

# House & Home

AMERICAN INSTITUTE  
OF  
ARCHITECTS  
JAN 16 1962  
LIBRARY



MODEL-HOUSE INTERIORS: How better design and furnishing can increase your sales

Profile in design: 2. Harwell Hamilton Harris





*Nationally advertised! Who'll be seeing this full-color ad for Kentile "Constellation" Vinyl Asbestos Tile? Your prospects—in LOOK, SATURDAY EVENING POST, BETTER HOMES, HOUSE BEAUTIFUL, and other leading magazines.*

*Build home sales on Kentile quality! No better floor to feature than sparkling new Kentile "Constellation" Vinyl Asbestos Tile. Inexpensive. Long on wear. Boasts a greaseproof, super-smooth surface. Quality-made to impress prospects, eliminate call-backs. Why not talk Kentile to your flooring man today?*

*There's a Kentile® Floor for every home, in every price range. Over 250 decorator colors in 5 types of tile.*

**KENTILE VINYL FLOORS**





## WHITE ELEPHANTS HAVE A LIMITED MARKET

Many new houses, like our friend here, are too big, too gaudy, too \*!\*X\*X!\* expensive for most pocketbooks. Few people buy 'em. Too many builders get stuck with 'em.

### Now take Inland's new low-cost Buccaneer.

At \$10,400 including \$2,300 lot it's priced right for nearly every family in the land... priced for the low-cost, mass market where volume sales are fact not fiction. Where profits are most rewarding.

What's more, under new FHA Sec. 221, the Buccaneer goes for only \$9,700 including a \$2,000 lot. You can now take advantage of current housing

legislation and be sure you offer the best, the most appealing terms.

Inspect it. You'll find the most advanced designs, nationally advertised materials, spacious living area, maintenance-free features, ample storage areas. The things homebuyers want most are here in number.

Join Inland's fast-selling team. You'll use the most successful merchandising program and selling techniques in the industry. Liberal financial assistance is at your call. And you'll choose from 133 distinctive designs with a wide variety of floor plans.

Don't get saddled with white elephants. Sell a winner. Sell the new low-cost Buccaneer. For the complete profit story write, wire, or phone (PR 3-7550) Neal B. Welch, Jr., Vice-President-Sales, Dept. H-1, Piqua, Ohio.

the  
**Buccaneer**

**INLAND  
HOMES**



Inland Homes Corporation, Executive Offices:  
Piqua, Ohio • Plants in Piqua, Ohio; Han-  
over, Pennsylvania; Clinton, Iowa

Recognized Leader in Low-Cost Homes  
©1962-Inland Homes Corporation



3 bedroom American Ranch Design No. 2.  
Choice of slab, crawl space, full basement and garage.  
Other designs in Ranch, Cape Cod, Colonial.





## Add proven selling impact to your homes with "BLUE STAR HOME" PROMOTION

Hitch your wagon to the "Blue Star"... and let the *proven* appeal of modern Gas give a real boost to your sales effort!

From coast to coast, home buyers know the big advantages that today's Gas appliances offer. And the "Blue Star" is the American Gas Association's multi-million-dollar promotion identifying Gas-equipped homes. You can tie in now... and reap all the benefits of this nation-wide campaign!

To make it easy for you to hop aboard this fast-moving promotion, a whole kit of *tested* selling tools is available. You can get the full details at your local Gas company.

All across America, home builders have found the "Blue Star" a valuable selling aid. It gets sure-fire response... because home buyers know it as a symbol of quality. Now, let this hard-working "Blue Star" campaign go to work for *you!*

AMERICAN GAS ASSOCIATION



*Build in Sales-Making "BLUE STAR" Features Like These:*



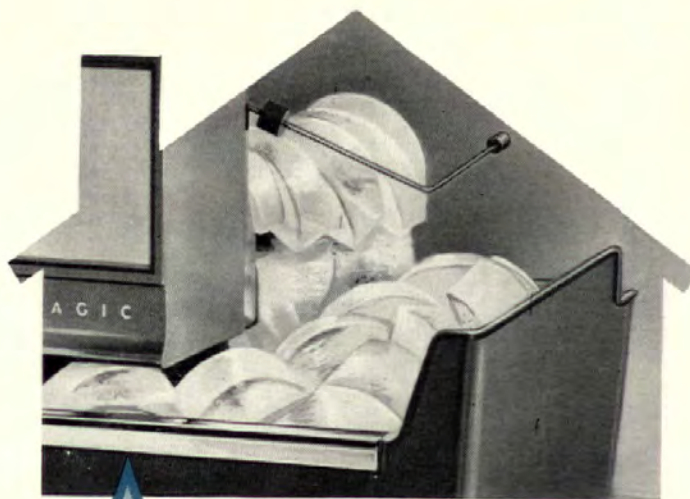
**The Most Popular Heating—Gas Heat—**Economical, compact Gas units take up little floor space—can use the same duct work for both heating and cooling. Cooling can be added easily for year-round comfort.



**Built-In Automatic Gas Range—**Full of "live modern" features like Burner-with-a-Brain\* that turns itself up and down *automatically*! Better, more economical cooking for the homeowner—and costs you less to install!



**Fast, Economical Water Heater—**With a modern Gas water heater, you can promise prospects plenty of hot water with no waiting. Gas is more economical, too—a real money saver for the man-of-the-house!



**Fully-Automatic Gas Refrigerator—**Home buyers will be delighted with the magic ice-maker. No trays to fill or spill—plenty of cubes. Install an economical, frost-free Gas refrigerator as a sales-making "plus."

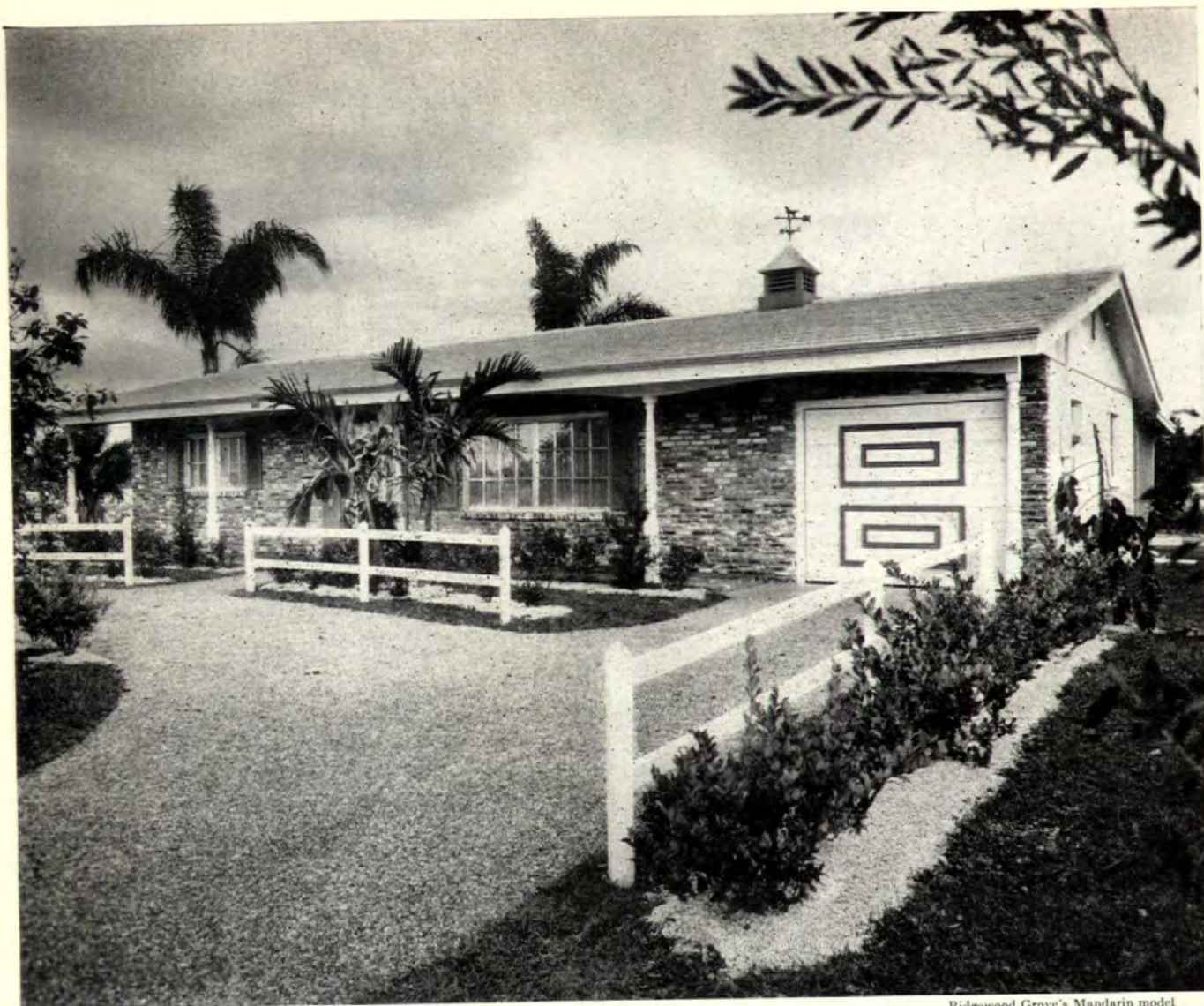
**PLUS**... many other "live modern" Gas features that have *proven* sales appeal for today's home buyers! Among these Gas sales-makers: **Cooling**—Gas air conditioning filters, purifies, dehumidifies, cools the whole house economically at the touch of a dial. **Drying**—Gas dryers are more economical, faster, safer for all fabrics, and leave clothes soft and fluffy. **Incineration**—Gas disposers are smokeless, odorless, save homeowners trips in all weather to get rid of trash and garbage. **Outdoor lighting**—Gas lights impress prospects coming and going. Softly glowing, decorative, they add charm to your entrances, drives, patios. These add up to a big plus for your prospects—a plus that can help push a sale to the signing stage!

\*A.G.A. Mark © Am. Gas Assoc., Inc.

Today's home buyers know they can

**LIVE MODERN  
FOR LESS  
WITH  
GAS**





Ridgewood Grove's Mandarin model

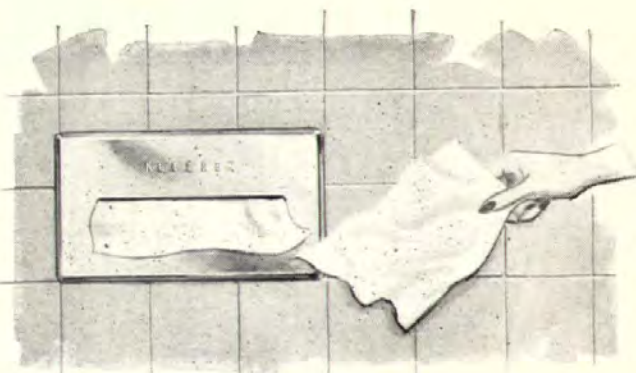
## "Dispensers for Kleenex tissues... a very effective sales extra"

*says Charles K. Cheezem, president,  
Ridgewood Grove, Inc., St. Petersburg, Florida*

"Our experience in building homes for retired couples has taught us that these 'senior citizens' are good judges of value," says Mr. Cheezem. "They insist on high quality equipment and brand name products in the retirement homes they buy. That's why we have installed dispensers for Kleenex tissues in all bathrooms of all our homes. We please our customers *and* provide our salesmen with a very effective sales extra."

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

**Kimberly-Clark Corporation, Neenah, Wisconsin**



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

KLEENEX is a registered trademark of Kimberly-Clark Corp.





## CIRCUIT BREAKERS HELP SELL HOMES

We needn't tell you that today's home buyers are "electrically-minded." More and more, electrical equipment and appliances are being provided and promoted as an integral part of the home. It takes adequate wiring to provide for these "built-in" electrical features and others that will be added later on.

You have a real, merchandisable selling feature when you install **QO** "quick-open" circuit breakers in your homes. You're providing far more than adequate wiring. You're providing a convenience that's easily demonstrated and readily appreciated. 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 future circuits as they're needed.

You put a proven selling feature to work for you when your electrical contractor installs **QO**—finest breaker ever built!

*Yours For Better Living - Electrically*

THIS HOME IS EQUIPPED WITH  
SQUARE D CIRCUIT BREAKERS

NO MORE CHANGE A FUSE!  
PROTECTION AGAINST "SHORTS"  
AS YOU NEED

HERE'S ANOTHER PLUS  
PROVIDED BY  
SQUARE D

ELECTRICITY

**Here's How We Help You Sell**

Yours for the asking—attractive, informative selling tools for use in your model and demonstration homes. Folders, imprinted to your specifications. Display cards. Jumbo tags for merchandising various features in your homes.

*Write for samples of merchandising helps and for the complete **QO** story*

Square D Company • Mercer Road, Lexington, Kentucky



# SQUARE D COMPANY

*wherever electricity is distributed and controlled*



# \$300

## PER SQ. FT.

### COST OF NEW HOSPITAL WALL SYSTEM

**new construction method utilizes  
simple system of metal studs,  
KEYMESH® Paperbacked Lath  
and spray-on exterior wall;  
gets 2-hour fire rating.\***

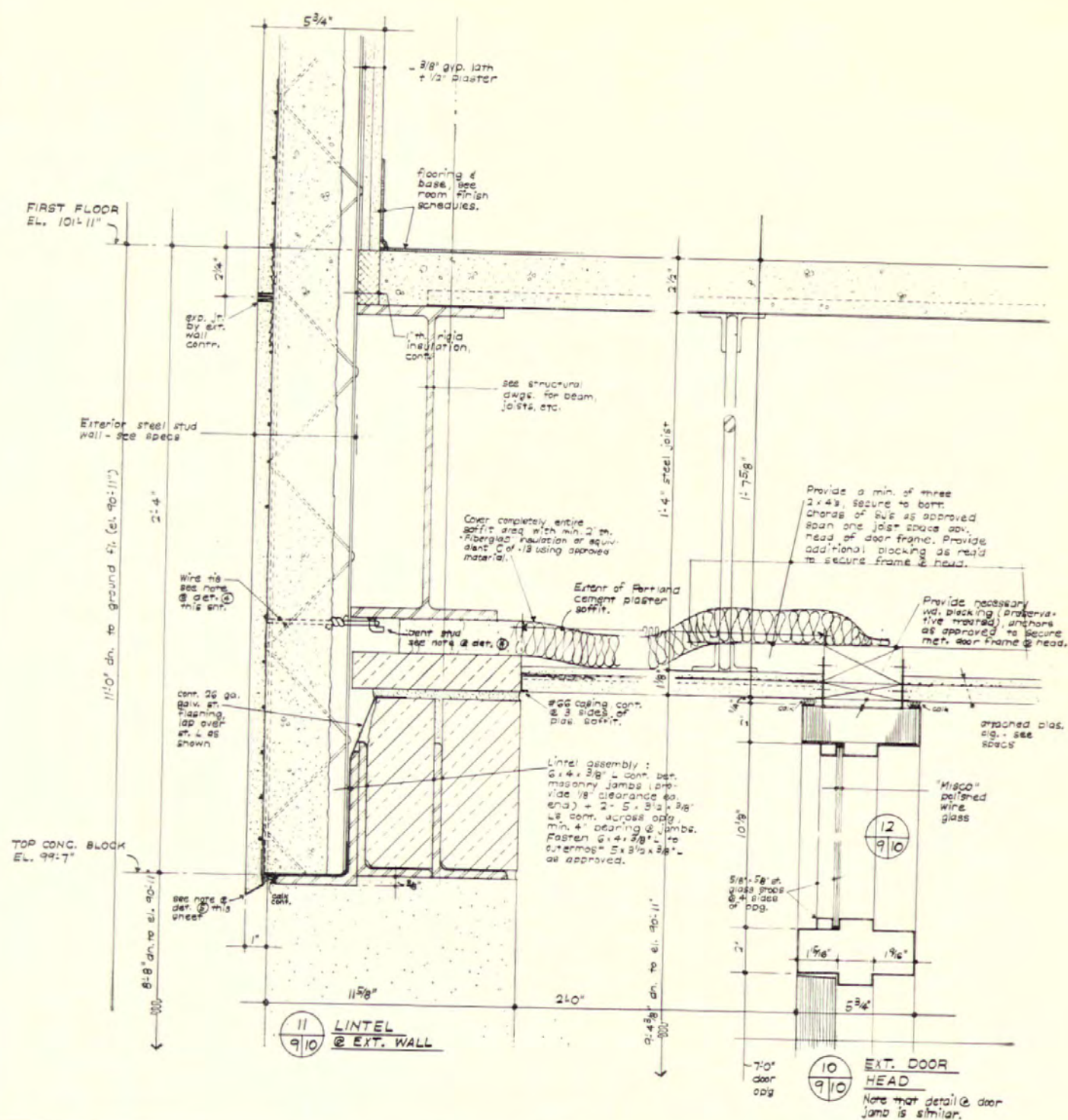
\*This wall meets the 2-hour fire rating for hospitals.

Architectural and engineering ingenuity create an exciting new development in low-cost wall construction for buildings where fire safety is a prime factor. Schools, hospitals, offices and valuable industrial buildings can all use this method of construction—utilizing Keymesh Paperbacked Lath—profitably. Wall surface is flexible to meet any design requirement: Texture, color and finish. For complete information about applying this simple system to your next job, call your Keystone representative, or write

**KEYSTONE STEEL & WIRE COMPANY • Peoria, Illinois**

MAKERS OF KEYCORNER • KEYSTRIP • KEYWALL • KEYMESH® AND  
KEYMESH PAPERBACKED LATH • WELDED WIRE FABRIC • NAILS





Eureka Hospital addition,  
Eureka, Illinois

Architect: Evan A. Thompson, A.I.A., of  
Foley / Hackler / Thompson / Lee, Peoria, Ill.

Plaster Development: L. H. Hobson,  
Plaster Development Center, Chicago, Ill.

Mechanical Engineer: S. Alan Baird, Peoria, Ill.

Structural Engineer: Edwin A. Lampitt, Peoria, Ill.

General Contractor:

O. Frank Heinz Construction Co., Inc., Peoria, Illinois

Plastering Contractor:

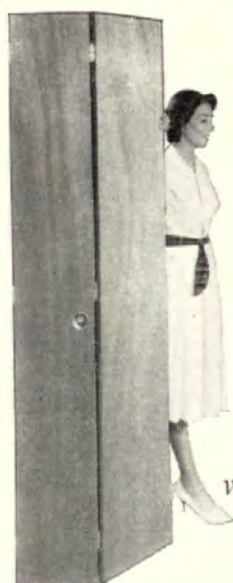
J. J. Kinsella & Son, Peoria, Ill.

(Note: Construction costs in Eureka, Ill., are approximately the same as those in Chicago, a high-cost construction area.)





***divide  
and***



***conquer***


Imagine it — standard divider doors to fit non-standard room openings! Now, the *Kennavider door and matching hardware package* makes short work of such room division problems.

Kennatrack engineers have pre-figured most room opening requirements. They've designed the right doors and matching hardware to fill each such opening — fashionably and economically. Further, they've put the doors, necessary hardware and full instructions in one package and made it available to you in *one-stop shopping*. The *Kennavider* plan makes *you* the specialist in room divider problems; gives *you* the package to conquer unlimited room divider sales in today's building market. Be sure to read the next page for full details.



**KENNATRACK CORPORATION**

3943 E. JACKSON BLVD., ELKHART 10, IND.

A Subsidiary of  Products Co.



# Room Divider Doors & Hardware



KENNAVIDER package includes two-door units, track, hangers, factory-mortised hinges, jamb set, door guide, screws, instructions. All hardware is Kennatrack's heavy-duty Custom 1300 Series.

## Now... all in one package!

Kennavider Philippine mahogany doors install with snap-on ease, save immensely on assembly and installation time. Door panels and all hardware necessary for a finished installation are included in the Kennavider package (hinges mortised and assembled at the factory). Two-door units (separate jamb and intermediate sets) are completely interchangeable. Add as many as you want to fill any width opening. Two styles—traditional flush panels and a classic combination of louvered top with raised-panel bottom. Warm mahogany finish on all six sides. Available in 6'8" and 8'0" heights and in standard panel widths.

### **K** KENNATRACK CORPORATION

A Subsidiary of **EKCO** Products Co.

3943 E. Jackson Boulevard, Elkhart 10, Indiana  
802 W. Whittier Boulevard, Whittier, California  
376 Birchmount Rd., Scarborough, Ontario, Canada

These raised panel-louvered units pull back at playtime, insure privacy at night.



A closed Kennavider isolates table setting and cleaning noises, yet opens wide at mealtime.



This opening between recreation and card rooms is closed in with flush Kennaviders.



JANUARY 1962



# CUT CONSTRUCTION COSTS

## with Truscon's new economy twins

*The NEWPORT Door, Frame, and Hardware Package*—made by the Truscon Division of Republic Steel—is a complete, new, economy package designed in \$steel to save building dollars. Only the NEWPORT brings you all these features:

### QUICKEST AND LOWEST INSTALLATION COST.

- One man can hang the door in seconds—after interior work is completed.
- Door is prefinished with baked-on enamel. Install it as is, or paint the smooth, flush surface to harmonize with room colors.
- Eliminates all mortising, fitting, sanding, and hardware preparation.
- It's a complete package: door, frame, and handsome, high-quality hardware.

### ELIMINATES COSTLY CALL-BACKS...

- It's maintenance-free, because the NEWPORT is rugged, durable steel—it can't warp, sag, swell, shrink, twist, or rot.

### WHISPER-QUIET OPERATION...

- The NEWPORT'S special acoustical core soaks up sound and insures luxury-silent operation.

*The TARTAN Frame for 13/8" Interior Doors* is another Truscon product designed in \$steel for dollar appeal. For homemaker appeal—clean, contemporary styling and smooth, easy-to-care-for finish. The TARTAN saves as it serves because...

### INSTALLATION IS FASTER, EASIER...

- It's a complete profit package: frame, strike, and bumpers.
- No mortising, finishing, sanding, or hardware preparation.
- Install it *after* drywall.
- It's a self-aligning, self-adjusting frame—rough frame need not be completely flush and square.

### IT'S MAINTENANCE-FREE

- Not a call-back in a carload when you use the TARTAN.
- It's steel, and steel can't warp, swell, shrink, twist, or rot.
- No cracks to widen.
- No nailheads to putty or work up.

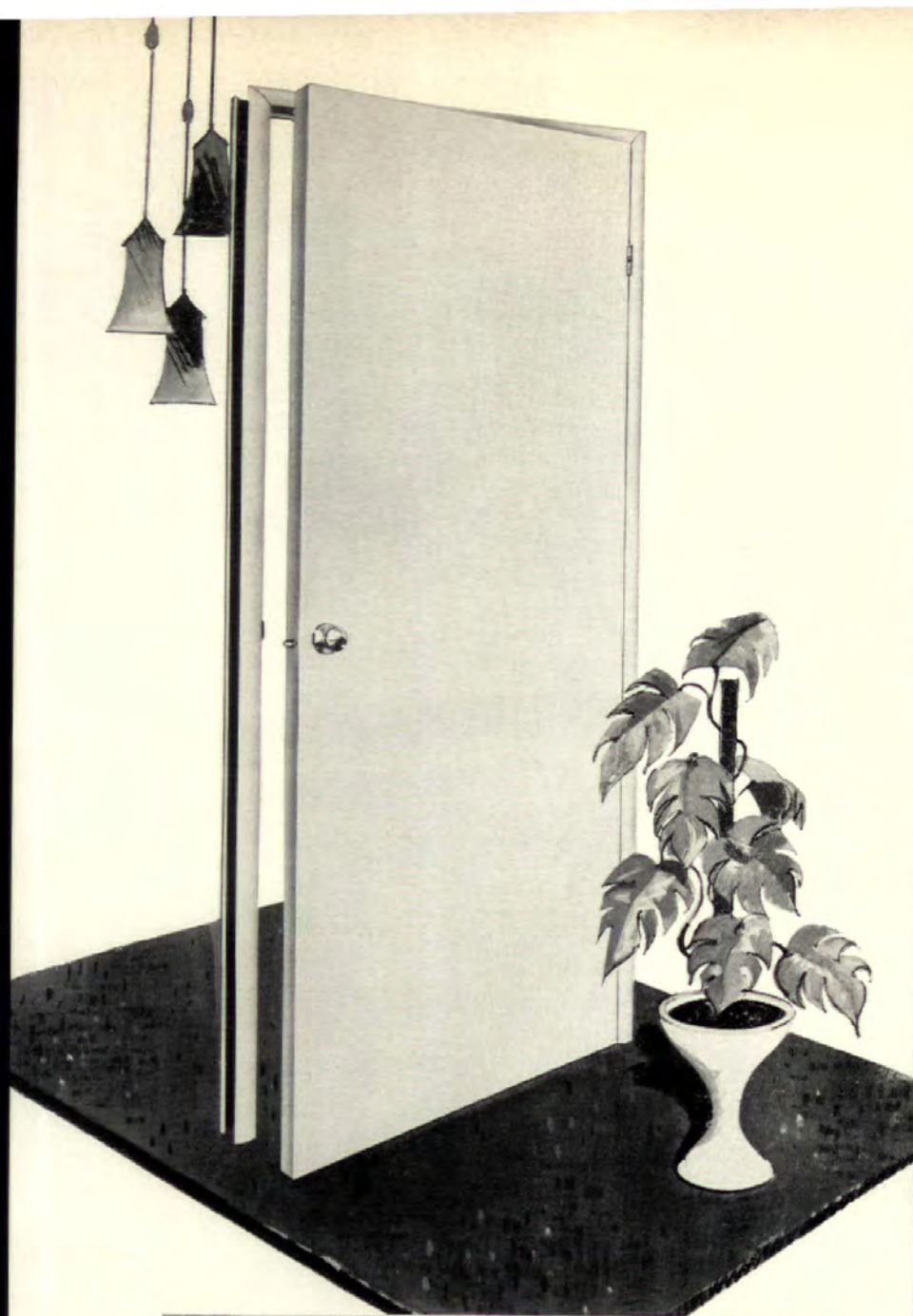
See both the NEWPORT Door, Frame, and Hardware Package and the TARTAN Frame at your Truscon dealer's or factory warehouse. They're in stock—now—nationwide. Send coupon for literature on both these new time-saving, money-saving Truscon products.



Strong, Modern, Dependable







**REPUBLIC HOUSE-LONG "K" GUTTERS** cut installation time in half. Lengths up to 32 feet. No soldering, no joints to line up. No seams to mar appearance. Go up easy, fast, at a profit. Use coupon.



**REPUBLIC ELECTRUNITE® E.M.T. ELECTRICAL METALLIC TUBING** in the next larger size costs no more than threaded conduit installed. Provides extra wiring capacity to meet the future's greater needs. Send coupon.



**REPUBLIC STEEL KITCHENS** of character offer all installation and functional advantages of steel. Stay-new beauty in contemporary colors. Wide selection of wall and base cabinets, sink centers, special cabinets and drawers. Fill in coupon.



## REPUBLIC STEEL

REPUBLIC HAS THE FEEL FOR MODERN STEEL

### REPUBLIC STEEL CORPORATION

DEPT. HO-2816-R

1441 REPUBLIC BUILDING • CLEVELAND 1, OHIO

Please send complete information on the following:

- ☐ NEWPORT Door, Frame, and Hardware Package (Series 612)
- ☐ TARTAN Frame (Series 610)
- ☐ Republic House-Long "K" Gutters
- ☐ Republic ELECTRUNITE Electrical Metallic Tubing
- ☐ Republic Steel Kitchens

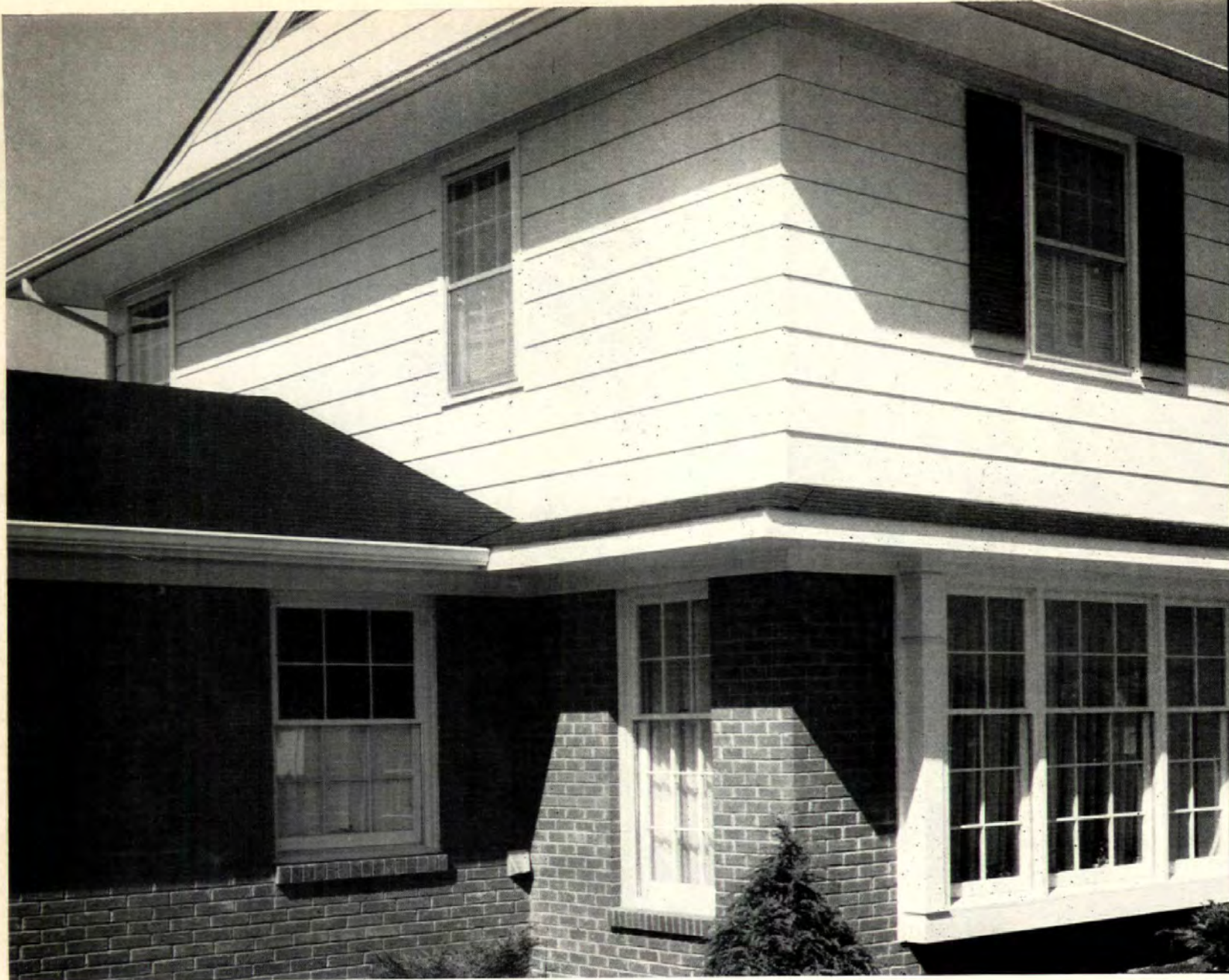
Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

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





# "Since switching to Insulite Primed Siding 4 years ago we have had absolutely no paint blistering"

*John Kleinops, John Kleinops, Inc., Indianapolis, Indiana*



"Factory-applied deep prime coat on Insulite Primed Siding has saved us plenty. We save the cost of the first painting—save construction time—save the cost of handling customer complaints. And even more important, we maintain our reputation for building quality homes. We have not had a single callback for any siding trouble since we started using Insulite Primed Siding.

"This material is easy for our men to work with. It's about the same weight and density as natural wood—so it's easy to handle, easy to saw, and easy to nail. And there's practically no waste, because Insulite Primed Siding has no knots or split ends. Its dimensional stability is excellent. There's no warping or twisting—and butt joints stay butted. It's a good siding."

build better with  
**INSULITE**  
 Building Products



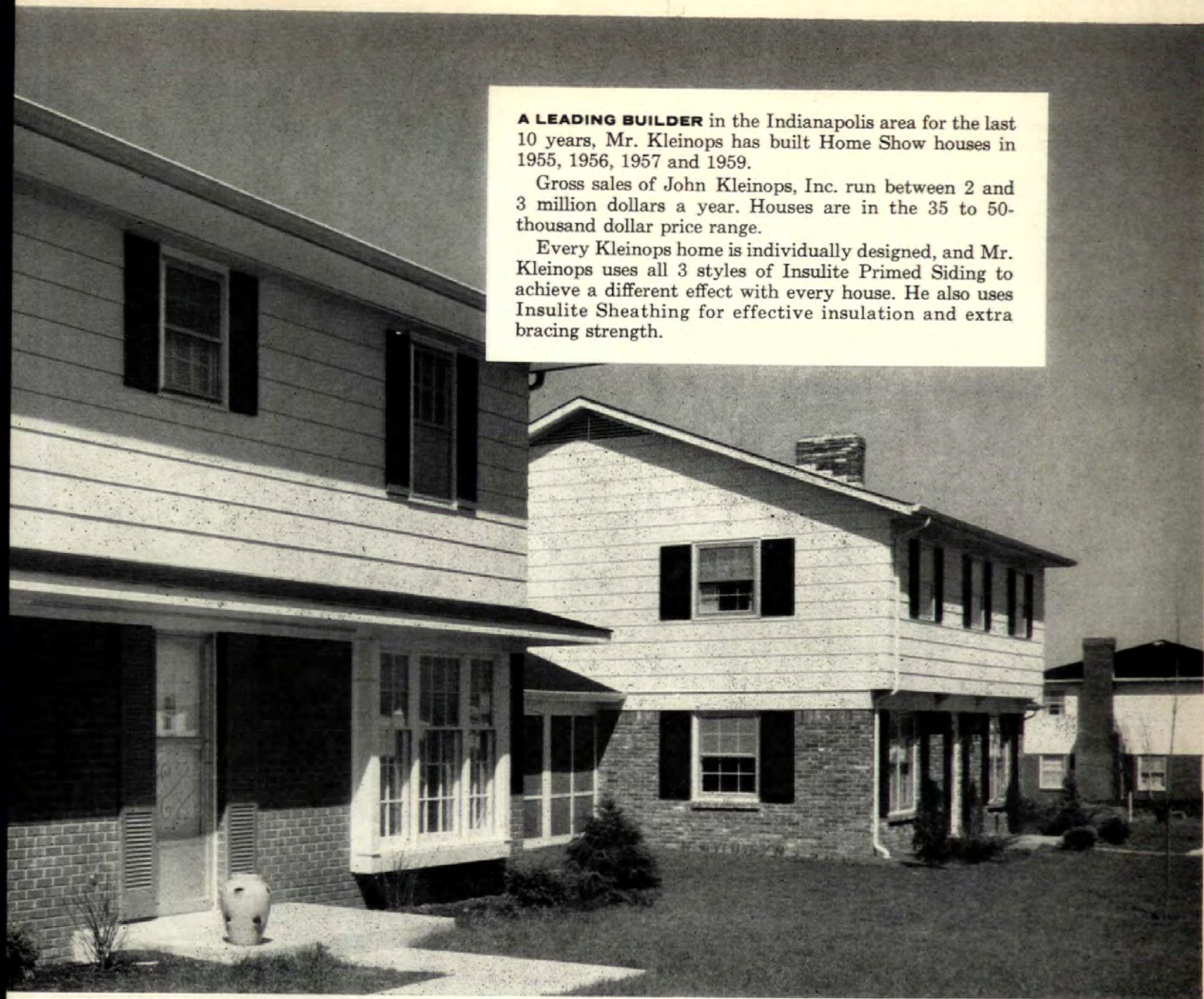
Insulite Division of Minnesota and Ontario  
 Paper Company, Minneapolis 2, Minnesota



**A LEADING BUILDER** in the Indianapolis area for the last 10 years, Mr. Kleinops has built Home Show houses in 1955, 1956, 1957 and 1959.

Gross sales of John Kleinops, Inc. run between 2 and 3 million dollars a year. Houses are in the 35 to 50-thousand dollar price range.

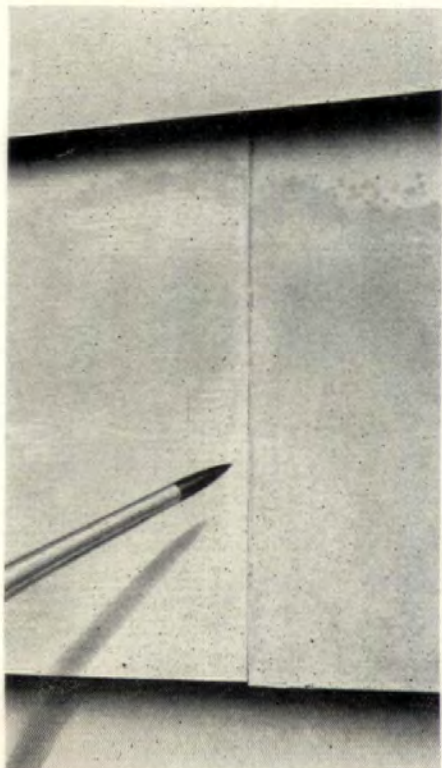
Every Kleinops home is individually designed, and Mr. Kleinops uses all 3 styles of Insulite Primed Siding to achieve a different effect with every house. He also uses Insulite Sheathing for effective insulation and extra bracing strength.



**HORIZONTAL (LAP) SIDING.** This application was made in 1957—and the butt is as tight now as it was 4 years ago. Also seen is the attractive deep-shadow line. Now available in 16' lengths and in 8", 10" and 12" widths for maximum design and construction flexibility.

**VERTICAL PANEL GROOVED.** More design flexibility is attained through use of Insulite Paneling with  $\frac{1}{2}$ " grooves, 8" on center. Panel size is 4' x 8', with shiplapped long edges. All Insulite Primed Siding comes in clearly labeled, protective packages for ease in handling and storage.

**VERTICAL PANEL PLAIN.** Used for board and batten construction. Is  $\frac{1}{2}$ " thick by 4' x 8'. All Insulite Primed Siding is completely deep primed and back sealed at the factory to save you time and money. Finish coat goes on quickly and easily, bonds firmly.

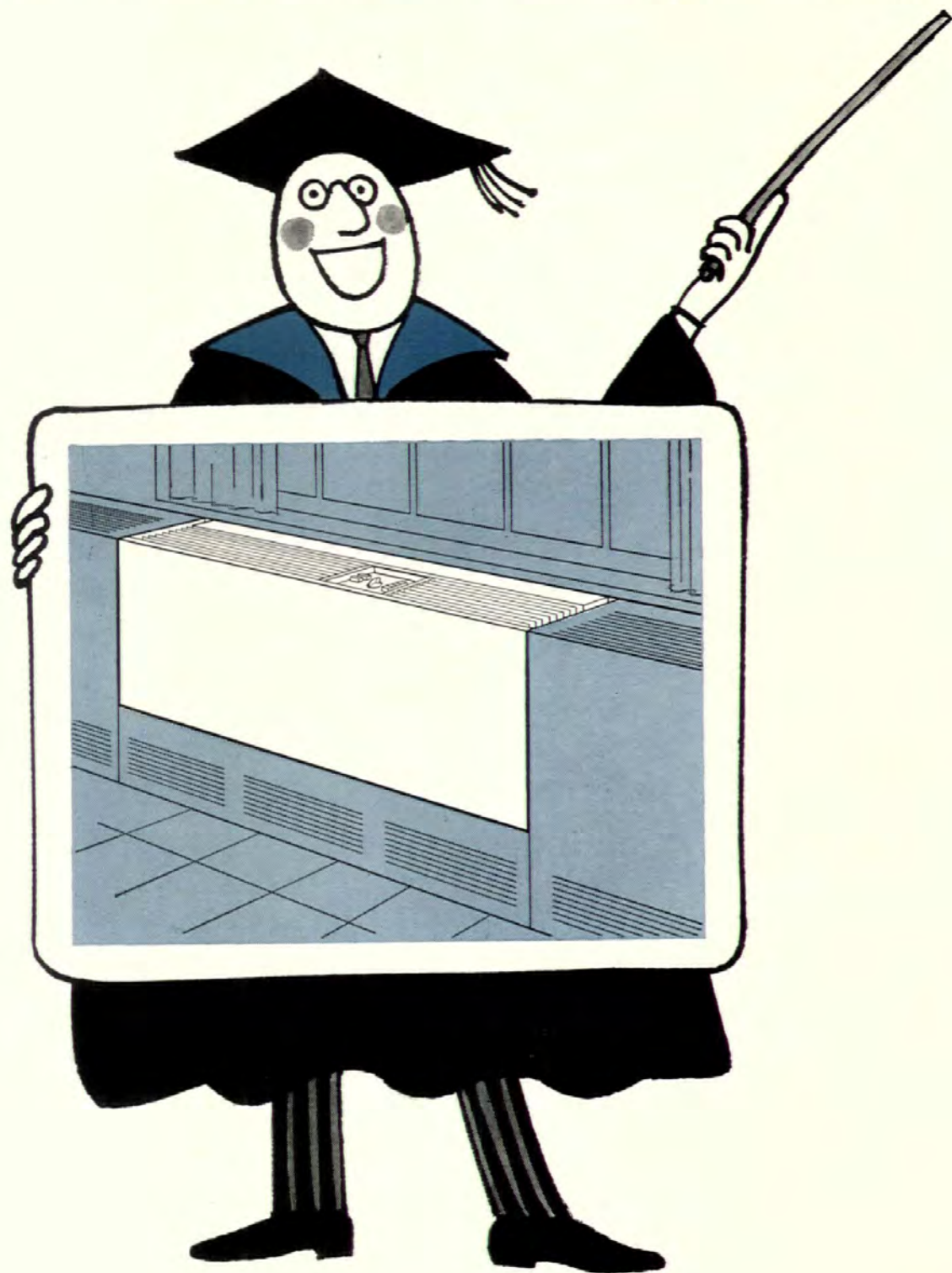




*Architects... Builders... Engineers:*



# How's your air-conditioning I.Q.?





# Try this quick quiz and discover the startling advantages of General Electric's new Zonline '42'



General Electric's Zonline '42' is an important new approach to air conditioning.



General Electric has solved the noise problem with the new Zonline '42.'



The new Zonline '42' is available in a range of capacities equal to any heating or cooling job.



The Zonline '42' combines easily with any type of heating system.



Like all through-the-wall air conditioners, the new Zonline '42' is an ugly duckling.



Compared with central systems, the Zonline '42' is less expensive to install and more economical to maintain.



Tenants enjoy the advantages of individual room control with the Zonline '42.'

There are many, many more advantages to zonal air conditioning with General Electric's new Zonline '42.' Superior de-humidification . . . new positive water-disposal system with no moving parts . . . famous General Electric quality and dependability. Why not mail in this coupon and learn more about them?



*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**

**TRUE.** General Electric designed the Zonline '42' to provide architects, builders and engineers with a complete Zonal air conditioning system that is efficient, economical and aesthetically pleasing. New from the basepan up!

**TRUE.** The full 42-inch width of the Zonline with a radically different air-flow system and much greater space inside has significantly reduced noise levels. And General Electric's rotary compressor cuts vibration—and resulting noise—to a minimum.

**TRUE.** These models offer cooling capacities of 8,000 to 15,000 BTU/Hr. Thermaline '42' heat pumps, for year-round heating and cooling, offer heating and cooling up to 13,500 BTU/Hr. Capacities tested and rated in compliance with NEMA Standards for Room Air Conditioners, Publication No. CN 1.

**TRUE.** Hot-water baseboard, hot-water convectors, electric baseboard (see the "Professor's" chart) or ceiling electric cable are some of the possibilities. Or specify Thermaline '42' heat pumps or Zonline '42' units with integral electric resistance elements and controls for year-round heating and cooling.

**FALSE.** The Zonline '42' features General Electric's exclusive interior baffle plus accessible controls and a rugged, handsome air-discharge grille. The baffle may be painted, paneled or decorated to harmonize with room décor. Newly styled grilles provide pleasing exterior appearance.

**TRUE.** Your initial investment is low because there are no costly compressors, chillers, towers or ducts to install, nor is valuable building space required for the heavy equipment. And there's no chance of your entire building's suffering due to failure of a central component.

**TRUE.** Each tenant can select the exact degree of heating or cooling he prefers. Fresh air, filtered and cool, is available at the flick of a switch. Owners benefit, too—individual rooms or zones may be shut off when unoccupied for greater operating economy.

**YES, PLEASE DO!** Send me complete information on General Electric's new Zonline "42".

**General Electric Company  
Room Air Conditioner Dept.—Room 104-A  
Appliance Park, Louisville 1, Kentucky**

Name \_\_\_\_\_ Position \_\_\_\_\_

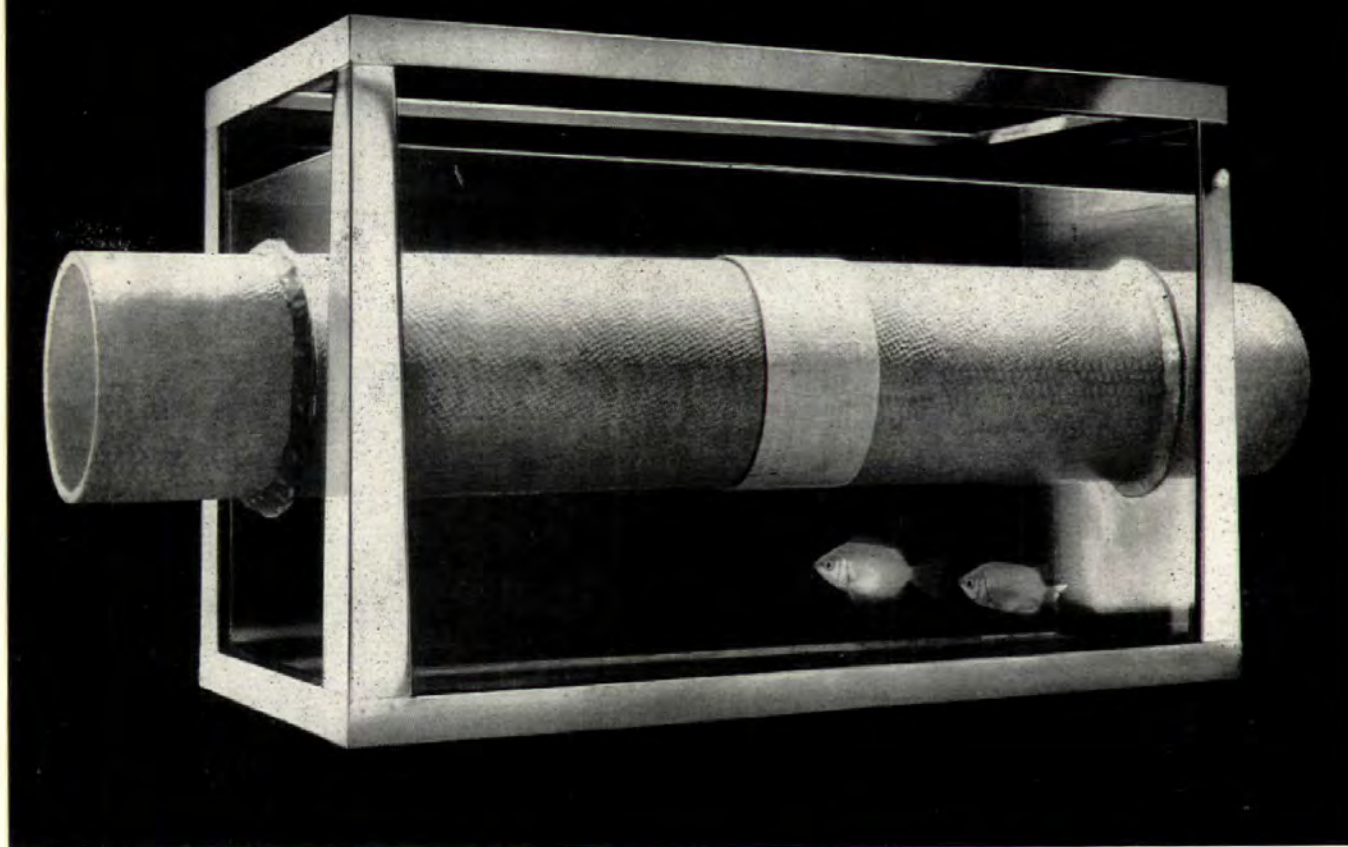
Firm \_\_\_\_\_

Address \_\_\_\_\_

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



# DESIGNED TO MEET REVISED F.H.A. REQUIREMENTS



## New J-M Ductite® Coupling assures water-tight air duct joints

**SLAB-ON-GROUND HEATING-COOLING DUCT SYSTEMS** must have water-tight joints when the bottom of the ductwork, adjacent to the perimeter of the slab, is below exterior finish grade. Johns-Manville's new Ductite Coupling, for use with Transite® Air Duct, is designed to meet all these revised F.H.A. requirements as described in F.H.A.'s MPS General Revision No. 3 and Materials Release No. 44b.

The Ductite Coupling is an inorganic product which utilizes asbestos bonded with a water-proofing compound. It makes a strong, tight joint which seals itself to the Transite Ducts and fittings it connects.

Extensive laboratory tests on this new coupling have proved it *100% water-tight*. Alternating wetting-drying cycle tests have established Ductite's superior performance under simulated service conditions. And, for over two years, this new coupling was tested in actual service. Here, it also proved to be resistant to corrosion, fungi and termites.

For full details on the Ductite Coupling for Transite Air Duct, write to Johns-Manville, Box 362, HH-1, New York 16, N. Y. In Canada: Port Credit, Ontario. Cable: Johnmanvil.



**JOHNS-MANVILLE**  
TRANSITE AIR DUCT







**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.



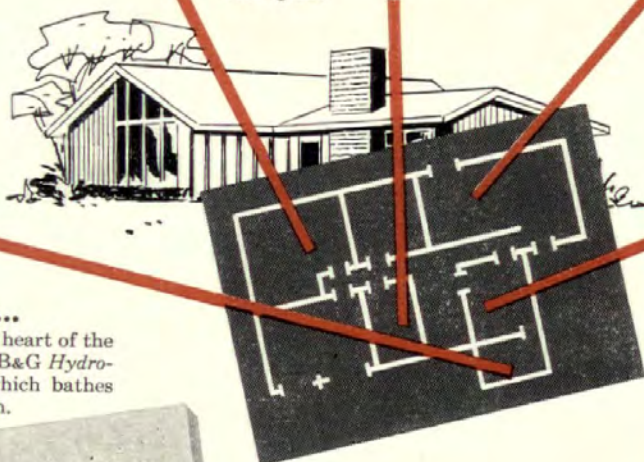
**BECAUSE OF Hydronics...**

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® SYSTEM**

**BELL & GOSSETT**

**C O M P A N Y**

Dept. GY-10, Morton Grove, Illinois

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



# The Millions of Frigidaire Appliance Owners are PRE-SOLD PROSPECTS



for Frigidaire-equipped Homes

Millions and millions of American families own Frigidaire refrigerators, ranges, washers, dryers and other Frigidaire Appliances. These Americans—through experience—have come to regard Frigidaire as the standard toward which all others strive, from the standpoint of styling, engineering, craftsmanship, and performance.

Many of these Americans are your prospects for new homes. A Frigidaire-equipped kitchen lets you utilize the full sales power of this important room.



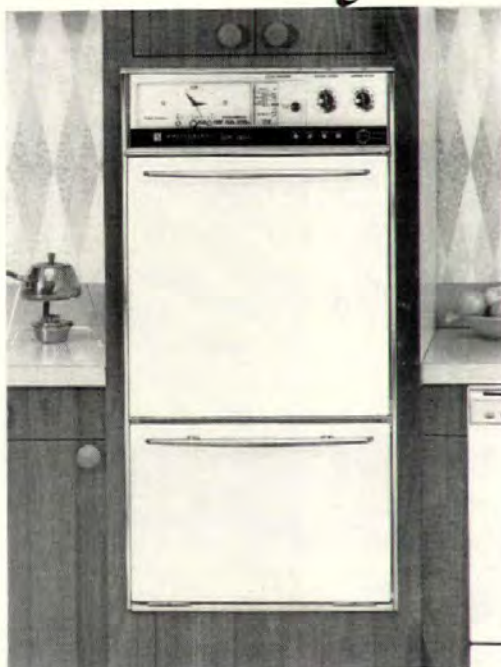
## *The Frigidaire Family*



Built-in cooking

with a *Flair*

The Frigidaire Flair Wall Oven lets you offer the ultimate in built-in baking, roasting and broiling. It has the look of prestige and the dependability of Frigidaire design and craftsmanship. A unique Glide-Up glass door moves easily out of the way for cooking or cleaning. 2 models available. The Custom Imperial includes all top-of-the-line Frigidaire features, including Cook-Master Control, Meat Tender, Spatter-Free Broiling, as well as clock and time signal. Full 26-inch inside width in both models.



Easy cooking, easy cleaning  
double and single wall ovens

Choice of styles, capacities, features and colors. Drop-Leaf Doors which lower all the way down for up-close cleaning or use. French Doors to conserve aisle space and permit easy access. Double Ovens feature Pull 'N Clean lower oven. A wide range of Frigidaire cooking and convenience features in all styles. Install with one Phillips head screwdriver.



Matching Frigidaire surface  
cooking units for every home

Complete the built-in cooking picture with a color-matched Cooking Top or space-saving Fold-back Surface Unit in Brushed Chrome. Some with Speed Heat and Heat-Minder units. Custom Imperial model features remote control panel. Easily installed and serviced. Cooking Tops in Colors\* or Brushed Chrome to match Wall Ovens.



Don't plan another kitchen 'til you've seen  
new, *builder-designed*  
Frigidaire Compact 30" Ranges



Here are new combination ranges that just *slip* into a 30" cabinet opening or in a 30" space between cabinets.† Builder-designed? They almost install themselves. Less time for rough-in—exclusive, easily adjustable end caps hide irregular cut. Two models—one with Automatic Cook-Master; both in 4 Frigidaire Kitchen Rainbow Colors,\* Snowcrest White and Brushed Chrome.

†Just add trim across bottom and back counter top.

# of Dependable Appliances



**Original Frigidaire Frost-Proof foodkeeping.** Eight Frost-Proof models offer the luxury of no defrosting ever . . . even in severe climates. Convenience features such as instant ice service with Flip-Quick Ice Ejector, Roll-To-You Shelves, top or bottom freezers, separate egg storage, Flowing Cold Meat Tender, Picture Window Hydrator and others available in various models. 4 Frigidaire Kitchen Rainbow Colors.\*



**Once-a-day dishwashing.** Right! Giant capacity Frigidaire Dishwashers do a full day's dishes *all at once* for an average family of 4. Easy, front loading. Exclusive Swirling Water Washing Action leaves no surface untouched, scrubs and sanitizes with water too hot to touch. 4 Frigidaire Kitchen Rainbow Colors\* or Brushed Chrome. Mobile model also available, which can be built-in later. Easy front servicing and quick installation on under-counter models.

