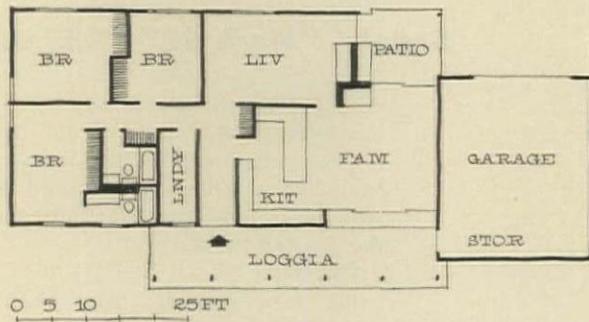
The manufacturer offers several variations of this floor plan, including one with an additional full bath, and one with two bedrooms.

Total area of the house: 2,374 sq ft.



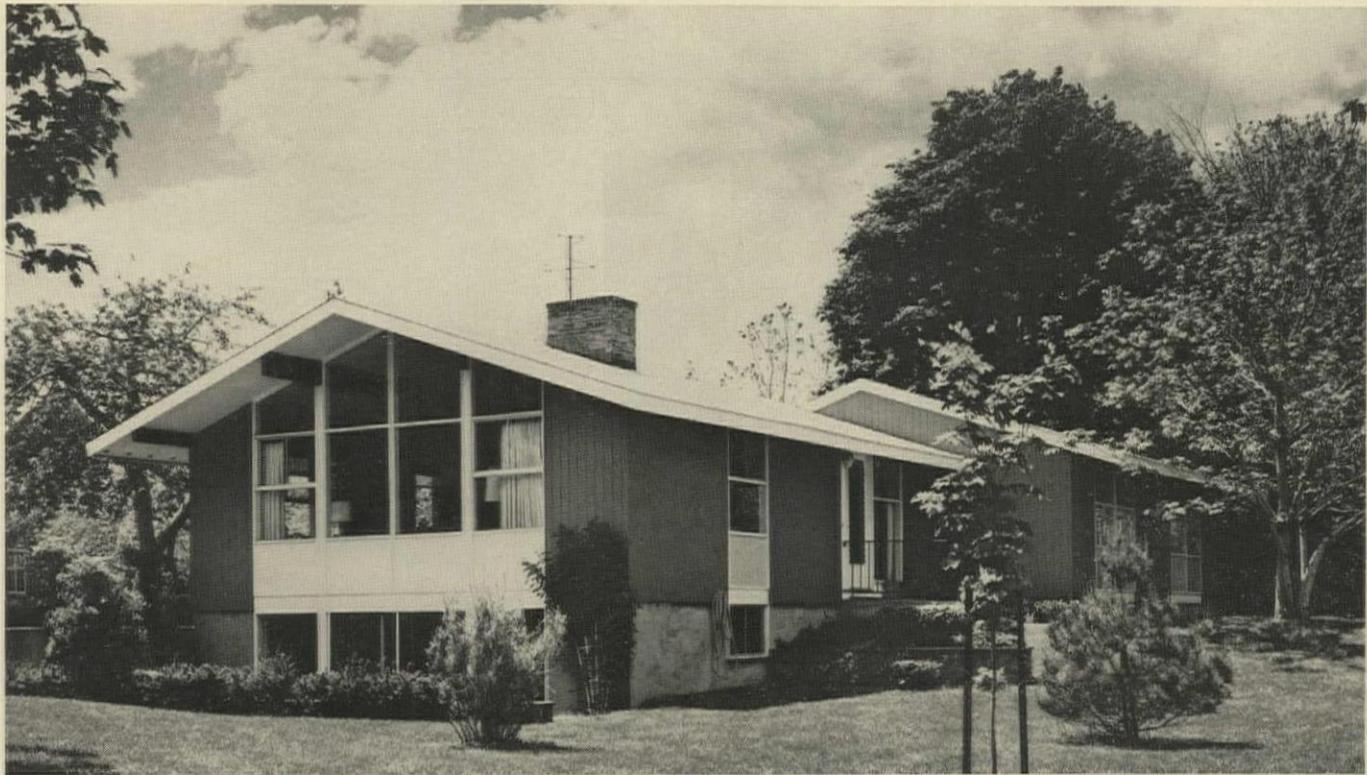
© Ezra Stoller

### Crawford's "Contempo" (\$20,000)

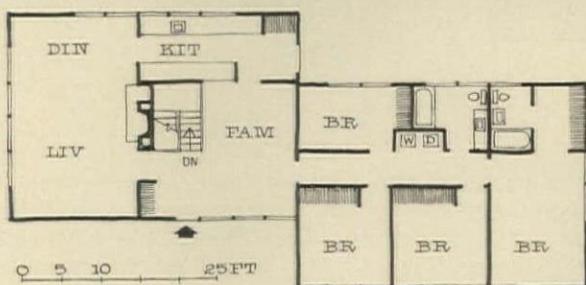


Outdoor living extends in two directions from this 1,800 sq ft ranch. In front, the family room opens onto a columned "loggia;" and in back, both the living room and the family room open onto an enclosed patio.

An unusual feature is the three-way chimney which includes fireplaces for the living room and the family room, and a barbecue for the patio.

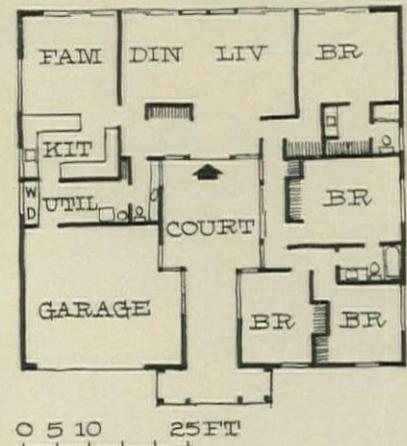


### Techbuilt's "Westport" (\$25,000)



This two-section ranch has 1,728 sq ft of living area on the main floor, and a half basement with deep windows in the front that adds another 864 sq ft for recreation and utility rooms. The house is also available as a slab model with no basement, for a selling price of \$20,000.

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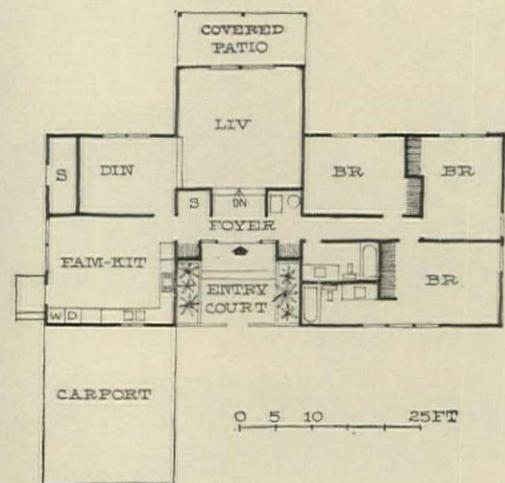


**Scholz' "Mark 62" (\$35,000)**



An unusual and elaborate entrance is the outstanding feature of this house. An iron gate, under a columned portico, leads into a center court (photo, left). And the front doors of the house are at the far end of the court.

The Mark 62 has over 2,100 sq ft of living area, including four bedrooms and two and a half baths. It is also offered in a smaller, 3-bedroom version for \$25,000.



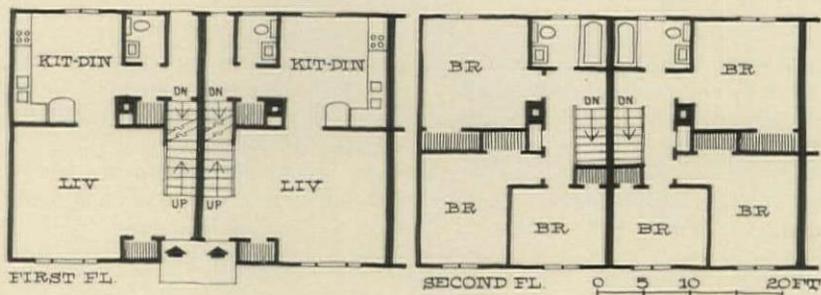
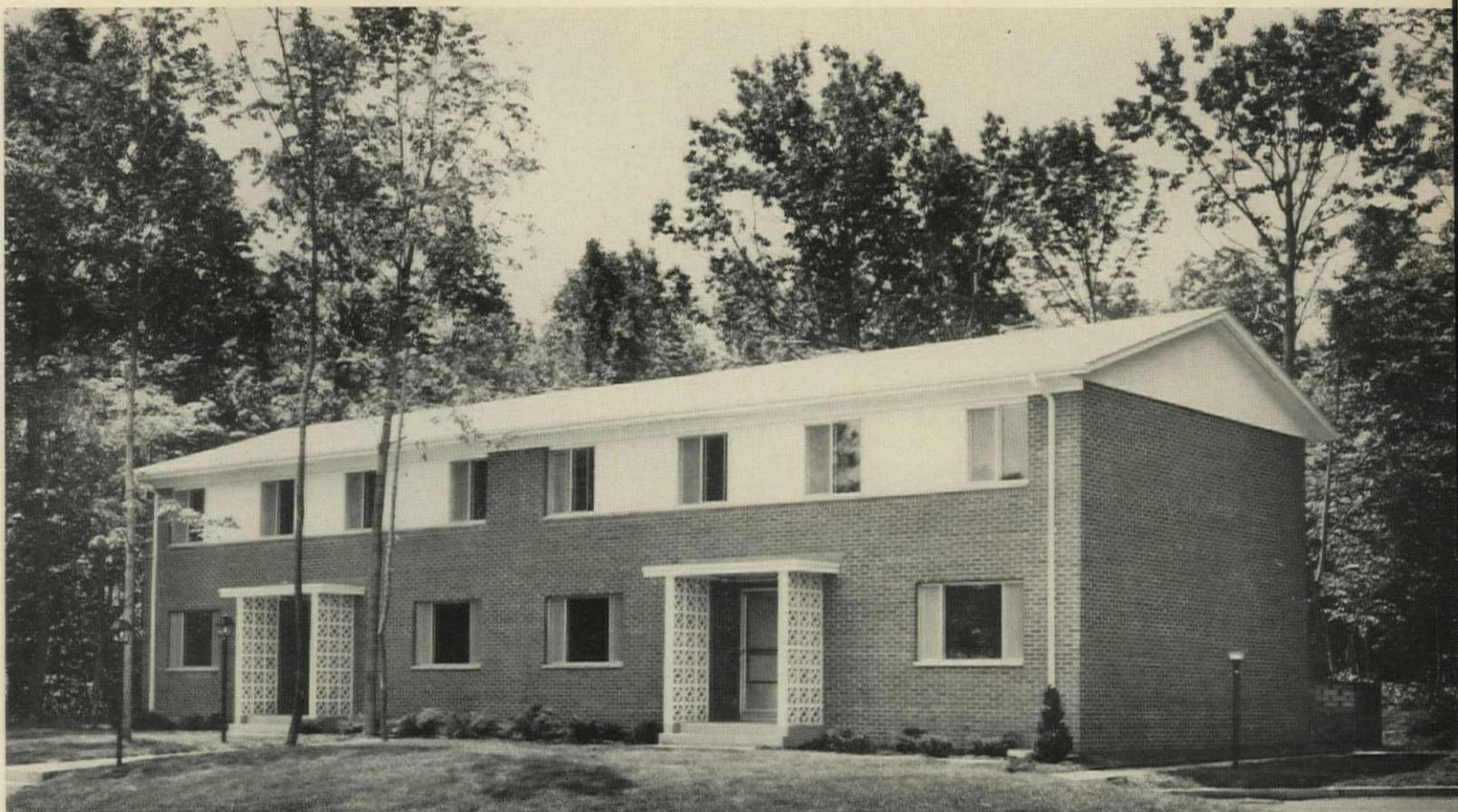
**Kingsberry's "Coronado" (\$20,500)**

The front door of this house opens on an entry garden screened by a decorative masonry wall. Exposed rafters that continue the house roof line let sun into the garden.

Indoors, the center of interest is the vault-roofed living room, with a 16' glass rear wall opening onto a covered patio. The living room, dropped two steps from the rest of the house, is

entered from either the front foyer or the dining room.

The Coronado has 1,724 sq ft of living area. Price includes all kitchen appliances except the refrigerator.



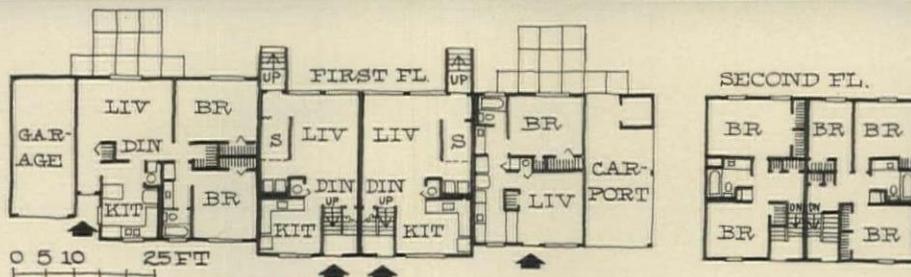
**Harnischfeger's townhouses**

Basic unit of these three-bedroom duplexes is a two-house unit. Two of these units are shown above, and any number can be strung together. They are built 26' wide, with 1,040 sq ft per unit, or 28' wide with 1,120 sq ft. Prices are about \$20,000 per two-unit building without lot. Harnischfeger also offers a 16-unit apartment at \$100,000.

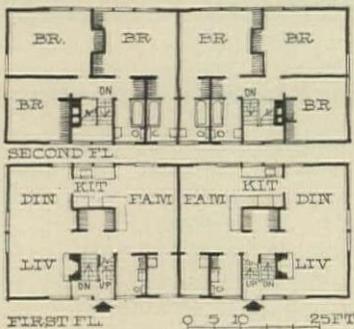
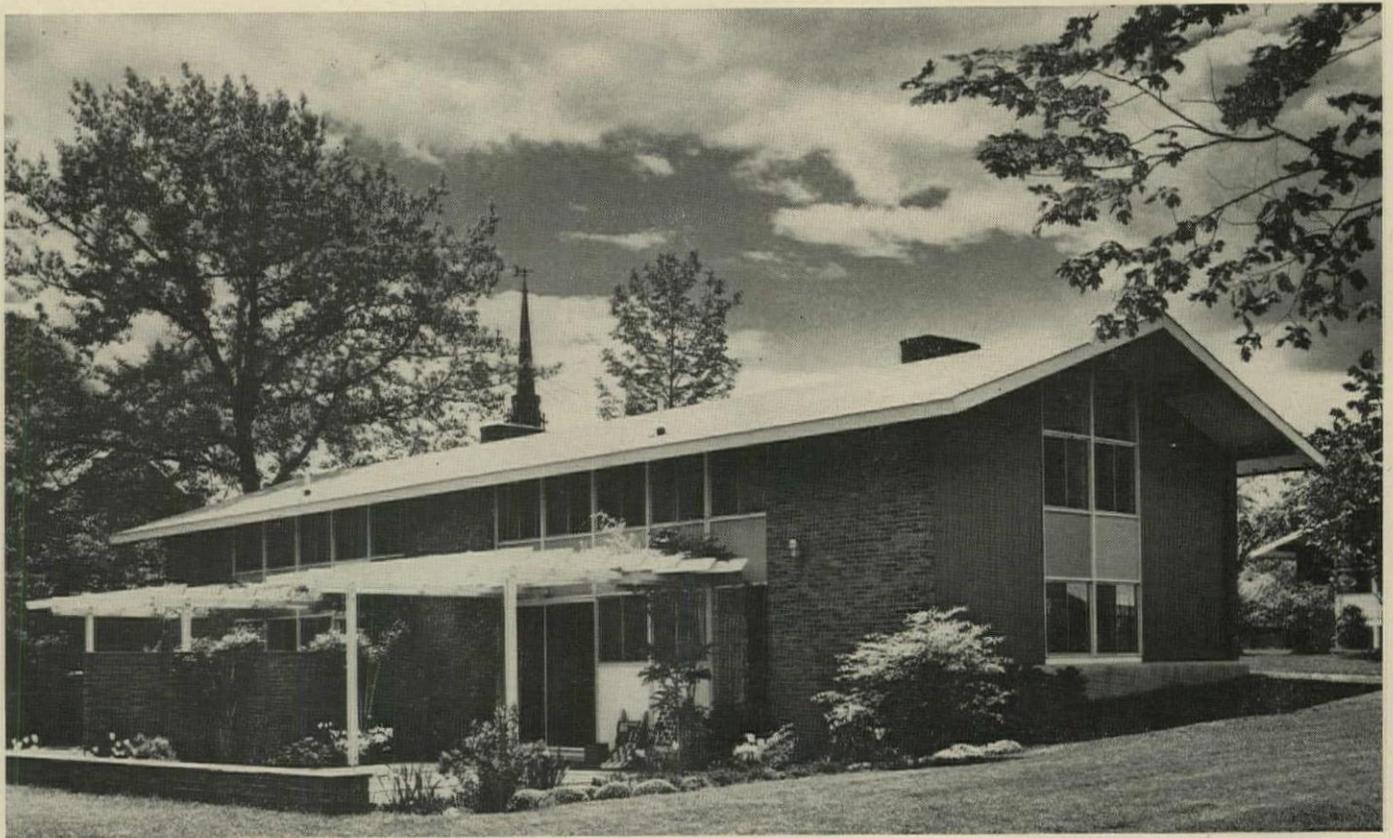


**National's apartments**

Four types of units are combined in the building above: two one-story units (left and right) and two bi-level units (center section). Prices to builder range from \$5,688 for smallest one-story to \$7,550 for bi-level unit.



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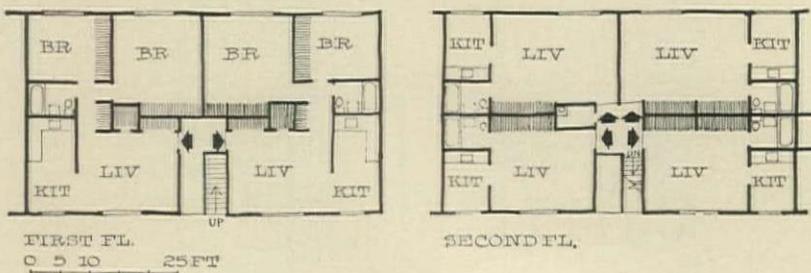
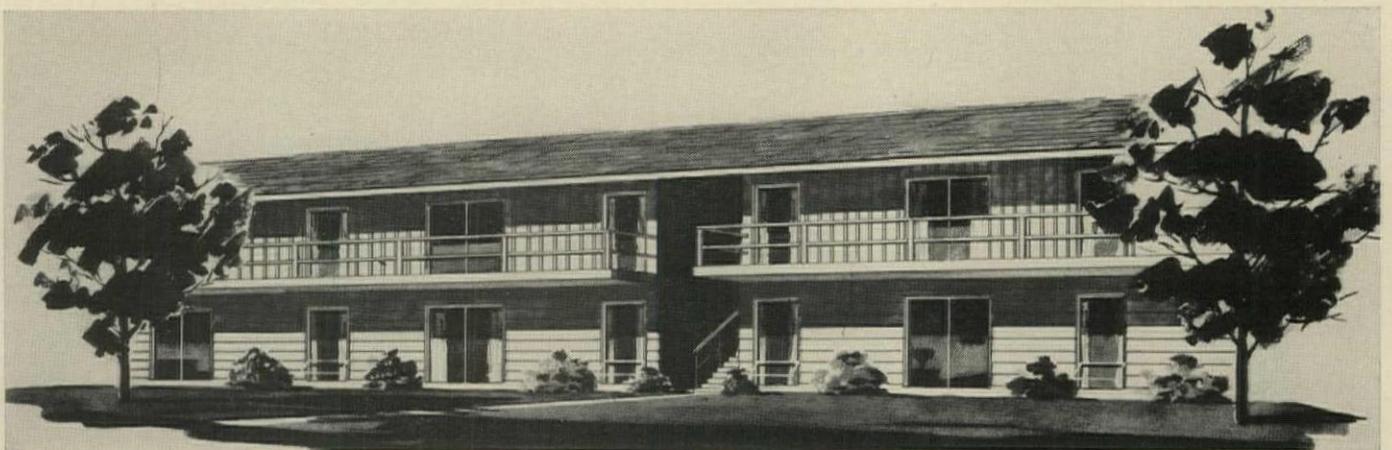
### Techbuilt's apartments

This apartment building has identical three-bedroom units side by side. Each two-story unit is 1,550 sq ft, has a fireplace and 2½ baths. Price is \$15,500 per unit.

Techbuilt offers several other apartment designs which can be joined in

groups of ten or more. These include two- and three-bedroom units in buildings one to three stories high. Prices average \$10/sq ft.

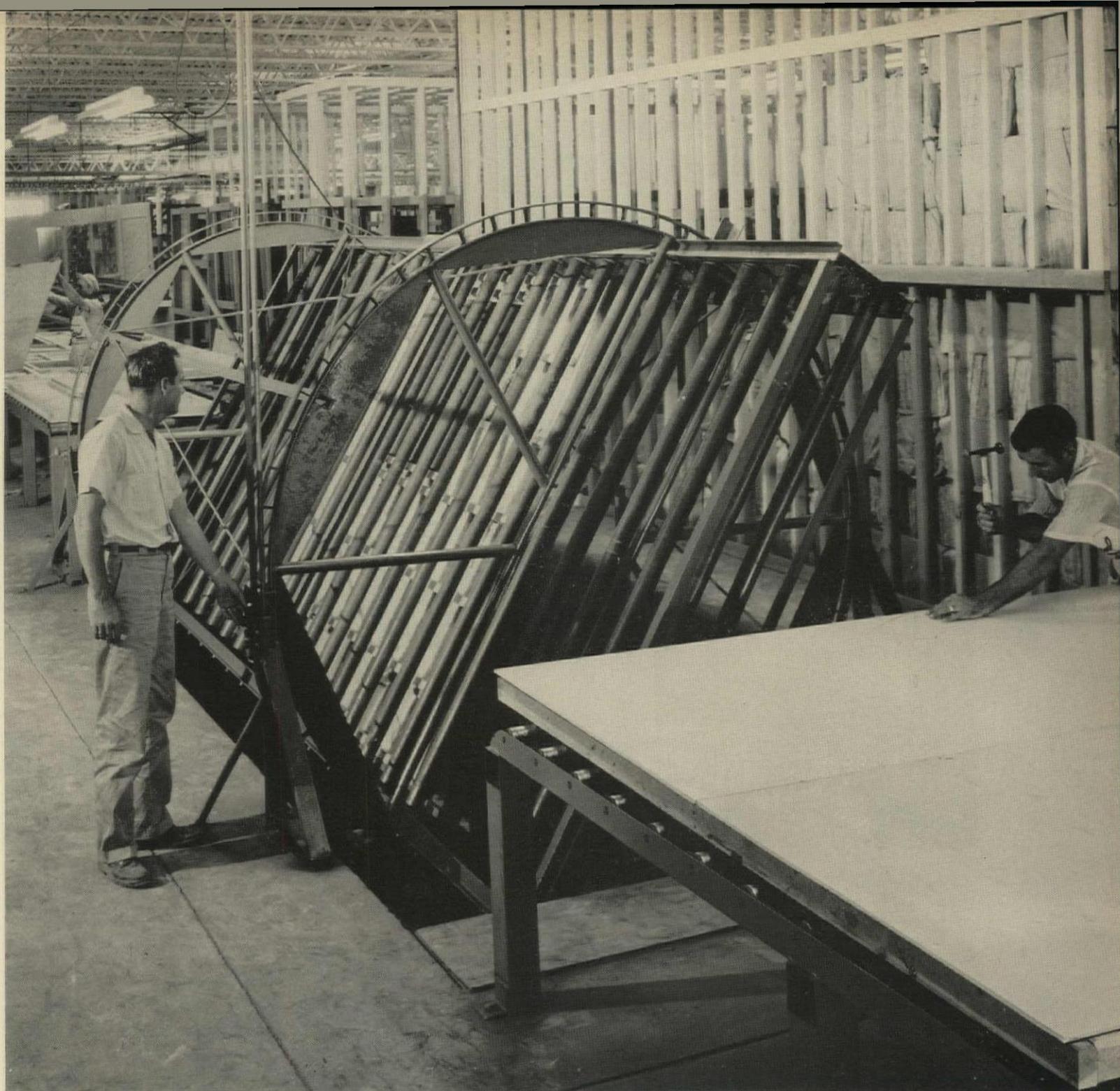
All Techbuilt apartments are built with the same components and methods used in Techbuilt's houses.



### Seaboard's apartments

These two-story garden apartments are built in sections 56' wide and 32' deep. Different arrangements are offered on either floor—two 2-bedroom units, four efficiency apartments, or a combination of the two types. Each section sells for about \$30,000, under \$9/sq ft. Exteriors can be wood, aluminum, or masonry.

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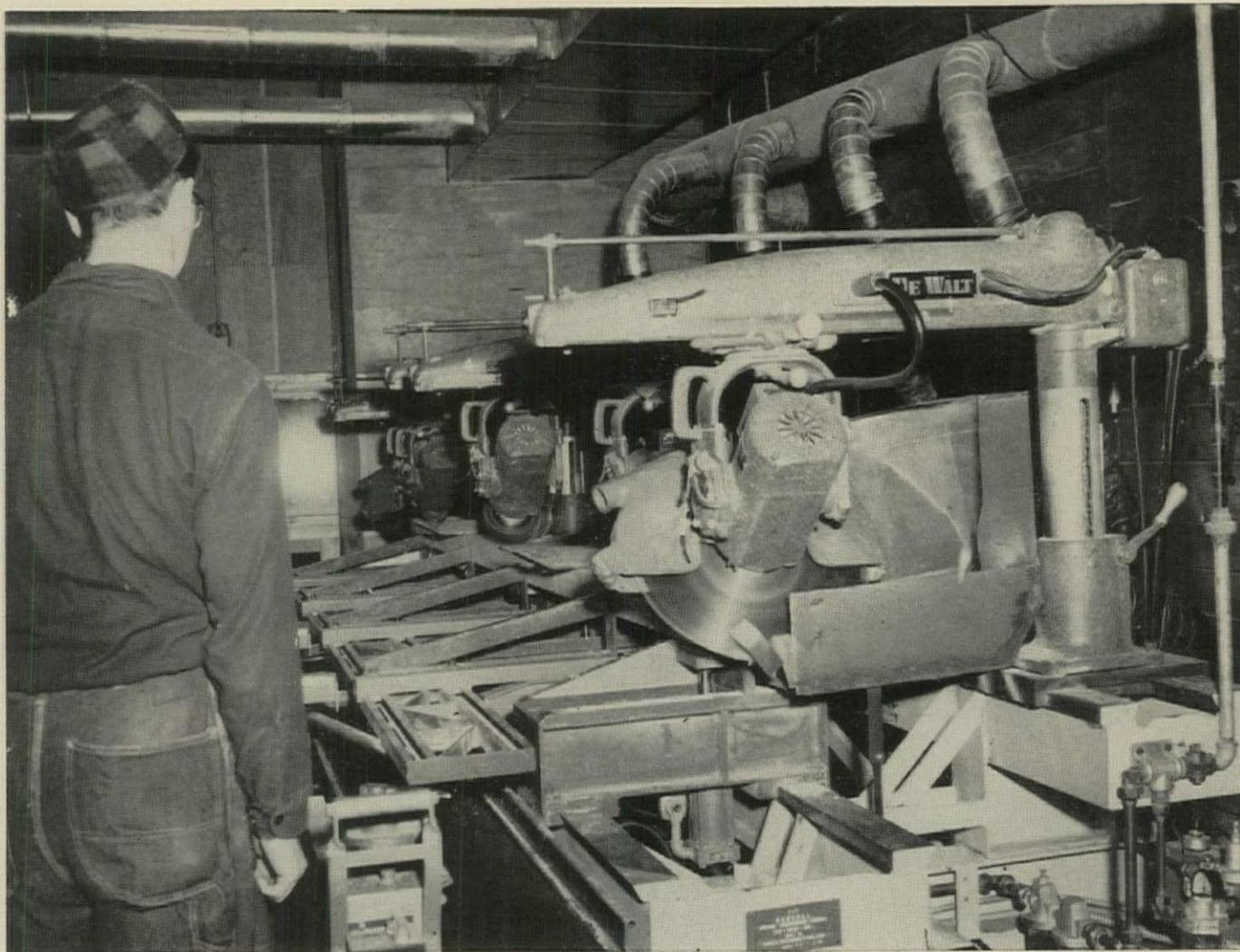


**PANEL ROTATOR**, used on exterior wall line in National Homes' Tyler, Tex. plant turns sheathed panel over so drywall can be applied.

## Shop tools like these can cut your costs

If you are doing any part of your building in a shop, it would pay you to visit the home manufacturers' plants and see the new tools and machines they are now using to build better for less.

On the next seven pages **HOUSE & HOME** gives you the next best thing to a personal visit, shows you 22 new tools and machines now working for leading producers of manufactured homes. Some of these tools approach complete automation, some cost upwards to \$25,000, some cost as little as \$500, some are so new they were just being installed when the editors visited the plants last month. To see them, turn the page.



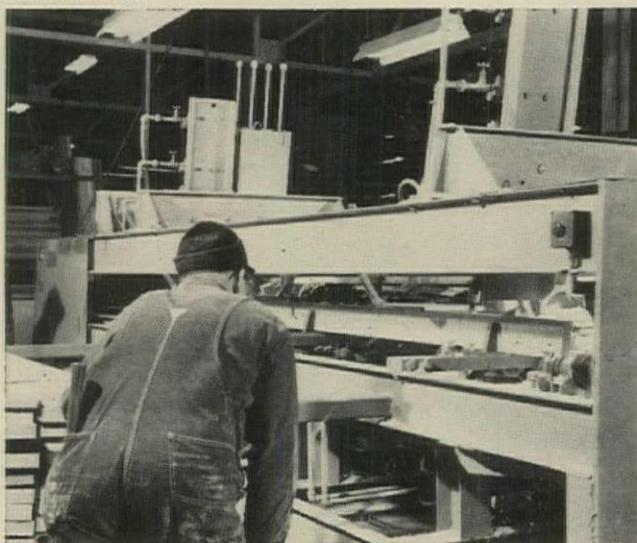
**This saw rig cuts all the framing for three houses in one shift**

And it is operated by only one man.

The unit combines five air-actuated radial saws and an automatic clamping device. It will make five cuts—square, miter, dado, or notch—and bore two holes in three seconds after the piece is clamped in place. The rig was designed

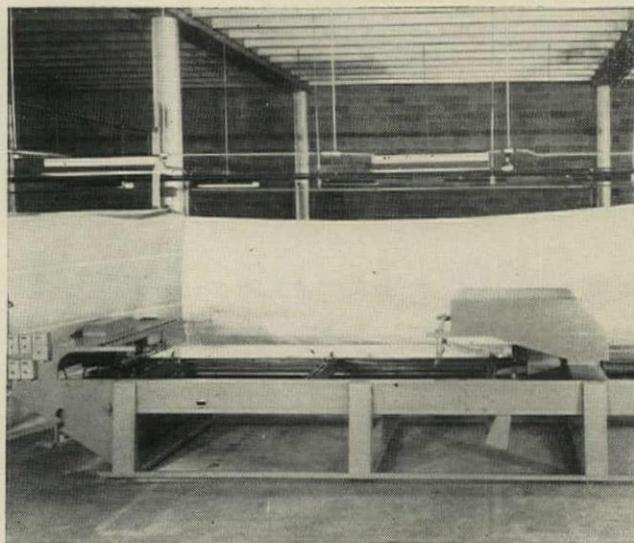
by Lewis Ford, general manager of Ivon R. Ford Co, around DeWalt automatic saws. The prototype cost \$20,000 to build, but Ford estimates that it will pay for itself in two years. It saves more money, says Ford, than any other machine in the shop.

William Vandivert



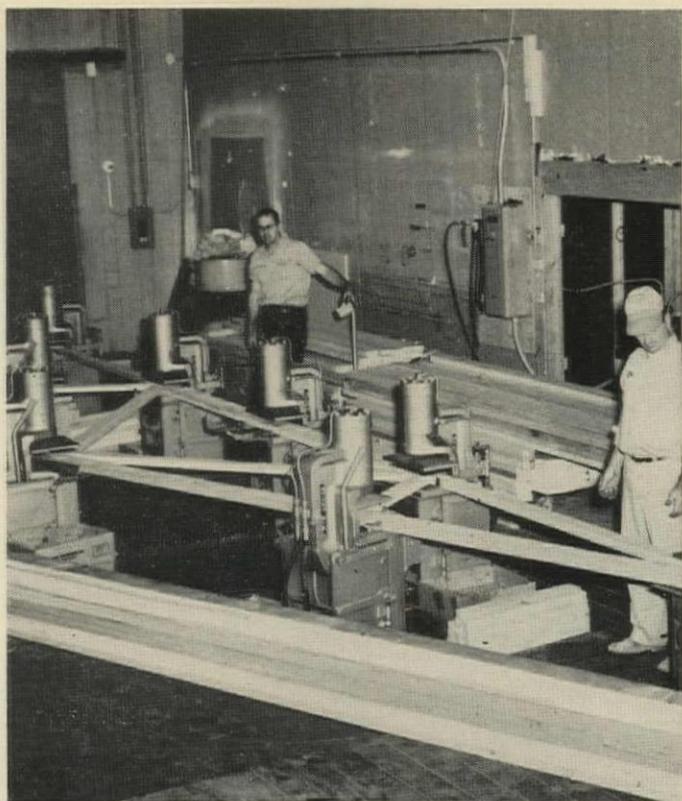
**Tenoner cuts 2½ house frames an hour**

The high-speed machine can make up to 23 cuts in one pass; requires two men to feed in dimension lumber, two men to take it off. National Homes uses it to cut a car-load of lumber every two hours. Unit was made for NH by Greenlee Bros, Rockford, Ill. at a cost of \$40,000.



**This saw cuts parts for 800 trusses a day**

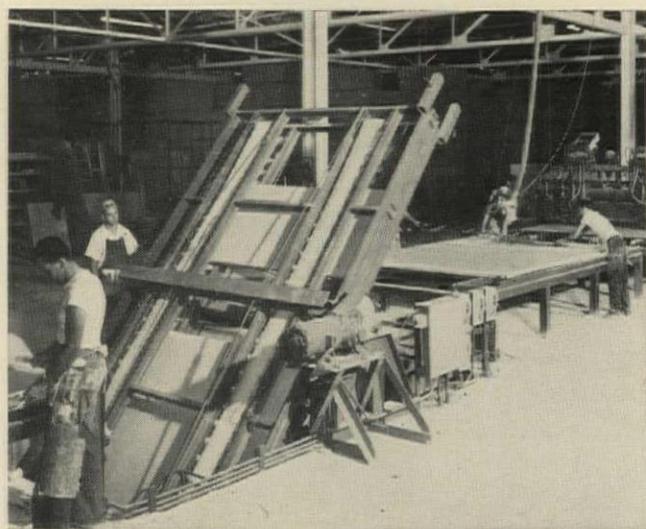
Just being set up in Harnischfeger's plant, it will make four angular cuts per pass and will handle 2x4s as short as 14", as long as 22'. Lumber is dropped on endless floor feed chains which carry it through the saws. The \$9,000 unit was made by Clary Corp, Ft Worth.



**This machine assembles trusses at a 240-a-day rate**

And with only a three-man crew. The key element is eight rock-away presses, one at each truss-plate point. Presses flip out of the way after each operation so the finished truss can be removed, and parts for the next truss can be dropped in place quickly. Nailing plates are located and

held by Alnico magnets. Lumber is loaded and clamped manually. Pressure heads rock into place, are clamped shut, and apply pressure. Machine is quickly adapted to any pitch, or type of truss. It costs \$15,000, was made by Hydro-Air Engineering of St Louis for Place Homes.

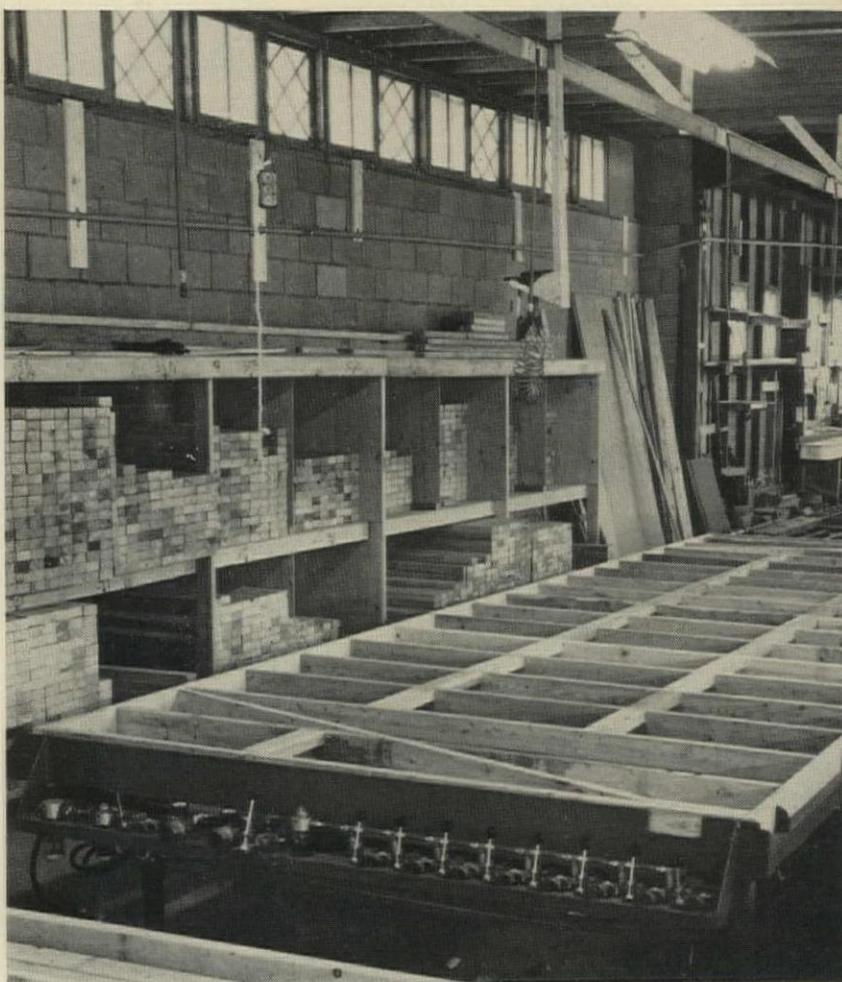


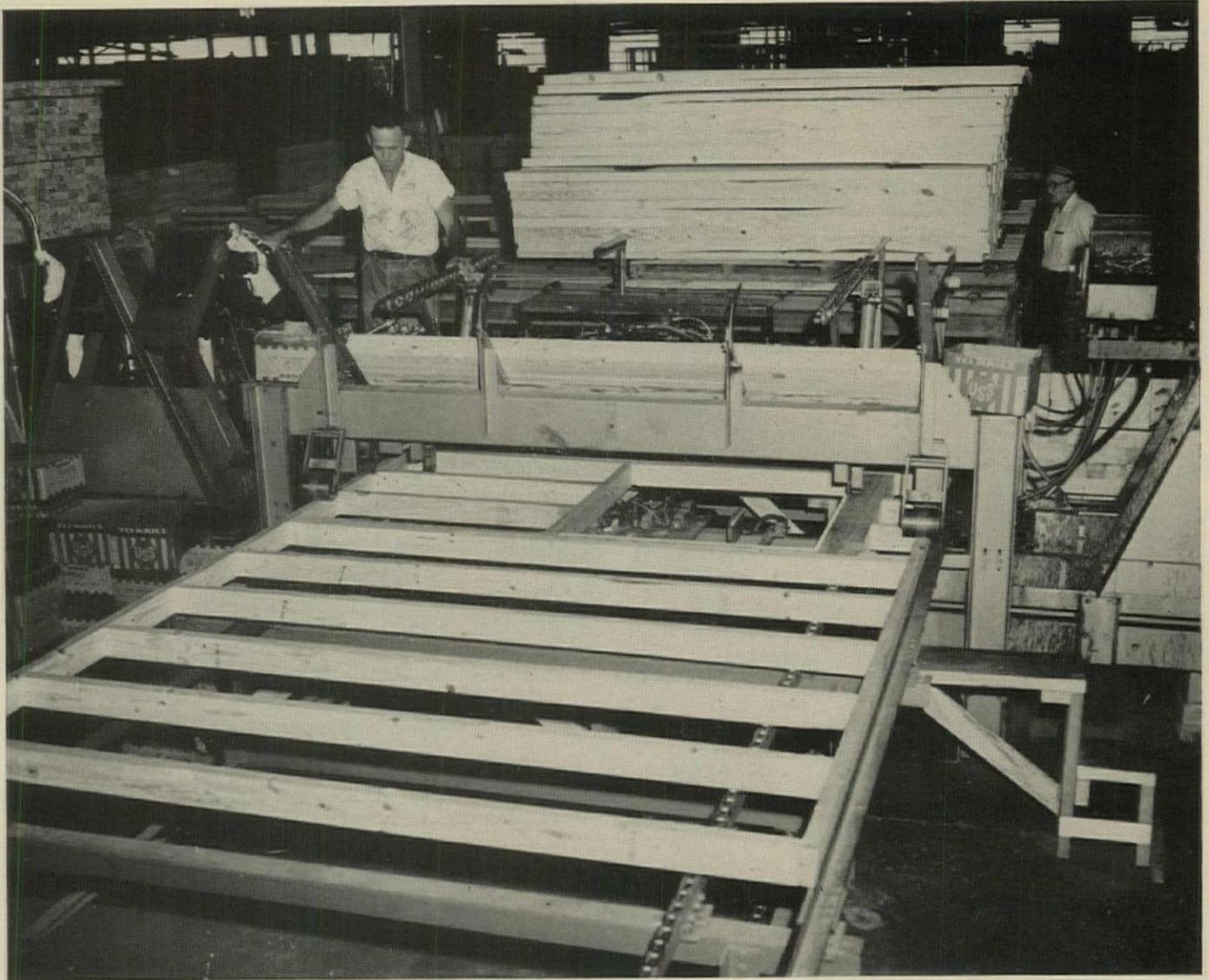
**End-over-end tilt table cuts downtime**

Instead of using four carpenters to turn over panels for work on the other side, National Homes used this counter-balanced, motor-powered table. Identical units are used on both partition and exterior wall lines in several company plants. NH designed the units, which cost \$1,500.

**Automatic table squares panel in seconds**

Eight hydraulic cylinders, operated by one man at a console, square framing members for panels up to 30' long on this metal table. It used to take two men with a tape ten to 15 minutes to square a panel. Accuracy: 1/8" in a 31' diagonal. Hodgson Homes designed and built the table.