In 1962 give your homes

*"That  
Frigidaire Touch!"*



a touch you love in features  
a touch you see in styling  
a touch you feel in craftsmanship  
a touch you trust in engineering

... a touch you'll find only in  
products bearing this symbol



FRIGIDAIRE DIVISION  
General Motors Corporation  
Dayton, Ohio

FACTORY-TRAINED DEALER SERVICE EVERYWHERE

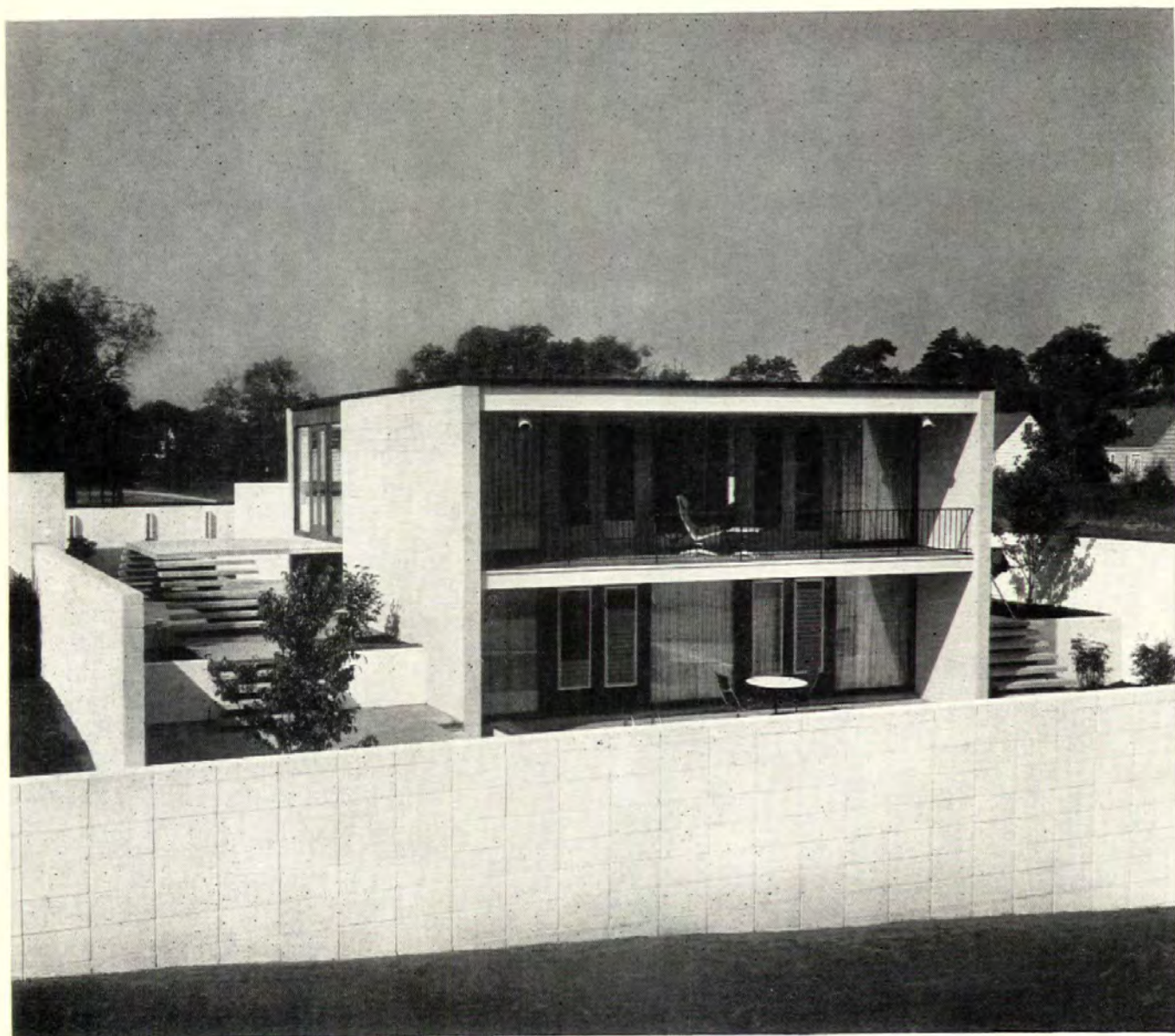
\*Mayfair Pink, Turquoise, Sunny Yellow,  
Aztec Copper, Snowcrest White



1961  
CONCRETE  
INDUSTRIES\*

# HORIZON

## IS THE SUCCESS



**NATIONAL DESIGN AWARD WINNER**—The house chosen by a distinguished panel of architects and builders for its many excellent design features. Prize to architect: trip for two to any place in the world.

South Plainfield, New Jersey. Architect: Kuhn & Drake. Builder: R & S Builders

### REGIONAL DESIGN AWARDS (\$500.00 cash awards)

#### **EASTERN REGION:**

Mashpee, Massachusetts  
Architect: Robert Damora  
Builder: Emil Hanslin Associates, Inc.

#### **SOUTHEASTERN REGION:**

Winston-Salem, North Carolina  
Architect: Don Hines, Stinson-Hall Assoc.  
Builder: William T. Wilson, Wilson Bros. Lumber Co.

#### **MIDWESTERN REGION:**

Rockford, Illinois  
Architect: C. Edward Ware, AIA  
Builder: Wojcik Construction Co.

#### **WEST CENTRAL REGION:**

Hutchinson, Kansas  
Architect: Miller, Hiett, Hockett, Dronberger & Arbuckle  
Builder: Warren Schmitt Construction Co.

#### **SOUTH CENTRAL REGION:**

Odessa, Texas  
Architect: Peters and Fields  
Builder: Tadlock Homes, Inc.

#### **ROCKY MOUNTAIN REGION:**

Lehi, Utah  
Architect: Dixon and Long  
Builder: Leland J. Wells

#### **WESTERN REGION:**

Lynnwood, Washington  
Architect: Dan F. Miller, AIA & Assoc.  
Builder: Stewart & Potter



# HOMES PROGRAM STORY OF THE YEAR!

Two million people during National Home Week visited 82 model Horizon Homes and got a new idea of the beauty and livability of modern concrete. 16 architects and builders won special awards in design and merchandising competition.

The nation's first Horizon Homes program was an outstanding success! Ask the architects and builders who participated—built homes to their own designs. Before the first weekend was over, nearly all the model homes had been sold.

Across the country, more than 500 reproductions of Horizon Homes have been purchased. One architect-builder team reports it will spend the next year just filling orders for the house displayed. Another team is planning a 130-acre community of modern concrete houses, thanks to the tremendous buyer interest that

has been generated.

Everywhere, architects and builders report the effectiveness of the wide publicity and promotional support—the enthusiastic response accorded Horizon Homes.

Again in 1962 architects and builders are offered a big opportunity to team up and share in nationwide programs developed expressly to showcase the freshest ideas in concrete and *help sell more homes.*

For details, contact any office of the Portland Cement Association.

## PORTLAND CEMENT ASSOCIATION

*A national organization to improve and extend the uses of concrete*



**NATIONAL MERCHANDISING AWARD WINNER**—The house that received the most effective selling support in the opinion of the special awards jury. Prize to builder: trip for two to any place in the world.

Avon, Connecticut. Builder: The Beckenstein Brothers, Green Acres, Inc. Architect: Kane & Fairchild.

## REGIONAL MERCHANDISING AWARDS (\$500.00 cash awards)

### EASTERN REGION:

Erie, Pennsylvania  
Builder: Pastore Brothers

### SOUTHEASTERN REGION:

Columbus, Georgia  
Builder: Ray M. Wright, Inc.

### MIDWESTERN REGION:

Columbus, Indiana  
Builder: Charles Gelfius

### WEST CENTRAL REGION:

Springfield, Missouri  
Builder: Ralph K. Manley

### SOUTH CENTRAL REGION:

El Paso, Texas  
Builder: Willis Construction Co.

### ROCKY MOUNTAIN REGION:

Albuquerque, New Mexico  
Builder: Frank Marberry

### WESTERN REGION:

Lewiston, Idaho  
Builder: Walter Parr

*\*Concrete Industries Horizon Homes Program, sponsored by the Portland Cement Association in cooperation with the National Ready Mixed Concrete Association and the National Concrete Masonry Association.*



**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.

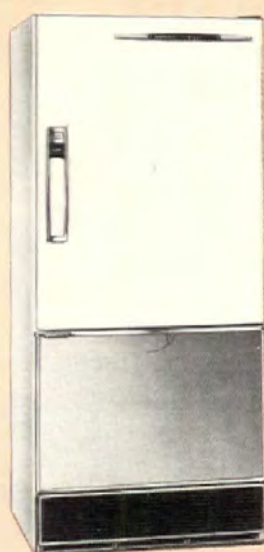


# 3 unique approaches

*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 your local RCA WHIRLPOOL appliance distributor.



ADMINISTRATIVE CENTER, BENTON HARBOR, MICHIGAN

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

## 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.

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.





*CONTACT! Fast "grab" without fire hazard or fumes...*

## 3M BRAND DRYWALL CONTACT ADHESIVE

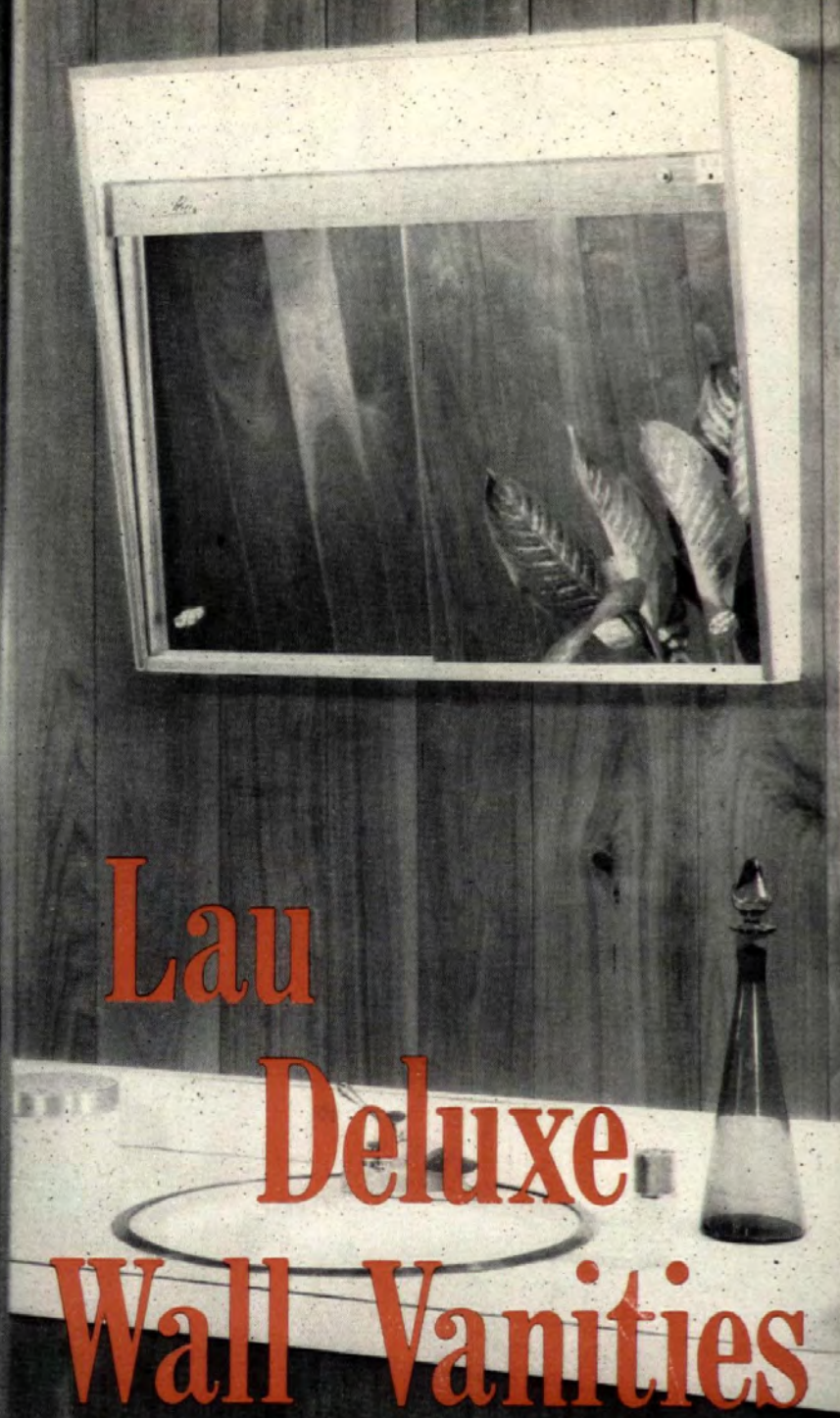
This new, fast-acting adhesive for laminating drywall is non-flammable . . . lets your men work with complete freedom from the hazards of flammability and fumes . . . eliminates the need for nails in the finish ply, reduces spackling and finishing operations. The result: a superior finished drywall at less cost.

Because 3M® Brand Drywall Contact Adhesive is water-dispersed and solvent-free, lighted cigarettes, matches, heat and sparks from power tools are no hazard. There are no solvent fumes or odor . . . you work without shutdowns or ventilation problems.

The instant "grab" of 3M Brand Drywall Contact Adhesive delivers immediate strength that holds wall-board in place without shoring. Has excellent workability, good heat and water resistance. Application is easy—with ordinary paint roller, brush or spray and its gell consistency keeps it from running or dripping. Coverage? Approximately 400 sq. ft. of completed laminate per gallon. Application equipment cleans up with water and detergent. For further information, write: AC&S Division, 3M Company, Dept. SBAA-12, St. Paul 6, Minnesota.

Adhesives, Coatings and Sealers Division **3M**  
COMPANY





# Lau Deluxe Wall Vanities

Lau Deluxe Wall Vanities add extra sales appeal to any bathroom. The clean, functional design and many built-in features are unmatched by other cabinets. Two distinctive styles and three builder sizes provide the right unit at the right cost. See the Lau Wall Vanity before you buy . . . you'll be glad you did.

Home Comfort  
Products Division



**The LAU BLOWER COMPANY**  
2027 Home Ave., Dayton 7, Ohio



*. . . manufacturers of residential attic fans / commercial-industrial ventilating fans  
central ventilating systems / humidifiers / bathroom cabinets / air conditioning blowers*



# NOW YOU CAN OFFER HOME BUYERS THIS GUARANTEE OF SATISFACTION

## Hotpoint

### 90-DAY REPLACEMENT

## Guarantee of Satisfaction

*This is to certify that Hotpoint hereby guarantees your complete satisfaction with this appliance.*

Your new Hotpoint electric appliance has been engineered and manufactured to exacting quality standards. We are confident that it will render satisfactory performance. However, if you are not completely satisfied with the performance of your new Hotpoint appliance and notify the seller within 90 days of the date of purchase, we will replace it with a comparable model at no cost to you. Your appliance will be picked up and a new one promptly delivered to you. This guarantee assures your complete satisfaction with the performance of this appliance. It does not, of course, cover disconnection and reconnection costs of built-in or plumbed-in products. This guarantee supplements the Hotpoint parts and labor Warranty against manufacturing defects, and applies within the continental United States, Hawaii, and Alaska.

*This guarantee made by* **Hotpoint**

A Division of General Electric Company, 5600 West Taylor Street, Chicago 44, Illinois

CELEBRATING

25

MILLION  
APPLIANCES  
PRODUCED BY  
HOTPOINT

1905 - 1962

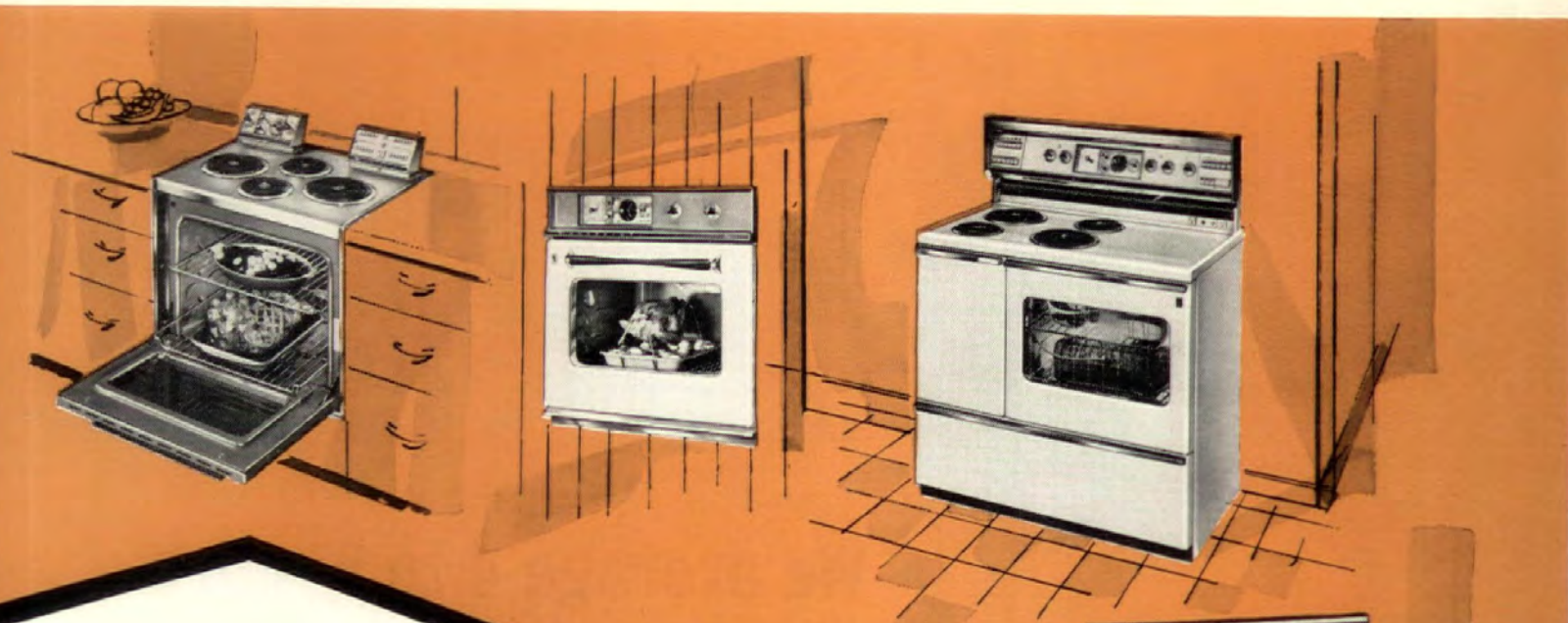
**TODAY'S HOME BUYERS  
WILL BUY WITH CONFIDENCE FROM THE  
BUILDER WHO OFFERS THIS GUARANTEE!**

Hotpoint gives you an unequalled selection of top quality built-in Town and Country ranges, ovens, surface units, dishwashers, disposals, automatic washers and dryers—and they are all backed by Hotpoint's unprecedented Guarantee of Satisfac-

tion—exactly as stated in the above Certificate.

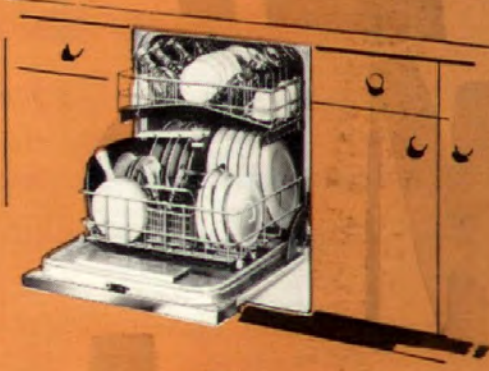
This unprecedented written Guarantee is positive proof to home-buying prospects that you've selected top quality appliances for your homes—and that you're a top quality builder!





...and the  
**GREATEST LINE IN  
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- **Town and Country Ranges**—the popularity of this new type of built-in is sweeping the country. Your choice of 5 models.
- **Customline Built-In-Ovens**—the widest variety on the market. 9 models, including single and double ovens.
- **Famous Hotpoint Cabinet Ranges**—six 40 in. models, seven 30 in. models, two 19½ in. apartment models.
- **Touch Command Home Laundries**—6 Washer models and 6 "Speed Flow" Dryer models.
- **Automatic Dishwashers**—3 built-ins available, including models with "Double-Deck" washing action.
- **Disposall® Food Waste Disposers**—3 dependable models.



# Hotpoint



*A Division of General Electric Company, Chicago 44, Illinois*

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



# **"We average 4 to 5 more miles per gallon with our new Ford F-100's"**

*says Oscar Miller, President of Oscar Miller Contractor, Inc., Raleigh, North Carolina*

---

"Monthly fuel records show that our 1961 Ford F-100 pickups, with 6-cylinder engines and 3-speed transmissions, consistently average four to five more miles per gallon than our other pickups. Ford Six economy and dependability fit our pickup needs to a T.

"We use pickups primarily to speed supervisors between job sites for constant progress checks. These jaunts may cover 50-mile jumps, and frequently mean tough stop-and-go driving conditions. Today's tightly competitive work schedules make dependability our most vital requirement. Our Ford pickups deliver big in this department, under conditions that vary from superhighways to where roads don't even exist.

"Our big rush season runs eight months a year, with time-sensitive contracts for curb and gutter installation, clearing, grubbing, grading and paving. Our projects include highways, subdivisions, shopping centers, race tracks and airports. During this boom season we must always keep every unit road-ready. This job is made much easier by our inventory of genuine Ford parts . . . they are easier to install and last longer. We've found that factory parts don't cost any more than the substitutes.

"Our fleet of 21 Fords, from pickups to T-800 tandem dumps, have earned our respect and confidence right down the line. Their reliability, economy and low upkeep costs have contributed significantly to our overall profit-building picture."

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

## **FORD TRUCKS COST LESS**



PRODUCTS OF  MOTOR COMPANY







The little house  
that loves to  
be outdoors...




As advertised in  
**LOOK**

ROOFING SHINGLES  
SIDING  
INSULATION  
FOUNDATION DAMPPROOFING  
ASBESTOS-CEMENT BOARDS

Inside, outside  
all around the house

PHILIP  
**Carey**

National Distributors of 

It's the happiest house in the block, all decked out in its colorful new Ceramo Sidewalls. Carey Ceramo, with its hard, glazed surface, protects against weather, fire and rot. Refreshing colors are baked in . . . stay beautiful longer.

You have a choice of three popular styles. Smooth Clapboard, Striated Clapboard or Wood-Grained Sidewall Shingles. For literature, write Dept. HH-162, The Philip Carey Mfg. Company, Cincinnati 15, Ohio.



25 years  
is a  
long time...



Much longer than the standard asphalt roof can be expected to last. Yet, a roof of colorful Carey Fire-Chex Asbestos-Plastic Shingles will retain its outstanding weathering qualities for at least 25 years. And probably longer. We guarantee it. For literature on Class "A" Fire-Safety Rated Fire-Chex Shingles, and on the Fire-Chex 25-year Warranty Bond, write Dept. HH-162, The Philip Carey Mfg. Company, Cincinnati 15, Ohio.

ROOFING SHINGLES  
SIDING  
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FOUNDATION DAMPPROOFING  
ASBESTOS-CEMENT BOARDS

Inside, outside  
all around the house

PHILIP  
**Carey**





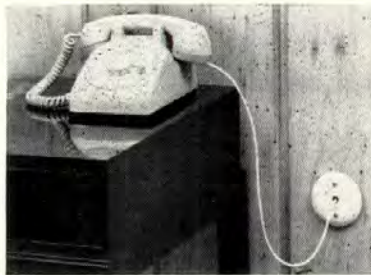


This five-bedroom ranch home is located in Glendale, Wisconsin, one of Milwaukee's most beautiful residential suburbs.

## In Milwaukee, Wisconsin, this house sold for \$41,500

*("...and conveniences like concealed telephone wiring helped me sell it," says builder Jerre Allen)*

"I discovered a long time ago that the buyer of the higher priced custom home expects to find *every* convenience built into the house. And one of the best of these custom conveniences is concealed telephone wiring. That's why we provide outlets wherever they might be needed. Just yesterday, for instance, we put outlets in every room of a 12-room house. My buyers respond very favorably to this sort of planning. They know how it pays off in a better looking, more functional home. I wouldn't overlook pre-wiring for telephones in any home I build."



Your Bell Telephone Business Office will help telephone-plan your homes. For details on home installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 33a/Be.

**BELL TELEPHONE SYSTEM**



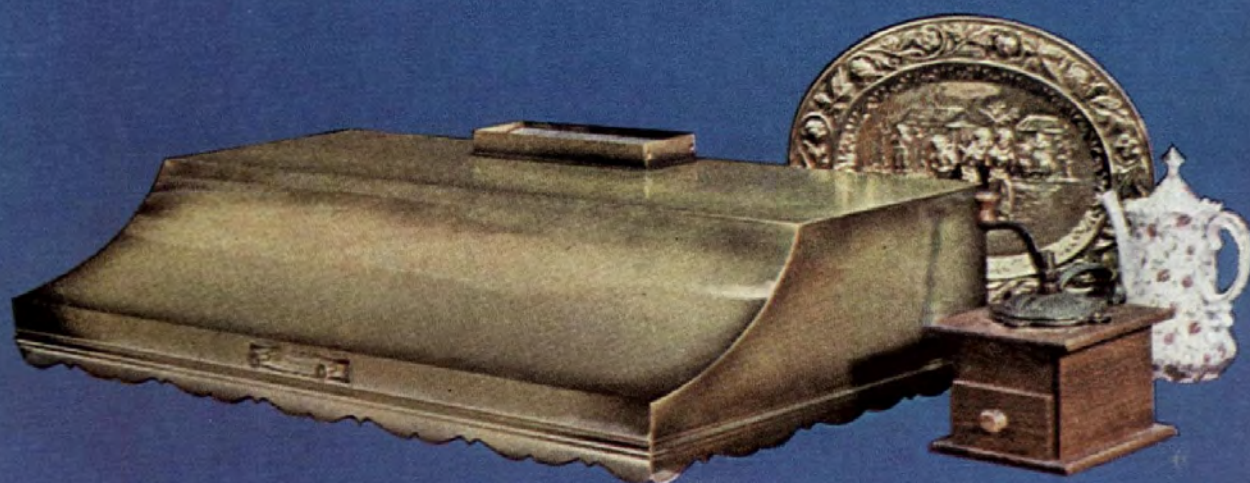


**BUILDERS:**

*Whether you're planning*

# *Traditional or Contemporary*

*Rangaire has the right  
style Range Hood for any  
kitchen you build!*



the **"Kitchen Mate"**  
by Rangaire

If you're planning a traditional kitchen and you want to compliment your kitchen cabinets — easy — just order the Rangaire "Kitchen Mate", the perfect cabinet compliment in Early American or traditional styling.

If your choice is the contemporary style — simple — order the Rangaire "Appliance Mate" and you have perfect harmony with today's modern kitchen appliances.

Whatever your choice, Rangaire has the right style and right priced kitchen range hood to fit your need. And remember . . . Rangaire's high standard of quality is always there, assuring you more for your money than any other brand.



the **"Appliance Mate"**  
by Rangaire

Call or Write Today



# *Rangaire*

*for building better living at home*

**ROBERTS MANUFACTURING COMPANY, CLEBURNE, TEXAS**





WELDTEX® LAP SIDING



EARLY AMERICAN® CEDAR (abraded shown)\*



FORMTEX®



CEDAR TEXTURE 1-11 & CEDAR  
IVY LEAGUE (rough-textured shown)\*



WELDTEX

**WELDWOOD TEXTURED SIDINGS—real wood textures for economical stain finishes.**

VARIETY IS THE SPICE OF SALES

## Avoid look-alike houses with beautiful Weldwood Guaranteed Sidings—

for economical installation, custom  
look, low maintenance

The beauty of Weldwood® Guaranteed Sidings is apparent immediately to the eye. But, their value is more than visual. Even more important to the builder who uses them is the

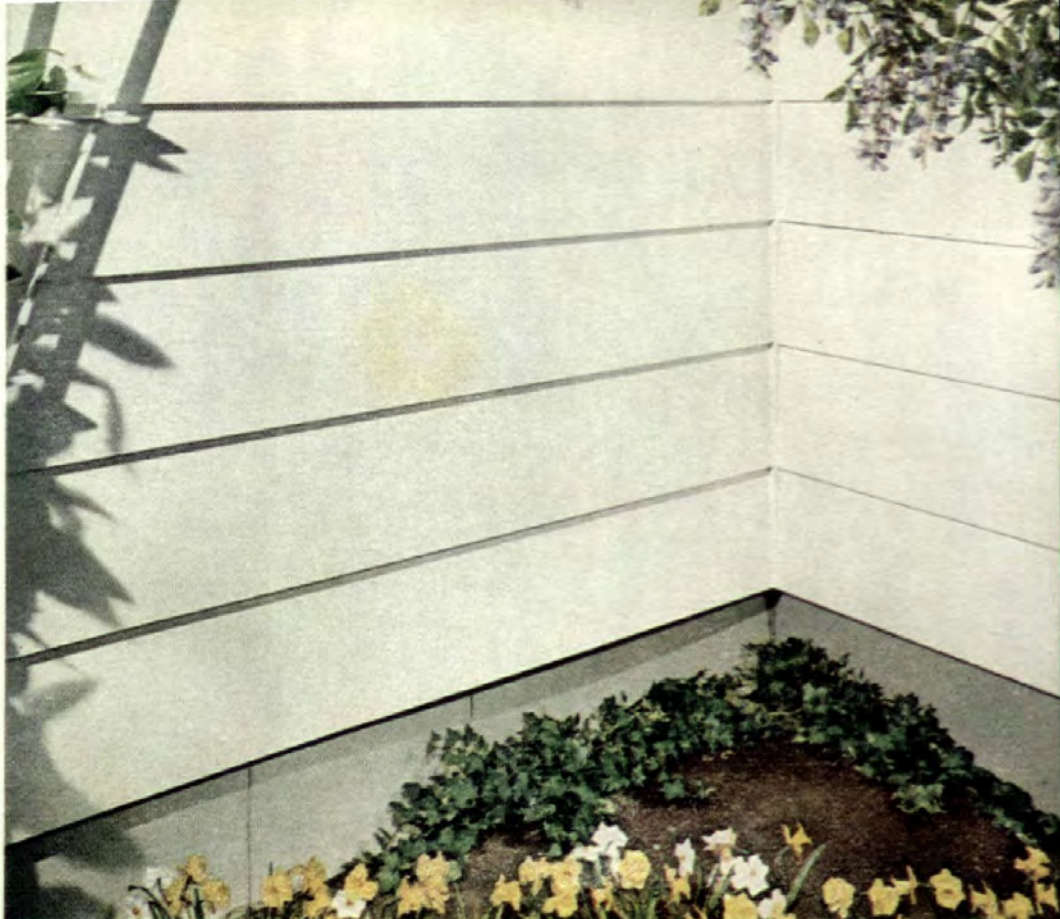
money they save him and the maintenance they save his home buyers.

Weldwood Sidings are easy working, dent and split resistant, and do not conduct electricity. Your houses can be warm and sturdy in all climates and weather, yet you can eliminate sheathing material and labor. You build faster with big plywood panels and you can vary the exterior





DURATEX®



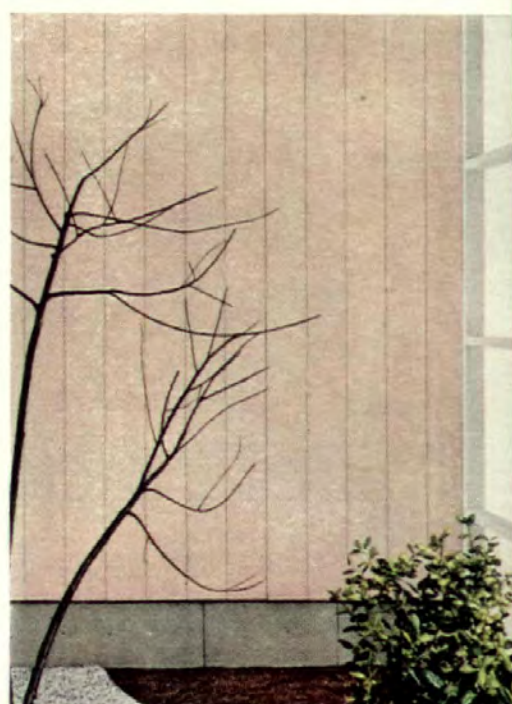
DURAPLY® LAP SIDING



DURAPLY IVY LEAGUE



DURAPLY FLAT PANEL



DURAPLY V-6 & V-8

## WELDWOOD DURAPLY SIDINGS—for truly low maintenance painted exteriors.

appearance of your houses without changing floor plans, structural details or installation techniques. Add to this the savings of one coat on-the-job painting of factory-primed Duraply Sidings and the result is lower labor and lower overhead costs.

The many advantages you enjoy with Weldwood Sidings are spelled out in detail in Weldwood's brand-new 16-page illustrated booklet "Weldwood Guaranteed Sidings." For your free copy, simply mail the coupon.

# WELDWOOD SIDINGS

United States Plywood, 55 W. 44th St., New York 36, N. Y.

### NEW MERCHANDISING PROGRAM

Special! Get the added sales help of Weldwood's "Your New Home" Merchandising Program.

*\*Weldwood Cedar Sidings are available either rough-textured or abraded*

HH 1-62

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

☐ Please send me your new 16-page booklet, "Weldwood Guaranteed Sidings"—#2208

☐ Please send me details on Weldwood's sales-boosting "Your New Home" Merchandising Program.

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Firm.....

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





Interiors by Charles Anna Marsh

For above doors specify four 3' 0" x 8' 0" Colonial

# How Float-Away Closet Systems Can Help You Attract and Hold Apartment Tenants

**THE SITUATION TODAY:** More apartments going up. Competition for tenants keener. Turnover faster. Vacancy rate higher.

**THE DANGER POINT:** Near when vacancy rate reaches 5%. Any feature in apartment design which would reduce vacancy rates by 1% could solve 20% of this problem.

**WHY TENANTS MOVE:** Lack of adequate storage and closet space is one of the top reasons. The more closets, and the bigger, the easier it is to attract and keep tenants.

**ADDED SPACE:** Float-Away doors permit full-depth shelves and addition of an extra top shelf, thereby increasing usable space by as much as  $\frac{1}{3}$ .

**LOWER COSTS:** No door frames necessary. Float-Away doors, used wall-to-wall and floor-to-ceiling, are installed at about 75¢ a square foot as compared to \$1 or more for the average wall partition.

**FLEXIBILITY:** Float-Away steel closet door systems are available in any modular or non-modular width or height.

**BEAUTY AND QUALITY:** Float-Away steel closet doors are sound-proofed. Prime coated, complete with side trim and hardware. Guaranteed five years.

**THE FLOAT-AWAY** closet door concept is an ideal solution to the apartment closet problem.



For above door specify 6' 0" x 8' 0" Flush

*Write for our new 12-page color brochure showing our new development, typical applications of Float-Away systems and decorating possibilities; also 4-page folder of tracing details and architectural specifications.*

**FLOAT-AWAY**  
1173 Zonolite Road, N. E.



**DOOR COMPANY**  
Dept. H-162 Atlanta 6, Georgia



# Roundup:

## How soon will FHA's 5¼% interest rate ceiling be boosted?

The Administration, crusading for low home loan costs, says it will hold the line as long as possible. But US housing men concede that the increase in the interest ceiling on commercial bank savings deposits and an expected increase in long-term lending rates (see p 45) may well force their hand.

Major question is whether the bank boost will start a spiral of competition to attract funds. Says FHA Commissioner Neal J. Hardy: "If enough banks go to a higher interest rate on savings, interest rates on FHA mortgages conceivably would be raised." How high? Probably to 5½% as a starter. "The FHA rate will go up by easy stages," predicts Rep Albert Rains (D, Ala.), chairman of the House subcommittee on housing.

## New home improvement loans find a private market

The giant Bank of America (assets: \$11 billion) is letting its branches make Sec 203k and Sec 220h loans at par. Bank officials say they will make loans direct to homeowners, but will require some security like a second or first trust deed. Loans through dealers will be made only in isolated cases. And New York Remodeler Herb Richheimer, who got the first FHA commitment for a Sec 203k loan (NEWS, Nov), reports he is having no trouble selling the loans to Manhattan banks, also at par.

But other sections report lenders still hesitate over the 20-year, \$10,000 remodeling loans. Big reason is the 6% interest ceiling set by Congress, and the fact that discounts are banned unless the contractor absorbs them. "FNMA is the only market and please figure at least 4% discount," Lumbermen's Investment Corp advises Texas lumbermen.

The push for remodeling is showing results. Census says home improvement spending reached \$6.8 billion in the first half of 1961, up 13.5%. The second quarter was 22% above the 1960 level. Attracted by this market, Armstrong Cork Co, buyer of Richheimer's Lancaster, Pa., operation (NEWS, Oct), has quietly bought three more remodeling centers from Linden Lumber Co of New Jersey.

## ABA's mortgage market plan gets support—in principle

Meeting in New York last month, members of the new National Mortgage Market Committee agreed that 1) there should be a secondary market where conventional loans could be bought and sold, 2) the marketability of the loans would be improved if they were insured by a privately-owned, adequately capitalized insurance company, and 3) issuing debentures secured by these insured conventional loans would lure more money into mortgages. The committee, inspired by the American Bankers Association (ABA Deputy Manager Kurt Flexner is committee director), is made up of representatives of the mortgage lending, building and real estate industries.

ABA wants a Congressional charter to set up two private corporations, one to insure conventional loans, the other to buy and sell them. But having approved the general theory of the ABA plan, the committee is still trying to work out the nub of the matter: how to set up the secondary market that will satisfy the rest of the mortgage industry besides commercial bankers. Sighed one committee member: "Everybody here has a different idea." And still uncertain is whether S&Ls, the biggest conventional lenders, will balk when it comes to cases. ABA men hope to get a trial-balloon bill to Congress sometime this year. Another objective: raising the federal limits on conventional loans by commercial banks from 75% for 20 years to 90% for 25 years.

## Home Loan Bank Board takes the profits out of conversions

Conversions of state-chartered mutual S&Ls into state stock companies have been threatening the S&L industry with a serious public relations problem (notably in Illinois). But the Home Loan Bank Board (See p 49) has just issued new regulations (part of which are still proposals) which should allay troubles. The net effect of the new rules is to prevent insiders from capturing control of any S&L for less than its true value. And the HLBB will monitor every conversion from now on.

**MARKET MURMURS:** Chicago realtors are working on plans for rent control—in case the cold war heats up. They hope to come up with a formula defense officials will accept that avoids "freezing everything except real estate taxes,"—and allows continuing maintenance without chopping into net income.

Remodeling is getting more and more fashionable, to judge from society pages on both the East and West coasts. So is a summer (or winter) cabin in the woods. Latest

scheme is a 250-home village of A-frames for \$990 on 100 x 100' plots leased at \$25 a year for 10 years near Sugarloaf Mountain ski area in Maine.

Up in Wisconsin and Minnesota, interest rises in the sauna, or Finnish hot bath, in homes. Traditionally, water was thrown over hot stones to create steam. Now, a manufacturer has devised an electric heater to heat river stones up to 195 F, with a blower to produce a hot dry sauna.

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# Consensus of 1962 forecasts: 1.375 to 1.4 million starts

When all the prophets agree, goes the rule of thumb, that's when they're most likely to be wrong.

If so, maybe the US *won't* start something between 1,375,000 and 1,400,000 housing units this year. But you can't get an economist to bet on it now. The voices are a chorus with only miniscule differences.

This year "could well be the second best housing year on record, whether measured in dollars or new starts," says the authoritative Commerce Dept forecast. It expects an 8% gain in private starts, from 1.3 to 1.4 million. It predicts a 7% gain in dollar volume of private housing put in place, from \$16.25 to \$17.4 billion. Here's how Commerce explains its views:

"The same influences which spurred the upturn of new housing in recent months are likely to prevail throughout 1962. These are: the continued rising construction rate of rental housing despite relatively high vacancy rates; somewhat

Toronto's new Moss Park public housing project may cost as much as \$28,000 per unit, according to David Mansur, former president

lower mortgage rates than in the past few years; the shift of housing demand to multi-family types; the growing effect of urban renewal; and increased housing requirements of the elderly."

of Central Mortgage & Housing Corp. Biggest reason: the land cost something between \$400,000 and \$500,000 an acre.

**Most optimistic prophets of the new year are HHA Administrator Bob Weaver and Chairman Joe McMurray of the Home Loan Bank Board.**

Weaver's crystal ball calls for between 1.4 and 1.5 million starts. McMurray prophesies 1.4 to 1.45 million starts "if mortgage interest rates stay reasonably close to what they are—and I believe they will." Some other predictions:

Economist LEON T. KENDALL of the US Savings & Loan League: 1.35 to 1.4 million starts. Retiring NAHB President E. J. BURKE JR: 1.4 million starts—with a quarter of them apartments (as in 1961). NAHB's BUILDERS' ECONOMIC COUNCIL: 1.375 million non-farm starts (an increase of 3½% from 1961), with sales

and rental units sharing equally in gains. KIP-LINGER WASHINGTON LETTER: close to 1.4 million, with prices of new homes up 3 to 5% because of rising land and labor costs. KURT F. FLEXNER, deputy manager of American Bankers Assn: "between 1.25 and 1.3 million starts."

Few experts predict any growth for single-family homes, however. They have been hovering just under 1 million a year since 1957. All housing's comeback in '61 was in rental starts. These now account for 26% of starts vs only 20% in the 1959 housing boom and only 10% in '55. (Hand in hand has gone a steady drop in the importance of FHA and VA mortgages; conventional lending accounted for 75% of home loans through the first nine months of last year—highest since 1946-7.)

As a result, Economist Robert B. Filley of Los Angeles warned a panel at NAHB's Chicago convention (see p 42) that between 5 and 10% of the nation's tract development will have a serious unsold inventory problem by the last quarter of '62 unless they pay more heed to local market trends.

**Housing is now an entirely different kind of a market than it was in the Fifties, the record of 1961 shows in retrospect.**

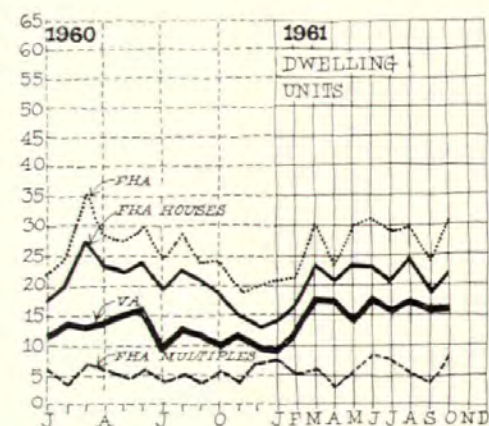
It is no longer a contra-cyclical industry, but is back in step with the rest of the economy, like autos and plant & equipment spending. To state it another way, housing no longer is an industry where demand is solid and responds to shifts in price (eg of mortgage money), but instead is in a condition where unmet demand has been pretty well met and people buy because they have money in their pockets and confidence in the future. Builders—those ever practical judges of such matters—know this. NAHB's economic council singles out these two items as the ones that could most improve 1962 sales: 1) better economic conditions and 2) better international situation.

What of the economy as a whole? Builders have been grouching for a year about poor sales—but so have many other businessmen. No single element of the rising US economy has been the star. The result was a unique postwar year: the economy rose and prices didn't (construction prices have been stable for 15 months). As Chief Economist Guy Noyes of the Federal Reserve puts it: "We like things to be going up and not going up too fast. And prices not going up at all. And that is what we've got." The key: an exceptional gain in productivity.

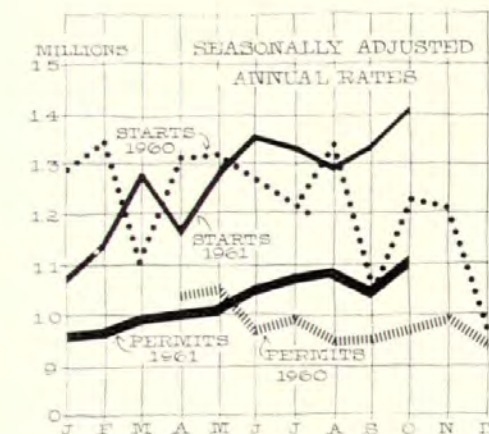
## Did you know that:

The Federal Savings and Loan Insurance Corp has only 63¢ of assets for each \$100 of risk—and most of these assets are invested in government bonds. The Federal Deposit Insurance Corp (which insures bank deposits, whereas FSLIC insures only S&L shareholdings) has only \$1. in assets for every \$100 of exposure.

Builders in southern Florida are claiming credit for reducing the mosquito population along the east coast. How? Now that builders have dug boating channels deeper and farther inland to provide marina developments, fish can swim in and eat more mosquitos up.



**FHA APPLICATIONS** for new houses jumped 14% in October to 22,100. The seasonally adjusted annual rate of 274,000 new units was up 11% over September to set a new 1961 high. Multiple spurred even more—nearly doubling from 4,156 in September to 8,300 in October. VA appraisal requests were 3% ahead of the September total of 15,761 and 62% ahead of the same month in 1960.



**HOUSING TRENDS** in October touched new highs for the year. The seasonally adjusted annual rate for private non-farm dwellings spurted to 1,409,000 units on October starts of 121,900. The seasonally adjusted rate for all units (farm and public included) touched 1,442,000 units. NAHB estimates total non-farm production reached 1,340,000 units in 1961. The seasonally-adjusted rate for housing permit areas (representing 85% of all starts) hit 1,105,000 units on volume of 86,470 units.



## Mid-income families shun subsidized co-ops in New York

The experts who have parlayed a supposed need for housing for "forgotten" middle-income families into political success stories are taking some embarrassed second looks at four subsidized New York City projects.

Nearly 2,000 of the 3,855 apartments in the four are still unsold, some after sales campaigns lasting nine months. Co-op backers are taking showy (and expensive) one-third page newspaper ads to cajole buyers.

Explanation-seekers have come up with a number of conventional reasons—poor location, institutional design. Some of the locations, to be sure, are in fringe areas of Brooklyn and Queens, a long subway ride from Manhattan. One in East Harlem bears the stigma of its surrounding slum ghetto. And all four projects in trouble have one thing in common—all were designed and built by the city as public housing projects and, when 90% sold, will be converted to middle-income financing with a city-subsidized loan for 50 years now going at 3½% interest.

Even the resulting low prices (down payments from \$450 to \$600, monthly carrying charges from \$19 to \$25 a room) have been unable to lure buyers.

In fact, the job of selling the co-ops "takes on the aspect of social work," says one informed observer. Many slum dwellers could afford better housing, but simply do not want to move. Many don't want to break ties with accustomed neighborhoods, forsaking friends and familiar shopkeepers for a new apartment which may be in a dreary, institutionalized project.

One typical case: three members of an

East Harlem family earn between them \$11,500. Yet they have lived in a \$45-a-month apartment for 22 years because they hated to leave familiar surroundings. When the family bought into one of the ailing co-ops, it was only because growing daughters wanted a better place to entertain friends.

"In many cases the most basic kind of family counseling, such as elementary budgeting, has helped persuade families to move," says one official. But officials must rely upon sponsoring organizations—often civic groups, churches, merchants' associations, and community centers—to do this counseling.

Another trouble: many of New York's Negro and Puerto Rican families have made scant use of the mid-income co-ops. These are the groups officials expected to fill many of the apartments. But officials say the percentage of Negro and Puerto Rican buyers has been small, although no one knows the exact number.

Officials explain many Negroes and Puerto Ricans (23% of city population) are unfamiliar with co-ops. Few have friends or relatives who have already bought. Many feel they would be one of the few non-whites in



CO-OP AD SPLASH

Wanted: more "forgotten" families

the new project. And when buying means moving to a strange section, where shopping, recreation, and other amenities are sparse, they decide against it.

City officials are out to do something about the lagging sales, since the four projects are part of a 48-project package of 20,000 middle income units for New York City but up to mid-month they were not sure what.

N.Y. Times

### LOCAL MARKETS:

## Apartments boom despite vacancies

**Midwest:** Rental housing is increasing and single-family housing is dropping in most cities. Advance Mortgage Corp reports sharp gains in multi-family starts in the first three quarters of 1961 vs 1960 in such places as Grand Rapids (up 527%), Dayton (up 105%), Indianapolis (up 90%), Chicago (up 89%), Detroit (up 30%) and Cleveland (up 22%). In the whole region, rental housing is up 43% vs the national gain of 32%.

But one-family housing is off in seven of the ten cities in Advance's survey (exceptions: Indianapolis, Columbus, Grand Rapids). Worst hit is Cleveland where single-family housing starts have plummeted to less than half the average rate of the 1950's.

Says Executive Vice President Sidney Kaye of Advance: "The house offered for sale is losing its primacy in Midwest housing markets." Communities previously bypassed by the apartment boom—such as Columbus and Indianapolis—are feeling the impact now, he adds. Says Kaye: "Outside Chicago, the apartment boom is coming in the form one might least anticipate. The apartments are being built in outlying areas, in garden or low-rise projects, for middle class rentals. In most of these cities, the high-rise, the downtown, the true luxury apartments are just emerging from the planning stage."

But while multi-family starts are up, so are apartment vacancies, reports Kaye. The vacancies are turning up in older rental buildings (including many two and four-family flats), he explains, and don't crimp the demand for new apartments.

**Chicago:** New apartments are being completed at a rate of 2,500 units a month. As a result, predict some analysts, rent levels may be affected in about six months.

Already, some new high-rise apartment buildings along Sheridan Road have been having trouble finding tenants. One is reported to have been renting for a year at only 25% occupancy; another, completed for 18 months, is only 50% rented.

Last year, more public housing units went up in Chicago itself than privately financed rental units in structures with eight or more dwellings (4,767 vs 4,564). By now, eight rental projects close to downtown, under construction or in planning, will add more rental units than private builders took permits for in 1960.

**Southern California:** Members of the Building Contractors Association of California are looking for a 10% increase in residential building in 1962. At their annual meeting in Coronado, BCA men mostly from around Los Angeles agreed their June predication of a 50% spurt in sales for the rest of 1961 was "far too ambitious." But most said their volume for the second half of 1961 was up 20%.

Even this jump in starts has not created a serious surplus of housing in the L.A. area, said builders. Orange County, only five-years ago plagued by the nation's most celebrated glut of unsold new homes, is now considered a "strong market."

BCA's economic adviser, Dr James M. Gillies, asst dean of UCLA's graduate school of business administration, predicts a 10% hike in Southern California residential building in 1962 to approximately 125,000 units.

Dr Gillies sees a boom in co-operative apartment construction for 1962. "Exceptionally good financing is available for co-operative apartments which should spur record construction of this type of housing," he reasons.

NEWS continued on p 42



Air view of co-ops draws critic's barb

Last month, as the traveling road show put on by the Kennedy Administration to drum up enthusiasm for its programs reached New York on its 12-city tour, Mayor Robert Wagner (1) took featured speaker H.H.F. Administrator Bob Weaver (2d from 1) helicoptering over housing and renewal projects in the city.

A few days later, Columnist John Crosby complained: "That's where the city's housing program looks best—from 2,000 feet up. Up close—ugh, New York now has a great deal of middle-income co-operative housing they can't get rid of. It isn't that there aren't any middle-income people to move in; it's just the middle-income people can't stand the 'institutionalized look' of the apartments which were not designed for people to live in but for builders to make money out of."



# Builders beg JFK to postpone anti-bias edict

'Wait til we can study the economic impact,' they ask. Many predict a Presidential order would cut '62 housing starts sharply

Ever since the 1954 Supreme Court decision that separate school facilities are not equal, organized home builders have watched the racial clouds over housing grow into a storm. But they have watched in guarded semi-silence, hoping that the problem they would most like to see swept under the rug would somehow disappear.

In Chicago, amid many indications that President Kennedy was about to keep his campaign promise to issue an Executive Order forbidding racial discrimination in FHA and VA housing plus S&L conventional loans, NAHB suddenly reached for the panic button.

It was a late hour to speak up publicly against such a federal edict. For not only had the President of the United States promised to issue one. His Civil Rights Commission, backed by many a liberal pressure group, was demanding such action in louder and louder tones. But builders were genuinely alarmed lest a Presidential order paralyze house sales—at least temporarily—in many cities.

NAHB's resolution (see box)—adopted unanimously by directors in executive session—asked President Kennedy to delay action until NAHB can make a giant study of the probable economic impact of a White House order against segregation in housing.

"Decree or legislation will not alter widespread public attitudes toward integrated neighborhoods," warns the resolution, "but may have far reaching and possibly grave impact on the American economy by drastically curtailing home building and employment."

Adds President Len Frank: "Builders aren't stopping integration. It's the attitude of people that's stopping integration." If an executive order prohibits racial bias in FHA and VA homes, says Frank, "I'd be hesitant as a builder to be building."

Past President Tom Coogan told newsmen a Presidential anti-bias order could break a number of builders and cost the industry millions of dollars a year. The order would slow housing at a time when business is bad to begin with, Coogan predicts.

Retiring President E J (Jim) Burke Jr—a Texan—called such an order "disastrous" both to housing and the U. S. economy.

HOUSE & HOME's own estimate: an anti-bias order could well trim 50,000 starts from this year's production. But the impact would probably be temporary.

## Biggest bugaboo to builders is what kind of an order President Kennedy might issue.

New York State has a law against racial bias in housing, but it does not hurt house sales much because the law just gives the person who claims he was discriminated against the right to bring his own suit. Pennsylvania, on the other hand, has a law under which the person who claims he was discriminated against needs only to report the case to the Human Relations Commission, which then takes on the cost and work of pressing charges.

Word circulating around Chicago (and elsewhere) was that the President was pondering an order which would include all kinds of FHA and VA housing, plus all loans made by savings & loans insured by the Federal Savings & Loan Insurance Corp (nearly all S&Ls), but that, curiously, it would exempt conventional loans by commercial and savings banks insured by the Federal Deposit Insurance Corp. If this seemed illogical, no explanations were forthcoming from such men as HHFA Administrator Weaver.

Weaver did shed a few subtle clues to his thinking at a press conference. "I've been advocating it [an anti-bias order] for 15 years. If I thought it would be disastrous for housing I wouldn't advocate it," he said. "There was the same prophecy in 1956 when New York State passed a law prohibiting discrimination in FHA and VA loans."

Asked a newsmen: "Has the law been enforced?"



NAHB'S FRANK

"Builders are not stopping integration"

## NAHB's bias resolution

Whereas, news reports predict imminent issuance of a Presidential order concerning discrimination in the sale or rental of homes; and

Whereas, decree or legislation will not alter wide-spread public attitudes toward integrated neighborhoods, but may have far reaching and possible grave impact upon the American economy by drastically curtailing home building and employment; and

Whereas, it has long been the position of this association that increased education, tolerance, and understanding—rather than executive order—are the best methods to gradually lessen and eventually remove the community attitudes which are completely beyond the control of our industry but which characterize the housing markets.

Now therefore be it resolved that the officers of this association are hereby authorized and directed to cause to be made an immediate factual study of the economic impact of an executive order for integration in housing upon the construction industry and the American economy; and to make public the results of such study, whatever they may be, as this industry's contribution to a sound solution of this serious problem.

It is further resolved that a copy of this resolution be transmitted to the President of the United States with the urgent request that he withhold issuance of such an order pending the completion of this study.

Replied Weaver, adroitly: "Yes, it's been enforced in the spirit of the statute."

At another point, he remarked: "This is something the industry can live with. It's something America's got to live with."

Expectably, Rep Albert M. Rains (D, Ala.), chairman of the House housing subcommittee, disagreed. A Presidential anti-bias directive would be "disastrous" for starts, he insisted at his press conference. "It would well kill the housing program and adversely affect the economy of the country as a whole." Rains asserted the impact of such an order would be harder on the North and West than the South. "The answer is simple [in the South]," said he. "Not as many large developments."

In any case, said Rains, an anti-bias edict would wipe out Southern votes for raising HHFA to a department of urban affairs and housing—and so kill the idea.

## Public housing may be exempted from a Presidential anti-bias order.

The problem is that to impose such an integration requirement retroactively on projects already built might compromise the rights of public housing bondholders. Bob Weaver acknowledged this. "There are problems," he said. But he added: "You get two lawyers, you get two answers." No one questions that the government could require integration in future public housing. Ironically, by far the greatest concentration of housing authorities is in the deep South (notably Alabama and Georgia).

## New NAHB rules qualify five for top office

The bylaw change, adopted with a streamlined lineup of national officers, requires a candidate for NAHB president to serve two full years as a national officer.

National officers are the president, first vice president, vice president-secretary, vice president-treasurer, and 12 national vice



presidents (from 12 areas) elected for the first time this year. The old offices of second vice president and 21 regional vice presidents have been abolished. The new area vice presidents will serve on NAHB's executive committee.

Under this definition, only five men can qualify to run for president at NAHB's next annual meeting. Three are the national officers serving under new president Leonard Frank, and two are men who held NAHB office in the mid-1950s but never became president. The latter two have shown no interest in the office. The five:

**W. Evans (Bucky) Buchanan**, 43, of Rockville, Md. He was elected first vice president for 1962, his fourth year as a national officer. A second generation builder whose father, J. Wesley Buchanan, helped found NAHB, he is noted for his willingness to experiment with new materials and techniques. Buchanan built 91 houses in three Washington, D. C., subdivisions in 1961, selling in the \$18,990 to \$23,990 range. He also finished 228 apartments in a planned 1,100-unit garden apartment development. Another 182 apartments will begin early this year.

**William Blackfield**, 47, of San Francisco and Honolulu. NAHB's vice president and treasurer is serving his third year as an officer. An engineering and law graduate of University of California, he was a ship-builder during World War 2. In 1945, he took his entire capital—\$300—bought a power saw, and built his first house in California. The next year he built 12, and kept increasing production each year. In the mid-1950s he switched from California to Hawaii, last year built 800 homes all in Hawaii (H&H, Aug). Last year he founded Realty Mortgage Co in Honolulu, also is distributor for two airplane manufacturers.

**Perry E. Willits**, 48, of Miami. His term as vice president and secretary this year will complete the required two years in office. Last year he headed NAHB's task force to spur building of low-price homes. In the Miami area he has built in this low priced market, producing about 30 Sec 221 homes last year. But he also builds in the \$20,000 to \$30,000 market, and his 1961 production totaled 62 homes in all ranges. He has just started 150 apartments, and also has built schools, churches, and commercial structures as a general contractor. His other activities include insurance and land developing in the Fort Lauderdale and Orlando areas.

**Nate Manilow**, 63, of Chicago. He qualifies for serving as treasurer in 1949 and first vice president in 1954. But he was ill during the 1955 convention and did not become president. He was builder (with Philip Klutznick) of the 7,322 unit Park Forest suburb of Chicago.

**Paul L. Burkhard**, 66, of Glendale, Calif. He was secretary in 1952, treasurer in 1953, and second vice president in 1954. But Earl Smith of El Cerrito, Calif., upset his bid for the presidency at the 1955 convention. He has chaired NAHB's international housing committee recently and shown special interest in Latin America.

The 12 national vice presidents, all eligible to become national officers next year, are:

S. J. Ullman, Stratford, Conn.; William Marlin, Elberon, N. J.; Fred P. Meagher, Philadelphia; Fred Fett, Atlanta; Melvin E. Kimmey, Dayton; J. W. (Bill) Underwood, Jackson; Kimball Hill, Chicago; Lloyd E. Clarke, Des Moines; Larry Winn, Kansas City; Larry Blackmon, Mineral Wells, Tex.; Douglas Couch, Palo Alto, Calif.; Herman Sarkowski, Tacoma.



**New Leaders of NAHB** are (l-r) Vice President and Secretary Perry E. Willits, Miami; Vice President Leonard Frank, Hicksville, N. Y.; First Vice President W. Evans Buchanan, Rockville, Md.

## NAHB backpedals on cabinet rank for HHFA, land development loans

Two years ago NAHB demanded a cabinet seat for housing because the problems of building and financing homes for the predicted population explosion of the 1960s "make essential a voice for home building at the highest governmental policy level."

Last year, NAHB looked askance at the potpourri of non-housing functions from commuter transit to municipal finance being lobbied into the proposed department. "We favor a cabinet department, but only one in which housing is given primary importance," insisted directors (News, Mar).

Last month, directors, at their annual meeting in Chicago, took a closer look at the fine print of the cabinet plan now embodied in the Kennedy Administration's bill (S1633) proposing a Dept of Urban Affairs & Housing.

The bill would upgrade the HHFA administrator's post to cabinet status, retain the FHA commissioner as a presidential appointee, transfer the PHA, FHA and FNMA intact into the new department, and give the new secretary an undersecretary and three assistant secretaries to do work now done by the Community Facilities Administration and Urban Renewal Administration (News, Oct).

NAHB's legislative and mortgage finance committees, meeting jointly, listened to a section-by-section analysis of the pending bill (which has been approved by a 5-4 vote in the Senate government operations committee) plus majority and minority reports on the bill. Members also heard their legislative quarterbacks predict that fate of the bill hinges upon what happens in the Senate. A hostile attitude in the House makes passage there unlikely unless the Senate acts first.

Committeemen debated what stand to take on the bill hotly. Some defended it as giving housing the recognition it had long needed, and saying it would more efficiently and effectively organize the housing functions of the federal government.

Opponents of the bill drew ammunition from the minority report of the Senate committee. Key points: 1) only 30% of all federal housing activities would be included in the new department; 2) the "aim behind the plan [is] to get more federal aid for cities"; 3) the new cabinet post "will be the most powerful cabinet post, and it will be the most expensive

... a Goliath which will drain our Treasury."

The committees finally sent to the full NAHB board of directors a resolution opposing the Senate bill but still supporting the basic idea of a cabinet post for housing. Directors considered the bill in executive session, where more heated debate followed. A motion to withdraw NAHB's backing for a cabinet post was defeated—but narrowly. From the argument came a one-sentence policy statement:

"Since S. 1633 does not accomplish the objectives of NAHB policy with respect to a cabinet department for housing, we oppose the bill as reported."

Explains NAHB President Len Frank: "The whole approach has been for urban affairs instead of for housing, and we're very concerned."

Some dissatisfied directors grumble at the policy statement: "What kind of a stand is that, anyway? We say what we're against but don't really say what we favor."

**NAHB dropped its stand for land development and improvement loans insured by FHA.**

A year ago directors endorsed the long-standing cry for FHA to help builders solve one of their toughest problems by insuring land improvement loans. But at Chicago this ran into unexpected opposition.

The legislative committee argued bitterly over a proposed resolution to continue NAHB's policy stand. Finally the committee split evenly (19-19) on the issue.

The resolutions committee, considering the tie-vote, decided against continuing NAHB's support of land development loans. Before the full board of directors, backers of land development loans made another determined effort to restore NAHB's 1961 stand. But small builders and non-FHA builders argued\* that such insurance would encourage large land speculators, drive land prices higher, and bring more and more government regulation of homebuilding. Their view won in an extremely close vote, and NAHB dropped its support for land development loans.

*continued on p 44*

\*As has HHFA Administrator Weaver



Directors worried about NAHB's tax status in deciding to push a new revenue-producing research lab.

The lease for NAHB's present research lab expires next December and cannot be renewed. Last August directors asked the Research Institute to study ways of setting up a new research lab to produce income.

At Chicago Institute Chairman Robert F. Schmitt reported a plan to set up a separate corporation, whose directors would be NAHB's four top officers plus the Research Institute trustees. Directors were asked to give the executive committee power to work out details of the plan so that a new building could be completed by year-end.

"We must start building or stop testing," urged Bud Meyerhoff of Baltimore.

But Abe Solod of New York City noted that he had been told that NAHB's tax status as a trade association was under examination by Internal Revenue Service. Wouldn't the contemplated revenue be a problem, he inquired. "We shouldn't feed more fodder into the fire at this time," he urged.

General Counsel Herb Colton responded that the tax examination was the basic reason he had recommended setting up a separate corporation—with NAHB's president owning 100% of the stock. "It won't feed the fires in the sizeable and ticklish situation we find ourselves in," assured Colton.

Directors then voted to let the executive committee work out details for setting up a new research corporation.

#### Directors worried about endorsing a proposed Home Facts Guide.

For two years NAHB's joint committee with the Producers' Council has wrestled with a proposed standard guide for building products. Home Facts Inc. of New Canaan, Conn. has proposed to compile the guide by selling listings to manufacturers, then distributing the guide to builders free. NAHB directors like the idea, but bog down over what kind of endorsement the two organizations should give to the private Home Facts Inc. Producers' Council grappled with the issue at their annual meeting (News, Nov) and the joint committee subsequently gave a "God bless you—go ahead" signal to Home Facts.

But in Chicago, the joint committee resurrected the issue by asking directors to let the joint committee support the project.

Executive Vice President John Dickerman related that NAHB's executive committee had considered the project in August and "the revenue impact was such that the name of the association should not be used in solicitation of manufacturers by a private company." One worry: Home Facts might compete with the \$500,000 of advertising NAHB's *Journal of Homebuilding* sells to manufacturers.

Fred Fett of Atlanta challenged this: product specifications and sales promotions are under separate budgets from advertising for most manufacturers.

"If this is so vital, then this board should endorse it and do it ourselves," countered Roland Catarinella of Pittsburgh.

Dave Fox of Dallas then moved that NAHB support the program and put it under control of the joint NAHB-PC committee.

"Does this mean we open the mailing lists of NAHB?" inquired Dickerman. "The committee will decide," said Fox.

"Who would stand the cost of this mailing?" pressed Dickerman. Fox stressed the committee is not empowered to incur financial obligations.

But opponents pressed for more time to study the issue. Upshot: the executive committee let the committee and staff advise Home Facts on technical details but insisted there be "no endorsement, legal liability, or financial responsibility by NAHB."

## Local market studies help builder decisions

- In Charlotte, no local builder has stumbled over a really large inventory of unsold houses since a quarterly report on sales was started in 1955.

- In Houston, preference interviews with visitors to the Parade of Homes are used to pinpoint the neighborhoods where renters would like to own homes.

- In Birmingham, research by a private company showed that builders were in their worst postwar housing slump because they were building for a market that was already oversupplied.

With these solid examples a NAHB panel explained how pulse-taking of the local housing market can give valuable aid to builders.

The Houston survey, most unorthodox of

those described, asks visitors to Parade of Homes models to fill out questionnaires. The visitors are asked whether they rent or own homes, which one of 16 geographic zones they now live in, and which of the zones they would like to call their home.

"When we started this, we had no idea what would happen," explained Mrs. Elizabeth Gregory Morgan, research consultant for Houston builders. "But after four years, there has not been one discordant note in the findings."

Some samples: first surveys showed many renters in one section preferred to move to a second area. In the intervening years building activity increased greatly in this desired neighborhood. Now, the unsold inventory in this neighborhood is getting somewhat high, but recent opinion samples show other neighborhoods are becoming more desirable. Building is starting to increase in the new sectors.

## FHA REGULATIONS:

### Wanted: experimental ideas

Congress authorized FHA last year to insure up to \$1 million of mortgages on experimental housing ideas—and now the agency's problem is to get builders to suggest really experimental ideas.

Up to mid-December, FHA had yet to approve its first commitment under the new program, although it had some 15 applications. Assistant Commissioner Dick Canavan says the first commitment may be approved sometime this month.

FHA expects to insure about \$20 million of mortgages under the new Sec 233. How? The agency figures only about 5% of any house or project will be experimental. The rest will be conventional and the insurance can be assigned to regular FHA programs. So chances are that as many as 1,400 to 1,600 units can be tested under the program. There is no time limit.

There is only one basic rule: whatever isn't experimental must conform to all regular FHA standards. "We don't want an experiment to flop for irrelevant reasons," explains Canavan. "And we don't want to paint ourselves into a corner by making too many rules." Each idea will be considered by FHA's top technical people in Washington, with the counsel of a top-rank five-man advisory committee: Architects Harold Hauf, Norman Schlossman, Hank York and Karl Koch and Land Planner Robert M. O'Donnell.

No. 1 aim of the program is to try out ideas that cut the cost of construction. Since land is the leading bugaboo of building costs, Canavan hopes for experiments aimed at trimming land costs.

### Tighter shelter rules

FHA now requires that lenders inspect completed civil defense shelters financed by Title I fixup loans. Lenders must certify the shelters are in "substantial conformance" with the plans and specifications which FHA already requires that its offices approve before the loan is made.

### New Sec 207 rules help FHA

Last spring FHA found the quality of the Sec 207 multi-family mortgages it insures slowly deteriorating. Many mortgage holders were refinancing conventionally with loans held by individuals or partnerships. Why? Operators thus qualified for depreciation tax advantages that were relatively useless to them as long as FHA required that only corporations could build Sec 207 rental property.

"This was skimming the cream right off the top," says C. Franklin Daniels, head of FHA's multi-family operations. "So we issued a new regulation that lets individuals and partnerships get Sec 207 mortgages."

Result: "It's been amazing," reports Daniels. "The better quality mortgages are coming back."

Adds Tax Lawyer Sylvanus Felix of Oklahoma City: "Now Sec 207s are much more desirable. You have no personal liability but can take the depreciation personally."

### Still in the black

FHA reserves have climbed above \$1 billion. During the current fiscal year ending June 30 they will grow another \$95 million, forecasts Commissioner Neal Hardy.

He disclosed the figures to refute the press blooper of the month: the *Wall Street Journal's* editorial assertion that FHA will suffer a \$155 million deficit this year. "I'm surprised at the *Journal* making such a fundamental mistake as misreading a budget report," Hardy told the NAHB convention.

### New FHA paint tester

Poor exterior paint jobs are a big source of complaint for some home builders. Paint people contend that builders won't pay for good quality paint. Builders counter that paint itself represents only 15% of the cost of painting a house. The real problem, they say, is that painting contractors, clinging to outmoded makework methods, operate at a profit by not putting on enough paint.

"The thickness of the paint film is an important factor in how long the paint will last," says FHA Commissioner Neal Hardy. To protect FHA housing from skimpy paint jobs, FHA has developed a gadget to test the paint on exterior wood surfaces to make sure it meets the minimum property standards of a thickness of four mils.

The gadget, which is being supplied to field inspectors, is a pencil-sized plastic gauge with three fine teeth scaled to scratch the paint surface to a depth of three, four, or five thousands of an inch. If scratching the painted surface with the four-mil tooth exposes the wood underneath, then the paint job will be turned down since it isn't four mils thick, explains FHA. The gauge will sell for around \$10.

Adds Hardy: "This inexpensive testing method also should interest builders since it will let them check on the paint film themselves."



## Commercial banks add to pressure for higher interest rates soon

The mortgage market closed out 1961 in an aura of relative ease. Investor money was plentiful—more plentiful than mortgages, in fact. FHA and VA mortgage prices and conventional interest rates were generally steady last month, with some indications here and there of additional rate softening.

But the wind has shifted. The flurry of year-end buying is over, bringing some seasonal tightening this month to the supply of mortgage money. More significant, the ceiling on the interest rates that commercial banks can pay on savings and time deposits has been boosted from 3% to 4%. The Federal Reserve authorized the increase (up to 3½% on all savings deposits; up to 4% on deposits held longer than a year) to narrow the gap between domestic and foreign bank rates, halt the outflow of gold from this country. But the effect will also be to give all money rates (including mortgages) a nudge up, say economists.

"The commercial bank rate increase is an added factor to the total trend toward higher mortgage interest rates early this year," says Economist Miles Colean. Another item: consumer spending, which takes money out of savings, show signs of a long-expected pickup. Says Mutual Savings Bank Economist Saul Klamman: "Demands for bank credit, bond financing, mortgage and consumer credit in 1962 are likely to exceed demands in 1960 and 1961." So, adds Klamman: "Mortgage rates are likely to remain firm or rise slightly."

**Look for a boost in FHA's 5¼% interest ceiling—but bear in mind that the Kennedy Administration will stick to the present rate as long as it can.**

HHF Administrator Bob Weaver concedes the Fed's move may well make the FHA rate untenable. "It may start a spiral of competition to attract funds," he predicts cautiously. "But we are committed to maintaining the 5¼% rate as long as we can."

**Will commercial banks drain money out of mutual savings banks and savings and loan associations—and go out of mortgage lending?**

S&L men and mutual banks fear that is exactly what will happen. The thrift institutions lost savings in 1957 when commercial banks were allowed to go from 2½% to 3% on savings deposits. It may well happen again.

At midmonth, the big unknown was how many commercial banks will hike savings rates. Only a relative handful of banks in New York, San Francisco, Miami, Houston, Chicago and Washington had announced increases. But among these were some of New York's big banks which went to the 4% maximum.

Forecasts E. F. Hutton Co., New York investment bankers: "The heavy flow of savings into California S&Ls will be materially slowed." Adds Savings Banker Robert M. Morgan of

Boston: "If commercial banks promote higher rates, a lot of money will go into these banks and won't go into thrift institutions. So the supply of mortgage money will be reduced."

**Will a scramble for savings money set off a round of competitive increases in the deposit interest rates by thrift institutions?**

Even before the Fed action, eastern S&Ls were moving toward the 4% rate to match increases by New York and New England savings banks. The new commercial bank ceiling should speed up the trend.

Home Loan Bank Board Chairman Joseph P. McMurray counsels S&Ls not to stampede into rate increases they will regret. But some California S&L men, waiting warily for the giant Bank of America to tip its hand on what it will do, already talk of going from 4½% to 4¾% or 5%. A dissenter: S&L Tycoon Bart Lytton. "No one is seriously considering an increase," he claims. One inhibiting influence on S&L dividend boosts: profits would be squeezed.

**Will an influx of savings at higher rates push commercial banks deeper into mortgage lending?**

Yes, because if banks pay 4% on savings, they must seek higher yielding loans, such as mortgages or consumer paper. But few experts think commercial banks will put back into mortgages as much as they take away by diverting savings from mutual savings banks and S&Ls. Better yields are obtainable elsewhere. "Commercial banks may put some more money into mortgages and FHA may be one of the chief beneficiaries" says one analyst. "But other mortgage lenders will lose money and the result will be a net loss in funds available for home loans."

## MORTGAGE BRIEFS

### Delinquencies still rise

They now stand at an all-time high of 3.02%, according to the third quarter survey of the Mortgage Bankers Association. This compares with 2.41% a year earlier.

The MBA survey, started in 1953, now covers 2.5 million mortgage loans. Note how much lower delinquent payments are for conventional loans than VAs and FHAs:

Type	Delinquency
VA .....	3.61%
FHA .....	3.08%
Conventional .....	1.78%

### More money for mortgages

Savings deposits have been piling up in New York City's big commercial banks. Now comes the first breakthrough to channel some of it into mortgages.

In a major switch from traditional bank lending policies in the city, First National City Bank of New York, the nation's third largest commercial bank for savings, has started an extensive home mortgage loan program. Up to now, the city's big banks have made relatively few residential loans, instead have stressed interim, short-term construction financing and mortgage warehousing. If other New York banks follow suit—and at midmonth, several were considering it—hundreds of millions of dollars will be pumped into the available pool of mortgage money.

First National City says it will make conventional home loans through its 90 branch offices, buy FHAs and VAs around the country. The bank is looking for home loans, has no present plans to invest in rental housing mortgages. Bank officials won't say how much of the bank's \$800 million in savings deposits will go into mortgages.

Informed trade circles say it could top \$100 million this year. Perhaps \$50 to \$60 million of this may go into out-of-state government-backed loans. First National City officials stress that local lending needs will be met first. But other commercial bankers point out that federal restrictions on bank mortgage lending (a maximum of 75% of appraised value for 20 years) put commercial banks at a competitive disadvantage with other local conventional lenders such as S&Ls and savings banks who can make 90% loans for 30 years.

Why did First National City decide to go into mortgages? Explains one executive: "Our savings deposits have been going way up but the demand for commercial loans hasn't turned up as expected." He insists: "This isn't a one-shot deal. We intend to continue strong in mortgages."

### Billion-dollar S&Ls

Two S&L rivals have just topped the \$1 billion mark in assets.

First to announce the record was Great Western Financial Corp, a Los Angeles-based holding company with seven associations in its stable. Formed in 1955 with combined assets of \$131.2 million, the corporation has boosted its assets 664% in the six years. Biggest single gainer for the holding company was Great Western S&L, Los Angeles, which tallied a 34% jump in assets this past year to \$459.9 million.

On the heels of Great Western, Howard Ahmanson's Home S&L, Los Angeles, disclosed that it had also reached the \$1 billion asset mark. In contrast to Great Western, Home is a single association.

NEWS continued on p 47

**House  
Home**  
exclusive

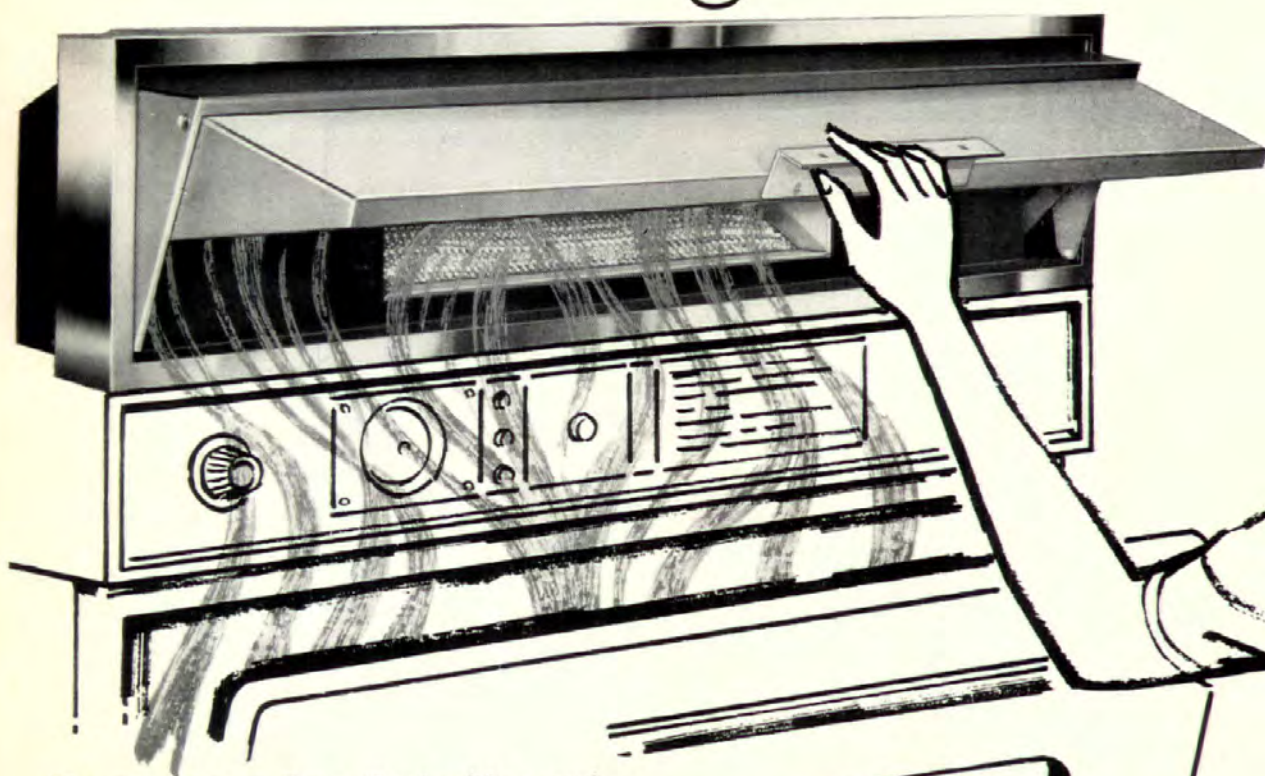
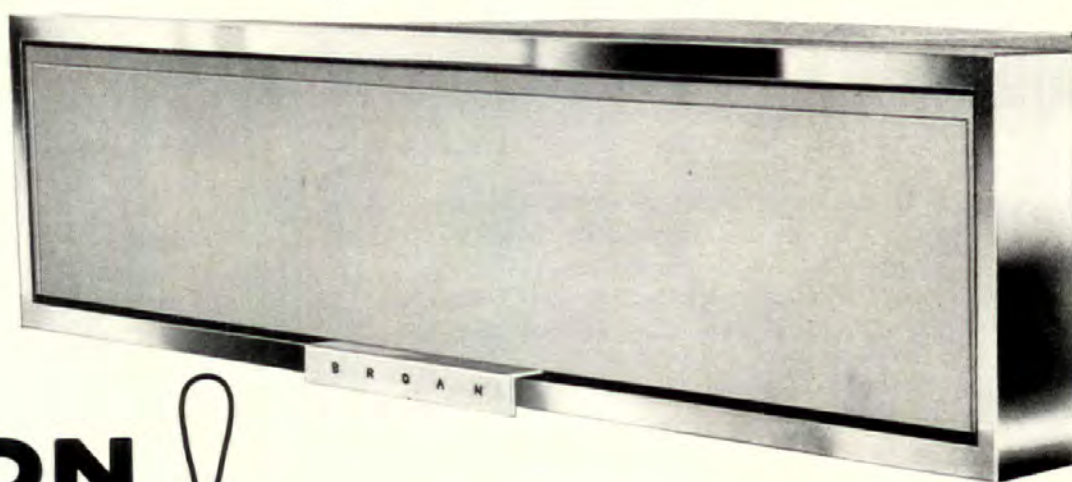


# KITCHEN PROBLEM!

Smoke, grease, and heat escaping from built-in ovens will be a mighty serious problem to Mrs. Homeowner when her expensive cabinets begin to warp and stain. See how smoke and grease escape small oven hoods with inadequate fans or those that don't extend far enough into the room. Result: Call-backs and complaints about stained, damaged cabinets!



# SOLUTION!



The new Broan Oven Hood with a problem-solving "Double Extending Front"\* folds flush to the wall when not in use; extends out to cover oven door in baking or broiling positions. High output "Mixed Flo" blower. In 24", 27", and 32" lengths and handsome decorator colors.

\*Pat. Pending

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HOUSE & HOME



## Should mutual banks join the HLBB?

Chairman Joseph P. McMurray of the Home Loan Bank Board is giving mutual savings bankers a strong pitch that they should.

He outlined these advantages to the mid-year meeting of the Nat'l Association of Mutual Savings Banks in New York last month:

- Banks could increase their liquidity by borrowing from the HLBB, and so cut their holdings in low-yielding government bonds, put more money into mortgages.

- Mutuals who are members of the FDIC now can join the HLBB at half the cost to an S&L since the bank would not have to contribute to the FSLIC.

- Membership in the HLBB would boost chances for federal charters for mutual banks. Mutuals are state-chartered institutions operating in only 18 states. (Under a bill introduced just before the last session of Congress adjourned, the HLBB would be authorized to grant federal charters to the mutual banks.)

The major reason for the slow growth of the mutual bank system, said McMurray: "You are an isolated group."

Less than 4% of the nation's 516 mutual banks now belong to the HLBB. But McMurray said more are now signing up.

### Threatened tax changes cloud the outlook for more savings this year.

The administration has proposed 1) reducing the tax-free reserves of mutual thrift institutions, and 2) withholding of taxes on interest on savings deposits. Mutual bankers and S&L men contend that such changes would seriously damage the homebuilding and mortgage industries.

Said Economist Saul Klamon of NAMS: "Imposition of a heavier tax burden and withholding on interest and dividends would cause a significant decline in deposit inflow. Indeed, even the threat of tax changes may result in a shift of savings away from savings banks, as suggested by recent gains in net sales of tax-deferred E bonds, which was stimulated partly by fears of withholding."

Congressman Albert Rains (D, Ala.), chairman of the House subcommittee on housing, predicted a hard fight in Congress this year over the tax proposals, particularly on withholding. At a press conference, Rains said that stock savings and loan associations were hurting the savings industry in the tax fight. "The reports of fabulous earnings by the stock S&Ls create a bad atmosphere for mutual institutions," Rains said. "The stock companies should be taxed differently."

Rains, who is supporting legislation for federal mutual banks, said there is a lot of interest in spreading the mutual system. "The chances are good for some kind of federal charters for mutual banks this year," he said. "It depends on what the mutuals want."

### Administration has failed in efforts to force down mortgage interest rates, says Economist Klamon.

"The low mortgage rate has become a symbol of Administration interest rate policy," he said. But the "ill-advised" reduction of the FHA rate to 5 1/4% is "out of touch with market reality." Said Klamon: "Artificial establishment of contract interest rates does not really achieve the intended purpose of lowering true interest cost to borrowers. It succeeds only in hindering market flexibility and the flow of funds into this price-controlled area."

The only effective way to reduce mortgage rates, said the economist, "is by raising the rate of saving. But the fact is that national policy seems to be directed towards achieving quite the opposite. For Administration efforts to increase the tax burden on mutual thrift institutions would surely result in a reduced flow of saving, less funds for home mortgage credit and higher costs to borrowers." Summed up Klamon: "Alice in Wonderland economics." *NEWS continued on p 48*

## MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to House & Home the week ending Dec. 8, 1961

### FHA 5 1/4s (Sec 203) (b)

FNMA Scdry Mkt**	New Construction Only				Existing Min Down 25 year Immed
	Minimum Down* 30 year Immed	10% or more down 20-25 year Immed	10% or more down 20-25 year Fut	10% or more down 20-25 year Fut	
96 1/2	95 1/2-96	95 1/2-96	96-96 1/2	"	95-95 1/2
97 1/2	par-101	par-101	par-101	par-101	par-101
—	94 1/2-95 1/2	95-95 1/2	"	"	95 b
96 1/2	96-97	95 1/2-97	96 1/2-97 1/2	96 1/2-97 1/2	96-97
96 1/2	96-97	96 b	97 1/2-98	97 1/2	97-98
96	95 1/2-97	95 1/2-97	95 1/2-97	95 1/2-97	95 1/2-97
96	95 1/2-96	95 1/2	96-96 1/2	96	95 1/2-96 1/2
96	95 1/2	95-95 1/2	96	96	95 1/2-96
96 1/2	96	95 1/2	96 1/2-96 1/2	96-96 1/2	95 1/2
96	96	95	"	"	97 b
96 1/2	94 1/2-95 1/2	94 1/2-95 1/2	96-97 b	"	94 1/2-95 f
97	97-97 1/2	96 1/2	98	97	97 1/2
97 1/2	97	97	97	97	97
96	95-96	95 b	96	"	95-96
97	98	98 b	98	98 b	97 1/2-98
96	96	95 1/2	96-97	"	95 1/2-96 d
96 1/2	94-97	94-97	95-98	94-97	94-97
97	97	96 1/2	97	96 1/2	97

\*3% down of first \$15,000; 10% of next \$5,000; 25% of balance.

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

### VA 5 1/4s

FNMA Scdry Mkt**	New Construction Only		
	No down 30 year Immed	30 year Fut	30 year Fut
96 1/2	95 1/2-96	95 1/2-96	5 3/4-6
97 1/2	par-101	par-101	5 1/4
—	94 1/2-95 1/2	"	—
96 1/2	96-97	95 1/2-97	5 1/2-6
96 1/2	96-97 b	95-96 b	5 1/2-5 3/4
96	95 1/2-97	95 1/2-97	5 3/4-6
96	95 1/2-96	"	5 3/4
96	—	94	6 1/4-7
96 1/2	96 b	"	5 1/2-6
96	96	95	5 3/4-6
96 1/2	94 1/2-95 b	94 1/2-95 1/2	5 3/4 b
97	96	"	5 3/4-6 f
97 1/2	97	97	5 3/4-6
96	95-96	94 1/2-95 1/2	5 3/4-6 1/4
97	97 1/2-98 b	97 1/2-98 b	5 1/2-5 3/4
96	95 1/2-96	95 1/2	6
95 1/2	"	"	5 1/2-6
97	97	96 1/2	5 3/4 f

### Conventional Loans

Comm.  
banks,  
Insurance  
Cos.

### Construction Loans\*

Interest + fees  
Banks, Ins  
Cos. &  
Mtg Cos.

City	Comm. banks, Insurance Cos.		Savings banks, S & Ls		Banks, Ins Cos. & Mtg Cos.		Savings banks, S & Ls	
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg Cos.	Savings banks, S & Ls
Atlanta	96 1/2	95 1/2-96	95 1/2-96	5 3/4-6	6-6 1/2	6-6 1/2+2-2 1/2	6-6 1/2+2-2 1/2	6-6 1/2+2-2 1/2
Boston local	97 1/2	par-101	par-101	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4
out-of-st.	—	94 1/2-95 1/2	"	—	—	—	—	—
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	5 3/4-6+1 1/2-2 1/2
Cleveland	96 1/2	96-97 b	95-96 b	5 1/2-5 3/4	5 1/2-6	6+1	6+1	6+1
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	6+1 1/2-2 1/2
Detroit	96	95 1/2-96	"	5 3/4	5 3/4	6+3/4	6+3/4	6+3/4
Honolulu	96	—	94	6 1/4-7	6 1/4-7	6+1 1/2	6+1 1/2	6+1 1/2
Houston	96 1/2	96 b	"	5 1/2-6	5 1/2-6	6+1	6 1/2+1	6 1/2+1
Los Angeles	96	96	95	5 3/4-6	6-7	6+1 1/2	6-7+2-4	6-7+2-4
Miami	96 1/2	94 1/2-95 b	94 1/2-95 1/2	5 3/4 b	5 1/2-6	6+1	5 1/2-6+0-3/4	5 1/2-6+0-3/4
Newark	97	96	"	5 3/4-6 f	5 3/4-6 f	6+1	6+1	6+1
New York	97 1/2	97	97	5 3/4-6	5 3/4-6	6+1	6+1	6+1
Okla. City	96	95-96	94 1/2-95 1/2	5 3/4-6 1/4	6-6 1/2	6-6 1/2+1-2	6-6 1/2+1-2	6-6 1/2+1-2
Philadelphia	97	97 1/2-98 b	97 1/2-98 b	5 1/2-5 3/4	5 1/2-6	6+1	6+1	6+1
San. Fran.	96	95 1/2-96	95 1/2	6	6-6 1/2	6+1 1/2	6,6+2-3	6,6+2-3
St. Louis	95 1/2	"	"	5 1/2-6	5 1/2-6 1/2	5 3/4-6,6+1-2	5 3/4-6,6+1-2	5 3/4-6,6+1-2
Wash. D.C.	97	97	96 1/2	5 3/4 f	5 3/4 f	5 3/4+1-1 1/2	6+1-1 1/2	6+1-1 1/2

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

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

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

Footnotes: a—no activity. b—limited activity. c—with servicing concession equal to 1 point. d—for FNMA eligibles; 1/2-1 point less for ineligibles. e—one company buying at 96 1/2 with servicing concession. f—some 5 1/2% money available. 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 30¢ on the \$1. z—on houses no more than 30 years old of average quality in a good neighborhood.

## NEW YORK WHOLESALE MORTGAGE MARKET

### FHA 5 1/2s

Immediates: 97-98  
Futures: 97-98

### FHA, VA 5 1/4s

Immediates: 95 1/2-96 1/2  
Futures: 95-95 1/2

### FHA 5 1/4 spot loans

(On homes of varying  
age and condition)  
Immediates: 94-95

Prices for out-of-state loans, as reported the week ending Dec 15 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			
	Nov 2	Dec 7	low	high
Bid .....	75 1/2	81 1/4	75	81 1/4
Asked .....	77 1/2	83 1/4	77	83 1/4

Quotations supplied by C. F. Childs & Co.



# Realty trusts lead new housing issues

Although the Internal Revenue Service has yet to issue its long-awaited regulations clarifying the status of the new real estate investment trusts, the roster of trusts is growing.

Three more have applications in the works with the Securities & Exchange Commission and a fourth has been formed to operate in Wisconsin only:

• **NATIONAL REAL ESTATE INVESTMENT TRUST**, New York, wants SEC approval of 1 million shares of common stock to be offered at \$15/share. The trust plans to invest nationwide in diversified income-producing properties. The management concern for the trust, Brown, Harris, Stevens, a New York realty organization, has agreements with 28 real estate companies in 48 states and the District of Columbia to co-operate in locating and managing properties.

• **WESTERN STATES REAL ESTATE INVESTMENT TRUST**, Aurora, Colo., has applied for SEC registration of 32,000 shares of beneficial interest in the trust to be offered at \$6.25/share. In addition, 48,000 shares have been reserved for present stockholders of Real Investments Inc., a Colorado real estate investment company. The trust shares would be exchanged for Real Investment stock. If the exchange offer is accepted, Western States would absorb the assets and liabilities of Real Investment. The trust intends to invest in diversified properties. The management firm is Duncan & Duncan, Denver.

• **PERPETUAL INVESTMENT TRUST**, Washington, D.C., is asking SEC registration of 500,000 shares of beneficial interest. The shares are to be offered to the public at \$10.80/share until 10,000 shares are sold or until six months after registration is made effective, whichever comes first. The shares will then be sold at current asset value plus 8% underwriting commission. The trust will invest in first mortgages and long-term net leases. The mortgages will be originated and serviced by A. E. Landvoigt, Washington, a wholly-owned mortgage banking subsidiary of Menh Investment & Development Associates, Inc. Sidney Z. Menh, president of Menh Investment, is the sponsor of the trust and is president of the trustees. The properties subject to the trust's leases will be managed by the tenants and not by the trust.

• **WISCONSIN REAL ESTATE INVESTMENT FUND**, Milwaukee has been organized by key housing figures in the state to invest not only in income-producing properties but also in urban renewal properties in large and medium-sized cities in Wisconsin. The initial offering, restricted to Wisconsin residents, is 200,000 shares at \$10 each.

Realtor Jack L. LaBonte and David W. Goodman, investor and land developer, led organizing the trust. Maurice J. Aylward, resigned as executive director of the Milwaukee HBA to become a vice president and director. Other key men: Bernard R. Doyle, president of the Milwaukee Federal S&L; Robert C. Pittelkow, president of Equitable S&L and president of the state S&L league.

Many of the same principals have also or-

ganized a new venture, the United Central Fire Insurance Corp with all stock offered to builders, real estate brokers, S&L and mortgage lenders. Says the prospectus:

"Success of a fire insurance company may be assured if its stock is widely held by persons who generate such business."

*Other pending housing issues:*

• **AMERICAN FINANCIAL CORP** (Carl H. Lindner, board chairman and president), Norwood, Ohio, is seeking SEC registration of 150,000 shares of common stock (50,000 to be offered to the public; the balance which is already outstanding will be offered to present holders) at a price not yet set. American Financial owns and operates three Ohio S&Ls (Loveland Mutual Building & Loan Co., Hunter Savings Association, American Savings Association) and also operates an equipment, auto and truck leasing business and a construction business. The proceeds will pay off a \$512,000 debt and add to working capital.

• **ORANGE ACRES INVESTMENT Co.**, Phoenix, is asking SEC registration of \$1,676,000 of interests (to be offered in 80 units at \$20,950 each) in a joint venture formed to buy 579 acres of farm land in Maricopa County. The scheme was organized by O'Malley Investment & Realty Co and O'Malley Securities Co. Elmer L. Neeriemer is president of both companies. The land will be held as an investment, eventually will be resold for agricultural, residential, commercial, or other use.

## IS S&L HONEYMOON OVER?

It looks so. Investor interest in savings & loan holding company stocks cooled off last month and prices tumbled.

Investment men see several reasons. One is the continuing possibility Congress may slash S&Ls tax-free reserves. Another is the probability of stiffer competition for savings from commercial banks as a result of their interest rate increases (see p 45). California S&Ls, the chief ingredient of most big holding companies, may be particularly hit by the competition. Moreover some investment advisors are now telling clients that S&L stocks, rising for months, are now "fully priced."

As a group, the S&Ls fell 6.7% in HOUSE & HOME's monthly index of housing issues. The biggest loser was Financial Federation, one of the market's erstwhile darlings, from 145 to 130. First Charter fell from 60 3/4 to 50 1/2 and Wesco, from 57 to 50.

Mortgage banking, building, realty investment and prefab stocks showed gains. Land development and shell stocks lost ground along with the S&Ls. Overall, HOUSE & HOME's index dipped 2.3% from 17.54 to 17.14.

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

	Oct	Nov	Dec
	10	2	11
Building .....	5.58	5.44	5.82
Land development ....	8.08	8.11	7.99
S&Ls .....	42.09	44.79	41.80
Mortgage banking ....	23.00	24.17	27.92
Realty investment .....	12.13	12.45	13.88
Prefabrication .....	6.90	6.30	6.43
Shell homes .....	10.58	9.38	8.68

## HOUSING'S STOCK PRICES

Company	Offering Price	Oct 10 Bid	Oct 10 Ask	Nov 2 Bid	Nov 2 Ask	Dec 11 Bid	Dec 11 Ask
<b>BUILDING</b>							
Adler-Built Ind. *	2 1/4	2 1/4	2 1/2	3	2 1/2	3 1/4	
Cons Bldg (Can) d					11 1/4	11 1/2	
Edwards Inds. *	4 1/2	*	3 1/2	4	3 1/4	4	
Eichler Homes. *	7 1/2	8	7 1/4	7 1/2	10 1/4	10 1/2	
First Natl Rty & Const. .... 2	4 1/4	b	5 1/4	b	4 1/2	b	
Frouge .....	10	*	*	*	10 1/2	11 1/4	
General Bldrs. *	7 1/4	b	7 1/2	b	8		
Hawaiian Pac Ind. 10	11 1/4	11 1/4	10 1/4	11	8	8 1/2	
Kavanaugh-Smith. 5	7 1/4	8 1/4	7 1/2	8	9 1/4	9 1/2	
Levitt .....	10	5 1/4	6 1/4	4 1/4	5 1/4	5 1/2	6
US Home & Dev. *	2 1/4	2 1/4	2 1/2	2 1/2	2 1/2	2 1/2	2 1/4
Del Webb .....	10 1/4	10 1/4	11	11 1/4	12 1/4	13	
Webb & Knapp. *	1 1/2	b	1 1/2	b	1 1/2	b	
Wenwood .....	3/4	3/4	f		3/16	3/8	
<b>LAND DEVELOPMENT</b>							
All-State Prop. *	8 1/2	b	8 1/2	b	8 1/2	b	
Amer Rty & Pet. *	*	*	*	*	6	7	
Arvida .....	9 1/4	9 1/4	10 1/4	11	10 1/4	10 1/2	
Canaveral Intl. 5	12 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	
Cons Dev (Fla) 5	10 1/4	11 1/4	10 1/4	11 1/4	9 1/2	10 1/2	
Coral Ridge Prop. *	1 1/4	1 1/4	2 1/4	2 1/4	2 1/4	2 1/4	
Fla Palm-Alre. *	2	2 1/4	2	2 1/4	2	2 1/4	
Forest City Ent. 10	14 1/2	12 1/2	12 1/2	11 1/2	11 1/2	11 1/2	
Garden Land .. 6 1/4	3 1/4	4	3 1/4	3 1/4	3	3 1/2	
Gen Dev .....	14 1/4	b	13 1/2	b	13 1/4	b	
Grt Southwest. 18	17	17 1/4	17	18	21 1/2	22 1/2	
Horizon Land. *					24 1/2	25 1/2	
Laguna Niguel. *	11 1/2	12	10 1/2	11	10 1/4	10 3/4	
Lake Arrowhead. 10	*	*	*	*	7	7 1/4	
Lefcourt .....	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	
Major Rty .....	2 1/2	2 1/2	2 1/2	2 1/2	2	2 1/4	
Pac Cst Prop. 10	8 1/4	8 1/4	9 1/4	9 1/4	8 1/2	9	
Realsite Inc. *	2	2 1/4	1 1/4	1 1/4	2 1/4	2 1/2	
Southern Rty. d	9 1/2		9 1/4		6 1/4	b	
United Imp & Inv *	7 1/4	b	7 1/4	b	9 1/4	b	
<b>S&amp;Ls</b>							
Calif Fin. .... *	46 1/4	47 1/4	54	56	49	51	
Emp Fin. .... *	28	29	30 1/2	31 1/2	28	30	
Equitable Fin. 23	37	38	43 1/2	44 1/2	40 1/2	42 1/2	
Fin Fed. .... *	134	140	145		130		
First Chtr Fin. *	61 1/4	e	60 1/4	e	50 1/4	e	
First Fin West. *	22	23	18	18 1/4	19	21	
Gibraltar Fin. *	45	46 1/2	46	47 1/2	45	48	
Grt Western Fin. *	62 1/4	e	65 1/4	e	62 1/4	e	
Hawthorne Fin. *	17	17 1/4	19 1/4	20	18	19	
Lytton Fin. .... *	30	30 1/4	34	34 1/4	31	33	
Midwest Fin. 4 1/2	23	24	24 1/2	25 1/2	24	26	
San Diego Imp. *	17 1/2	e	17 1/2	e	17	e	
Trans Cst Inv. 15	31	32	34 1/4	35	37	39	
Trans World Fin. 8 1/2	34 1/4	35 1/4	40	40 1/4	32	34	
Union Fin. .... 15	13 1/2	14 1/2	14 1/4	15	22	23	
United Fin of Cal 10	55 1/4	56	58	58 1/4	54 1/2	55	
Wesco Fin. .... *	57	57 1/4	57	57 1/4	50	52	

Company	Offering Price	Oct 10 Bid	Oct 10 Ask	Nov 2 Bid	Nov 2 Ask	Dec 11 Bid	Dec 11 Ask
<b>MORTGAGE BANKING</b>							
Colonial .....	9	12	12 1/4	14 1/4	15 1/2	18	18 1/4
Colwell .....	10	30	31	32	43	35 1/2	37
Mtg Guarantee .. 27 1/2	*	*	34 1/2	35 1/2	46	47 1/2	
Palomar .....	*	27	28	25 1/4	26 1/2	30 1/4	31 1/4
Stockton Whatley *	*	*	13 1/4	14 1/4	18	19	
<b>REAL ESTATE INVESTMENT TRUSTS</b>							
First Mtg Inv. 15	15 1/4	16	18	18 1/2	21 1/4	22 1/4	
US Realty Inv. 10	*	*	*	*	10 1/4	11 1/4	
<b>REALTY INVESTMENT</b>							
Brookbridge Dev. *	*	*	*	*	1/4	3/4	
Gt Amer Rty. .... *	3/4	5/8	5/8	5/8	5/8	9/16	
Income Props. .... 9 1/4	*	*	*	*	12 1/4	12 3/4	
Krattner A. .... *	25 1/4	b	27 1/4	b	28 1/4	b	
Menh Inv & Dev. d	*	*	*	*	15 1/4	16	
Presidential Rty 6 1/4	14 1/4	b	15 1/4	b	15 1/4	b	
Rty Equities .. 5 1/4	7 1/4	b	6 1/4	b	7 1/4	7 1/4	
Wallace Prop. 10	13 1/4	13 1/4	12 1/4	13	18 1/2	19	
<b>PREFABRICATION</b>							
Admiral Homes. *	3 1/4	3 1/4	2 1/4	2 1/4	2 1/4	2 1/4	
Crawford .....	13	6 1/4	7 1/4	5 1/4	6 1/4	6	6 1/4
Harnishfeger .. *	20 1/4	b	19 1/4	b	20 1/4	b	
Hileo Homes. .... 3	*	*	*	*	2 1/4	2 1/4	
Inland Homes. .... *	14 1/2	12 1/4	12 1/4	13 1/4	b		
Natl Homes A. .... *	9 1/4	10	8 1/4	9	9	9 1/4	
Natl Homes B. .... *	8 1/4	9	8 1/4	8 1/4	8 1/4	8 1/4	
Richmond Homes *	2 1/4	3 1/4	2 1/4	2 1/4	2	2 1/4	
Scholz Homes. .... *	2 1/4	3	2 1/4	2 1/4	2 1/4	2 1/4	
Seaboard Homes. *	2 1/4	3	2 1/4	3	1 1/2	2	
Steel crest homes 2	5 1/4	6 1/4	5	5 1/4	5 1/4	6 1/4	
Teelbilt Homes. *	1/4	1/4	1/4	1/4	1/4	1/4	
<b>SHELL HOMES</b>							
Albee Homes. .... 16	*	*	19 1/4	20 1/4	25 1/4	26 1/4	
Bevis .....	d	17 1/4	21 1/4	17 1/4	21 1/4	18 1/4	19 1/4
US Shell .....	*	16	17	16 1/2	18	18 1/4	19 1/4
Jim Walter. .... *	27 1/4	28 1/4	24	24 1/4	19 1/4	20	
Western Shell .. 2 1/2	2	3	1	1 1/2	1 1/4	1 1/4	
Wise Homes. .... *	5 1/4	6 1/4	3 1/4	4	3 1/4	3 1/4	

\* stock newly added to table; quotes for previous months not available.

a stock not yet marketed

b closing price (ASE)

c closing price (NYSE)

d issued in units

e stock issued before Jan 1, 1960

f stock offered at 1/2; no bid price

Sources: New York Hanseatic Corp; American Stock Exchange;

New York Stock Exchange.

Listings include only companies which derive a major

part of their income from housing activity and whose

stocks are either listed or actively traded.

## NEW ISSUES

Date	Company	Net Proceeds <sup>a</sup>	Offering price of Securities
Nov 20	Transcontinental Investing	\$9,200,000	par <sup>b</sup>
Nov 21	The Lusk Corp	2,025,000	\$45.00 <sup>c</sup>
Nov 24	Regal Homes, Inc	586,500	60.00 <sup>d</sup>
<sup>a</sup> after underwriting commissions & expenses.			
<sup>b</sup> issue consists of \$10,000,000 of 6 1/2% convertible subordinated debentures due 1981.			
<sup>c</sup> issued in units consisting of \$25 worth of 6 1/2% convertible subordinated debentures, due Nov 15, 1971, 4 shares of common stock, and a warrant to buy 1 share of common stock.			
<sup>d</sup> issued in units of five shares of capital stock and one capital stock warrant.			



Photos: H&amp;H staff



**CHAIRMAN McMURRAY**  
A quick move against conversions



**ECONOMIST WEIMER**  
Ahead: "orderly expansion"



**LEAGUE PRESIDENTS DYE (l) & KNAPP**  
Advice for S&Ls: don't deposit with unfriendly banks

## Conversions: sticky problem for S&L leaders

Illinois is getting a wave of switches from state mutuals to state stock companies—and the HLBB draws up new rules to prevent abuses

By Gurney Breckenfeld

The savings and loan business stands at a crossroads. It is in the start of what may become a transition from small, mutual-type co-operatives to giant, profit-making home financing specialists.

The switchover is so controversial that S&L leaders seem deeply torn over it. Some fear the latest wave of conversions from mutual to stock ownership S&Ls in Illinois is going to give the S&L industry a black eye with the public just when it can least afford one—that is, when it is fighting off an attack on its 12% tax-free reserves by organized commercial bankers.

"Conversions are a disgrace. And they could cause a lot of trouble," says President A. D. Theobald of First Federal S&L of Peoria, Ill.

Counters William O'Connell, public relations counsel of the US Savings & Loan League: "I'm not so sure how much the mutuality of S&Ls means to the public. Anyway, if I had to bet, I'd say that a lot more are going to turn themselves into stock companies in the next few years."

Explains one authoritative insider: "Remember, this industry has grown big and as it grows big it becomes more and more profitable. The old guard of old timers from the days when an executive secretary of a local S&L was paid \$3,000 or \$4,000 a year to run it as a sideline are disappearing. In his place is rising a new generation of young S&L executives who are looking for a way to make a personal fortune."

**Delegates to the US Savings & Loan League's annual convention in Chicago couldn't escape conversion problems.**

Illinois, which has some 300 state-chartered mutual S&Ls, has been experiencing a sudden wave of conversions to stock-type companies. It began quietly, but in October when the \$121 million-asset Lawn S&L proposed to issue permanent reserve shares (the Illinois mechanism for conversion), one shareholding depositor filed a lawsuit. He charged a "conspiracy" by the Lawn's management to 1) buy control of the association for a fraction of its real worth and 2) set itself up in permanent control.\* A judge dismissed the complaint on the ground that the Lawn's pro-

posed sale of permanent reserve shares was entirely legal—under Illinois law.

But the Chicago *Daily News* promptly broke out in a series of analytical stories which raised many embarrassing questions. Sample headlines: PUBLIC SALES AROUSE SOME BITTER FEELINGS; HOW S&L INSIDERS KEEP CONTROL; PERMANENT SHARES KEEP RESERVES; CONTROLS LOOSE ON S&L SHARES.

By the time the convention began, some 20 S&Ls around Chicago had converted, or were planning to.

**S&L conversions first drew critical attention back in May 1955.**

Congressional hearings aired complaints that the Home Loan Bank Board was letting federal S&Ls convert under conditions that were "not equitable" to mutual account holders. A year later, the HLBB formally warned federal S&Ls not to convert to state stock S&Ls in two steps (first becoming state mutuals). The law has long given the HLBB power to prohibit direct conversions.

But what about state mutuals of long standing? Until 1960, the general freeze on conversions of federals discouraged state mutuals from trying, lest FSLIC cancel their insurance. But then, a state-chartered S&L in Washington state converted, apparently on the theory that its permanent reserve stock was not insurable and hence not subject to Sec 403 of the Natl Housing Act which says no FSLIC-insured S&L may issue new types of securities "the form of which has not been approved by the corporation." FSLIC did not contest the action. Moreover, FSLIC insured a number of Illinois S&Ls which had been converted from mutuals to stock companies before they obtained federal insurance. Finally, two small insured Illinois S&Ls converted early in 1961. Again, FSLIC took no action. Other state S&Ls took it as a green light.

\*Lawn planned to freeze some \$7.18 million of surplus and reserves, sell permanent reserve shares against them totaling only \$1,125,000. Each permanent shareholder will get 1 vote per \$1 of stock. Lawn's savers with withdrawable shares get 1 vote per \$100 in their accounts. So savers with \$98 million in Lawn would have only 988,000 votes vs 1,125,000 for permanent stockholders.

Two of the three HLBB members said at the convention that they intended to act soon on conversions.

"It'll be a sorry day if we don't have any more mutual associations," said Chairman Joe McMurray. "Allegations have been made that mutual shareholders are taking a licking. If so, we'd be highly remiss if we don't act. . . ." Said Board Member Joseph J. Williams: "I think the probable, if unforeseeable future needs of this business, threatened with competitive inroads, may compel some mutuals to seek protection of their growth and reserve needs by seeking new sources of capital. The road should be left open. On the other hand, the board has the duty . . . to prescribe regulations for conversions that will treat the rights of mutual shareholders equitably."

**Six days after the convention ended, the board acted on conversions.**

It spelled out new rules under which conversions of federal S&Ls may take place, but it also proposed to extend the same restrictions (via FSLIC) to state mutuals with federal insurance. The board would fix the type and amount of stock to be sold. It would require a cash payout of each shareholder's interest in surplus funds. And it would require that capital stock sold be equal to at least 5% of the S&L's net worth. Net effect: insiders will be unable to buy an S&L for a fraction of its worth.

**If conversions were on delegates' minds, S&L's tax fight with commercial banks was on the minds of US League leaders.**

Retiring President C. Elwood Knapp (who was succeeded by Met Dye, Salt Lake City) attacked proposals to cut S&L's 12% tax-free reserve allowance as "no more than a hypocritical attempt to destroy legitimate competition." He urged S&L managers to pull their associations' bank deposits out of banks whose officers support higher S&L taxes. "If the commercial bank where you have your deposit is working to change your tax laws, it is working to damage your institution and you should take your business to another bank." What banks really aim at, said Knapp, "is to cut your dividend rates and your ability to compete for savings. The hard fact is that we have captured the initiative in the savings business and the commercial bankers are trying to re-capture it—but without paying more for savings if they can get away with it."

Privately, some S&L leaders were saying they felt they had the tax fight solved. Not won—but around to the point where Congress will not slash S&L reserve allowances so much that it really squeezes.

cont'd on p 54; NEWS cont'd on p 50



# Realtors raise an old cry against housing subsidies

Out of step with other housing trade groups?  
NAREB will only fight harder, it vows

The conservative Natl Association of Real Estate Boards has long been one of the most stubborn foes of government in housing. Spurred by setbacks in the 1961 Housing Act—particularly the new provisions for government-owned middle income rental housing—the 70,000-member organization (housing's largest) has posted notice that it is digging in for a hard fight this year. At NAREB's 54th annual convention in Miami Beach in November, delegates supported demands for drastic cutbacks in federal housing activities, applauded vows to oppose more legislation in the new session of Congress.

NAREB officials predicted that they will again lobby the defeat of one of the Administration's top-priority goals: a cabinet-rank Department of Urban Affairs & Housing.

This year's policy statement, approved without dissent by 5,000 convention-goers in the gaudy Fontainebleau Hotel, trained NAREB's guns on a broad range of US housing programs. The realtors want to:

- Abandon 1) grants for acquiring open spaces in urban areas, 2) grants and loans for demonstration and research in mass transit systems, 3) contractual commitments for public housing unrelated to specific needs to relocate low-income families from urban renewal projects, 4) demonstration grants for new forms of public housing, 5) Fanny May purchases of below-market interest rate mortgages for middle-income housing.
- Reorient FHA to private housing by 1) repealing the authority for local government agencies to be eligible mortgagors for FHA middle-income rental housing, and 2) eliminating FHA participation in welfare housing. NAREB wants FHA to be cut free of HHFA.
- Stress code enforcement, rehabilitation, and conservation in urban renewal areas in lieu of total clearance. It would cut federal subsidies from the current maximum of up to 75% of land write-down to 50%.
- Expand the use of FHA Sec 221 by the

private housing industry to provide homes for low-income families.

• Restore the long-range intent of Congress, as set forth in the 1954 Housing Act, that Fanny May become a privately-owned secondary mortgage market. The realtors asked that Fanny May be set up as an independent agency, out of range of "politico-housing" pressures from HHFA. They assailed the Administration's moves thwarting the conversion of Fanny May to a private market by 1) reducing private stock ownership through cutting stock purchases from 2% to 1% of the face value of mortgages sold to the agency, and 2) forcing Fanny May to set above-market prices for mortgages it buys and sells.

NAREB also opposed federal financing of public schools and fixed FHA-VA interest rates.

**Civil rights legislation and public housing are major threats, as realtor-leaders see it.**

NAREB President O. G. (Bill) Powell, Des Moines, keyed this theme by referring to the "mounting menace of 'forced housing.'" He added: "All around the nation a vicious and unrelenting campaign is being carried on to provide by legislation and by executive decrees and enforce by punitive action a rule that a man cannot sell or rent his house to a person or persons of his own choice."

"Here is perversion of the traditional and

constitutional rights of the American citizen in its most vicious form. Here are the seeds of the breakdown of a free America. Take away rights of property ownership, and human rights become a relic of another age. Here is our greatest challenge."

Powell called public housing "a gargantuan economic Frankenstein created by the people themselves, feeding upon tax exemption, tax subsidy, and tax avoidance—acting to destroy communities, mix races, regiment society, perpetuate poverty, and thwart enterprise."

Public housing has turned into a "project in social regimentation," cried the NAREB president. "The public housing proponents know no limits. They would reach into the smallest hamlet as well as the largest city and into every class of the residential economy—into every economic stratum."

"Let us get the federal government out of the housing business, out of the mortgage business, out of the school business."

Powell also turned his ire on the Administration's drive to promote nuclear fallout shelters (News, Nov.). "I become so disturbed when I am engulfed in this propaganda wave calling for the construction of a multitude of backyard igloos and basement dungeons in which a few Americans are supposed to find survival. . . . Must we live in sniveling fear—must we grovel in the dirt—must we crawl in concrete hovels—must we deny our faith in God and belief in life hereafter just because an over-developed society has figured a way to kill itself all at once?"

**A cabinet post for housing is dead for this year, realtors forecast.**

Said Chairman Curtis E. Huber of the Realtors Washington Committee: "We devoted considerable time and effort to defeating the Department of Urban Affairs & Housing bill, and we believe that enough opposition has been generated to keep the bill from being enacted in 1962."