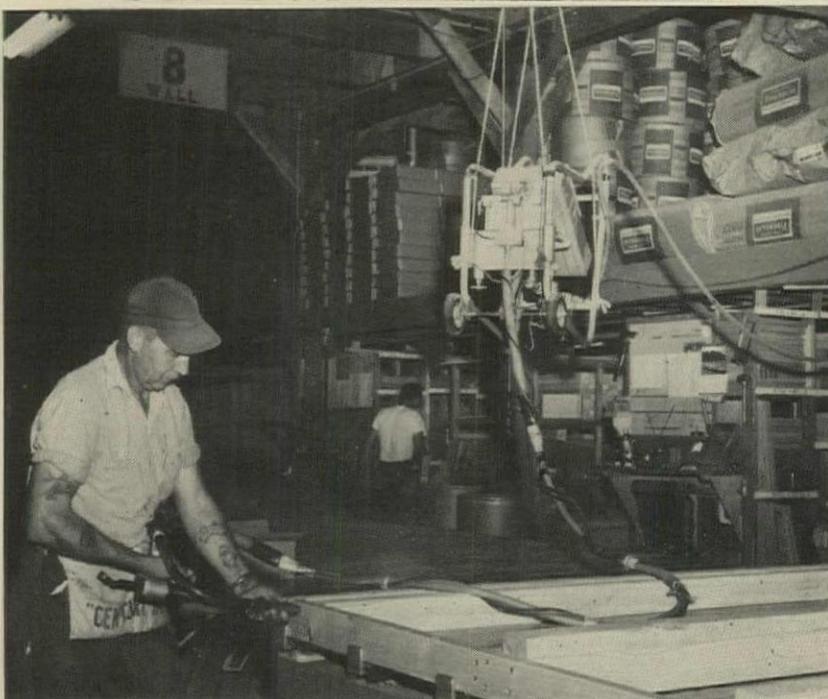




**Stud nailer assembles exterior wall framing for 15 houses a day**

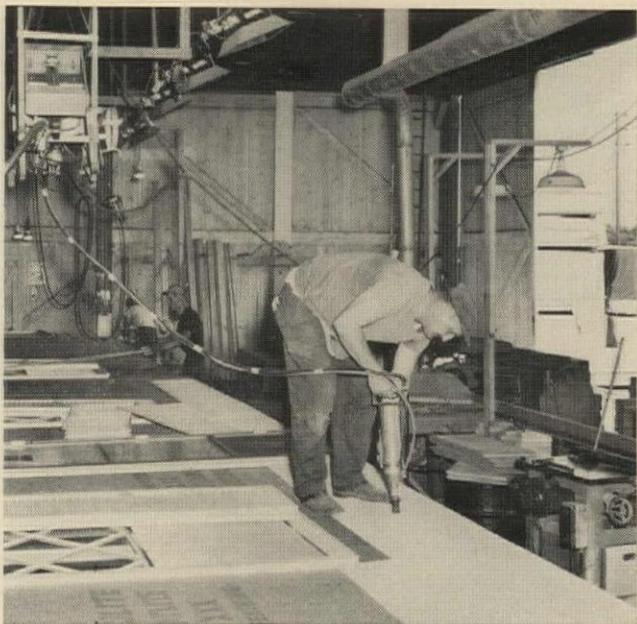
It automatically feeds studs down between plates (rejecting any warped or crooked ones), centers them 16" oc, and nails them with 16d nails through top and bottom plates simultaneously. Window and door assemblies are positioned before the studs are dropped in place.

The Food Machinery & Chemical Corp (Riverside, Calif.), working with the Kingsberry Homes engineering department, built the unit, which cost \$20,000. Working at a seven-house-a-day rate (or less than half of capacity) it will pay for itself in two years.



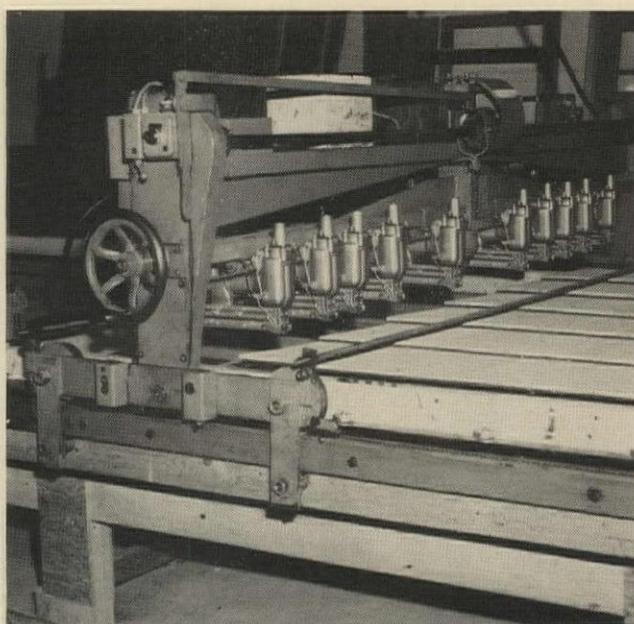
**Versatile stud nailer saves 25% in job time**

At New Century Homes, this pneumatic nailing gun is used to nail studs to plates with 16d nails. The gun is a hose-fed unit made by United Shoe Machinery. Mounted on a flexible base that allows the operator to cover the whole area of the worktable, the rig can be used on a variety of frames without the downtime required to reposition stationary nailers. Unit cost \$1,300.



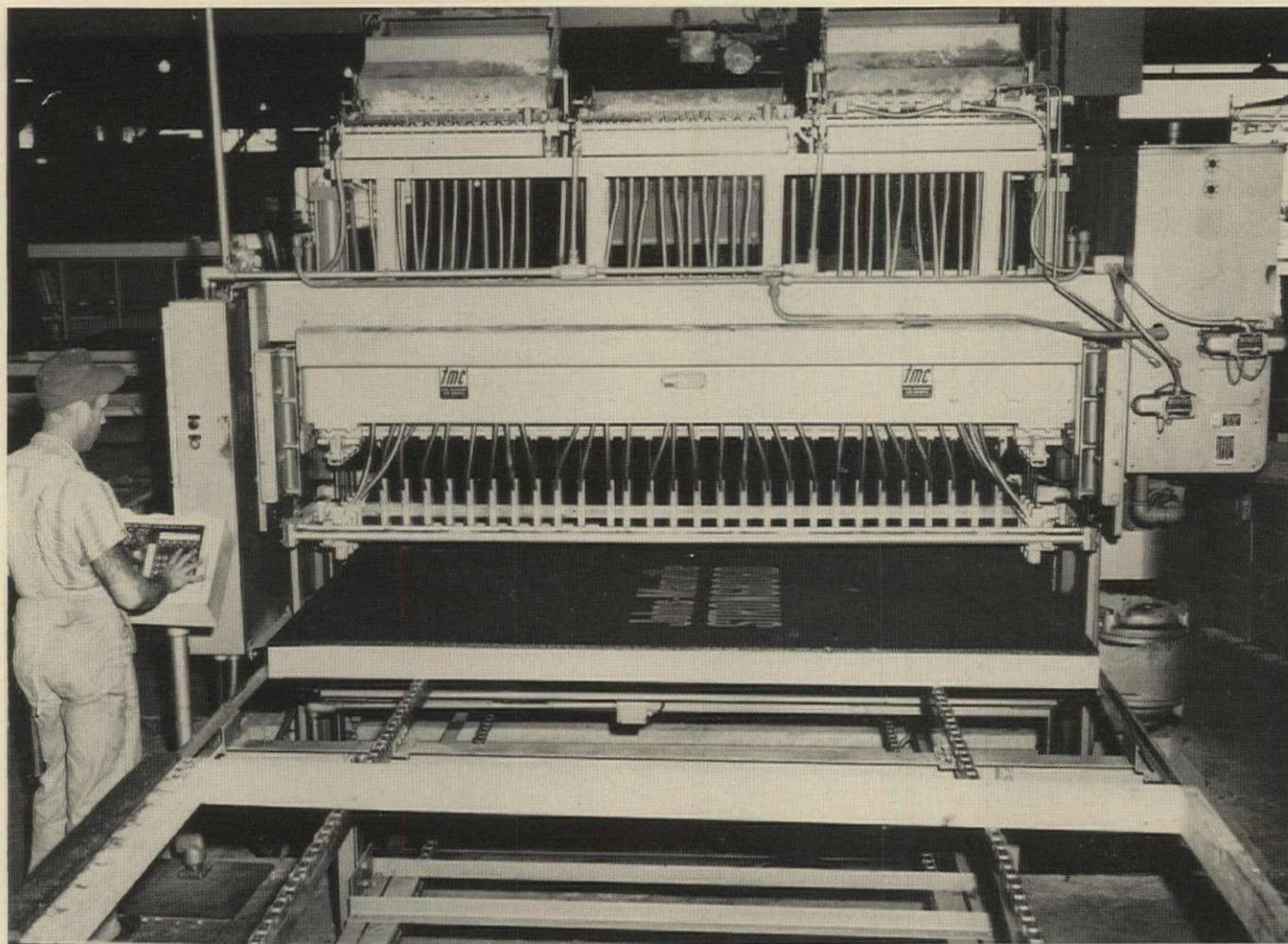
### Automatic nailer cuts siding time in half

Place Homes uses it to fasten horizontal hardboard siding to sheathed wall panels. The gun is suspended from a monorail so it can be moved along the line as needed. A similar gun is used in Place's door and window shop. United Shoe Machinery made the \$1,500 rig.



### This machine sides a house in 30 minutes

The 10'-long nailing head, fitted with ten Spotnail guns, moves down a 60' track firing a row of nails every 8". The automatic \$20,000 machine—built for Seaboard Homes by Mountain Machine Co—has safety controls that prevent firing unless the gun is touching the panel.



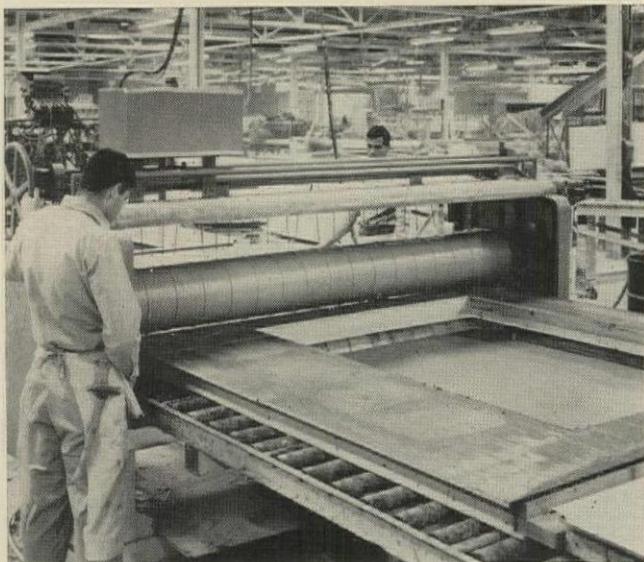
### This automatic nailer sheathes a whole house in half an hour

It is used by Kingsberry to fasten insulation board sheathing to studs. The machine drives a full row of sheathing nails (28, spaced 3" oc) at once.

Like other machines in Kingsberry's production line, it was developed with (and built by) Food Machinery

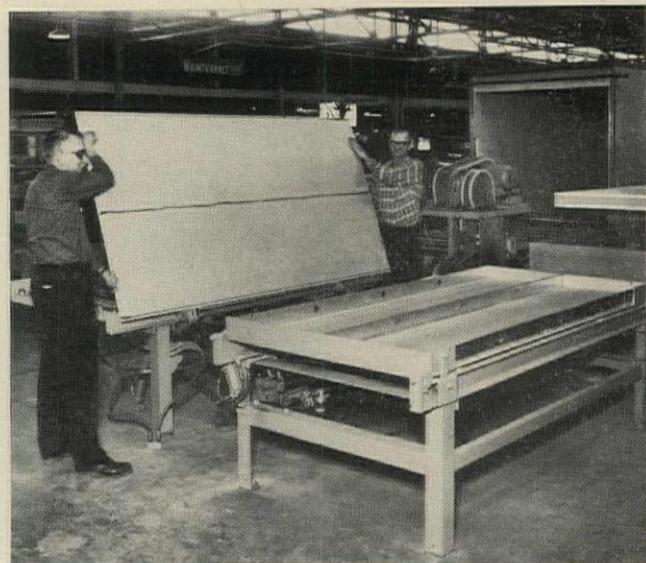
& Chemical Corp. When it is operating at full capacity, it will be able to handle all the sheathing for 15 to 16 houses in one eight-hour shift. The automatic nailer represents another \$20,000 in capital investment for Kingsberry, but will pay for itself in less than two years.

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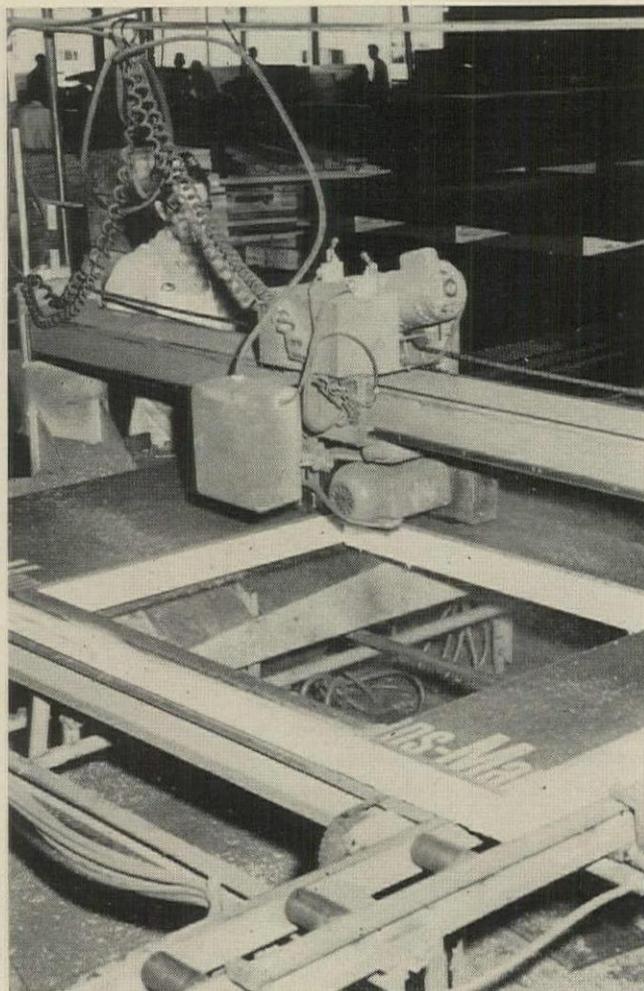
**Glue spreader does a house a minute**

Double-roll spreaders (a smaller roller is hidden behind the big one) apply quick-drying mastic to vertical board-& batten aluminum siding—in just a few seconds per panel. National Homes uses this \$6,000 rig—made by Black Bros, Mendota, Ill.—in all its plants.



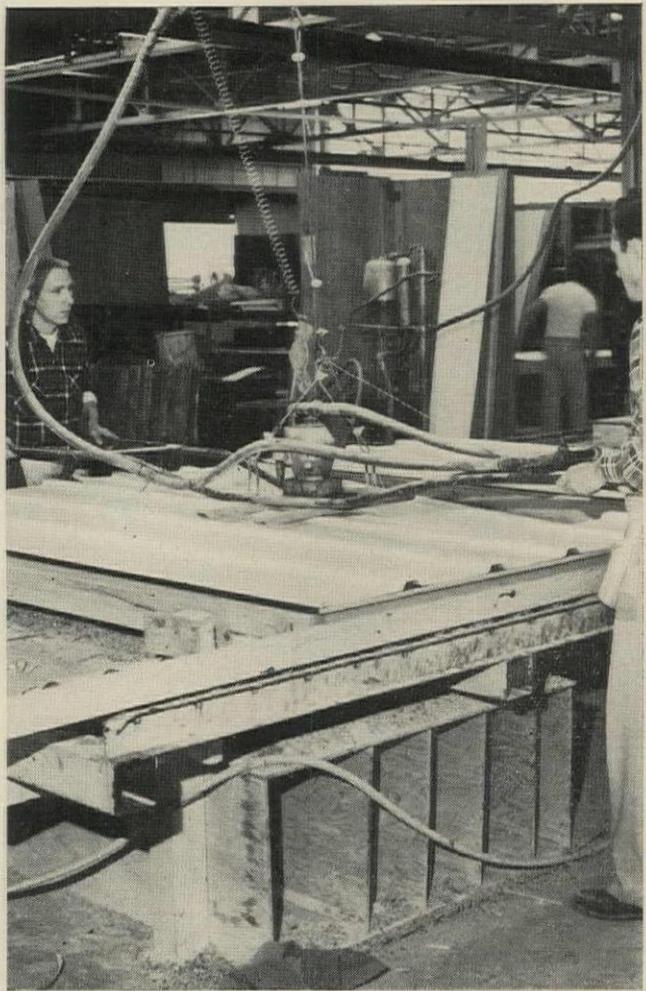
**Gluing unit eliminates face nailing**

It applies three beads of glue to drywall sheets, which are then applied to both sides of a steel-stud panel frame. The panel is then baked in the oven at rear to set the adhesive. US Steel Homes designed the system for its new manufactured-home line (see p 109).



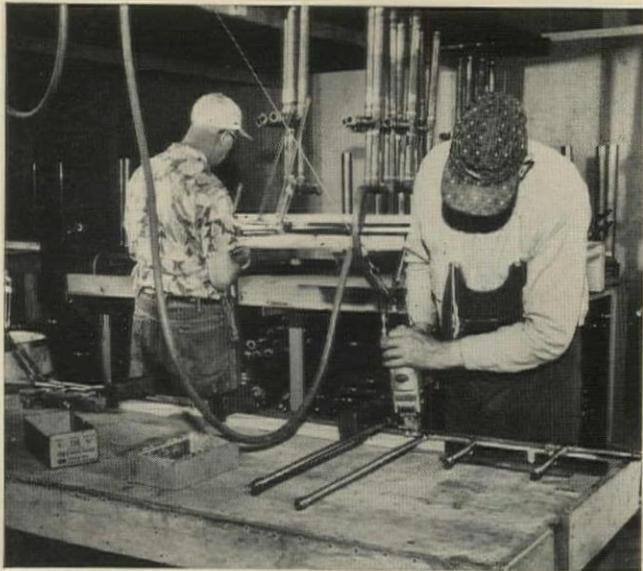
**Saw trims sheathing for 15 houses a day**

It automatically trims insulation-board sheathing to exact size around the edge of panels. The saw was engineered by Kingsberry for its exterior-wall production line, was built in a local machine shop for \$5,000. The saw is expected to pay for itself in one year.



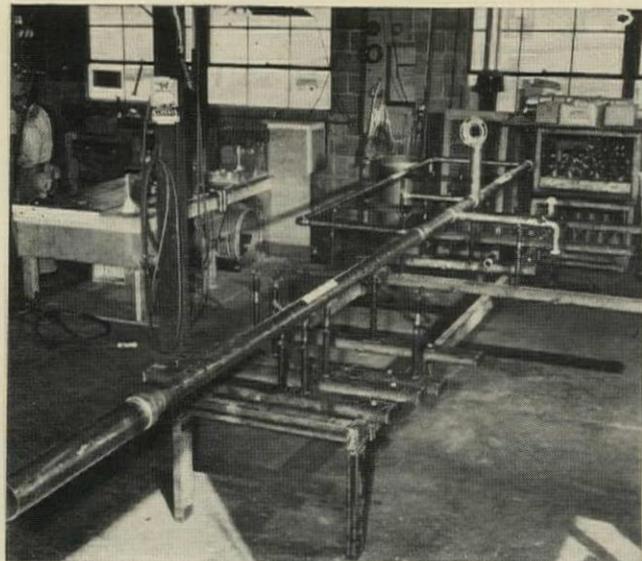
**Router cuts panel openings in five seconds**

This air-driven unit is fitted with long handles so two men, one on either side of the line, can guide it to cut aluminum siding over door and window openings. Siding is applied in solid areas to panel after gluing (left, above). Onsrud, Chicago, made the unit for National Homes.



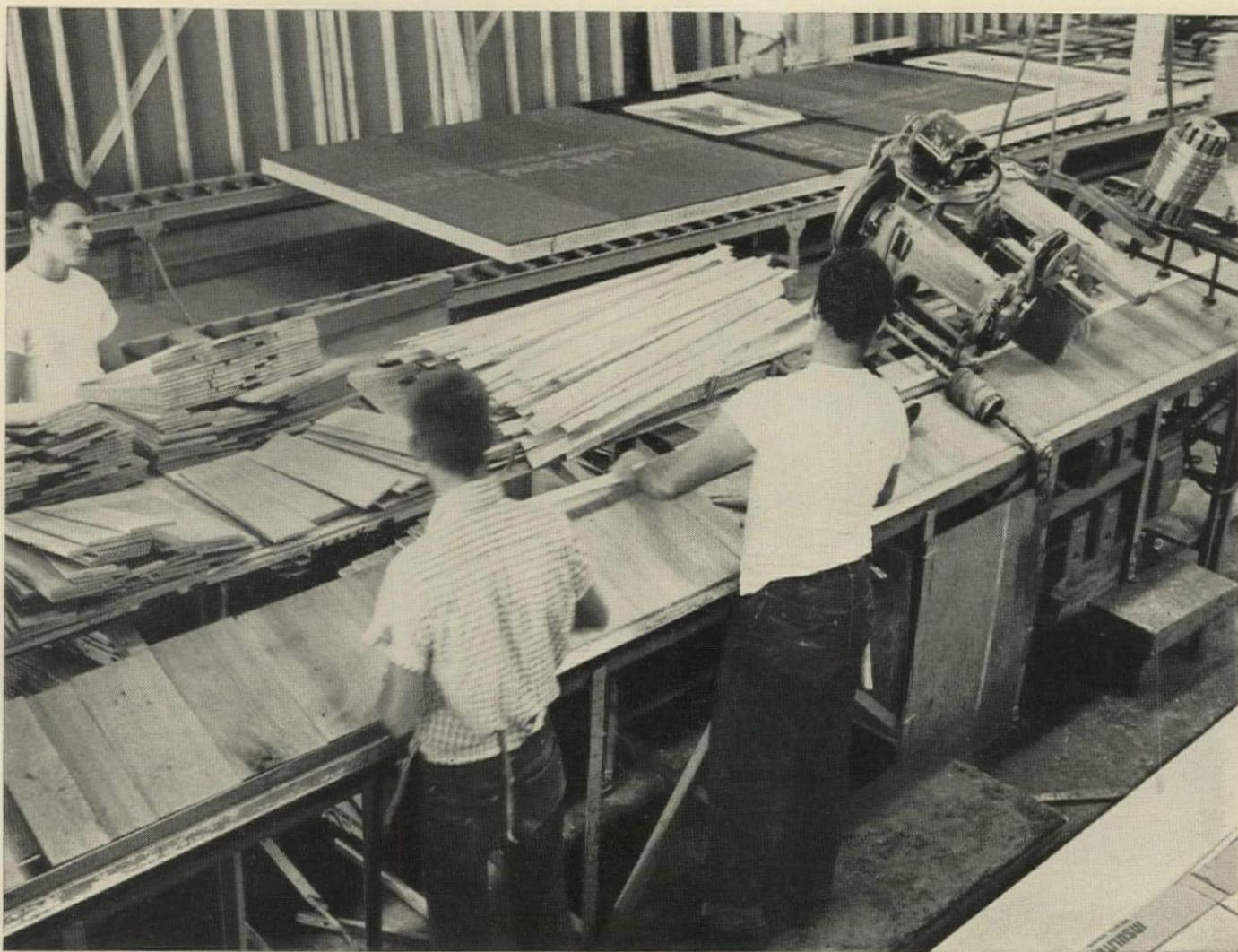
### Jig speeds water-supply-tree assembly

In National Homes' plumbing shops, an angle-iron guide, foreground, holds tree while it is stapled to framing. The trees are soldered—ten at a time—on an angle-iron jig (not shown). The jigs, say National, cut costs sharply, help hold one-bath-package costs to \$500.



### Jig cuts waste-vent assembly time 75 %

Another plumbing jig in National's plants can be adjusted to hold many different waste and vent assemblies. National claims two plumbers—soldering at waist height—can produce stack on the jig in one fourth the time it would take them in the field. Cost of the unit: \$500.

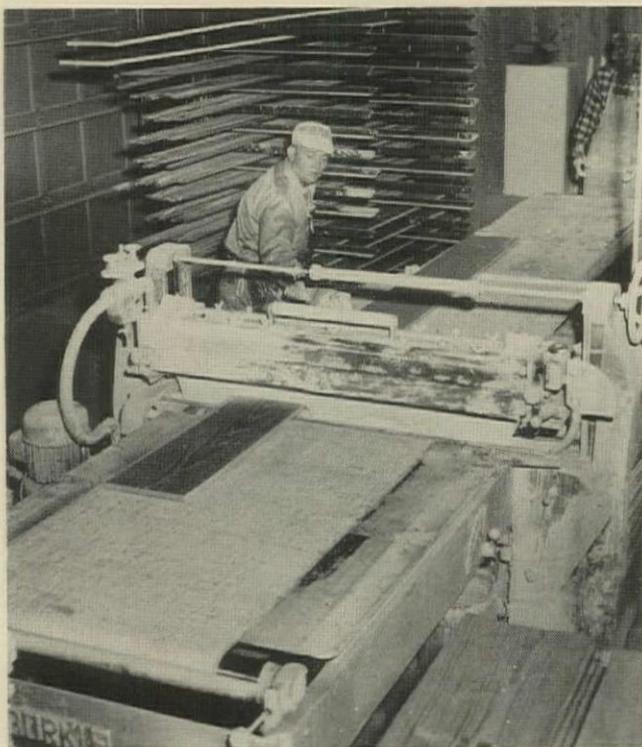


### Shingles for 12 houses are assembled by this machine every shift

Shingles are laid on a moving belt, left; then fastened into long lengths with wood laths stitched in place by a solenoid-activated stitcher. The radial saw, right, is tripped by an electrical stop to cut the shingle strips off in even lengths.

Roger Thyer, Inland Homes' research vice president, invented and patented the equipment. Inland uses the machine in each of its three plants. It costs about \$3,500 and will pay for itself within a year.

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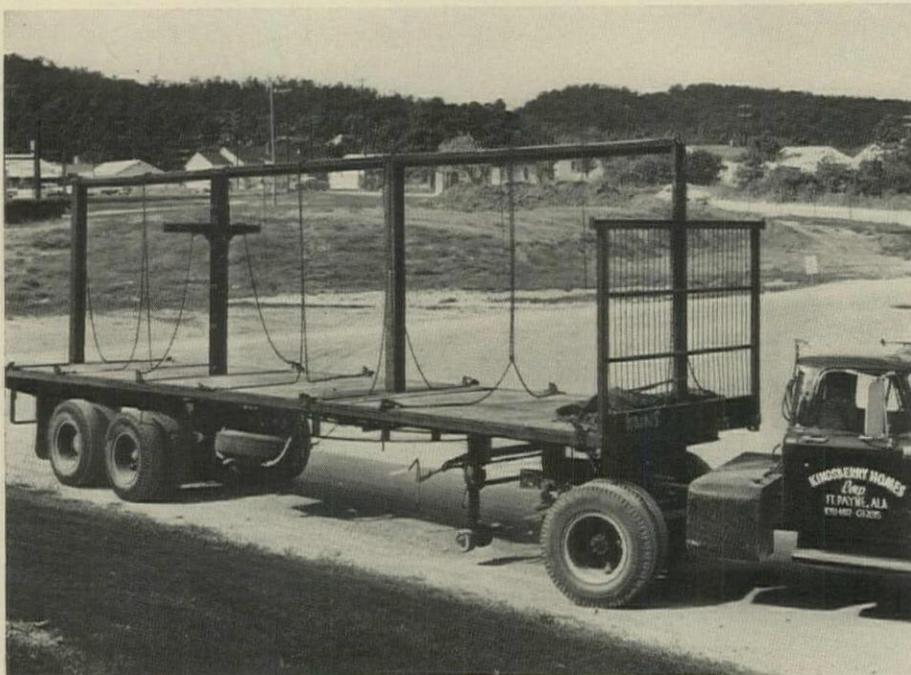
**This machine paints 150'-per-minute**

It is a flow coater that primes all siding, trim, and soffit material for Kingsberry Homes. The operation calls for a three-man team—one loads the endless fabric belt and two unload it on the other side of the flow coater. Material up to 3' wide and 4" thick can be fed through the coater. The machine was developed by Robert Buerkle & Co, Freudensadt, Germany. It cost \$6,000 and will pay for itself in a year.



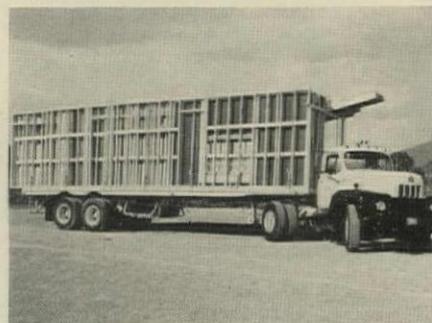
**Here a house is finish-painted**

At General Homes house parts are carried through this 90'-long spray bath on a monorail conveyor. In the first compartment, components get a prime coat. In the second compartment, this coat is set by steam heat. In the third compartment, the finish coat is sprayed on, for a total paint thickness of 19 mils. Overspray is exhausted by fans that move 17,500 cfm. Painting cost: 1¢/sq ft (vs 3¢ in the field); painting time: 12 manhours.



**This truck saves up to \$50 a house in unloading time at the site**

Because of the steel framing down the center of the flat-bed trailer, house parts can be unloaded from both sides of the truck at once. Unloading a house package from a closed side trailer would take anywhere from 12 to 20 extra manhours, according to Kingsberry's Director of Manufacturing Marsh Groat. Groat designed the frame, which costs about \$500 to install on a trailer.



The smaller photos at the right show both sides of a loaded truck without its tarpaulin. This load arrangement allows parts to be taken off in sequence and moved directly into position—nothing is stacked on the ground. Final finish materials—the last items off the truck—are stored inside the house shell when it is locked up at the end of the first day. /END

# New forms in design and structure

On the next 16 pages you will see a portfolio of five houses that explore new ideas in form, in construction, in engineering, in room arrangement, in use of materials.

These five houses are one-of-a-kind—others just like them will never be built in another place. But they are all important houses, important for concepts on which they were created, concepts that may influence the evolution of tomorrow's house.

So on the next 16 pages you will see houses where:

*New forms divide space, inside and out.* Architect Edward Seibert's house in Sarasota (p 124) explores new arrangements of space to reflect the way a house is lived in.

*New forms shelter the house itself.* Architect Robert Buchner's house in Tulsa (p 126) shows how far, and how effectively, the idea of screening a house from the world around it can be carried.

*New forms transform the basic rectangle.* Architect Jules Gregory's house in Lambertville, N.J. (p 128) shows how a double-conoid roof shape creates a line of continuous interest, inside and out.

*New forms modify strong regional traditions.* Campbell & Wong's house in Roseville, Calif. (p 130) illustrates how fresh and original a house can be and still fit within the framework of a familiar and well loved tradition.

*New forms integrate engineering and design.* Architect Penrose Spohn's house in Wernersville, Pa. (p 134) begins with a fresh concept for the use of land, and from that beginning explores original construction ideas that make engineering and the elements of design totally interdependent.





Pyramid-roofed living pavilion, rising above smaller kitchen-dining area, left, and master bedroom, right, is focal point of exterior design.



Photos: Joseph W. Moliter

Living pavilion is light, airy, spacious, and detailed with great simplicity. Walls are exposed block, beamed ceiling is fir, floor is terrazo.

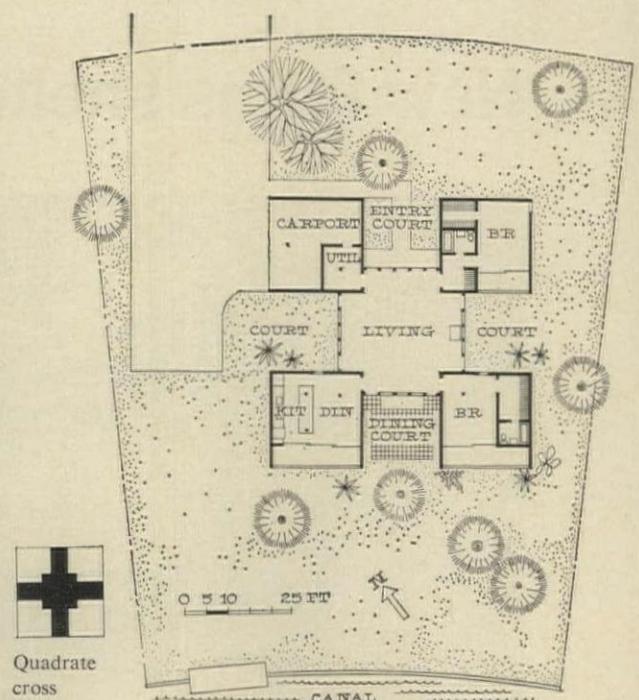
## New forms divide space, inside and out

This scheme has its origin in a combined indoor-outdoor living area shaped like a quadrate cross (see cut). To this base are added four smaller, essentially free-standing pavilions—for bedrooms, kitchen-dining area, and carport. The interlocking pattern of pavilions zones each room, gives privacy to the four outdoor courts, and wastes no space in hallways.

In Architect Seibert's design, the importance of the central pavilion is underscored by its size (28' square) and by its high pointed roof, which acts as the center of design interest from the outside and creates a dramatic change in vertical scale inside.

This form, by creating four separate outdoor spaces, provides a choice of breeze or shelter, sun or shade, open views or "close-in" gardens. And because the central living room is open to the outdoors on all four sides, it is an ideal hot-weather room—it can catch any breeze. The bedroom and kitchen-dining pavilions open along one whole wall to the prevailing breeze.

In developing this scheme, Architect Seibert matched the simplicity of design with simplicity in detailing, in construction, and materials—which held the cost of this house to \$26,000, or something under \$13/sq ft for nearly 2,000 sq ft of living space and 400 sq ft of garage.



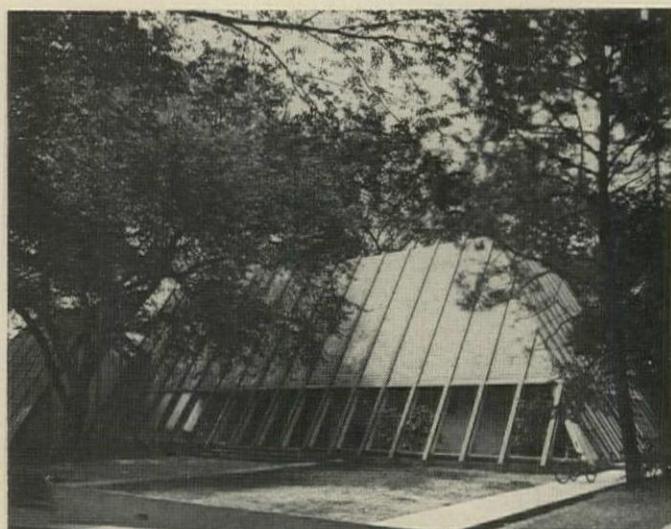
Arrangement of rooms establishes four courts, all of which relate to the central pavilion.

*continued*



Sloping roof extends down over house, screens it from neighbors and passersby. Translucent panels at left enclose pool and terrace.

## New forms shelter the house itself



Front elevation has some transparent panels, to give a view of garden beneath and to let light into kitchen windows beyond.

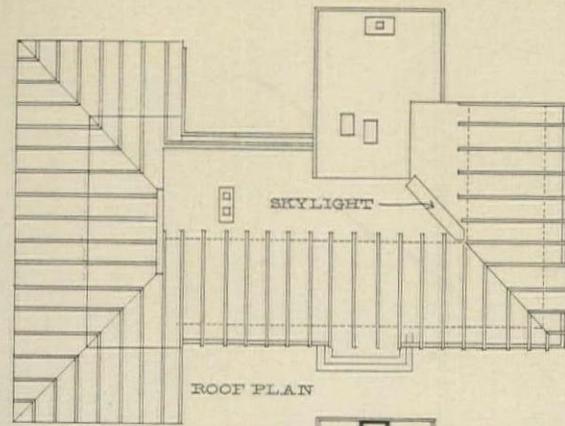
The huge sloping roof shell, sweeping down over the walls to the ground, creates a private world remote from its surroundings. To its surroundings, the shell presents a shape that has interest in itself, and that hints of the world inside.

Architect Buchner has made ultra use of this form, for even the outdoor living space—a pool and its terrace—is brought beneath the shelter.

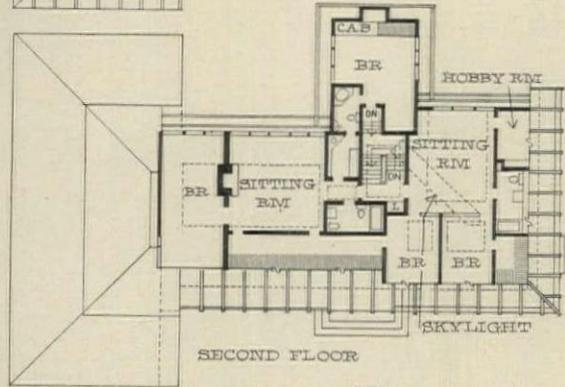
Despite the all-enclosing roof, there is little sense of enclosure—and great continuity of indoor and outdoor space. A wash of daylight is brought in through translucent glass panels and a skylight over the central stairwell. All main rooms are opened to a view of the private rear garden through walls of glass. And there is a transitional area between outdoors and indoors. This gallery, shown in photos at right, uses the same materials—gravel, stucco, and accented roof framing—as are dominant on the outside. And indoor plantings in the gallery and terrace bring the green of the outdoors within the shell.

ARCHITECTURE IN TRANSITION 2

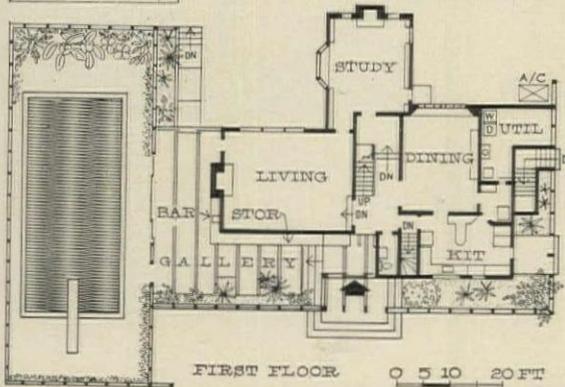
Architect: Robert E. Buchner  
 Builder: Walter H. Bever  
 Location: Tulsa, Okla.



ROOF PLAN

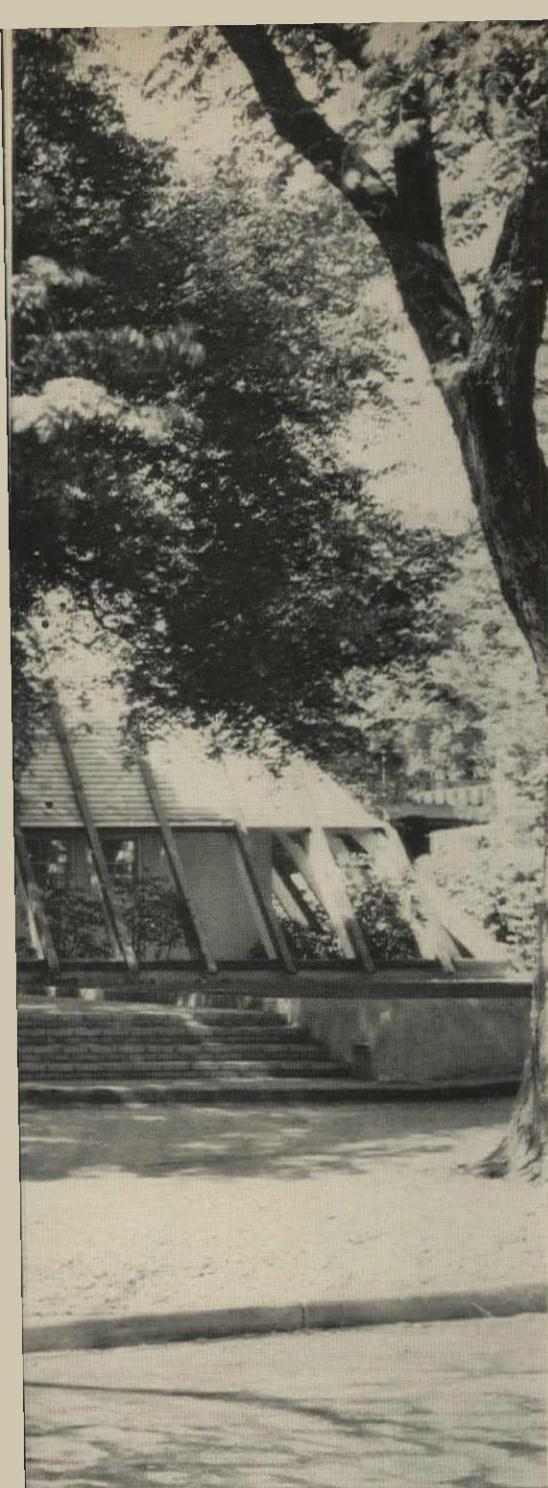


SECOND FLOOR



FIRST FLOOR 0 5 10 20 FT

Roof plan, top, is complex shape. Upper-story plan divides space into three suites, zoning family activity. First-floor plan is zoned into "outdoor" gallery and pool; spacious, open living room; and quieter library and dining areas. House is built on foundation of an older house destroyed by fire.

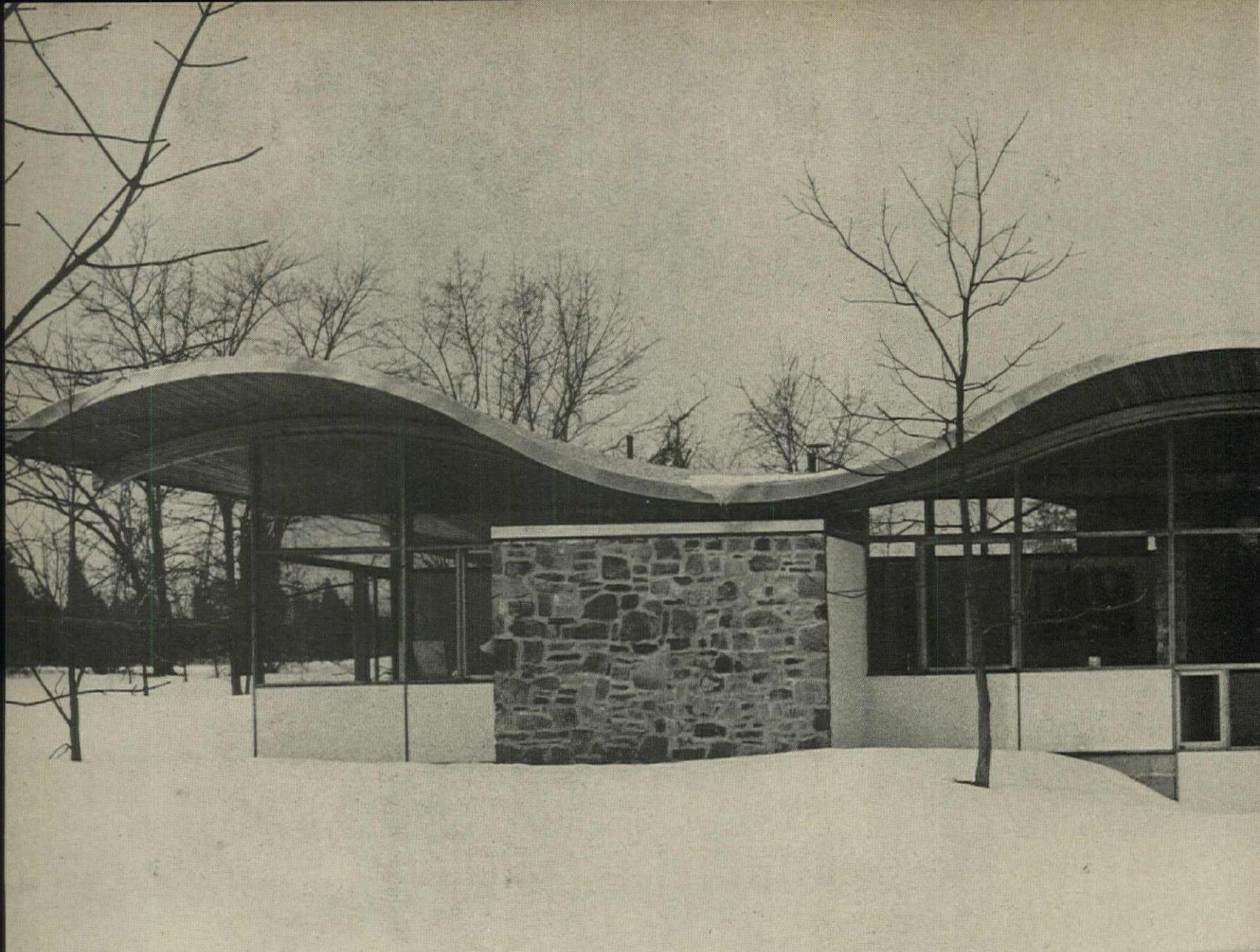


Photos: Ben Newby



Pool and terrace off living room (out of photo to right) have open, airy feeling. Sliding doors in center close off pool noise.

Entrance gallery (entry at rear) is a transitional space between outdoors and indoors. Daylighting panels are patterned, translucent glass.