But Huber predicted that the measure probably will come to roll call vote. "We hope that other trade organizations will reconsider their past neutral positions and get into this fight with us."

NAREB leaders feel that failure by the other housing trade groups to fight along with them helped some undesirable features of the 1961 Housing Act, especially the federally-subsidized middle-income housing provisions, slide through. President Powell singled out the Natl Association of Home Builders as one organization looking for federal handouts. Powell, who is an honorary lifetime director of NAHB, offered these views on why NAHB supported many of the housing measures NAREB opposed: "Gradually, there has been a loss of conservatism in homebuilders. Many NAHB members got into the business during the postwar boom days. They never had any hard knocks. When the boom days ended, then it was a human tendency to seek easier ways. NAREB hasn't gone along with this thinking. It's still conservative."

Other NAREB officials complained that savings & loan men were so concerned with defeating the commercial bankers' push to boost thrift taxes that they ignored the other housing issues. In a broad hint to the S&Ls, NAREB said it was taking no position in the tax dispute until NAREB leaders huddle with US S&L League officials this month.

**Realtors remain irked that HHFA administrator Robert C. Weaver refused to appear.**

Smarting under NAREB's opposition to the

## NAREB elects Bostonian as president

New No. 1 Realtor: Arthur P. (for Parks) Wilcox, 57. He succeeds O. G. (Bill) Powell this month.

Wilcox, genial, balding, and bespectacled, has been a NAREB vice president for two years. He is vice president of A. W. Perry Inc, Boston, an owner-management company dealing in commercial and industrial properties. He is also president of Rockland Savings Bank (assets: \$14 million), one of the first small mutuals to join the Massachusetts Purchasing Group which buys out-of-state FHA and VA mortgages for 110 Massachusetts mutuals. Wilcox is board chairman of Rockland Trust Co.

Twice president of the Greater Boston Real Estate Board, Wilcox has been a NAREB director since 1951, chairman of the important Realtors' Washington committee, a member of the executive committee, and chairman of the board service committee. He is vice president of the Greater Boston Chamber of Commerce.

Born at Saranac Lake, N.Y., Wilcox graduated from St Lawrence University. He put in a stint with a commercial bank in Boston before switching to real estate. He and his wife have three daughters.



**NAREB'S POWELL & WILCOX**  
*Is cabinet bill a dead horse?*

As Wilcox takes over, NAREB membership has reached 70,515, a gain of 1,697 (2%) since last January 1. California has added the most new members: 491. In a year, 40 boards have been added, bringing the total to 1,410.



'61 housing law and cabinet bill, Weaver rejected an invitation on the ground he didn't want to be put in the position of having to answer his hosts' arguments against the Administration's programs. Weaver would have been in line for the cabinet post if it had been created. Snapped Powell: "This is the first time that a head of HHFA hasn't attended one of our conventions. We've been on opposite sides of government officials before but it didn't mean we couldn't be friends."

FHA Commissioner Neal Hardy and Urban Renewal Commissioner William Slayton also rejected invitations to attend. NAREB officials contend they were dancing to Weaver's tune (lone exception to the snub by top echelon federal housers: Fanny May President Stanley Baughman, who took part in a mortgage finance panel). Said Huber: "It is a disservice to all of the American people even to imply that any business group must compromise on principle in order to 'get along' with federal agencies."

#### Realtor interest in urban renewal is growing fast.

For the first time, renewal was a major convention topic, both in general meetings and panels. Said Lloyd Hanford of San Francisco: "To do a first-class job, we must educate our own people. The explosive growth of urban renewal is part of the real estate business, and we must alert ourselves to what can be done."

As ever, realtors emphasize the theme that most renewal should involve conservation and rehabilitation, that only a little calls for bulldozers. After years of wandering alone in the desert with this stance, NAREB is now winning a lot of allies. More and more cities are asking for renewal advice from NAREB's Build America Better committee. BAB renewal experts have been to 14 cities so far, have firm requests to visit three this year (Columbus, Ga., San Francisco, Honolulu), tentative requests from two (Waco, Tex., Des Moines, Iowa), and one "possible" (Birmingham, Ala.). BAB teams are sent to cities only when they are requested by the local board of realtors and invited by the mayor.

Guy T. O. Hollyday, Baltimore title insurance executive, past president (1946) of the Mortgage Bankers Association, and onetime

(1953-54) FHA commissioner, said the BAB's visits show that more cities should have housing courts such as Baltimore pioneered nearly 15 years ago. "There is nothing we could do for the amount of time and money involved to upgrade and protect neighborhoods as the establishment of such a court," Hollyday said.

*Other convention news:*

#### Foreign investors are buying up US land at a fast clip.

Money is pouring in from West German, Swiss, Dutch and Italian sources at the rate of \$100 million a year, reports John Tysen of Previews Inc., New York. Foreign capital wants the land as a long-term investment.

#### How's business? Generally good but there are soft spots, say realtors.

Detroit, after three lean years, is showing signs of a comeback thanks to increased defense spending, reports Gordon Williamson. But the market is changing. More apartments are being built, more people are modernizing their present houses. In North Carolina, sales are good in \$15,000-and-up houses, reports Clarence Phillips of Durham. Building is "casual," mostly contract, little on speculation. S&Ls are taking a bigger chunk of the market away from FHA with high-ratio loans insured by American Mortgage Insurance, new conventional loan insurance company (NEWS, Dec). A spurge of apartment construction (mainly co-ops and condominiums) is giving San Francisco its biggest center city building boom in years reports Willard Johnson. In St. Louis, the market for higher priced houses (\$35,000 to \$50,000) is especially strong, reports Harold Simon. In any house, a basement is a must to sell. Many realtors say that the prices for older houses peaked out around 1956, but there is still a problem convincing the sellers that the day of big prices for their houses is gone.

#### Syndicators are moving out into the country to take over farms.

Through syndicate tax shelters and capital gains advantages, the syndicators can operate the farms profitably for the investors, later sell out to developers when the land value has gone way up.

## Realtors urge cut in fast write-offs

Realtors are now convinced they cannot hold the line against the Treasury's drive to wipe out some of real estate's tax shelters.

So to forestall even more drastic changes, NAREB is proposing some tax tightening of its own.

Biggest item: urging Congress to withdraw the privilege of fast depreciation from buildings re-sold within three years after they are built or bought. In such cases, NAREB would force owners to recompute their income tax liability on straight-line amortization.

This surprising stand is aimed chiefly at realty speculators—notably syndicators whose operations many a conservative realtor views as likely to give real estate a scandalous black eye. Some syndicators make a major sales point that quick depreciation gives investors a tax-free return of capital for perhaps seven or eight years. If the building can be sold at a profit at that time, the investor gets his capital back again, minus only capital gains taxes with a ceiling of 26%. The new owner can start the cycle over again—as long as the market holds.

Says one top NAREB official: "It is the surest thing in real estate. The only surprise is that it hasn't taken hold more than it has."



**NAREB'S HUBER**  
*Rx to end "glaring abuses"*

#### Fast write off has been a major stimulant to apartment construction.

Congress wrote it into the Revenue Act in 1954 when rental housing was in the doldrums. Since then, owners of income-producing realty have been permitted to depreciate their properties for income tax purposes at twice straight-line rates, or on a sum-of-the-digits basis that produces about the same re-

sult. Results have been spectacular: rental housing has soared from a mere 10% of starts in 1955 to 25% currently.

#### Administration efforts to end most capital gains in realty sales were stymied last year.

The Kennedy Administration wanted to treat as capital gain only the excess of the sales price over the original cost. It wanted to treat the rest of proceeds (including depreciation) as ordinary income. Realtors managed to persuade the House ways & means committee to tentatively reject the idea on the ground it would stifle realty trading and investment. But now, warned Chairman Curtis E. Huber of NAREB's Realtors' Washington Committee: "The Treasury is girding itself for another effort to curb the capital gains tax on the gain derived from the sale of real estate to the extent of depreciation taken . . . We have every reason to believe this fight will be renewed in January and that a decision will be made during the coming session of Congress." NAREB's plan, he said, "will go far to end some of the glaring abuses from the use of accelerated depreciation . . . without any adverse effects on our industry or on the economy."

#### Indications are that Congress may buy NAREB's idea—with a little tightening.

The most significant sign is a proposal aired in New York last month by Rep Eugene J. Keogh (D, N.Y.), a ranking member of the House ways & means committee. He suggested:

- If a business property (eg apartment) is sold within three years, any gain representing fast depreciation would be taxed as ordinary income.
- If the property is sold after four years, half the excess depreciation would be taxed as ordinary income.
- If held for five years, one-third of the excess depreciation would be taxed as ordinary income.
- If held for six years, one-sixth of the excess depreciation would be taxed as ordinary income.
- If held for seven years, the entire gain would be subject only to capital gains tax, as it is now.

Realtors are expected to go along with Keogh's idea.

NAREB is also proposing tax changes that would:

- Let builders who buy property with an obsolete building on it include the costs of demolition of the old structure to the costs of putting up the new building that replaces it. This, says NAREB, would encourage new construction.
- Clarify tax laws so realty brokers who buy and sell property for their own investment, can be sure of getting capital gains treatment.

## HOUSING POLICY:

### Plan for free bus tickets is punched by senator

Last summer Congress gave HHFA \$42.5 million to demonstrate possible solutions to the commuter problem, which many experts fear is strangling ever-expanding metropolitan areas.

Enterprising officials in Ithaca, N. Y. (population 28,799) proposed a unique way to spend the money: operate free bus service for about a year. It would cost about \$150,000, and US taxpayers would pick up \$100,000 of this.

HHFA's new asst administrator for transportation, John C. Kohl, was enthralled as he told newsmen about the plan. "For years we've heard that old comment, 'They wouldn't ride a bus if you gave it to them free.' We want to find out," he said. "This is not a step

*continued on p 54*





# MASONITE

*"X"-siding*  
**QUALITY  
 IN TWO  
 EXCITING NEW  
 PRODUCTS**



**X-NINETY V-GROOVED SIDING**  
 $\frac{1}{2}$ " wide V-grooves every  $5\frac{1}{3}$ " o.c. highlight this durable exterior panel.  $\frac{3}{8}$ " nom. thickness. Four-foot widths, lengths to 16'. Shiplapped edges for tight joints and continuous pattern.

**X-ninety have resistance. Try on them**

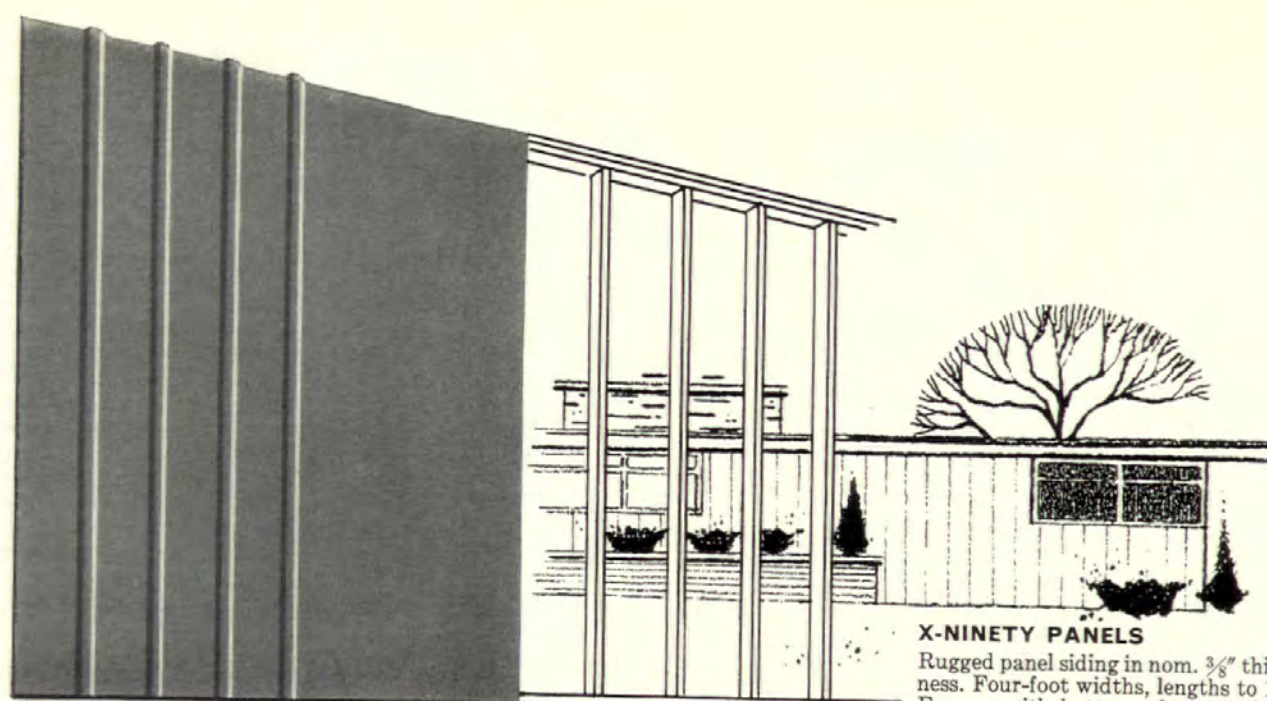


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Always look for this trademark on the panels you build with; it says this is genuine Masonite® hardboard. It's wood-made-better—made through the exclusive explosion process for unequalled strength, smoothness and uniformity.





#### X-NINETY PANELS

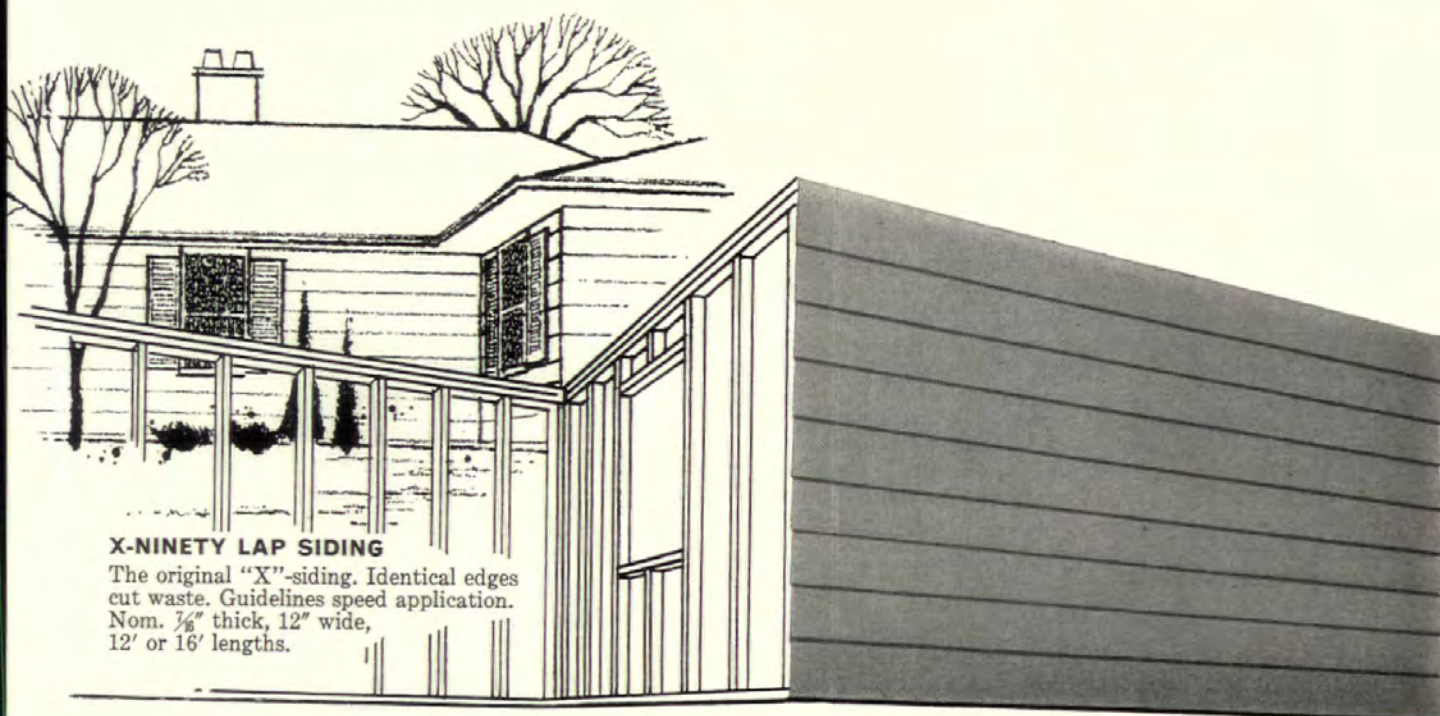
Rugged panel siding in nom.  $\frac{3}{8}$ " thickness. Four-foot widths, lengths to 16'. For use with battens of any style.

- *X-ninety* V-grooved siding
- *X-ninety* panel siding

The same features that made Masonite "X"-siding the builder's favorite are now available in two new X-ninety panel sidings...V-Grooved or Plain for use with batten strips. All three X-ninety sidings are fully prime coated and back sealed.

Masonite's exclusive fibre formulation gives the X-ninety siding family superior stability, exceptional dent resistance and ability to defy all kinds of weather extremes. And the big plus for builders is the on-the-job savings because of its workability...ease of sawing and nailing...and the beautiful way it takes and holds paint. Three styles give you unlimited design flexibility.

Masonite Corporation, Dept. HH-1, Box 777, Chicago 90, Illinois.



#### X-NINETY LAP SIDING

The original "X"-siding. Identical edges cut waste. Guidelines speed application. Nom.  $\frac{1}{4}$ " thick, 12" wide, 12' or 16' lengths.



toward socialism. This is a program of planning and research and not a program of subsidy." Added HHFA Administrator Weaver: "This is not a government handout to be repeated across the nation. It is a relatively small experiment which will demonstrate the effect of cost upon the volume of use in a mass transit system."

But Sen Frank J. Lausche (D, Ohio) had other views: "I do not mind saying I am shocked. Where will this program end? What will be the final cost to the federal treasury—which is already hard-pressed to meet the fiscal demands of maintaining an adequate military defense?"

The rhetorical question brought some quick answers. Into the White House a private consultant hired by HHFA and the Commerce Dept sent a report proposing Uncle Sam spend \$2.5 billion for public transportation in the next decade. And the American Municipal Association called for spending \$1.75 billion in the next five years.

"What causes traffic jams?" cracked the Wall Street Journal. "Basically, it's not too many cars or inadequate trains. It's too many people. The solution is simple: let the federal government pay people to stay home. Surely that's no more illogical than paying the farmer not to grow crops."

## Cleveland painters take pay cut to boost trade

The cut will be 1¢ hourly for the 3,000 union painters, who were paid \$3.68½ hourly before the new agreement.

The money will be put into a special industry promotion fund where 450 employers will match the union contributions. The plan is expected to build up a \$50,000 fund yearly.

Both groups will use the money to promote their industry. First target: convincing businessmen to schedule interior painting of plants, stores, and offices in the winter, when work is normally slack.

To make this winter painting an extra bargain, painters also agree to cut their rates for odd-hours work through April 30. Instead of demanding double time for all work on Saturday, Sunday, and after 4:30 pm daily, painters will get only eight hours pay for seven hours of such work.

## Boosting S&L taxes would hurt economy says HLBB

continued from p 49

HLBB Chairman McMurray said if Congress went as far as commercial banks want, his figures show that S&Ls would have had to cut dividend rates to savers from an average of 4% to 3.4%. This would take \$3 or \$4 billion out of the mortgage market, he estimated, or enough to finance 120,000 to 150,000 houses. Because of housing's multiplier effect on goods and services, McMurray figures this would cost the nation at least \$5 billion in gross national product. This is probably more than the Treasury would collect by taxing S&Ls.

Higher taxes would hit new S&Ls much harder than old ones with established reserves, said McMurray. "It would push some into mergers or bankruptcy. We'd have to take them over if they are insured." In the last three years, some 240 new S&Ls have been formed, he noted. Most have reserves well under 20%.

- Delegates prosperous mood was encouraged by Economist Arthur Weimer, who predicted continued "mannerly prosperity".

- The HLBB is considering extending participation buying and selling to rental property, revealed Board Member Ira A. Dixon.

## SEGREGATION:

# Washington anti-bias law voided in highest court decision to date

The State Supreme Court has just ruled the four-year-old law banning racial discrimination in publicly-assisted homes unconstitutional because it does not apply equally to all home owners.

It is the highest legal ground on which a state law against race bias in housing has yet been tested.

The state cannot "constitutionally compel a home owner to sell his home to one designated by a state administrative agency solely because such home owner has not paid a public loan or loan guaranteed by a federal or state agency, while immunizing all other home owners from such coercive powers," the court ruled in a 5-4 split. The court held that the law violated both the 14th Amendment to the US Constitution and a clause in the state constitution.

Dissenting judges acknowledged the law was enacted "to correct a portion of the evil," but argued that "the legislature, when it chooses to correct a given evil, need not correct all the evil at once."

The case started when a white family refused to sell its home to a Negro mailman for \$18,000.

In April, 1959, Coast Guard Cmdr John O'Meara took a \$1,000 earnest money deposit from Negro Robert Jones for his home in Seattle. When O'Meara changed his mind and refused to complete the sale, Jones filed

before the State Board Against Discrimination the first charges under the 1957 law. After a hearing, the board ruled the O'Mearas had discriminated and the sale was delayed.

The Seattle Real Estate Board challenged the board ruling in court and asked the state attorney general to oppose the ruling; the attorney general instead promptly filed suit to uphold the ruling. The Apartment Owners Association, home builders and mortgage bankers backed the realtors.

In the resulting case O'Meara argued that the police powers of the law were too broad and invaded his privacy. Mrs O'Meara said she had arranged to sell the house to a white neighbor for \$17,250, but had neither signed papers nor accepted a deposit.

A county court ruled the law unconstitutional, and the attorney general, in an unprecedented action, appealed to the Supreme Court.

The ruling strengthens a tendency toward selective sales by realty men.

No one says openly that this is so, but questioners note a tacit, sub-rosa understanding supporting this view. Significantly, no loud voices for a rewritten law to satisfy the court's objections have been heard.

Gov Albert D. Rosellini last year proposed a broader anti-bias law applying to all housing (thus anticipating the court's ruling) but this was defeated soundly by legislators.

## ASSESSMENTS:

# Massachusetts court: tax 'full value'

The state's Supreme Court has just thrown out a grading system tax assessors in Springfield used in taxing property.

The decision should become a celebrated one because 1) The practice it overturns is widespread nationally and 2) it pulls the rug out from under one of the half-hidden advantages of home ownership, which the housing industry works so hard to sell.

Springfield assessors openly admitted they used this sliding scale for assessing property at percentages of its true value:

Assessment % of Full Value	
Property	
1-family homes	50
2-family homes	60
3-family homes	65
4-family and over homes	70
Public utilities, commercial, industrial	85
Farms, vacant land	70
Personal property	85

An attorney and trustee for a real estate trust owning two office buildings protested this was forcing his buildings to pay more than their fair share of the taxes. He argued that state law specified taxes should be levied on "full and fair cash value."

The Supreme Court ruled that the law meant exactly what it said—even though assessors were ignoring it. Springfield was guilty of a "complete, widespread, and fundamental failure" to comply with the law.

The ruling means Springfield homes will get a 30% increase in tax bills.

All of Springfield's 22,000 single-family homes would have paid \$8.6 million in property taxes under the graded system. Converting to full-value means their total bill will be upped to \$11.2 million.

Springfield brokers say house buyers are stopping to study the issue before buying.

Commercial and industrial property owners will get a 23% reduction, though. They had been slated to pay \$9.6 million, now will

be billed for only \$7.4 million.

The ruling will bring no overnight reform of assessing practices in Massachusetts.

The decision was greeted by a flurry of panic-crying, and some officials wanted the legislature to meet to change the law. But a second reading allayed this panic.

One reason: the decision applies only to Springfield, and while it can be used by other property owners to force changes in their communities, the owners themselves must take the initiative. One town, Natick, is complying voluntarily.

Another reason: "The Springfield situation (with its wide disparity between the 50% and 85% assessments for different property) can be duplicated in relatively few large cities," says Tax Consultant Lyman H. Ziegler of the Massachusetts Federation of Taxpayers Associations. He estimates tax shifts as large as in Springfield could be found in no more than 20 cities and towns.

The decision may crimp renewal in Boston—which seeks state aid as a result.

President George Breen of the Boston Real Estate Board feels renewal will be slowed, if not stopped, by the ruling. Some transactions insured by FHA are based on carefully calculated tax formulas; the ruling could upset these. Adds Breen: some proposed FHA buildings have already been turned down in Boston because excessive taxes have increased mortgage payments.

Many real estate men hail the decision because they feel assessors have discriminated against business and industry. The ruling puts the Bay state in a better position to compete for new industry, they believe.

NEWS continued on p 59

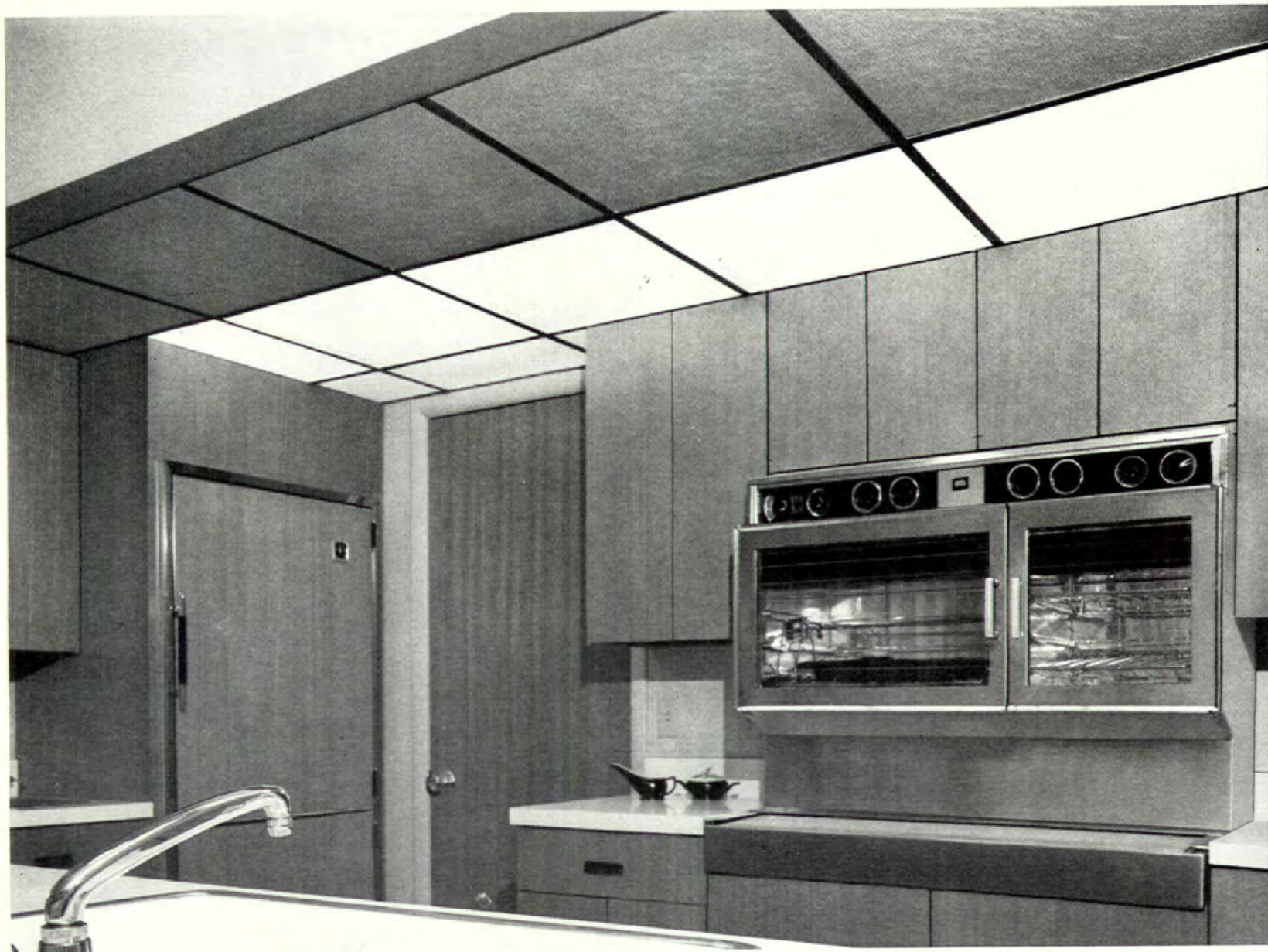




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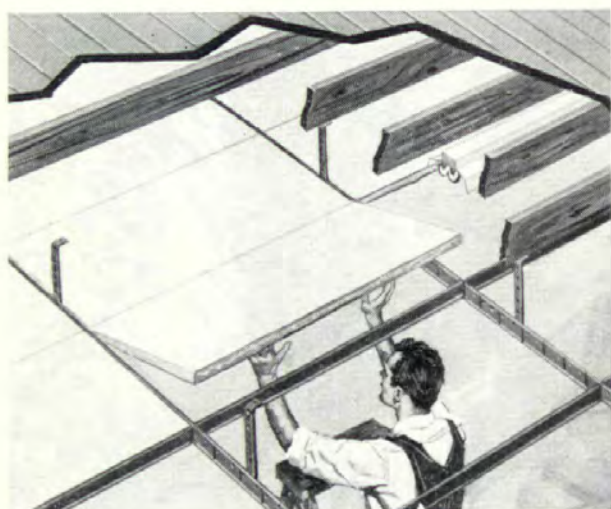


IT LETS YOU PUT LIGHT AND QUIET WHERE  
CUSTOMERS WANT THEM... AT LOW COST



Here, the Fiberglas Luminous Panels have been concentrated to light the oven-counter area, with sound treatment over the sink to soak up noise.

## AN EXCITING NEW



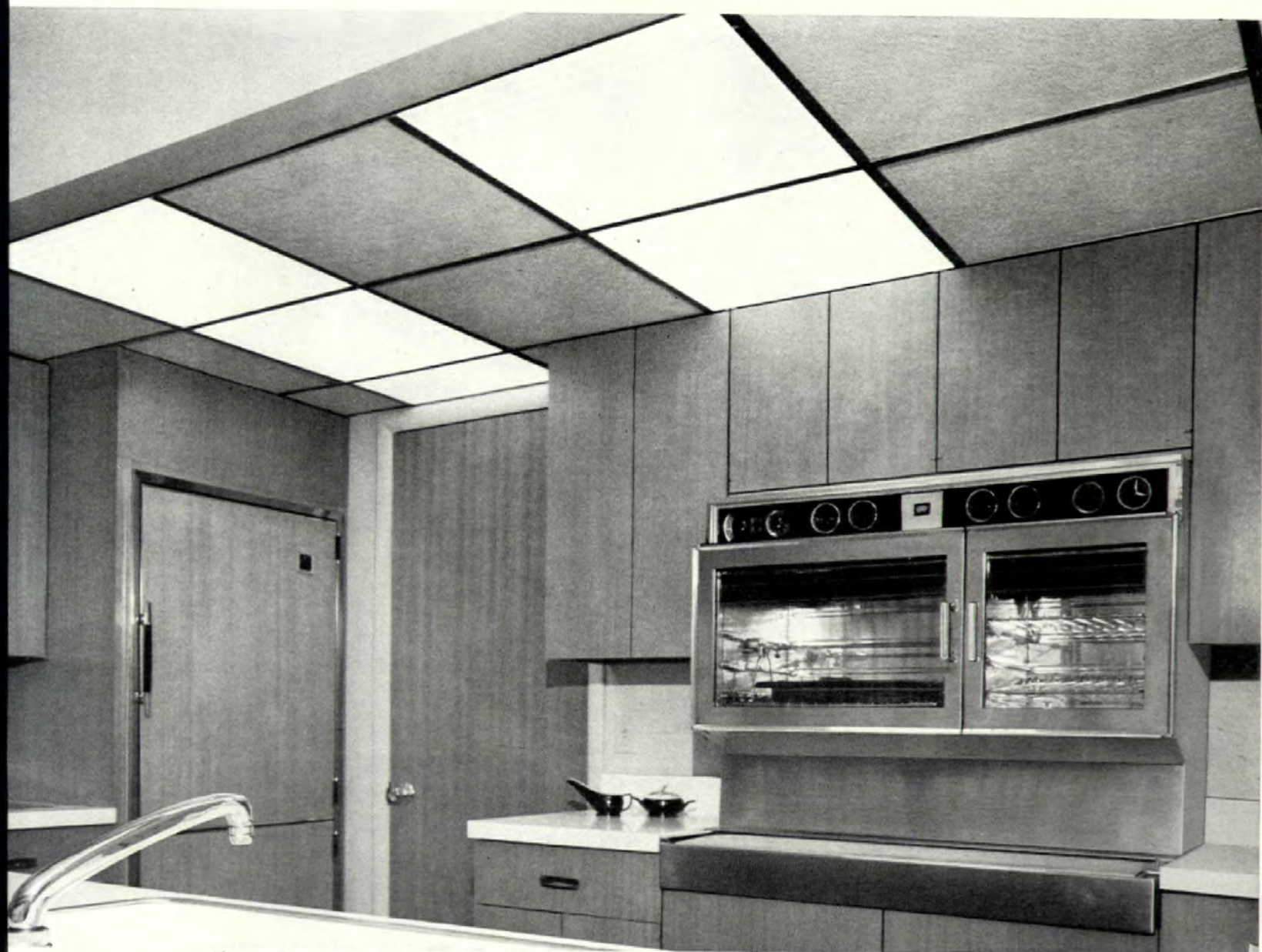
The job is done in four simple steps: 1. Level and install the wall angle. 2. Suspend the main tees at 2' or 4' intervals. 3. Add cross tees. 4. Drop in the ceiling panels.

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Now you can offer your prospects sound control and soft, modern light in just the right combination to enhance the beauty and comfort of any room.

When you install this Fiberglas\* Ceiling system, you build in glare-free, shadowless lighting evenly distributed through Fiberglas Luminous Panels. In addition, you provide effective sound control with Fiberglas Sonocor\* Acoustical Panels.





Alternating strips of light and opacity provide an interesting design. In larger rooms the opportunity for variety is even greater. Each ceiling can be planned to carry out the owner's own wishes.

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The Fiberglas Ceiling System is priced to be competitive with ordinary ceilings. It is made up of these elements:

**LUMINOUS PANELS** that give superior light diffusion, high light transmission and effective glare reduction. These gently contoured panels are tough, resistant to breakage, immune to cracking and buckling, and have a long-lasting glossy surface.

**ACOUSTICAL PANELS** for a noise reduction coefficient of .75 to insure effective quieting. The tough, white, plastic surface wipes clean with a damp cloth.

**ALUMINUM GRID** is engineered for quick erection and leveling and has a white spatter surface to harmonize with panel.



PHOTOS: MARK 60 BY SCHOLZ HOMES

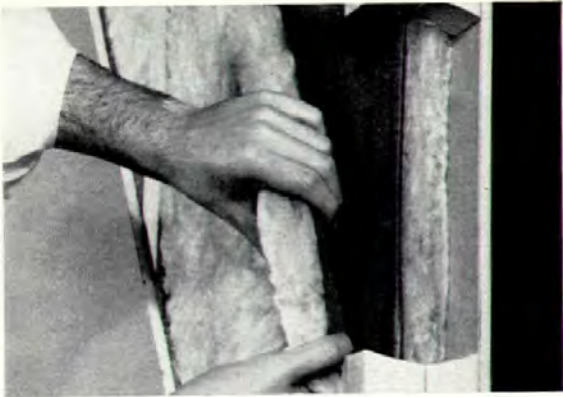
When full, shadow-free lighting is the important thing, install an all-luminous ceiling. To see how much more glamorous a bathroom can be, see page one.



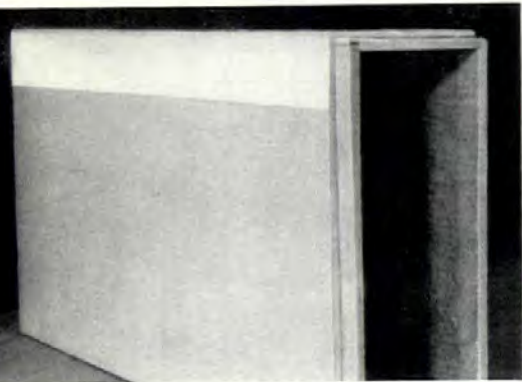
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## How Louisville builders untangled snarls in pioneering town houses

In November 1960 a hopeful group of officials and builders formally opened the doors to a new kind of renewal project.

They were the first of 500 town houses planned for the city's Southwick clearance area. Builders Jesse Bollinger and George Martin had won city and FHA acceptance of the idea of building town houses on 18' x 100' lots so they could offer buyers under Sec 221 this value: a three-bedroom, air-conditioned unit with basement and recreation room for \$10,700, or \$74.45 monthly.

The houses—called Colonial Park—were an instant success: Bollinger-Martin took 150 applications (with good-faith deposits) from Negro buyers in the first week and only stopped when the total hit 477. When HOUSE & HOME last March told how the town houses were winning plaudits, inquiries and visitors cascaded upon Bollinger-Martin from as far away as Fairbanks, Alaska.

But now, after 13 months, only 14 families have moved into the prize town houses. Another 40 units are under construction and FHA has just given builder operative commitments for another 30 units.

The tortoise pace is far behind the optimistic hopes of everyone involved, largely because of a bewildering array of complicating details. Now George Martin says most of these problems have been cleared away and "I think it's ready to go." *How the problems have been dealt with in Louisville offers many a sophisticated tip to other renewal builders.*

**Slow replatting of the land was speeded by closing sales using special legal descriptions of the property.**

In urban renewal the city acts as developer of the land, buying up many separate slum properties and doing the developer's job of drawing and formally recording a new subdivision covering the land.

In Louisville this replatting took a tortuous course. First a special zoning ordinance was needed to allow the pioneering units. Officials haggled three months over details. The final ordinance required minor changes in the site plan which the city renewal agency had already accepted in principle. "Some lots had to be 15' deeper, some 2' wider," recalls Martin.

Rejiggering of lot lines burned up more time, and after changes the new plat had to withstand a gauntlet of formal approvals by the Planning & Zoning Commission, sewer, water, and street officials. Once a construction plat was agreed upon, city fathers had to pass an array of ordinances to 1) vacate all existing streets in the site, 2) approve the plat, 3) let the mayor sign the plat, and 4) let the mayor sign deeds selling the newly-platted lots to Bollinger-Martin. With legally-required waits between ordinances, this consumed more time.

*And FHA would issue no commitments until a plat was approved.*

In desperation, Bollinger-Martin bought the land beneath the first two buildings used as models and resold the units to buyers. For the sales each parcel of ground was surveyed and described by metes and bounds in the deed of sale rather than the normal description by lot number.

**Installing streets and sewers took even longer but Bollinger-Martin was able to tap some units into existing sewers.**

After the plat was revised, streets, side-

walks, sewers, and water lines inside the project had to be engineered from scratch. And most engineering fell to departments headed by Director W. W. Saunders of the Public Works Dept., a bitter foe of the town houses. Rather than let Bollinger-Martin get too involved in this delicate situation, Renewal Consultant Richard Beck, who directs Louisville's renewal effort, pushed for swift engineering and passage of the ordinances needed to take and accept bids.

Even with this (and everyone says Saunders cooperated fully) progress was slow. Street and sidewalk contracts in the first of the project's five sections were not signed until Mid-October. Sewer contracts took another month.

Again, wanting to move families into the first two buildings, Bollinger-Martin were able to tap most units into an existing nearby sewer. And a special sewer line was extended to serve two units in the first model building.

**Qualifying buyers as displaced families was helped by hiring a Negro building inspector.**

Many of the first applicants came from the still-standing slums near the model homes. The original plan was to tear down the slums just ahead of the new construction. But the delays made this timing impossible.

As a result, qualified displaced families settled elsewhere, even though they could buy Bollinger-Martin Sec 221 town houses with only \$200 down. The builders hit on an alternate plan: the city was asked to inspect the quarters of regular applicants (who had to pay 3% down) and, if these were found deficient under building or housing codes, the family would then qualify as family "displaced by governmental action."

Inspectors at first were reluctant to condemn the apartments and homes of Negro buyers. Finally, a Negro building inspector was assigned to the cases. The number of unfit quarters jumped.

Public housing residents—there are 2,000 subsidized units in the neighborhood, and Martin regards them as his best source of buyers—have had difficulty qualifying on this score. Public housing families don't qualify for Sec 221 certificates unless they earn over the income limits. But a family earning the top limit—\$4,400 a year—can also qualify to buy one of Bollinger-Martin's four-bedroom, 1½ bath houses.

Director H. M. Booth Jr of the public housing agency says he is powerless to issue certificates to all public housing tenants under present rules. Replies Martin: "The government seems to be taking a proprietary interest in these families, trying to keep them in subsidized units rather than letting them buy new homes."

**Credit check troubles held up builder commitments, but Bollinger-Martin has brought in a partner to provide interim financing.**

In the beginning, FHA and local lenders insisted each buyer be paired with individual units. But this led to a host of complications. Relates Martin:

"Some of these Negro people work in the tobacco warehouses in the winter, and in construction in the summer. Sometimes they miss payments for 60 days in between but always they make them up. Some are consistently 15 to 20 days late with their payments. One widow with three children had worked full-

time in a hospital for something like seven years, but she always kept a second part-time job which she constantly changed. She always paid her bills, but she was rejected because she had held her present part-time job as a dishwasher only a short time. She was finally approved."

The end result was that FHA consistently rejected two or three buyers in a 10-unit building. Then Bollinger-Martin had to go to other buyers who had qualified, and ask them if they would change from the building they had been promised originally to the vacant holes in the other building. It was, says Martin, like "playing musical chairs."

One man, already approved on credit by FHA, was rejected the second time his application was sent in. "It should have been a simple retyping job," says Martin. "Instead we had to fight to have him approved."

Bollinger-Martin pressed FHA to let them put up 100 homes at once (thus cashing in on the savings of mass purchases) and assign buyers to the completed units. But FHA said the company had to have assured interim financing to do this; the lenders said they wanted FHA operative builder commitments first. So the matter deadlocked.

Finally, in his search for interim financing, Martin talked to Realtor Jack Havens, young and savvy head of Equitable Investment Co in Columbus, O. Equitable was successful buyer of a commercial tract adjacent to Bollinger-Martin's town houses in Southwick.

Equitable last summer floated its third public offering (limited to Ohio) of stock and with most of the \$2.6 million proceeds paid for the stock of Evans Savings Association of Akron, 12th largest S&L in Ohio.

The final result of their talks: Bollinger-Martin and Equitable will be joint venturers in both the residential and commercial sections. Thus Equitable will provide interim financing for the remaining sections, and allow Bollinger-Martin to build in large blocks of units instead of building by building.

"How much inertia can you lose after 14 months," muses Martin. "I don't know. But I think the thing is ready to go now."

## Washington reprise: keep renewal promises

In 1954 Congress made cities promise they had a "workable program" of ways to fight slums before they could get more federal subsidies for renewal and public housing.

Since then a parade of HHFA administrators, who must review and re-approve these city pledges each year, have openly admitted some cities aren't doing what they say, especially in failing to enforce housing codes. Each new housing chief has vowed to do something about it. Last month, HHFA administrator Bob Weaver said it again.

"We are reviewing them [workable programs] carefully to determine whether in any significant respect the community is failing to move ahead along the lines it has laid out. Where we find such failure, we will not recertify until the locality does take steps to correct it."

Some historic crackdowns on the workable program by HHFA administrators:

ALBERT COLE in 1954: "Now we expect to be reasonable and practical in our requirements as to what that workable program must encompass. But we are going to expect this much—we are going to expect every community, before it can qualify, to face up realistically to its problems of displaced minority families. . . . We do not expect overnight miracles or crystal-ball guarantees. We do expect what is feasible, realistic, and essential."

COLE on leaving HHFA in 1959: "Enforcement of sound codes and standards, which in

*continued on p 60*



most places is as yet ineffectual, must be stepped up many times beyond the present levels."

NORMAN MASON: "The aim is to try to get more push back of the workable program without being really arbitrary about it." Mason in 1960 made the rules for workable programs much more specific. He once held up certifying San Francisco's program for

four months, and refused to approve St Paul's program in the midst of a hot mayoralty campaign.

ROBERT WEAVER in April 1961: "I can assure you we will not be lax in the future." In March, 1961, HHFA refused to approve a workable program for Pascagoula, Miss., because the public housing authority would not allow some wartime housing be torn down.

## TAXES & SLUMS:

# TV viewers get a glimpse of how low taxes make slumlords rich

Last month David Brinkley, Natl Broadcasting Co TV newsmen, told 6 million viewers of his weekly "David Brinkley Journal" a story long familiar to housing experts but little known to mass audiences. Brinkley is co-sponsored by two well-known names in housing—Douglas Fir Plywood Association and Pittsburgh Plate Glass Co—but Brinkley's views are his own. Here is Brinkley's story:

Here's a little discourse on a quick and easy way to make a lot of money. Go into a big American city, buy some grimy tenement in the slums, leave it grimy, don't spend a nickel on it, pack it with tenants, and then relax, because the local and federal tax laws will guarantee a tremendous profit.

The city and the taxpayers in the meantime will take a tremendous loss, but you can think about that on your way to the bank.

It is customary in a story about slums to wring the hands about how the slum landlord is a menace to society, which might be entertaining but it doesn't help very much. The fact is that people buy, keep and operate slum property because there is money in it, more than there is in decent real estate. And the money is there because the laws guarantee it.

We can illustrate this with just one building. This one is in New York City, but it could be in any big town. It's at 311 East 100th Street, and it tells the whole story. New York City's hall of records has a biography of every piece of real estate in town. And the record here shows that in 1904 two men, named Meryash and London, applied for a building permit for a new apartment at 311 East 100th Street, to be six stories high, cost \$40,000, to be one of the finest buildings of its kind in New York. The permit was granted.

In 1904, East 100th Street was still farm land and open country. That year the city was shocked by scandals about profiteering in the downtown slums, and this new building was said then to be the kind that would put an end to slums forever.

Well, here's East 100th Street now in the middle of Spanish Harlem—a slum. And here's our building, No. 311—57 years and 25 landlords later.

Each of the 25 owners made money out of it, few of them spent any, and here is the result of 57 years of next-to-no maintenance, modernizing, or repairs.

One hundred thirty-nine tenants live in the building, 55 adults and 84 children, mostly Puerto Ricans. They generally are not educated, speak not much English, and so are not able to earn much and are drawn here by the low rents.

The rent on one apartment is \$44.83 a month. But as low as the rents are, 311 East 100th Street is as profitable as a small gold mine. The present owner bought it for \$36,000. So many tenants are crowded in, he collects each year more than \$12,000 in rent—one third of his investment.



**BRINKLEY'S SLUM**  
Taxes guarantee profits

Furthermore, because it's a decayed building in a slum, the city real estate tax assessment is low and the owner's total tax bill to the city is \$1,973 a year. That leaves him a net profit after taxes of more than ten thousand a year, a return on his investment of 27 percent. Out of that he buys nothing but a little coal and practically no maintenance or repairs.

A building inspector could walk through here and find 50 violations of the city building code in half an hour, but somehow he never does and the building slowly disintegrates, as it has for 57 years, turning out enormous profits every year.

While the owner makes very large profits, the city takes very large losses. Without at all going into the social problems, the cost of 311 East 100th in cash money paid out by the city is about eight to ten times what it collects in taxes. Here is where some of it goes.

(New York police have investigated narcotics, burglary, and homicide complaints in the building, Brinkley reported. Firemen an-

swered 80 alarms in this block. Welfare officials pay relief to six of the 33 families in the building.)

So that's how money is made out of one building. There are thousands more like it in New York and other big cities over the country. You can buy it, get 30% a year on your investment, and leave the city to take a big loss, both social and financial, and then you can get even more help from the federal government.

On his federal income tax a slum landlord gets about 5% for a so-called depreciation allowance supposed to go for repair and replacement; but when no repairs or replacements are made, it is just another 5% profit, courtesy of the US government.

And when he is convicted of a building code violation, or many of them, the fines are so small, \$5 or \$10, they don't matter, and it is cheaper to pay fines than make repairs.

So the local laws and the federal laws actually promote and subsidize the growth of slums because they are so written that they guarantee big profits. Ordinary investments pay maybe 5%. Slum real estate pays 25 or 30% or more.

Any discussion of a social problem usually gets around to blaming it on public apathy. That is not true here. We elect people to do these things but they don't do them. City governments continue putting low taxes on slum property, even though they make a lot of money.

The federal government allows credit for repairs that are not made, so the law guarantees a profit and gives the slum owner a free ride on the public's back.

This is hardly a new discovery. New York City's famous crusader, Jacob Riis, said in 1902: "The way to get rid of slums is to take the profit out of them." That was 59 years ago. Nobody has done anything yet.

## CODES:

### Some lessons from the Los Angeles holocaust

The calculated risk that goes with an address in the tinder-dry Los Angeles foothills turned to disaster for 457 homeowners Nov 6. A brush fire, fanned by 15-40 mph winds, leveled their \$50,000 to \$400,000 homes in the Bel Air and Brentwood sections and left homeless such film luminaries as Zsa-Zsa Gabor, Burt Lancaster, Joan Fontaine, and Joe E. Brown.

Insurance claims mounted to more than \$25 million. Officials called it the costliest blaze since 600 houses valued at \$6.5 million fell in a 1923 blaze.

Fearing just such holocausts, Los Angeles' Officials had written elaborate protection into building and zoning codes. Sample: last year a new hillside ordinance required minimum 15,000 sq ft lots in subdivisions.

What went wrong? Some immediate results:

**Roofing and siding are undergoing new scrutiny.**

Wood shingles are widely used for both roofs and siding in upper-bracket LA homes. People like the rustic effect. Fireproof shingles are not required, and some LA neighborhoods even have deed restrictions requiring shingle or shake roofs. So it is no wonder that 77% (296) of the damaged houses for which roofing is known had shingle roofs.

More than half of the damaged homes "were lost because they lacked fire resistant roofing," charges the Natl Fire Protection Association. NFPA investigators say in one



LIFE—Grey Villet

**FIRE'S AFTERMATH***What went wrong?*

area 17 of 20 homes with wood shingle roofs were destroyed, while only two of 10 homes with fire resistant roofing were lost.

The Red Cedar Shingle Bureau defends woods shingles as a contributing cause. The bureau says it has not developed a fire-resistant shingle because national data traces only 0.5% of all home fires to roof sparks.

Makers of non-flammable building materials are capitalizing on the fire. The Masonry Research Fund (union-contractor promotional group for concrete block and brick) sponsored two 55-min radio discussions extolling non-flammable materials.

But even concrete-block houses were gutted as 100 mph firestorms (caused as fires used oxygen so swiftly that outside air was sucked into the turbulence) tossed embers 2' across onto unburned property, where wall-to-wall carpeting and draperies before unprotected windows acted as natural wicks.

**Developers now must plant fire retardant plants and install permanent sprinklers on firebreaks.**

This new regulation, rushed through after the fire, aims to provide better firebreaks. Some organized builders opposed the rule on the ground that it increases cost of lots and provides no means of cleaning debris from drainage ditches needed for the sprinklers.

And the Bel Air experience challenged effectiveness of such firebreaks, anyway. The fire leaped freeways—long considered an insurmountable barrier—as huge embers were hurled up to 1½ miles.

**Officials are taking another look at large-lot requirements.**

These were based on the theory that fire would not spread between houses set far apart. But the fire revealed this fallacy: there is more chance for brush when houses are farther apart—and brush is more inflammable than homes.

Other proposals being considered:

- Create a mountain fire district with special building rules.
- Fire proof soffits and exposed under-sides of homes (for houses cantilevered on stilts).
- Fireproof eaves and all projections like balconies and decks.
- Use city workers to clear brush 30' from houses and trim it to 18" within 70'.

## MATERIALS & PRICES:

### Chemical company buys 50% share of Indiana prefab manufacturer

The new tieup links the diversified Koppers Company of Pittsburgh and the General Homes division of General Industries, Fort Wayne, Ind.

Koppers acquires half of General Homes stock and equal representation on the board of directors. No sale price was announced.

William B. F. Hall, founder of General Homes, remains as president. No personnel changes are planned, both concerns say.

The marriage of the two companies should help both, industry sources say.

Koppers hopes the move will speed up sales of its Dylite plastic foam core. After developing the Dylite polystyrene foam as the core for a sandwich building panel since 1956, Koppers built a large development plant in Detroit in 1960. Koppers engineers believe the light weight and insulating quality of Dylite make it especially suitable for home building.

Bill Hall believes the new backing by Koppers gives General Homes, nation's eighth largest prefabricator, the resources to beef up a marketing plan for its recently-developed home which can be erected in one day (H&H, Nov). "The one-day house needs and deserves far greater resources for expansion and development than a small personally owned company could have properly provided," says Hall.

General Homes is planning to merchandise its one-day homes through distributors who are primarily merchandisers. "Instead of hammer-and-nails builders, our distributors will lean heavily upon real estate men as sales outlets," says Hall. Factory trained crews will erect the homes for these distributors, who will also arrange financing.

### Lumber manufacturer sells retail yards

Giant Weyerhaeuser Co (1960 sales: \$458 million) is selling 63 yards it operates in five North Central states. The sale price kept secret.

The yards will become part of the newly-formed United Building enters Inc, which also combines the Bottsford Lumber Co and Hayes-Lucas Lumber Co of Winona, Minn. UBC's 150 yards (after competing yards are consolidated in 10 cities) makes it the nation's biggest lumber retailer in number of outlets.\* UBC yards grossed \$20 million in 1961. The company is the handiwork of veteran Lumberman J. L. (for Jerry Leonard) Jeremiassen, 49, who once bossed retail yards for Boise-Cascade.

Weyerhaeuser spokesmen say sale of the yards in Minnesota, North and South Dakota, Iowa, and Montana ends the company's retail operations. The yards once were the outlet for all Weyerhaeuser products, but sold less than 1% in recent years.

"The company will concentrate on manufacturing and distribution through the normal channels," says the company officially. But spokesmen admit that acquisition of Roddis Plywood Co in August 1960 put the retail yards in an embarrassing position. Roddis was bought principally so its 75 wholesale outlets could be added to 10 Weyerhaeuser then operated. With this expansion Weyerhaeuser frequently found its warehouses supplying retail dealers in competition with the company's own retail stores (which accounted for less than 1% of Weyerhaeuser sales). The yard

\*Compared to the 140-plus yards of Boise-Cascade.

sale is the final step in a major reorganization of Weyerhaeuser's distribution and sales efforts. Last spring the company consolidated its old Lumber & Plywood, Roddis, and Silvatek divisions into one wood products division. The sales force was expanded to 350 men who sold the entire line of company products rather than representing the smaller divisions. In the first nine months of 1961, company revenue was up \$18 million to \$369.6 million but net income sagged by \$10 million to \$29.5 million.

### Tile, roof insulation, roofing prices weaken

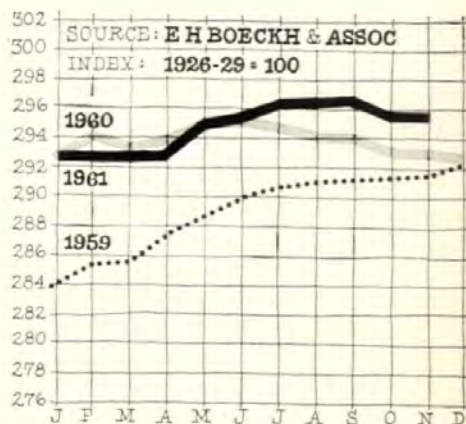
Manufacturers blame excess capacity and the need to meet competitive discounts for falling prices, which ranged up to 11.5% on some floor tile. The changes:

**FLOOR TILE:** makers agree that market is strong but say they are forced to cut prices to meet under-the-counter discounts by other producers. Armstrong Cork was first to cut its published prices on vinyl asbestos tile. Cuts ranged from 6.9% for 1/8" tile to 2.6% for 3/32".

Kentile and Uvalde Rock Asphalt replied with 4% to 11.5% cuts on vinyl asbestos tile, and Kentile also dropped its lowest-price asbestos tile by 3.3%. Back came Armstrong Cork with a second round of cuts to match the Kentile level. Congoleum-Nairn and the Mastic Tile division of Ruberoid followed suit.

**FIBERBOARD ROOF INSULATION:** Barrett division of Allied Chemical dropped its price by 7% (or \$6 a thousand square feet). The cut was caused by "serious price deterioration," says vice president G. Peter Oldham. Other producers say they will remain competitive.

**ASPHALT ROOFING:** Companies announced no general price cuts, but industry men say 5% discounts are available in some sections to buyers of large orders for immediate delivery. A recent 5% to 7% increase in prices of roofing shingles has failed to stick. Regional discounts are from the old prices.