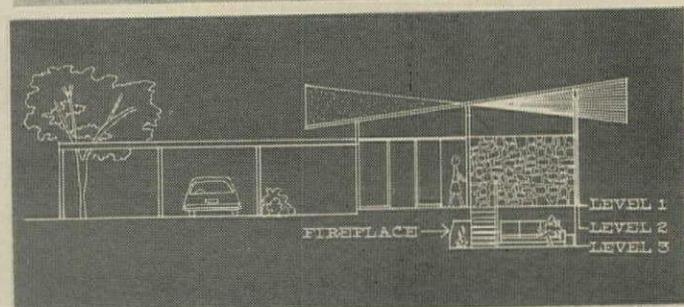


Continuously changing roofline contrasts with the rectangular pattern of posts and panels beneath. Sliding doors, right, open to living room.

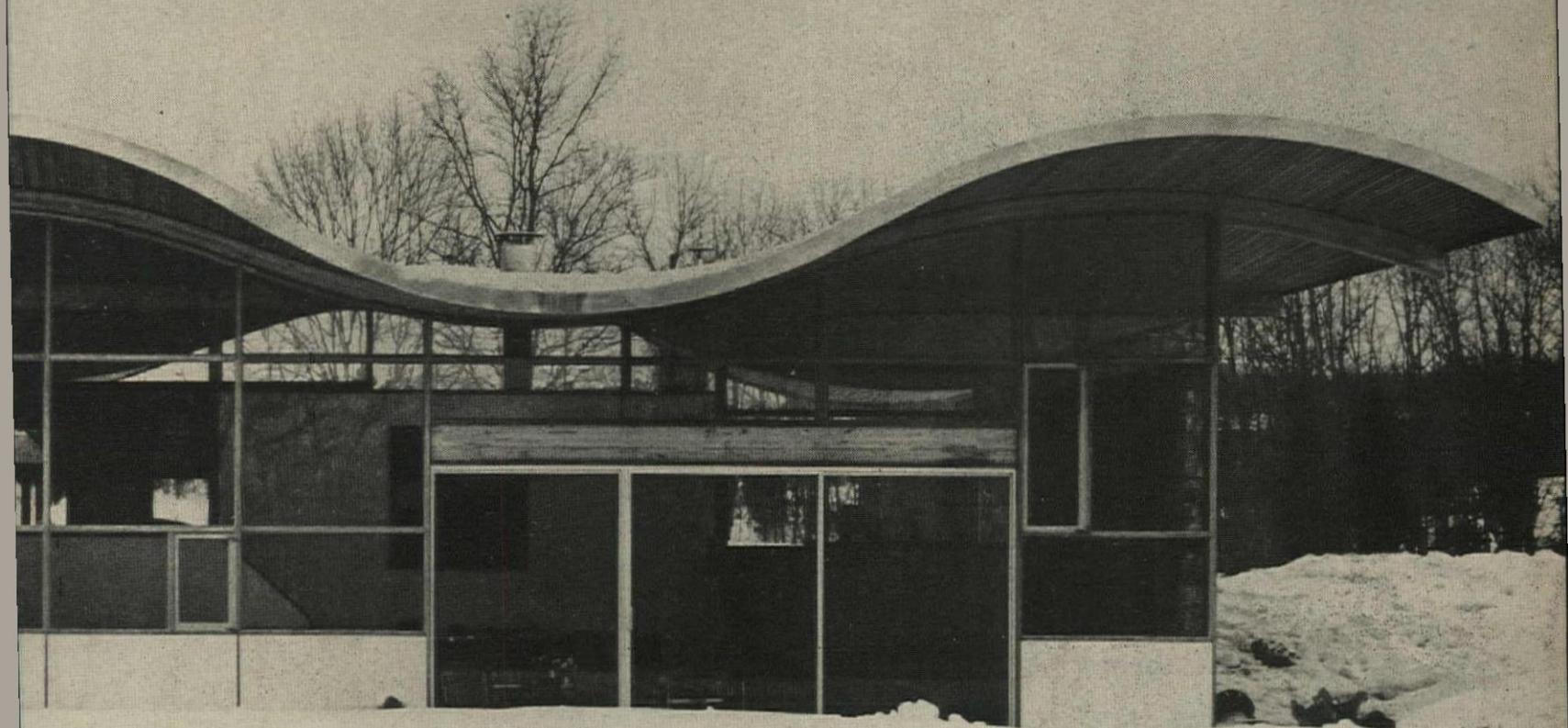
## New forms transform the basic rectangle



Structure is post-beam, with no bearing walls. Roof deck of fir 2x3s spans from outside, curving beams to a straight center beam (see right).

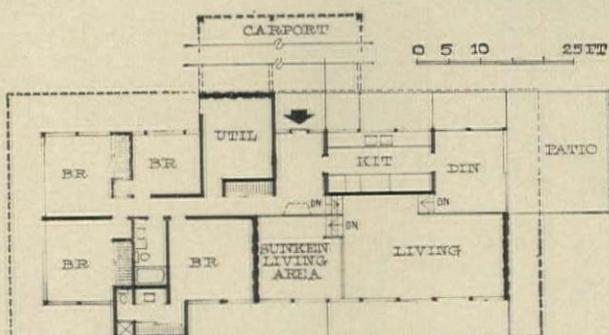


In double-conoid roof, peaks of one curving beam are opposite valleys of the other, so decking and center beam are straight members.



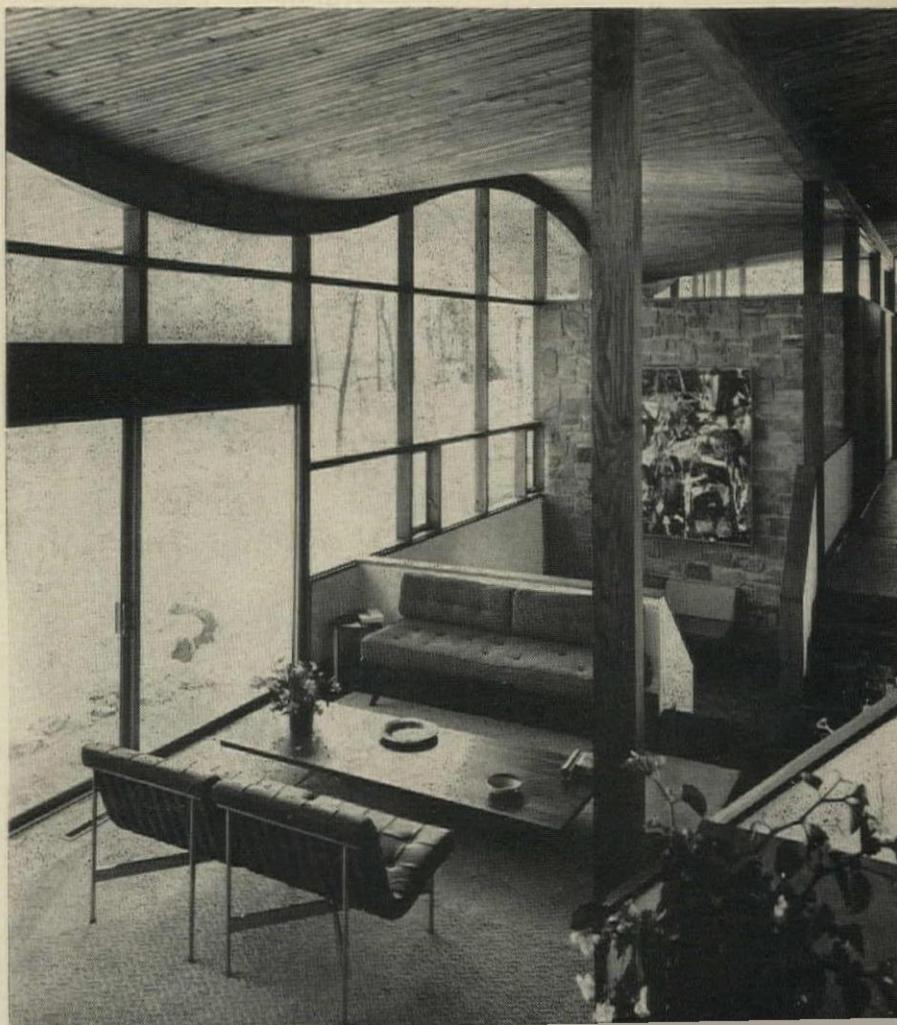
The graceful double-conoid roof—not nearly as complex to build (see drawing below left) as its shape suggests—brings a sense of motion to a static rectangle. Outside, it presents a pleasing, flowing line; inside, it produces continuous changes in ceiling height—changes that create an opportunity for striking design effects.

Architect Gregory exploited this form imaginatively. He floated the roof on slender posts above the plane of the carport roof, the solid portions of exterior wall, and the tops of the partitions. He used glass above the partitions so the eye (but not sound) is carried by the ceiling to the spaces beyond. He contrasted the ever-changing roof shape with simple rectangular panels beneath. And he emphasized the continuous changes in ceiling height with changes in floor level (see plan)—a device that creates dramatic shifts in vertical scale within the house.



Plan and view of living room, right, show changing floor levels. Sunken conversation area at rear of living room is under a roof peak.

Photos: Marc Neuhoof





Architects: Campbell & Wong  
 Builder: Paul Christman  
 Location: Roseville, Calif.

Photos: Morley Baer



Sweeping roof is an important design element. As seen from the street the roof provides as much design interest as the facade itself.

## New forms modify strong regional traditions

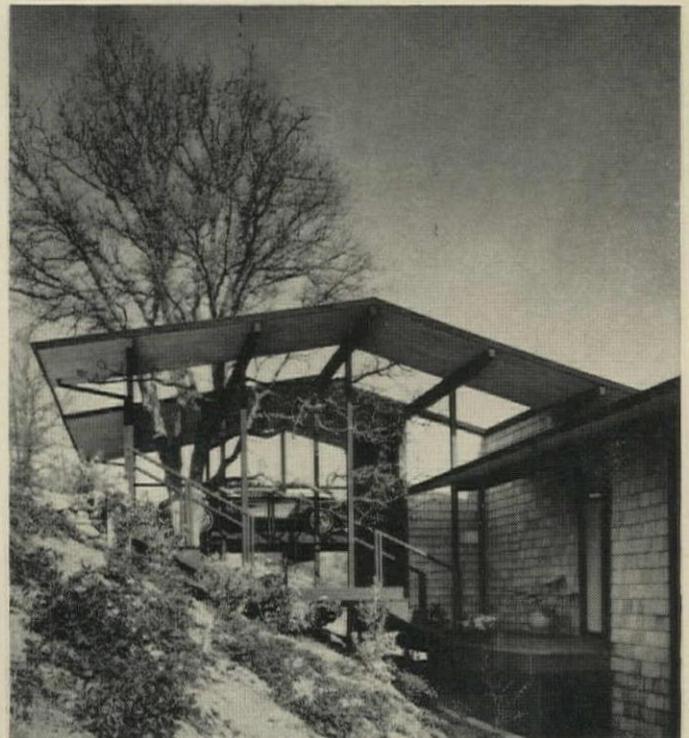
The form of the roof begins with the low pitch and wide overhangs of the California tradition. But as it sweeps up over the carport and entry, it reflects the steep slope of the site and takes special advantage of the trees to give the tradition new excitement.

The wall shingles also reflect a traditional affection for the natural texture and color of wood. But here they are used in a contemporary form—framed boldly by corner boards and vertical door and window trim to form panels that reflect the vertical plan of the house and, again, the steepness of the site.

The vertical form—with the carport on the highest level, the main living area a flight of steps below, and the bedrooms still further below—grows out of the site and the economy of “two-story” building—but it also grows out of the California tradition of opening a house to the outdoors. For it creates an opportunity to open every room to outdoor living space, either on grade or on broad decks.

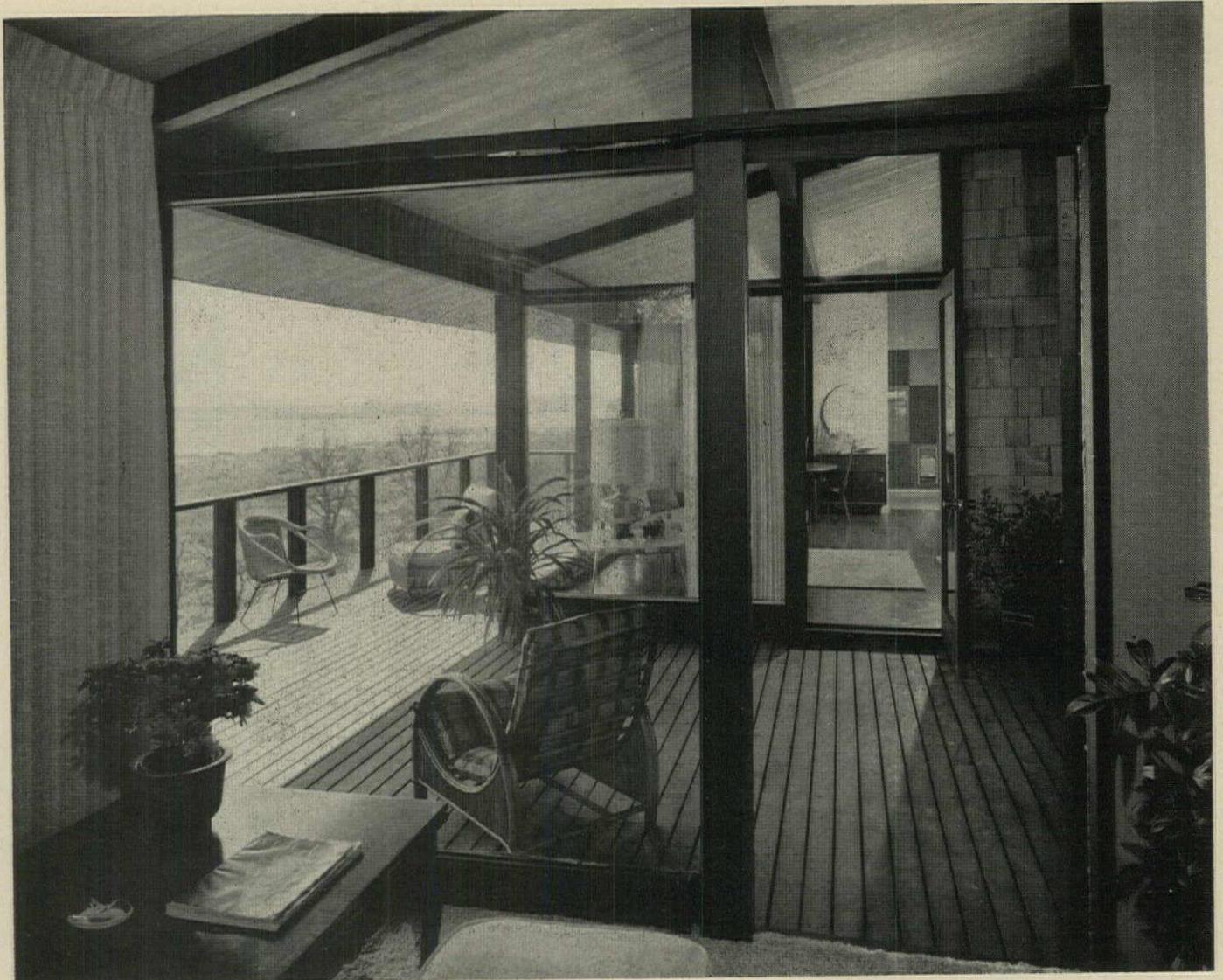
These and other design elements shown here and the following pages reflect Campbell & Wong’s respect for a tradition that goes back 60 years—to the work of the Greenes and Bernard Maybeck—but also shows fresh approaches and forms that reflect this place and time.

Good looking entry is result of simple detailing and simple materials imaginatively used—not of applied decoration. Foreground, carport level.

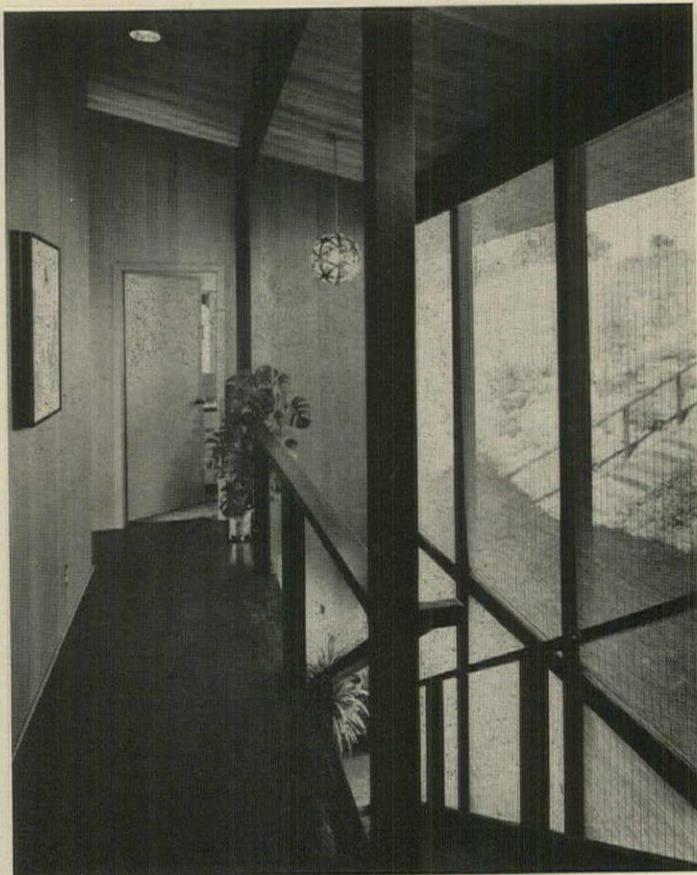


Carport roof and entry shelter use a traditional California structure—post-&-beam framing exposed as decoration—in contemporary style.

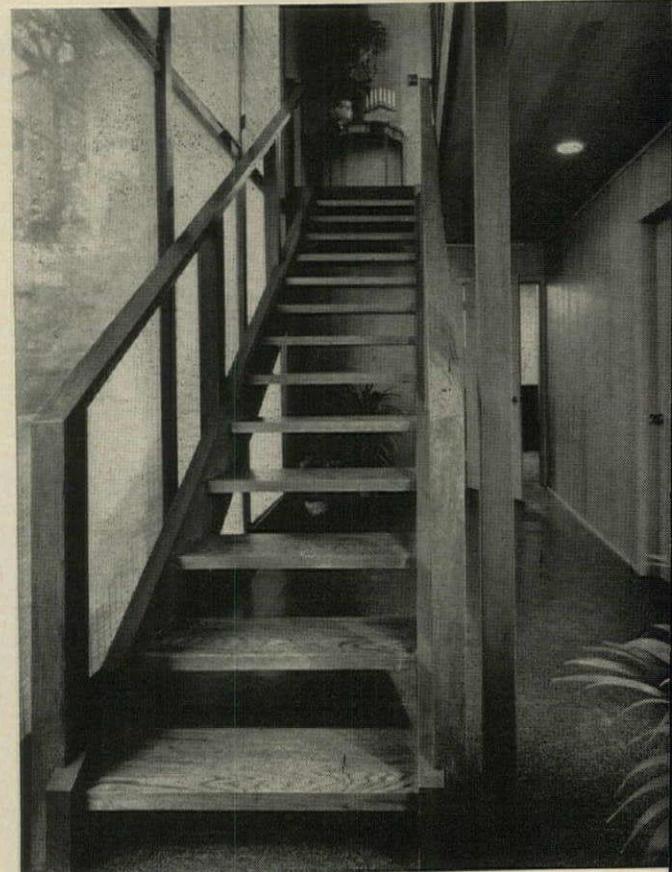
*continued*



Deck takes new form, recessed and roofed-over to give upper level rooms many of the advantages of a court plan.



Hall and stairwell off main entry show simple detailing, exposed structure, and Douglas fir paneling typical of the architects' handling.

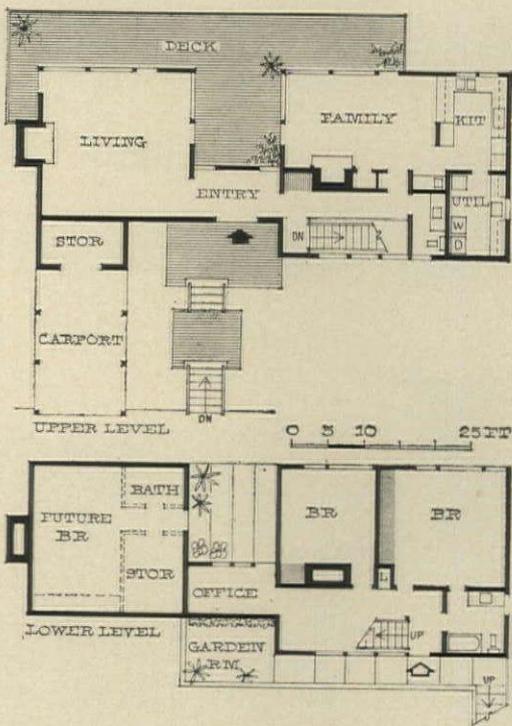


Simple and graceful staircase leads to lower, bedroom level, is lighted by glass panels with blinds to reduce glare.

Photos: Morley Baer



Family room has glass walls opening to the deck and view beyond. Door to deck is at right. Passthrough to kitchen is out of photo, right.

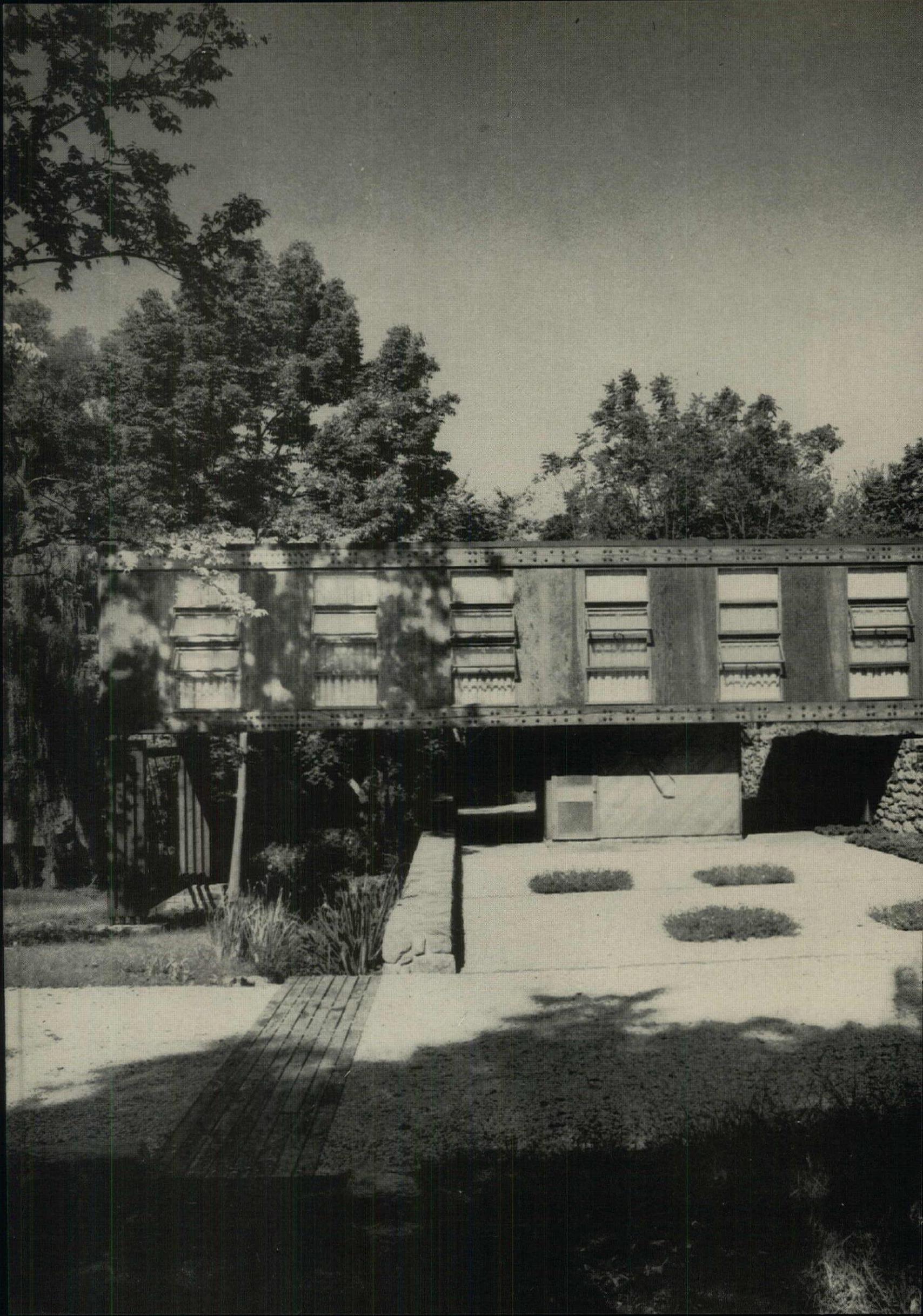


Entry is on upper level, offers glimpse of view through court which opens up—and zones—the main living space.



Formal living room has striking fireplace, with color and texture in pleasing contrast to beams and natural-finished wood ceiling and paneling.

*continued*



**ARCHITECTURE IN TRANSITION 5**

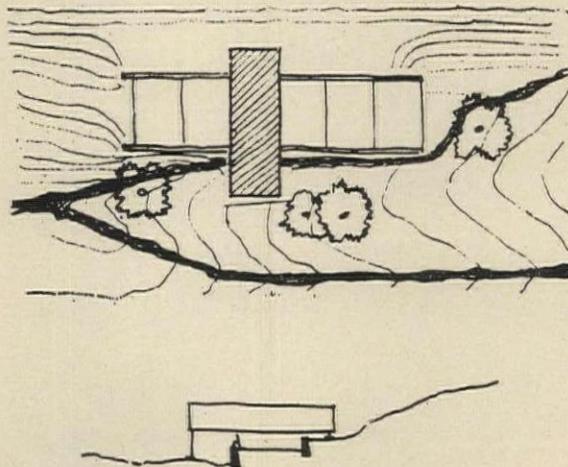
Architect: Penrose K. Spohn  
 Interior Designer: Elisabeth Fraser  
 Structural Engineer: Harlan Coornvelt  
 Mechanical Engineer: A. Ernest D'Ambly  
 Builder: Arlington Brossman  
 Location: Wernersville, Pa.

## New forms integrate engineering and design

Without the use of Vierendeel girders for the side walls, this house could not exist in this form. For, as Architect Spohn explains: "Each side of the house becomes a truss to bridge terraces, stream, and retaining walls in a single span—supported only at the extreme ends."

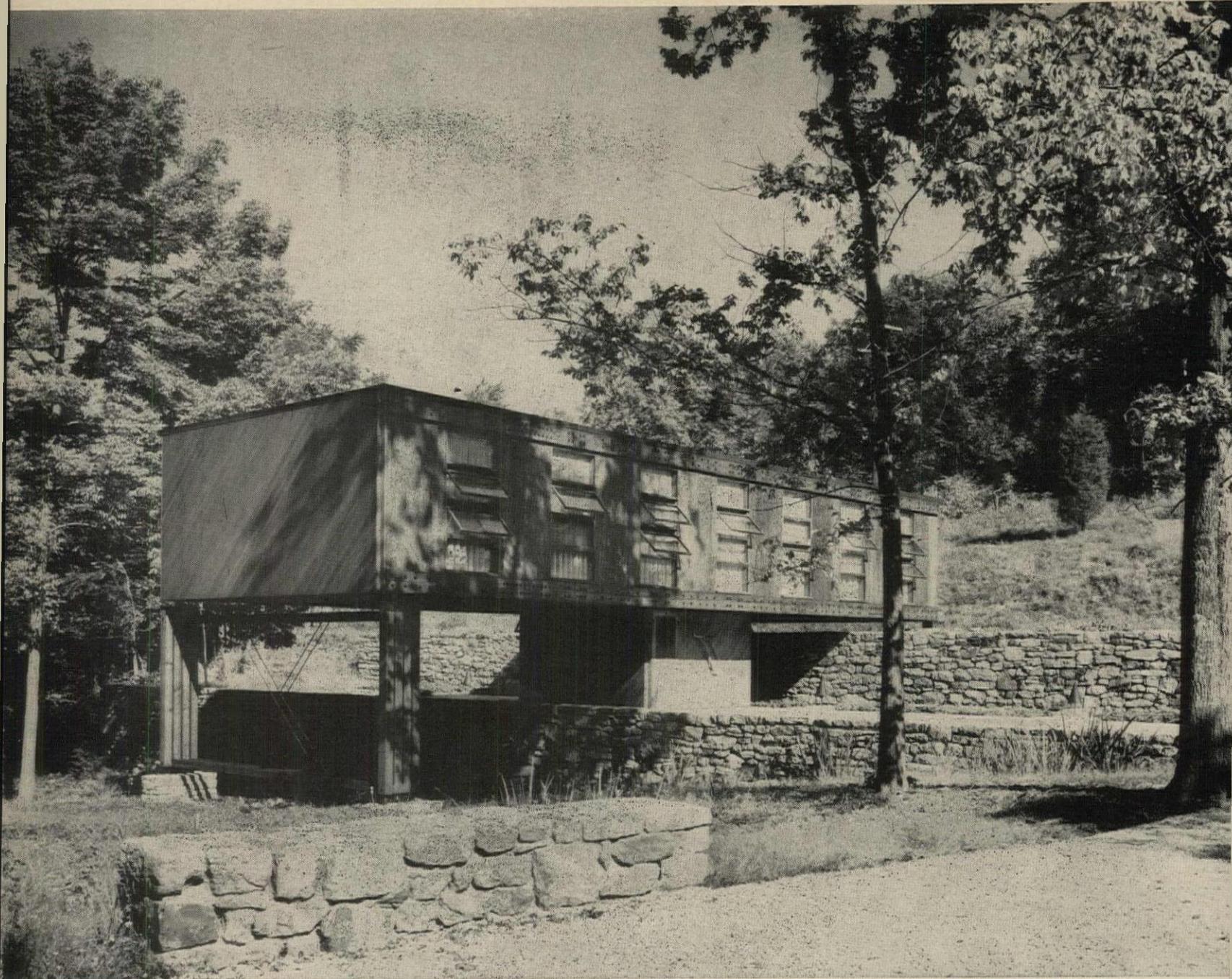
And the design interest—indeed, all the elements of decoration—of this form is explicit in its engineering. The decorative pattern of bolt heads in the walls reflects the stress pattern. The crisp alternating rhythm of wood and glass panels is derived from the design of the vertical members in the girder. And the pleasing diagonal planking of the entry core is diagonal in order to brace the structure against horizontal wind loads.

This concept, integrating pure engineering in a design idea that is bold and yet sensitive to its surroundings, produces an original and simple solution. Architect Spohn explains its origin: "The first act of home-making—for man or animal—is leveling an area. But too often the level area is lost by setting the house on it. So I set the house over the level at right angles. . . . This becomes the basic design element."



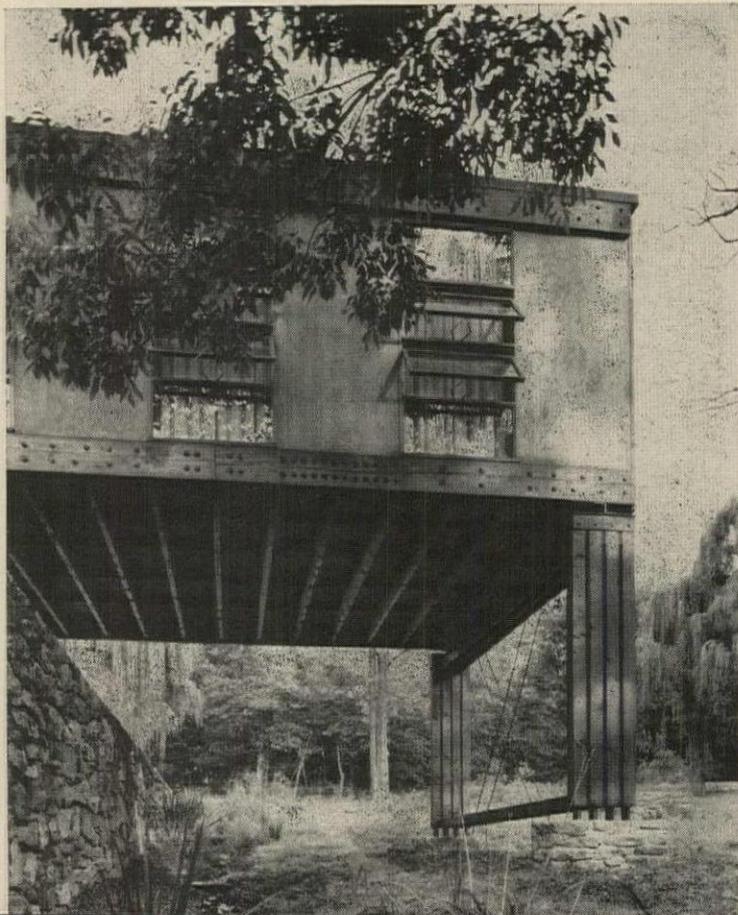
Architect's sketch shows house and leveled area set at right angles to each other to form the first of a series of contrasts: precise lines of the house against rough stone, geometry of the terrace against irregular site, white paving against green land.

*continued*



The diagonal planking of the end walls contrasts with the rhythmic pattern of the long truss walls. Entry core is set in under the main living area.

Photos: Cortland V.D. Hubbard



In developing this house, the architect says, "a conscious and continuous effort was made toward simplicity, clarity, and order; and by these means toward a clear expression of each element, its relation to the other elements, and its relation to the house as a whole."

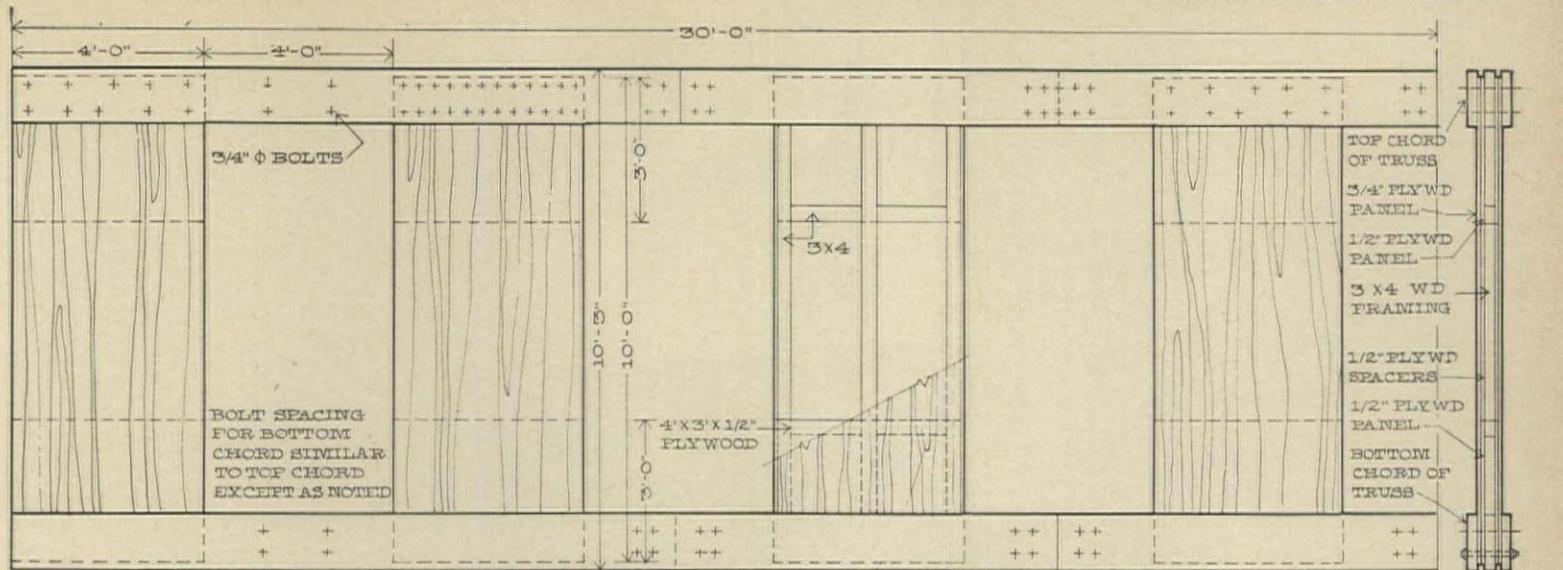
The Vierendeel girders which are the beginning of Architect Spohn's form are so stiff that under maximum loads they deflect only  $\frac{1}{4}$ ".

Spohn expressed the girder element—and its great strength—by resting it on slender angle-iron brackets that set it apart from its supports, the ground on the uphill side, and the columns on the downhill side.

Every other element is related to, and works with, the girders. The 2x12 roof and floor joists rest on hangers screwed to the girders. The end walls are sided diagonally (upwards to the right) both outside and in, so they work as X-braces.

Despite the emphasis on structure, no element is exaggerated to achieve an effect. It is there because it is essential.

On downhill side, house rests on brackets atop wood columns, placed at extreme end of house to accentuate the span.



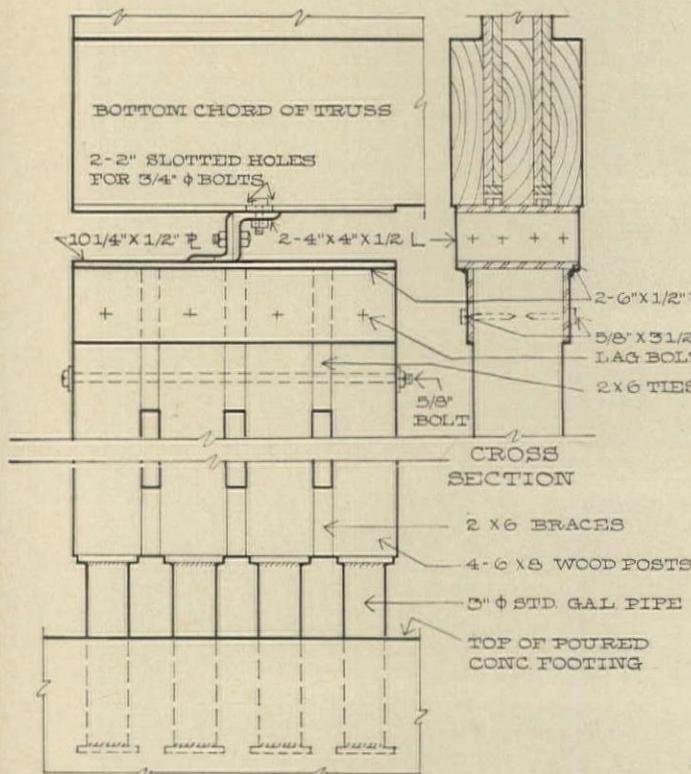
ELEVATION OF TRUSS

TRUSS IS SYMMETRICAL ABOUT CENTER LINE

SECTION THROUGH TRUSS

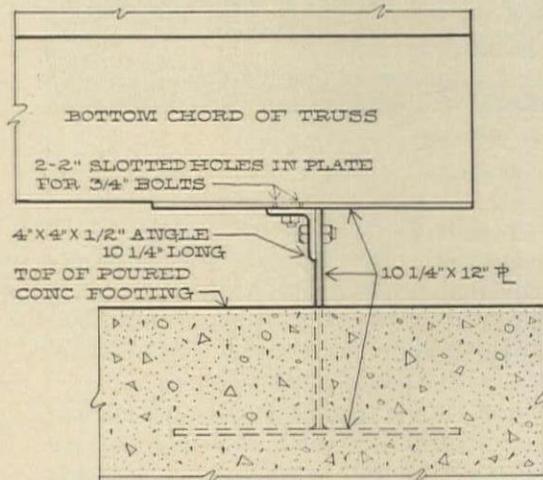
Vierendeel girder (a truss with no diagonals) has complex stress pattern which is reflected in the pattern of bolt heads where vertical

panels tie into the chords. Skins of panels are reinforced with framing and 4'x3' plywood top and bottom. Girders were shop-fabricated.

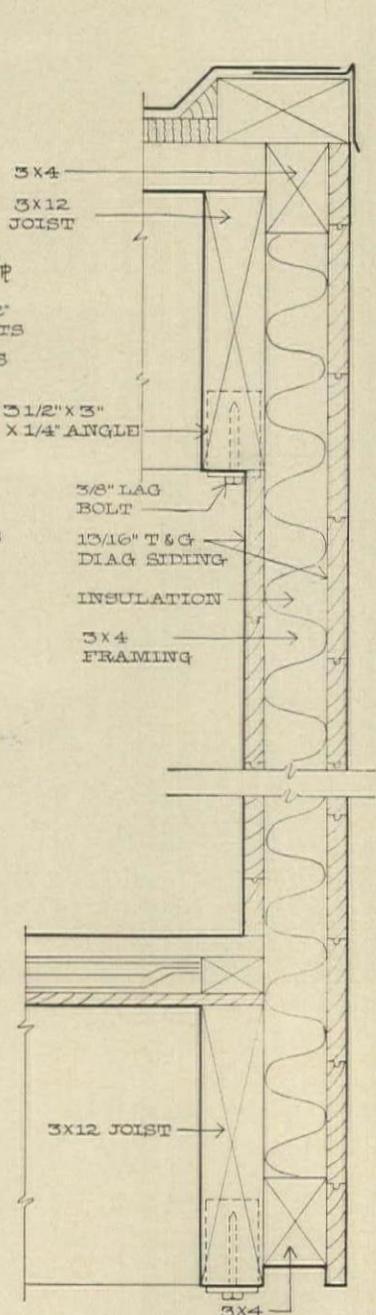


CROSS SECTION

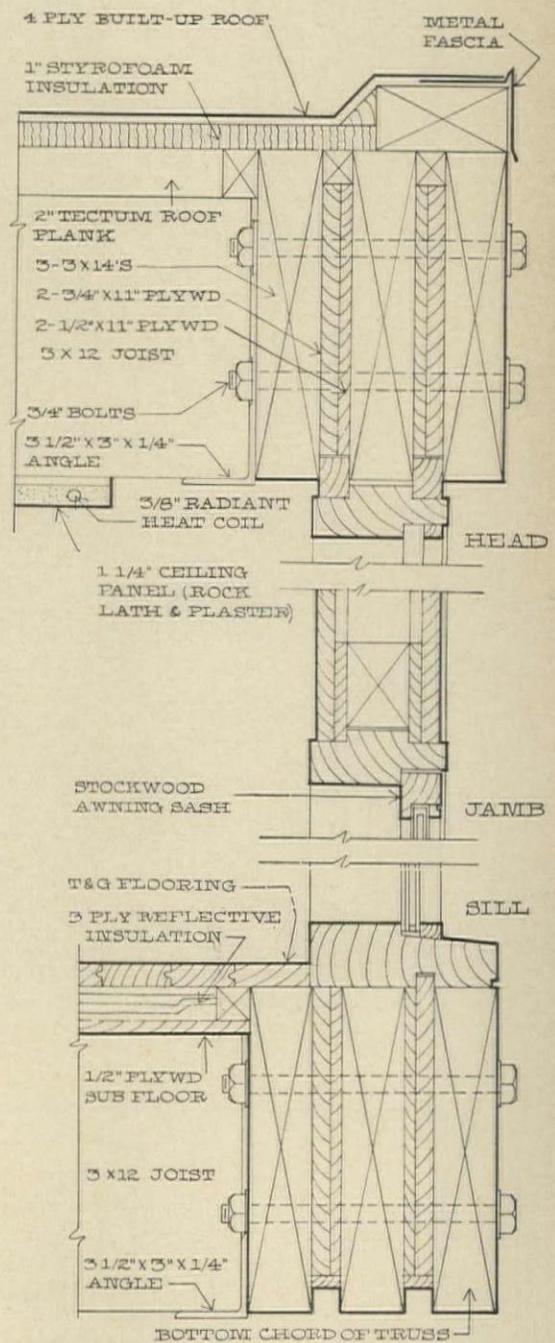
Supports at downhill end of house are made of four posts. Brackets joining posts to girder have slotted holes to form sliding bearings.



Supports for uphill end of house rest on concrete-and-stone pads on grade. Brackets visually separate the house from the ground.



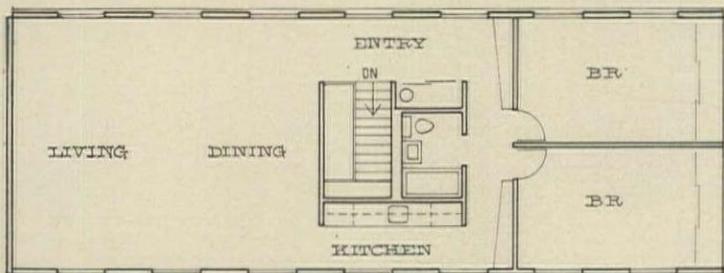
Section through end wall shows how 2x12 roof and floor joists are hung from massive chords of the trusses.



Section through window wall shows radiant-heat panels below ceiling joists, reflective insulation below the finish floor.



In entry core, gracefully detailed staircase leads up to living area. Diagonal siding is fir. Utilities are beyond wall at right.



Living area plan creates privacy where it is needed with only three interior doors. Bathroom-kitchen plumbing is above utility core (which is on grade).

Beginning with the graceful entry stairwell, the interior detailing reflects the simplicity and clarity of concept that Architect Spohn expressed in the exterior. For example, all joints are exposed butt joints ("The purpose of moldings," says Spohn, "is to conceal bad workmanship.")

And, again in the interior, engineering and design are integrated. Diagonal bracing forms the end wall paneling. The suspended ceiling panels contain radiant heating hot-water coils. And the living space reflects the basic form—it is essentially one space flowing around the core.

Photos: Cortland V.D. Hubbard



Kitchen utilizes space on one side of core. Dining area is only a step away.



Entry hall is spacious and handsome. Cabinets at rear have slanted fronts, draw the eye to the bedroom corridor opening to right. Flooring is sycamore.



From entry, living room length is accentuated by strong lines of flooring and ceiling panels.

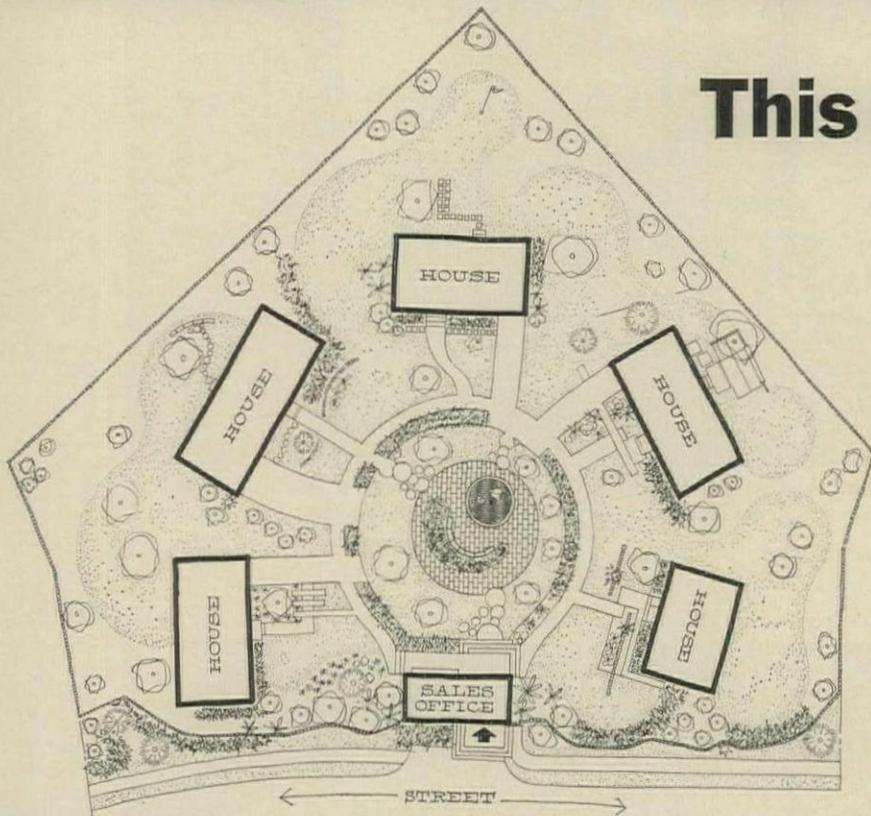
Living area has plenty of windows for light and view. Drapes work in units, can slide to cover solid panels. Note exposed joists.



/END



## This grass cul-de-sac



*Sales area, seen in plan*

*and in photos from opposite directions,  
is made attractive by planting  
and by repetition  
of circular cul-de-sac pattern  
in pool, flower beds, walks,  
and stepping stones.*



## is one of seven new ideas from a crack marketing team

The landscaped sales area (opposite) is one reason why Builder Ellis "Red" Robinson has been averaging better than a sale a day in the conservative, hard-to-sell Salt Lake City market.

Other reasons include an artful mixture of regional and "California" exterior design, skillful interior decorating and furnishing, and a new kind of trade-in plan with a rental twist.

"They started in selling at an unprecedented rate for this market," reports another Salt Lake builder. The first section (30 houses) at Robinson's new Southridge subdivision sold out on opening day (Aug 27). And by Oct 10 (when *HOUSE & HOME* went to press) Robinson said he had taken \$100 deposits on 45 more houses.

Why the unusual treatment of the cul-de-sac sales area? Why not pave it like a finished street and concentrate the landscaping around the models?

Says L.C. Major, who coordinated the planning, design, and marketing of Southridge: "We felt this new way of dressing up the cul-de-sac would dramatize the value in the houses. Market research showed us our best prospects were owners of homes with a current market value of about \$10,000. It also showed that these prospects would upgrade to houses priced from \$11,900 to \$20,000

providing the new houses were attractive enough and provided they were built in an attractive enough setting."

This kind of thinking is typical of the Southridge marketing team, which drew heavily on a background of experience in the hotly competitive Southern California market. Except for Builder (and building supply dealer) Robinson and Salt Lake Realtor Jerry Mooney, the team is an all-California group. It includes Major, whose firm (L.C. Major & Assocs) is the largest design and merchandising service on the West Coast; Marketing Analyst Sanford R. Goodkin, Advertising Executive Jack Frost (Frost & Shaffer), Interior Decorator Merry Gladstone (Glad House Interiors), and Landscape Architect Carl Rottschalk.

The team also drew heavily on local market research (which Robinson calls "success insurance"). Researcher Goodkin studied the growth pattern of the Salt Lake City area, what kind of people live there, how much income they have, what kind of housing they want. He also studied other subdivisions and reported on their strong and weak points. The opportunities and problems reported in Goodkin's 92-page market analysis led to many of the team's marketing ideas.

*For the six other new ideas, turn the page.*

# Here are the other new marketing ideas turned up by the market-wise Southridge team

## **Idea No. 2: High-enough prices**

Robinson's top-priced houses sell for \$20,000 with FHA financing (which permits a 90% mortgage on a \$20,000 house). Yet he is aiming at a market made up of families in the \$5,000-to-\$6,000 income bracket.

How do his relatively low-income buyers qualify for relatively high mortgages. The answer came out of the market research on which Robinson based his price range. Consultant Cluff Major puts it this way:

"These people are savers—partly because of the Mormon Church influence, which stresses thrift. They have money in the bank. They are not loaded with debts (half the homes in the Salt Lake City area are mortgage free). And they pay cash for cars, appliances, furniture, and other things that most other Americans buy on credit. So, as you'd expect, they are considered good risks by the mortgage lenders. And if they can't get a high mortgage, they are often in a position to make a large down payment."

"His prices are right," other builders told *HOUSE & HOME* when asked to explain Robinson's steady sales. Market Researcher Sanford Goodkin recommended a broad price range: from \$11,995 to \$19,950. Robinson has one model at \$11,900, one at \$14,500, one at \$15,300, and two at \$16,000. Top prices reach \$20,000 because some buyers want as much as \$4,000 in extras.

The \$11,900 model (1,100 sq ft), designed as a leader to attract prospects with modest incomes, has turned out to be the slowest seller. Best seller is one of the \$16,000 models (opposite).

## **Idea No. 3: Regional design with a California twist**

Researcher Goodkin, who studied other Salt Lake subdivisions, commented on the sameness of exterior and interior design. But he cautioned that local tastes are conservative.

For example:

1. The all-brick house—usually all red brick—is almost a Salt Lake cliché because it suggests solid, low-maintenance construction and, say some builders, because local atmospheric conditions have an adverse effect on painted wood exteriors. So, with one exception (an alternate elevation), Designer Major specified some brick on the facade of every house. But, instead of sticking to red, he used a variety of colors to add interest. He also used stone, concrete grillework, and aluminum siding, which, like brick, have sales appeal because they need no painting.

2. Bright "California colors," popular on the coast, are not acceptable in the Salt Lake market. So Major used quiet earth tones.

3. Many Salt Lakers prefer basements to slabs or crawl space. So two of the four ranch models (the fifth is a split level) were designed with basements.

Goodkin said there would be fresh pulling power in variety, in houses that give families a chance to upgrade, and in fresh designs that would make Southridge houses stand out from others in the area.

To meet the demand for variety, Builder Robinson offers five models—each with an alternate elevation (buyers get a choice of contemporary or "western ranch" facades).

To satisfy second-time buyers who want to upgrade their housing, Robinson offers houses that are bigger and more luxurious than others in the nearby area. Many buyers of his \$16,000 models are moving from a large (3,000-house) neighboring subdivision where used houses now sell for around \$10,000.

To meet the demand for fresh designs, Designer Major gave the Southridge houses some of the design characteristics of California merchant-built houses. Examples: low-pitch roofs, wide overhangs, heavy fascia boards, and big windows. The California market influence also showed up in the spare-no-cost furnishing and decorating of Robinson's model houses.

To keep costs down, Major designed houses that capitalize on Robinson's use of shop-built trusses, wall panels, and partition panels. Robinson also trims costs by buying mill-cut, banded lumber. He takes the entire output of an Idaho mill, which cuts the lumber to size; bands the trim, floor decking, joists, etc. for each house; and marks the house number on the package.

## **Idea No. 4: Buyers'-choice brand names**

Robinson, who calls his houses "National Brand Homes," uses materials and equipment that are carefully selected on the basis of local brand preferences.

He says: "When your houses look like good bargains, you need better quality materials and equipment than if your prices are higher. You don't want people to say, 'No wonder it's so cheap. Look what's in it.' So we use all the brand names we can—names we know Salt Lake people look for in a new house."

Local favorites in brand names were determined by shopping other subdivisions and talking with homeowners. Robinson also drew on his own knowledge of products—gained from his experience in the building supply business.

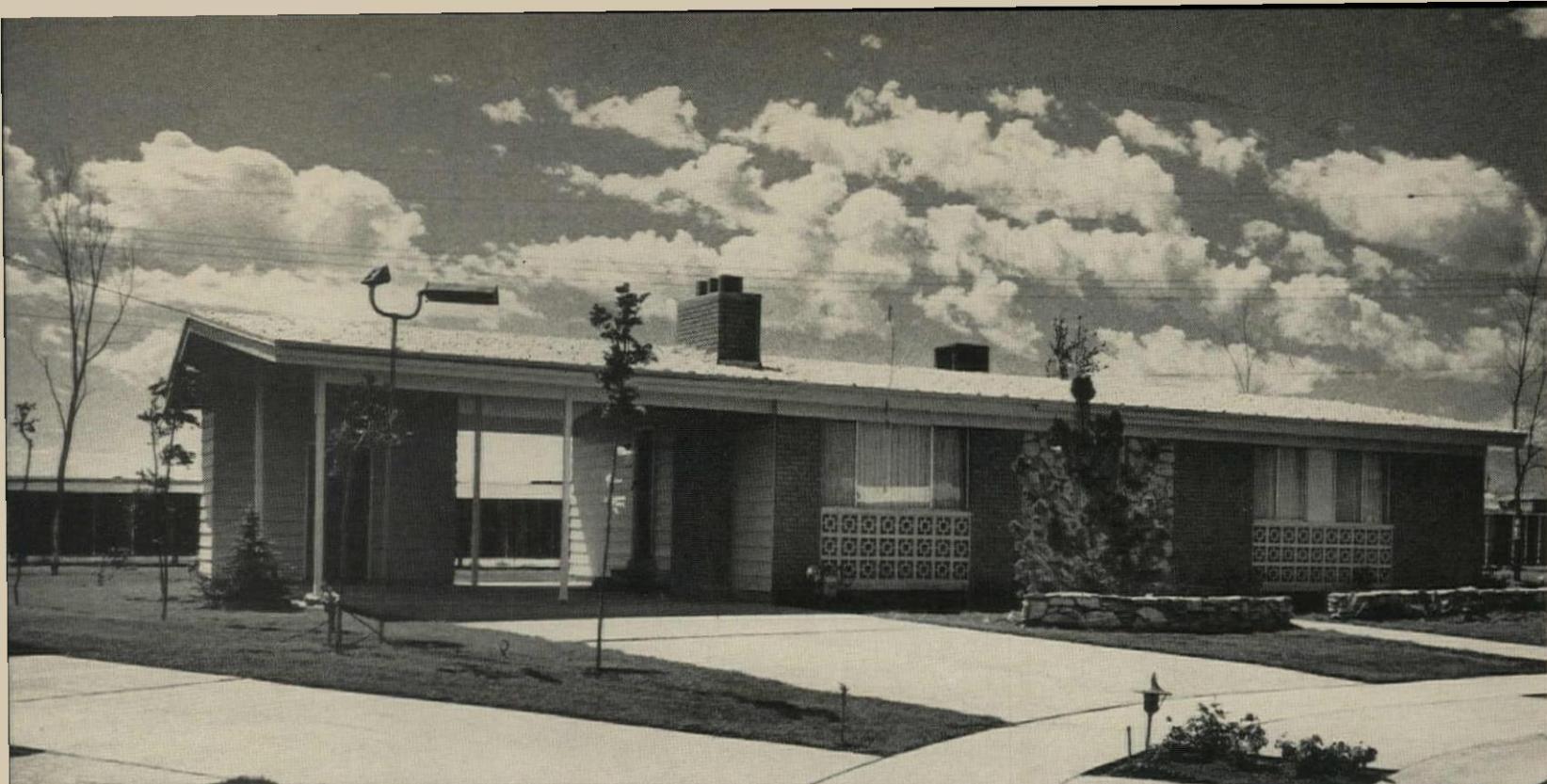
To make sure prospects don't overlook brand-name products, Realtor Jerry Mooney (who sells for Robinson) teaches his salesmen to point them out. Prospects are also given a brochure with a pocket for manufacturers' literature and a fact sheet on each house listing the brand-name products in it.

## **Idea No. 5: No opening-day hoopla**

Unlike the openings of many other big subdivisions, the Southridge opening was not dominated by big crowds, excitement, and circus-like activities. And that's the way Adman Jack Frost, who handled promotion, and Realtor Jerry Mooney, who handles sales, wanted it.

Why?

Says Mooney: "We didn't want so many visitors that our salesmen couldn't give everyone some personal attention. As it turned out, we got a steady stream of people—about 1,200 in all. This was just right because we couldn't have handled any more."



**BEST SELLER** at Southridge is \$16,000 model with facade of stone, brick, and concrete grilles, 1,190 sq ft, three bedrooms, two baths.



**RELAXED APPROACH** is used by salesmen who invite prospects to sit down in model house (left) and on sales office porch (right).

Says Frost: [Market Analyst] Sandy Goodkin and I agreed that people here would not be impressed by full-page ads and big promotions that work well in Los Angeles. This is a conservative market where value must be proved—not overstated [Utah has the highest education level in the nation, but the average family income is low]. And, unlike Los Angeles, Salt Lake is a compact market of 400,000 where word-of-mouth publicity gets around fast."

So Southridge promotion was restrained and inexpensive. Promotion cost of the first 35 houses was \$5,391 (\$216 under the ad agency's first estimate) for everything from advertising and brochures to travel expense and entertaining. Robinson spent \$235 on TV spots featuring him and \$689 on newspaper ads. The only ad on opening day was relatively small—three columns by 6"—and did no shouting.

Promotion started with a press luncheon that stirred up favorable talk and publicity. Guests were editors, radio and TV people, bankers, personnel managers of nearby companies, and other community leaders.

Sums up Robinson: "This was a successful opening because everybody involved in the Southridge project—including the ad agency—was involved right from the start."

### **Idea No. 6: Easy-chair selling**

"We don't try to high-pressure our prospects," says Realtor Jerry Mooney. "They wouldn't stand for it anyway. And we find we get better results by giving people time to make up their minds."

Selling at Southridge is relaxed and easy going. The sales office, through which visitors walk to the model houses, looks like a house. Out front there are no signs or billboards—not even a sign identifying the office as an office. Instead of a counter with salesmen behind it, the office is furnished with desks and easy chairs. Across the back and overlooking the models is a broad porch where visitors can sit and talk casually with salesmen. Prospects are encouraged to walk through the models alone, and when a salesman accompanies them, he invites them to sit down and make themselves at home.

But though Mooney's sell is soft, it is neither haphazard nor unenthusiastic. In the relaxed atmosphere of the sales area, his salesmen are persistent and imaginative and never lose sight of their objective. The appropriateness of a relaxed sales environment in the Salt Lake market is borne out by a competing builder who told *HOUSE & HOME*: "My salesmen

*continued*

went to a sales training course and got so hopped up they began to bear down. Their hard sell just didn't work, and I had to tell them to take it easy."

**Idea No. 7:  
Trade-in/rent-out**

Realtor Mooney turns a common problem of second-time buyers—failure to sell their old house—into a sales advantage. He offers prospects two ways to use the equity in their old house for the down payment on a new one:

1. They can trade in the old house. At any time up to six months after contracting to buy a Southridge house, the buyer can sell his old home to Mooney at a guaranteed upset price—FHA appraisal less 15%.

2. They can rent the house through Mooney who handles all the details of rental management. The rental plan—used by about one-third of Southridge buyers—also gives buyers an opportunity to use their old homes as income-producing property and to depreciate the property on their income tax. Says Mooney: "Many Salt Lake families bought their first houses with 4% GI loans and have monthly payments of only \$45 or \$50. I can rent these houses at \$75 to \$80 because there is a shortage of three-bedroom rentals at under \$90."

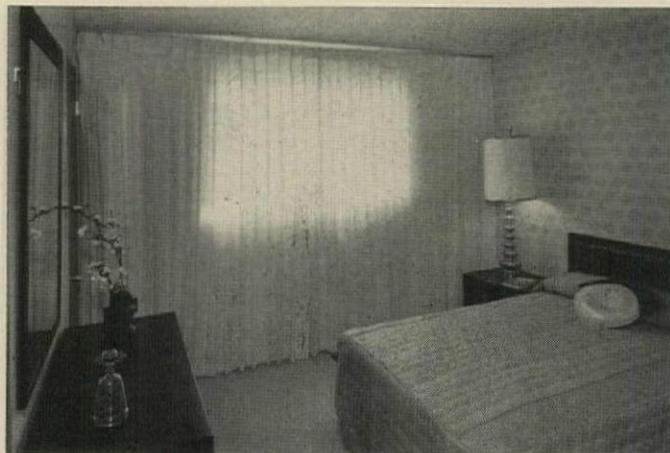
Here is how the rental plan works: Mooney finds a tenant for the old house, collects the rent, pays

the carrying charges (which he collects from the owner), and charges a nominal \$1 a month as a management fee for as long as the owner wants to rent the house.

Robinson takes an assignment of equity in the old house equal to the down payment on the new one. For instance: If the buyer's equity in his old house is \$5,000 and the down payment on the new house is \$500, Robinson takes a 10% assignment of equity.

The owner's profit on the old-house rental (the difference between the carrying charge and the rent) usually amounts to about \$30 a month (less Mooney's \$1 management fee). But the owner agrees to pay part of it to Robinson to buy back Robinson's share of the old-house equity. The payment to Robinson must be a percentage of the rental profit at least equal to his percentage of equity in the house. For example: If Robinson has a 10% equity in the house and the rental profit is \$30 a month, he receives \$3 a month. However, most owners make a larger payment—usually around 50%. The dollar value of Robinson's share of equity increases as the dollar value of the owner's share increases (unless the owner pays off faster than equity builds up).

Does Mooney's \$1 management fee cover his expenses? "No," he says, "and I don't expect it to. What I do expect is that this rental plan will bring me more new-house sales because every tenant of an old house I manage will be a prospective buyer of a new one."

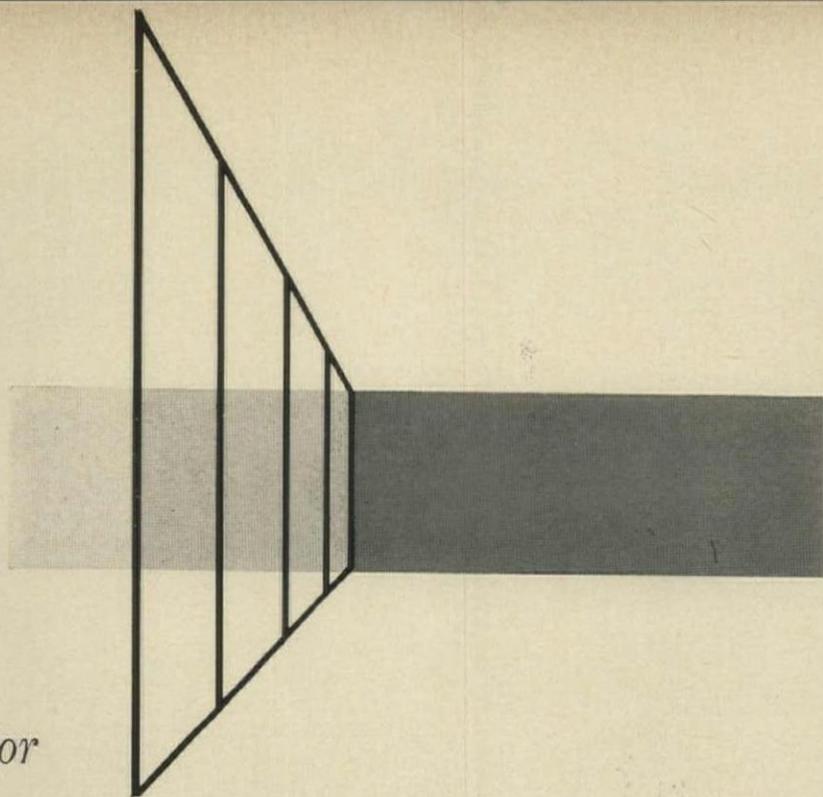


*"Some of the most attractive furniture I have ever seen"*

So said Salt Lake Builder (and ex-NAHB President) Alan Brockbank after seeing Robinson's model-house interiors (above). Added Brockbank: "In this area, most builders with a well land-

scaped, well decorated house are making some sales. But those with the most startling exteriors, landscaping, and interior decorating are selling best." Robinson's interiors, which include an

antique-glass wall in each living room (top, right) are by Decorator Merry Gladstone of Beverly Hills. Cost (including complete furniture package): \$5,000 a house. /END



*1961 Interiors for  
Better Living Awards Program*

*presents...* **14 design awards  
for model-house interiors**

The winning designs were selected from 141 entries in the competition sponsored by NAHB's National Housing Center, the National Design Center, LIFE, and HOUSE & HOME.

The awards program was established to stimulate the public's desire for better living by encouraging better interior design and furnishing in model houses and apartments.

First-place awards went to four entries, honorable mentions to ten others. Interiors by one designer (Beatrice West) won three awards. Three awards were also taken by interiors designed for a single builder (Tom McGovern of San Antonio) by three different designers and decorators.

Any furnished model house or apartment decorated by a professional decorator or designer and held open to the public to attract buyers or renters was eligible for entry. Builders or designers submitted entries in four classes: 1) houses selling for less than \$18,000, 2) houses at \$18,000 to \$30,000, 3) houses over \$30,000, 4) apartments.

*Judges were: Thomas P. Coogan, National Housing Center; Norman Ginsburg, National Design Center; Yale R. Burge, chairman, National Society of Interior Designers; Michael Greer, NSID, AID; Harry Anderson, publisher, Interior Design; Gerry Gruen, LIFE; and Robert W. Chastaney, Jr, managing editor, HOUSE & HOME.*

## INTERIORS AWARDS

CLASS: HOUSES UNDER \$18,000

### FIRST AWARD

INTERIOR DESIGNER:  
Beatrice West Interiors

BUILDER:  
H.B. Layne, Dayton

The jurors cited this entry for its "appealing color combinations with simple furnishings in excellent taste and design." Green predominates in the living room, a color enhanced by the view of grass outside the window. Furniture is walnut, walls bone white. There are touches of pastel in pictures, pillows, draperies, and carpet. Exotic accessories include the mahogany "pineapple" table lamps, square mahogany plates, and pink and green ceramic bowls shaped like melons. Furniture is close together for a conversational setting, out of the line of circulation.

**COLORFUL LIVING ROOM** of a small house uses brightly-colored imported accessories.

### HONORABLE MENTION

INTERIOR DESIGNER:  
Beatrice West Interiors

BUILDER:  
H.B. Layne, Dayton

This teenager's bedroom in another Layne model is bright with primary colors. Walls and furniture are white (except for one light blue panel in dresser). Wall unit consists of mounting tracks for shelves for toys, magazines, books, and drawer units—the latter a bright crimson. Rug and wall clock are also crimson. The light blue of the dresser panel is picked up again and again in the room—in bedspread, books, telephone, and in the various accessories a teenager might collect.

**TEENAGER'S BEDROOM** is furnished to the nth detail, including the inevitable phone.





**COLORS OF USED BRICK** are repeated in upholstered furniture pieces grouped around the fireplace.

Robert Ford

### HONORABLE MENTION

**INTERIOR DESIGNER:**  
Monabelle Kerr

**BUILDER:**  
Action Building Corp, Sarasota

Here is contemporary house design combined with traditional furnishings. Walls are chalk blue and ceiling beams brick red to tie in with antique brick fireplace. Skirted sofa has light beige covering with beige flecks, matching background drapery. Carpet is a strong blue. Furniture in living room and dining area, left in photo, are reproductions of Early American pieces.

### HONORABLE MENTION

**INTERIOR DESIGNER:**  
Beatrice West Color

**BUILDER:**  
University Homes, Haddon Heights, N.J.

This Caribbean kitchen—which includes tropical fruit in Jamaican wicker bowls and imported cooking equipment—is one of nine kitchens each designed to represent a different foreign area. Imported accessories were used where possible to suggest "assimilation rather than imitation." Each kitchen was a do-over job in an existing model home. Result: a new spurt in sales.



**CARIBBEAN THEME** is carried out by use of many authentic imported accessories.

*continued*



**ORIENTAL INFLUENCE**, even in the greenery, carries into all furnishings in this living room, planned with architect and builder collaboration.

## FIRST AWARD

INTERIOR DESIGNER:  
Eva Webb, Honigblums

BUILDER:  
Tom McGovern, San Antonio

The jurors cited this entry for its "harmonious combination of Oriental and Western influences, achieved by cooperation of builder, architect, and interior designer starting at the blueprint stage." Living room is set apart from the entrance area by the change from beige carpet to terrazzo-like tiles and

by the half-height dividing wall with a shoji-like screen above. Color flecks are imbedded in wall next to front door. Chair in foreground is bright blue, couch is a darker blue. Accessories are Oriental. Says the builder: "This model is one of two or three that most helped establish my name as a custom builder."

INTERIORS AWARDS  
CLASS: HOUSES \$18,000 to \$30,000

Marc Neuhof



**HONORABLE MENTION**

INTERIOR DESIGNER:  
Margaret Rogers

BUILDER:  
Franklin Assocs—L. Fortunato Assocs

This living room in a two-story colonial model house is traditionally decorated. Wing chairs and fireplace are a copper red, as are sofa pillows; sofa and ceiling are white; walls and carpet are Wedgewood blue; and draperies are blue and white. All furniture, including grandfather clock at entry, is in cherrywood. Furniture in dining room, off left, is a more severe colonial style, and in the family room is a more informal, farmhouse style. This house is the builder's best seller.

**FORMAL COLONIAL FURNITURE** reportedly strikes most visitors as "comfortable style."

Jerry Dempnack



**HONORABLE MENTION**

INTERIOR DESIGNER:  
Noreen Howatt, Daly Bros.

BUILDER:  
Samuel Brody & Sons

The rooms shown here were furnished and decorated to suggest a colonial atmosphere. Said the jury: "The designer has given distinction to the traditional American furnishings by an extremely well coordinated color combination of golds, yellows, browns, and white." Floor is linoleum with plank finish. Appliances in the kitchen have copper surfaces, as does the hanging light fixture over the trestle pine table and matching benches. Dining room has gold carpet, gold-and-white wallpaper.

**COPPER AND PINE WOOD** are the dominant materials and colors in kitchen-family room area.

*continued*

## INTERIORS AWARDS

CLASS: HOUSES OVER \$30,000

John Rogers

### FIRST AWARD

INTERIOR DESIGNERS:  
Frank Drew and  
Leonard Pilat, Honigblums

BUILDER:  
Tom McGovern, San Antonio

The jurors cited this entry for its "outstanding and brilliant use of contemporary fabrics with antique and contemporary furniture styles, combined to create a most sophisticated grouping of interiors." Photo from kitchen shows the long family room of model house designed in Spanish colonial tradition. Floors are adobe tiles of soft terra cotta tone. Red, orange and mauve chairs are grouped around slate-topped table. Curtains are off white, and the only bright colors are in Mexican candelabra (a colored yarn twists around chandelier). Throughout house, cabinets, massive beams, and elaborate Spanish doors are dark brown.

DECORATIVE MEXICAN PIECES and adobe tiles combine with modern materials in this living room.

### HONORABLE MENTION

INTERIOR DESIGNER:  
George Hess, Honigblums  
BUILDER:  
Tom McGovern, San Antonio

This "housewife's office" in another McGovern model shows the meticulous care given to details by the designer. Plastic laminates cover desktop, and chairs have plastic upholstery, both strong talking points in selling to practical housewives. Cool white of desktop is repeated in opalescent glass hanging fixture. Floor is a white vinyl with terrazzo pattern. Says McGovern: "Evidence of the value of this kind of interior design? We sold the model the day we opened it."

COLOR CONTRAST is sharp with dark mahogany drawers offset by white desktop and chairs.





George R. Stanik

### HONORABLE MENTION

INTERIOR DESIGNER:  
Adele Faulkner & Assocs

BUILDER:  
Cabot, Cabot & Forbes,  
South Laguna, Calif.

This large living room is notable, the judges agreed, "for the contemporary color combinations" that conform to the architectural design of the house. Walls and furniture in this room are warm in color. The tones are seen in the photo on the cover of this issue. Fireplace is mustard colored, carpet is ocher, walls yellow. Chair at left is orange, those at right are a vari-colored weave, and sofa in foreground is olive. Cocktail table is rough-cut stone.

**BRIGHT COLORS** dominate in contemporary living room. Furniture is large in scale.

### HONORABLE MENTION

INTERIOR DESIGNER:  
Peggy Galloway  
and Reece Williams

BUILDER:  
Conejo Valley Development Corp.,  
Thousand Oaks, Calif.

Light, restful colors are used in the master bedroom in this house which the judges cited for comfortable decor and for interiors that work well with the outdoor areas they open onto. Here the carpet is grey, walls putty colored, and ceiling is an off-white textured plaster. Bedspread is cucumber shade with green stripe border and bolsters. Chaise is avocado green plastic on dark brown frame, and bedside tables have Moroccan walnut stain. Drapery is a plaid linen. The custom lighting fixture hanging from ceiling has green Chinese bell pulls.

**MASTER BEDROOM** (11'x22') has sliding glass door opening onto garden terrace.



Julius Shulman

*continued*



**LIVING-DINING AREA** of small apartment is effectively divided by change in flooring colors and matching curve of framing overhead.

## FIRST AWARD

INTERIOR DESIGNER: The Lehmans  
 BUILDER: Webb & Knapp, New York City

The jurors cited this winning entry for "its intelligent and decorative handling of space, its interesting use of color and well-designed furniture."

The living room of the model apartment premiated by the jury doubles as a bedroom, but (as the realtor's salesmen point out to rental prospects) this interior design completely disguises the dual use. The sofa bed is white with a rich gold pattern, a color combination that also appears in the two figured table lamps. The dining area is set apart by the contrasting dark brown and off-white colors of the tessera mosaic floor tiles and by the overhead framing which provides a track for mesh curtain. This beamed ceiling—and matching dark mullions at window end of room—gives

the living-dining area a wider, deeper appearance.

Says Realtor Murray Siegel of Herbert Charles & Co, which handled rentals of the apartments: "There is absolutely no question that the treatment of this unit has been the chief reason why these apartments rented much faster than any of us had expected."

Webb & Knapp originally planned to keep this model furnished for six months, but it was so successful they continued the display several months longer. Says Joel L. Bross, director of renting: "This model apartment and others served immeasurably in helping us rent over 730 apartments in less than six months, nearly half the units in our Park West Village project."



**EFFICIENCY APARTMENT** is sparingly but well furnished; judges felt, "the small area lacks any feeling of confinement."

#### HONORABLE MENTION

**INTERIOR DESIGNER:**  
Paul Lester Wiener  
and Ala Damaz

**BUILDER:**  
Paul Tishman,  
New York City

Contemporary and practical decor helps this efficiency apartment to look relatively spacious.

Few but essential pieces of furniture are used, like the black leather sling chairs and white marble table. A light

green carpet and light green walls contrast well with the dark blue wall right and the sky blue wall seen through pass-through of kitchen. At right, aluminum posts support white marble ledges and glass shelves.

Louis Reehms



**BACHELOR'S APARTMENT** is designed to suggest its occupant's exotic tastes in accessories and strong colors.

#### HONORABLE MENTION

**INTERIOR DESIGNER:**  
Arthur Burke

**BUILDER:**  
Phoenix Construction Co.,  
New York City

Strong, unusual color combinations and furnishings indicating an eclectic taste mark this design for an efficiency apartment. One wall at left is stark white, gold felt covers closet doors at entry, and sapphire blue felt covers other

walls shown. Ottoman bed at left is covered with gold and sapphire blue felt. A zebra rug defines the seating arrangement, and floor is stained antique walnut. Chairs have muted madras blue-and-gold prints. /END

# Why the South's #1 Builder of manufactured homes



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# Be sure to see **NEW WAYS** **TO BUILD BETTER**

*A monthly report on homebuilding ideas, products, and techniques*

**Starting here**

## **What the leaders are doing**



### **Want to show an apartment unit before it's built?**

Build a model house that duplicates one of your apartments. That's what Disc Inc did (above) at the site of its new Van Dorn Apartments in Alexandria, Va. Results: 102 rentals in the first two weeks after the opening. The model, opened Sept 16 at the height of the

renting season, also dramatizes Disc's claim that "your apartment at Van Dorn will be big as a house." It is similar in plan to a three-bedroom apartment at the 500-unit project, where the first section (257 units) is expected to be finished late this month.



**LIVING ROOM** of model is 20'x14', opens to roofed terrace. Dining room is 17'x18'.

**And on the following pages**

### **Technology**

Component system makes a demountable building. . . . Shell house is held together with epoxy resin . . . New heating-cooling system radiates from ceiling valance. *See page 165*

### **New products**

New area and recessed lighting fixtures . . . new hot and cold water dispensers . . . new bathroom features . . . new tools. *See page 189*

### **Publications**

New ideas for interior and exterior design. . . . New technical literature, merchandising aids, product bulletins, catalogs. *See page 202*

**More** **What the leaders are doing**

Model house with cut-aways in every room. . . . Pipeline carries metered fuel oil to each house. . . . Split-entry contemporary model is a sellout. . . . What the leaders are advertising.

*See page 171*

# NEW

**ELONGATED RESIDENTIAL CLOSET...  
PRICED FOR THE MASS MARKET...**

*a full siphon jet  
at reverse trap prices*



E-5255  
Eljer Emblem  
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Your customers will be impressed with the built-in sanitary features of Eljer's new EMBLEM elongated rim closet . . . just a few dollars more than conventional closets.

Eliminating the common institutional look, Eljer's new EMBLEM Elongated rim closet, designed especially for residential use, is of *premium quality* in every detail. Both elongated and round front models comply fully with federal specifications for siphon jet closets.

Available in all Eljer colors as well as snowy white. For further information contact The Murray Corporation of America, Eljer Plumbingware Division, 3 Gateway Center, Pittsburgh 22, Pa.

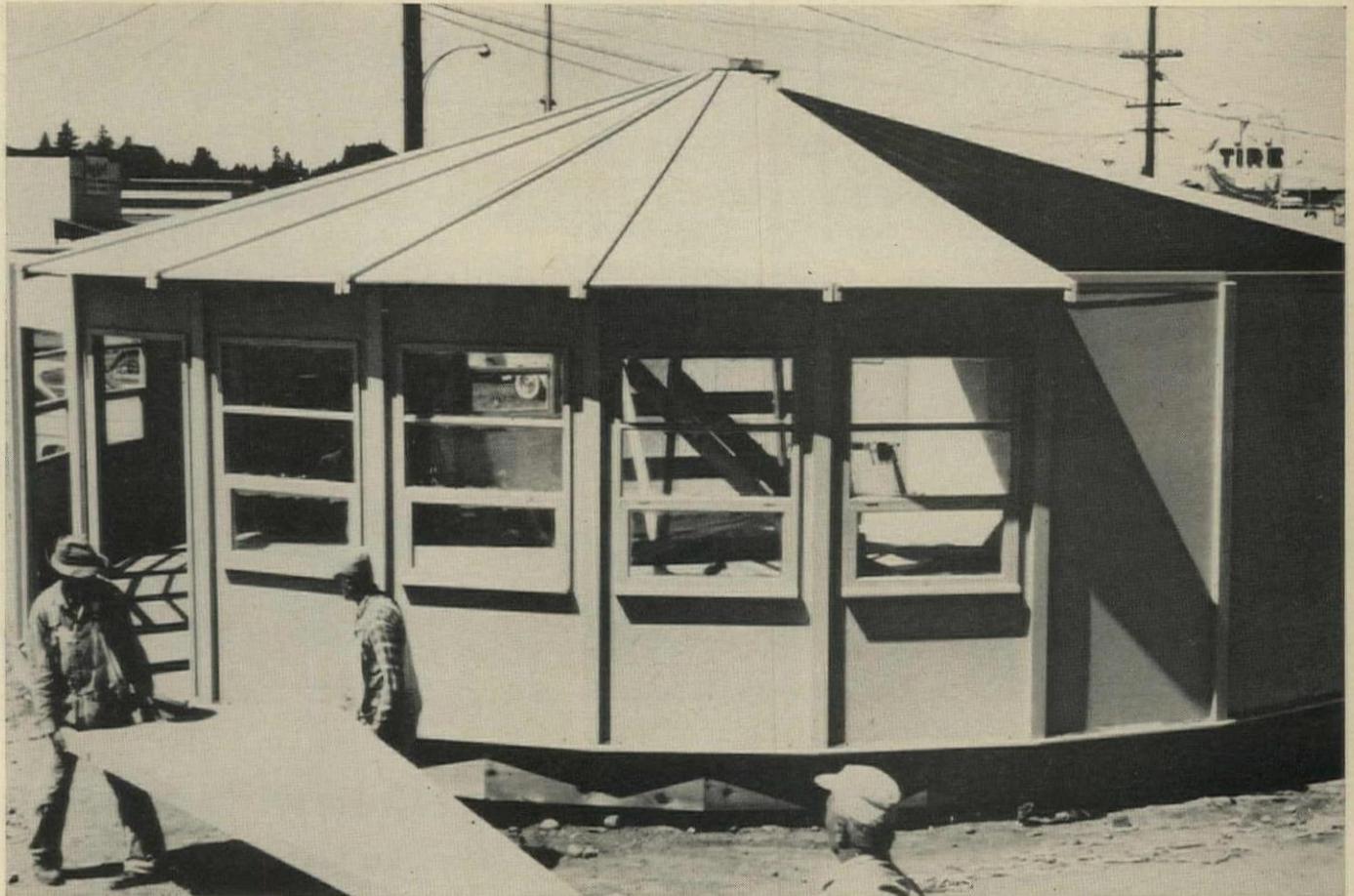


Eljer Emblem  
Elongated Full View



E-5250  
Eljer Emblem  
Round Front

**ELJER**  
FINE PLUMBING FIXTURES



**CIRCULAR BUILDING** has conical roof made up of pie-shaped panels (foreground). Clear span is more than 35'.

## This component system makes a demountable building

It is made up of interlocking parts bolted together rather than nailed so they can be taken apart almost as easily as they are put together. And it is built on a foundation that requires no concrete work and a minimum of earth moving.

### *Here's how the system's parts go together:*

The site is skinned and rough-leveled. Then masonry blocks are laid on the ground in a wheel-and-hub pattern.

Floor joists—notched and rabbeted to receive the floor—are laid out like spokes in the wheel, and leveled.

Polystyrene foam slabs, wedge-shaped to fit between the joists, are dropped into the rabbets as floor insulation.

Plywood floor panels are set on top of the joists with their bottom members fitting into the joist notches.

Plywood wall panels, finished on both sides, are set around

the perimeter of the deck. They fit in grooves around the edge of the deck, and are held down by metal strips that fit a saw kerf in the panel, and are bolted to the deck.

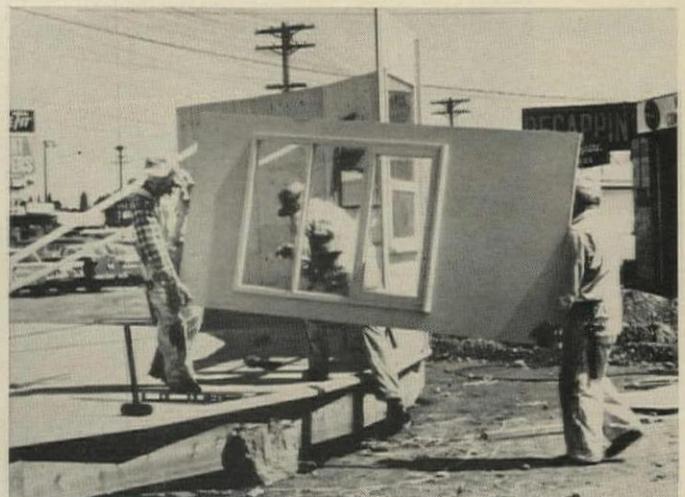
A post-tensioned steel band is then put around the structure at the top of the wall panels. It holds them in position, and provides the tension necessary to support the outward thrust of the conical roof.

Next, pie-shaped roof panels, with foam insulation and finished ceiling installed, are set on top of the wall. They are held up by temporary center bracing during erection, and by the tension of the wall when completed.

Components can be bought for three size buildings: 1,000 sq ft, (the size of the one pictured here), 730 sq ft, and 520 sq ft. The package is presently available only in the Western states from James Fowler & Assoc, Vancouver, Wash.

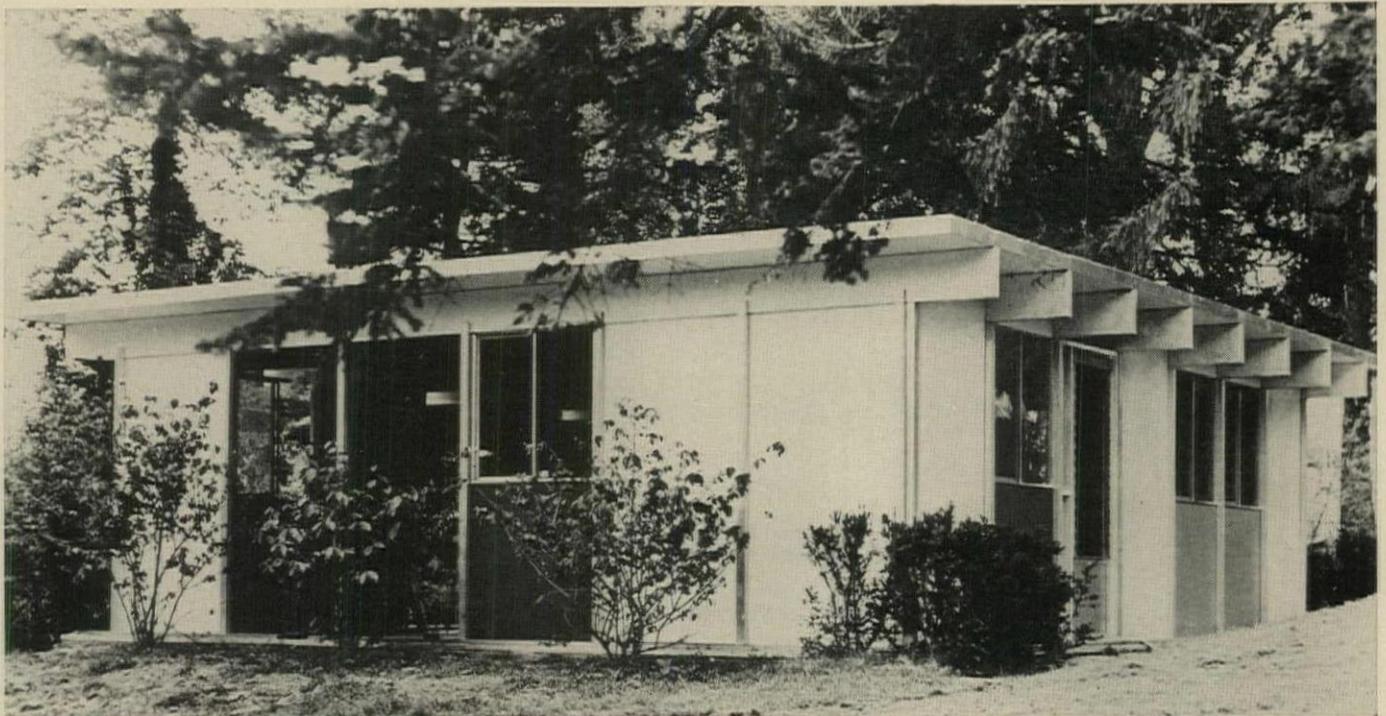


**FLOOR JOISTS** are laid out on block foundation. Floor panels will fit into notches and rabbets on top of the 2x12s.



**WALL PANELS** are set in grooves around perimeter of deck. Exterior skin is 3/4" plywood, interior skin material is optional.