**CONSTRUCTION COSTS** fell a fractional 0.1 point to 295.7 on the Boeckh's index for November. The index is 1% over a year ago and Col E. H. Boeckh says wage increases make the difference. The lumber industry "is about as badly off as it's been for 20 years," says Boeckh. Freight rates are pushing costs up in some areas. Other producers are cutting prices in key items (see above) in the face of rising business volume.





**ACCURATE HEATING ESTIMATES** and forceful utility promotion help Lee Pratte close sales fast. Here he checks out service and insulation requirements with Ted Progulske, left, of Western Massachusetts Electric Co.

**"CONTENTED CUSTOMERS MEAN FEWER CALLBACKS,"** says Pratte. Homeowner William Rose, of Longmeadow, Mass., is especially pleased with the low maintenance of his flameless electric home heating system.

## ***"Flameless electric home heating helped sell 10 of my custom homes in one month"***

**Read how electric home heating helps sell more homes faster for Springfield, Massachusetts, builder Lionel "Lee" Pratte**

"My customers want all the newest, latest features," Lee Pratte says. "And electric heating is the up-and-coming thing that closes the deal."

"I feel it's the ideal heating method for the new homes of today here in Massachusetts where it really gets cold," Pratte adds.

"The electric utility company gives me a lot of support, too," says Pratte. "They help me in my initial planning. And they really get out and promote electric heating and really stick by their estimates."

For the past four years, Lee Pratte has been building and selling homes designed around flameless electric home heating. He's found that home-buyers are his best salesmen. They proudly show their friends how clean and even electric heating is, and they comment on how economical it is to operate and maintain.

Like Lee Pratte in Massachusetts, progressive builders in every state of the nation are featuring and promoting flameless electric home heating.

In a remarkably few years, the number of electrically heated homes has grown to over one million. And the prospect is for over five million

by 1970. No wonder smart builders everywhere are getting in on this profitable trend.

Find out now how you can profit with flameless electric home heating. Call your local electric utility company first chance you get.



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**"Make installation easier...faster!"**

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**"Make working parts unbreakable!"**

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# Now that planning has 'arrived', how does it cope, planners ask

Never before were there so many professional planners in the US. Never before has the demand for their services been so big.

But are they getting anywhere at shaping America's increasingly urban environment? And where should they be trying to get?

This was the gist of what the annual conference of the American Institute of Planners, in Detroit late last year, tried to fathom.

One of planning's Topics A, says AIP President Corwin Mocine, is the argument "between people who are bullish and bearish on whether we can control urban growth." But he adds: "Granted that it *could* be done, we neither know what kind of objectives we should have nor the techniques for achieving them.

"In a sense, we are victims of our own salesmanship, plus technological lag. We sold zoning so hard most cities have it . . . but I don't know if zoning has improved city No. 1 yet. Half the streets we are building are 20% too wide. Lots are wastefully overlarge and front and sideyard setbacks must either disappear or get bigger to produce any real privacy in tomorrow's housing.

"It took us so long to build up [today's obsolete tools] from an anarchy we don't want to return to. Yet now we're looked on as traitors by many a city engineer. They say, 'You spent years getting these tools. Why do you want to tear them up?'"

**The most troublesome planning problems reflect basic conflicts between cities and suburbs and are far beyond the power of planners to solve.**

This is the theme (or rather, one of the themes) of Mrs. Catherine Bauer Wurster, convention keynoter, former federal public housing aide, and longtime sympathetic critic of housing. Speaking on "goals for urban America" she pointed to the "increasingly sharp division" by class and race, between cities and suburbs—which comes on top of older and more familiar schisms like scatteration vs open space, the "rising discrepancy between where people work and live," and "all kinds of servicing difficulties."

The indigestible concentration of the underprivileged in center-cities, she forecast, may make a "mirage" of downtown renewal.

Around cities' edges, battling local governments make political unity impossible just when—for planning's sake—it is needed most. Mrs Wurster prophesied: "I suspect planners will have to forget all about the basic tools they [now] depend on to carry out city plans. Incentives may be more important than regulatory powers, and the potential role of fed-

eral and state agencies, with their enormous expenditures in metropolitan areas, in providing these incentives, may be the key." In other words: *if localities can't unite to wrest order from today's metropolitan chaos, federal subsidies may bribe them into the right steps.* "Political innovation comes hard," Mrs Wurster observed, "—and usually last."

**Is the rush for federal handouts undermining local self-government?**

This question was raised by a surprising source: the man chiefly responsible for handling US cities billions in urban renewal subsidies, URA Commissioner Bill Slayton. Slayton said he is disturbed to find so many cities putting more and more pressure on Washington for handouts "for all types of purely local governmental activities." Disturbing too, is "the tendency of local citizenry or local officialdom to try to use the federal government as an interposer in local controversy." And the URA boss was critical, third, of "the increasing demand—mostly from professional organizations—that the federal government in renewal and planning assistance apply standards and requirements in such detail and so difficult of achievement as to make the programs unwieldy and frequently unavailable to the communities most needing them." Warned Slayton: "I feel these are time bombs. One of America's greatest strengths derives from the vigor and variety of local governments."

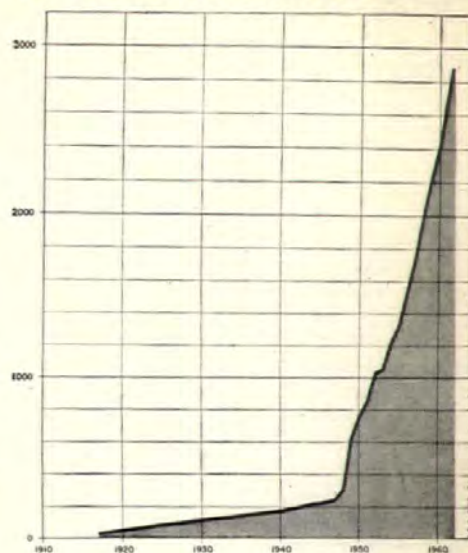
**Is the public readier than "experts" think to back wise action for planning?**

Yes, said Gov Gaylord Nelson of Wisconsin. He cited three examples:

1. "Public response was beyond all our expectations" when he asked [and got] the Wisconsin legislature to appropriate \$50 million to acquire parks and recreation areas before urban sprawl swallows them.
2. Demand is growing for state action to keep land around interchanges in the new interstate highway network from becoming "roadside slums and billboard alleys." Yet not one state has passed a law to protect them. "The sticky problem is local acceptance of state zoning and subdivision standards."
3. "The public recognizes the need for regional planning." Over 50% of Wisconsin's population lives in areas that are either now actively part of a regional planning area or have petitioned me under a state law to become so."

Running like a common thread through the three day conference was a defensive concern

## SPECTACULAR GROWTH



## Planners grow so popular they decide to be choosy

Membership in the American Institute of Planners (see graph) has been soaring since the end of World War 2. It has doubled since 1955 (from 1,326 to 2,881). After dropouts, half of AIP's members have joined since 1957. Last fiscal year produced record growth: 337 new planner-members, more than the entire AIP in 1948.

The American Society of Planning Officials (4,000 members) takes in everybody involved in planning. But AIP is for professionals only. Now, seeking to upgrade planning's professional status, AIP has voted to admit members only if they have a master's degree in planning from an AIP-recognized college (18 of the US's 41 schools teaching the subject), or if they pass a stiff examination. AIP takes a strong stand against official licensing.

over Jane Jacobs' devastating attack on planning in her monumental new book, "The Death and Life of Great American Cities" (NEWS, Nov). Mrs. Wurster said wittily:

"All the old accepted planning criteria are subject to debate. There have been several switches on what a neighborhood is supposed to be. The conflicts in what is deemed to be the right policy for both central cities and suburbia sooner or later will make the planner a schizophrenic. Should he apply the most refined techniques of propaganda, group dynamics, scientific evidence, and political needling to clearing slums with minimum fuss and civilizing the benighted suburbanites? Or, guiltily discounting his anti-urban, middle class white Protestant bias, on one hand, and his intellectual bohemian fallacies on the other should he stop trying to make any improvements at all, leaving the slums for Jane Jacobs to enjoy, the suburban wilderness to its strangely contented fauna?"

H&H staff

H&H staff



**AIP OFFICERS** (l to r): President Corwin Mocine, professor of city planning and architecture at the University of California; Vice President Patrick J. Cusick Jr, executive director of Regional Plan Association, Pittsburgh; Executive Director William C. Dutton Jr, Washington D.C. Mocine called for big new efforts by cities and universities to research and teach planning problems.



**KEYNOTER** Catherine Bauer Wurster observed: "Planners are almost as respectable as engineers and we can't turn them out fast enough to meet the demands of government."



**CRITIC** Charles Abrams predicted the market for mobile homes will expand in direct proportion to how well the industry "licks the mobile home park problem."



## Cash, FHA deputy, is fired over \$7,000 card game debt

The first major personnel shakeup in the Kennedy Administration's housing agencies was triggered by publicity. In his November 21 column, Columnist **Drew Pearson** disclosed what had long been common report in Washington housing circles:

"James B. Cash Jr., deputy commissioner of the Federal Housing Administration, it has just been learned, lost \$7,000 to a San Diego homebuilder in an all-night poker game. Unable to pay the debt, Cash gave an IOU, which a real estate lobbyist in Washington arranged to have torn up.

"The incident occurred at the homebuilders' 1960 convention be-

impending column about two weeks before it appeared in print. This, Weaver insists, was the first he had heard of the card game. Quietly, Weaver sent aides to Cash to try to talk him into resigning. Cash refused. "Such an action might be construed as an admission of improper conduct in office," he explained later. "This I could not concede. While I regret the incident deeply as an error of judgment, ... at no time has it involved a breach of trust or conflicted with my official duties. ..."

Says Weaver: "Whether the column had appeared or not I would have fired him. It's a very unfortunate circumstance. But it's an action I stand by."

Weaver did not say so, but his decisive action to cashier Cash let the Kennedy Administration sidestep political embarrassment. Republicans in Congress could have made hay with the incident.\*\* It also raises three other questions that disturb many housing men deeply:

**1. Did Cash's notable independence in resisting orders from HHFA brass play some part in the decision to oust him?** Cash was widely known as the man at FHA who stood firm—as private housers think FHA should—against influence from the super-agency.

**2. Does Cash's abrupt departure mean Neal Hardy's days as FHA commissioner are numbered?** Several Washington hands close to the situation fear so.

**3. How could Weaver have been unaware of the card game when half of Washington's close-knit and gossipy housing fraternity had been hearing the story for months?**

As he cleaned out his FHA desk, Cash, a 22-year veteran of federal service though he is only 40, gave fellow workers a bit of advice:

"As you do your work today, don't minimize any decision you make. You never know what's important."

### Tom Coogan becomes head of VHMCP

Housing's man of many hats (builder, mortgage banker, one-time air base contractor, past NAHB president, and former Defense Dept family housing chief) has taken on a new and somewhat surprising part-time assignment.

Thomas P. Coogan has been appointed president of the Voluntary Home Mortgage Credit Program—the seven-year old HHFA-sponsored committee that tries to

\*\* One FHA staffer says he gets facetious invitations at his golf club now like this one: "How about a game of poker—losers don't pay?"



MORTGAGE MAN COOGAN

New challenge

persuade private mortgage lenders to make loans in credit-shy areas so the government won't have to do so.

He hopes to persuade more private lenders to make loans that qualify for Fanny May special assistance (eg housing for the aged, urban renewal, FHA's new rehabilitation program).

Up to now, most lenders spurn such loans on two grounds: 1) some of the programs are still experimental and so the loans may be doubtfully sound and 2) Fanny May special assistance prices on mortgages are set so high that the yield is too low to make them an attractive investment. Coogan disagrees. "FHA 220s (urban renewal) are excellent loans. They involve centrally located property on land which has been written down two-thirds. Considering this security—and the federal insurance—they have a competitive yield."

Some members of the VHMCP committee oppose this extension of VHMCP activities. HHFA Administrator Weaver, on the other hand, is all for it.

So far, VHMCP has concentrated chiefly on finding private lenders to make 1) VA loans in rural zones so as to cut down VA direct lending (which shows up on federal books as a drain on the Treasury), and 2) loans to minority house buyers who are having trouble arranging financing.

VHMCP has clicked in these areas. It has placed 50,537 loans totaling \$525 million and is still running at a \$5 million-a-month clip (or 60% of its applications) despite low-yielding FHA and VA interest rates. Nonwhite borrowers have received 11,000 VHMCP loans totaling \$115 million. Average loan: \$10,500.

Coogan will serve without pay. He says he expects to work from his New York City mortgage office, with occasional trips around the nation.

### Urban Land Institute elects new president

To succeed Philadelphian **Boyd T. Barnard**, the institute picked one of the real estate industry's leading spokesmen for urban renewal and neighborhood conservation: Bostonian **Joseph W. Lund**.

Lund, who moves up from ULI vice president for urban planning and development, was an early

proponent of getting private enterprise into the business of rehabilitating cities. An advocate of more community self-help, less federal aid, Lund has said: "It is the responsibility of cities to save their own necks."

As president of the Natl Association of Real Estate Boards in 1952, Joe Lund sparkplugged realtor interest in the then-new field of renewal. He gave NAREB a constructive yet conservative approach toward renewal by pushing the work of the Build America Better Committee, which offers expert counsel to cities that want to help themselves. He was chairman of the Boston Redevelopment Authority from its inception in 1957 until last April.

New Hampshire-born and Harvard-educated, Lund is president of R. M. Bradley & Co., one of New England's largest realty concerns. He is also president of the Natl Association of Real Estate Investment Funds, organized after Congress authorized the new trusts in late 1960.

A new ULI trustee: **William F. Keesler**, senior vice president of the First Natl Bank of Boston.

### Research chief named for Home Loan Banks

In his first move to strengthen the staff of the undermanned HLBB, authorized by the last session of Congress, Chairman **Joseph P. McMurray** named Economist **Harry S. Schwartz**, 44, director of a new office of research and home finance.

Schwartz has been on leave from his post as assistant vice president of the Federal Reserve Bank of San Francisco for the last six months to serve as consultant to



ECONOMIST SCHWARTZ

New brains for the HLBB

the 12-member Task Force studying HLBB operations.

Schwartz and two economist-aides will "initiate studies to provide information not now available and to generate ideas which may develop into policies of the board and the Federal Savings & Loan Insurance Corp," says McMurray. And they "will review and evaluate all available economic, financial, mortgage, and housing data and information relating to the money market generally." Schwartz also will serve as liaison with other government agencies, trade groups, and the Congressional joint com-



FHA EX-DEPUTY CASH

Cashiered for an unpaid IOU

fore Cash was appointed to be FHA deputy commissioner, and there is no evidence that Cash gave any favors to the builder who forgave his \$7,000. However, officials are inclined to take a dim view of any FHA official who becomes indebted, directly or indirectly, to a home builder who necessarily must come to FHA for housing loans†.

Pearson's widely circulated column (600-plus dailies) went on to relate that Cash, then staff director of the Senate housing subcommittee, joined a group of San Diego builders who were drinking and playing cards, lost steadily for 12 hours. Finally, everybody dropped out but **Robert Spillane**. Cash doubled his bets in an effort to recoup but the cards ran against him.

"Later," reported Pearson, "**Joe McGrath**, Washington lobbyist for NAHB, talked to **Charles Taylor**, director of the San Diego Building Contractors Association, about the IOU" for \$7,000 which Cash had signed. "Taylor managed to obtain the IOU and tore it up in front of Cash."

HHFA Administrator **Bob Weaver** got advance word of Pearson's

\* Pearson erred say participants. It was blackjack.

† Pearson erred twice. FHA makes no loans; it only insures loans private lenders make. No builder must use FHA at all. This one, in fact, does not.

H&H staff

H&H staff



mittee on the economic report.

Schwartz, a Philadelphian, graduated from the University of Pennsylvania's Wharton School of Finance in 1938. He joined the San Francisco Fed staff in 1946. He has also been a part-time faculty member of the University of California. He received his Ph.D in economics from Cal in 1956. He is a former president of the San Francisco chapter of the American Statistical Association.

## No. 2 and 3 men quit at Inland Homes

**Peter R. Thompson**, 40, executive vice-president, and **Roger Thyer**, 45, vice-president of Research & Development have resigned their posts in Inland Homes, one of the top six firms in home manufacturing. (Inland operates three plants now, will open a fourth in the spring in Georgia.)

Thompson joined Inland in 1958, coming from National Homes. Thyer helped president **Eugene Kurtz** found Inland in 1952, when they both left Thyer Homes of Toledo. Sources close to the company attribute the resignations to a policy dispute. Both men remain on Inland's board of directors.

To help fill top ranks, **John J. Flynn** executive vice-president of Inland Mortgage Corp, a wholly owned subsidiary, also takes on the duties of vice-president of Inland Homes. **Thomas S. Ferguson**, formerly in charge of Inland's Hanover, Pa., plant is now vice-president-manufacturing.

## California builder heads housing study

California, cries Gov **Edmund G. Brown** has a "serious housing gap." Last year he pushed through the legislature a resolution to set up an Advisory Commission on Housing Problems—despite opposition of some builder groups.

Last month Brown named popular young Builder **Edward P. Eichler**, 31, of Palo Alto as chairman of the 15-member group. Eichler, a Democrat like Brown, is executive vice president of Eichler Homes Inc, headed by his father, Joseph.

With unsold homes common in Sacramento, San Jose, and parts of Los Angeles County, many wonder just where California's housing gap could be. Eichler replies: "In some areas there is no gap at present. But we will go deeper than the question of pure inventory. In San Diego, for instance, there may be plenty of \$20,000 to \$30,000 homes but nothing for the fellow who can only spend \$10,000. How much of a housing gap exists in the middle income brackets and among the elderly remains to be seen.

"We would like to know what the state can do so that low- and middle-income people can get good housing. As far as the agricultural workers are concerned, we want to find out whether the present state housing codes are adequate."

The commission will aim to develop to an overall plan that will "encourage private builders to fill whatever needs we discover, and we'd also like to recommend steps that the government can take in the public sector."

And if commission funds hold out—it has only \$75,000 for a report to the legislature in 1963—Eichler would like to tackle a toughie: how densities affect city revenue from land and property taxes, as opposed to increased spending for access roads, and public facilities. "We want to come up with suggestions that will have a positive and constructive effect on community development," he adds.

Joining Eichler on the commission is another national figure: **Karl Falk**, economics professor at Fresno State College, a Republican, and immediate past president of the Natl Association of Housing & Redevelopment Officials. Other appointees include two clergymen of Catholic and Baptist faith, two union officials, a contractor, a realty broker, and an investment company official.

## Arvida Corp elects Whatley president

Without a president since autocratic **Milton N. Weir** quit in a top echelon shakeup in the giant Florida real estate and land development company last spring, Arvida now has named Mortgage Banker **Brown L. Whatley**, 61, of Jacksonville to the post. Whatley will be chief operat-

Bob Lackenbach—Cal-Pictures



**ARVIDA'S WHATLEY**  
Fills a long-vacant post

ing and administrative officer under **Comer J. Kimball**, who was re-elected chairman and chief executive officer of the \$100-million-dollar company.

Whatley, former (1952-53) president of the Mortgage Bankers Association, will continue as board chairman of Stockton, Whatley, Davin & Co., one of the country's largest mortgage concerns (servicing portfolio: \$420 million). Under a management contract approved by Arvida directors, Stockton-Whatley-Davin also has taken over operating and administrative supervision of Arvida properties. The two companies will keep their independent corporate status but each will have two members on the other's board and each company has granted the other stock options.

Arvida holds some 100,000 acres  
*continued on p 69*



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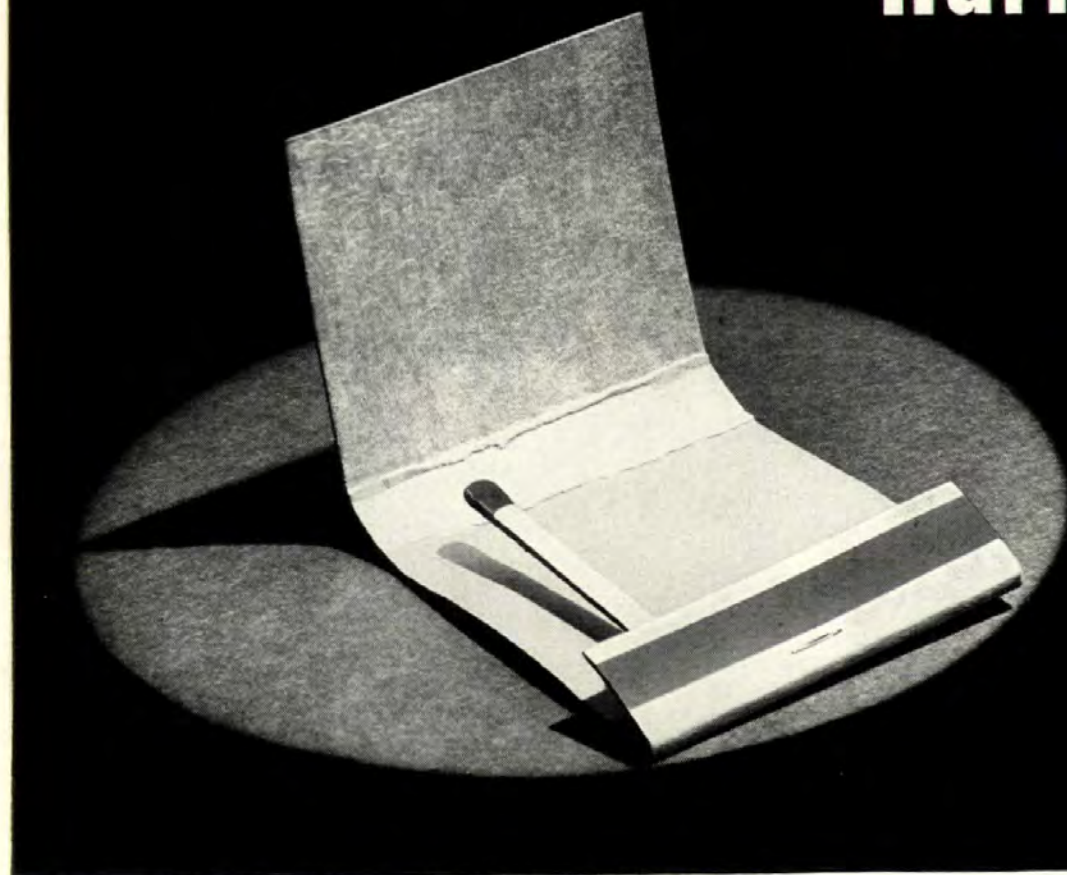
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of land in Florida, most of it owned by Arthur Vining Davis, aluminum tycoon and a founder of the company with Weir. Other Florida holdings include the Boca Raton Hotel and Club and the residential developments, Royal Palm Yacht and Country Club, Boca Raton, and Bird Key, Sarasota. In addition to real estate developments, Stockton-Whitley-Davin owns the Ponte Vedra Inn and Club at Ponte Vedra Beach.

## New high command at Honeywell

President Paul B. (for Barclay,) Wishart, the production genius in Minneapolis-Honeywell's growth into a \$426 million giant in the manufacture of temperature and industrial controls and guided missile systems, has moved up to chairman and chief executive officer. He succeeds Harold W. Sweatt, 70, who is stepping aside after 34 years at the Honeywell helm to become chairman of the finance committee. Vice President James H. Binger, 45, moves up to replace Wishart as president.

A brisk, articulate Annapolis graduate (1920), Wishart—now 63—ran a Packard agency in Minneapolis until 1942 when he went to Honeywell to co-ordinate war contracts. He moved up the ladder to



**HONEYWELL'S WISHART**  
*Organization isn't a fetish*

become, in 1953, Honeywell's first president from outside its owner-family. While the publicity-shy Sweatt is credited with building Honeywell from a small, family-held manufacturer of furnace controls into the top-rank producer of automatic control equipment, insiders say that Wishart's talents in salesmanship, manufacturing, and labor relations gave the company's big money-maker, temperature controls, the profits that have let Honeywell branch out. Under Wishart, Honeywell is expected to concentrate more heavily in its electronic data processing systems, but housing-related products such as temperature controls and air purifiers are still the company's bread and butter (they account for a third of output). Says Wishart: "We feel, a bit egotistically perhaps, that we have more sophistication in the field of controls than any other company in the United States, and we want to cash in on it. We don't have the frantic de-

sire to diversify that some corporations have."

Binger, a softspoken Yale graduate, is Honeywell's fifth president in the company's 76 years. He joined the company in 1943, two years later graduating from the University of Minnesota law school. He became vice president of the important temperature controls group in 1952 when he was 36.

**RETIRING:** as president and chief executive officer of American Electric Power Co., giant utility holding company, **Philip W. Sporn**, 65.

A top-rank electrical engineer, Sporn spearheaded the development and promotion of electric heating, and he has been a leader in expanding the market for air conditioning and major electrical appliances in housing. One of Sporn's key projects has been promoting special low rates for electric heating to make it competitive with other forms of household heat.

Sporn's successor is **Donald C. Cook**, 52, former chairman of the Securities & Exchange Commission. He joined AEP as a vice president in 1953.

## Futterman, realty boy wonder, dies

**Robert Allen Futterman** was all business. He put in a 100-hour week, busying himself with a lapful of documents from the moment he stepped into his chauffeur-driven Cadillac (complete with radio-telephone) until he started home about midnight.

He grew thin, almost emaciated, on a self-imposed regimen of peanut butter sandwiches and coffee floats munched in his mid-Manhattan office. On the rare occasions when his colleagues persuaded him to eat in a restaurant, he usually brought along an armload of papers and nibbled at a shrimp cocktail.

To such diligence he added a keen intellect and wide-ranging interest. He credited a "rather phenomenal memory" (which let him remember almost everything he read) for his near-perfect grades in philosophy at the University of Wisconsin. His employees wondered about "Futtermania," his habit of collecting seemingly irrelevant newspaper clips from cities across the nation. But the clips gave him the intimate details he needed on local conditions to guide his investments in these cities.

For Futterman these traits added up to one of the most remarkable success stories in real estate. In seven years Futterman rose from a \$75 weekly collector of slum rents to captain of one of the nation's biggest real estate companies at age 33. As a rent collector for a law firm (after earlier flops as ad agency clerk and dress-pattern salesman) he became absorbed in housing development. Within three years he was supervising real estate operations for the firm at \$30,000 yearly. In 1956 he invested \$12,000 in a Fifth Ave building and within three years tripled

*continued on p 71*



EVEN BY THE SEASHORE ...

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his money in southern investors he bought acquired byings in many cities, an former altember 1959, formed th-nder of than Corp to combine th-her Arvied operations.

The com- lush B- to the public with two sto-nd -w-s netting \$19.2 million. With -ns cash it bought a \$100 million melange of office buildings, hotels, apartments, and redevelopment projects in 27 cities. Some notable properties: Glassmanor Apartments (771-units) and Davenport Terrace Apartments (236 units) in Washington, Quality Hill Apartments (202 units) in Kansas City, Grosvenor House (300 units) in Seattle. Still in formative stages are the 864-unit Imperial Towers in Chicago and the \$7 million Golden Triangle renewal complex in Norfolk.

Futterman's golden touch earned him the reputation of expert's expert. In August his book *The Future of Our Cities*\* told of his central principle in sizing up a real estate deal: "Don't buy arithmetic, buy basics. The purchases I am most proud of are buildings where the figures [of projected income] were poor, but the basics were good." "They could be bought

\*Doubleday & Co, 348 p, \$4.95



INVESTOR FUTTERMAN  
"Don't buy arithmetic"

inexpensively because they were not as profitable as sound management could make them. With work and modernization, they became safer and more profitable, in every way more competitive. They were located where the city was moving, or where renewal was essential, and the city itself was certain to prosper."

Futterman returned from a Chicago business trip Saturday Nov 11 and stepped out of character long enough to accept an impromptu invitation to dine with friends. At dinner he choked on a piece of cold roast beef and, within 15 minutes, died.

## Associate Editor David Kerr dies

David R. Kerr, 48, associate editor of HOUSE & HOME, died unexpectedly of a heart attack on Dec 8 in the Norwalk (Conn.) Hospital.

After nearly two decades in journalism, Dave joined HOUSE & HOME as copy editor in 1956. He was admired by colleagues for his ability to take limping copy and, by deftly rearranging words and paragraphs turn it into clear and readable prose.

Later he became head of the magazine's new products section



EDITOR KERR

An expert on easy reading

and at the time of his death was in charge of all back-of-the-book departments. He had a knack for explaining technical subjects in easy-to-read language. He kept in touch with hundreds of manufacturers, and he helped organize an informal Housing Press Institute in New York. Many producers consulted him in developing and marketing new products for the housing industry.

After office hours he gave his energy and talent to causes he felt

worthwhile. When the Westport Unitarian Church decided to build a new edifice, he served on the architectural committee which selected a distinguished design by Architect Victor Lundy.

A native of Springfield, Mass., Dave attended Yale University on a scholarship and was graduated in 1939 magna cum laude and Phi Beta Kappa. He joined Time Inc in 1943. He was acting managing editor of *Life Overseas*, the armed services edition of LIFE. Later he served as edition editor for LIFE INTERNATIONAL. In 1951 he became assistant managing editor of *Esquire*. Later he held executive editorial posts on *Today's Woman* and *Consumer Reports*.

**DIED: C.D. (Chet) Lyford**, 64, retired vice president of Minneapolis-Honeywell and a pioneer in electric heating of houses, Nov 1, at Minneapolis; **Earle E. White**, 76, retired vice president of Land Title Guarantee & Trust Co, Cleveland, and former president of the Cleveland Real Estate Board, Nov 5, near Middletown, Pa.; **Abe Robbins**, 54, head of a Cleveland homebuilding company and president of Lincoln Mortgage Co, Nov 9, in Cleveland; **Louis LaBeaume**, 88, architect who designed many homes and buildings in St Louis, Nov 9, in St Louis; **F. Murray Forbes**, 87, former partner in the big Boston real estate firm of Cabot, Cabot & Forbes, Nov 26, at Wellesley, Mass.; **Joseph Cutler**, 69, head of a Philadelphia homebuilding company, Dec 4, in Philadelphia.

NEWS continued on p 73



ANY RANGE...

LOOKS BETTER WITH AN  
EMERSON-PRYNE HOOD



## Fashionline Hoods

It's Paris for dresses... Pomona for Hoods!

Pomona — that's where Emerson-Pryne designers start the trends in Range Hood Styling!

This is the only collection of hoods with curves instead of squares for corners... on the fronts. Not a weld or a rivet in sight. Neater! All kinds of colors — to match any decorating theme (or the lady's eyes).

Every Emerson-Pryne Hood looks like 1962. They GO with the modern kitchens, modern women, too!

Catalog shows all the "POMONA-TYPE" hoods in full color. Ask for yours!

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AIR





## Sign of a sink that can help sell a house... a sink of gleaming Nickel Stainless Steel!

A sink that carries this label can sell *more* than itself. It can help sell a kitchen. How often have you seen it happen: a housewife "buys" the kitchen—and her husband buys the house.

**Plan to please** this all-important lady with the gleaming beauty—and solid value—of a Nickel Stainless Steel sink. Its gentle glow blends with everything...reflects good taste. It combines lasting beauty with wonderful utility, for Nickel Stainless Steel is solid metal, all the way through.

There's no baked-on coating, nothing to chip, crack or wear off. It has no pores to discolor or hold dirt. And it cleans in a jiffy—with plain soap and water.

**Why nickel in stainless?** Nickel adds extra durability to stainless steel...and steps up resistance to corrosion. That's why Nickel Stainless Steel sinks resist damage by food acids and

cleaners...keep their good looks for the life of the house.

**Take advantage of the selling power** of sinks that bear the Nickel Stainless Steel label. A new booklet describes all the quality features that work hard for you. Write us for a copy.

**THE INTERNATIONAL NICKEL COMPANY, INC.**  
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# INCO NICKEL

Nickel makes stainless steel perform better longer



## CANADA:

## Metro chief of Toronto retires

In the newspapers and behind his back, they call him "Big Daddy." But not to his face.

That's the kind of a man Frederick Goldwyn Gardiner is. Gardiner, with his bulky figure, abrasive voice, salty speech, brusque manner, impatience with mental inferiors, impatience to get the job done, and his all-around ability is the closest thing Canada has to Fiorello H. LaGuardia. Since 1953 Lawyer Gardiner, as chairman of the Municipality of Metropolitan Toronto, has been the driving force behind North America's first and most successful experiment in metropolitan government.

Last month, 66 and troubled with arthritis so he can no longer hunt or fish, Fred Gardiner retired

Toronto Telegram



METRO'S GARDINER

Right man for a tough job

from public life to rejoin his law firm. "Originally I said I'd give this thing a whirl for a year or two," says Gardiner. "One year led to another. Finally my partners said, 'Damn it, are you coming back or aren't you?' I've had a good time but I said yes."

Gardiner leaves behind him a record that still awes and interests US planners, intrigues home builders plagued with community facilities problems.

Before the Ontario legislature adopted a law establishing Metro, the Toronto area was a mess. Toronto's 12 suburbs were yelling for provincial aid. Some needed sewers, some water; some, like Etobicoke and Scarborough, needed cash to avoid bankruptcy. But all were resisting partial amalgamation, holding out for local autonomy. Gardiner, then

chairman of the Toronto and York Planning Board, stepped in with an adroit solution calling for a balance of power between the city and its suburbs—12 city and 12 suburban votes with a tie-breaking vote for the chairman (a weapon Gardiner has had to use only three times).

Endlessly battling parochialism ("people only give up sovereign rights like a man having his right arm amputated"), Gardiner has carried the principal of unification well beyond the original concept—water, sewage, arterial roads—to include unified licensing, police services, civil defense, and air pollution control. Still not unified are such services as education (Metro's role is to help finance school construction), welfare, parking, planning, traffic control, public health, public housing, and public libraries.

Many Torontonians now tend to take for granted improvements like the Gardiner expressway, the Bayview extension, and the Don Valley parkway, cleaning up of the Don and Humber Rivers, provision of adequate water, elimination of death-trap railroad crossings, renovation of Toronto Island. And Toronto has built a \$55 million subway (paid for by its Transit Commission), is at work on a second \$200 million subway.

Gardiner is the first to admit Metro is not perfect. "Our biggest problem is transportation," he says. Indeed, driving in Toronto at almost any hour is like going cross town in Manhattan at the theater hour. The city is third on the continent (to Detroit and Los Angeles) in number of cars and trucks per capita.

Even so, most of the 1,500 guests who turned out for a testimonial banquet for the retiring Metro boss seemed to agree with former Ontario Premier Leslie Frost, who gave Gardiner his Metro job. Said Frost: "Fred Gardiner was the man for the job and that is the story of the success of this great experiment in Metro government. When Fred Gardiner took over Metro, the 13 municipalities were incapable of growing any more. Now we have great development . . . great throughways . . . great things."

## Commission urges builder licensing

The proposal comes from Ontario province's Royal Commission on Industrial Safety. It would apply to all contractors and house builders.

The commission is upset at what it calls "fast-buck" builders. "The increasing intensity of competitive bidding," says the commission's report, "creates and stimulates a special and unfair advantage for this irresponsible element [unqualified and speculative newcomers to construction]. Decided savings may be effected by disregarding even minimum precautions against accident."

If Ontario officials adopt the idea, it would be the first licensing

of house builders in Canada.

The report comes at a bad time for Ontario housebuilders, who have been attacking licensing for the past year. Safety is the one field on which they have not been concentrating.

Only argument builders can muster against the report is that it is illogical. The report asserts that existing safety legislation and education has been ignored so the province should crack down by licensing. Builders counter that instead of adding more legislation, present safety laws should be strengthened and the penalties for infractions be stiffened.



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This is the only Sound System that provides complete, full-time door-answering service. You hear the built-in chime and talk to visitors direct from any listening station . . . the same as from the master . . . without pre-setting the system.

THIS IS THE ONLY 4-IN-1 FULLY TRANSISTORIZED SOUND SYSTEM. Two-way, room-to-room intercom . . . AM/FM radio . . . electronic chime . . . and Hi-Fi/Stereo hookup for recorded music in any room. 8-inch speakers do justice to Mendelssohn or Mitch! Easiest to install, too.

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# SOUND



### Licensing builders

Your excellent article on suede-shoe gyps [Dec. News] in the fallout shelter market points up the great need for licensing or registration of all those engaged as general or subcontractors in the building industry. The New York Chapter of AIA and the New York State Association of Architects are studying proposals for suitable legislation in our state. Several states have such laws. Contractors who conduct an ethical business are surely in the majority and would welcome control of fly-by-nighters, who may not only now be swindling the public in fallout shelter construction but may be doing the same thing in more everyday building problems.

JEFFREY ELLIS ARONIN, AIA  
New York City.

### Awards credits

We made an error in the interior design credit on one of our entries in your model-home Interiors for Better Living Awards program, [H&H Nov '61, p 150]. Our submission indicated that George Hess of Honigblum's was the interior designer. This was incorrect. The house, which won an honorable mention, was decorated by Margaret Gale, at the time a member of my staff.

TOM MCGOVERN, builder  
San Antonio.

In the November issue [p 147] Interiors for Better Living Awards story, you show a picture of a kitchen decorated by Beatrice West. You credit University Homes as the builder. This is incorrect. The builder is Gunston Construction Corp. The confusion could easily arise since there are three builders cooperatively merchandising their models at the Whitman Square development.

DOUGLAS S. GOODWIN  
Gunston Construction Corp  
Haddonfield, N.J.

### New products, new tools, new methods

I have read and reread the October issue of HOUSE & HOME . . . It has given me a great thrill. It is one of the finest pieces of trade journalism that I have ever been privileged to examine. The reason for this reaction is the extremely large number of creative ideas expressed in the text and in the illustrations and format. No one reading carefully could fail to be stimulated to make changes in his own building activity. For one such as I, who is not a builder but who works with a number of builders as a management consultant, and also as an educator for builders, the material is idea-pregnant.

R. G. SEYMOUR  
Tec-Search Inc  
Evanston, Ill.

Congratulations on the October issue of HOUSE & HOME. I spent one evening reading, discussing, and admiring the wonderful collection of illustrations, tips, and ideas that you accumulated for that issue. You have delineated with great clarity the directions in which the entire building industry must move to obtain higher efficiency. The notion of work with modular units and with raw materials cut to dimensions consistent with established modular sizes is of great interest. It will take several months for us to appreciate the infinite lore that you assembled in this issue. It is a great job.

EDWIN A. PEEPLES, director  
Public Relations, Gray & Rogers  
Philadelphia.

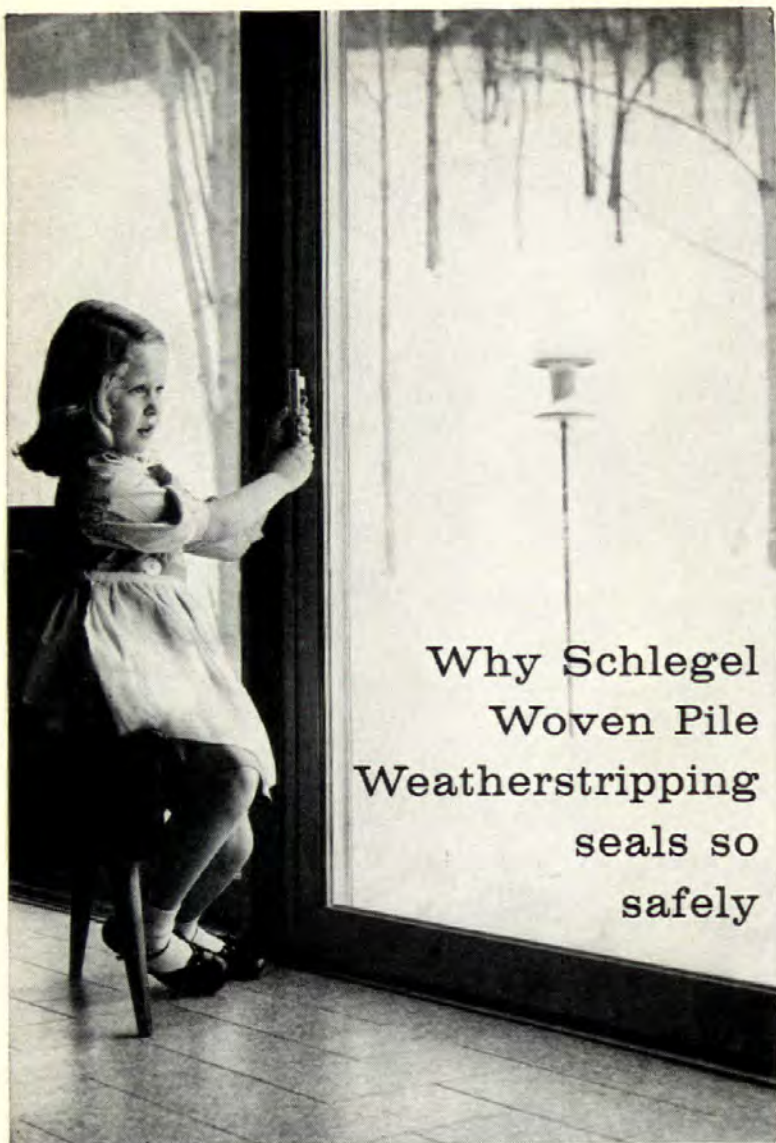
### Plain talk

I am deeply indebted for the education I have been able to gain through reading HOUSE & HOME since the first issue. The ability to talk intelligently the language of the housing industry is a great help in inducing lenders to support and finance programs which are ahead of the established trend.

JIM O. BURKE,  
Westmoor Community Developers  
Santa Barbara, Calif.

### Erratum

An error in HOUSE & HOME's report attributed House 30 in the San Antonio SARAH Project to Architect Gerald Geerlings (Dec '61, p 153). The design of the house (built by the Institute for Essential Housing) should have been credited to Hottinger, Smith, Chatman-Royce Assoc. architects & engineers, Paoli, Pa.



Why Schlegel  
Woven Pile  
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Schlegel's dense pile of soft wool fibres adjusts to all uneven surfaces and forms a soft, sure, cushiony seal against rain, snow, wind, dust, dirt. It keeps conditioned air in, locks drafts and cold air out . . . and helps protect every member of the family.

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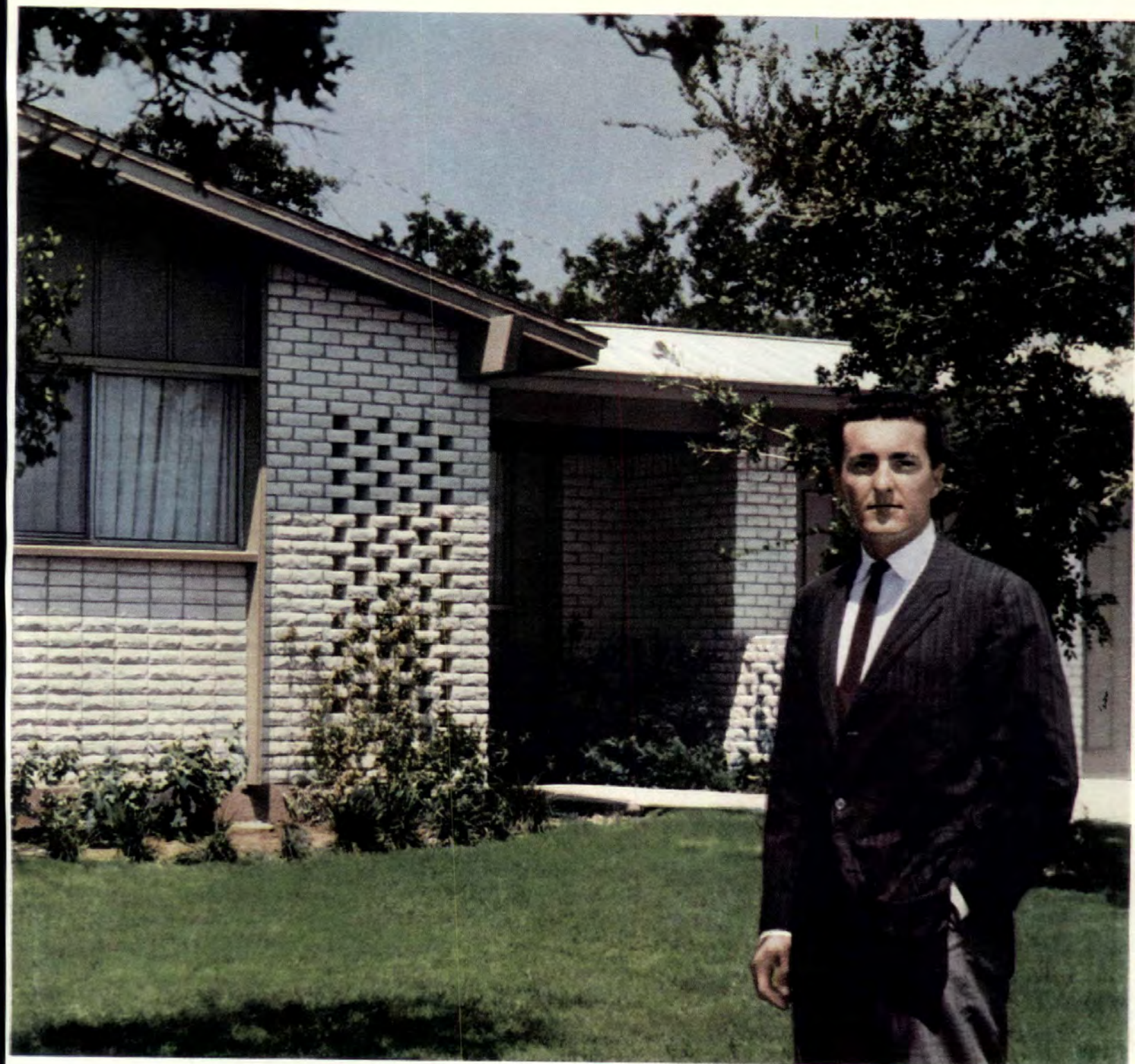
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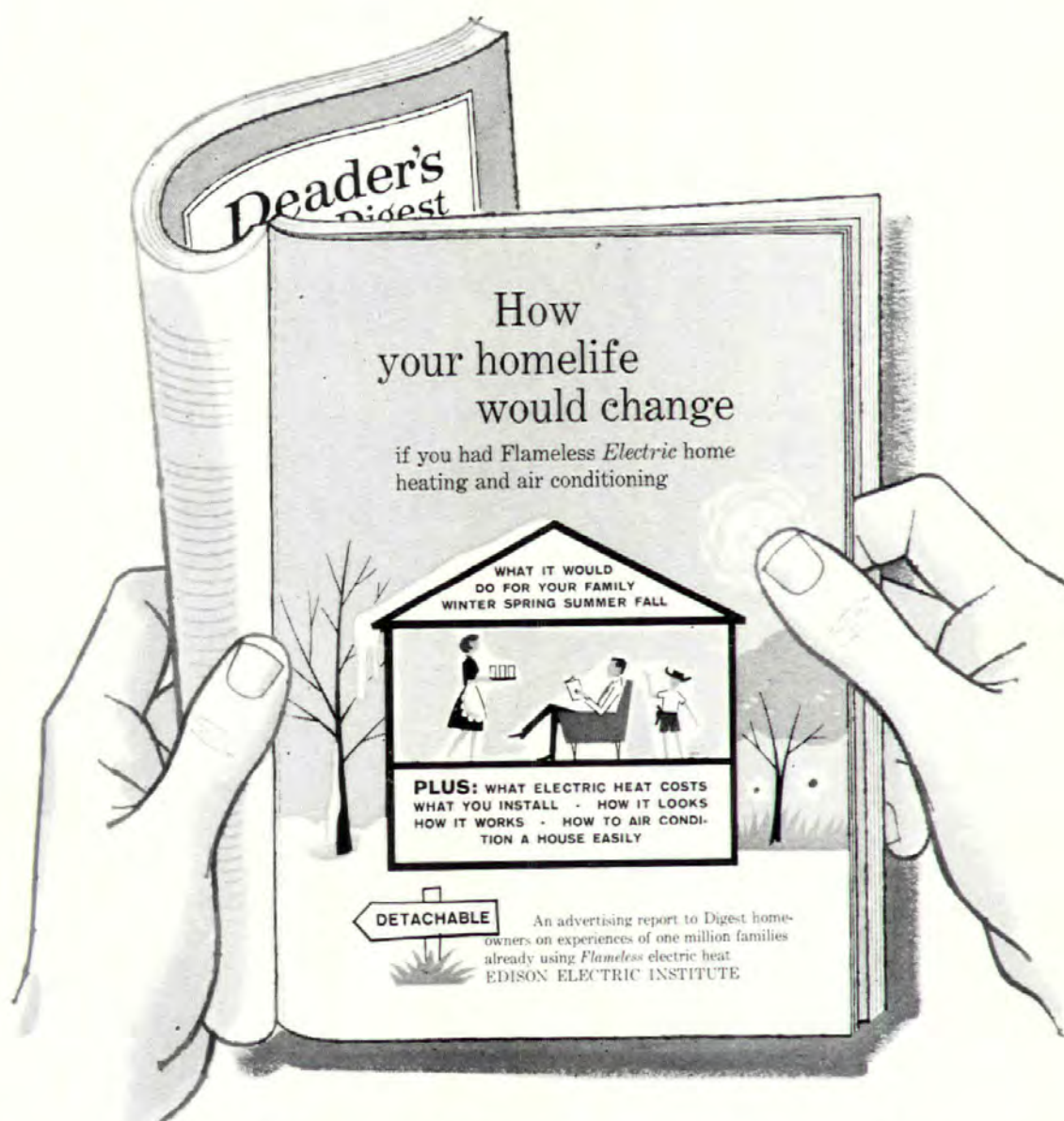
"If you don't use brick as a prime merchandising tool, you're missing a good bet. We use it for walls, exposed inside areas, walkways, room dividers, fireplaces, patios, gardens, and decorative treatment of corners and doorways. In our 200 Stonegate houses, selling in the \$12,500-\$17,000 range, we used a beautiful rock-face brick—and I mean genuine burned clay brick. It sells."

—TOM PURVIS, *prominent Fort Worth builder*

## ***Build-Manage-Sell Better with Brick***

Structural Clay Products Institute  
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## How to tell an 8-page story to nearly 9 million\* Home-Owning Families —

Detachable insert in February Reader's Digest to tell the full story of electric home heating.

The Live Better Electrically Program of Edison Electric Institute has an important story to tell homeowners: All the facts on electric home heating and air conditioning, including how to install it and how much it costs.

Why did they choose the Digest? *Because the Digest goes to twice as many home-owning families as any other magazine!* Plus a big bonus of future homeowners.

More than a million reprints of this 8-page ad have been ordered

by the major utility companies, equipment manufacturers, dealers and distributors for their own use. They know people believe what they read in the Digest.

And because the insert is detachable and of lasting interest, it can be and will be removed and kept. Way into the future, it still will be promoting this home-heating story. That has been the history of past Digest inserts.

**Ford Motor Company:** 36 pages, May, 1959. Removed by more than 1,000,000 people. Followed by two more Ford inserts.

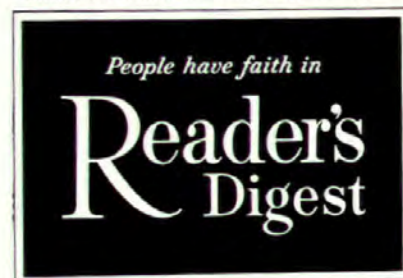
**Prudential Life Insurance Company:** 14 pages, February, 1961. Direct mail, salesmen's contest, and sales training built

around it. 1,500,000 reprints ordered.

**New York Stock Exchange:** 16 pages, October, 1960. Research showed between 1 and 1½ million copies detached for reading and reference.

Wouldn't your product benefit from a Digest insert, too?

\*Source: 1961 Starch Consumer Magazine Report.



U.S. circulation over 13,300,000



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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 dura-  
bility in the paints I  
specify. I get both—  
in full measure—when  
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A-M PAINTS  
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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 —

Just write to: Architect/Contractor Service Department, American-Marietta  
Trade Sales Paints, Martin Marietta Corporation, Chicago 11, Illinois



# A NEW NATIONAL AWARDS PROGRAM FOR THE BEST DESIGNS FOR OUTDOOR LIVING SPACE

The American Society of Landscape Architects, in cooperation with HOUSE & HOME, LIFE, and TIME magazines, announces a program to recognize and honor the designers and builders who are doing most to improve environmental planning for America's housing. Gardens, outdoor living spaces, and subdivisions, designed by a landscape architect or other professional designer, and constructed between 1956 and 1961 will be eligible. Awards will be made in the following categories:

Category I. Gardens and outdoor living space for individual houses, in three classes:

- Class A. Houses with plot areas of less than 1/3 acre
- Class B. Houses with plot areas of between 1/3 and 1 acre
- Class C. Houses with plot areas of more than 1 acre

Category II. Garden and outdoor living space for apartment houses and groups of townhouses in two classes:

- Class D. Projects built under an urban renewal or re-development program
- Class E. All others

Category III. Outdoor living space for a builders model house. Entries must represent an economically feasible solution for the house price class.

Category IV. Subdivisions. Each subdivision will be judged on its land planning and its community or neighborhood appearance, so entries must include street layout plans and photographs of typical neighborhood street scenes showing finished houses with their grounds and landscaping.

Entries may be submitted in three classes:

- Class F. Projects of not more than 10 acres
- Class G. Projects of 10 to 50 acres
- Class H. Projects of 50 acres or more

Entries may be submitted by the landscape architect, landscape contractor, landscape nurseryman, builder, or realty developer.

Entry fee is \$10 for each entry. There is no limit on the number of submissions by any individual.

There shall be no restriction on the publication of the entry or on additional photography, or on a site inspection by an ASLA representative.

Entry registration must be in by Mar 10, 1962 and all entry material must be postmarked not later than midnight, May 20, 1962. Upon receipt of registration, the registrant will be sent a binder for photographs, drawings, text, or other material. All material must be submitted in this standard binder. Full details on size and kind of photographs, text, and drawings will be sent with the binder.

Approval of each entry by the designer is mandatory when the submission is made by other parties.

All award winning entries will be published in HOUSE & HOME, and a selection will be published in LIFE and TIME. The awards will be made in time to be announced and displayed at the American Society of Landscape Architects Convention in Miami Beach, June 17-20, 1962, and will be publicized in newspapers and on radio and television. The jury will consist of outstanding landscape architects, housing industry leaders, and the editors of HOUSE & HOME and LIFE and TIME magazines.

## Entry slip

This registration slip and entry fee must be submitted by Mar 10, 1962. Make checks payable to: Design For Outdoor Living Awards, American Society of Landscape Architects, 2000 K St, NW, Washington, 5, D.C. Fee: \$10 for each entry.

Category: Individual Houses ☐ Apartments or townhouses ☐ Model Houses ☐ Subdivisions ☐

Location \_\_\_\_\_

Owner \_\_\_\_\_ Address \_\_\_\_\_

Landscape designer \_\_\_\_\_ Address \_\_\_\_\_

Builder \_\_\_\_\_ Address \_\_\_\_\_

Submitted by \_\_\_\_\_ Address \_\_\_\_\_

For additional registration slips, or any further information, write to Designs for Outdoor Living Awards, HOUSE & HOME, Time & Life Building, New York City 20.



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JANUARY 1962

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# House & Home

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## COVER

*Design based on brochure presentation of interior design for a merchant-built house by Cabot, Cabot & Forbes Inc, Laguna Niguel, Calif. Ladd & Kelsey, architects; Maurice Martine, interior designer. See p 96.*

## COMING NEXT MONTH

*Portfolio of new houses*  
*How to build on odd lots*







*40,000,000 Americans go through model houses every year looking for a better way to live. Too many go home still satisfied with their present house. One of the surest—and most neglected—ways to turn more of these lookers into buyers is to create . . .*

# BETTER INTERIORS

This is not just a matter of paint, curtains, and carpets, nor of furniture to fill the rooms.

A good interior is the sum total of everything that makes the house a place *to live in*: a workable floor plan; well proportioned rooms with usable wall space and windows in the right place; materials, textures, and colors that belong with each other and with the house; lighting for work and for pleasure; and furniture, furnishings, and equipment that complete the house and reflect the interests, taste, and individuality of the family.

More and more builders are recognizing that a good interior sells houses, and more and more builders are recognizing the importance of the teamwork—architect, builder, and interior decorator—necessary to create good model house interiors.

An example of this recognition can be seen on the cover of this issue—a cover design based on a page from the brochure of a merchant builder (p 96). This builder not only brought together a team of architects and interior designers, not only furnished his model house to carry out the team's concepts, but recognized the sales value of what he had done by merchandising it in his sales brochure. The floor plan shows the location of every piece of furniture and thereby presents the house in human scale. To those who have seen the house, this drawing is an effective reminder of what it would be like to live there.

Over the past ten years, the furnished model house has become the rule rather than the exception. To see how the model-house builder's idea of furnishing is now developing into a concept of true interior design, turn the page.

Living room of house built by  
S&S Construction Co. Interior  
Designer: C. Tony Pereira.  
Photo: Douglas M. Simmonds.