Technology continued on p 166



## Newest shell house is held together with epoxy resin

There isn't a nail in it. What's more, it has no wood either, except for top plates and hardboard walls and ceiling.

It is almost all polyurethane foam, fiberglass, aluminum, and glass.

Framing is post-&-beam. Extruded aluminum mullions support 3"x12"x 28'8" hollow fiberglass-reinforced polyester beams (which provide ducts for heat and wiring).

The roof is made up of 4'x8' panels of 2"-thick rigid polyurethane foam (K factor 0.11), faced with a fiberglass roof surface and a phenolic-impregnated hardboard ceiling.

The non-bearing walls are 4'x8' sandwich panels with 1 1/2"-thick polyurethane cores, faced with 1/2" hardboard inside and 1/32"-thick aluminum outside. The aluminum is coated with a colored methyl-methacrylate film.

All components are fastened with an all-resin epoxy manufactured by US Foam & Chemical Inc.

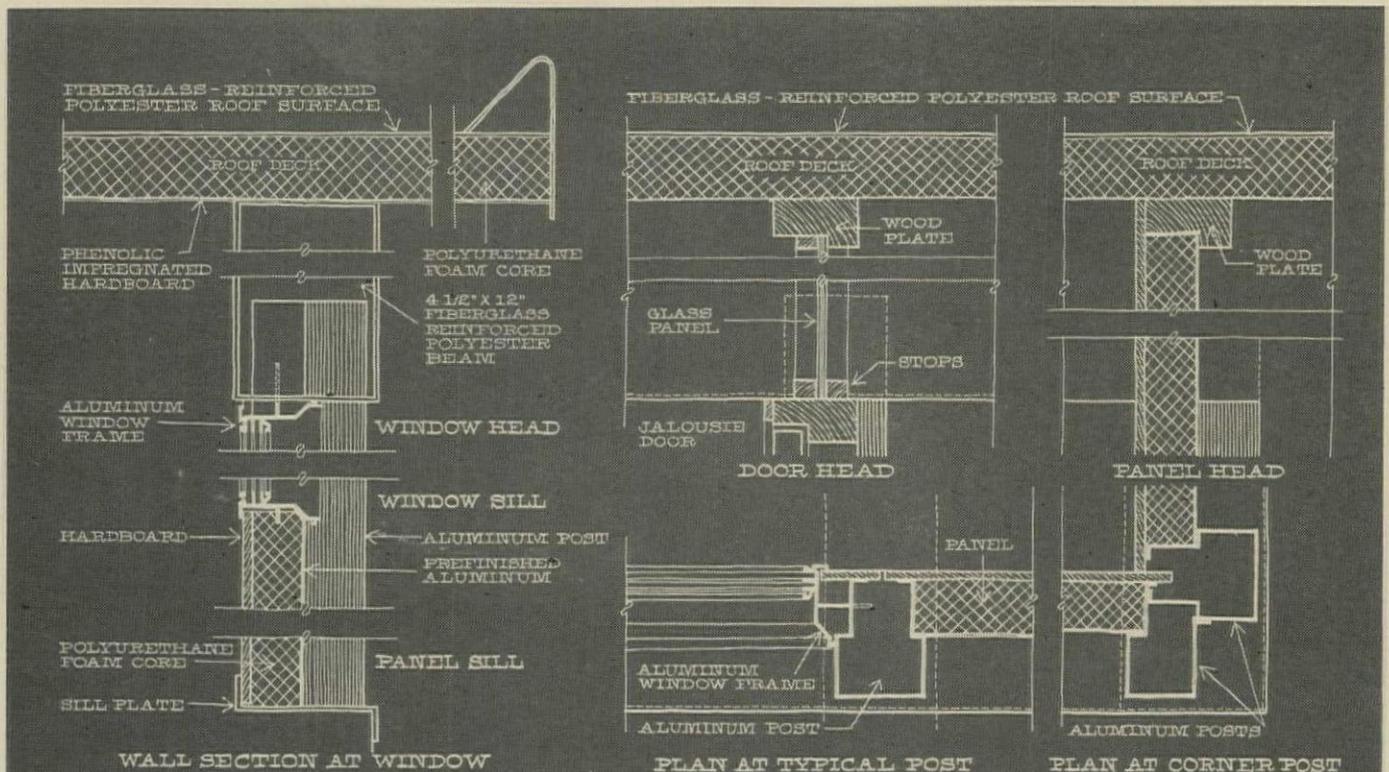
Developed by Philadelphia's Major Realty Corp in cooperation with Alcoa, the house is now in production. It was designed by Philadelphia Architect Charles F. Wise in consultation with Chemical Engineer Max C. Weiner and

New York Consulting Engineer Aaron Garfinkle.

### Prototype sells for \$2,990

That is the suggested retail price for the 672 sq ft shell, erected (but not including foundation and lot). Major Realty plans to set up dealerships around the country and offer permanent financing assistance. It will sell the plastic-and-aluminum units as panels in various sizes and, later as bare shells, as semi-completed houses, or as completed houses.

**JOINT DETAILS** show how panels work with framing and openings. All joints are fastened by epoxy adhesives.





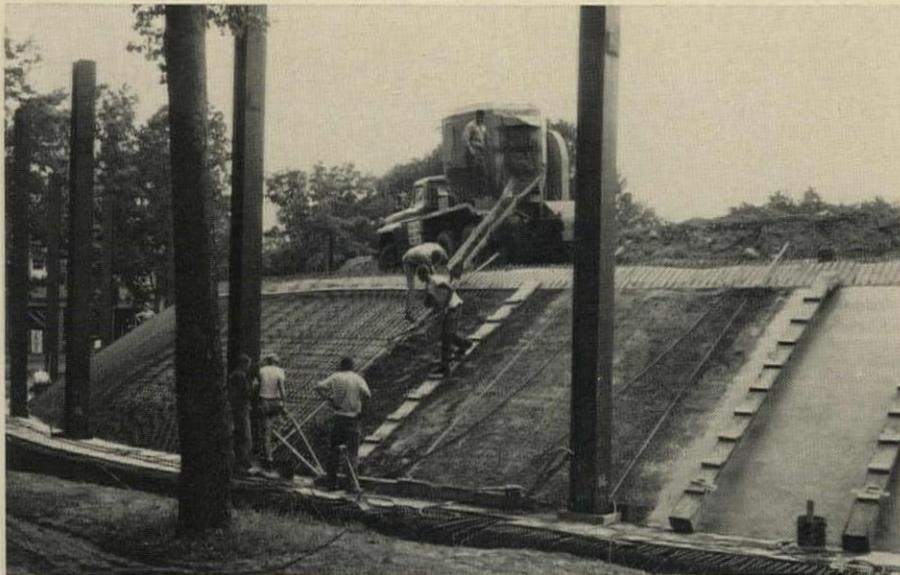
**POLYSTYRENE FOAM SLABS** are laid on gravel, are followed by reinforcing.

## Concrete roof poured on the ground

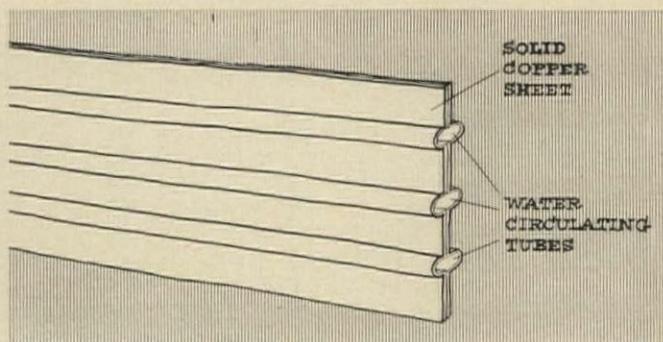
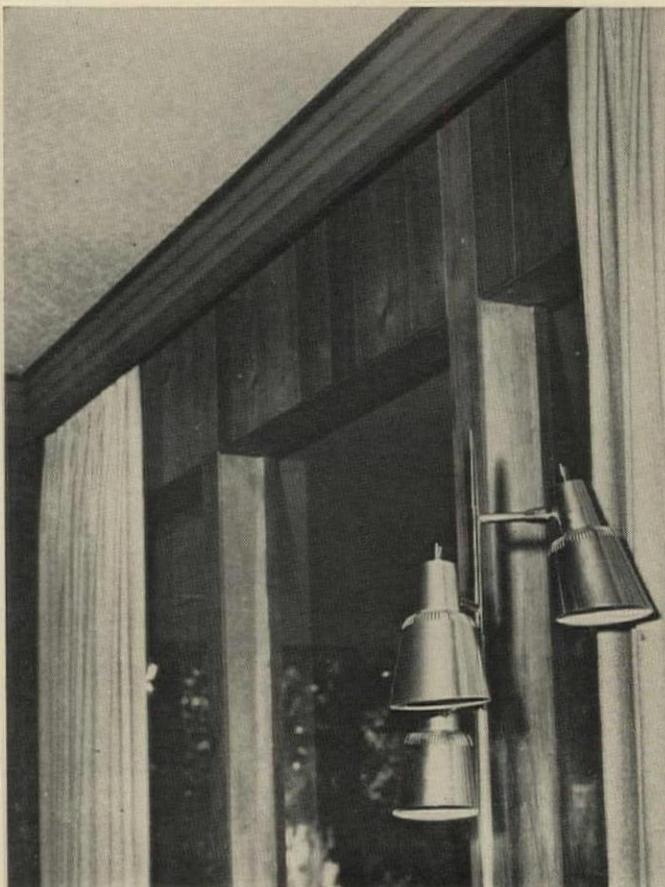
A pile of gravel is used as a form for the dome-shaped roof. This eliminates expensive cribwork and cuts the roof cost to \$3 sq ft. The finished roof is raised to its final position by a standard lift-slab operation.

The gravel pile (30' high, 286' in diameter) is smoothed to the contours of the roof. Polystyrene foam slabs are laid on it as form liners (and as insulation for the finished roof), reinforcing bars are set, and a very stiff mix of lightweight concrete (to prevent slumping of the steep sides) is poured.

The dome will cover an Indiana church auditorium. Architects are Johnson, Richart & Assoc.



**LIGHTWEIGHT CONCRETE** is poured. Steel perimeter ring will support finished dome.



## New heating-cooling system radiates from ceiling valance

The radiator strip in this new ceiling-mounted hydronic air conditioning method is set around the perimeter of the room. From its height it can radiate to all parts of the room without cold spots caused by furniture interference (and it leaves the floor free for any furniture arrangement). And its shape (photo, left) lets it act as a decorative valance.

The radiator strip is part of a new heating system developed by Dr Clarence Mills of the University of Cincinnati. Heating and cooling are almost entirely radiant, permitting lower room air temperatures and less heat loss to the outside. Also, outside air is taken into the house through a humidity and dirt control unit and held at slightly higher than atmospheric pressure to prevent air infiltration.

The Tube-in-Strip radiator is made by Revere Copper.

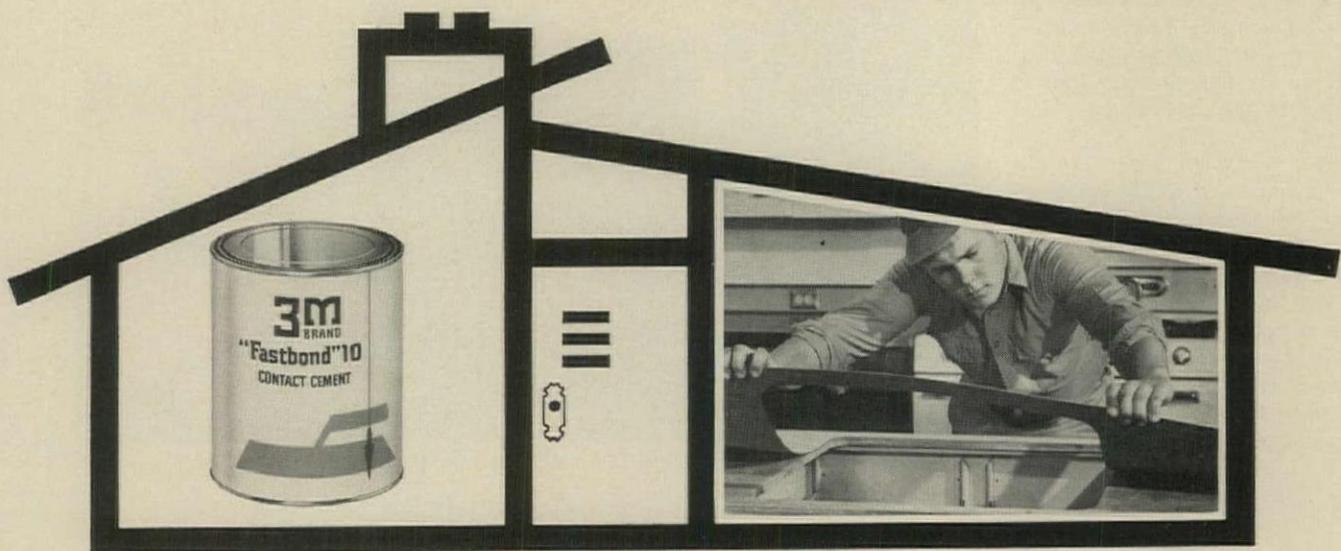
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**HIGHLY RESISTANT TO WATER!** Made with neoprene rubber, long recognized for excellent resistance to water. Even resists boiling water!

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*Just a slight sideways pressure of the sash, in either direction, and Take-out equipped window is out.*

The problem was solved by combining famous Zegers Dura-seal principles of efficient weatherstripping and dual sash support with a new compressible jamb, so that weather-tight, well-balanced, double-hung



*Take-out is real easy to remove and replace!*

wood windows now can be lifted out and put back *easily*, quickly. No longer will users have to tug and struggle to remove and replace windows. Tests made by independent research laboratories show that windows equipped with Take-out exceed F.H.A. requirements by more than 50 per cent!

Probably one of the most important Take-out features is Dual Balancing which provides *two* spring balances on each sash, one on each side, to prevent the sash from tilting. Furthermore, Take-out is coated with Zelite, an exclusive process that *keeps* the metal bright and beautiful.

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**Builders!** Ask your lumber dealer about Take-out or write *now* for our new folder.

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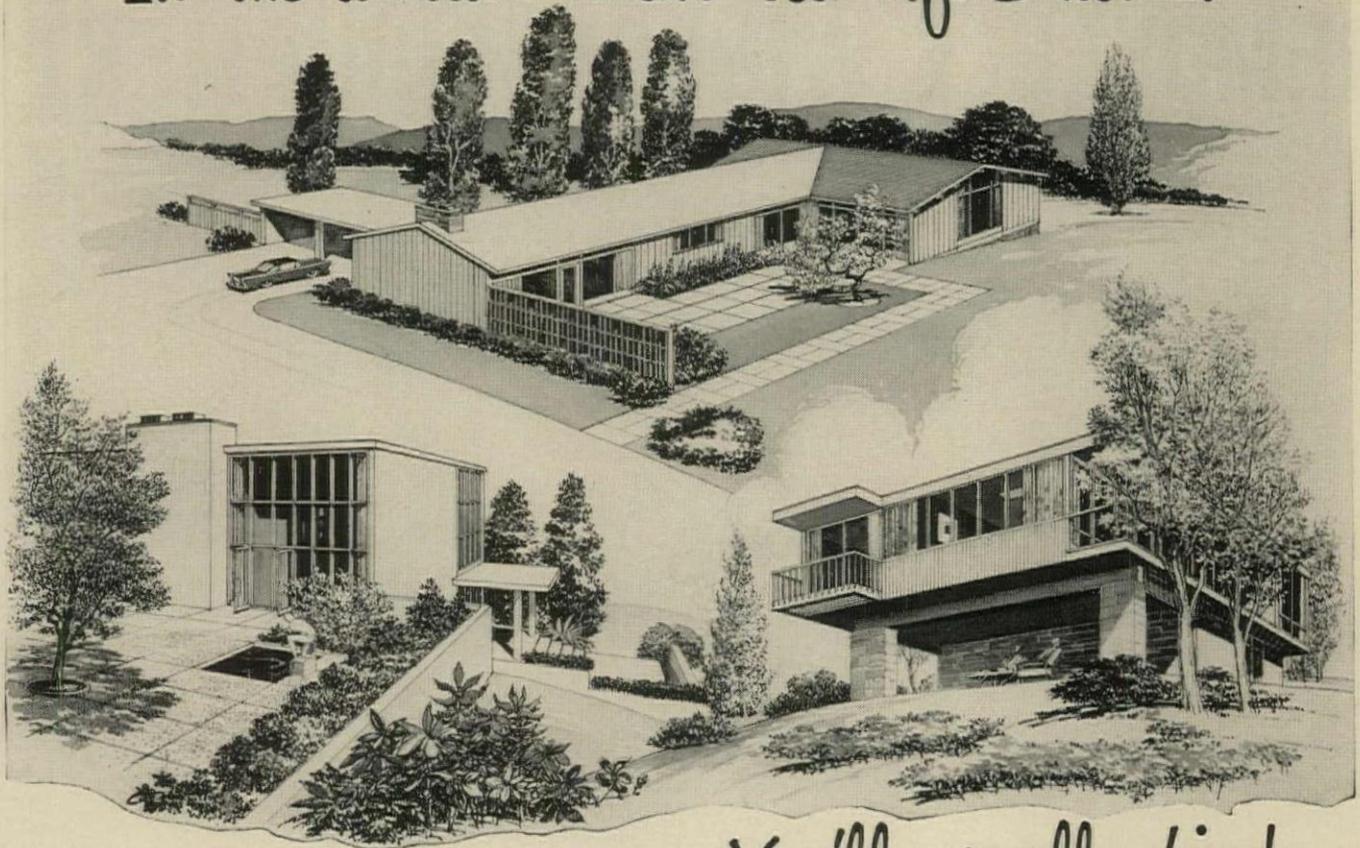
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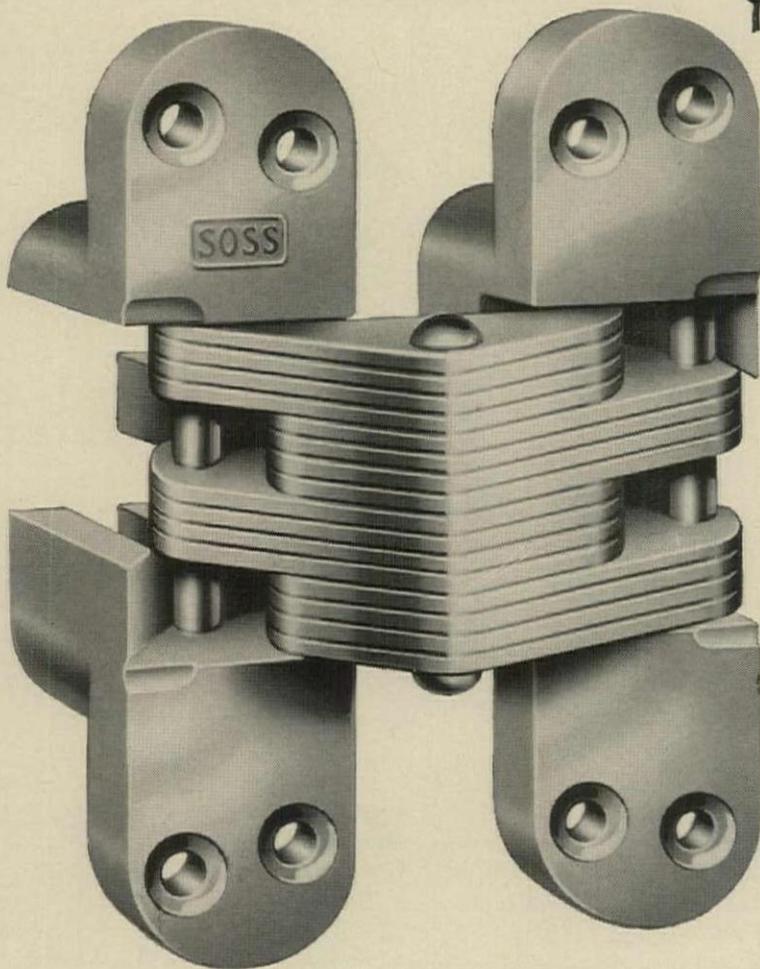
for complete information and prices,  
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or hardware dealer, or write us.

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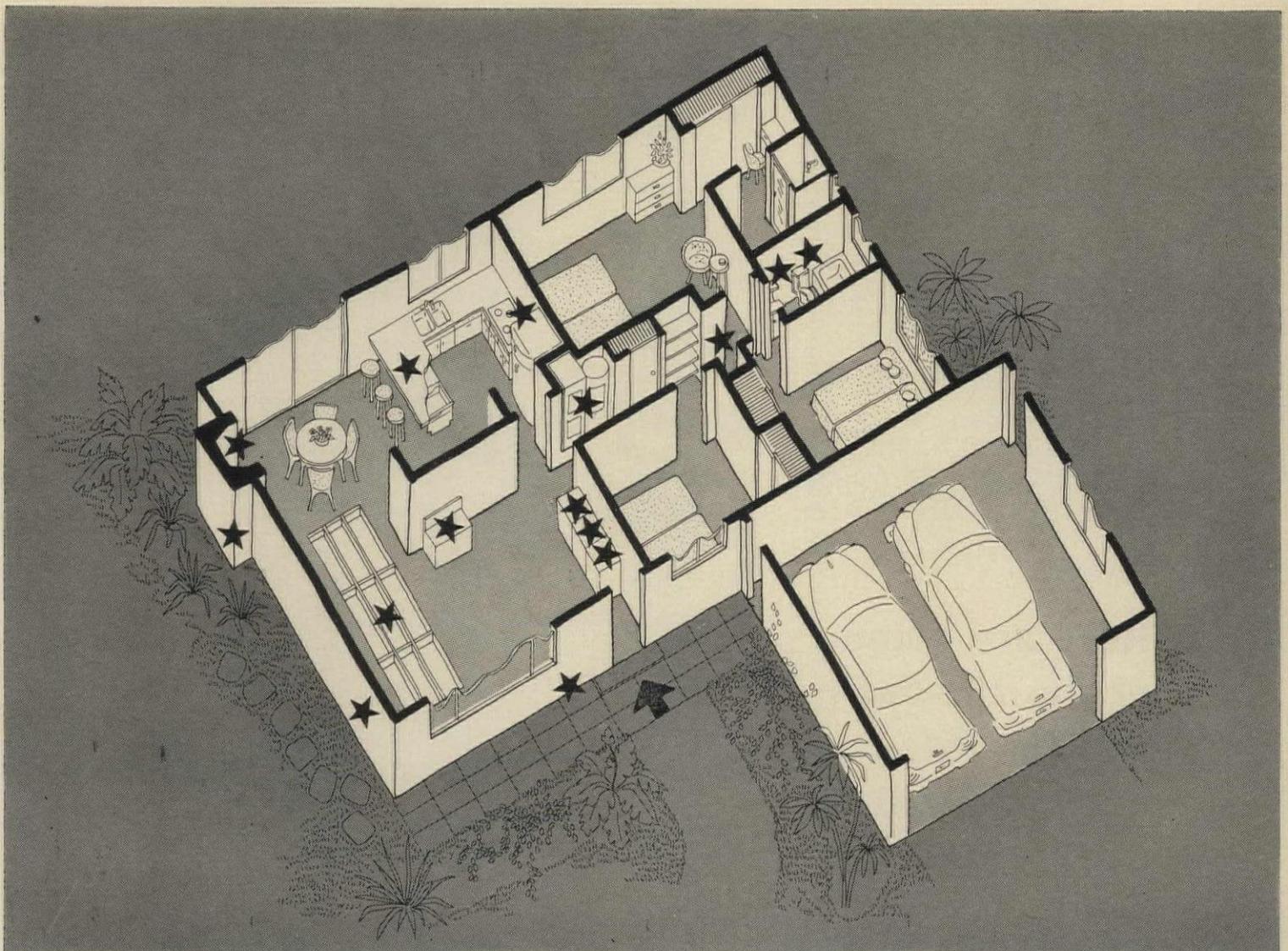
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**"The Hinge That Hides Itself"**



**EIGHTEEN CUT-AWAYS** and other dramatic displays are at the starred locations in Rosemont Development Co.'s model in Sacramento.

## This model with all kinds of cut-aways started a sales boom for its builder

It attracted so much favorable attention for Builder Richard Price in Sacramento that his sales jumped from one to seven a week.

In the highly competitive, overbuilt Sacramento area, this is a real achievement—and it worked because the cut-aways are far more than just a gimmick. Each one sells quality.

### There are five reasons why the cut-a-way model works so well:

1. The whole house is a demonstration area, with displays in every room.
2. The house is nearly finished, not (as in many cut-away showings) merely a half-built house showing a rough-lumber view of the shell.
3. The displays are dramatic. Imagination has gone into their creation.
4. There is variety. Cut-aways take many forms. In almost every room

visitors can see something different.

5. Signs next to cut-aways give prospects a lot of information about what the displays show. Visitors never get a chance to miss the meaning.

The model is one of five at Price's Rosemont development and the last one prospects see after looking at four furnished models. Most visitors spend 15 to 20 minutes in the cut-away house, many stay a half-hour or more, and some return for further study.

### "We have tried to show why no one could build better"

Says Price: "With these displays we have been able to convince buyers that our \$17,950 to \$22,950 houses are built as well or better than higher priced houses. Our pick-up in sales shows that people are looking for quality, not surface decoration."

To see some of Price's unusual displays, turn page.

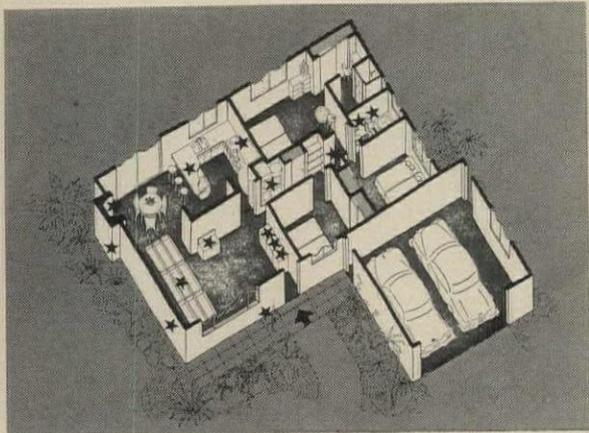
*Pipeline carries metered fuel oil to each house* .....p 174

*Split-entry contemporary model is a sellout* .....p 176

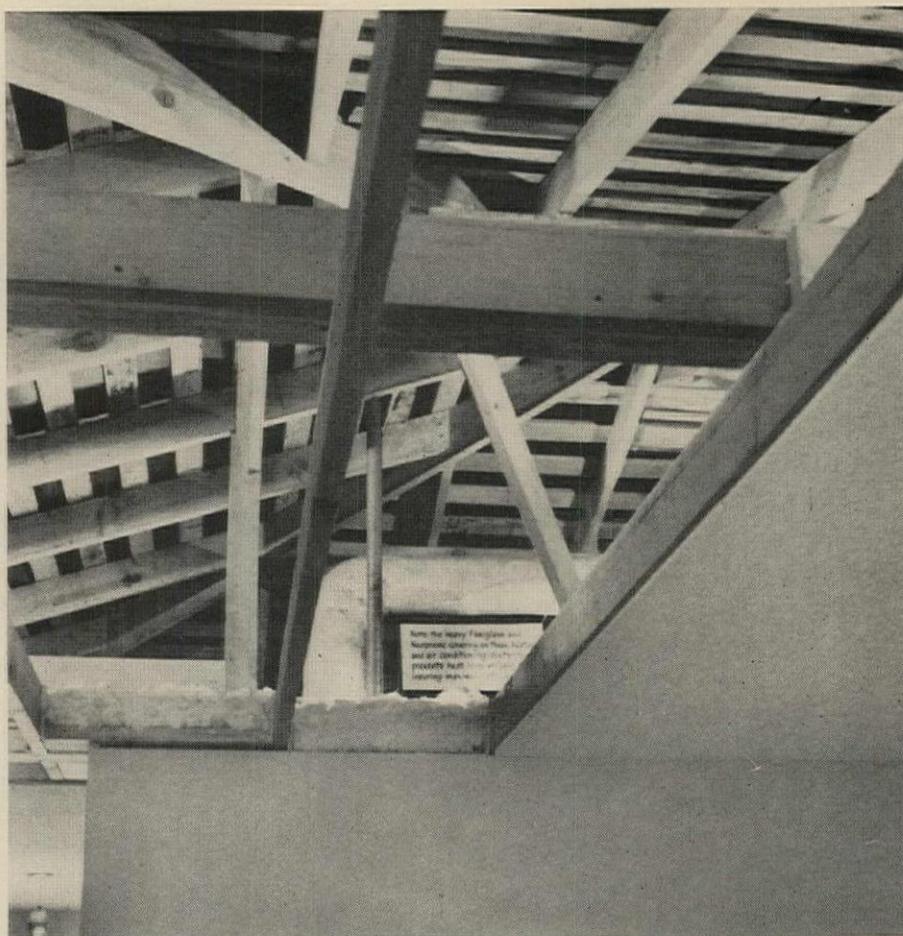
*Dallas model house gets seen by 2,500,000 people* .....p 178

*How to build a more effective trap for unsure prospects* .....p 180

*Some interesting advertising ideas from four markets* .....p 183



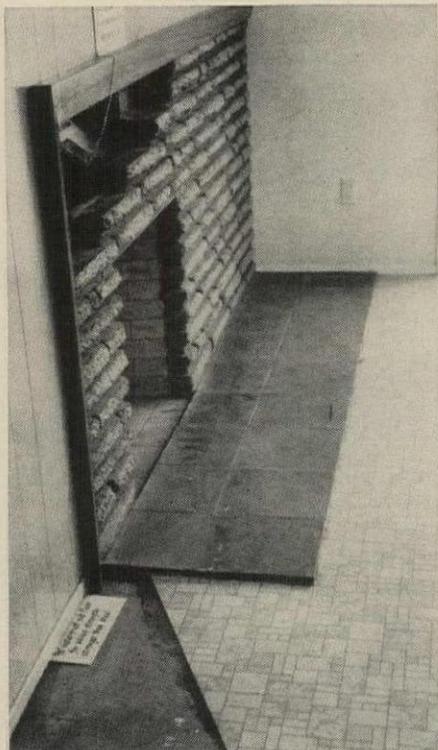
## Here are some of the cut-aways Builder Price uses to point up quality



### Big ceiling and floor cut-aways impress buyers most

These are the chief attention-getters in the model. Overhead, prospects see exactly what goes on in the attic—where the insulation is and how thick it is, how well the ducts

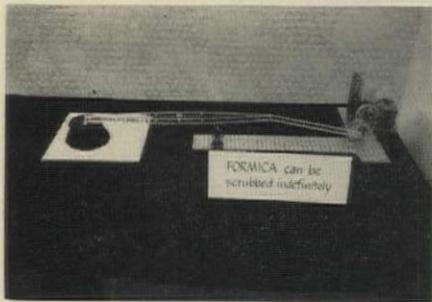
are insulated, and how the roof goes on. Below, they look over railings at the actual foundation, at its several concrete beams and at varying stages of construction.



### Fireplace is dissected

Visitors can see through the fireplace to the outside wall. One sign inside the fireplace explains there is "spun glass for your protection," and another sign points out that "firebrick laid flat doubles the heat and fire protection of your fireplace." Subflooring (foreground) is shown, also.





### Motor operates scrubber

This home-made mechanical gadget (employing Erector set parts) keeps the brush moving on the plastic laminate. Two adjacent devices of the same sort keep scrubbing wall paper and dipping a piece of teak into water ("teak is not only beautiful but practical . . . it has been immersed in water for thousands of years without deteriorating").



### Buyers see inside cabinets

One door is left off sink cabinet (above) so buyers can see garbage disposer; part of the countertop and sides of storage unit are omitted so the inner construction can be shown. Signs make clear that "drawers are 1" deeper than standard drawer depth."



### Construction stages shown

This cut-away wall of paneled room is amply explained (as is another painted wall) by series of signs on furring strips, on concealed telephone wiring, and on insulation. One floor area is also shown at different stages of construction.



### Even the furnace, water heater, and bath fixtures are cut-aways

Glass sides on furnace and cut-away water heater show how they work, and signs explain their features. Toilet's direct action

flushing process is fully explained by the sign above it. Several signs around the lavatory point out "no washers or other fragile parts

to wear out in this faucet," and "you could have 11.8 old-fashioned medicine cabinets for the cost of this one."

Leaders continued on p 174



PLASTIC-COATED STEEL PIPE leading from nearby storage tank will carry fuel oil to a group of 47 new houses in Poughkeepsie, N.Y.

## This pipeline carries metered fuel oil to new houses

The split-entry model under construction above is Builder Mark Ritter's, and the piped fuel-oil system being installed in the street is his invention.

The model has become his best-seller and he expects he has another winner in the community oil system, which he offers to other builders through a new company he has formed.

The distribution system is entirely

new in homebuilding: Fuel oil is piped to new houses and metered at each house. Pipes to houses are 1¼" in diameter, have cut-off valves to each house, and lead to oil burners in the houses.

### Builders get several advantages

Ritter gets these advantages at his Poughkeepsie tract: He does not have to spend \$75 for fuel-oil tanks or waste space for the tanks; he did not have to put up a \$15,000 deposit required by a local gas utility pending completion of his 47-unit tract; and he can promise buyers their heating bills will be less than gas would cost in his location.

And buyers get these advantages: no fuel-oil tanks to replace or repair; no worry about running out of oil when roads are blocked by snow; no oil trucks running over lawns; year-round monthly billing; no short-term price increases during oil shortages.

### Ritter chanced on the idea

He balked last winter when a gas utility insisted on a \$15,000 bond to extend its mains ¼ mile to his new tract, so he started asking oil companies about installing pipelines for central distribution of fuel oil. He learned oil companies thought the system would require metering—and that they knew of no one who had ever developed an inexpensive meter accurate enough to measure the trickling flow of fuel oil.

This would have been answer enough for most people, but Ritter wasn't satisfied. He went to meter manufacturers—and kept getting the same answer. At last he found a company with an industrial meter—at the right price—that could be adapted to meet the rigid requirements (government bodies ask that meters be accurate to ½%).

### Now Ritter has a second business

Says the young (30) builder: "We can offer the system to any builder of 100 or more houses, and it won't cost the builder anything except a small site for the central tank. I formed Tri-State Pipe Line Corp in Newburgh, N.Y. with Attorney Otis Waters and Plumbing Supplier Louis Berkman, to install the complete system and then contract with an oil company for delivery of oil at a price competitive with local fuel oil delivered by truck. We just signed our first builder customer—Worley Homes, a 500-house builder in Monroe, N.Y."

Ritter concedes that it might be possible to set up a similar system without the meters, but believes a builder would have a merchandising problem in offering buyers fuel oil at an averaged price for all houses.

In any case, Ritter certainly solved the problem of getting piped fuel oil for his own tract. And his sales are booming: He has nearly sold out all 47 of his \$14,000 to \$17,000 houses.



SMALL METER being installed by workman (left) is held by Builder Ritter, who has exclusive franchise for its use in houses.



**For the toughest  
Kitchen Ventilating job**  
**THRUSTPOWER**  
**has the power to do it**

*Trade-Wind*

STEP UP TO

Here is super capacity ventilation for the toughest smoke-heat-grease problem in a kitchen...including indoor barbecues. Powerful underhood ventilator— $\frac{1}{3}$  HP motor with variable speed control—4 filters—enclosed lights—choice of elegant new pewter finish or antique copper. Hoods up to 96" for wall mount, pass-through, island or peninsula.

Write for complete information.

*Trade-Wind*

DIVISION OF ROBBINS & MYERS, INC., 7755 Paramount Place, Pico Rivera, California Dept. HH





VERTICAL MAHOGANY SIDING, divided by white boards where prefab panels join, features low-silhouetted model. House has two balconies.

## This split-entry in contemporary dress is a sell-out

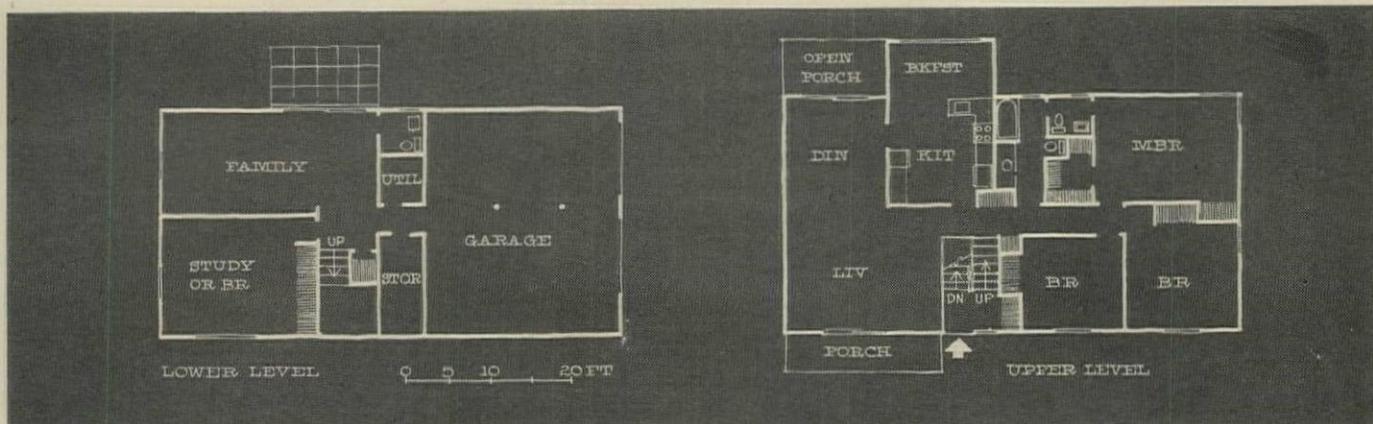


LIVING-DINING AREA with clerestory is 25'9" long, with porches on two ends.

It sold out (32 sales) in only three weeks, much to Builder Ira Wallach's surprise, for he had expected a three-month sales period. Small classified ads in New York dailies brought buyers before the model was completed in suburban Nanuet, N.Y. One result: Wallach saved over \$5,000 in planned advertising.

Says Wallach: "I was afraid my design was too far out for our so-called conservative market, but I was wrong. Buyers in the New York area are starving for more contemporary design."

As the plans below show, the model has four bedrooms, two large living areas, three indoor-outdoor areas, two dining areas, and two bathrooms. The \$24,740 split-entry model has 2,600 sq ft under roof, including two-car, side-entry garage.



SPLIT-ENTRY PLAN puts front door midway between floors. Rear and garage sides are at ground level.

New  
"Brushed  
Finish"



**FORMICA**<sup>®</sup>  
LAMINATED PLASTIC

**Kitchen Cabinets will sell your homes!**

Now, a special new Formica cabinet surfacing features an exclusive Brushed finish that hides fingerprints and laughs at harsh, color-fading detergents.

Local, regional and national cabinet manufacturers are finding that they can now provide you the many plus advantages of Formica V-32 material at prices no higher than wood.

Builders who offer this welcome improvement in home construction and maintenance are sure to enjoy an early and continuing sales advantage.

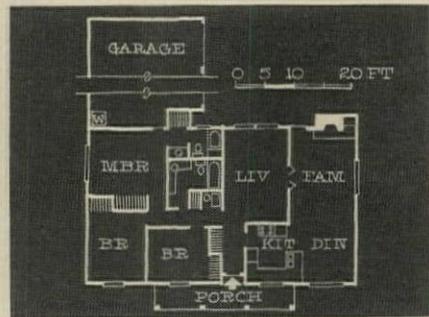
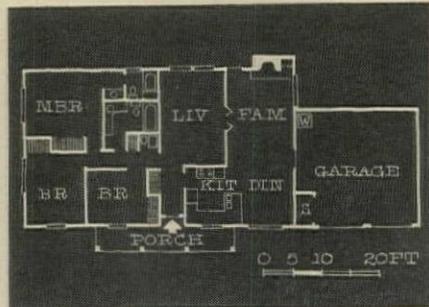
Write, wire, for the names of manufacturers of Formica kitchen cabinets, together with a complete set of 8 actual product samples of new Formica V-32 material in the exclusive Brushed finish.

**FORMICA CORPORATION**

subsidiary of **CYANAMID**

Dept. Y-2, CINCINNATI 32, OHIO





**This Parents'-A.G.A. promotion house was shown to 2,500,000 people in Dallas**

Parents' Magazine and American Gas Association sponsored the model (filled with gas appliances and equipment) at

the Texas State Fair last month. Centennial Construction Co's 1,400 sq ft model is offered with garage either at

rear off master bedroom (as in model built at fairground) or, much better, at side next to family room.

**Buchanan concentrates on apartment houses**

NAHB Second Vice President W. Evans (Bucky) Buchanan, longtime homebuilder in Washington, D.C., has completed 168 rental units in eight apartment houses like those shown right, will open more of these partially prefabricated buildings this fall at his 1,100-unit Mattapony Manor community in Baldensburg, Md. Buchanan's last offering of single-family houses was a group of National Homes prefabs sold out last spring.



**"We're getting crowds just like the good old days"**

So says Denver Builder Sam Primack of Perl-Mack Construction Co, who has pictures like this to prove it.

Even better, sales are booming too. Reports Primack: "We sold 54 houses the day we opened our Southglen community, and in the next eight weeks we have brought our sales up to 160—at \$19,300 to \$22,700."

Primack credits much of the success to community facilities, including tennis courts, swimming pool, and three-par golf course, the second he has built (H&H, June). Another reason for good sales: He ran a teaser ad campaign that he believes kept many people from buying houses in other developments until his tract was ready.

**Model furnished by charity draws 5,200 visitors**

Antiques like the bed shown below and other furnishings supplied by Goodwill Industries proved a good drawing card for Gerholz Community Homes, Flint, Mich. The model was shown for a month with furnishings restored by handicapped persons employed by Goodwill.



Leaders continued on p 180

# 47 MILLION PROSPECTS

FOR INLAND'S NEWEST LOW-COST HOME

*here's why* →

**PRICED TO SELL AT \$10,400 (including \$2300 lot)**  
**UNDER NEW FHA SEC. 221 AT \$9700 (including \$2000 lot)**

## DOMINATE THE LOW-COST MARKET

The **Buccaneer** is specifically designed for today's housing legislation. You can now take full advantage of the current requirements, and offer the **best terms** available with the **Buccaneer**.

The **3-bedroom Buccaneer** is available with a choice of slab, crawl space or full basement, with or without attached garage.

Ten architect designed elevations in American Ranch, Cape Cod and Colonial.

Inland's top quality is unequalled: 2" x 4" construction and the finest nationally advertised materials make the **Buccaneer** another outstanding Inland low-cost home.

**INLAND HOMES CORPORATION** • Executive Offices: Piqua, Ohio  
Plants in Piqua, Ohio; Hanover, Pennsylvania; and Clinton, Iowa

**RECOGNIZED LEADER IN LOW-COST HOMES**

See us at The NAHB Show — Booth Nos. 1558-1559

## INLAND HOMES BUILDER-DEALERS REPORT RECORD SALES AHEAD! *here's why:*



Most successful merchandising program and proven selling techniques in the industry.



Liberal financial assistance from Inland Mortgage Corporation in all phases of financing.



Faster service from 3 modern plants strategically located in a 25 state marketing area.

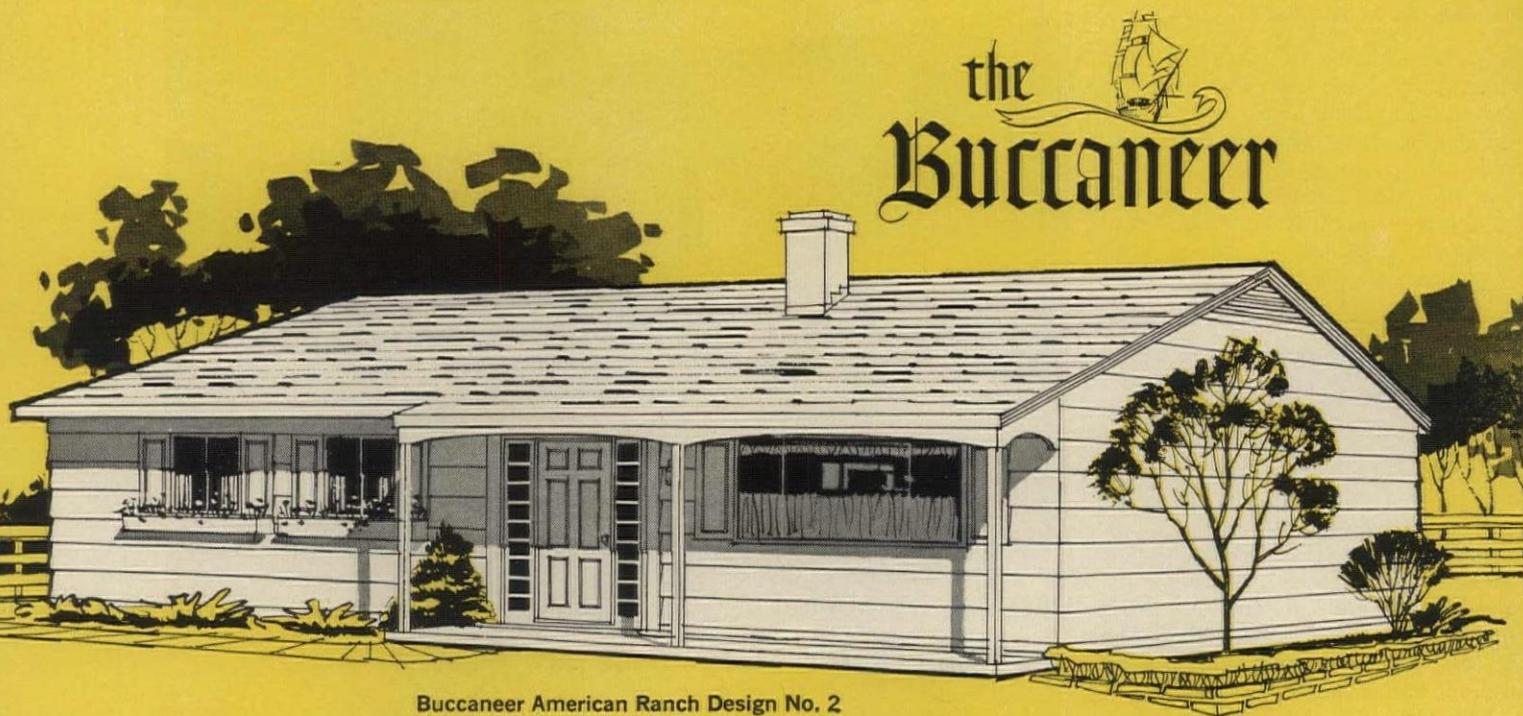


The model you want. 133 distinctive designs with a large variety of floor plans. Colonial, Contemporary, Ranch, Swiss Chalet, French Provincial and Cape Cod models.



For proof and performance! Write, wire or phone (PR 3-7550) Neal B. Welch, Jr., Vice President-Sales, Department H-11, Piqua, Ohio.

# INLAND<sup>®</sup> HOMES



Buccaneer American Ranch Design No. 2



**This wall is boosting sales in a prestige development**

So reports Salt Lake Builder Alan Brockbank who built the wall around his Chevy Chase subdivision, where houses sell for \$19,950 to \$26,995. The

concrete-block wall is 6' high and has decorative grilles at regular intervals. Its cost: \$5 a running foot or about \$125 per lot.

**Are prospects escaping from your sales trap?**

S&S Construction of Orange County, Calif. had a sales office through which prospects had to pass to enter and leave the model-house display. But the trap was so open that visitors often got away before salesmen could talk to them.

So the office was remodeled and a sample kitchen built to block the exit to the models. The kitchen attracted women and channeled visitors past an

area where salesmen were stationed.

Says Adman Max Tipton, who handles the S&S account: "The trap is for the 50% of visitors who are not sure they are interested in a house and who have not been talked to by a salesman. It is not for the man who knows he wants to buy—he'll walk up to a salesman anyway. And it is not for the 25% who don't want to buy—they can get away by just walking out."

**Here are some fast answers to everyday problems**

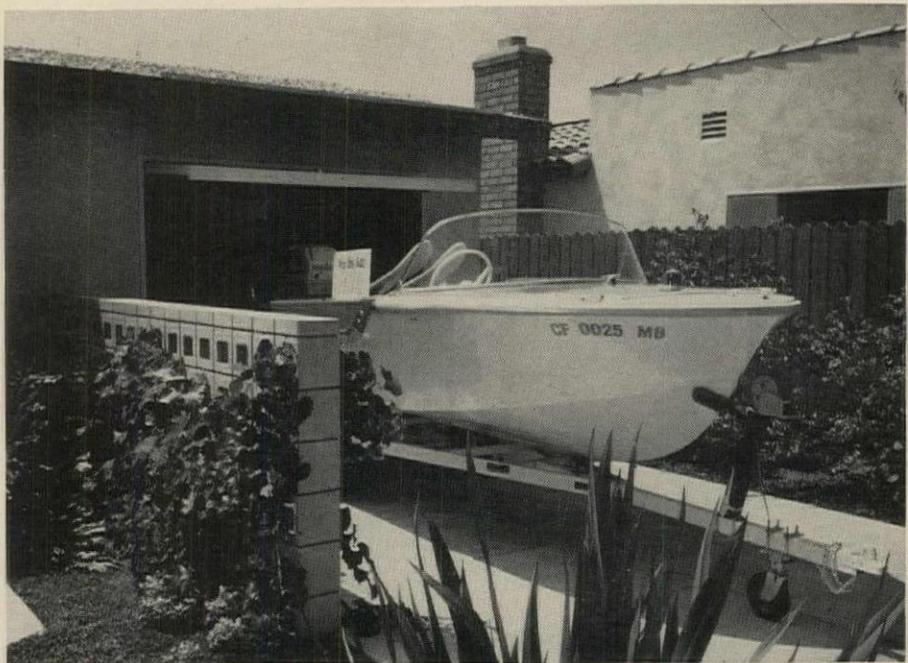
*Need a name for your product display?* Los Angeles Builder Harlan Lee calls his the "Custom Idea Center," an apt name because many buyers of his \$40,000-and-up houses want extras or custom changes...*No room for cut-away displays?* Use photos. At Garden Park in Orange County, Calif. S&S Construction mounted 16 pictures showing the step-by-step construction of its houses—pointing up quality materials and workmanship...*Want to convince prospects that your houses have been improved?* Seattle Builders Bell & Valdez use displays pairing "new" and "old" cabinet doors, hardware, and other products. Brief copy tells why the new product is better...*Plagued by thieves at your model houses?* Whoever was stealing accessories and other furnishings from the Sol-Vista near Los Angeles stopped as soon as this sign was posted: "These homes are protected by Electronic Eye. Please do not move pictures or disturb furniture"...*Spike heels ruining your floors?* Thornton Construction of Omaha protects floors and carpets in its model houses with floor runners which have a rubber base to absorb heel taps...*Want to boost sales by dramatizing your trade-in plan?* Run a trade-in fair. That's what Builders Kent & Lawrence did at Kent-Wood Balboa, Los Angeles. The trade fair was started to overcome a midsummer sales slump. The results: Weekly new-house sales jumped from two to six or seven.

**Model-house landscaping can be too mature**

That's the opinion of Los Angeles Builder Larry Weinberg, who says his prospects won't look at a model house if its landscaping indicates it is not brand new. To keep visitors coming at his Brentwood development, Weinberg not only face-lifts his models but also replaces mature landscaping with new plants.

**What are the best colors for billboard lettering?**

Luminous yellow against a jet black background with accent colors of luminous crimson, says Adman Max Tipton of the Coleman-Parr Agency, Los Angeles. To test billboard colors for Golden West Homes, Coleman-Parr prepared 15 color combinations, then eliminated them one by one until the staff agreed that the yellow-black-crimson combination stood out most. Used on billboards around Orange County, these colors were so effective, they have been copied by several competing builders.



**This boat helps sell houses two ways**

As a door prize at Golden West Homes, Los Angeles, it gets names of visitors for future follow-up by salesmen. And as a display, it points up a

garage feature—doors at both front and rear so that a boat can be pushed through into the backyard for parking or off-season painting.

Leaders continued on p 183



This is one of the two  
best food waste disposers

This is the  
only one better



New Imperial Hush

WASTE KING  
UNIVERSAL

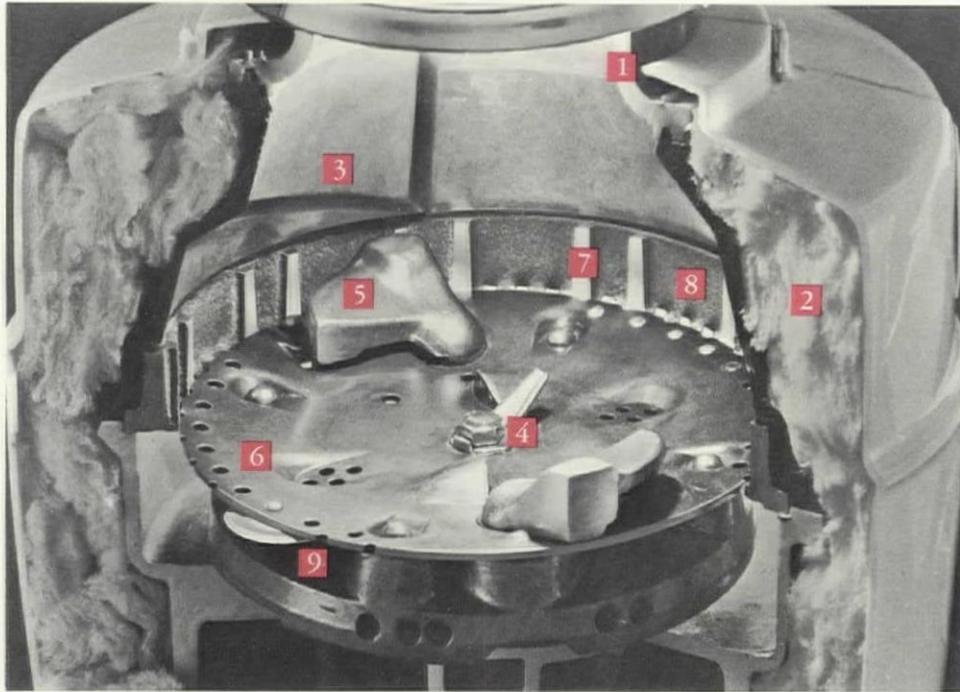
THE BEST DISPOSER THAT MONEY CAN BUY IS READY TODAY. WASTE KING UNIVERSAL INTRODUCES THE NEW IMPERIAL HUSH. THE FACTS AND TEST FIGURES BELOW PROVE ITS SUPERIORITY.

| Time in minutes for disposing of: | 10 oz. bones | 6-3" corncobs | 7 oz. husks | 10 oz. mix |
|-----------------------------------|--------------|---------------|-------------|------------|
| Mfr. A's best disposer            | 6.3          | 3.6           | 4.6         | 3.6        |
| Mfr. B's best disposer            | 7.0          | 3.7           | 4.0         | 6.5        |
| Mfr. C's best disposer            | 12.7         | 7.0           | 3.8         | 8.0        |
| Waste King Universal Super Hush   | 3.6          | 1.4           | 2.4         | 2.7        |
| New Imperial Hush                 | 1.8          | 1.2           | 1.5         | 1.6        |

Can Waste King Universal really be so superior? Yes. The accompanying test results will appear in *Good Housekeeping Magazine*. And Waste King Universal disposers have been awarded the *Good Housekeeping* seal; they are guaranteed to be as advertised.

This proof of performance will win new acceptance for the *entire* Waste King Universal line, especially among new-home prospects. And rightly so; just as the New Imperial Hush is far ahead of other makers' top-of-the-line models, Waste King Universal models priced for the new-home market are superior to competition.

More than ever, new-home shoppers will be looking for the Waste King Universal name in the kitchen. Will they find it in the homes *you* build?



Big bones, corncobs, artichoke leaves — food waste that other disposers can't handle goes down the New Imperial Hush fast, with hardly a murmur. Here's how:

**1**

With no metal-to-metal contact, the entire disposer "floats" between sound-absorbing blue rubber hush cushions at the sink and pipe connections.

**2**

This extra-thick sound sponge of Fiberglas surrounds the liquefying chamber. What little sound gets through the sound sponge is bounced back into it by the tough polystyrene outer shell.

So little sound escapes from this "box within a box" that a normal conversation can be carried on right at the sink even while the New Imperial Hush is disposing of the toughest bones.

**3**

This channeling ridge now directs food downward to the grind area faster than ever.

**4**

This pre-breaker reduces bulky food wastes such as melon and citrus rinds into smaller sizes, which can be quickly and efficiently handled by the grind mechanism.

**5**

These swiveling impellers of hardened steel hold food waste against the teeth of the stationary grind ring until any food waste seems about to jam the mechanism. Then they swivel instantly out of the way to prevent jams and permit the table to keep whirling at high speed.

**6**

The stainless steel table whirls at an outside speed of 80 feet per second, hurling food waste outward against the grind ring with great centrifugal force. Notches along the edge of the table are a feature proved valuable in Waste King Universal units made for commercial kitchens. The notches help dislodge any food particles which might tend to remain between the teeth of the grind ring.

**7**

More teeth, longer teeth, deeper teeth — these stationary choppers smash, shred, and cut the food waste, which is thrown against them with immense centrifugal force.

For utmost efficiency, this grind ring is now as high as the swiveling impellers on the whirling table. This produces more grinding surface and longer life.

**8**

These tiny exit slots limit the size of particles which can leave the disposer and enter plumbing lines. Space between the whirling table and the grinding area is controlled to within the thickness of a hair; yet the Waste King Universal disposer does *not* use scissor-like metal-to-metal action to grind waste. So the exit slots remain the same size throughout years of use, providing Waste King's exclusive Lifetime Grind Control.

**9**

As the size of the exit slots limits forever the thickness of particles entering the plumbing lines, so this surgical steel undercutter limits their length. Whirling under the stainless steel table, it snips stringy and fibrous materials into tiny particles which cannot clog pipes.



First to produce and sell 2,000,000 food waste disposers.





**YOU  
CAN BE  
SURE OF  
CONSISTENT  
QUALITY  
— INSIDE  
AND OUT**



**★ TO INSURE PROFITS**

## Specify **Long-Bell** Plus-Grade Plywoods

Builders know and appreciate the year-in and year-out consistent top-quality of Long-Bell plywoods. They've found that Long-Bell plywoods work better, have greater weather resistance, are precisely sized to meet hairline tolerances, have more uniform dimensional stability, require less on-the-job finishing and are readily available in types, grades, dimensions and finishes to fit every construction need. Builders have learned over the years that Long-Bell stands solidly behind its many plywoods—backs them up with good service, performance guarantees, quick delivery and competitive pricing.

For plywood that consistently makes your jobs easier, quicker and more profitable, call Long-Bell.

.....  
*Long-Bell markets Douglas Fir and Hemlock interior, exterior, marine, 2-4-1, and sheathing plywoods; Ponderosa Pine solid pine core (illustrated above) interior, exterior and sheathing plywoods; Knotty Idaho Pine, Knotty Idaho Red Cedar and Decorative Hardwood on fir-core plywoods. Mills at Chelatchie Prairie, Wash., Weed, Calif., Vaughn and Gardiner, Oregon.*

 **INTERNATIONAL PAPER**  
**Long-Bell Division**

*A Quality Name in Forest Products*

Longview, Washington • Kansas City, Missouri





**QUALITY  
AND  
COLOR  
YOU CAN  
SEE  
AND SELL...**

**NEW**  
 **SARGENT**  
**DOORKNOBS**  
**MOLDED OF**  
**DU PONT DELRIN<sup>®</sup>**  
ACETAL RESIN

Suddenly, there's a new distinction in doorknobs: warm colors that accent the design and décor of finer homes—motels—apartment houses. Colors are built in to last, because knobs are molded of Du Pont DELRIN acetal resin. This remarkable new material never tarnishes, fights off staining, chipping and scratching. Makes knobs smooth and warm to the touch, completely free of static shock. Eminently salable! The new doorknobs, by Sargent, of New Haven, Conn. and Peterborough, Ont., are available in a full range of color combinations with decorative escutcheons. ■ Another example of why you can look to DELRIN as a signpost of quality in builders' hardware. E. I. du Pont de Nemours & Co. (Inc.), Dept. HH-11, Room 2507D, Nemours Building, Wilmington 98, Del. In Canada: Du Pont of Canada Limited, P. O. Box 660, Montreal, Quebec.

POLYCHEMICALS DEPARTMENT



REG. U.S. PAT. OFF.

BETTER THINGS FOR BETTER LIVING... THROUGH CHEMISTRY

How much does a dishwasher  
really cost a builder?

**DISHWASHER COSTS**  
*plus* **INSTALLATION COSTS**

**Now—Save \$82.00 when you install the  
NEW LING-TEMCO DISHWASHER!**

(THE MONEY YOU SAVE INSTALLING 2 LING-TEMCO'S—PAYS FOR A 3RD LING-TEMCO)



**Mount It On The Wall.** Save drain air gap costs on this—and 7 other L-T installations.



**Install It In The Wall.** Save drain pump costs on this—and 7 other L-T installations.



**Below A Range Burner Or Counter Top.** Save \$40 in floor space—on every L-T installation.

Most dishwasher prices look competitive on the surface. But—it's the installation costs that break a builder's budget.

Now—you can save \$82 on your next dishwasher installation—by installing the world's most advanced, most versatile dishwasher: the New LING-TEMCO—it's the most competitively priced dishwasher on the market!

**Save \$10 Or More On Drain Air Gap Costs.** Only L-T comes completely equipped with drain air gap, that must be added to other dishwashers. Save \$5 or more because you needn't buy it, another \$5 or more because you needn't install it.

**Save \$15 Or More On Drain Pump Costs** because most L-T locations require no drain pumps.

**Save \$40 Or More In Floor Space** because there's no floor space needed. Ling-Temco eliminates 4 square feet of floor space every other dishwasher requires.

**Save \$7 Or More On Front Panel Costs** because only L-T has a neutral color front panel to match every kitchen decor. No separate panels to buy.

**Save \$10 Or More In Installation Time** because L-T's exclusive Couplermatic permits pre-installation of plumbing connections. Slide dishwasher in anytime later.

Add it up. Every time you install a Ling-Temco dishwasher you save a fat \$82, a cost burden that has always been tied to every dishwasher installation. On 2 installations—you save more than enough money to pay for a 3rd Ling-Temco dishwasher.

Now—Builders can afford to put the Ling-Temco dishwasher in their least expensive homes. Plan dozens of exciting, new, saleable kitchen ideas... enjoy the extra value it adds to their kitchens and save \$82 or more—to boot!

Approved by Underwriters Laboratories

**ONLY LING-TEMCO...Ends Water Spots and Streaks** because it produces its own distilled water  
**■ Steams Dishes Clean with a 12½ Minute Steam Bath** ■ Just Scrape—then let the L-T dishwasher rinse and wash...Unique filtering system ends food particle feedback.

**Don't Spend A Dime For Another Dishwasher Until You Get The Full Ling-Temco Story.**

**MAIL COUPON NOW.**

LING TEMCO ELECTRONICS, Inc.  
Temco Industrial Division, Dept. HH-11  
P.O. Box 6191, Dallas 22, Texas

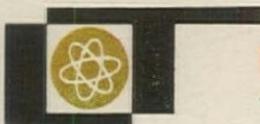
Show me how your Ling-Temco Dishwasher can create exciting new kitchen ideas that will add to the value of my homes... and save me \$82 or more on each installation.

Name .....

Company .....

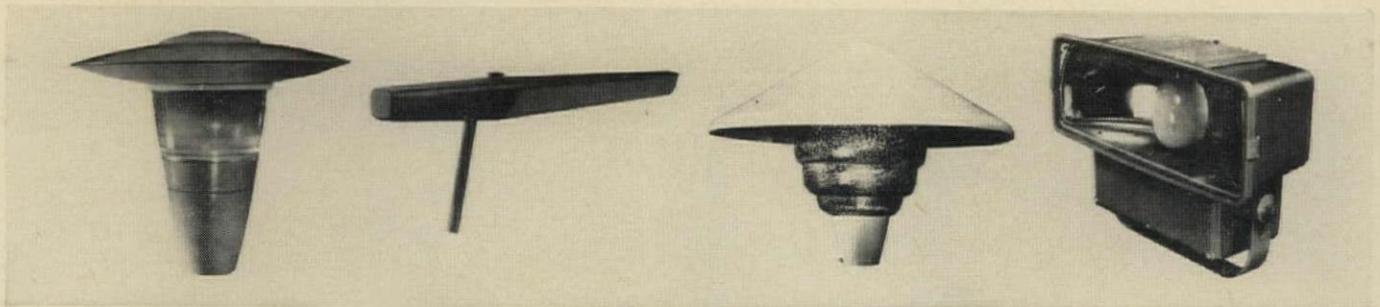
Address ..... Tel. No. ....

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



**LING-TEMCO ELECTRONICS, INC.**

TEMCO INDUSTRIAL DIVISION, P.O. BOX 6191, DALLAS 22, TEXAS



**New GE area lights** include quartzline floods and mercury, incandescent, and fluorescent luminaires. Left to right above: 1) Post-mounted mercury luminaire has acrylic refractor, built-in bal-

last. 2) Post-mounted fluorescent puts out 6,900 lumens from 150-w lamp, is mounted 10' to 20' high. 3) Incandescent luminaire is a decorative fixture for low mounting. 4) Quartzline flood

light throws a wide horizontal or narrow vertical beam; it comes in 500-w and 1,500-w models.

General Electric, Schenectady, N.Y.  
For details, check No. 1 on coupon, p 212

## Makers show area and recessed lighting

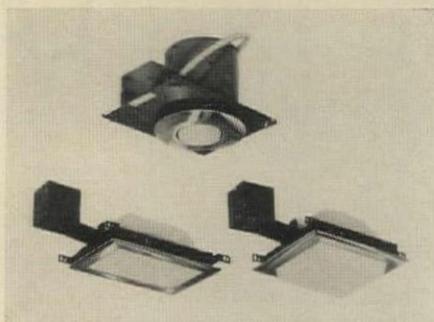
**Traditional yardlight** (right) for drives, entrances, or recreational areas, operates on 120-v circuit, will take lamps to 150-w. Prism panels illuminate a wide field. Lamp mounts on standard 3" diameter post. Thumbscrews make the optical assembly easy to get at. Luminaires come in black and gold or white and gold.

Line Materials Industries, Milwaukee.  
For details, check No. 2 on coupon, p 212



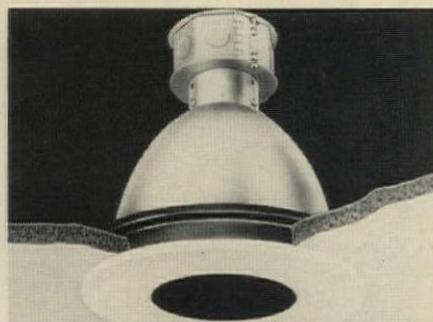
**Post and door lanterns** (left) are from a collection of new cast aluminum fixtures: (left to right) carriage lantern, spherical caged post light, watchman's lantern. Metal parts are cast in one piece to assure weathertightness, come in textured black or white finish. Globes come in clear or pebble glass.

Globe Lighting Prods, Brooklyn.  
For details, check No. 3 on coupon, p 212



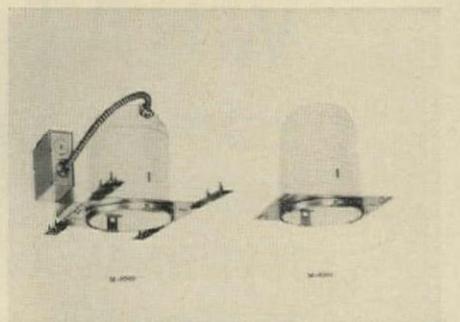
**Varied installations** with one housing are possible with the new S-R-O line. Thirteen housings take 36 fronts, including flat and drop bowl lenses, louvered, conical, skirted, eyeball, pin-hole, and adjustable spot. Prices: \$8.50 to \$31 list.

Emerson Electric, St Louis.  
For details, check No. 4 on coupon, p 212



**Ellipsoidal downlight** has a curved reflector to give broad distribution and low brightness with a sharp cutoff at 45°. Matte black baffle traps all spill light. New series takes 100-w, 150-w, 150/200-w, and 200/300-w lamps. Line features easy mounting.

Markstone Mfg Co, Chicago.  
For details, check No. 5 on coupon, p 212



**"Adjust-All" housing** fits varied trims and glass. Housing comes prewired or unwired, offers 18 different lighting effects. Brass, chromium, aluminum, white enamel trim combine with white ceramic glass, drop opal, fresnel, flat Alba-lite, and bent white glass.

Moe Light, Louisville.  
For details, check No. 6 on coupon, p 212

New Products continued on p 192



THIS WALL\* IN PLACE: 2" x 4" STUDS—18¢ + 3/8" GYPSUM BOARD—10¢ + 2" FOIL-COVERED BLANKET

# WHAT ARE YOUR IN-PLACE

**COMPARE THEM  
WITH THE  
NATIONAL AVERAGE**

\*Figures are derived from *Means Building Construction Cost Data, 1961*. They do not include delivery, overhead, contingencies or profit. Wage rates are figured at \$2.75 for a construction laborer and \$3.85 for a carpenter.

|  | Cost/Sq Ft |
|--|------------|
| 2" x 4" Studding                         |            |
| 16" Centers                              |            |
| Double Top Plate                         |            |
| Single Bottom Plate.....                 | .18        |
| 3/8" Gypsum Board.....                   | .10        |
| 2" Blanket Insulation,<br>Foil-Clad..... | .15        |
| Aluminum Siding.....                     | .54        |
| <b>TOTAL.....</b>                        | <b>.97</b> |

Get to know Alcoa® Aluminum Siding better. It's just about the best you can buy.

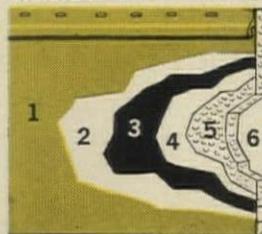


INSULATION—15¢ + ALCOA SIDING—54¢— TOTAL COST 97¢ PER SQ FT

## WALL COSTS?

Alcoa Siding has many other virtues. It comes in a wide range of lasting colors, already applied. Its resistance to heat flow is high, so you may want to consider a smaller heating system. In many climates, you can forget conventional sheathing and nail insulated Alcoa Siding directly to the studs.

Write to Alcoa Building Products, Inc., 1857-L Grant Building, Pittsburgh 19, Pa., for more complete information on in-place wall costs and insulation values with Alcoa Siding.



1. Alumalure® Finish
2. Chemically Pretreated Surface
3. Alclad
4. Alcoa Aluminum
5. Insulating Foam
6. Alcoa Aluminum Foil

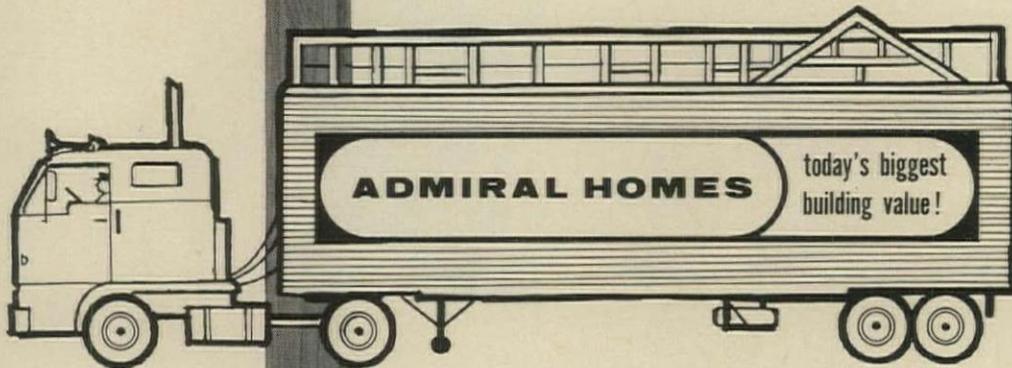


**MADE BY ALCOA**

Entertainment at Its Best . . . ALCOA PREMIERE with Fred Astaire as Host . . . Tuesday Evenings, ABC-TV

You  
Build  
for  
Profit...

# ADMIRAL MANUFACTURED HOMES FIT YOUR PLAN!



With Admiral Homes you can plan on profitable sales in the market you serve . . . Here's why Admiral offers you more:

**DESIGN:**

Forty architect-designed models are ready for 1962! Each one has been selected by Admiral Market Research for **quick sale** and **sure profit**: new space-saver compacts . . . popular split levels . . . extra-space two stories . . . luxury L-shapes and ranches—**Designed Right for Your Market!**

**QUALITY:**

Precision factory methods and finest materials assure top-quality Admiral homes. This means quicker completion, faster turnover, more operating money in your pocket!

**FINANCING:**

**You** select the Admiral financing plan best suited for your market . . . and for you!

**PROMOTION:**

Admiral's complete sales promotion program includes sales training for your salesmen, cooperative advertising, model home promotion, and a new sales kit filled with selling tools!

Some prime-market opportunities with Admiral are available in Pennsylvania, Ohio, New York, Maryland, Virginia and West Virginia. Full details are given in a new, unique booklet . . . yours for the asking!

—GET YOUR "BUILD FOR PROFIT CHECK-LIST"—SEND FOR IT NOW!—

**ADMIRAL HOMES, INC.**

West Newton, Pennsylvania

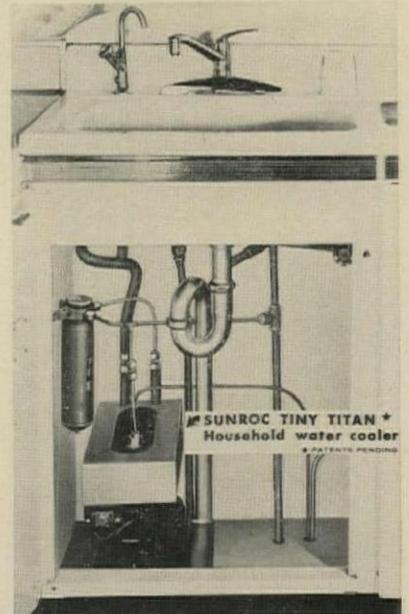
Please send me the new "Build for Profit Check-List"

Name..... Phone.....  
Firm.....  
Address.....  
City..... Zone..... State.....



**New products**

start on p 189



**Home water cooler** installs under sink, counter, or similar location, connects to chrome-plated glass filler on sink ledge, countertop, or even outdoors. Tiny Titan has water-cooled condenser so it can work efficiently in close quarters. It delivers 50F water at over 5 gph. Unit takes space only 7" x 14" x 10½".

Sunroc Corp, Glen Riddle, Pa.

For details, check No. 7 on coupon, p 212



**Hot-water dispenser** delivers water up to 190F for less than 1¢ a day, the maker claims. Heating unit is mounted below counter, control lever, spout, and cup tray are mounted above. Only connections needed are water pipe and 120-v outlet. Suggested retail price: \$49.95.

Shermark Industries, Grand Haven, Mich.

For details, check No. 8 on coupon, p 212



**Radial drill press** is low-cost, medium-duty tool for construction and building trades. Maker claims three special virtues: 1) the tool moves, not the work, 2, it has large capacity, 3) it is portable. Drill moves up and down, in and out, swivels 360°, tilts 45° left or right. Price: less than \$350.

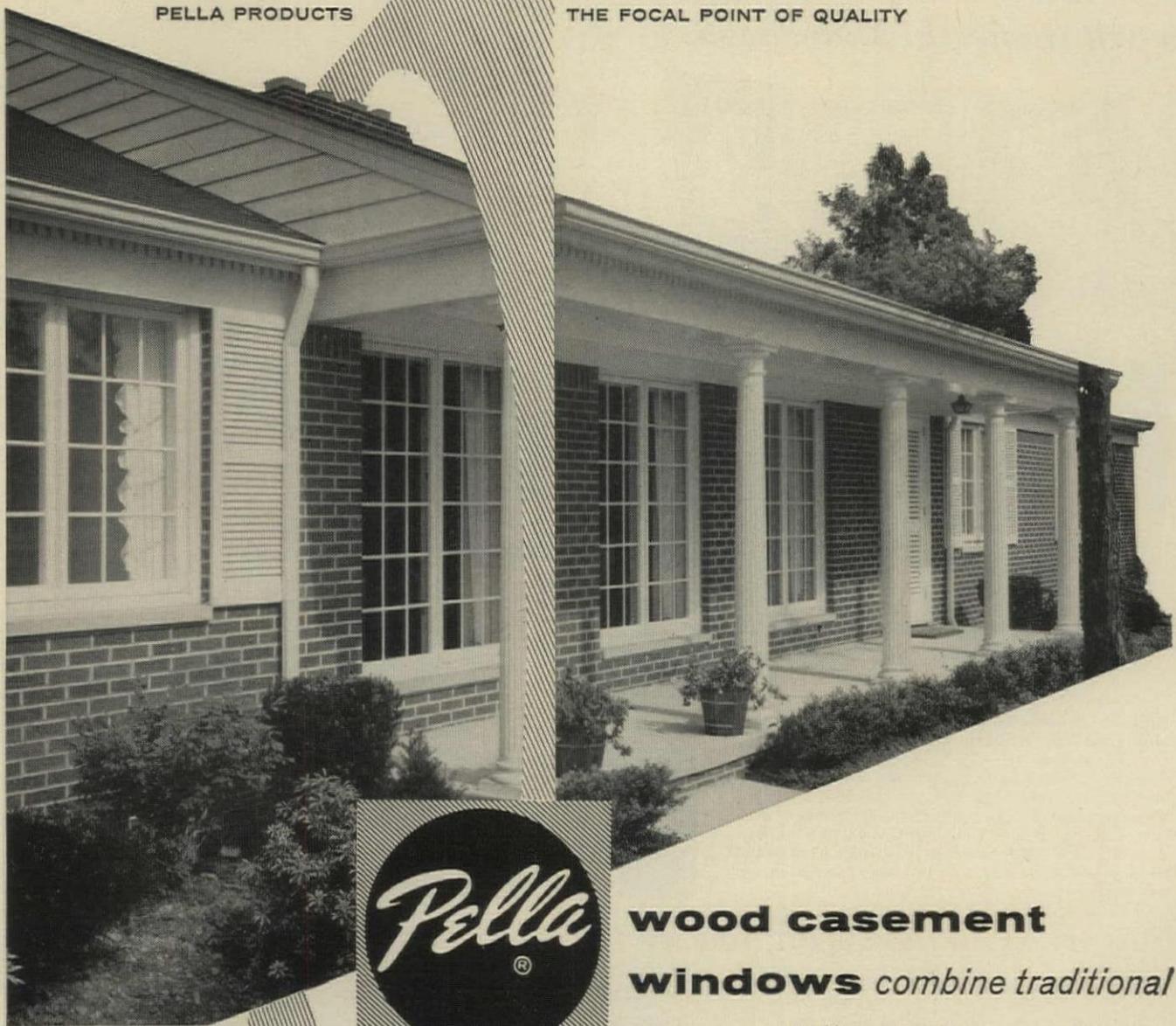
Rockwell Mfg Co, Pittsburgh, Pa.

For details, check No. 9 on coupon, p 212

New Products continued on p 194

PELLA PRODUCTS

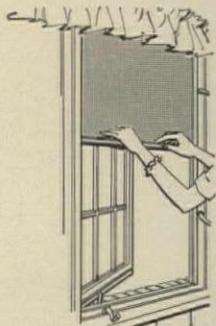
THE FOCAL POINT OF QUALITY



RICHARD W. FAIRCHILD RESIDENCE  
ARCHITECT: ANDERSON & DRACON



**wood casement windows** *combine traditional styling with "instant screens"*



**"INSTANT SCREENS"**

describes famous ROLSCREEN®  
... the inside screen that rolls  
down, up and out of sight

The traditional design beauty of PELLA WOOD CASEMENT WINDOWS leads buyers straight to the discovery of the exclusive Rolscreen feature. Rolscreen is the famous inside screen that rolls up and down like a window shade . . . a unique convenience women enjoy using and like to demonstrate to their friends. PELLA WOOD CASEMENTS also offer removable muntins that snap in, snap out for easy painting and cleaning. For year 'round comfort, stainless steel, spring-type weatherstripping surrounds all four sides of the sash. And for people who think "big," PELLA provides the largest standard wood casement on the market—up to 68" glass height. See the PELLA distributor listed in your classified telephone directory or mail coupon.

THIS COUPON ANSWERED WITHIN 24 HOURS

**ROLSCREEN COMPANY**, Dept. MB-57, Pella, Iowa  
Please send illustrated details on PELLA WOOD CASEMENT WINDOWS with the exclusive Rolscreen feature.

NAME \_\_\_\_\_  
 FIRM NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY & ZONE \_\_\_\_\_ STATE \_\_\_\_\_

PELLA ALSO MAKES QUALITY WOOD MULTI-PURPOSE WINDOWS, WOOD FOLDING DOORS AND PARTITIONS, ROLSCREENS AND WOOD SLIDING GLASS DOORS

# HIPP AND REIMER

*Dramatize Quality That Buyers Can Appreciate To Sell Homes In Minneapolis*



Richard Reimer and Richard E. Hipp shown with Lindsay "Hidden Value" Blue Ribbon

Richard Reimer, realtor, tells Mr. and Mrs. Walt Moffett how their attractive new Lindsay Princess water softener will give an unlimited supply of pure soft water for baths, cleaning, dishes and laundry. The Moffetts' new home is in Hipp's Hopewood Hills, a new subdivision in the Minneapolis suburban area.



## Viewers' Curiosity Piqued by Lindsay Soft Water Blue Ribbon Benefits

Richard E. Hipp has built over 1,500 quality homes in Minneapolis suburban area. His present project is Hipp's Hopewood Hills homes—a 500-home subdivision. He believes his buyers deserve the best quality homes he can give them for their money. This is evident to builders by 2 x 10 joists, extra house power, large heating units, self-storing windows and many other quality features.

Richard Reimer, realtor, who works closely with Hipp also believes in the selling power of quality home features.

When Hipp and Reimer discovered that 98% of their buyers installed water softeners within the first six months they knew this was an extra that would dramatically help to show quality in such a way that buyers would see and understand—and want to buy.

As Richard E. Hipp says, "Most of the people want a water softener in the home, so we decided to make a selling feature of it. Water is, after all, the most used utility in the home, so the quality of the water is vitally important!"

Throughout their model display home Hipp and Reimer use blue ribbon me-

dallions to highlight the many soft water benefits. Each ribbon has two streamers. The top one refers to a Hidden Value. The streamer underneath then gives the soft water benefit, such as "Complexion fair, soft water care." Visitors' natural curiosity leads them to examine the blue ribbons throughout the house to find out what the "Hidden Values" are. This gives the salesman plenty of opportunity to point out that Lindsay soft water is just an example of extra quality the builder has put into the home. He shows builder thoughtfulness by pointing out Lindsay soft water saves up to \$117.60 a year, or about a house payment a year. *Yet this "plus" feature is included right in the mortgage!*

The water softener selected by Hipp and Reimer is the trim, slim Lindsay Princess, only 12" wide and 43" tall. Genuine porcelain inside and out, it comes in 4 popular decorator colors and white. It's all-automatic, too—with an automatic by-pass in the regeneration cycle.

Drop us a letter to see how you, too, can benefit from the Blue Ribbon Hidden Values promotion.



## The Lindsay Company

Dept. 13-F, St. Paul 4, Minnesota  
Division—Union Tank Car Company



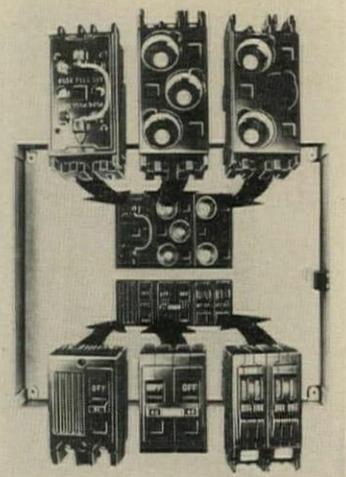
## New products

start on p 189



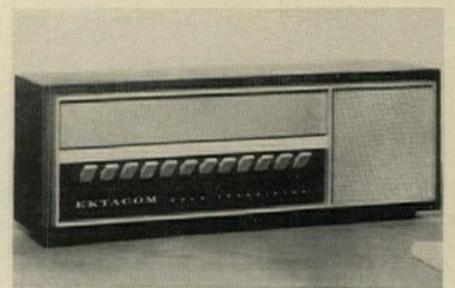
**Switch locking cover** is a security device for use anywhere you want to keep unauthorized persons from using electric power. Yale tumbler lock gives positive control, with individual or master keys. It is easily installed over any flush toggle switch, whether single or gauged.

Harvey Hubbell Inc, Bridgeport, Conn.  
For details, check No. 10 on coupon, p 212



**Adaptable entrance boxes** let you mix plug-in fuses and circuit breakers in the same panel. Boxes can be flush or surface mounted. Full range of needs from 100 to 200 amp, 12 to 40 circuits, are covered by only 29 panels. All panels are UL-approved, meet NEC requirements.

General Electric, Plainville, Conn.  
For details, check No. 11 on coupon, p 212



**Intercom master station** has a new single touch control that does away with separate talk-listen switches and annunciator lights. Unit has 5-w push-pull all-transistor chassis and gold plated self-cleaning leaf switches. Unit can be mounted at any angle, fits standard 2 x 4 studding. Stock cabinet is vinyl-covered steel, walnut desk cabinet is optional extra. Two-year guarantee. Price: about \$130.

Fisher Berkeley, Emeryville, Calif.  
For details, check No. 12 on coupon, p 212

New Products continued on p 196

HOUSE & HOME

PELLA PRODUCTS

THE FOCAL POINT OF QUALITY



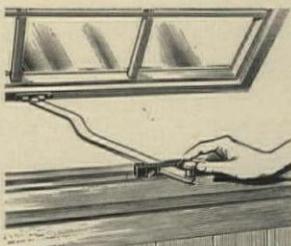
DESIGNERS & BUILDERS:  
WISCONSIN BUILDERS  
MILWAUKEE, WISCONSIN



## wood multi-purpose windows

*give "view" rooms year 'round comfort*

Buyers readily see how they'll enjoy 4-season outdoor beauty while PELLA WOOD MULTI-PURPOSE WINDOWS seal out cold, heat, dust and noise. The high efficiency of these attractive wood windows also minimizes heating and air conditioning costs. Inconspicuous screens and Dual-Glazing panels are self-storing. This feature saves both labor and storage space. Insulating glass is also available. All hardware is either aluminum or stainless steel. Let the extra quality of PELLA WOOD MULTI-PURPOSE WINDOWS help you sell the homes you build. Call the PELLA distributor listed in your classified telephone directory or mail coupon.