Fred W. Farish

A warm and cheerful room like this almost asks people to come in and relax

The attraction comes from a skillful blend of many features: the texture of the louvered doors, the warmth of the brick wall, the color of the

green plants and bright prints, and the lighting that shows everything at its best. Builder: K. W. Kroll. Interior Designer: Bullocks.





### Music and good talk are a strong appeal

A high fidelity unit and bookcase are the focal point of this "music and conversation" corner. Builder: Layne Inc. Interior Designer: Beatrice West.



### Nothing takes the place of an open fire

And simple furniture arrangement and restrained decor keep it the center of interest in this room. Builder: Brown & Kauffmann. Interior Designer: Ruth B. Sherman.

## You can create desire for better living



### Just three pieces of furniture change the whole character of this bedroom

A bookcase, a lamp, and an easy chair are all that is needed to create a new concept of living—a master bedroom spacious enough to serve

as a private apartment for parents. Builders: Brown & Kauffmann. Interior Designer: Ruth B. Sherman.

*continued*





Room-to-room carpeting creates a sense of endless flow of space

And the same feeling is achieved by carrying the fireplace wall with its vertical siding through the glass wall into the outside court. In another

dimension, the height of the living room is accentuated by the low divan. Builders: Mueller-Tuckett. Architects: Hester & Davis.

## You can make space with the right furnishing

Sante, Schwarm, Sheldon

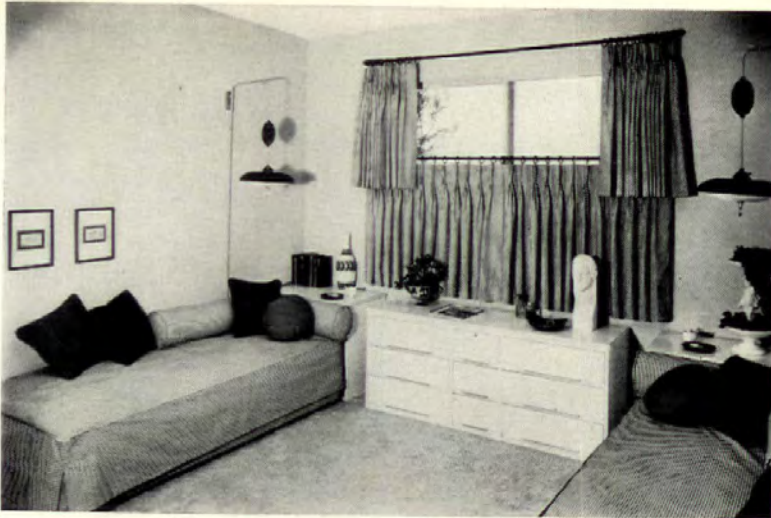


Tricks with mirrors: visual space where there was none before

This entry hall is only half as wide as it looks. The space at the left of the masonry wall is really a floor-to-ceiling mirror reflecting the opposite wall. Builder: Layne Inc. Interior Designer: Beatrice West Inc.



Douglas M. Simmonds



Amick



In bedrooms with limited wall space, select your furniture to fit

The bureau below the bedroom window is low enough so it can take advantage of usually-wasted space. Builder: S&S Construction Co. Interior Designer: C. Tony Pereira. The desk in the corner (right) fits

between two right-angle storage units. So space which is generally useless can be used as legroom under the desk. Builder: Sunstate Builders. Interior Designer: Edwina Black.

Morley Baer



Furniture in front of a glass wall? Yes—if it's light and there's not much of it

In this living room there are just three pieces in front of the glass: a cabinet, right, which is hung between steel posts so the floor and ceiling seem to flow through it; a pair of tables and a lamp, center, which are

simple and unobtrusive, and a plant, left, which echoes the outside garden and actually seems to add space to the room. Builder: Stoneson Development Corp. Interior Designer: John Auer.

continued





Stone & Steccati

### Mothers like a nursery next to the kitchen

So this family room has a baby's play pen and a play table set up to show how easy it is for the mother to watch the children while she works in the kitchen, located beyond the table at right. Builder: Roth Construction Co. Architects: Johnson-Hawley & Assoc.



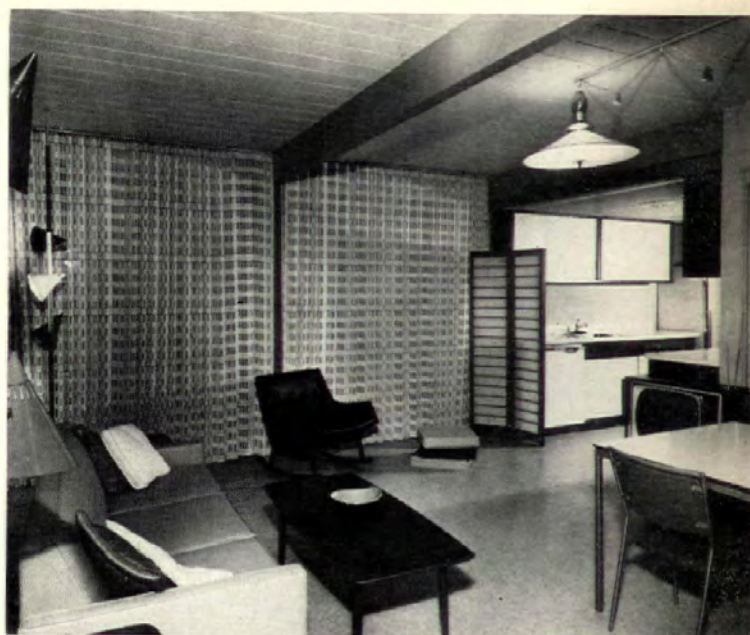
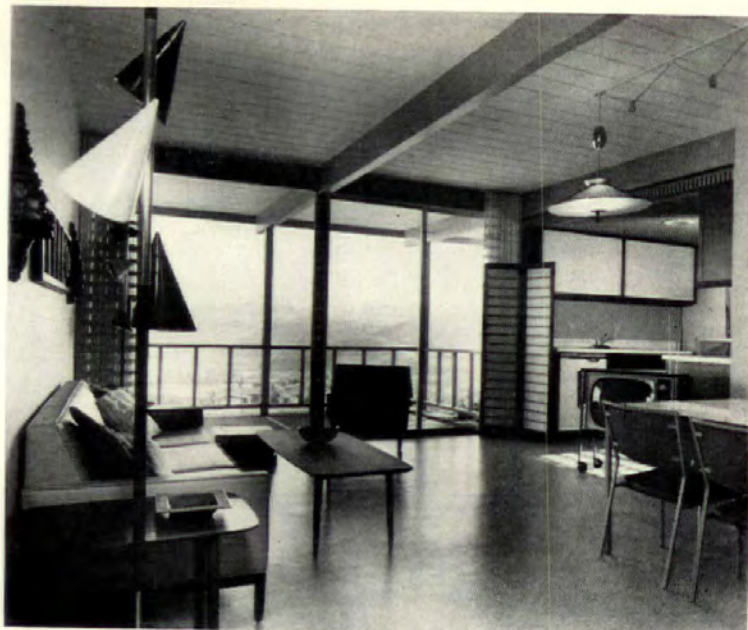
## You can give people a taste of living in your house

### Why not furnish one bedroom as a man's study?

Maybe he'll buy the house to get the study. These inexpensive furnishings include a flush door on file cabinets for a desk, and magazine pictures—based on the Civil War—set in 10¢-store frames. Builder: Central Homes Inc. Interior Designer: Gwynco Assoc.



Photos: John Haskett & Assoc



If you have a glass wall, be sure to show people how to live with it at night

During the day, a spectacular view (left) is the big feature of this family room. At night, gold and cream matchstick drapes cover the glass and shift emphasis

of the room from outside to inside. Builder: Stoneson Development Corp. Interior designer: John Auer.

Charles Schneider



A living room like this puts visitors in a party mood

For daytime entertaining, the whole room can be opened up to a terrace fronting the ocean. And at night there is enough space for guests to move about

indoors. Ideas like these help sell prospects who like to entertain. Builders: Cabot, Cabot & Forbes. Interior Designer: Maurice Martine.





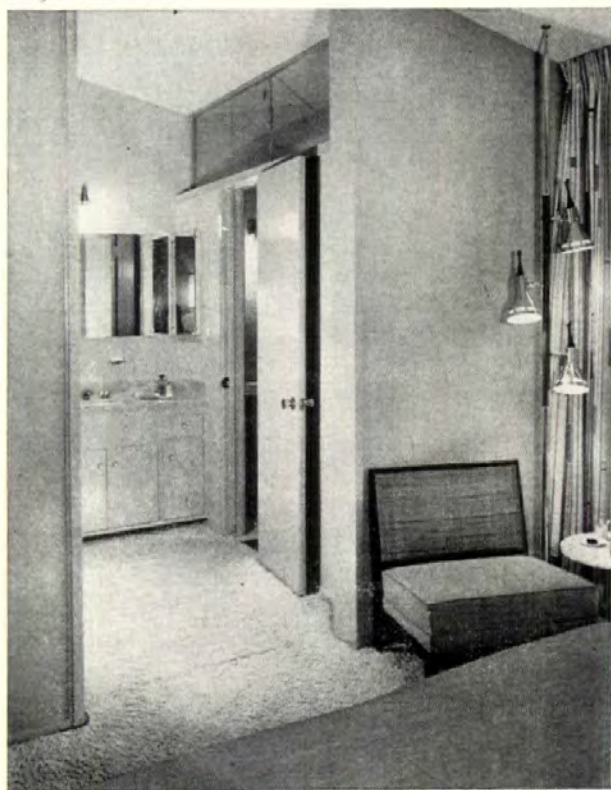
Dearborn-Massar

### If your rooms open to outdoor living, furnish the living space

Wicker chairs and table on the patio show the exciting kind of living possible with rooms that open to the outdoors. The bedroom is strongly

but simply furnished to match the contemporary style of the house. Builder: Stromberg Construction Co. Architect: Robert B. Price.

Douglas M. Simmonds



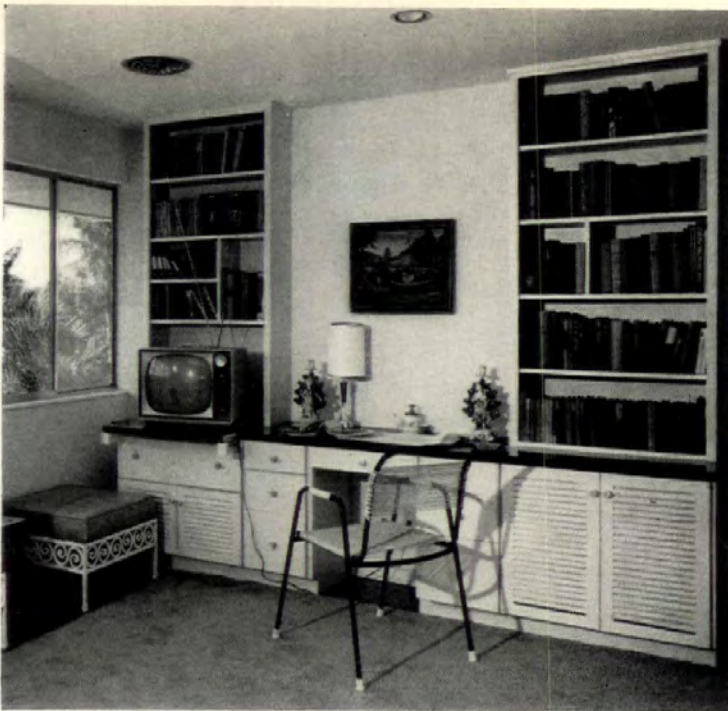
### And if your house has unusual features, point them out

#### If you have a dressing room, show it off

Carpeting gives a touch of luxury to this dressing room, and ties it to the master bedroom. The reading corner at right adds a feeling of relaxation and quiet. Builder: S&S Construction Co. Interior Designer: C. Tony Pereira.



Charles Schneider



### Want bookshelves to be noticed? Put books in them

They add both color and a lived-in look to this unusual built-in study corner. Builder: McElroy Builders. Architect: Gene Leedy.

Charles Schneider



### Use furniture to enhance the view of a court

A low cabinet lends richness to this room without blocking its view. Builder: L. N. C. Construction Co. Interior Designer: Maurice Martine.



### A bedroom suite like this shows off the advantages of folding partitions

Study and sleeping areas can be combined in one big room, or divided into two separate rooms. This kind of imaginative presentation empha-

sizes the flexibility that is possible if you have movable walls. Builders: Cabot, Cabot & Forbes. Architects: Schwager & Ballew.

*continued*





**DINING ROOM** has an unusual feature: a small garden, planted in simple Japanese style, which is reached through sliding glass doors.

## This house shows how to capitalize on an interior design theme



**FRONT ELEVATION** is clean and simple, and is divided into "panel" sections of different materials. Low tree accentuates house's spirit.

The theme was so successful that the buyer insisted on taking most of the furniture and furnishings with the house. "And," reports San Antonio Builder Tom McGovern, "people still say to me, 'Yes, I remember you. You're the man who built the Shoji House.'"

This success shows that it is as sound commercially as philosophically to conceive of the model as a whole—to bring designer, builder, and decorator together at the start—rather than to complete the bare house and then "decorate" it as an afterthought. Interior Designer: Eva Webb.

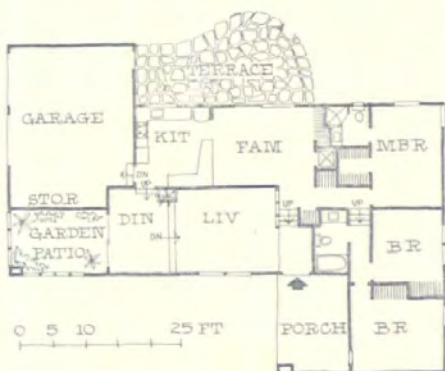


Photos: John Rogers



**STUDY AREA** shows possibilities of different ways to use bedrooms. Clean lines of the furniture contrast with the rich pattern of the wood parquet floor.

← **LIVING ROOM** is furnished in quiet tones, has oriental motifs like the black wood divider over the half-wall, and the detailing and hardware on the front door.



**GOOD FLOOR PLAN** is a fundamental requisite for a good interior. This plan has good circulation and unusual privacy in the bedroom wing.

**MASTER BEDROOM** shows result of combining strong furniture with subdued wall and drapery colors. Oriental theme is carried out with prints on the wall.



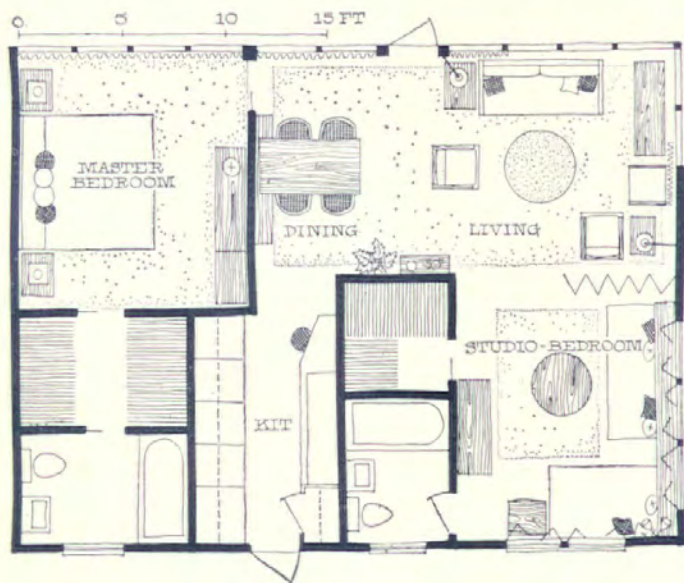
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**LIVING ROOM** is oriented to ocean view. Colorful plastic room divider converts study to a bedroom. Wall hung desk, right, is walnut.

This apartment is furnished and decorated to make the most of small rooms

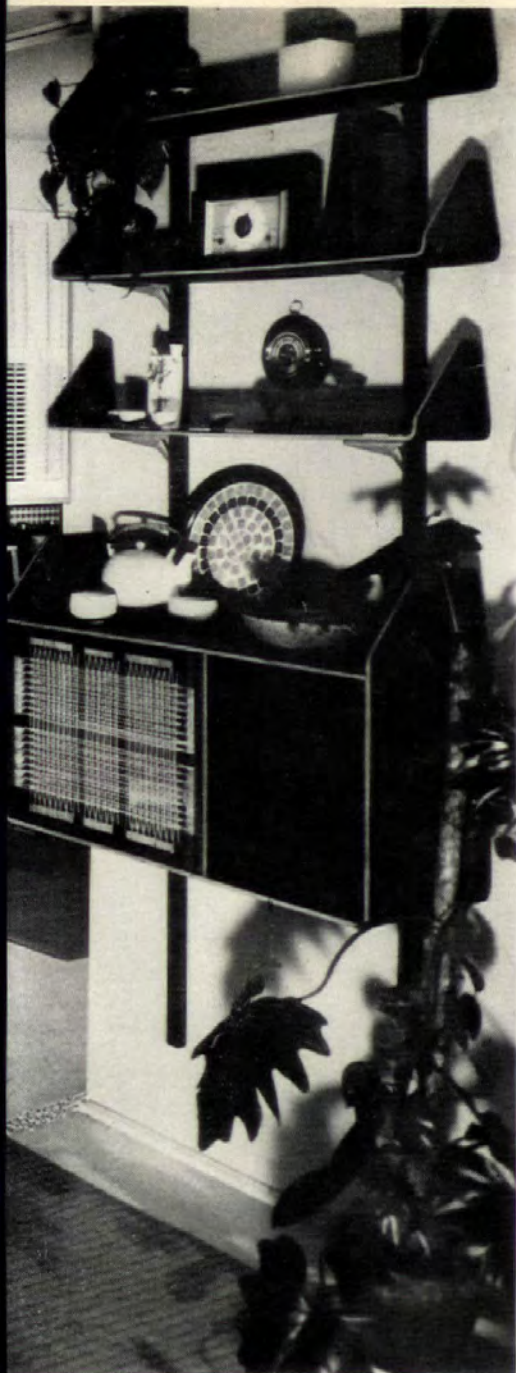


And it shows that a 750 sq ft apartment can have the same move-in appeal as a house twice as big. Beatrice West designed and furnished this interior (it is her own apartment), and the builders—Las Olas Club Development Corp of Fort Lauderdale—were so impressed they borrowed it to show as a model apartment.

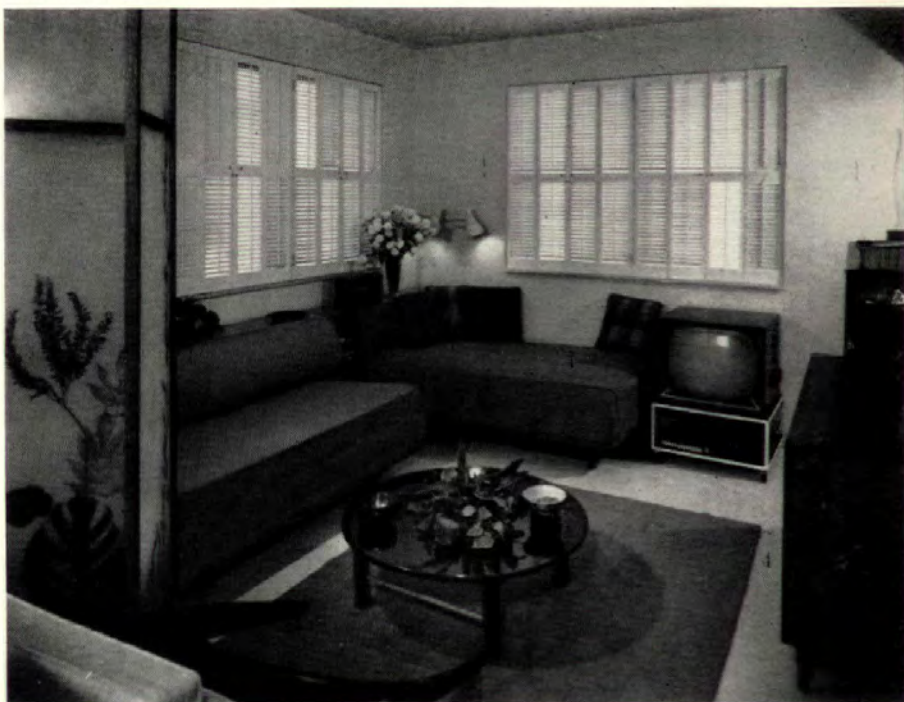
The rooms gain spaciousness from the furniture, which is small in scale, and from the color scheme: off-white for walls and drapes, light turquoise for most furniture, bright colors confined to cushions and other accent notes.

**FLOOR PLAN** shows how all furniture necessary for good living is arranged to give free circulation to every area.





Photos: Ernest Graham



**DUAL-PURPOSE ROOM** has turquoise rug and couch covers, bright pink and orange cushions. Louvered shutters add texture and make control of sunlight easy.



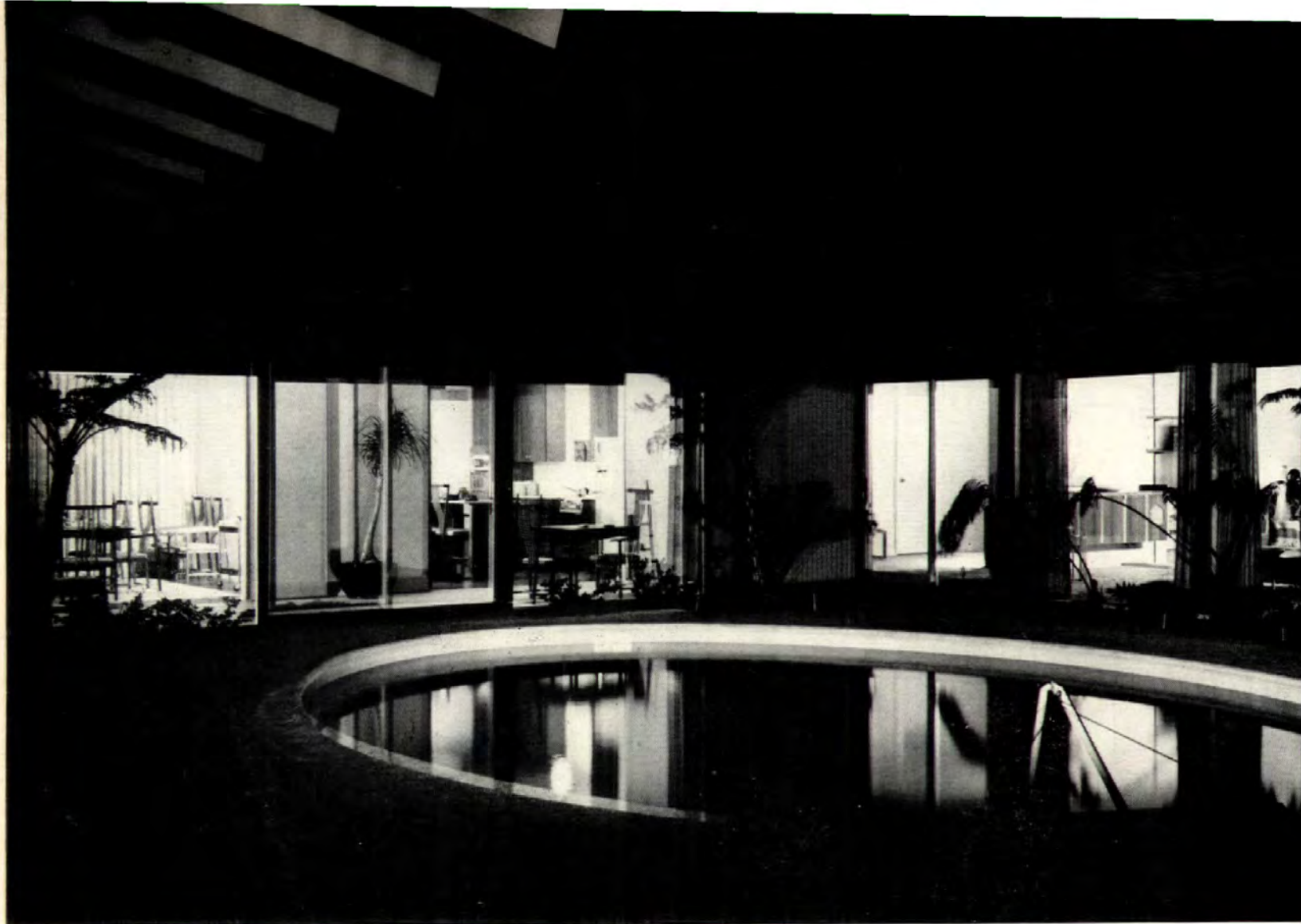
**MASTER BEDROOM** is a lesson in how to put a fully furnished bedroom in 11'x 13'. There are twin Hollywood beds, two bedside table cabinets, and a bureau.



**DINING AREA** has ingenious fold-down table, with mirror to make area seem larger. Cabinet below mirror holds tableware.

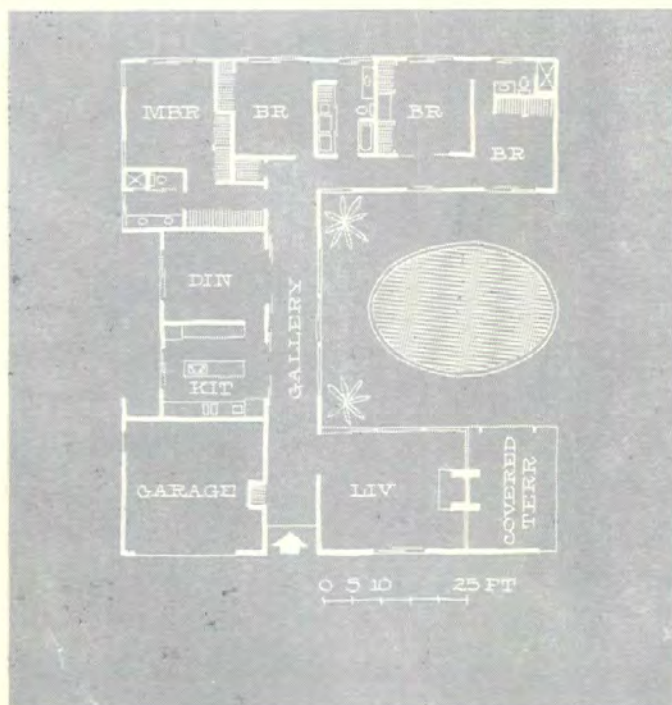
*continued*





**INTERIOR COURT** has pool in center, with kitchen and dining areas, left, living room, center, and covered patio, far right, facing onto the pool.

## This house-around-a-pool is a showcase for interior design—inside and out



It is a fine example of what can be achieved when you aim at creating not just attractive interiors, but a whole way of life.

Architects Ladd & Kelsey wrapped the plan around a swimming pool, making the pool almost as much a part of the interior as the rooms—and, vice versa, making the rooms almost part of the exterior.

Interior Designer Maurice Martine selected each piece of furniture for a specific location. How important this was is indicated by the fact that the builders drew the furniture on the floor plan of their brochure (see front cover and p 83).

The house was built by Laguna Niguel Construction Co in Laguna Niguel, Calif.

**FLOOR PLAN** shows close relationship of living areas with the center court. Almost all corridor walls have glass doors to the court. The main entrance and the garage face the street.



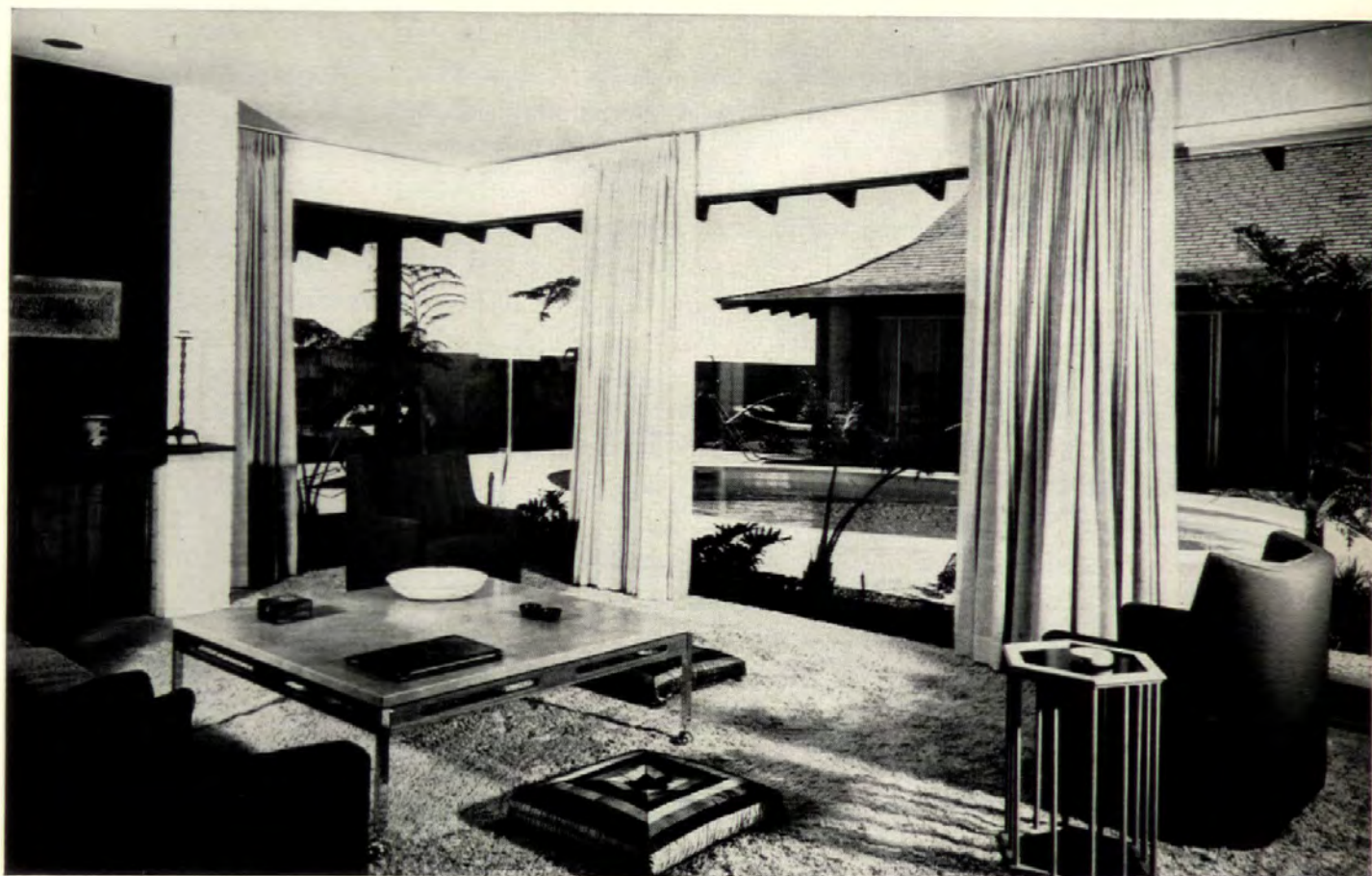


Don Bush

Todd Walker



**GALLERY** is both a hallway and a complementary room for the kitchen and dining areas, at left, which open onto it through big sliding doors.



**LIVING ROOM** has furniture arranged to face the pool. Low table, thick carpet, and colorful seat cushions epitomize the luxury of the house. /END



# 1952

It seems like almost yesterday, but...  
look how far we have come together

# 1962

Ten years ago this month, the new-born HOUSE & HOME first joined the newly-reborn and still-pretty-chaotic housing industry.

We plan to celebrate the decennial two months late in March with the biggest editorial issue HOUSE & HOME has ever ventured—a double issue complete with 32 pages of color, and a review of this truly extraordinary decade that will include reprints of some of our most important reporting.

Looking back over those ten years we have worked together, we are proud indeed to see how fast the industry has grown, matured, and integrated—and proud to think we have played some part in all its progress. We are proud that HOUSE & HOME has grown with its industry to be America's biggest industry magazine.

Since 1951 no other great industry has developed so many good new methods, new products, and new tools to cut the cost of a better product. Today's good new homes are better designed, better planned, better financed, better sold, better sited, better built, better decorated, better insulated, better heated, better lighted, and better equipped. They have better storage, more and better baths. They are planned for more enjoyment of their land and their neighborhoods. Often they include the great new comfort and luxury of air conditioning all year round. *And many smart builders now offer all these extra values at a per-square-foot cost less than in 1951, despite 20% higher material costs and 61% higher building trades wages!*

This is truly an achievement to be proud of—an achievement far beyond what even HOUSE & HOME dared prophesy in 1952. For remember—at the start of 1952 the housing industry was still sales-happy in the shortage market. Its construction costs had soared 17% in two years. Its sales were still so easy that postmen and grocers were building homes for sale in their spare time. And architects, builders, lenders, suppliers, and realtors were still miles apart, with little understanding of each other's needs and aspirations.

So HOUSE & HOME's first issue promised "to help architects, builders, and suppliers alike to develop a new concept of industrialized construction based on presizing a great variety of parts to standard dimensions for production-line assembly . . . to help builders learn a new understanding of design . . . to help architects find a new understanding of the builder's role . . . to help every professional to a new feeling for housing economies and design."



And HOUSE & HOME added, bluntly but prophetically:

"The essential fact to know about the homebuilders is not that they have built six million new homes since the war, some good and some not so good. The essential fact is not the houses they have built, but the industry they have launched—an industry whose potential for better living it would be hard to overestimate. Already some builders have shown that volume-built houses can be better designed, better built, and better suited to today's way of life than most of the houses custom-built at twice the cost a generation ago.

"Until now much of the housing industry's product has been strictly Model T, and the best builders admit they have scarcely scratched the surface of the economies quantity production should make possible. Manufacturers are just beginning to think in terms of supplying coordinated products for industrial assembly instead of materials for handicraft site-fabrication. Architects are just beginning to recognize the social responsibility and financial opportunity the new industry combines for them. And builders are only just beginning to realize that better design will repay its cost many times over."

Such were the small beginnings of what is today's industrial revolution in homebuilding.

If HOUSE & HOME could share and record such unpredictable progress in its first decade, how much greater and more exciting is the story *we will live together* in the decade ahead! For today . . .

## Our challenge and our opportunity both are greater than ever before

The challenge to provide better homes for twice as many new families.

The challenge to provide the good homes long overdue for six million families still ill-housed.

The challenge to keep the American standard of housing abreast of a standard of living that is rising faster than ever.

The challenge of the world's first affluent society, with incomes climbing so fast that the whole net new family formation from now to 1972 will be families who could qualify FHA to pay at least \$17,500 for a good home.

The challenge to better selling, so more families will want to spend a bigger part of their bigger incomes to enjoy a bigger and better home.

The challenge to free our industry from the land speculator's stranglehold that now threatens to price good housing out of the market.

The challenge to unfreeze the market for existing homes, so it will be as easy and almost as cheap to trade up to a new and better home as it is today to trade up to a new and better car.

The challenge to end the chaos of conflicting and often out-of-date codes that blocks most economies of standardization and industrialization, and adds \$1,000 and more to the cost of every new home.

The challenge to take quicker advantage of the efficiencies and economies made possible by today's new products, new tools, and new methods.

**And always the abiding challenge to give every new house the quality, warmth, grace, and amenity needed to make every house a home.**







Fred R. Dapprich



H&H 1001

*Since he designed this charming house*

## What's new with Harwell Harris?

"What's new with the 'famous and talented' designer who, said ARCHITECTURAL FORUM in 1951, 'first mastered the great style of Frank Lloyd Wright and confidently made it his own, then rephrased and revitalized the Southern California tradition, finding new seed for growth in the bungalow style of Greene & Greene and the clear carpentry of Maybeck?'"

What's new with the architect who said:

"Always look for the natural thing to do. If you do the natural thing you will find you are also doing the most revolutionary-looking thing.

"A house is something to live in; don't let the traditional concept of what a home should look like blind you to the far greater possibilities of what a house could be.

"A house is a tool to add to the joy of living. There is more to be enjoyed now, so the pattern of our ancestors' house is inadequate for today.

"A truly modern house will differ from other houses partly because our lives are different, but also partly because at last we have the knowledge and the means to make houses that fit our way of living more perfectly." What's new with Harwell Harris' houses since he left California in 1951 to become Director of Architecture at the University of Texas?

To see how Harwell Harris has been using today's new latest knowledge and today's new means to create a new kind of home, *turn the page.*

Said ARCHITECTURAL FORUM in 1951: "The strong patterning of walls and eave soffits merges all but the roof with the lush planting; the texturing makes the house intimate with the garden. Everything in the house is geared to the use of wood, with each stick of wood used in total harmony."



For mild climates like California...  
Harris designed many famous houses like these



Fred R. Dapprich

Indoor-outdoor living houses...



Fred R. Dapprich

pitched roof houses...



Julius Shulman

spread-out houses, for cross-ventilation and more views...



Man Ray

upside-down roof houses...



balconied houses...



Julius Shulman

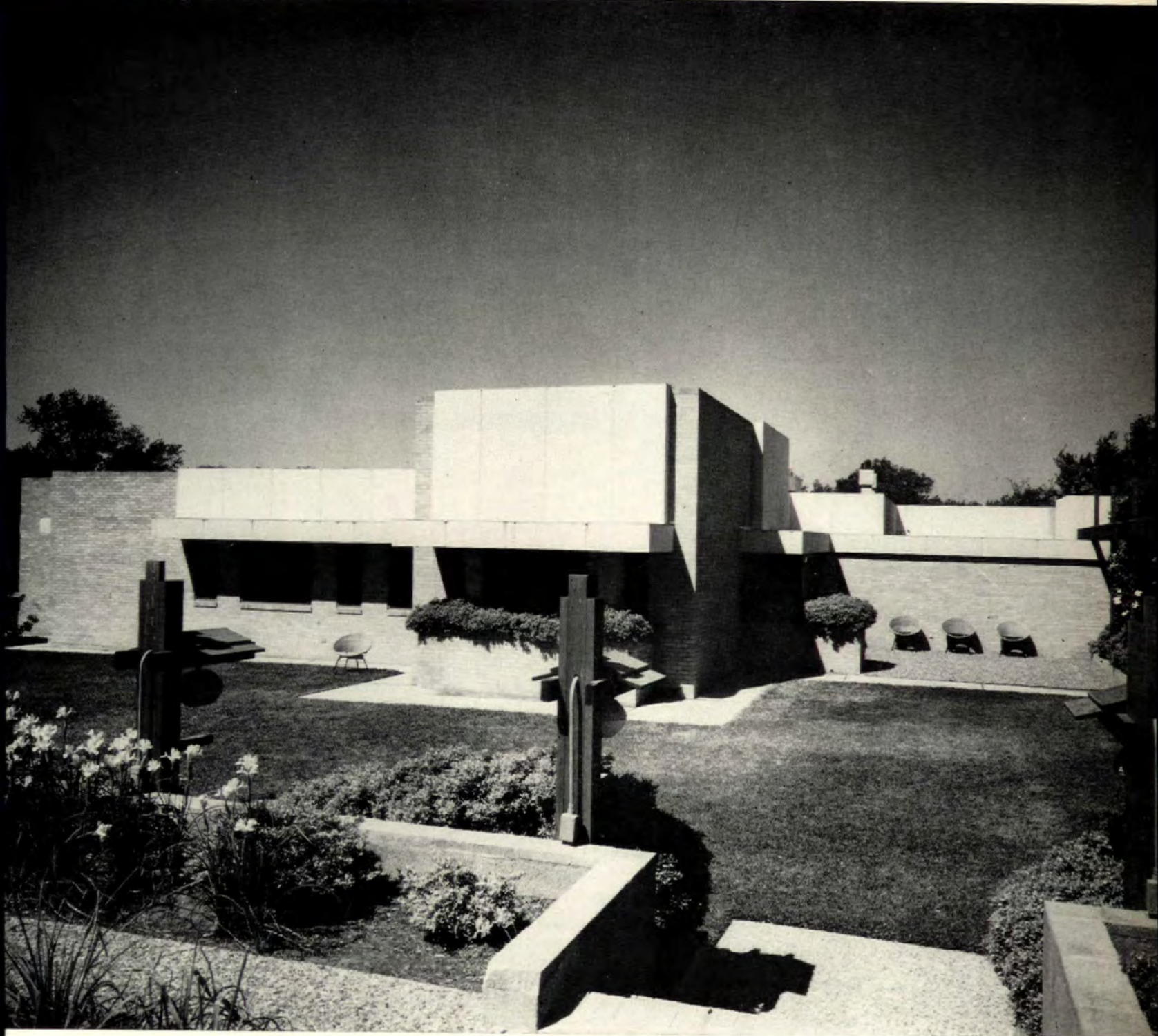
big-view houses...



Julius Shulman

wood-work houses





## But now in Texas, for cold winters and hot summers, Harris is pioneering some very different ideas for houses

In Texas (and many other states) the great "new knowledge and means for better living" is year-round air conditioning, which makes the weather indoors pleasanter than out.

So instead of opening the house up, Harris is seeking ways to close it in without losing the sense of openness. Instead of spreading the house out, he is turning the house in on itself. Instead of wood, he is working with Texas' accustomed stone and brick, which weather best. Instead of pitched roofs, he is designing flat, to make top lighting easy anywhere.

*continued*



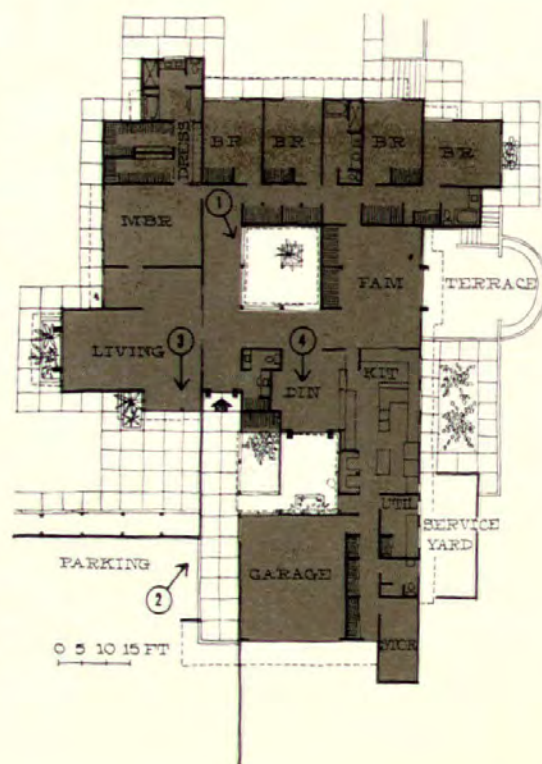


This central court off the hallways (view 1 in plan) helps give openness to three important rooms. Note also how often sunlight is brought indoors.

## In this 1955 experiment, Harris tried bringing the garden rooms inside the walls

Heart of this inward-turning house (whose exterior is pictured on the preceding page) is the central court shown above. With three courts and two low-walled terraces, almost every room of the house seems enlarged by a private space outdoors. This outdoor space is more for seeing than for living, because Harris expected that on most days people would prefer the air conditioned comfort inside the glass.

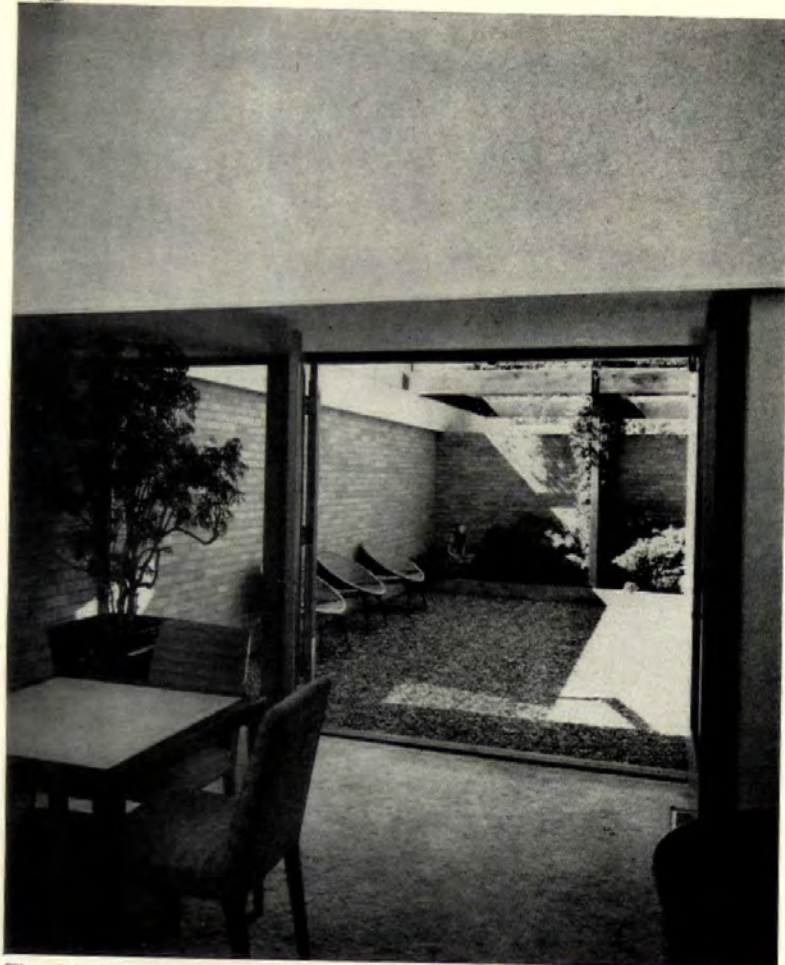
Says Harris: "Now all that was needed to enjoy both a comfortable house and comfortable garden was to air condition the garden," so . . . (see next page).



The entrance court (view 2) eases the transition between indoor and outdoor light; and as you enter the house it is a pleasing surprise to find yourself in a court instead of a room.





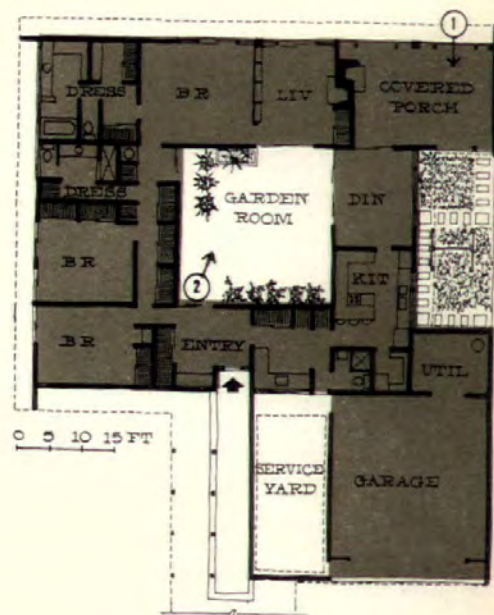


The living room enjoys this three walled exterior court (at the rear of the lawn shown on p 103) as well as the central interior court shown opposite (view 3).

The dining room lies between the two walled courts (view 4). Landscape Architect for this house was Thomas D. Church.



This later house has only one outdoor court (view 1 in the plan below) because . . .



Next he tried  
air-conditioning  
the central garden,  
and...



He civilized the garden with less planting (view 2).

continued





You have to look twice to be sure this air conditioned court is not open to the sky.

**To bring indoors the light we expect outdoors,  
Harris diffuses overhead daylight from all directions**

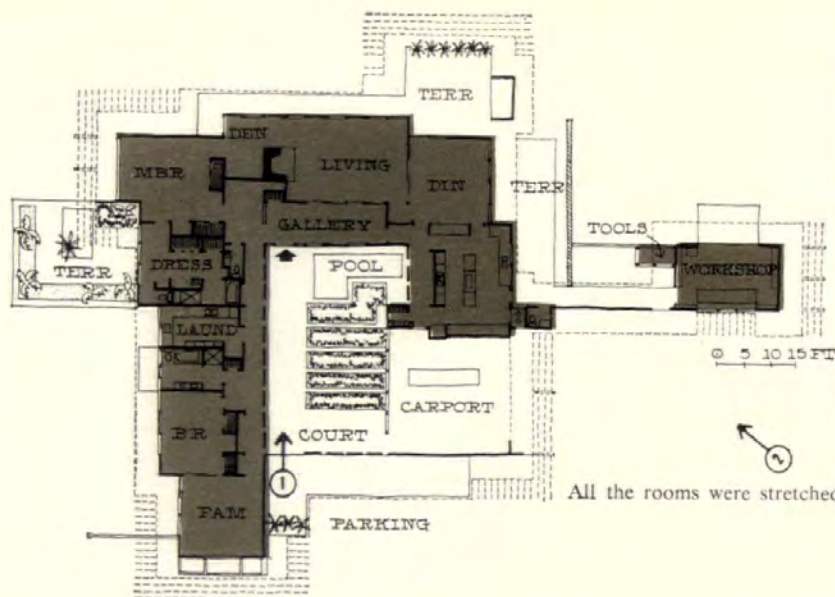
Walter DeLima Meyers



Night, as well as day, light comes from all directions overhead.

"You need more than cool fresh air to create indoors the illusion of outdoor space," says Harris. "Almost equally essential is the kind of light everyone associates with being out in the open—overhead light that comes down from all directions (instead of horizontal light from only one side or perhaps two). This is now made possible, and practical," he adds, "by the prism glass top lights that admit skylight but keep out the direct rays of the sun and most of its radiant heat."





Formal entrance court was outdoors—partly covered, partly open to the sky.

All the rooms were stretched out in line.

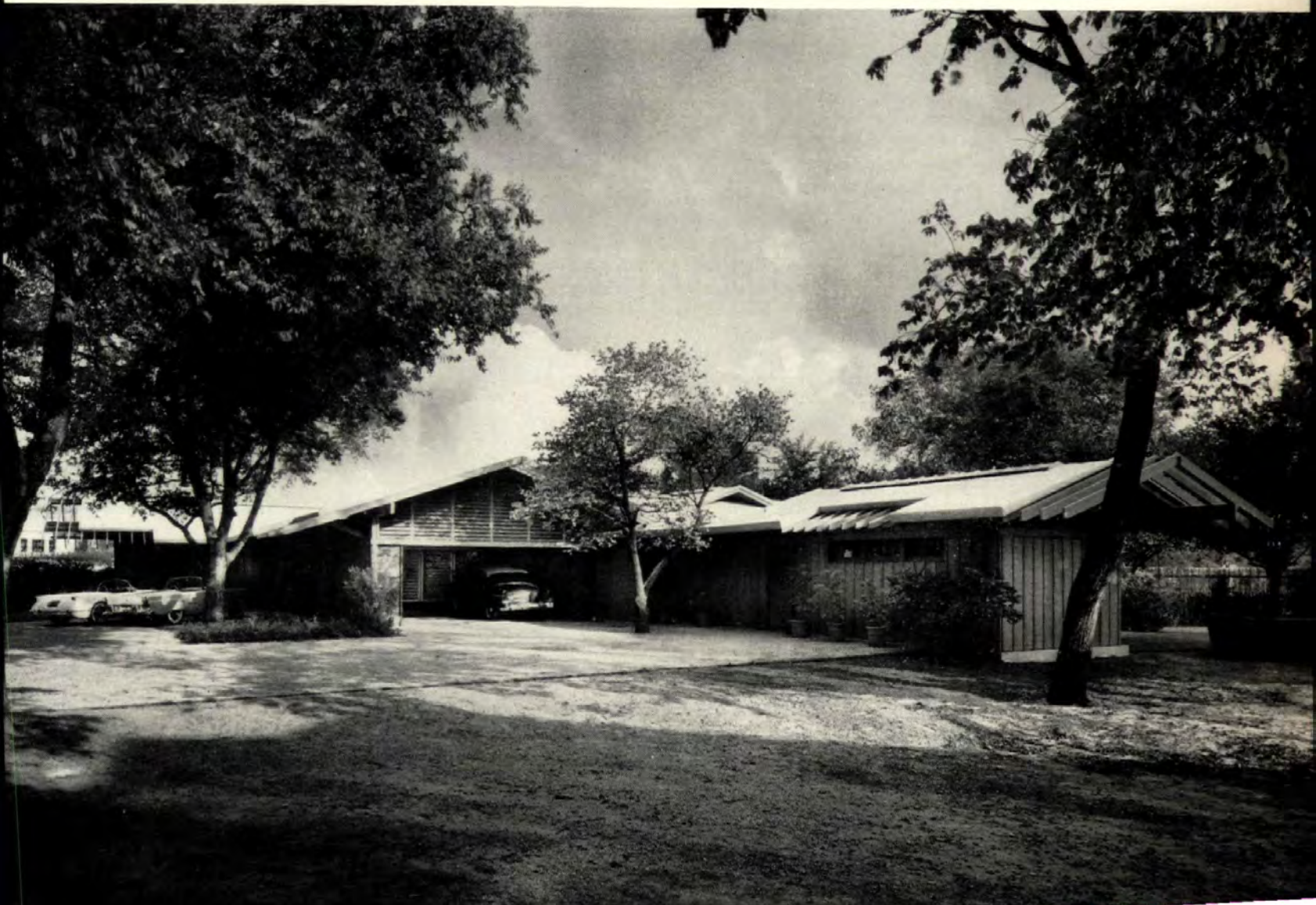
## This first Harris house built in Texas was just a conventional Texas house in the California manner

"When we first came to Texas in 1949," Harris explains, "air conditioning was still new and the standard Texas response to the weather was still to make the house only one room deep for cross-ventilation. All the rooms were stretched out in a long line at right angles to the prevailing breeze, and there was usually a screened porch at the Southeast corner.

"This first house I designed for Texas had a heat pump, but people were still inclined to think of mechanical cooling as something to use only in the hottest weather and possibly unnecessary at night, so I had to plan it for cross-ventilation instead of planning for air conditioning."

/END

Photos: Maynard Parker





# The new face of the NAHB

As 21st president of the National Association of Home Builders, Leonard Frank takes the helm of a far more powerful and far more diversified organization than was the lot of his early predecessors.

Of course NAHB is bigger, but that is the least important part of the change that makes today's NAHB hardly recognizable as the same organization it was in 1951.

In 1951, NAHB was 90% focused on three things: 1) lobbying for more favorable treatment from Congress and the housing agencies; 2) getting new members; 3) selling more space in its annual Chicago Home Show. Since 1951, NAHB's activities have multiplied and spread into many fields. There is technical and economic research, a consumer information program, long-range planning, sales training courses, a scholarship program, a wide variety of seminars and conferences—local, regional and national—on mortgage financing, urban renewal, design, community facilities, and many other special aspects of housing.

## **NAHB could hardly have avoided its early leanings toward lobbying**

The association was formed at a time in World War 2 when Order L-41 threatened to close down homebuilding. The first few years were one long series of battles to pry loose enough copper, lumber, and other scarce materials to keep the industry alive (chiefly by building military housing).

Then through the late Forties there was always public housing to fight against and pressure to put on the government for easier mortgage terms (and higher limits on GI interest ceilings, then 3½%). And by '51 the association's leaders were "right back where we started" — fighting Regulation X and other Korean War controls.

Lobbying is still NAHB's No. 1 *raison d'être*, and the organization is known as one of the most active and influential lobby groups in Washington. But there's a difference. Today, says Executive Vice

President John Dickerman, less than 5% of NAHB's budget is spent directly on lobbying. There is also the daily semi-lobby work of dealing with the many officials of the various government agencies that so heavily regulate housing.

## **NAHB has had a remarkable growth in a relative short time**

By association standards, NAHB is still young—it will not be 20 years old until October. It has come a long way and passed through a difficult adolescence to become a dynamic organization that in many ways reflects the strength and weakness of the giant industry it serves. NAHB may not yet be "mature," but it is well along the road to maturity.

The bare statistics of NAHB's growth are impressive:

In 1942, NAHB started with 298 members in 13 local chapters. In 1952, there were 25,000 members in 190 chapters. Today there are about 368 chapters and 40,000 members (only 17,000 of the 40,000 are builders, the other 23,000 include architects, bankers, lumber dealers, suppliers, and other industry people).

Another way to understand how NAHB has changed is to look at the size of its staff. In 1942, it consisted of Executive Vice President Frank Cortright and two secretaries. By 1952, the staff totaled 41, including eight executives. Today there are 137 staff members in Washington, and no less than 61 executives. The staff now includes economists, lawyers, writers, engineers, planners, and other professionals who are trying to give the homebuilding industry just about every kind of help an up-to-date trade association can provide.

NAHB now has the sixth largest membership of all 1,800 national trade associations, and it ranks 19 in size of staff. As associations go, "NAHB is now one of the best"—in the opinion of Glenn B. Sanberg, executive vice president of the American Society of Association Executives.

NAHB's budget is a little under \$2

million a year, Dickerman says. About \$1 million comes from members at \$25 a head (collected through local HBAs). Chief source of the extra money required is the exposition in Chicago, which Paul Van Auken has built up over the years. (NAHB's Chicago show is the second largest combined trade show and convention in the US. Last month's show included 550 exhibits). Other income is from permanent exhibits at the Housing Center and from the association's official organ, the *Journal of Home Building*.

## **1952 was a big turning point as NAHB took new directions**

Ten years ago this month, NAHB elected Alan Brockbank president, and Dickerman took over staff direction from the then ailing Cortright, who retired.