### UNDERSCREEN OPERATOR

is of extruded aluminum. Exclusive nylon GLIDE-LOCK® permits locking M-P window in 10 positions.

THIS COUPON ANSWERED WITHIN 24 HOURS

PELLA ALSO MAKES QUALITY WOOD CASEMENT WINDOWS, WOOD FOLDING DOORS AND PARTITIONS, ROLSCREENS AND WOOD SLIDING GLASS DOORS

**ROLSCREEN COMPANY**, Dept. MB-58, Pella, Iowa  
Please send details on PELLA WOOD MULTI-PURPOSE and TWINLITE WINDOWS

NAME \_\_\_\_\_

FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY & ZONE \_\_\_\_\_

STATE \_\_\_\_\_

# NEW for you '62! in '62!



## NEW FLOOR PLANS

Five fresh approaches to interior living arrangements designed for the '62 buyer. Pre-tested in tough markets to prove their worth. Customers will demand the new and different . . . and Richmond has it . . . for you in '62.



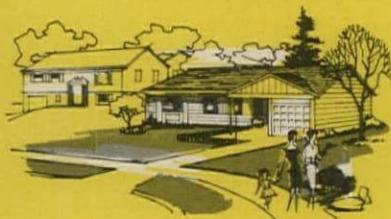
## DELUXE KITCHENS

Smart new traffic-stopping kitchen arrangements in all models. Your choice of custom, built-in or drop-in appliance arrangements.



## IMPROVED KLOSET-WALLS

Famous traffic puller is improved through and through in '62. Only Richmond Homes offers this really different sales feature.



## MORE ELEVATIONS

Outstanding NEW elevations to existing best selling floor plans. Richmond Homes has variety for you in '62.



## LOWER PRICES

Improved production facilities allow price to be lowered on the entire line. This means more profit for you in '62.

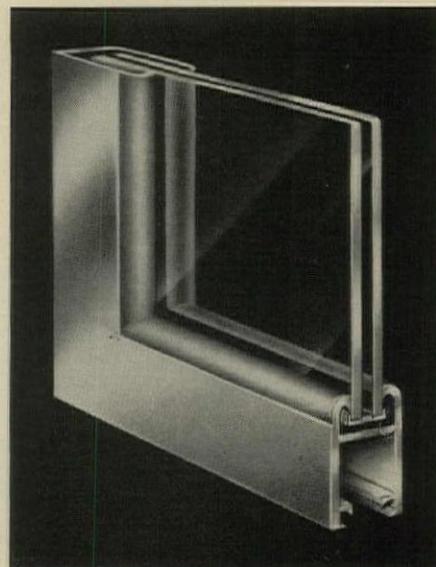
**Builders** . . . in Illinois, Indiana, Ohio, Kentucky, Pennsylvania, Tennessee, Western New York . . . call **Ray Imperial**, 8-1636, Richmond, Indiana

## Growth '62 for you in '62

**Richmond Homes**  
INCORPORATED  
RICHMOND, INDIANA

## New products

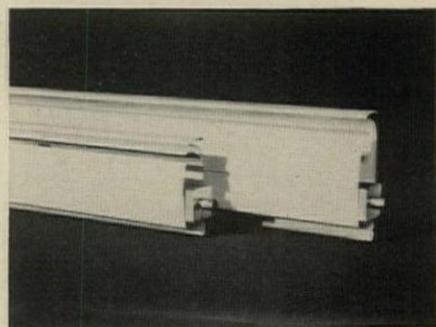
start on p 189



**Insulated glass doors** are standard in new slider. All frames are anodized aluminum, come KD or assembled. Delivery is made to every part of the US by the company's own trucks, and price is claimed to be less than competition.

Tucker Aluminum Prods, Miami.

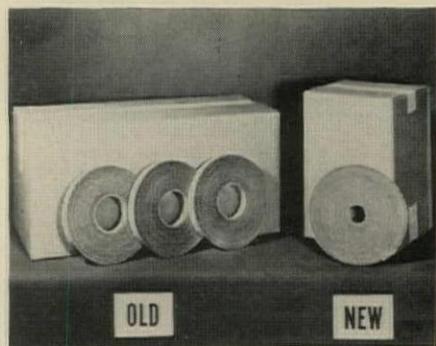
For details, check No. 13 on coupon, p 212



**Higher baseboard** allows greater heat output where runs must be short or more heat is needed. Two heating elements are available and model comes in five lengths—3', 4', 5', 6', and 8'. No tools are needed to install the brackets—they snap in place. Built-in tube supports eliminate wire hangers.

American Standard, New York City.

For details, check No. 14 on coupon, p 212



**Adhesive foam tape** is now packed in longer rolls at a lower unit price. Arno-foam comes in 1/8", 1/4", and 1/2" widths in 30', 75', and 100' lengths. Foam is compressed on 1 1/2"-core roll, recovers full thickness when unwound. Foam has 2-lb density, a compression set of only 10%.

Arno Adhesive Tapes, Michigan City, Ind.  
For details, check No. 15 on coupon, p 212

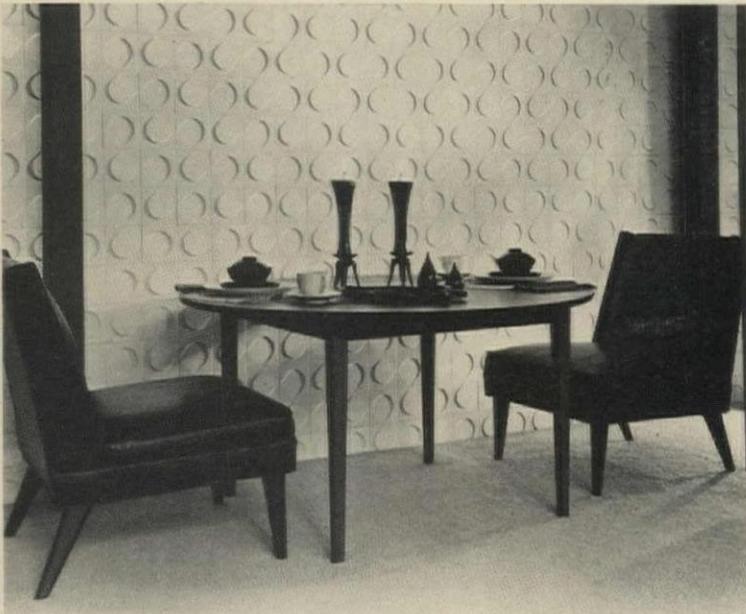
New Products continued on p 198

HOUSE & HOME

As the competitive edge becomes keener, successful builders seek fresh, new ideas for the Focal Point of their homes . . . that unique and distinctive feature that makes for quick and profitable sales. Pomona's Sculptured Tile is a fresh, new idea. It can be effective in an entry, a feature wall, a fireplace —as well as in the kitchen and bath. Find out from your Pomona Tile representative how you can use Sculptured Tile as the Focal Point to make your homes sell faster, more profitably.

\* FOCAL POINT *for quick sales...*

\*



\*



\*



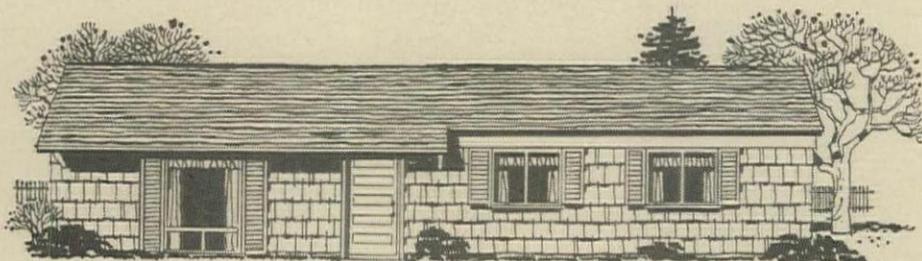
**POMONA  
TILE** 

Pomona Tile Mfg. Co. 629 No. La Brea Ave., Los Angeles 36, Calif. Branches: Pomona/Long Beach San Fernando Valley/Baldwin Park/San Jose Colton/San Francisco/Sacramento/Seattle/Salt Lake City/Phoenix/Oklahoma City/Nashville Arkansas City/Wichita/N. Kansas City/Chicago Representative: New York, Vanderlaan Tile Co., Inc. Distributors: Detroit, Tile and Mosaic Center; F. E. Biegert Co., Denver, Dallas, Fort Worth; Renfrow Distributing Co., Charlotte, N.C., Columbia, S.C.; Venetian Tile Co., St. Louis



## How far does Midwest go with product line?

All the way! Midwest Houses now offers its Builder-Dealers over 50 basic models, each with numerous alternate features. Significance? Just this: No matter what market you're selling in, be it a 203 (i), low cost 203 (b), 221, or a split-level, 1½-story or 2-story in the \$20,000 to \$40,000 bracket, Midwest has a model *specifically designed* to sell that market. Result? More house for the money in a *complete* package engineered to reduce field labor. Result to you: Greater volume. Quicker turnover of capital. More *profit*. To complete the picture, Midwest backs each home with professional assistance in depth in ten areas vital to your success. How can you beat it, you ask? You can't. Join us. Midwest Houses, Inc. Mansfield 5, Ohio.



MELROSE: 3-bedroom ranch. 902 sq. ft. \$9300 without land.  
One of over 50 imaginative designs from \$8000 to \$50,000.

Midwest offers assistance in depth in: financing • market evaluation • site selection • land planning • architectural service • sales promotion • advertising • model home management • special project assistance • apartment planning

## New products

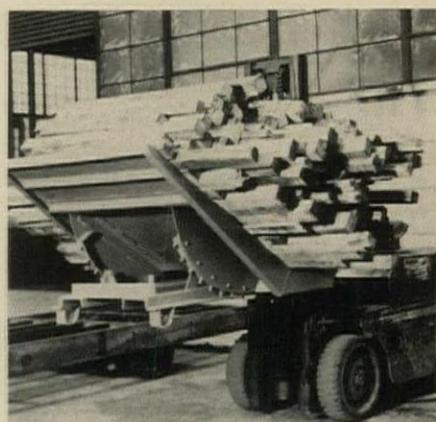
start on p 189



**New crawler backhoe** has the highest flotation available—3 psi on 24" pads—the maker claims. A three-pump hydraulic system lets the operator work boom and bucket while swinging. Double-acting cylinders are powered at 1,500 psi. Model 480 can dig 150', 5' to 6' deep, in one hour. Unit has 23' reach, 15' digging depth.

Hy-Mac Corp, Hazelwood, Mo.

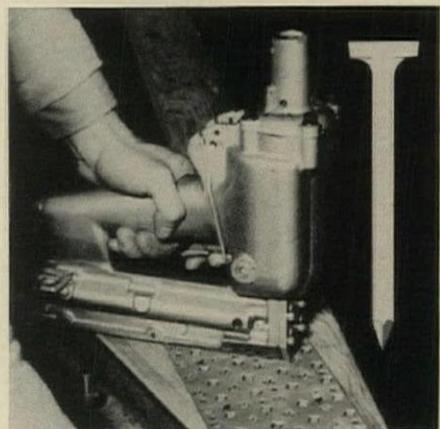
For details, check No. 16 on coupon, p 212



**Self-dumping hopper** is designed to handle long awkward material. Hopper is mounted on skids so it can be handled easily by a forklift but can be roller-mounted for easier positioning. Hopper dumps automatically, returns upright, and locks. It comes in 3½' to 8' widths.

Roura Iron Works, Detroit.

For details, check No. 17 on coupon, p 212



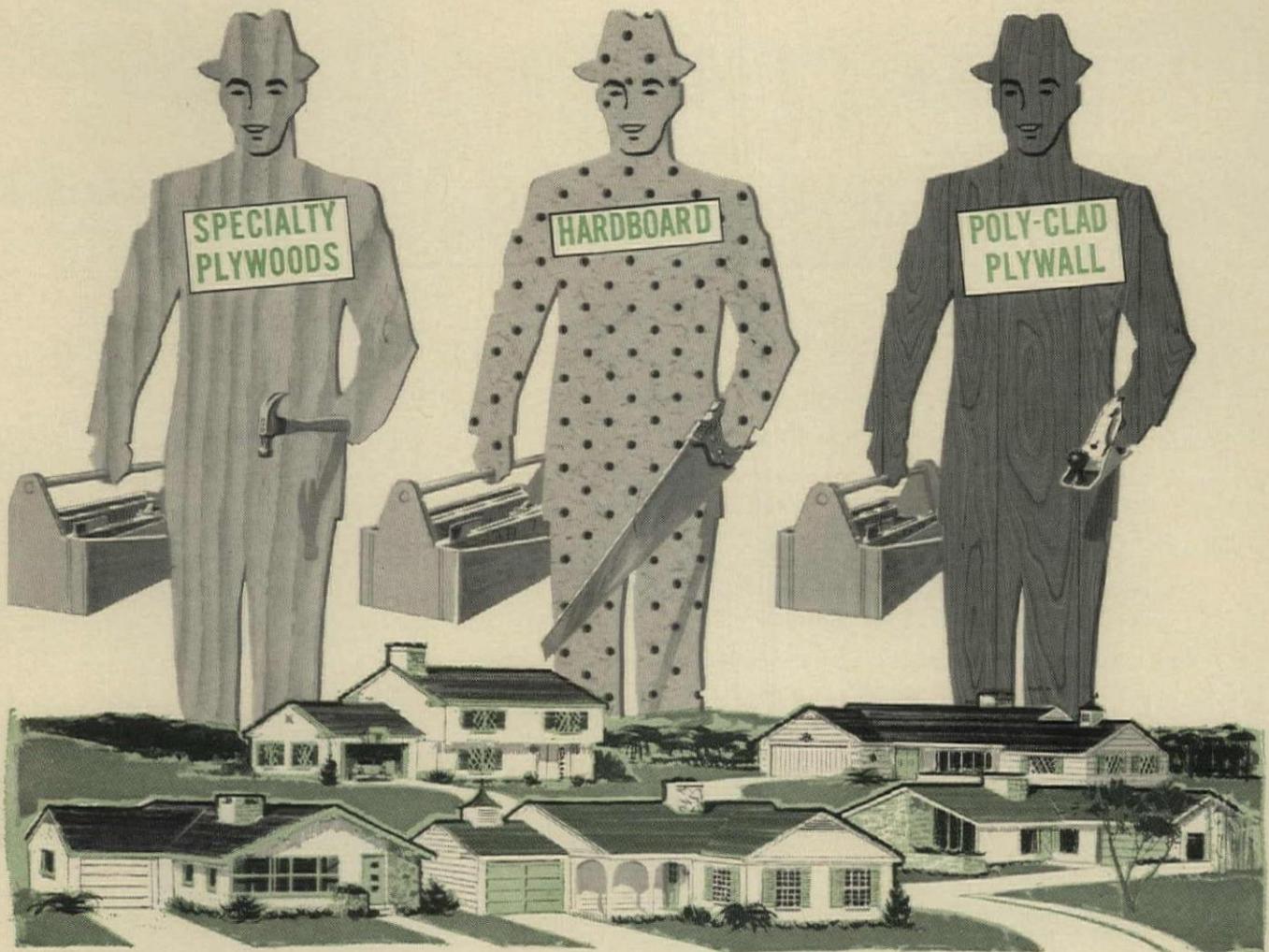
**T-nail stapler** is designed specially for metal gusset-plate fastening. The ½" nail need no predrilling, is extra thick to punch through metal plate. Reinforced head prevents shearing and pivoting. Pneumatic tool is reported to be four times faster than handnailing.

Spotnails Inc, Rolling Meadow, Ill.

For details, check No. 18 on coupon, p 212

New Products continued on p 200

# THE EVANITE BIG 3...



## For the Home Modernization Market

### Build Right... Choose Evanite®

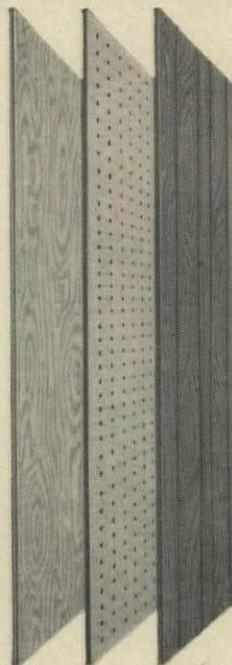
**PLYWOOD:** Douglas fir plywood, DFPA grade-marked; larch plywood, DFPA grade-marked. **HARDWOOD-FACED PLYWOOD:** birch, red oak, ash, madrone, Philippine mahogany, cherry, walnut. **SPECIALTY PLYWOODS:** Crezon overlaid, medium density; texture 1-11, marine plywood, "2-4-1" plywood, vertical grain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

Sales Offices: Chicago, Ill. • Tampa, Fla. • Coos Bay, Ore.  
Anaheim, Calif. • Syracuse, N.Y. • Plymouth, Mich.

**IT PAYS TO BUY FROM YOUR JOBBER**

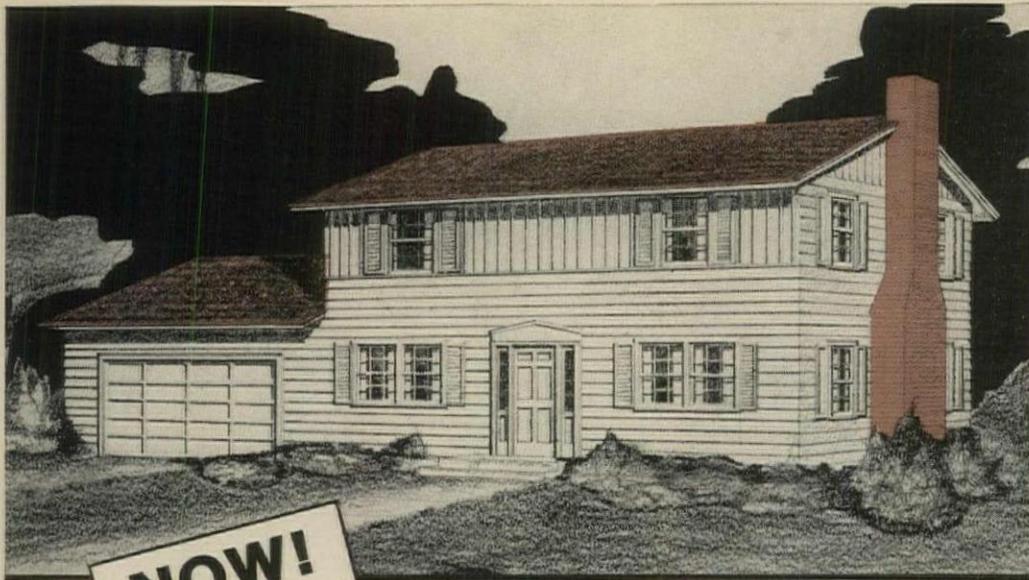
*Evanite is a member of the Douglas Fir Plywood Assn.*



Hallmark of Quality Products



BUILDING MATERIALS DIVISION



**NOW!**

**NEW SPLIT-FOYER  
AND TWO-STORY SPACIOUSNESS**

*...with Ford styling, economy  
and sales appeal!*

Look twice! Here is spaciousness with truly distinctive styling—two new Ford Homes simply beautiful, wonderfully livable, superbly economical. Here is today's "new look" in Split-Foyer and Two-Story styling, planned for today's new-home buyers, their tastes, their budgets...engineered to cut costs and build profits for builders and developers!

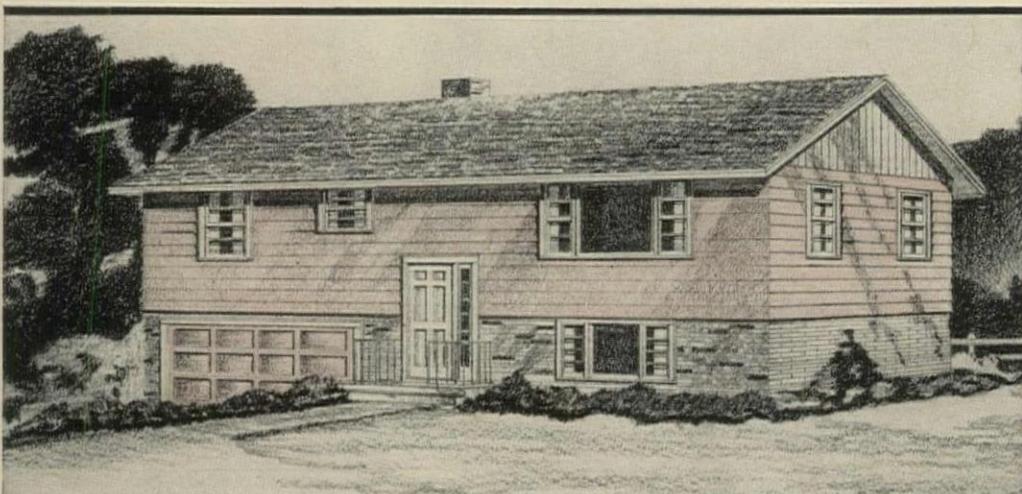
**FORD ENGINEERING AND DESIGN EXPERIENCE MAKE THE BIG DIFFERENCE!**

- FORD Homes go up in a day, are ready for decorating 24 hours after delivery.
- FORD Homes yield big savings by reducing on-site labor.
- FORD styling is right for today's market — functionally modern, tastefully attractive, and lives well through the years.
- FORD quality sells homes faster because of engineered-in efficiency of layout that delivers more home for the dollar.
- FORD builds with famous brand materials, equipment and components throughout.
- FORD builds in "re-sale insurance" with advanced wiring for appliances and services of today—and tomorrow.
- FORD Homes are *complete*; wiring is done, drywall applied, floors finished—in one package.
- FORD Homes meet FHA, VA and conventional mortgage requirements; accepted by leading building code authorities.

**Builders:** Build your plans around Ford! Inquire about the aggressive merchandising assistance that's yours in the new Ford Cooperative Advertising Program.

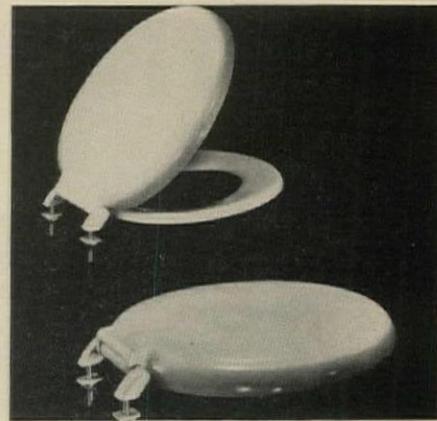
For catalog and full details, write today on your letterhead to Dept. HH.

IVON R. **Ford** INC., McDonough, N. Y.  
*Manufacturing Franchises Available in Some Areas*



**New products**

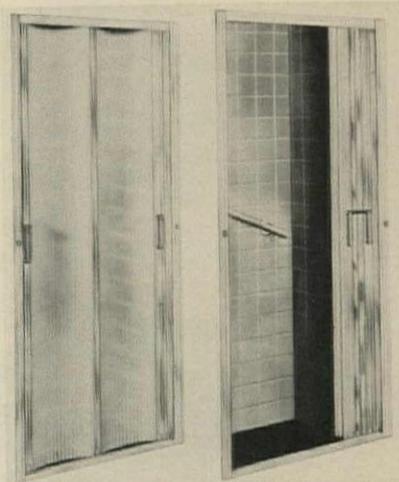
start on p 189



**Solid plastic seat** will not crack, chip, or peel; colors go clear through. Cover is designed to surround seat and mask closet bowl. Available in white, black, and solid colors with matching hinges.

Beneke Corp, Columbus, Miss.

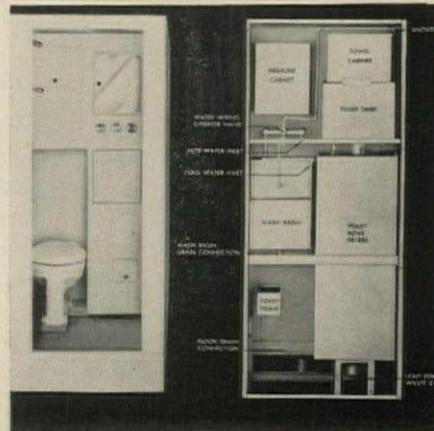
For details, check No. 19 on coupon, p 212



**Colored enclosure** for tub or shower is made of DuPont Alathon polyethylene. Folding panels come in blue, pink, yellow, beige, and white. Frames are natural or gold-finish aluminum.

Showerfold Door Corp, Chicago.

For details, check No. 20 on coupon, p 212



**Compact bath** includes water closet, shower, lavatory, and medicine cabinet in a space only 34" wide, 42" deep, 7' high. Wash basin is stainless steel, toilet is vitreous china. Accordion door is standard, swinging door and fan-light-heater are optional.

Morse Boulger Inc, New York City.

For details, check No. 21 on coupon, p 212

Publications start on p 202

HOUSE & HOME

wonderful new application ease and flexibility!

# LENNOX QC BUILDER-PAC T. M.

Pre-assembled Year 'Round Air Conditioning

SEE IT—NAHB SHOW. BOOTHS 1241-42

- Easy installation never before possible—even with so-called “flexible packages”
- Cooling-heating unit can be located almost anywhere!
- Holes in walls not necessary!
- No refrigerant charging!
- Performance unmatched in this low price range!

Here, at last, is top quality, year 'round air conditioning completely affordable and practical for the new home market. The Lennox QC BUILDER-PAC\* consists of a specially designed air-cooled condensing unit, separate precharged refrigerant lines with Quick Couplers, an evaporator coil built into a gas-fired up-flo furnace, complete controls.

**New thin style condensing unit provides wonderful new application opportunities.**

This new Lennox condensing unit is unique in shape and performance. It's only 13" deep, 38" high and 30" wide. Air enters and leaves the same side. If built into a wall, there is scarcely any projection on either side. Its width requires only two stud spaces. In such installations, only the handsome louvered front shows (ideal for apartments). Can also stand on slab or roof. Refrigerant lines can enter cabinet on top or rear. Can be fully serviced from front or rear. Quietness and efficiency that defy comparison!

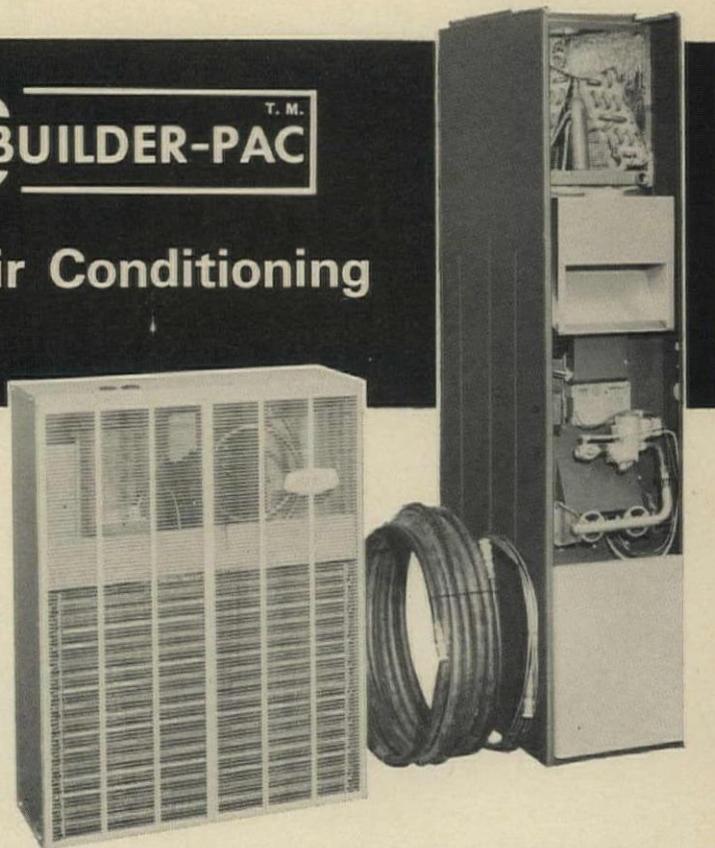
**Single-unit furnace and coil—No “add-on” look**

The furnace and coil have that “made for each other” look . . . one sleek cabinet. Available in 1½ tons cooling with 51,000 Btuh input gas heat, or 2 tons with 80,000 Btuh. Low over-all height permits installation on raised floor with central return, with enough room at the top for a furred duct below the ceiling.

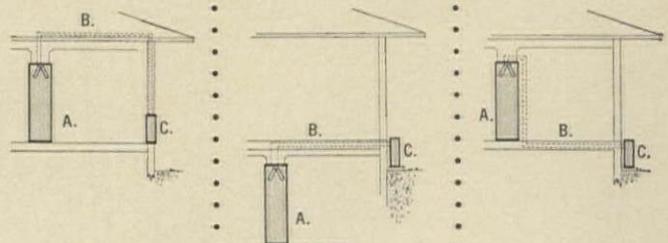
**Quick Couplers cut installation time and cost**

Each package has a 25' suction line and a 35' liquid line, charged with refrigerant and sealed with Quick Couplers on each end. The condensing unit and the evaporator coil have mating halves for the couplers. Even unskilled workers can connect the lines at one end, run them through stud or joist space, then complete the connection at the other end. System remains factory-clean and as dry as a hermetic self contained unit.

For more information, contact your Lennox representative or write Lennox Industries Inc., 326 South 12th Ave., Marshalltown, Iowa.



**Here's how it can be installed**



Build the condensing unit into the outside wall. No slab needed. Put the cooling-heating unit in closet or utility room.

Or, put the condensing unit on a slab at grade level. Cooling-heating unit can go in basement.

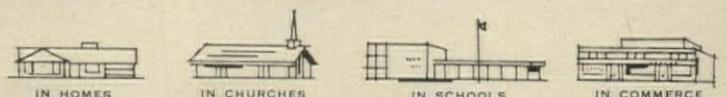
Here again is the condensing unit on a slab. But the cooling-heating unit is installed in a closet or utility room.

A. COOLING-HEATING UNIT B. REFRIGERANT LINES C. CONDENSING UNIT

Don't be satisfied with less than

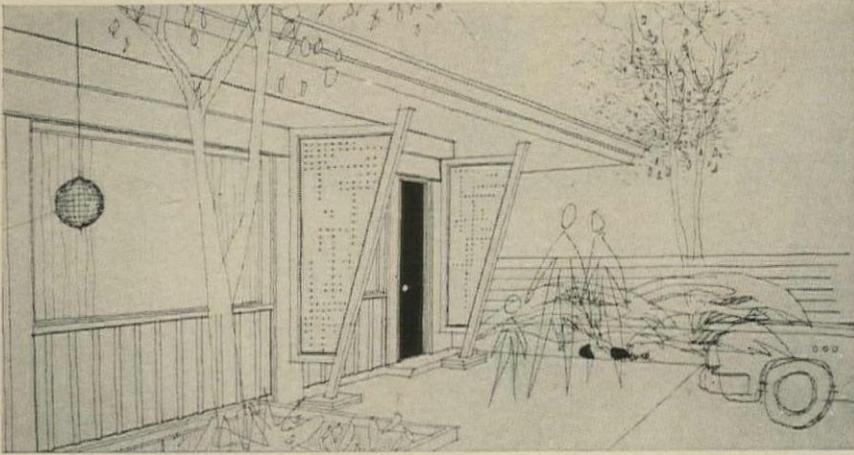
# LENNOX

HEATS, COOLS, TREATS AND MOVES AIR

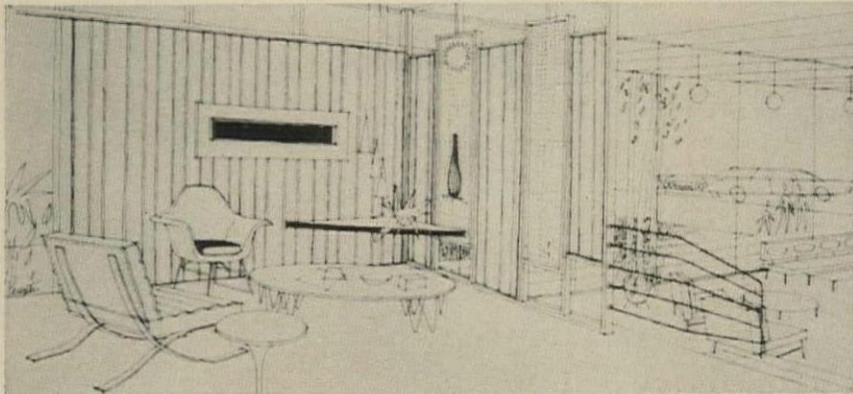
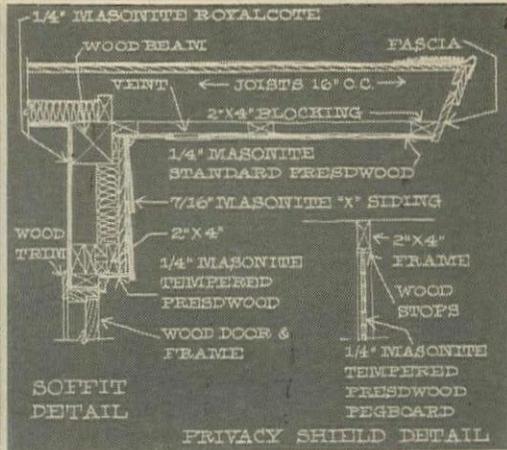


LENNOX INDUSTRIES INC., EST. 1895—MARSHALLTOWN, IA.; COLUMBUS, O.; SYRACUSE, N.Y.; DECATUR, GA.; FT. WORTH, TEX.; SALT LAKE CITY, UTAH; LOS ANGELES, CALIF. LENNOX INDUSTRIES (CANADA) LTD.—TORONTO, MONTREAL, CALGARY, VANCOUVER, WINNIPEG.

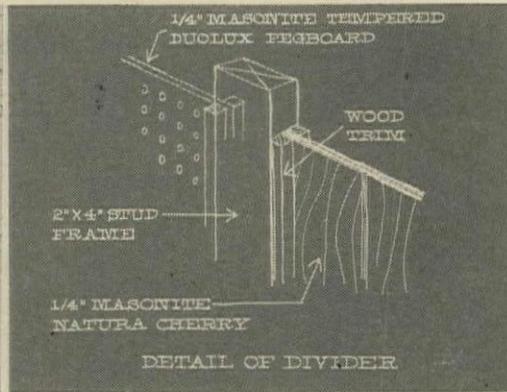
\*Trademark registered



**PEGBOARD DIVIDERS** are used outdoors to frame an entranceway. Standard Presdwood is used as soffit of wide overhang.



**NATURA CHERRY** and colored pegboard are contrasted in alternating panels in a divider wall in this waiting room.



## New booklet suggests new motel design motifs

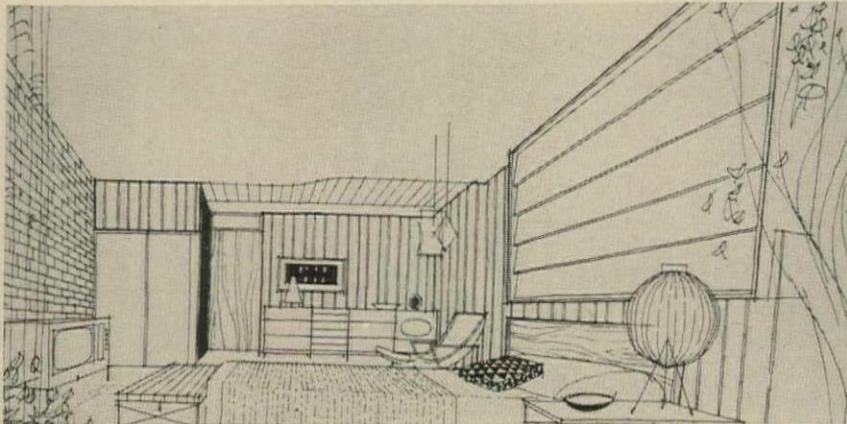
Decorative hardboard has been used by Architect Arthur Swanson to create a series of exterior and interior designs for motels. In some cases the designer

has used exterior materials on interior walls, decorative materials on the exterior. The designs are shown in renderings and detail drawings. The last

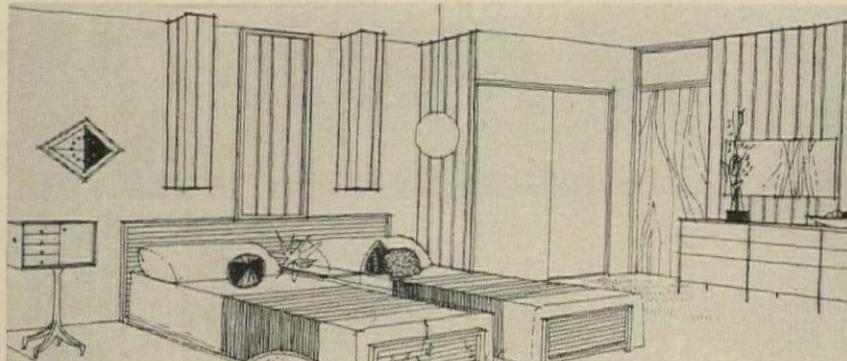
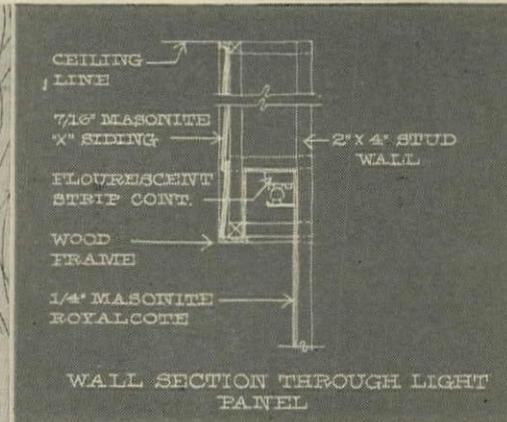
two pages of the 16-page brochure show Masonite products in color.

Masonite Corp, Chicago.

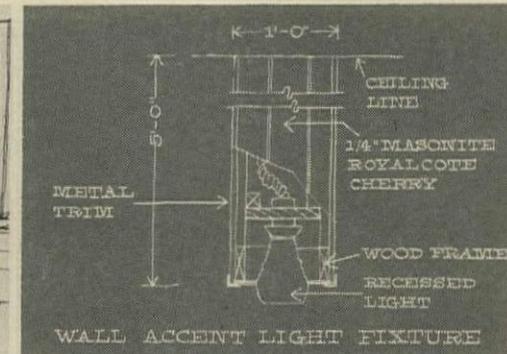
For copy, check No. P1 on coupon, p 212



**MASONITE X SIDING** is used to add apparent length to headboard wall. Frame also encloses cove light.



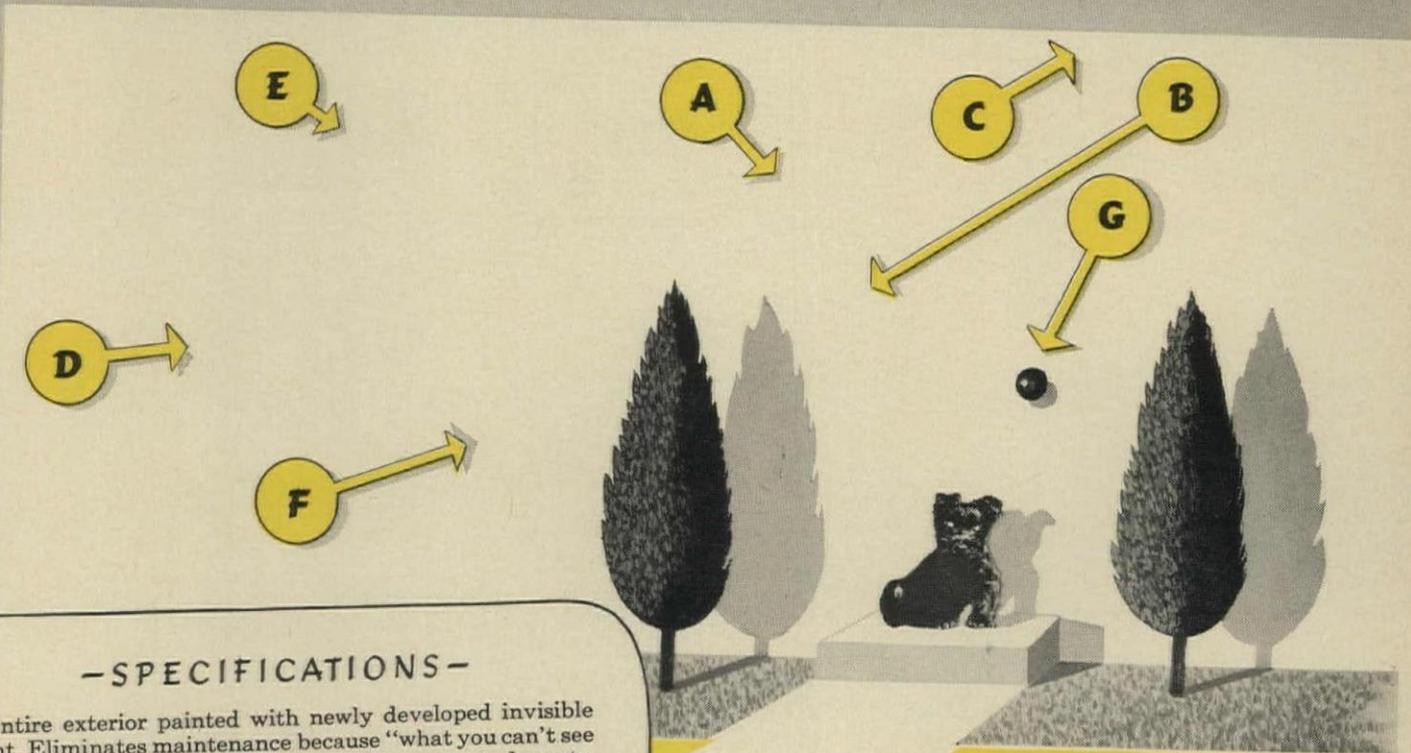
**CHERRY-GRAINED HARDBOARD** is used in accent strips and bedlamp shields that pick up pattern of facing wall.



Publications continued on p 206

# HERE IS A PICTURE OF TOMORROW'S HOME—

(IF WE BELIEVE ALL THE PREDICTIONS WE READ)



## —SPECIFICATIONS—

- A** Entire exterior painted with newly developed invisible paint. Eliminates maintenance because "what you can't see won't hurt you." Also reduces hazard of unexpected guests.
- B** Newly developed and super-automatic mail box. Opens and sorts mail, files bills alphabetically in special "future business" compartment, types answers to important correspondence and deposits completed letters on desk in den, ready for signature.
- C** Newly developed roofing with impregnated vitamin concentrates—eliminates all vitamin deficiencies. Can also be furnished with mosquito repellent, hay fever reducing hormones, and anti-asthma atomizer attachments. (Slight additional cost.)
- D** Newly developed, radio-activated, hydro-pneumatic gadget control. Can be adjusted, by simple dial setting, to do the following in sequence: (1) Ring alarm clock; (2) mix baby's formula; (3) prepare breakfast; (4) put the cat out; (5) wash dishes; (6) make the beds; (7) let the cat in; (8) change the linens, and (9) the baby.
- E** Newly developed heating, ventilating and refrigeration system—completely automatic. Provides temperature range from  $-30^{\circ}$  to  $+120^{\circ}$  F. Converts swimming pool to skating rink in 45 seconds.
- F** Newly developed multiple-rotating partitioning—converts living room to library to kitchen to bathroom by simple electronic control. Ideal for invalids and inebriates.
- G** Newly developed visible doorknob. Serves as landmark in locating entrance to home. Turn of knob automatically cleans and polishes shoes, ejects dog from favorite chair, and tunes in news program.

**A**CTUALLY, we don't know what tomorrow's home is going to look like. We don't know where reality ends and fancy begins in projecting its future conveniences and innovations.

Of one thing we're reasonably certain—there will be increasing emphasis on the home's electrical system. Electrical equipment and appliances will continue to be provided and promoted as an integral part of the home. More and more, adequate wiring will be a *must* for these "built-in" electrical features and others that will be added later on.

When you install Square D's QO "quik-open" circuit breakers in your homes, you have a potent selling feature. You're providing far more than just adequate wiring. You're providing convenience. There are no fuses to replace. Even a child can restore service, quickly and safely. You're providing modern protection against overloads and "shorts." And—you're providing for extra circuits as they're needed in the future.

You put a proven selling feature to work for you when you install Square D's QO—finest breaker ever built!