There were three key advances in the year. One was establishment of the NAHB Research Institute, headed by Leonard Haeger as technical director. Within a year, more than 40 top builders across the US were testing new products in the field as Haeger worked with more than 110 manufacturers who either had new products and materials to introduce or wanted to learn what to produce that the industry could use. Research reports began flowing rapidly from the institute to help builders lower costs.

A second step ahead was purchase of a \$200,000 site on L St for a new headquarters. First plans were for a four-story building with two floors for headquarters and the other two for rent to government agencies or commercial tenants. But before this was built, Brockbank, Tom Coogan, and other leaders visited Europe, saw Rotterdam's Bouwcentrum, and came back with dreams that culminated in the National Housing Center in 1955.

Third new direction was the birth of a social consciousness in NAHB. Brockbank spent most of his time crusading to get the builders to take the lead in doing something about clearing the slums. NAHB launched a "New Face of America" program to try to get strong-





Del Ankers

No photo was ever posed to epitomize NAHB's new face, but this one by chance suggests it

At left is Alan Brockbank, 1952 president, who took office at the turning point in NAHB's history and did much to steer the organization in new directions. Second from right is 1962 President Leonard Frank. At far right is Ralph Johnson, director of research and technology (the largest and most publicized of NAHB's new departments) and head of the Research Institute (established in Brockbank's term and one of his major achievements). Significantly, the photo was taken

at the Institute's laboratory and includes "Mrs America," a symbol of the home-buying public toward whom more and more NAHB activities are now being directed. But this chance photo is far from a full portrait of NAHB's new face. Conspicuously missing: John Dickerman, executive vice president since 1952; Nat Rogg, director of economics and policy planning; Joe McGrath, director of governmental affairs; Bill Molster, marketing director (full staff, p 111).

ly enforced housing codes and encourage private redevelopment of old run-down neighborhoods.

**Until 1952, few members saw a need for many staff services**

Says Dickerman: "It is easy to see why it took so long to start beginning to develop the kinds of services which today occupy the greater part of the staff's and members' time. As long as houses were easy to sell after the war, builders didn't see the need for merchandising clinics or better statistics or long-range planning or even for ways to cut construction costs. Today NAHB is increasingly becoming an educational institution because its members increasingly see the need for specialized knowledge so they can meet competition."

Expansion of staff and services has always stemmed from pressure by the membership and its elected directors. Dickerman, closer to problems of meeting payroll and other expenses, has often had to put the brakes on this pressure.

Elected officers and directors decide policy and the directions NAHB takes, but only in close consultation with the staff executives. Directors and staff men get to know each other well in committee work and at the two directors meetings held each spring and fall. By the time a new president gets elected, he has dealt with nearly all the staffers through

his chairmanships of important standing committees.

One sign of the "sophisticated level of the staff," as Nat Rogg puts it, is what has happened to several key men lost by NAHB the past year or two. Neal Hardy quit as policy planner to become FHA commissioner; Jim Neville, rental housing expert, returned to FHA as Zone II commissioner; Jerry Madigan, field service director, became executive vice president of the Home Manufacturers Association; Dick Canavan, construction department head two years ago, is now FHA's assistant commissioner for technical standards.

**Rogg certainly qualifies as one of the "sophisticated" staffers**

"Nat is our economic braintruster," Dickerman says. "He came to NAHB after 14 years as a government economist, on the very day the 608 scandals broke. I'll never forget how he pitched in and gave us the facts and figures we needed that day."

Rogg came to NAHB on condition no one would ever try to tell him what position to take—and Dickerman and Rogg agree no one ever has. This independence has paid dividends for the industry. Today Rogg is recognized as a unique figure in housing, about as impartial a spokesman as any industry could have. With broad responsibilities,

he is a mainstay of the important Economics & Planning for Industry Committee (EPIC), NAHB's long-range planning group which seldom makes news or puts out reports but constantly makes its ideas felt all through the association.

**Six years ago NAHB had no merchandising program**

Now its marketing program, launched under Bill Molster in 1956, is good enough so builders come hundreds of miles and pay \$150 apiece to sit in on its twice-a-year three-day seminars at the Housing Center. Molster is so busy he needs two assistants—John Pollock and Alvan Campbell—and his budget is \$75,000 a year, part of it covered by fees builders pay at the seminars.

Molster's biggest achievement is building NAHB's Sales Managers Club up to 1,500 members in a short time and helping develop its "Ideamaker" publication containing selling hints. Over 2,500 copies of the latter have been sold at \$3.50 each, and the marketing division has also sold 11,000 copies of its \$3.50 "Salesman's Handbook" in two years.

Newest service is a "Sales Acsellator" correspondence course prepared by Consultant Jim Mills. Builders pay \$300 for the course, which includes 52 weekly lessons for five salesmen and 26 for each sales manager.

*continued*



## Until seven years ago, NAHB had only grubby rented offices

Its headquarters were in the rear of the old LaSalle Bldg, originally built as an apartment house.

When the National Housing Center opened in mid-1955 (with Vice President Richard Nixon officiating), the staff occupied the seventh and eighth floors and the rest of the building was rented out for exhibits of building products, materials, and methods or used for temporary exhibits and meeting rooms. Now the staff has expanded to fill three floors; soon it may need to take back more space as services keep expanding.

Recently, the Housing Center's trustees, headed by Builder Ted Pratt, have tried to increase the tempo of activities at the center, in part to build traffic for the exhibits. Last year there were major conferences on minority housing, remodeling, shell and "habitable" housing, housing the elderly, urban renewal, and the problem of bad state legislation (the latter in collaboration with H&H).

The center's library has come to be recognized as the chief source in the US of published material on homebuilding. Dr Karl Baer, chief librarian, and three professional aides handle hundreds of queries a week from NAHB members, government officials, the press, the public, and from abroad. In 1958, Baer's staff recorded 5,466 inquiries handled, books circulated, and mailings of photocopied material. Last year this number had doubled to 10,850.

## Technology research is now NAHB's biggest department

Almost one-quarter of members' dues now goes to the research & technology division and Research Institute, both of which are headed by Ralph Johnson. Ten years ago NAHB had one man working on construction problems. Today this staff totals ten and another will soon be added (to work on the business management program being developed in cooperation with the University of Denver).

Growth of this part of NAHB's work has accelerated in the past few years as more and more members have become interested in the fine points of cutting construction costs and improving efficiency—and as research projects have begun paying heavy dividends. Johnson has directed the division since 1955 (when Len Haeger quit to join Levitt & Son). Previously, Johnson had spent 3½ years in construction and maintenance of war housing and 6½ years as chief of housing hygiene for the US Public Health Service.

The technical work ranges from brief tests to projects lasting years, from experiments in NAHB's own laboratory in Rockville, Md. to projects conducted by manufacturers, builders, or government in many parts of the US, and from small projects to large ones costing tens of thousands of dollars. The division also is responsible for one-third to one-half

of the programs at the annual convention, conducts its own schools and conferences for builders, and helps universities, manufacturers, and other organizations demonstrate or experiment with new products and methods. It keeps in daily touch with FHA and other government agencies—local, state, and national—to help members on specific problems or on industry-wide technology questions.

To be specific: last year, Johnson says, his staffers worked on 59 different research projects, completing about 90% of them. He has divided the research work into eight major categories:

1. Manufacturer relations. (Says Johnson: "We give a lot of advice to a lot of manufacturers to help them in their product development. One reason for doing this is that it helps us keep track of work going on.")
2. Laboratory work.
3. Field testing. (Present continuing studies concern PBF film, lead alloy gutters, and plastic plumbing.)
4. Research grants. (Just signed is a contract to study the hydraulics of plumbing.)
5. Educational courses which NAHB operates or directs at universities.
6. Special projects. Says Johnson: "The biggest and most important of these is the TAMAP time-and-motion study. This is the largest single industrial engineering study ever made in the US" (see p 140).
7. Publications and meetings, including those at the convention.
8. Research houses.

## Industry may save \$20 million on just one Institute lab project

The project: a \$30,000 study to show that bridging is unnecessary between floor joists. Says Johnson: "This can save at least \$25 a house on the approximately 800,000 houses a year built over a basement or crawl space. That adds up to \$20 million, and it means a 500-to-1 value for the money spent. Also, the study would have cost anyone else two or three times as much, because we knew exactly how to go about proving the point and we did the work as part of another study on floors."

The institute's lab work produced seven reports last year. Among them: invention of a steel-wood beam cheaper and lighter and stiffer than anything else, Johnson says; preliminary testing of a girder wall panel that can rest directly on piers (H&H, Oct '61).

## Research includes projects spanning many years

The newest is perhaps the most ambitious yet attempted: a study to develop design loads in the performance criteria of all elements of the house. This is an industry-wide program which

has begun with computer studies at Purdue University to obtain a suitable method of calculating stresses on all members of wood trusses. Johnson estimates the complete study will take "five to ten years."

Work on business management methods has increased sharply. Says Milt Smithman, technical services director: "Five years ago we hardly ever heard from builders about this. But times have changed, and now the builders are beginning to realize that they can't stay in business much longer unless they become better management men. Last month we had to have a meeting room for 1,500 people at the management session of the Chicago convention." Currently the staff is preparing a standard set of forms for estimating, scheduling, purchasing, etc.

Another recent expansion of services came when NAHB decided it needed a remodeling expert who could help builders learn how to cash in on opportunities in this field. Dennis Garrehy, remodeling services director, has helped get 52 remodeling committees established by local HBAs since last April and has scheduled six remodeling schools for the first six months of '62.

## The technical services group serves six NAHB standing committees

And the committee titles indicate the wide scope of Milt Smithman's jurisdiction—1) liaison with FHA and VA; 2) building codes; 3) business management; 4) remodeling; 5) small volume builders; 6) construction. The list also indicates how the four-man department spends a good part of its time—because each committee meets three or more times a year.

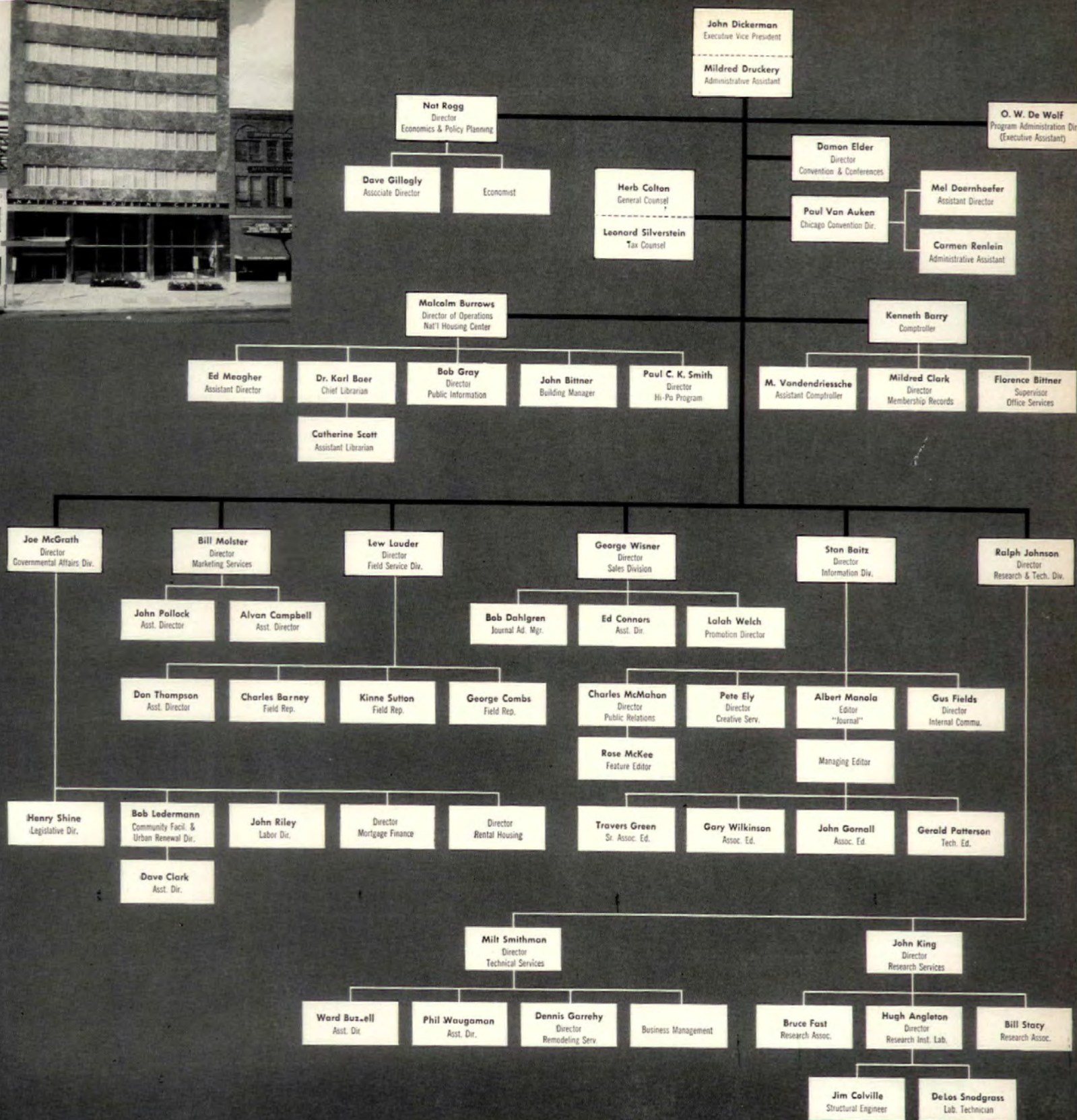
Liaison with FHA and VA probably takes up most of Smithman's time day by day. Builders are constantly calling from all over the country asking for help in interpreting orders or wanting other help which they can get only by getting to the proper government people. Says Smithman: "We have an excellent relationship with FHA and get the utmost cooperation from them. One reason we do is that we won't support a builder in anything he wants unless we're absolutely sure he has a legitimate case."

## Three years ago NAHB started working for better building codes

Most of its work has been to help HBA chapters persuade their local governments to adopt performance codes and hire competent building officials to administer them.

Says Ward Buzzell, who was hired to spearhead this activity: "We've been able to help in about two hundred markets and have seen some improvement in nearly all. Most of the code problems are local. Each town has the police power to decide what kind of code to have or whether it even needs





## This chart shows how NAHB's 61 executives fit into the staff organization

Nearly all of the key staff people listed on the organizational chart work in NAHB's headquarters on the upper floors of its National Housing Center in Washington (top of page). Most are in one or another of the six line or operating divisions shown on the lower

half of the diagram. The six division directors report directly to John Dickerman. Eight other top executives to left and right of the center vertical line help plan and execute programs worked out by the staff under supervision of NAHB's directors and executive board.

### NAHB is organized for operations on three levels

One level is national, working out of the Washington headquarters where the 137-man staff carries out policies set by the association's 25-man executive board. (On this board are the president, first vice president, secretary, treasurer, 12 regional vice presidents, the immediate

past president, and eight members appointed by the president.)

A second level of activity is in national committees. There are 17 standing committees (eg, legislative, National Home Week, FHA-VA) and numerous subcommittees. Most of these groups meet three

or more times a year and are assisted by staff work.

NAHB's third level of activity is through its local chapters. In each local HBA, a professional executive officer directs day-to-day operations and works with various member committees.

continued



one. We help local builder groups to get their towns to adopt performance codes—the national electric, national plumbing, or one of the four regional building codes. And we help them fight changes that special interests want which make codes too restrictive.”

Buzzell also does much liaison work with the code groups. “The four building codes are generally good and their differences are minor. Some day there may be a national building code, but right now we feel we must work with these four codes. In fact, having four regional codes may be better than having one, because local officials may be more willing to pick one of four codes than to go along with a single national code.”

One recent success has been to persuade three of the four code groups to issue supplemental pocket-size booklets “breaking out” residential requirements from other types of construction. This should prevent misinterpretations that often cost homebuilders heavily.

Buzzell and Johnson believe their work with the code groups (“we are accepted at face value more and more often when we seek code changes or testify against other changes”) will soon pay off in acceptance of NAHB’s findings that bridging between floor joists is not needed.

#### **NAHB now has a very active community facilities program**

This program has been forced on the builders by the growing cost of over-improvements required by communities mainly interested in holding down the rate of development.

NAHB’s effort to win “at least a fair break” for builders is directed by Bob Ledermann, a planner and real estate consultant before he joined the staff as community facilities and urban renewal

director in 1958. He has been setting up Community Growth Conferences around the country at which local HBA chapters sit down with city officials, planners, and other industry people to reach some meeting of the minds on who should pay what share of the costs of parks, schools, and other community needs. So far, 20 conferences have been held and Ledermann feels builders have made some headway each time in gaining cooperation from local officials.

Among other major services by Ledermann’s unit: it instigated and put up \$9,000 of the \$27,000 cost of the work that led to the Urban Land Institute’s excellent Technical Bulletin 40 on cluster plans and other new land planning ideas (H&H, Apr ’61).

#### **Urban renewal is now getting consistent staff attention**

A year ago, Ledermann added a full-time aide to strengthen the association’s push for urban renewal. (Back in 1953 NAHB had a department of rehabilitation under Yates Cook and, later, Mort Saber. NAHB was strongly behind ACTION in its first years. In fact, NAHB was the first big supporter of ACTION, which was started at an H&H Round Table called at the joint request of NAHB and NAREB’s Live Better America Committee. Then NAHB temporarily dropped its renewal unit in 1957.)

Dave Clark, assistant director, who came last year from the Florida Development Commission, started by preparing a “Home Builders Guide to Urban Renewal,” and 2,500 copies were sold last year at \$3. This is being revised to include changes in the Housing Act.

This year Clark is continuing a series of urban renewal conferences begun by Ledermann in 1958. Three are planned, probably to be held in San Antonio, Chicago, and Tampa. Also, the depart-

ment is helping set up regional advisory councils on urban renewal in each of the 12 HHFA regions. Purpose: to make teams of experts available to advise cities and towns on renewal problems.

#### **Legislative work keeps broadening year after year**

What was for years a one-man department called legislative director has now become a governmental affairs division headed by Joe McGrath, who came to NAHB in 1952 after serving as trial attorney for the Department of Justice. He still plays a key role in getting NAHB’s point of view across to Congress, but he now has Henry Shine on his staff as legislative director, plus John Riley as labor director, and Leonard Silverstein as tax legislative counsel. McGrath also manages the mortgage financing and rental housing departments. (Right now neither has a director, Col Hugh Askew retired in October after running the mortgage finance unit since 1954, and Jim Neville quit as rentals director to return to FHA. McGrath and Dickerman admit that finding able men for these two spots is almost impossible “because anyone who can fit it can make too much money on his own.”)

The labor department has been a staple at NAHB for 15 years. Members have always wanted an expert to help them deal with labor unions, though Riley estimates only about one new house out of three is built under union contract (vs 80% of heavy construction). Riley, a lawyer who came from Allied General Contractors in 1960, points out that “there is never an end to new problems in the labor field. Every time a federal law is enacted on labor—and this seems to happen every few years—a whole new set of problems arises. And the same thing happens with each changeover in Presidential administrations because each new National Labor Relations Board majority reverses the decisions of its predecessor. Once a change like these occurs, you have to spend years trying to sort out the effects.”

#### **Recruiting is still important but the method is different**

In the 1940s, NAHB’s officers had to spend most of their own time helping get new members. The president was expected to visit and make a speech at every local HBA at least once during his term. This is something that Len Frank will be spared—even if it were remotely possible to accomplish—because NAHB now has a five-man field service division to do the work.

Head of the division is L. W. (Lew) Lawder, who came to NAHB last April from the Washington Board of Trade. Most of his time is spent on the road, though he has to prepare mailings that go out all year round to presidents, committee heads, and executive officers of all the HBAs.



Research lab work is a \$50,000-a-year operation

Here Hugh Angleton, director of the Research Institute laboratory, and two aides test

strength of a 2x6 for a floor study, using 200,000-lb universal testing machine.



Says Lawder: "We were undermanned last year, and managed to visit only 133 chapters on a regular basis and make about 25 emergency visits to help solve crises of one kind or another. That isn't good enough. We can't hope to visit every one of the 360-odd chapters every year, but somehow we hope to visit chapters at least once every two years."

Lawder's staff also runs an annual two-day "cram clinic" for executive officers each May, at which association management methods are reviewed. In August each year, the division helps the EOS work out the program for their three-day convention (always held just before the NAHB fall directors meeting).

#### **NAHB is playing a leading role in backing the Hi-Po ad program**

NAHB put up half of the \$150,000 which the Housing Industry Council paid to get its HI-PO (Housing Industry Promotion Operation) national advertising effort under way. This is a plan to run national ads to increase demand for more and better houses and to sell the idea that a new house is better than an old one or an apartment.

As originally conceived by National Gypsum's John Brown, it would have had multi-million-dollar support from the homebuilders and suppliers, but thus far neither industry group has been able to produce that kind of war chest.

To get the HI-PO program off the ground, a New York ad agency man, Paul C.K. Smith, has been added to the Housing Center's staff to try to get other industry associations to join NAHB in financing a \$500,000 opening national ad campaign.

#### **NAHB's staff helps members help themselves**

One reason why the members get more value in services than they pay for in dues is that they themselves do much of the work.

NAHB's staff tries to encourage this kind of active participation. Says Dickerman: "This is a member-run association, more than most. Our staff job is to give the membership the tools and services they need. If you study the histories of associations, you'll see that membership participation is highest at first and then slopes off. I'm trying to maintain this high participation as long as possible. In some ways this may raise leadership problems, but one big benefit is that it relieves the staff of much of the work and expense."

Another staffman points out: "These guys who reach the top of the membership ladder take a five-year financial beating. Only when a man becomes president of NAHB does he get an expense account. At least two ex-presidents nearly went broke the year they were NAHB heads and were away from their businesses all year."

Any week in Washington headquarters, you can expect to see at least one

## *Len Frank*

At 57, Leonard Louis Frank can claim a 44-year homebuilding experience. He has been at it ever since he was 13.

Len, his brother Phil, and stepbrother Walter Stackler went to work for their father—a carpenter-by-trade type of builder—right after World War I. That was in Queens, which was then the Klondike gold-region for Long Island builders.

In the early Twenties, the Franks put up a regular 20 to 30 houses a year, and it wasn't until 1927 that they started their first large development—about 100 stucco bungalows that sold for \$4,990. They kept going at a fast pace until the end of 1929, when they started skidding along with everyone else (though not as badly as most Long Island builders). During the late Thirties, operations were back up to 100 or even hit 200 a year, mostly five-room brick ranches in the \$5,000 price range.

Since World War 2, Stackler & Frank has followed the homebuilding front farther and farther out on the Island. And they have, perforce, followed the cost-price trend. Now their lowest-priced split-entry and split-level houses sell for \$20,990, and they are located in Hauppauge, 55 miles out from Manhattan. Frank expects sales this year should total about 200, which would bring the firm's total over the years to about 4,700. These have mostly been in the lower price bracket in most periods, but some have been built in all price ranges.

Like many homebuilders, Frank has gone into other types of construction. The brothers have built and are operating a 110-acre shopping center, Long



Island's largest, and are starting to build garden apartments.

Long active in his local association, Frank was elected president of the Long Island Home Builders Institute in 1949 and again in 1950. From '51 through '54 he was appointed each year to NAHB's executive committee. He was general chairman of the NAHB convention in 1955 and 1956, was a trustee of the Housing Center from '56 to '58, and in '59 "got on the latter" as NAHB treasurer. He was elected 2nd vice president in '60, 1st vice president in '61.

Frank's work on NAHB committees illustrates how officers acquire broad experience on their way to the top. He has been chairman of the construction & design committee ('52), educational committee ('53-'54), resolutions committee ('55), and finance committee ('59). Also, he chaired the technical division in '60, and last year chaired the governmental affairs division.

or two former presidents bustling in on association duties. Among the most devoted to NAHB are Tom Coogan ('50), Dick Hughes ('54), Rod Lockwood ('49), Bob Gerholz Sr ('44), and Brockbank.

#### **Dickerman hires division heads, who report directly to him**

Ever since he became executive head of the staff in 1952, Dickerman has decided pretty much on his own whom to hire and what each man's function should be. He made up his mind on this long ago. There's a story to this.

Now 47, Dickerman came to NAHB in May, 1947 as legislative director. Before that he was a lawyer and had represented the Air Pilots Association, an AFL union. Says Dickerman: "The executive committee interviewed me and

Joe Meyerhoff, the Baltimore builder, questioned whether I could whole-heartedly serve an employer group after representing a labor union. I urged them to check with any of the airline presidents for an answer. I figured those airline guys would be glad to get rid of me. NAHB took me up, and I was hired. I decided while I was being interviewed to abolish executive committee screening of job candidates. Now I hire them and take the responsibility."

His main criteria in picking men: "basic ability on the job, ability to communicate in writing, ability to communicate verbally, and 'get-along' in working with others." Division heads report weekly in writing on what their chief activities have been the past week, and these reports are mimeographed and distributed to all staffers so each knows what work is in progress. /END

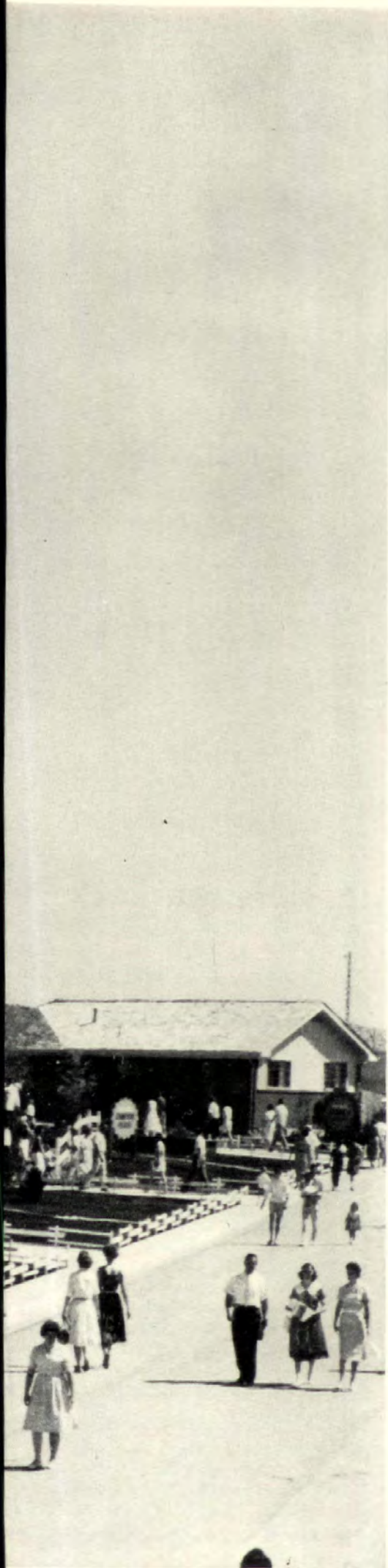


**SOLD**

1,300 houses  
in 1961!







Guy Burgess

*In growing Denver (housing starts up 18% in 1961)  
the firm Perl-Mack sold 1,300 houses in 1961, up 60%.  
Here, the partners say is*

## How to sell more houses today

"The best way to sell more houses today," says Partner Sam Primack, "is to offer Cadillac-like values at Chevy prices.

"On top of that, you need a better designed house and a better planned community. Then you must know how to sell what you've created."

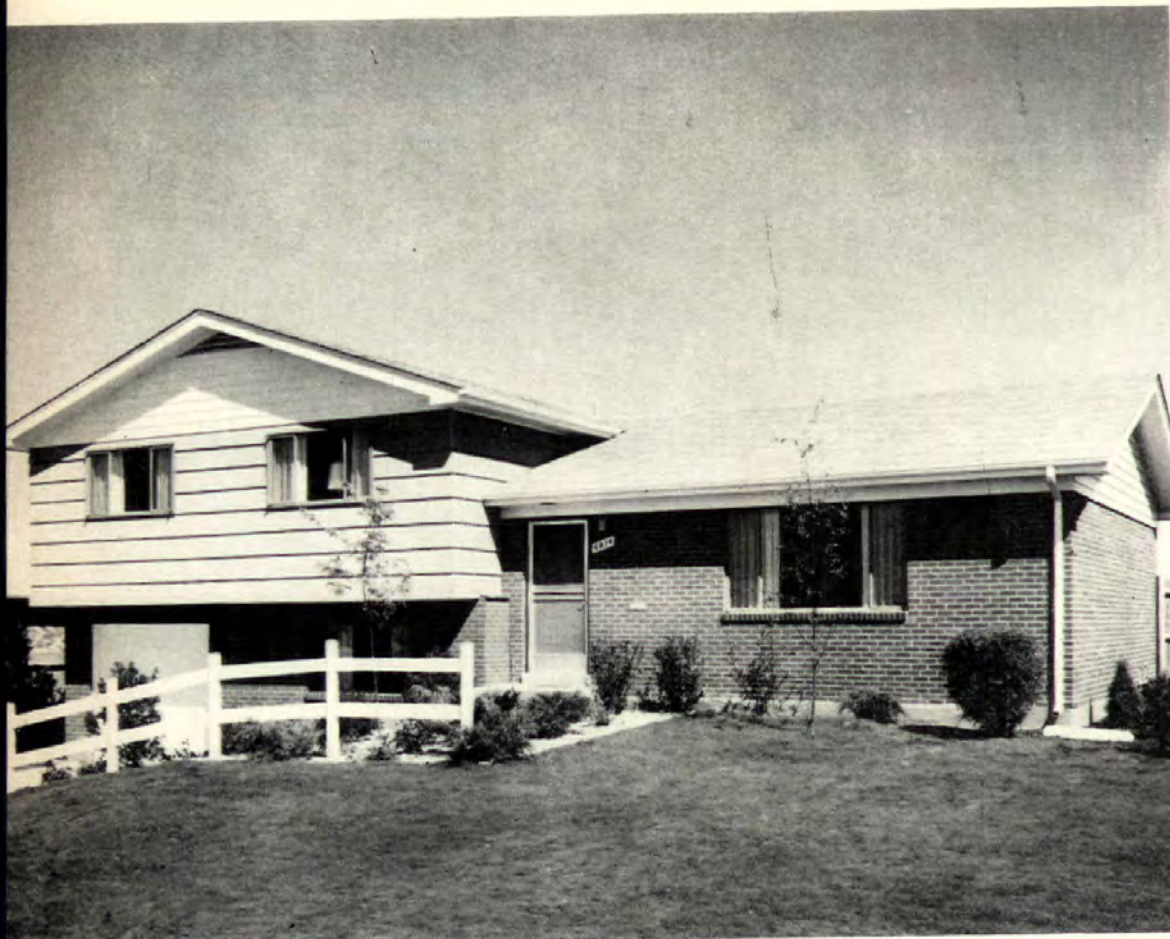
Perl-Mack not only sold 500 more houses last year than in 1960 but won recognition from several national magazines. Among the awards: *American Home's* "best home for the money," *McCall's* "certified home," *LIFE* and *NAHB Journal's* "best planned community," and *Good Housekeeping's* citation for "architectural excellence and good land development."

"These awards helped us," says Partner Jordan Perlmutter, "because we publicized them to let our buyers know that someone else agrees with their judgment. But the really important thing is not the awards but the merit of the houses and communities behind the awards. We retained professionals to help us at every step: Land Planners Harman, O'Donnell & Henninger; Architect W. A. Flickinger; and, for marketing, merchandising, and selling counsel, the Flesher Advertising Agency."

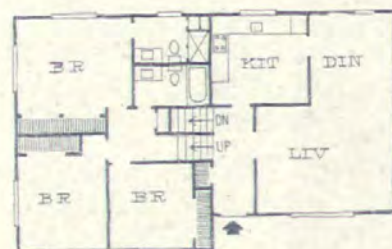
Partner Bill Morrison adds: "Today to make a sales success of anything, you need good personnel, adequate capital, sound business management, smart financing."

On the next eight pages you will see how the three Perl-Mack partners apply their sales ideas in today's Denver market.

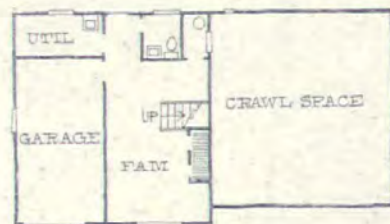




**SPLIT-LEVEL**, best-seller in Southglenn, has 2½ baths, 1,829 sq ft (including lowest-level recreation room), sells for \$19,700.



UPPER LEVEL



LOWER LEVEL

0 5 10 25 FT

*To sell more houses today*

## Start out by aiming at the broadest possible market

Perl-Mack's three partners aim for a broad market by building in more than one location and by offering a wide variety of house types, prices, and financing terms.

*They build 15 different models*—11 one-story houses (with rectangular, L-shaped, or U-shaped floor plans), three split-levels, and a two-story. Models range from 1,000 to more than 2,000 sq ft and have from two to four bedrooms and from 1½ to 2½ baths.

Why so many models? "Partly to make our communities more attractive by avoiding look-alike streetscapes, but primarily to meet a variety of needs and tastes," says Partner Sam Primack. "For instance, we appeal to retired couples with our two-bedroom houses and to large families with the four-bedroom models. We introduced a two-story because we found that many of our potential buyers are transplanted Easterners, and this was what they were used to back home and what they now want here." Perl-Mack's two-story (opposite), an immediate sales success, was the first two-story to be introduced in its price class in the South Denver market.

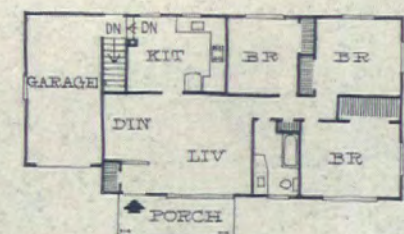
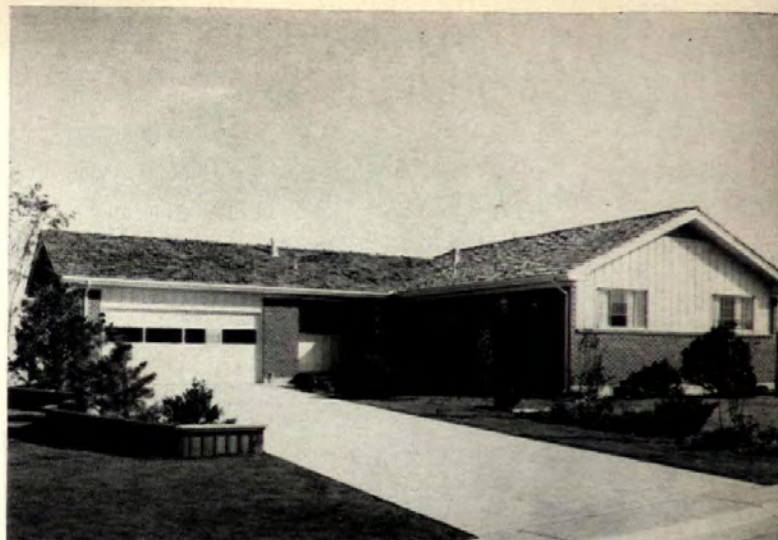
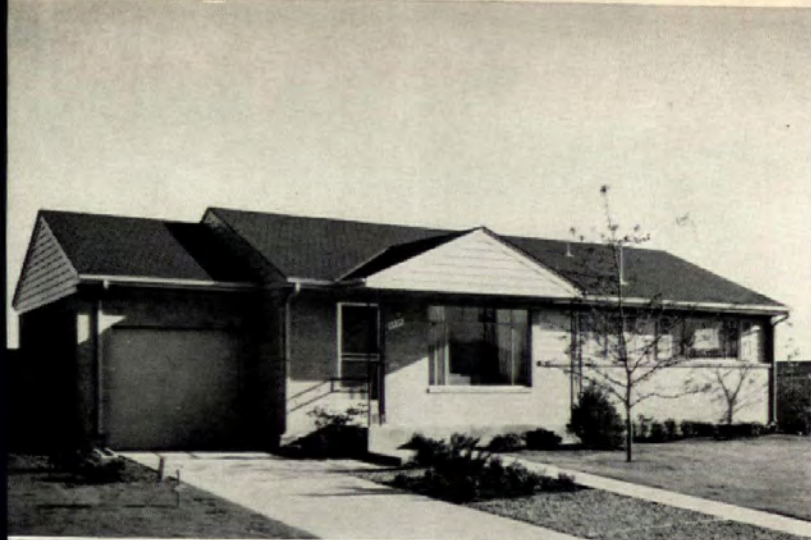
How can Perl-Mack offer so much variety and still keep costs down? "Because we standardize wherever possible and deal with the differences only where they are essential," says Primack. "We use the same basic framing for all houses except splits (which are balloon-framed), so we can pre-cut virtually all our studs to the same ceiling height. We use standardized windows, doors, headers, and spans. The truth is that in light construction there are far more standards than differences."

*They offer houses at 20 different prices* from \$11,900 to \$22,900. Says Primack: "We blanket our market so that even though family incomes range from \$5,400 to over \$10,000, every buyer can find a house at the highest prices for which he qualifies. We plan each house for a narrow income group. Then we pull it apart—adding and changing features—to make it a bargain at the price. We always ask ourselves: In this price class, what is a luxury, and what is a need? Take a fireplace, for example. In a \$12,000 house, it is a luxury, and we'd only include it after first allowing for, say, \$500 worth of appliances. But buyers of a \$20,000 house consider a fireplace a need, so we'd include it immediately."

*They build in two far-apart locations*—Northglenn on Denver's north side and Southglenn, opened last summer, on the south side. Says Primack: "For all sorts of reasons—jobs, family ties, friends, and so forth—many families won't buy a house unless it is in a certain area, so you have to take your houses to where the market is. When we opened Southglenn, we opened a whole new market."

*They offer VA, FHA, and conventional financing.* Says Partner Bill Morrison: "Terms will always be important in selling houses not only because of differences in buyers' incomes but also because of differences in their savings, spending habits, credit standing, and debts." Perl-Mack pays 5½ points for VA and FHA money but none for conventional mortgages, so salesmen receive higher commissions and bonuses on conventional sales.

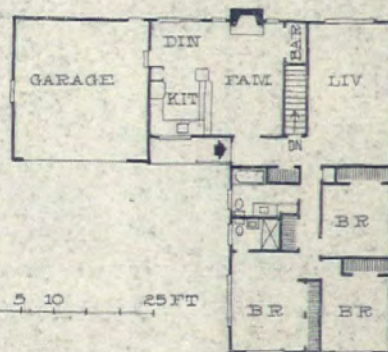




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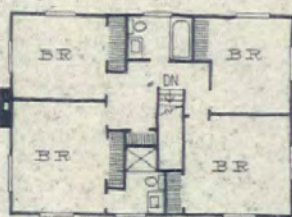
ALTERNATE PLAN

**RECTANGULAR ONE-STORY** has three bedrooms, two baths, finished basement recreation room. It sells for \$18,900 on an 8,000 sq ft lot.



0 5 10 25 FT

**L-SHAPED ONE-STORY** has three baths (one in finished basement), a built-in bar and fireplace, sells for \$22,900.



SECOND FLOOR

0 5 10 25 FT



FIRST FLOOR



**TWO-STORY**, added to line to attract transplanted Easterners, has central entry plans, four bedrooms. At \$22,250, it rates second in sales.

continued





**FIREPLACE**, shown here in living room of a \$18,250 one-story, is standard in several of Perl-Mack's top-of-the-line houses.

*To sell more houses today*

**"Load your models with extra value at no extra cost"**



Sam Primack explains: "When families go house hunting, they are bound to see plenty of houses that meet their basic requirements—the right size, the right price, the right number of bedrooms and baths. So if you want to sell them, you have to include extra features in your base price that are not included by competing builders."

Perl-Mack's extras include:

1. Plenty of appliances—a wall oven, countertop range, vent fan and hood, garbage disposer, and dishwasher in Southglenn models; a disposer, vent fan and hood, and a refrigerator or range and oven at Northglenn. A clothes-washer is also standard in some models.

2. Features that make rooms more livable and more attractive—fireplaces, beamed ceilings, oversize closets, kitchen desks, built-in bars, dressing tables, big mirrors, glass shower enclosures, and paneled basements (Denver families use the basement as a living room on hot days).

How does Perl-Mack include extras without inflating prices? Says Bill Morrison: "We buy well—in volume on a year-round basis, often from the same supplier year after year. We eliminate subcontractors' profits by having our own crews pour foundations, curbs, and gutters, lay brick, and install ductwork and furnaces."

**CEILING-HIGH CABINETS** and a full complement of brand-name appliances (see text) are included in Perl-Mack's prices for all models.





**DOUBLE CLOSETS** are featured in the master bedrooms of two models. Bi-fold doors allow closet to be open without blocking traffic lane in bedroom.



**WALK-IN CLOSET** (left) in master bedroom of another model has ample (and divided) rack and shelf space for husband and wife.



**BUILT-IN LAVATORY AND DRESSING TABLE**, with separate mirrors and lights, means convenience in the morning rush. Most baths have ceramic tile.



**PANELED RECREATION ROOM**, plus another finished room usable as a fourth bedroom and extra half bath, are standard in the basement level of several models.



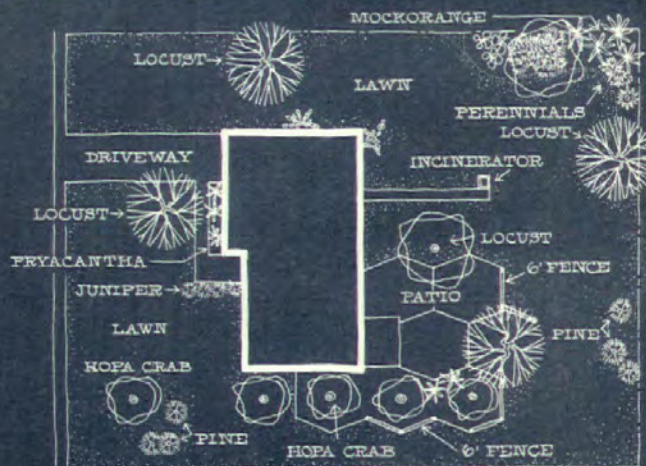
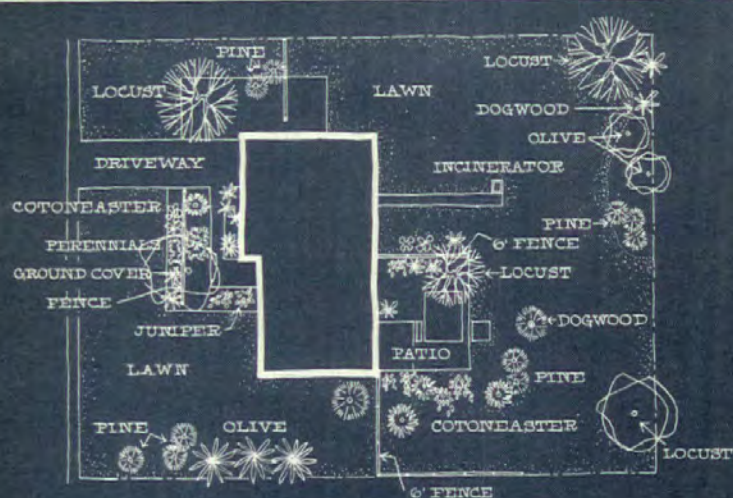
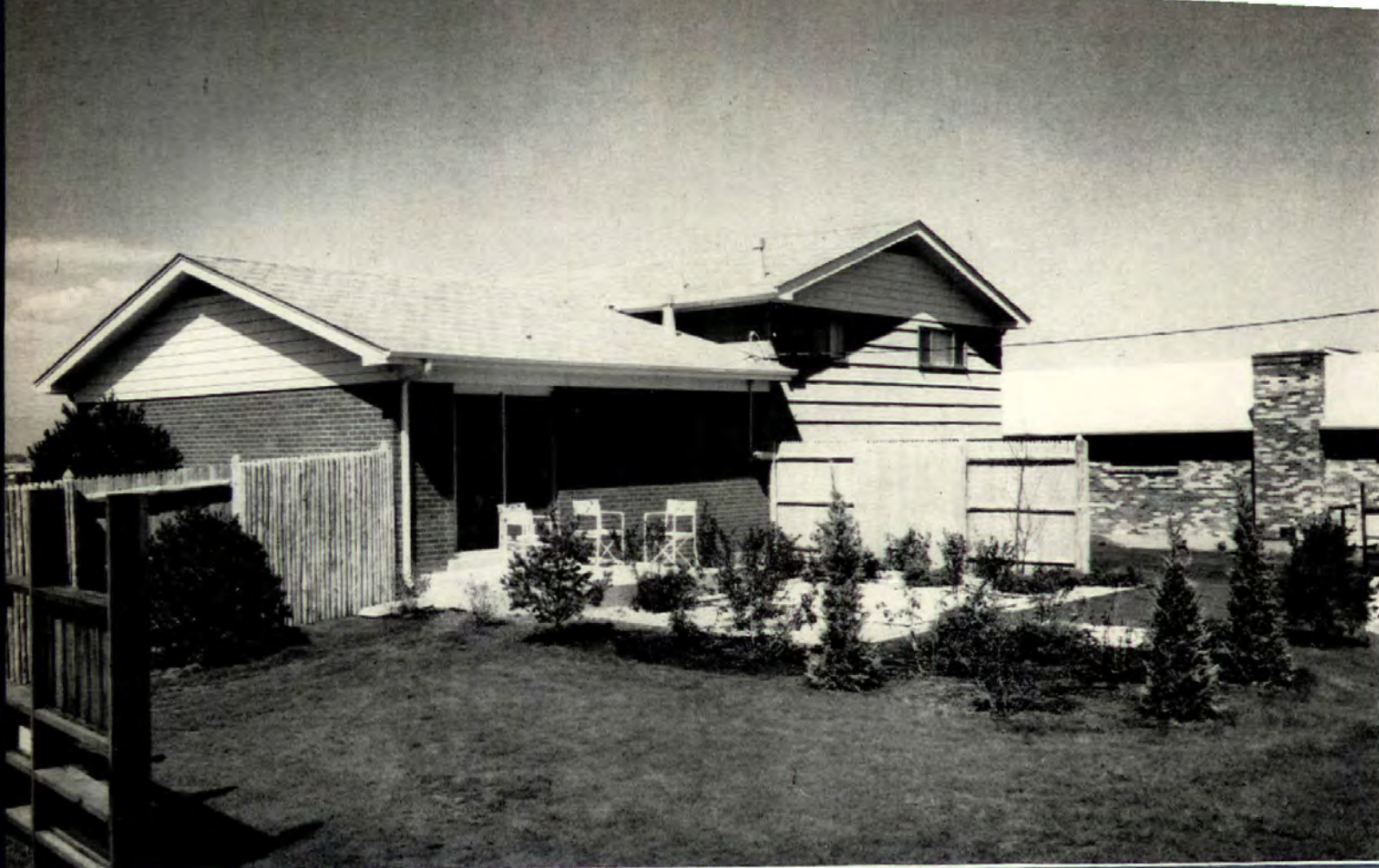
**BUILT-IN BAR**, fireplace, and paneling are included in the price of a \$22,900 one-story model.



**KITCHEN DESK**, right, is a popular extra now offered in two models.

*continued*





**TERRACE** is included in price of every house. Perl-Mack supplies landscaping plans (see drawings) to help buyers screen and finish the area.

*To sell more houses today*

## **"Make something special of your backyards"**

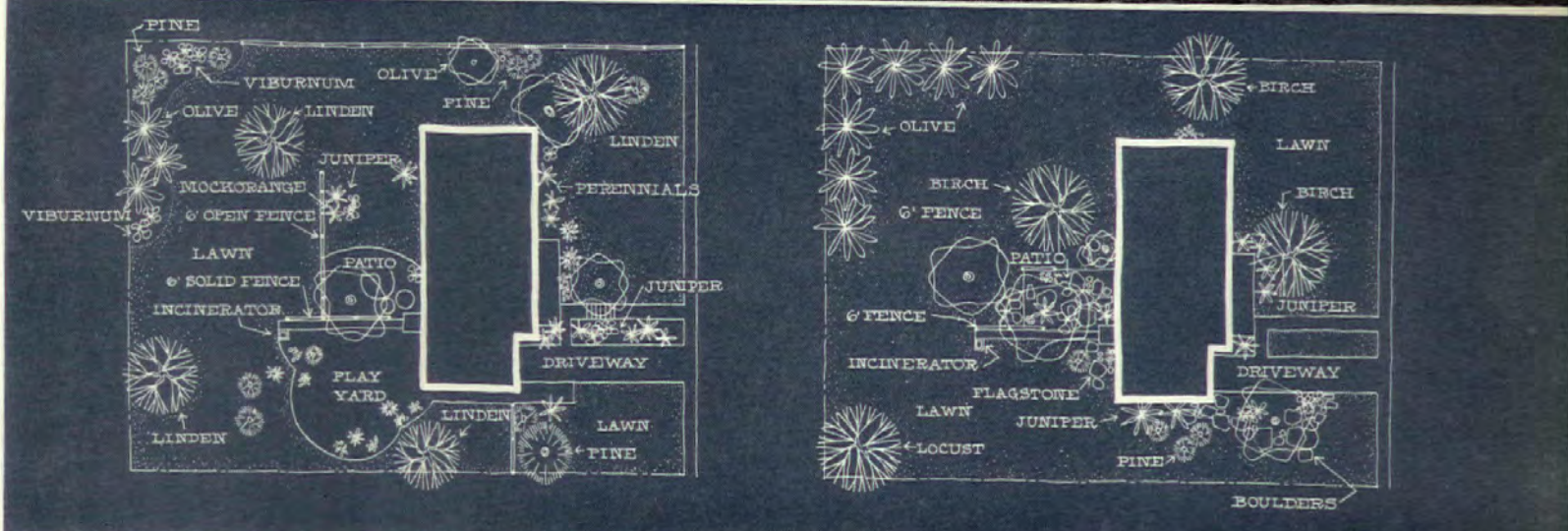
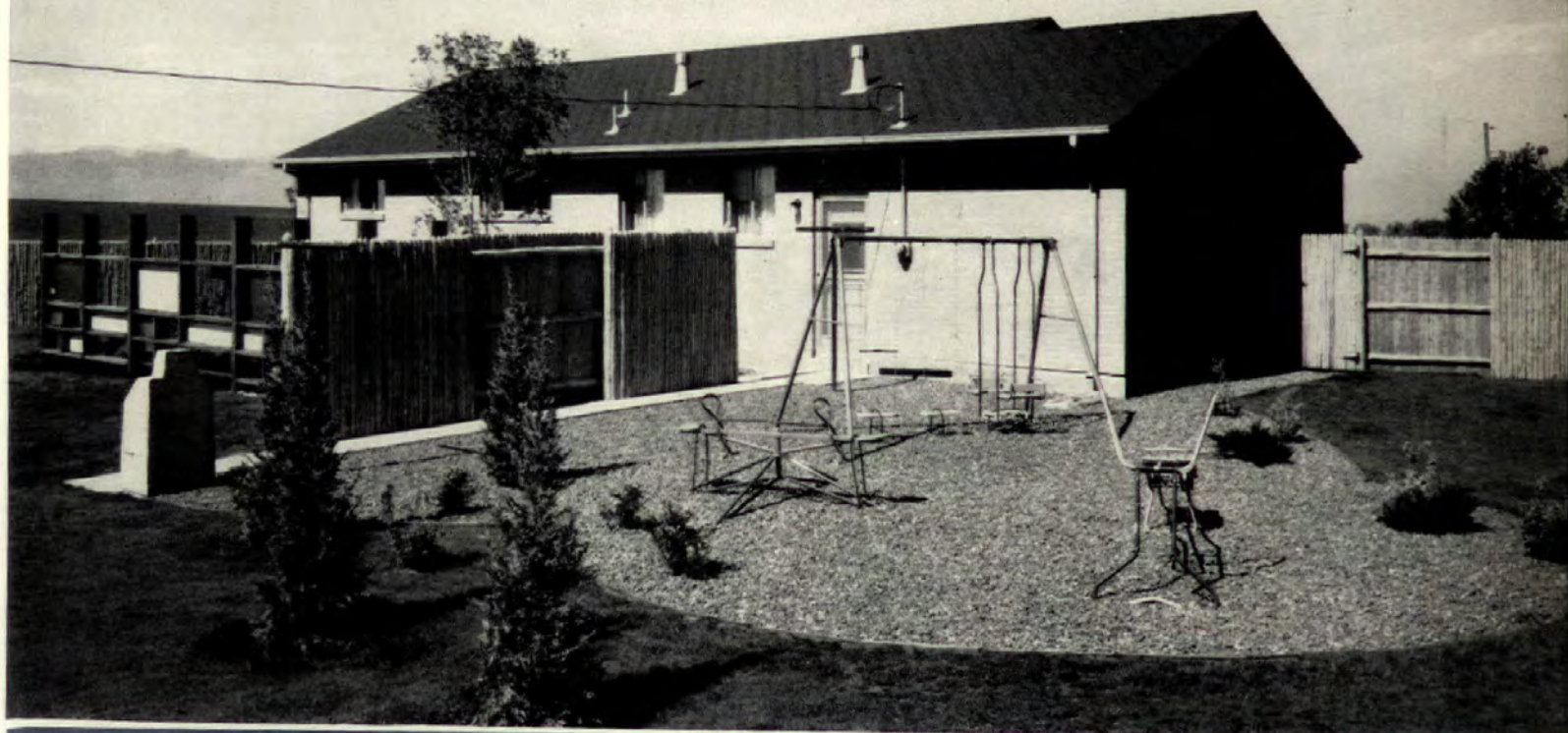
"If there is a missed bet in model-house areas, it's the sales opportunity offered by backyards," says Perl-Mack Partner Jordan Perlmutter. "We landscape front yards to increase curb appeal. We furnish rooms to make them more inviting and to help the prospect see himself living in them. But, too often, we fail to use the backyards to dramatize what more and more buyers want—better outdoor living."

Perl-Mack landscapes the backyards of its models as completely as the front yards. It furnishes the backyards as carefully as it furnishes the rooms in its models—to show how the yards can be used for private dining and entertaining and as safe play areas ("Many people will buy a house simply because you remove their worries about traffic by suggesting ways to turn part of the yard into a

children's playground"). But the company doesn't stop there—it also encourages people to start their own landscaping by including a paved rear terrace in the sales price of every house and by giving every buyer a choice of two professional plans for landscaping his entire lot.

"Our landscaping plans are a surprisingly inexpensive sales aid," says Perlmutter. "Their cost will come to no more than \$2 a house after all houses are sold. They appeal to buyers because, although most people want to landscape their lots, they don't know how. Oddly enough, second-time buyers are even more appreciative than first-time buyers—probably because they have learned from experience about the problems of landplanning. And by encouraging landscaping, we make our communities more attractive and more inviting."





**PLAYYARD** behind one of the models suggests to prospects another way of developing the back yard. Again, plans are available to buyers.



**INFORMAL OUTDOOR AREA**, with picnic tables and lounges, is developed at another model to show another approach to outdoor living.

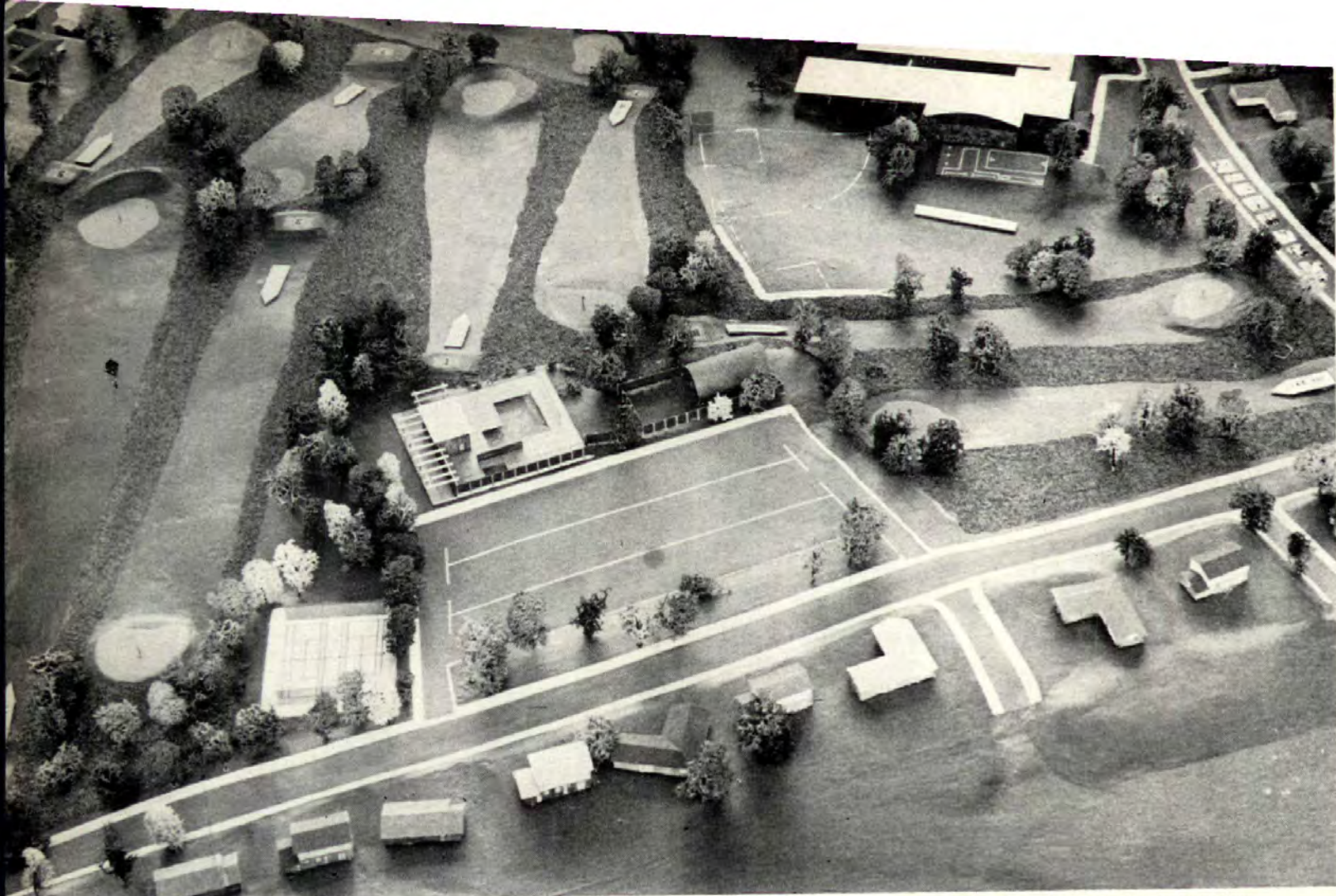


**A MORE FORMAL OUTDOOR SPACE** is shown outside the French doors opening to the living room of Perl-Mack's two-story model.