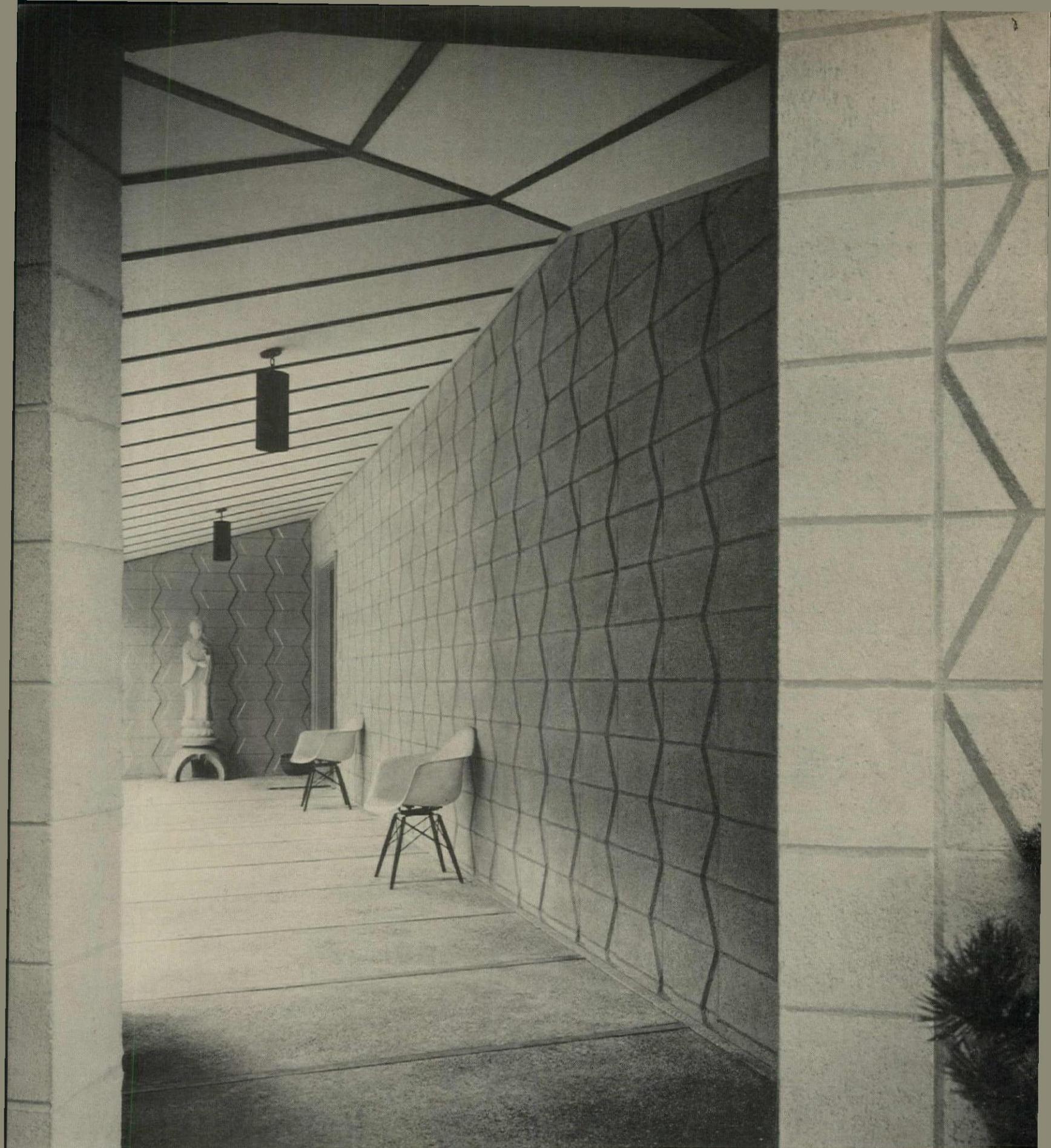
**SQUARE D COMPANY**  
MERCER ROAD, LEXINGTON, KENTUCKY



# SQUARE D COMPANY

wherever electricity is distributed and controlled





# Shadowal<sup>®</sup> BLOCK

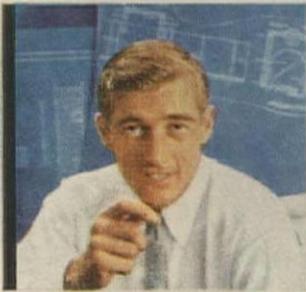
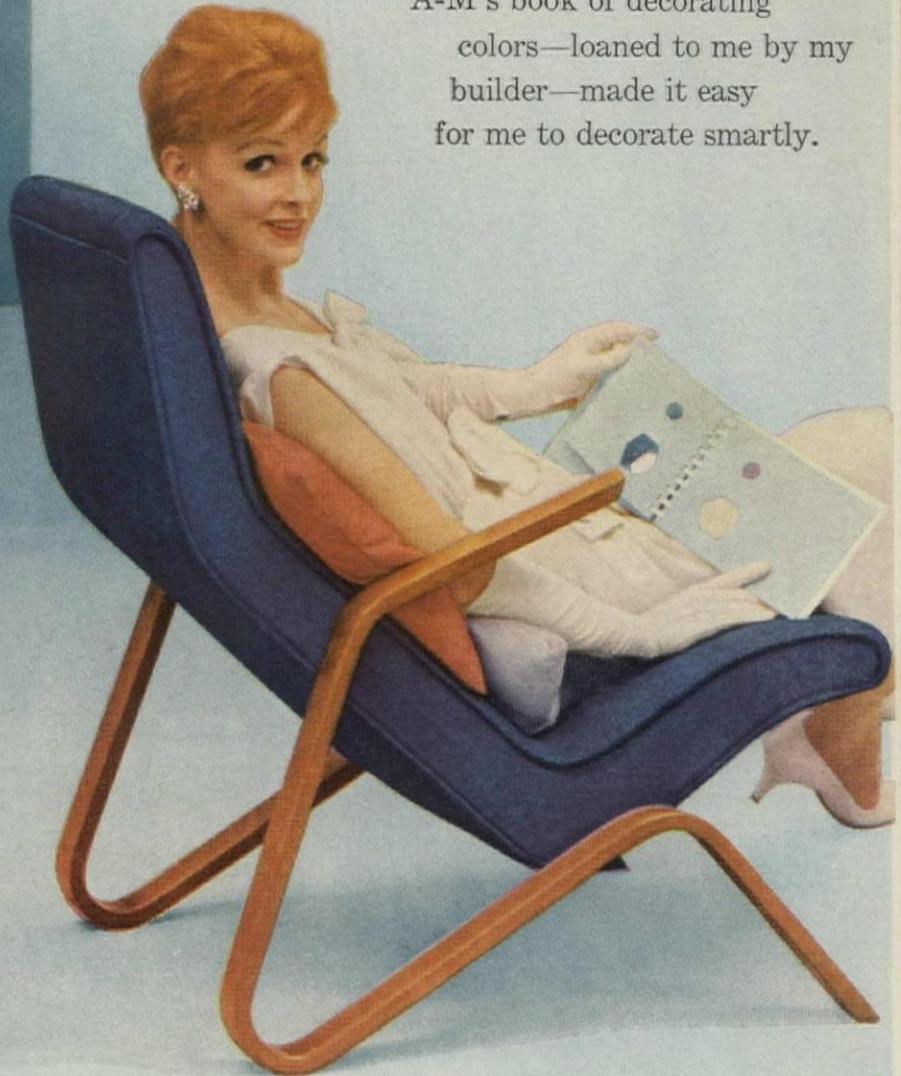
*Here Shadowal Block adds its special accent to a long unbroken wall.*

**THE WONDERFUL WIZARD OF WALLS:** What looks like magic, is really quite simple. Shadowal Block has the pattern built right into the face of the block itself. Ingenious wall patterns, practical as they are beautiful, can be fashioned from just one basic unit. Need some help? Any NCMA member block producer can supply details. And Shadowal Block is available only through him.



**A-M** Mark of Quality

The quality I like in  
A-M Paints is the assurance  
they give me in color selection.  
A-M's book of decorating  
colors—loaned to me by my  
builder—made it easy  
for me to decorate smartly.



As an architect I want appearance and durability in the paints I specify. I get both—in full measure—when I specify A-M.

**A-M** PAINTS  
A-Mark of Quality

AMERICAN-MARIETTA COMPANY • CHICAGO 11, ILLINOIS

**QUESTIONS —**

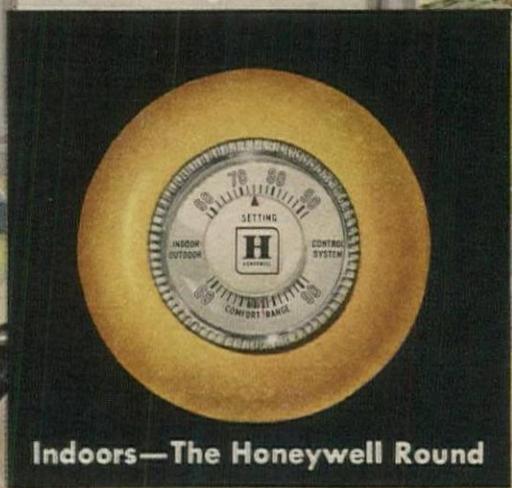
*What about your color problems, Mr. Builder?  
How will you color style your model homes?  
What will your whole color pattern be for that new development?  
Are you doing anything to really promote "curb-appeal"?*

**ANSWER —**

See A-M at Booths 1554 and 1555 at the NAHB Show or— just write to:  
Architect and Contractors Service Department, American-Marietta Company, Chicago 11, Illinois



POWERFUL ADS LIKE THIS, appearing every month in BETTER HOMES & GARDENS, AMERICAN HOME or SUNSET, will help tell your quality story in 1961!



Indoors—The Honeywell Round

# UPSTAIRS

## The thermostats that anticipate the weather

# Honeywell

First in Control  
SINCE 1886

Honeywell's Indoor-Outdoor Temperature Control System anticipates weather changes outside, for continuous comfort inside. Working as a team, the precise Outdoor thermostat responds instantly to sudden changes outside — then signals the Indoor thermostat, which automatically adjusts your heating or cooling system. See your quality heating-cooling dealer.

# SPECIFY HONEYWELL—THE PRESOLD NAME

## Publications

start on p 202

### We are changing our style

This month HOUSE & HOME is changing the way it reports news about publications. In the short reviews which we have run in the past, we were able to include a little information about each publication, but we could not include many reviews in any one issue. As a result many good pieces of manufacturer's literature went unnoticed.

The list below includes many more titles than ever before, but only enough comment to make the nature of the publication clear. We hope the new format will be of more service to you. For copies of the free brochures, check the indicated number on the coupon p 212. For brochures for which there is a charge, write direct to the manufacturer.

### Technical literature

- REDWOOD EXTERIOR FINISHES. Eight-page color brochure on redwood finishing. California Redwood Association, San Francisco. (Check No. P2)
- SCHOOL LIGHTING GUIDE. Illuminating Engineering Society, New York City. (Check No. P3)
- MUNICIPAL REFUSE DISPOSAL. A comprehensive manual. 522 pp. \$8. American

- Public Works Association, 1313 E. 60th St. Chicago.
- HOW TO CARE FOR MASONRY SAWS. Clipper Mfg Co, Kansas City, Mo. (Check No. P4)
- HOW TO SAVE WITH THE SHEATHING THAT INSULATES. The advantage story of fiberboard sheathing. 8 pp. Insulation Board Institute, Chicago. (Check No. P5)
- LIGHTNING PROTECTION INSURANCE CREDIT. A report on a rating bureau study. Lightning Protection Institute, Chicago. (Check No. P6)
- NATIONAL FIRE CODE, 1961-62. Seven volumes cover 186 separate standards. Volume 3 covers building construction and equipment. Price: \$7 per volume, \$40 for seven volumes. National Fire Protection Association, Boston.
- A TAILOR-MADE PROGRAM FOR URBAN RENEWAL. Crawford Corp, Baton Rouge, La. (Check No. P7)
- EMERGENCY LIGHTING HANDBOOK. A 97-page handbook for engineers. \$2. Electric Cord Co, 432 Plane St, Newark 2, N. J.
- HARDWOOD PLYWOOD STANDARDS. Commercial standard CS35. Hardwood Plywood Institute, Arlington, Va. (Check No. P8)
- HOW TO SELECT A PRESSURE-SENSITIVE TAPE. A four-page booklet. Johns Manville, New York City. (Check No. P9)

GUIDE FOR SMOKE AND HEAT VENTING. Thirteen pages. 50¢. National Fire Protection Association, Boston.

### Catalogs

- WELDWOOD GUARANTEED SIDINGS. A 16-page catalog of exterior plywood. US Plywood, New York City. (Check No. P10)
- CEMENT AND AGGREGATE BATCHERS. Covers mobile, portable, and stationary applications. Erie Strayer Co, Erie, Pa. (Check No. P11)
- AREA LIGHTING. A 30-page designers and buyers guide. General Electric, Schenectady, N.Y. (Check No. P12)
- FREE-STANDING GAS RANGES. Complete specifications for 30", 36", and 40" ranges. Caloric Appliance Corp, Wyncote, Pa. (Check No. P13)
- SEWAGE TREATMENT PLANTS. A 16-page product brochure. Smith & Loveless, Lenexa, Kan. (Check No. P14)
- FLUORESCENT LAMP BALLASTS. An 8-page brochure of units for signs, flashing, and weatherproof applications. Universal Mfg. Corp, Paterson, N.J. (Check No. P15)
- LIGHTING FIXTURES. A 96-page guide to new fashions in home lighting. Lightolier, Jersey City. (Check No. P16)
- FLUORESCENT STRIP LIGHTING. Commercial and residential units. Moe Light, Thomas

Industries, Louisville Ky. (Check No. P17)

WINTER EQUIPMENT CATALOG. Space heaters, salamanders, thawing torches, etc. Aeroil Products Co, South Hackensack, N.J. (Check No. P18)

ZONE CONTROL ACCESSORIES. A 20-page catalog of equipment for air or hydronic systems. Econo Products Co, East Haddam, Conn. (Check No. P19)

DRAPERY HARDWARE. A 48-page, 4-color booklet. Stanley-Judd Div, Stanley Works, Wallingford, Conn. (Check No. P20)

STEEL CONCRETE FORMS. A 20-page catalog. Economy Forms Corp, Des Moines, Iowa. (Check No. P21)

RESIDENTIAL ELECTRICAL FITTINGS. A 36-page catalog of load-centers, small fusible devices, and special application units. I-T-E Circuit Breaker Co, Atlanta. (Check No. P22)

DRAPERY TRAVERSE EQUIPMENT. An 8-page catalog. Young Mfg Co, Cheyenne, Wyo. (Check No. P23)

STAINLESS STEEL SINKS. A 6-page catalog. Elkay Mfg. Co, Broadview, Ill. (Check No. P24)

PLUMBING SPECIALTIES. A 28-page catalog of accessories. Reed-Cromex Corp, Cleveland. (Check No. P25)

STEEL-PLY FORMS. A 24-page catalog of concrete forms. Symons Clamp & Mfg Co, Chicago. (Check No. P26)

TROFFER LIGHTING FIXTURES. Ten-page catalog of Imperiale series. Litecraft Mfg Corp, Brooklyn. (Check No. P27)

RECESSED LIGHTING FIXTURES. A 16-page catalog of Endura line. Litecraft Mfg Corp, Passaic, N.J. (Check No. P28)

WINDOWS BY ALBRO. A 20-page catalog of metal windows. Albro Metal Products Corp, New York City. (Check No. P29)

#### Installation brochures

VINYL AND CORK TILE. Dodge Cork Co, Lancaster, Pa. (Check No. P30)

ALUMINUM RAILINGS. Locke Mfg Co, Lodi, Ohio. (Check No. P31)

RESILIENT FLOOR COVERINGS. A 64-page installation specifications bulletin. Congoleum-Nairn Inc, Kearny, N.J. (Check No. P32)

#### Merchandising Aids

HOW TO USE DISHES TO SELL DISHWASHERS. A 12-page booklet showing how to load machine. Kitchen Aid, Hobart Mfg Co, Troy, Ohio. (Check No. P33)

NATURAL WOOD FINISHING. Correspondence course for dealers. Pierce & Stevens Chemical Corp, Buffalo. (Check No. P34)

"PANEL ONE WALL" PROMOTION. Remodeling promotion for dealers. US Plywood New York City. (Check No. P35)

SIDING SALES TRAINING FILM. A 25-minute film is free to dealers handling company's asbestos cement siding. US Gypsum Co, Chicago. (Check No. P36)

APPLIANCE SERVICE HANDBOOK. Guide covers business aids for service men. Philco Corp, Philadelphia. (Check No. P37)

SILVER SHIELD AIR CONDITIONING BROCHURE. Promotion for ducted systems. National Warm Air Heating and Air Conditioning Association, Cleveland. (Check No. P38)

HYDRONIC HEAT PROMOTION. Program to sell hydronic heating through model homes. Bell & Gossett Co, Morton Grove, Ill. (Check No. P39)

#### New product bulletins

POLYMERITE VINYL-ASBESTOS TILE. Ruberoid Co, New York City. (Check No. P40)

GAS FURNACE LINE. Models of 70,000 to 250,000 Btuh. Sequoia Mfg Co, San Carlos, Calif. (Check No. P41)

Publications continued on p 212

# THAT GIVES YOU MORE TO MERCHANDISE

DOWNSTAIRS  
Matched  
controls  
for top  
performance



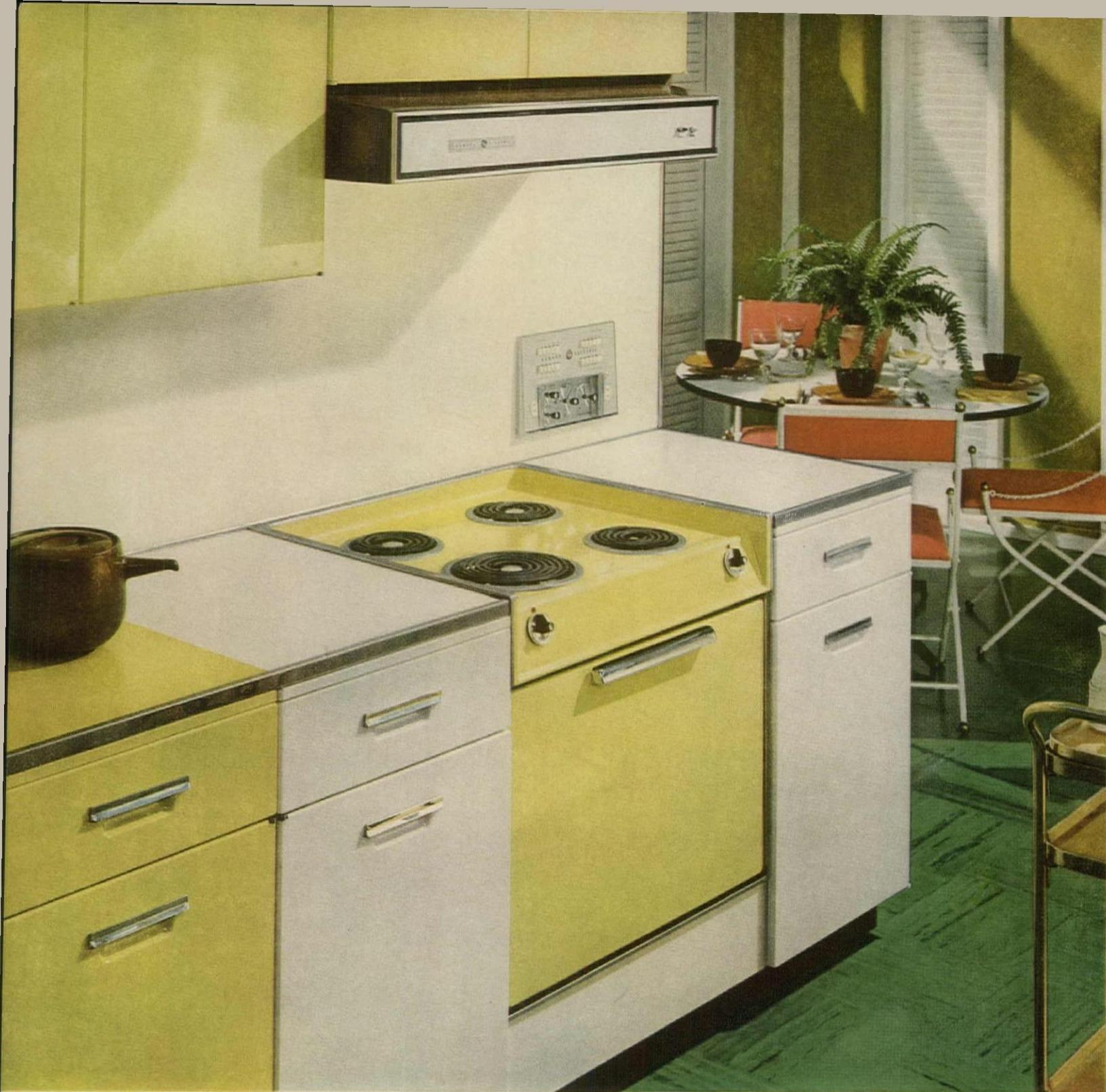
Honeywell Fan Limit and Aquastat\* Controls are typical of the matched controls designed to work with Honeywell thermostats. Their precision means maximum performance from the furnace or boiler in your utility room or basement. Ask for Honeywell controls for every home comfort: heating, cooling, humidification, dehumidification, water heating and appliances.

**Honeywell**



First in Control  
SINCE 1885

\*Trademark



## Why the Mark 27 is America's most wanted drop-in range.



New all-in-one Mark 27. Low cost. Easy, inexpensive to install because controls are right on the unit—just slide it in.

See the smart, recessed top? There is no other built-in range quite like it in styling, simplicity, appearance. That—plus General Electric's reputation for quality—is the big *consumer* reason why the Mark 27 is America's most wanted drop-in range by far.

And it's most popular with *builders*, too.

It is compact, only 27" wide. Note, too, how the handsome hood (in coppertone or aluminum) adds to the built-in look.

It takes the worry off your shoulders. It's a range that works and keeps on working.

And, it's a range that General Electric stands behind with a network of *local* service facilities.

On top of all this, the Mark 27 is best known to consumers because it is advertised in Reader's Digest and in other national publications directed to your best prospects.

It's the kitchen that helps sell a house—and the General Electric Mark 27 is one of your best ways to sell the kitchen.

*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**



## Why 126,867\* home seekers bought this "PACKAGE" last year!

For 7 years in a row, manufactured homes have shown an increase in percentage of total "starts."

Why? Why did 1960 see more firms manufacturing... more builders erecting... a greater ratio of home-seekers buying Manufactured Homes than ever before?

The reasons are obvious...and impelling: today, home manufacturers "package" all the benefits of sound planning...attractive variety and styling...top grade materials...precision fabricating...powerful advertising and merchandising.

All this...plus well-earned respect for the home manufacturer's name and preference for "known brand" materials...adds up to greater buyer acceptance and increased sales and profits for you.

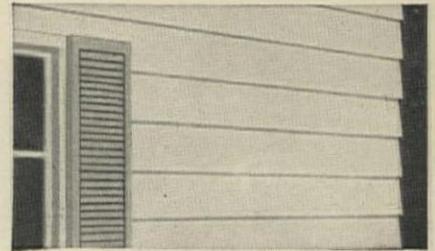
\*Source: Home Manufacturers Association

If it's "by CELOTEX", you get QUALITY...*plus!*



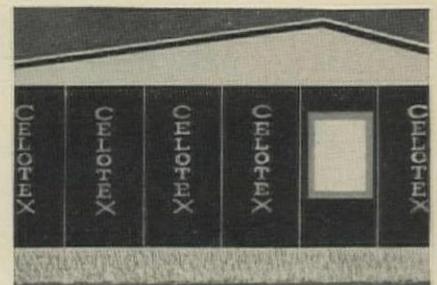
The Celotex Corporation  
120 S. La Salle Street • Chicago 3, Illinois

### 3 FAMOUS CELOTEX PRODUCTS THAT ADD VALUE AND SALES APPEAL TO YOUR HOMES



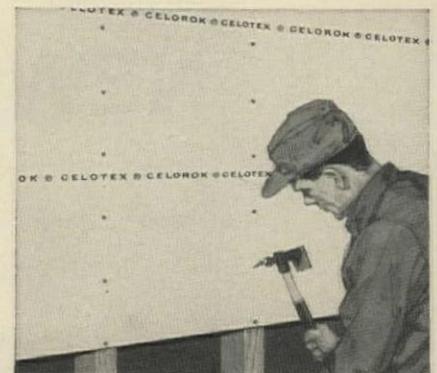
#### SHADOWCAST<sup>†</sup> HARDBOARD SIDING

New beauty! New economy! Deep, sharp shadow-lines. Tough, hard-to-dent surface. Easy to nail; no dimpling. Cuts like wood but won't crack or splinter. Factory-primed; finish coat can be applied 2 months later. 12" wide panels, 3/8" thick, lengths to 16' for rapid coverage. Guide lines speed up application.



#### CELOTEX<sup>REG. U.S. PAT. OFF.</sup> INSULATING SHEATHING

Another mark of quality construction...the sheathings that give your homes extra insulation—a valuable sales feature. Asphalt impregnated or coated, including nail-base and brace-eliminating types; all exceed FHA requirements for structural bracing strength.



#### CELO-ROK<sup>REG. U.S. PAT. OFF.</sup> GYPSUM WALLBOARD

Featuring exclusive "Framing Locators"... the industry's newest improvement. Parallel (16"-apart) rows of lined-up letters make nailing faster and surer. "Follow the letter that's in line...hit the framing, every time."

†TRADE MARK

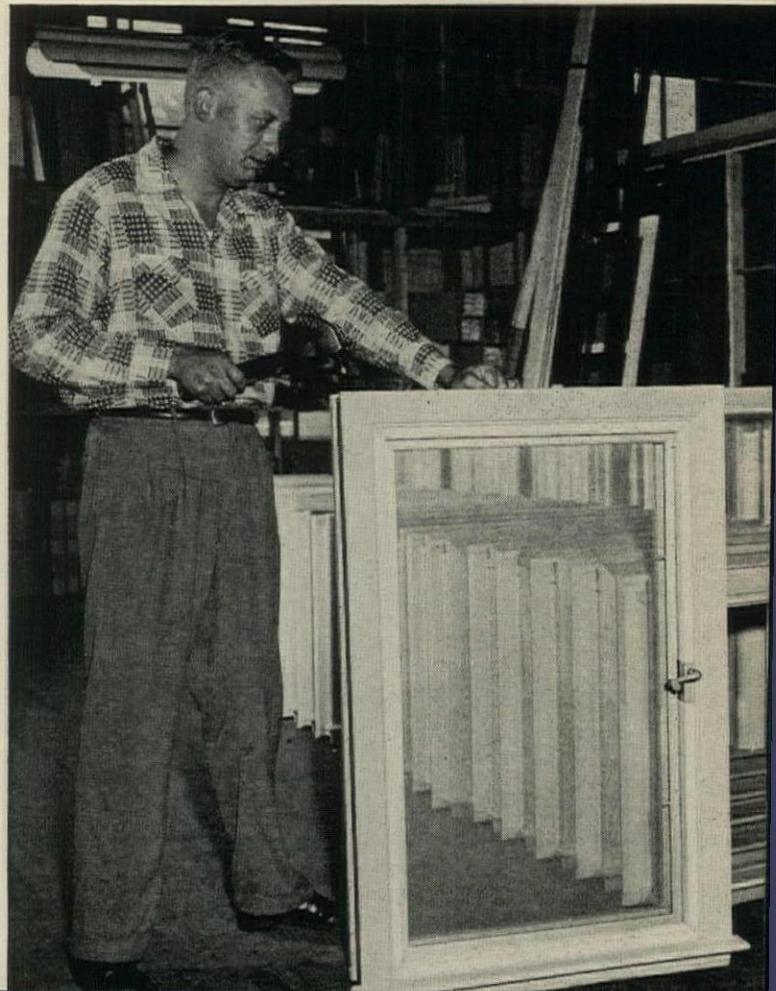


**Moving ahead with fast-growing suburbs.** As America's exploding population expands into the suburbs, Curtis products are increasingly in demand. Here, in a 600-home Omaha, Neb., suburban housing project, Curtis wood windows, doors and kitchen cabinets, purchased through Lumber Sales & Service, Inc. and Major Appliance Co. are being used exclusively to provide reliability and quality.

## WOODWORK NEWS FROM CURTIS®

New products—new distributors and dealers—vigorous new marketing and merchandising—new sales and advertising plans, campaigns, promotions. That's the picture today at Curtis Companies Incorporated. Here, on these pages, are some of the evidences of that Curtis progress. Watch for others to follow!

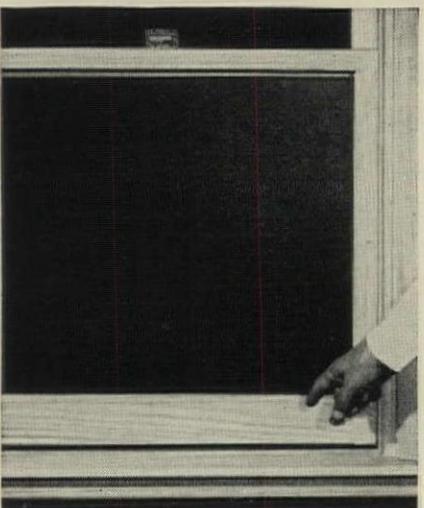
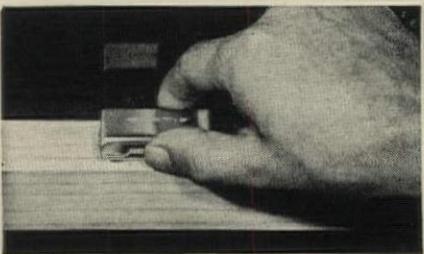
**Coming up—the new Curtis casement.** Proud Curtis employee shows the new Curtis casement, styled to enhance its famous weather-protection and easy operating features. Available in several different styles, these wood casements are shipped ready for quick, easy assembly.



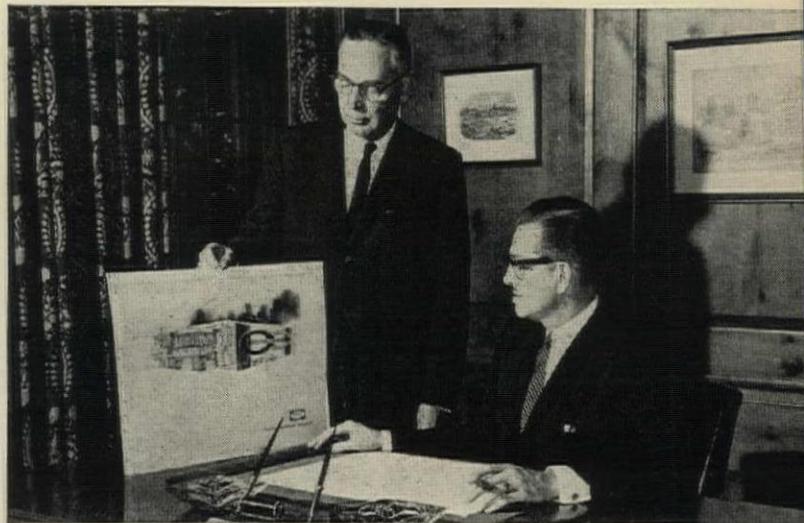


**Smart background for famous food brands.** Curtis FashionWood® cabinets are used as permanent kitchen sets by three prominent Chicago art studios. FashionWood cabinets are available in five glamorous colors.

**Sneak preview.** Plan of new Curtis exhibit for December NAHB show in Chicago is shown to Acton Chalu, Curtis vice-president and general manager, by Ivan Ramsey, manager of advertising and promotion.



**New window lock concept.** A Curtis exclusive, this lock snaps shut at a touch to lock a window securely—yet snaps open at a finger's flick. Lock makes it possible to lock a window safely in partly open position.



**New savings for Harding High School, Fairport, Ohio,** gaining comfort and fuel economy by replacing the old with weathertight easy-to-operate Curtis Convertible wood windows.

**CURTIS COMPANIES INCORPORATED / CLINTON, IOWA**  
**Individuality and Quality**  
**in Windows, Doors, Cabinets and Fixtures.**

STATEMENT REQUIRED BY THE ACT OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933, JULY 2, 1946 AND JUNE 11, 1960 (74 STAT. 208) SHOWING THE OWNERSHIP, MANAGEMENT, AND CIRCULATION OF HOUSE & HOME PUBLISHED MONTHLY AT NEW YORK, N. Y., FOR OCTOBER 1, 1961.

1. The names and addresses of publisher, editor, managing editor, and business managers are: Publisher, P. I. Prentice, Time & Life Building, Rockefeller Center, New York 20, N. Y.; Editor, Henry R. Luce, Time & Life Building, Rockefeller Center, New York 20, N. Y.; Managing Editor, Robert W. Chastaney, Jr., Time & Life Building, Rockefeller Center, New York 20, N. Y.; Business Manager, Lawrence W. Mester, Time & Life Building, Rockefeller Center, New York 20, N. Y.

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LAWRENCE W. MESTER,  
Business Manager.

Sworn to and subscribed before me this 22nd day of September, 1961.

DOLORES V. DODD,  
Notary Public, State of New York  
No. 30-0975575

(My commission expires March 30, 1963)

[SEAL.]

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WOOD-BLOCK FLOORING. Par-tile specifica-

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- 7.  Sunroc water cooler
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- 20.  Showerfold enclosure
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- P18.  Winter equipment catalog
- P19.  Sound control accessories
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- P22.  Residential electrical fittings
- P23.  Young drapery hardware
- P24.  Elkay stainless steel sinks
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- P26.  Symons steel-ply forms
- P27.  Litecraft troffer catalog
- P28.  Litecraft recessed fixtures
- P29.  Windows by Albro
- P30.  Vinyl tile installation
- P31.  Aluminum railing installation
- P32.  Resilient floor installation
- P33.  How to sell dishwashers
- P34.  Natural wood finishing
- P35.  "Panel one wall" promotion
- P36.  Siding sales training film
- P37.  Appliance service handbook
- P38.  Air conditioning promotion
- P39.  Hydronic heat promotion
- P40.  Polymerite tile brochure
- P41.  Sequoia furnace bulletin
- P42.  Corner pole brochure
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- P45.  K&V storage hardware brochure
- P46.  Hunter electric heat folder
- P47.  Par-tile flooring specifications
- P48.  Gold Bond asbestos-cement siding
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- P50.  Rigid urethane roofing
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- P2.  Redwood finish brochure
- P3.  School lighting guide
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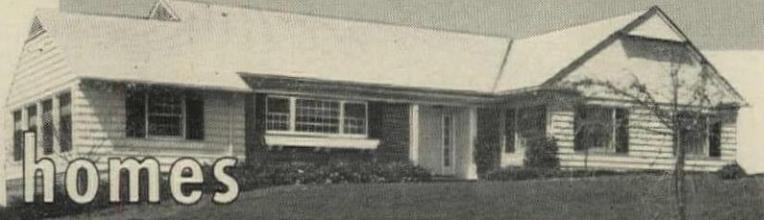
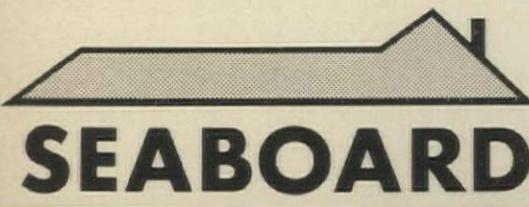
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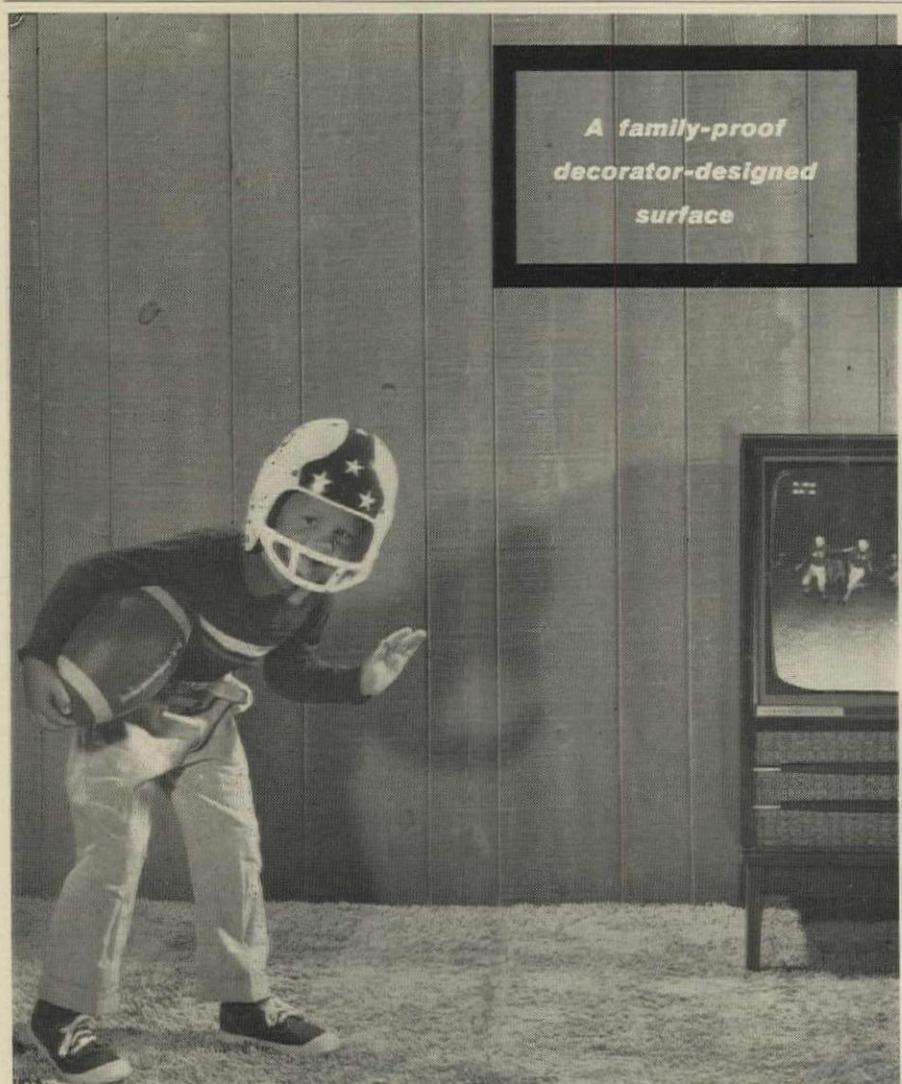
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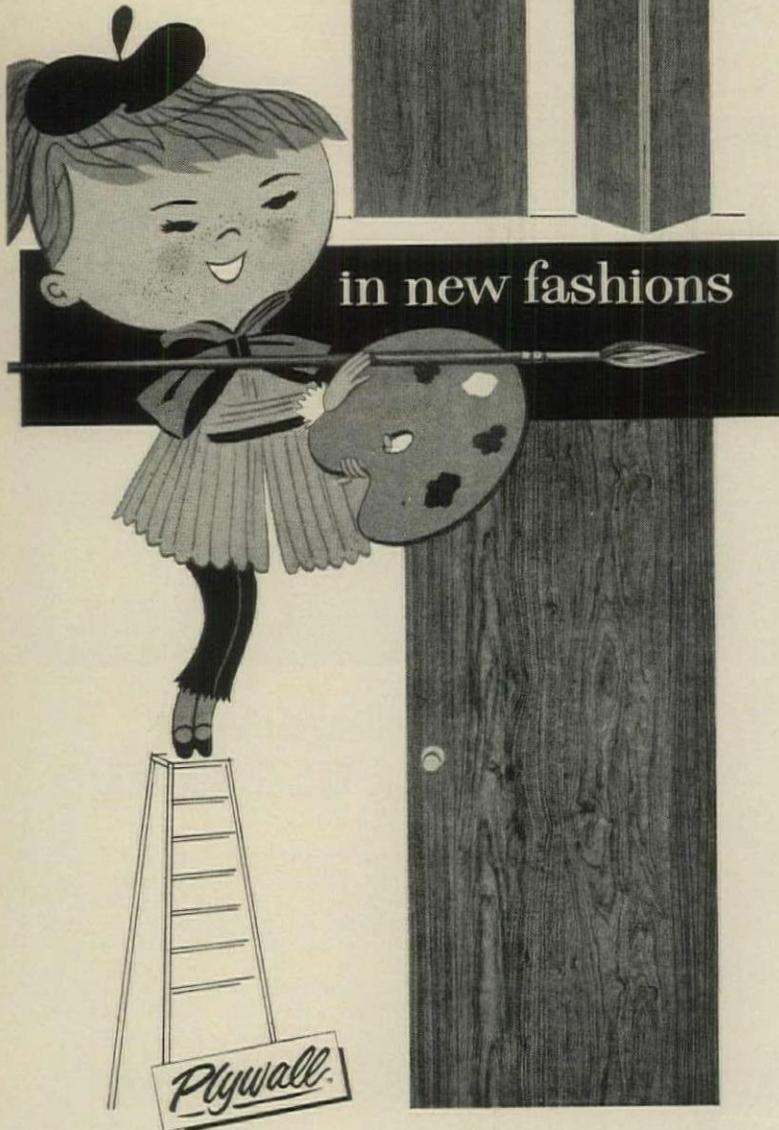
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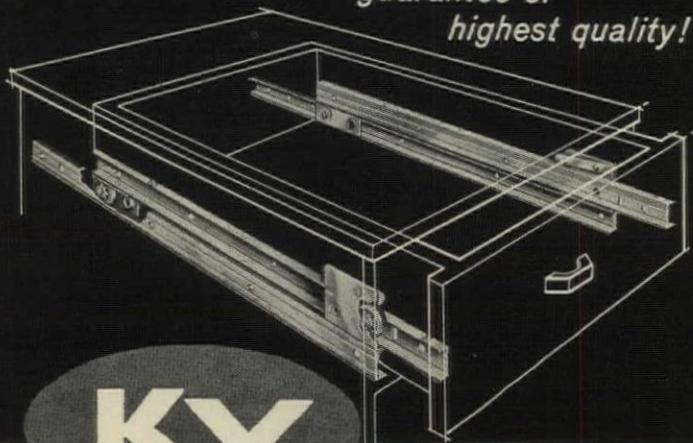
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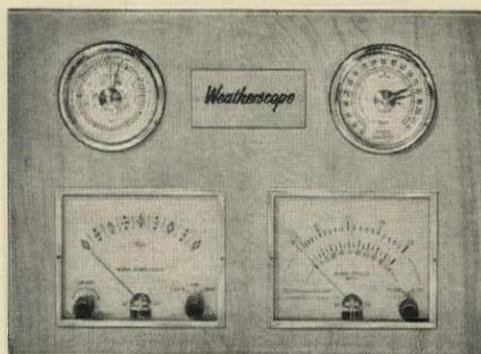
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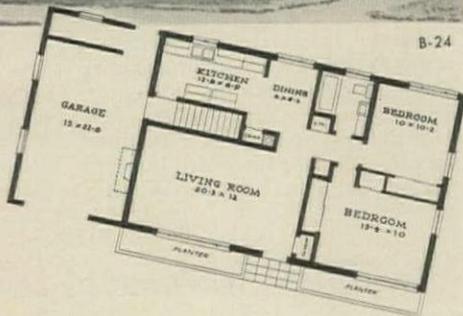
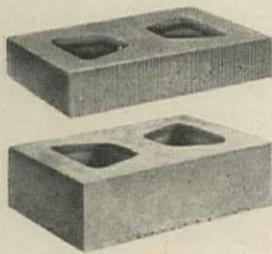
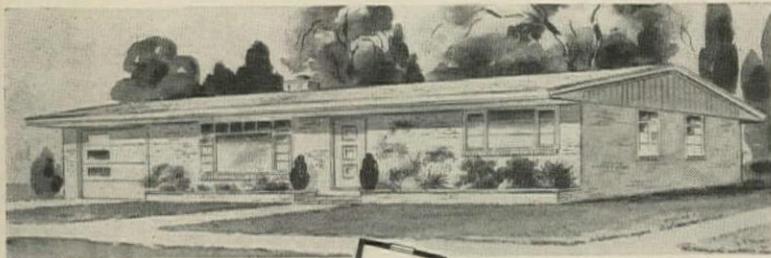
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