Photos: Guy Burgess

*continued*

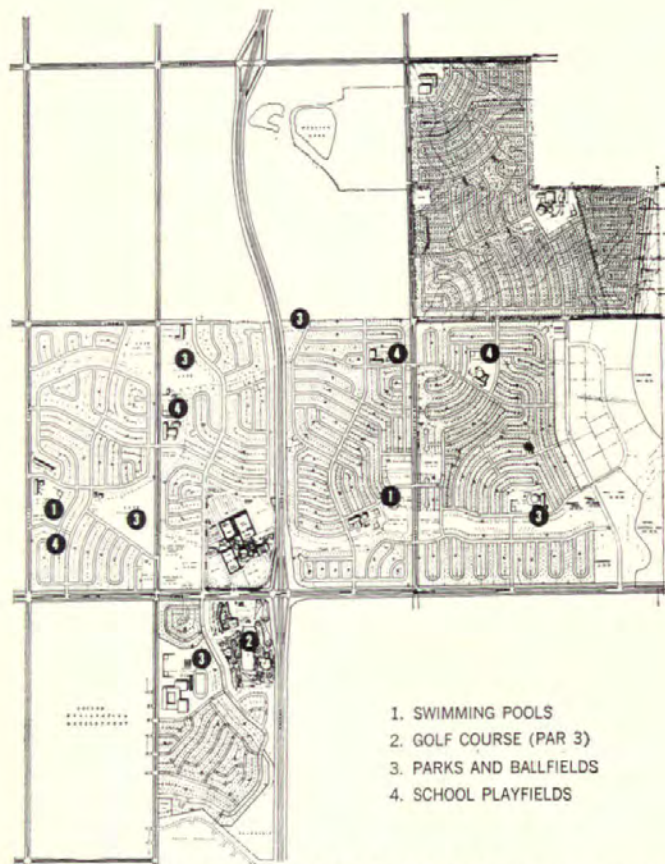




**MODEL OF COUNTRY CLUB** shows prospects recreational facilities (now being built) that they will enjoy as homeowners at Southglenn.

*To sell more houses today*

## **“Promise community recreation—and get it in fast”**



**MAP SHOWING RECREATION FACILITIES** (and other community features) at Northglenn, is included with sales brochure handed every prospect. Most of these facilities are completed.

Ten months after the opening of Perl-Mack's Northglenn subdivision (left), residents were swimming in a community pool. And two months later they were golfing on a public 3-par golf course (H&H, May) also built by Perl-Mack.

At its new Southglenn subdivision, opened last summer, Perl-Mack has started building a 23-acre country club (scale model above) with swimming pool, bath house, tennis courts, and golf course. Each homebuyer is automatically a member and pays no dues or assessments until 1971.

“Today, community recreation facilities are as important in selling houses as nearby churches, schools and shopping,” says Jordan Perlmuter. “The faster you complete your facilities, the faster you’ll sell out your houses. Prospects will probably be interested to see a colorful rendering of a swimming pool and impressed when you guarantee to build it (below). But they will be convinced when they see the pool with swimmers enjoying it.”

Recommended order for providing facilities: “Start with a pool,” says Perlmuter. “It pleases almost every family because it solves the perennial problem of how to keep the kids occupied after school ends. Then follow with 1) ball field and play yards, 2) golf course, 3) park areas, and 4) community center building.”

**GUARANTEE** tells buyers when Southglenn recreation facilities will be built.





- **EVERY** home with single or double attached garage
- **EVERY** home with built-in Waste King-Universal under-counter Dishwasher and Waste King Disposer
- **EVERY** home with built-in Waste King-Universal Electric Oven and Range and Vent Hood and Fan
- **EVERY** home with at least 1½ Completed Baths - and models with 2, 2½ and 3 Baths
- **EVERY** home with full Ceramic Tile Bath
- **PLUS** Automatic Membership in Exclusive Southglenn Country Club *only* for Perl-Mack home purchasers - with no membership fee or assessment

#### NO-DOWN-PAYMENT GI LOANS...FHA \$1700 DOWN PLUS CLOSING COSTS

	Approx. Monthly Payment Including Principal, Interest, Taxes and Insurance	Approximate Gross Monthly Income Required
GI (30 years)	\$174	\$780
FHA (30 years)	\$164	\$755

#### ● ALL FEATURES ARE INCLUDED IN PURCHASE PRICE

2-car attached garage  
Convenient center hall plan  
Oversize concrete patio with sliding glass doors  
Built-in electric range and oven with hood and fan  
Built-in under-counter dishwasher  
Hotpoint automatic washer Model LW140 and 230 wiring for dryer  
Built-in Waste King disposer  
Burgundy birch custom kitchen cabinets with loured top doors  
Brick construction with steel I-beam  
Large family room with acoustical tile ceiling, wood paneling, built-in bar, and brick fireplace  
Breakfast bar between kitchen and family room  
Entry foyer with guest closet  
Full ceramic tile bath  
Tub enclosure with sliding glass doors  
Glass enclosed ceramic-tiled shower unit in 2nd bath  
Parquet covered entry  
Bifold closet doors  
40-gallon hot water heater  
No. 1 oak flooring  
Extra large living room  
100 amp breaker box  
Rock wool insulation



**FEATURES ARE SPELLED OUT** in display ads. In this ad, each model is shown with its price—and just what the price includes.

## “Sell the steak—not the sizzle—in your ads, brochures, and displays”

Photos: Guy Burgess

So says Bernard Flesher who handles advertising for Perl-Mack. He adds: “The old rule about selling the sizzle instead of the steak now makes little sense in the housing market. Today’s buyers are smart shoppers—they check value, check prices, and insist on specific information.”

Perl-Mack’s Jordan Perlmutter cites his company’s basic rules:

**On advertising:** “1) Advertise only when you have something important to say—opening a community, introducing a model, offering something your competitors don’t offer, winning an award. 2) Drum up big crowds by advertising most heavily over a two- or three-week period. 3) Be 100% honest in your ads—people who don’t see everything your ads promised lose confidence in you and hesitate to buy.”

**On brochures:** “1) Pack them with facts about your houses, your community, your reputation, and your extra-value features. 2) Be sure to include prices, down payments, monthly payments, and income requirements. All this information helps families decide on the model that best meets their needs and that they can afford.”

**On point-of-sale displays:** “1) Put ‘included in the price’ signs on appliances and features that people might otherwise think are optional extras. 2) Display your awards if you have won any—a favorable judgment by a disinterested party gives buyers more confidence in you. 3) Use cutaways, movies, or display cards to show the quality of your craftsmanship and your building products.” /END



**APPLIANCE DISPLAY** emphasizes that the oven, range, vent hood, garbage disposer and dishwasher are included in price of every house.



*Before long you will have to commit yourself  
to 1962 models. So now is a good time to*

## **Take one more critical look at your plans and elevations**

Chances are very good that if the whole building team—the architect, the builder, the realtor, and the lender—sits down and critically examines the drawings of your new houses, the houses will be improved.

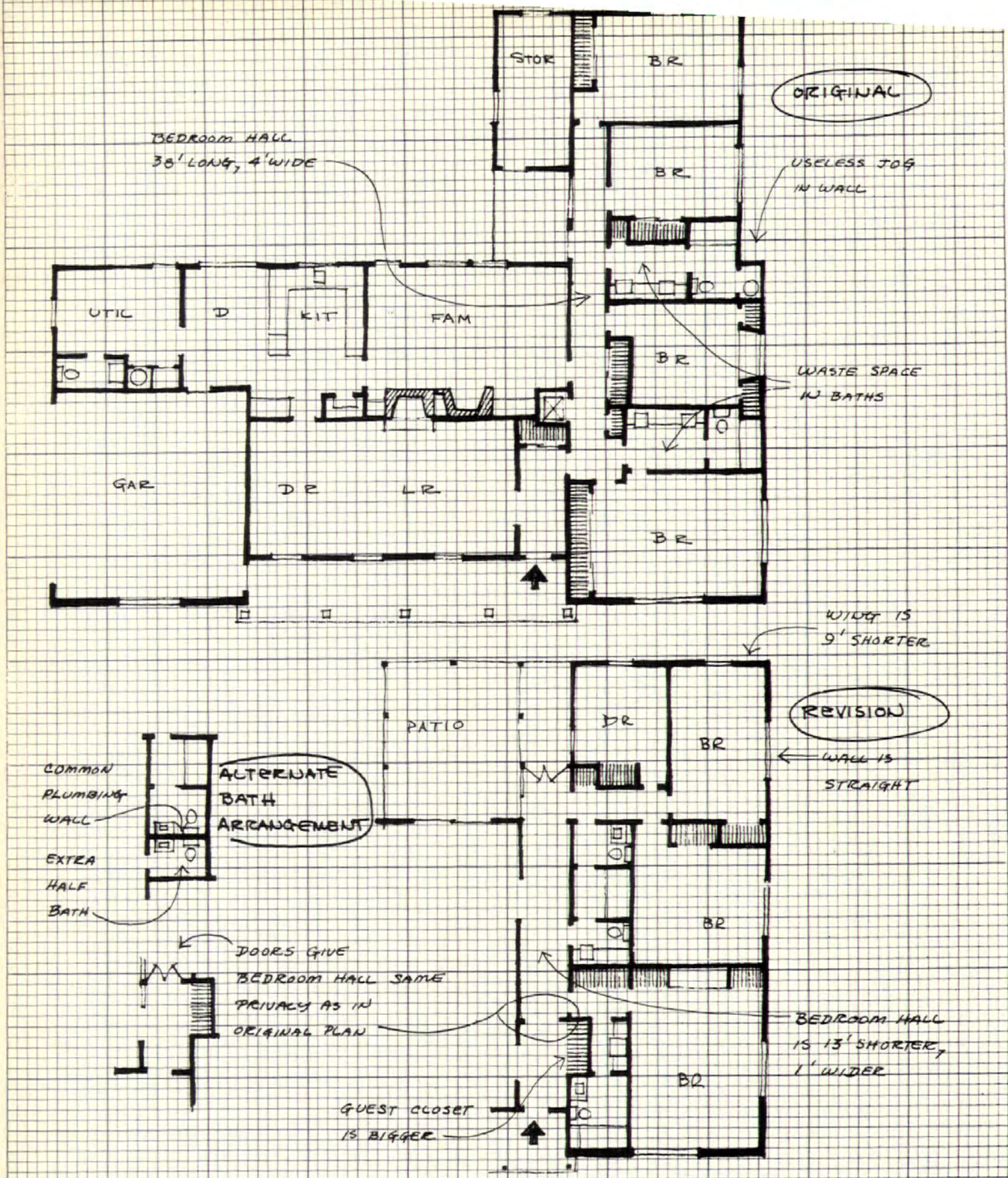
For many (and perhaps most) houses have faults in planning or design that are unnecessary—that could have been caught at the design stage without increasing costs. This is borne out by the ten case studies on the following pages:

The plans and elevations shown in the studies—all of successful built-for-sale houses—were submitted to *McCall's* "Home Certification" program. *McCall's* judges (a panel of architects and magazine editors) were able, from a short study of the drawings, to pinpoint faults in the houses and, often, suggest improvements. Working from the judges' criticism and ideas, Architect Gerald Geerlings (a member of the panel and *McCall's* architectural consultant) drew up suggested revisions that—within the original outlines of the house and within the original budget—remedied most of the faults. His revisions are shown on each page below a drawing of the original.

Criticism like this more than pays for itself. It brings out suggested improvements—easy to carry out in the planning stage—that can contribute greatly to the success of the house, and often reduce costs.

*To check the case studies for ideas that might improve your houses, begin on the next page.*





### *In plan improvement study 1*

## The bedrooms and baths are improved by reshaping the bedroom wing

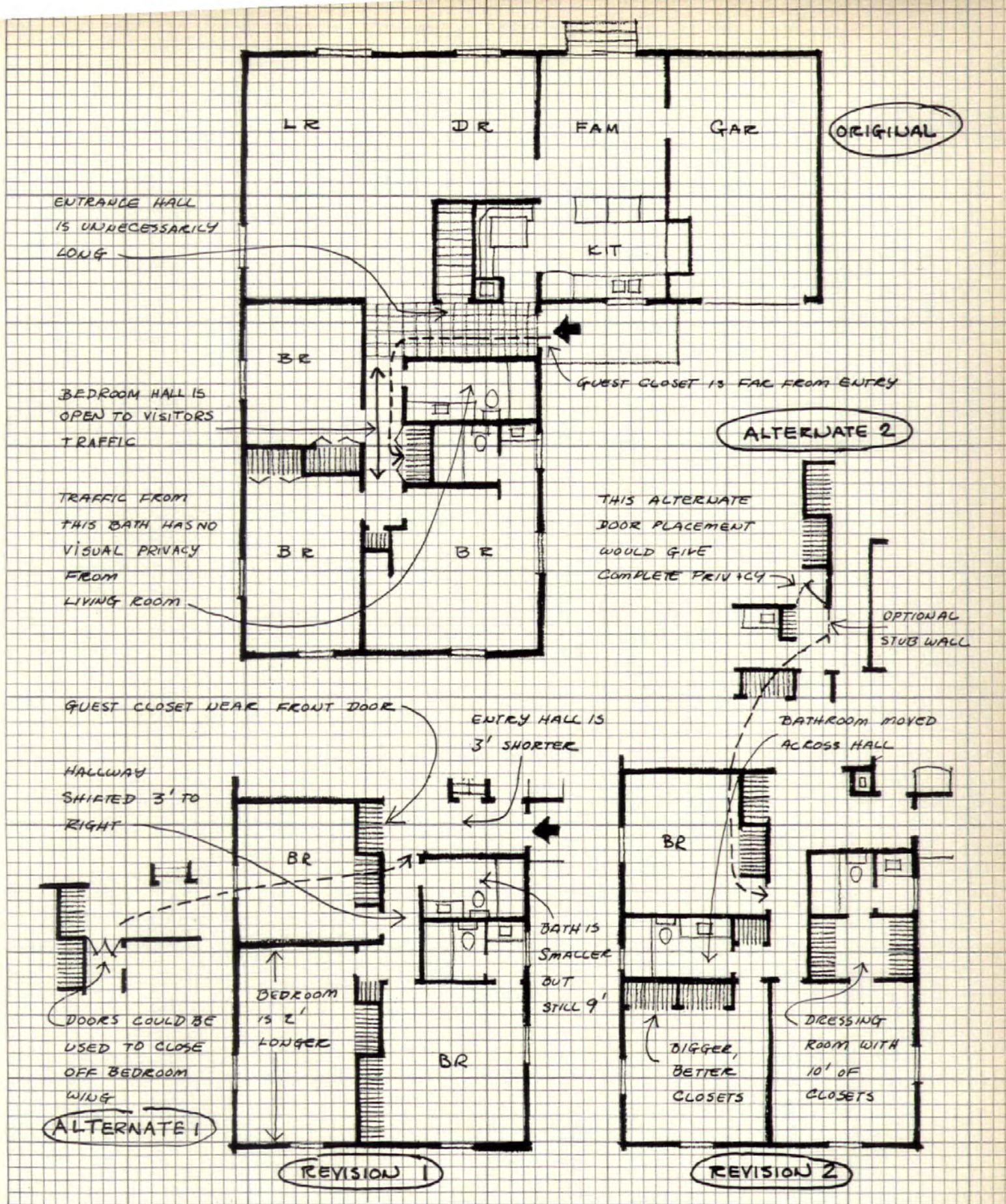
In the original plan, the length of the bedroom wing (its hall is 38' long) was criticized by the judges. They also objected to the unnecessary (and costly-to-build) setback in the outside wall.

In Architect Geerlings' revision, the wing is a simple rectangle, 9' shorter than the original (though it has about the same area as the original, because Geerlings "filled out" the setback and took some space away from the living area).

Geerlings' other basic change was to line up the baths against the interior wall.

Here is what these changes gained: 1) The hallway is 13' shorter—and a foot wider. 2) Every bedroom is nearer to a bath and the passage between bedroom and bath is now private. 3) A powder room has been added (in the original plan, guests use the master bath). 4) The master bedroom and second bedroom are larger.





### In plan improvement study 2

## The bedroom wing gains privacy from a small change in hallway location

In the original plan (top) the bedroom wing lacks privacy because, as McCall's judges pointed out: 1) the guest closet is at the far end of the bedroom hallway (and of course, near all three bedrooms), 2) the entire length of the bedroom hall is visible from the living room, and 3) the door to one of the baths is only 5' from the living room.

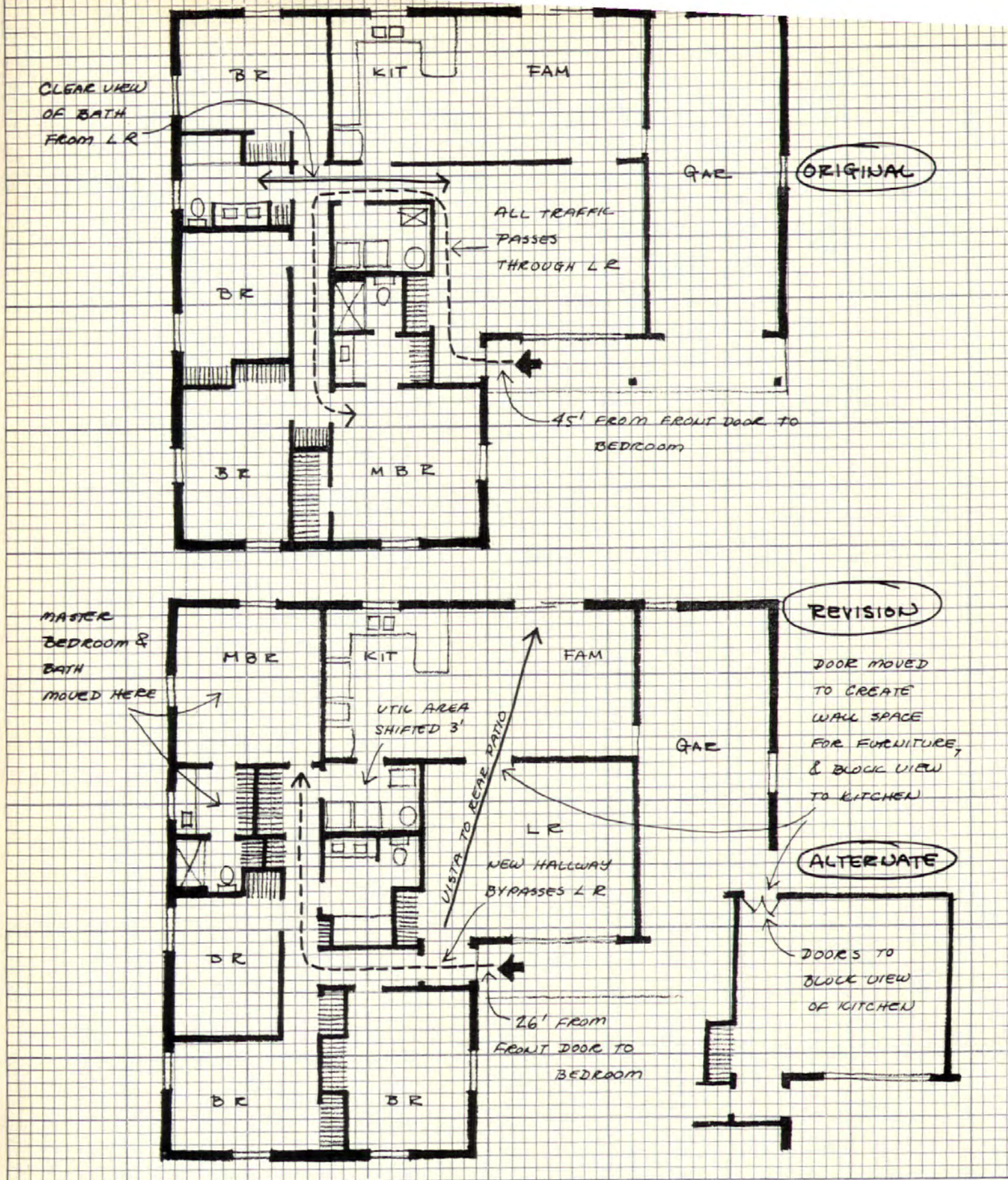
In Architect Geerlings' first revision (above, left), shifting the hallway 3' to the right allows the guest closet to be placed

much nearer the front door and away from the bedroom. It also shortens the entry hall, and enlarges bedroom 2. Bath 2 is smaller, but still ample.

In the second revision (above, right), Geerlings moved one bath across the bedroom hall. This would cost \$25 to \$50 for extra rough plumbing, but it keeps all bedroom-to-bath traffic private, and makes space for a big closet-dressing area in the master bedroom.

continued





### In plan improvement study 3

The living room is more pleasant because it gets no bedroom-wing traffic

In the original plan, all traffic has to pass through the living room, and it is a long (45') walk from the front door to the farthest bedrooms. ("Two round trips," said the judges, "are equal to a full city block.")

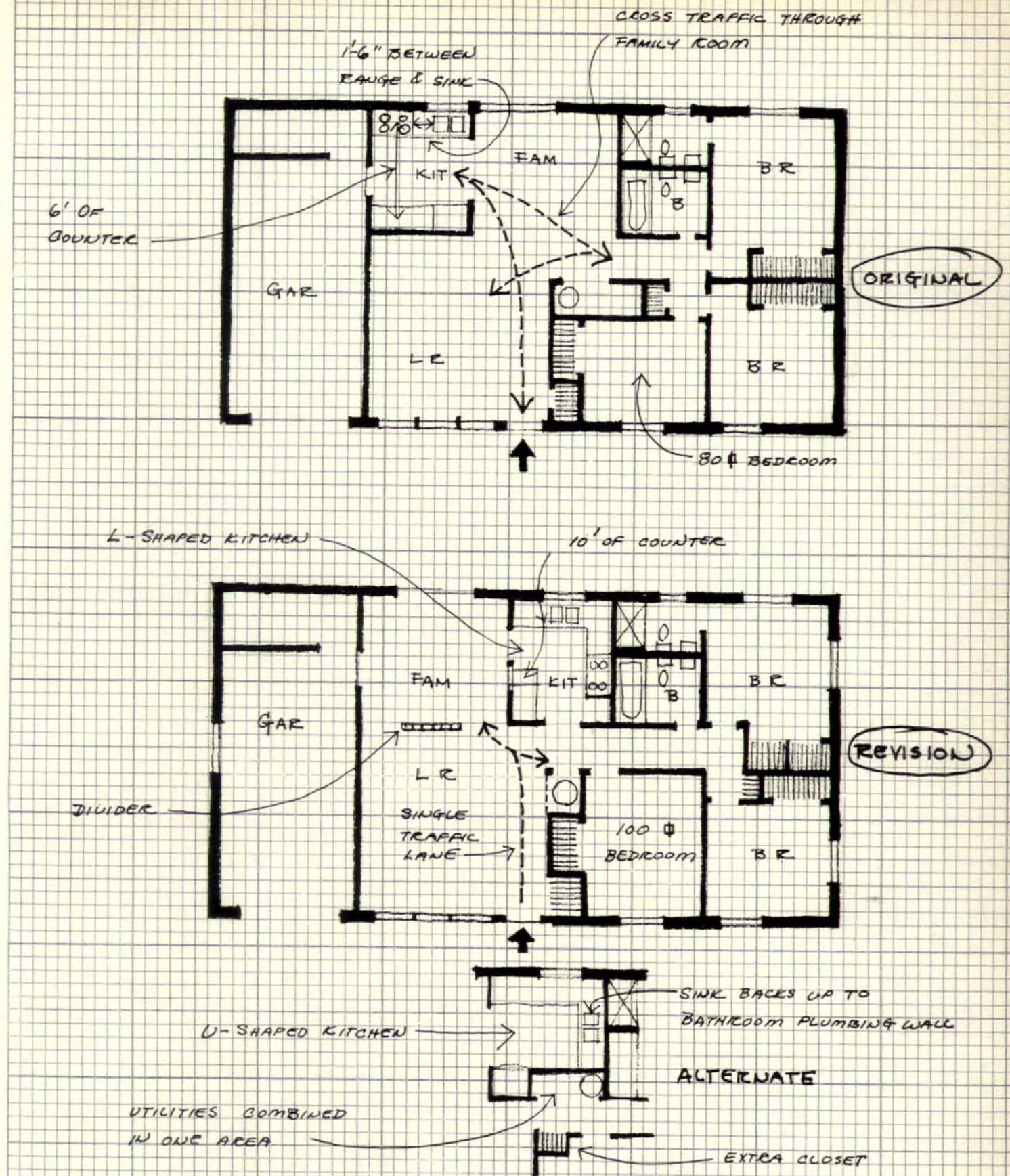
In Architect Geerlings' revision, the utility room and second bath are shifted to the rear, and the bedroom hall is moved to the front. As a result, traffic to the bedrooms no longer passes through the living room, and the distance from the

front door to the farthest bedroom is now only 26'.

Because this change separated the master bedroom from its bath, Geerlings also moved the master bedroom. It is now at the rear of the house, with its own bath, and with convenient direct access to the kitchen.

Geerlings created a long vista from the front door—and helped furniture placement—by shifting the location of the opening between the living room and family room.





#### In plan improvement study 4

The family room is much more usable because it is no longer a hallway

In the original plan, furniture placement in the family room is difficult because, as the judges pointed out, "the traffic lanes from the front door to the kitchen, and from the kitchen to the bedroom hall, leave little usable area." The judges also criticized the kitchen, noting that "the in-line plan uses space inefficiently, and leaves too little counter space between the sink and range."

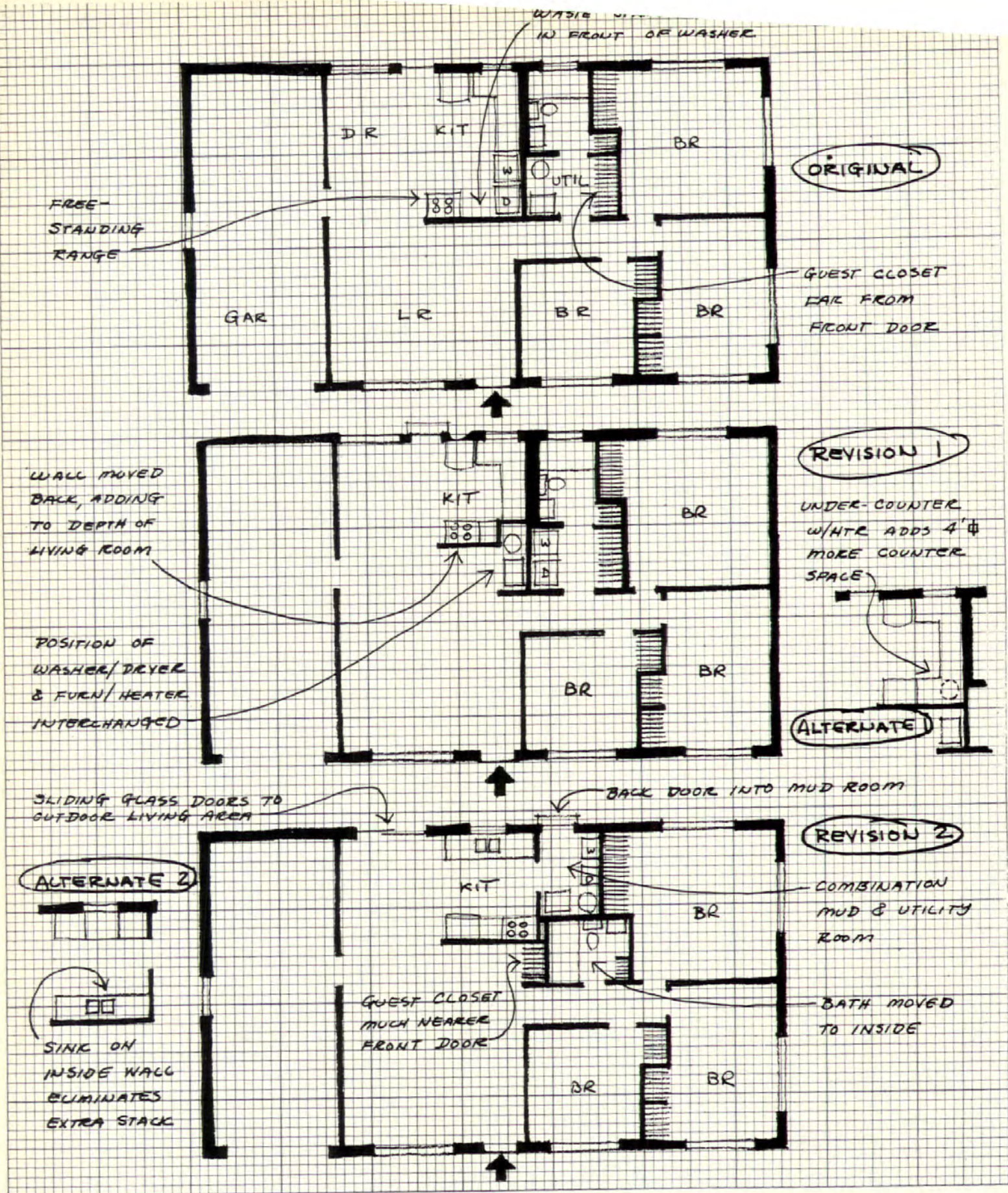
In Architect Geerlings' first revision, the position of the

kitchen and family room are interchanged. The family room now gets only the garage-to-kitchen traffic. And the kitchen is now L-shaped (which gives it more and better arranged counters) and shares the rough plumbing for the baths, which saves \$25 to \$50.

In the second revision, the furnace is moved across the hall, cutting the size of the kitchen but creating space for an additional hall closet.

continued





*In plan improvement study 5*

The kitchen is easier to work in because it no longer doubles as a laundry

*In the original plan, the washer and dryer are located in the corner of the kitchen. The judges pointed out that, because standing space is needed in front of these appliances, there is no counter space beside the range. "And," they added, "an isolated range, with no counter on either side, harks back many years."*

*In Architect Geerlings' first revision, the positions of the washer and dryer and the furnace and water heater are*

*interchanged, and the kitchen wall is moved to the rear. This change adds 75 sq ft to the living room, and permits a small counter next to the range (an undercounter water heater would permit still more counter space). All appliances still share the same wall, so no extra plumbing is involved.*

*In the second revision, the bath is moved inside (closer to the bedrooms) creating a combination mud-room/utility room opening to the outdoors.*





### In design improvement study 1

## The "restless" facade is simplified by standardizing window treatment

In the original design, four different window styles make the facade look "more restless than impressive." The judges also noted that the living room window (second from left) needs to be bigger, since the living room is 20' deep and "is entitled to all the natural light it can get."

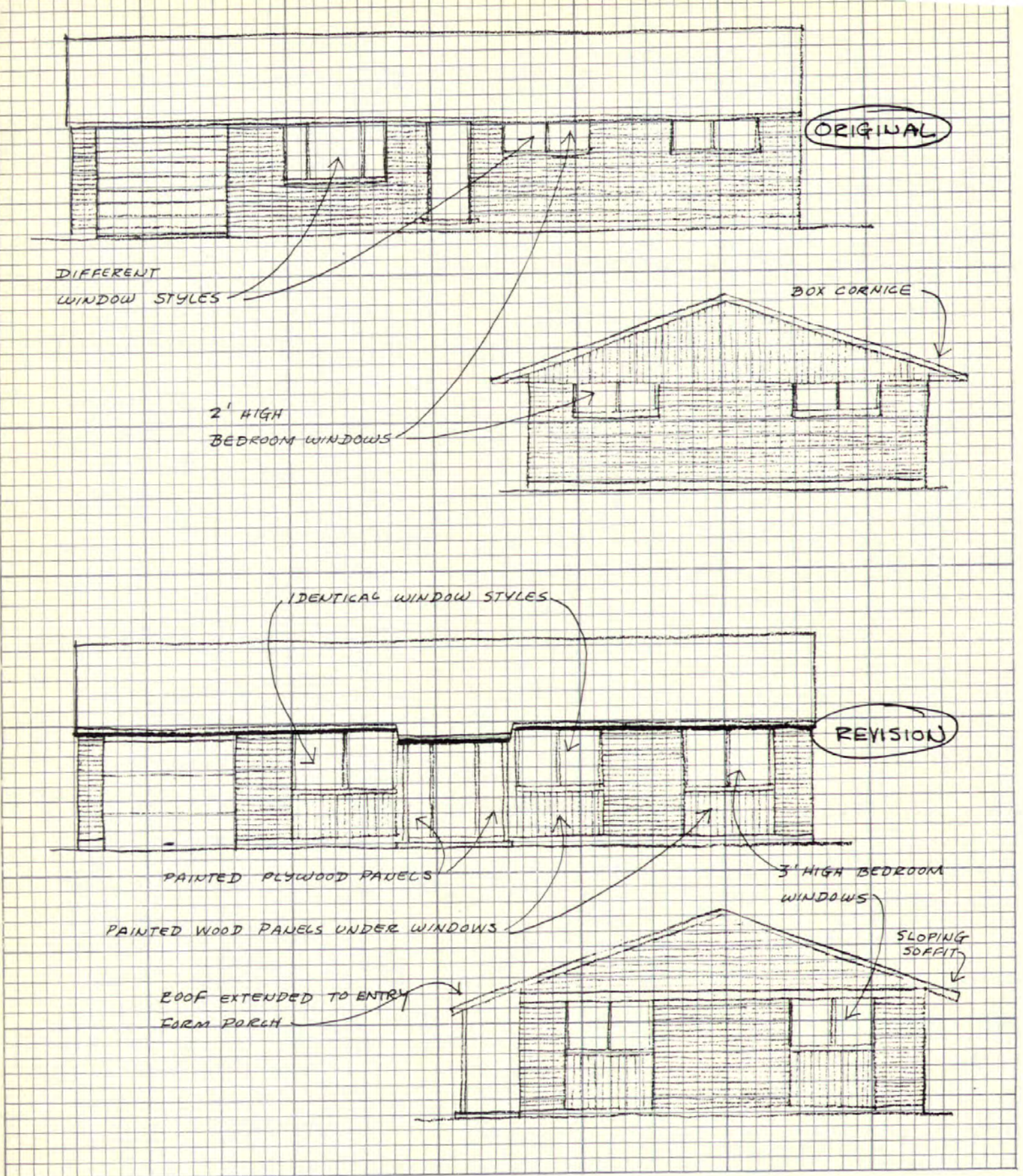
In Architect Geerlings' first revision, just one size and style of window (the window used for the living room in the original) is standard across the facade. A double section is

used in the living room, both to admit more light and to balance the big bedroom window at the far left. Then to increase the apparent size of the windows, Geerlings has added painted wood fascias beside each window.

In the second revision, Geerlings uses small-panel windows (except under the front porch). In place of the fascias used in the first revision, shutters are used to give the house a more traditional appearance.

continued





### *In design improvement study 2*

## The plain exterior gains interest from bigger, "panelized" windows

In the original design, the "lack of interest" in the front and side elevations—and particularly the high windows which "give the effect of a father's hat being pulled down over his small son's ears"—was criticized by the judges.

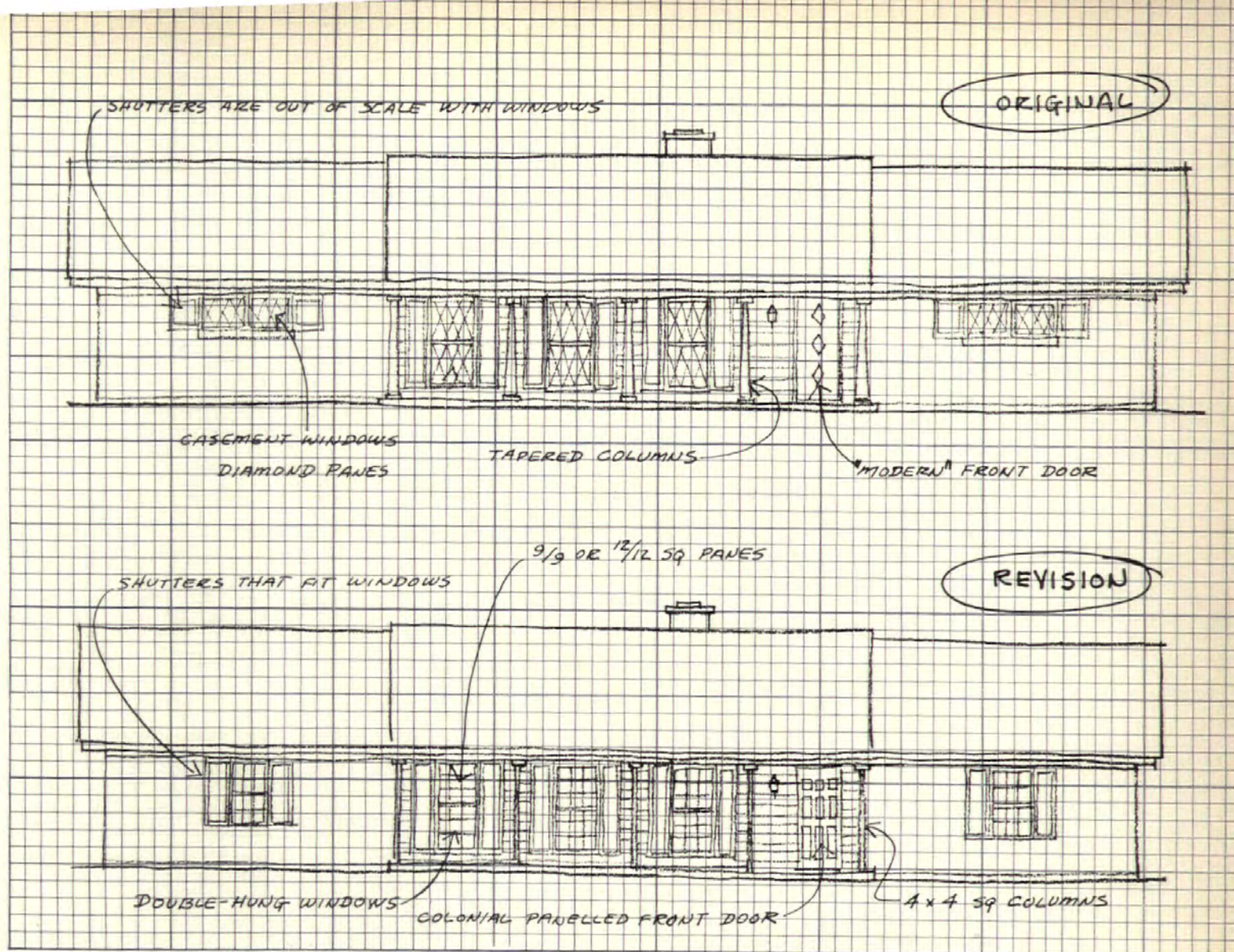
In Architect Geerlings' revision the windows are emphasized. The bedroom windows are now the same size as the living room window—and all windows are set off with painted wood panels below. This treatment has an extra advantage:

it decreases the amount of brickwork, and thus reduces costs.

To mark the importance of the front door, Geerlings flanked it with brightly painted plywood panels, and extended the roof over it to make a small protective porch.

Finally, to give the roof of the house a lighter feeling, Geerling uses a sloping soffit. It is easier to frame than the box cornice in the original design, and it would be appreciably less expensive.





### In design improvement study 3

## The traditional exterior gets a more authentic look from simpler detailing

In the original design, the "mixed windows and poor details" of the front elevation were criticized. The judges felt that the diamond-shaped window panes, the tapered porch columns and the modern front door did not fit the "modified colonial" design of the house.

In Architect Geerlings' revision the basic elevation is left unchanged; only the detailing is different. In the center section, for the big windows, Geerlings substitutes rectangular panes

("The best effect would be from small panes. I'd recommend 9/9, or even 12/12"). The small, high windows in the garage and bedroom wings are enlarged and changed to double-hung, so that they harmonize with the colonial styling of the rest of the facade.

On the porch, the tapered posts are changed to 4x4 square posts (which are much cheaper than columns). And the front door is now a paneled colonial door.

*The experience of the builders who received these critiques shows:*

### The time to improve designs is before you start production

Only a few of the builders whose houses were criticized by McCall's panel of judges found it practicable to make the changes suggested by Architect Geerlings—mostly because they were already committed to production. Said one: "We've already started mass-producing this model. We couldn't afford to retool." Said another: "I'd like to make changes, but I'd have to go back through my mortgage people, my FHA office, my subs, and my own crews. It would take too much time." And said another: "Last year we lost several buyers who didn't like our floor plans; but the houses were built and we couldn't change them without overpricing the house."

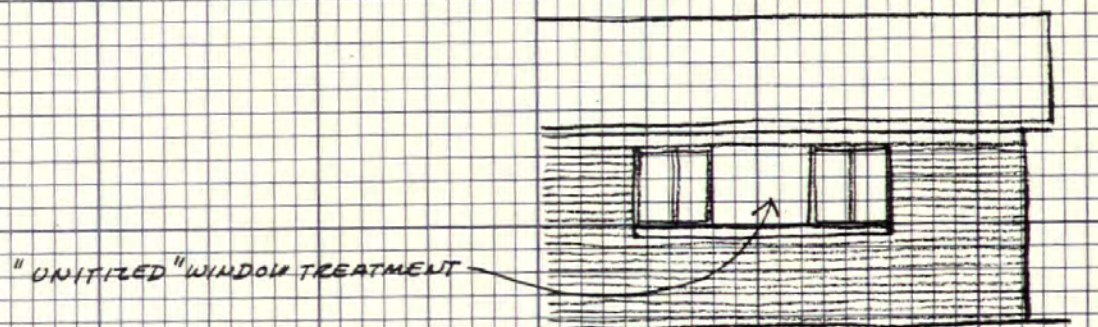
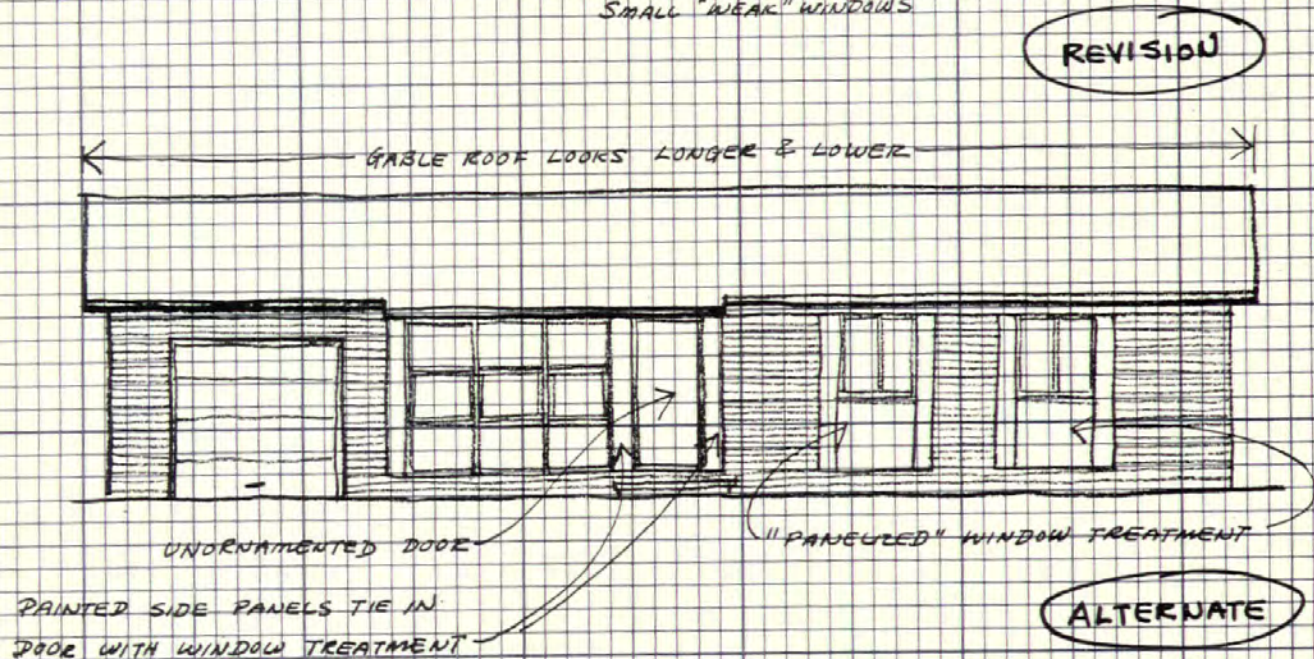
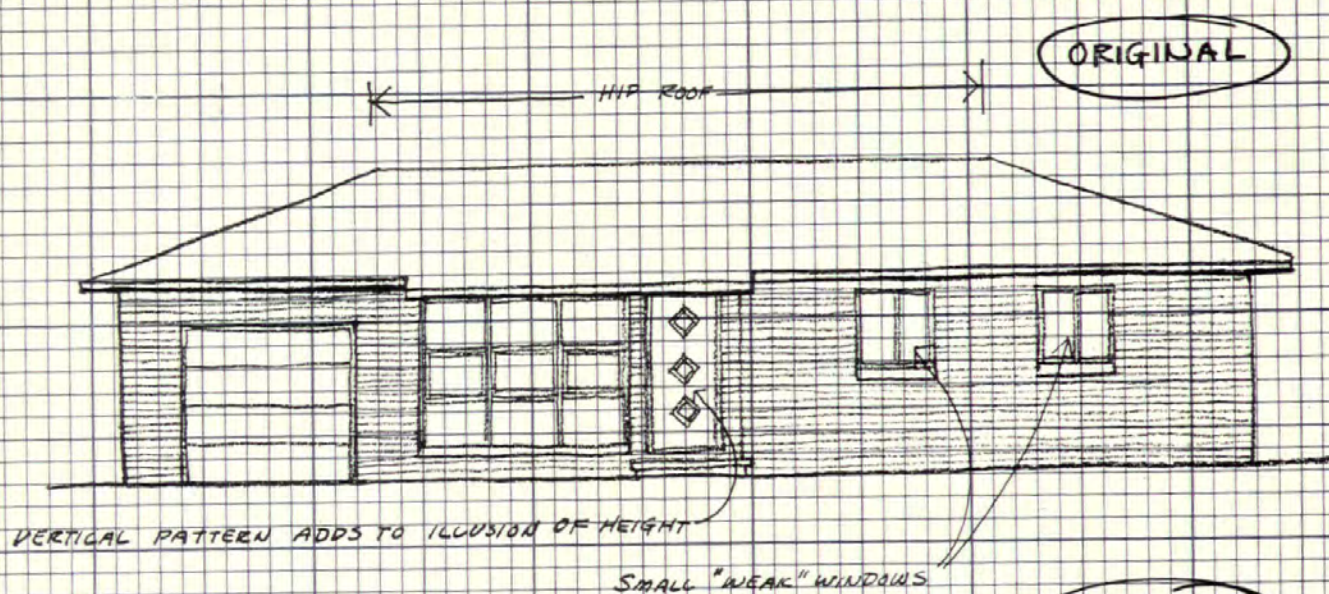
But most builders agreed the suggested changes would improve their houses. Said one big builder: "We hope to include

many of these changes when we redesign our line next year." And said a smaller builder who did make several of the suggested changes: "We've already sold four houses from an unfinished model—and several of the buyers were people who had turned down our original model."

A few builders were frankly skeptical of the proposed revisions. The most typical comments: "This is my best seller. Why should I change it?" And: "That may look all right on paper, but it would never sell in my part of the country." There is no question but that local markets often have their own pet prejudices. But the question is whether a best-selling house would not sell even better if the full team of architect, builder, and realtor had worked together and made their best contributions.

*continued*





#### *In design improvement study 4*

### The front elevation gets a longer, lower look from the gable roof

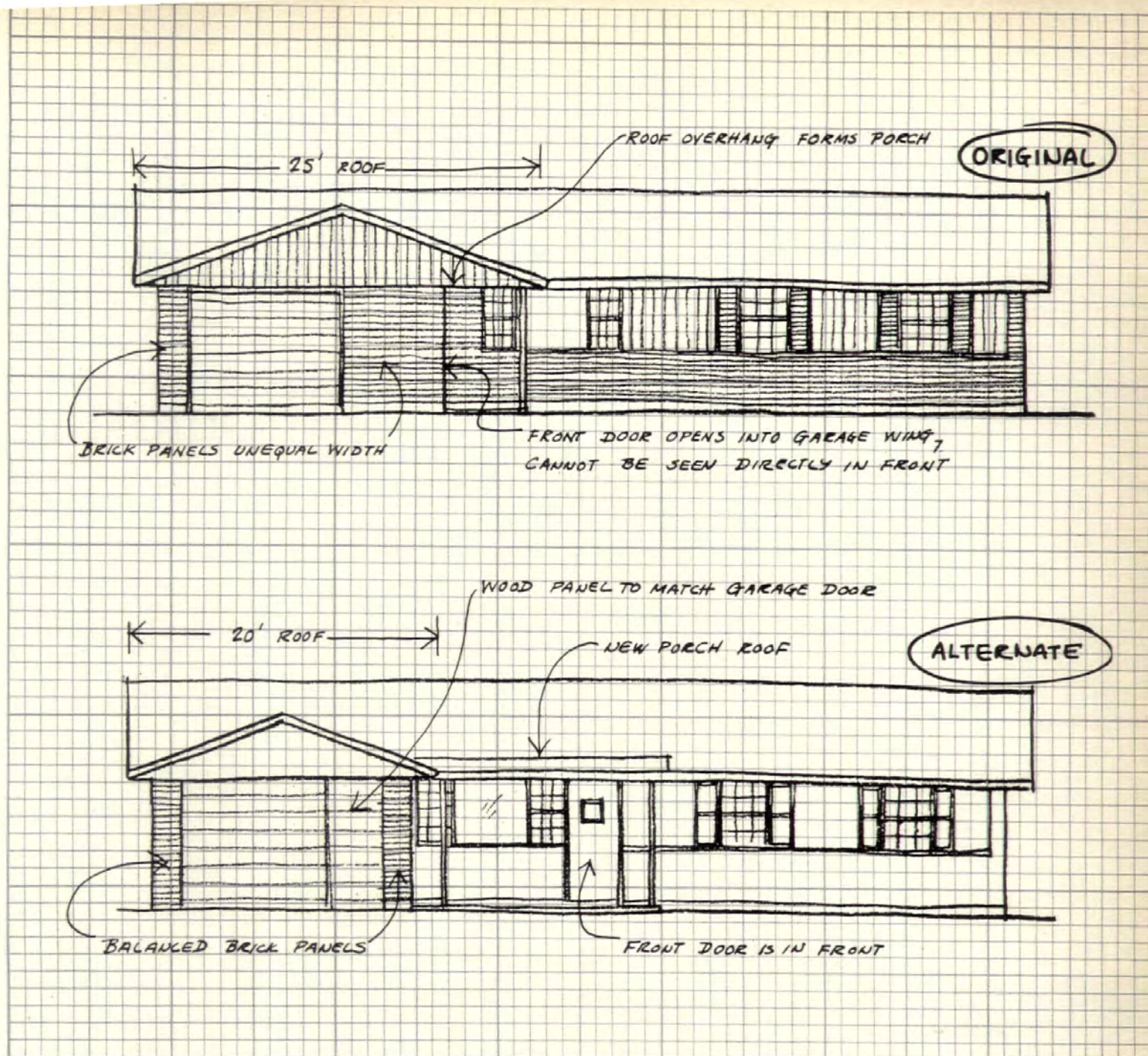
*In the original design, "the hip roof is a major contributor to the lack of personality," the judges felt. "It gives the house a short boxy look—a look accentuated by the small bedroom windows."*

*In Architect Geerlings' revision, the gable roof gives the house longer lower lines. The new roof is also easier to frame and sheath, and it allows the use of a simpler truss system—so it costs less to build.*

To add importance to the small bedroom windows, Geerlings uses two alternate treatments: 1) painted wood fascias beside and wood panels below the windows, or 2) a wood panel between the windows that ties them into one large area.

In the center, vertical wood fascias are used to tie together the front door and the living room window, making them—rather than the garage door—the dominant design element of the facade.





### *In design improvement study 5*

## The new front door location balances the facade and gives it a focal point

In the original design, the front door cannot be seen from straight on (see drawing) and—when it can be seen—seems to open into the garage. The judges also criticized the “off-center” appearance of the garage door.

In Architect Geerlings’ revision the front door is moved to the front wall of the house (a change which also improves interior circulation).

A simple porch roof is run out from the main roof to

shelter the door (it is sheltered under the gable overhang in the original). This change results in a smaller and less expensive roof over the entire garage wing, saving more than enough to pay for the new porch roof.

To improve the appearance of the garage door, Geerlings suggests increasing its apparent width with a wood side panel, and flanking both door and its panel with brick sections of equal width.

## Have you made plan or elevation changes that improved your houses and increased sales? Here’s an offer

Write HOUSE & HOME\*, telling us why and how you made the change, and what effect it had on sales and/or costs—in short, what the results were. Send before-and-after floor

plans or elevations, and before-and-after photos if you have them. If the editors feel the changes you’ve made will help our readers, H&H will publish your case example, and pay \$100. Submissions must come from architects, builders, or realtors; payment will be made to the person submitting the data, drawings and photographs.

\* Address your submission to The Managing Editor, House & Home, Time & Life Building, Rockefeller Center, New York 20, N. Y.

*continued*



## How about a magazine promotion for your 1962 houses?

Many shelter and consumer magazines have promotion programs that offer builders help ranging from merchandising aids to nationwide publicity. For example:

## McCall's "Congress on Better Living" Home Certification Program



You can enter any of your models in this program. Your entry should include some features that delegates to *McCall's* annual Congress on Better Living say they want in a house. Houses are judged for plan, design, siting, construction, and "quality points" (for example, a builder who uses 250-lb or heavier roofing instead of 210-lb roofing, or uses three hinges instead of two on exterior doors, will get a "quality point"—and conversely, no house will be certified if it has a lavatory smaller than 22"x19" or a wash-down toilet). Judges are a panel of architects, magazine editors, and delegates to *McCall's* Congress on Better Living. For full details and entry blanks write: Director, Home Certification Program.

*McCalls*, 230 Park Ave., New York City 17.

*What's in it for you?* If your house qualifies, you'll receive a handsome certificate to display in your model, tent cards telling about recommended features in your house, weatherproofed site and traffic signs, suggested advertising copy and—if your house is published by *McCall's* (which it may or may not be)—reprints of the article for giveaway.

If your house doesn't qualify, you have the option of using the entry fee of \$75 for a critique of your plan and design—like the ones shown on the preceding pages. If you do not wish a critique, and your house fails to qualify, your entry fee is refunded.



## American Home's "Best House for the Money" Competition

You can enter any of your models in this competition, though you must build in one of 24 states selected by *American Home*. Judges select one house from each state as "best for the money." For a list of the states eligible, plus full details and entry blanks, write: John Ingersoll, Building Editor, *American Home*, 300 Park Ave. New York City 22.

*What's in it for you?* If your house is the one selected, you'll be awarded a special plaque by an *American Home* editor at a dinner in your home town, and you will benefit from publicity in your area. You will also receive giveaway folders, road signs, counter cards. All 24 winning houses will be published in 1962.





## Better Homes & Garden's 1962 Idea Home Program

You do not enter your own models in this program—instead, you build a *BH&G* Idea Home (you can choose one of five models ranging from 1,300 to 2,350 sq ft in either contemporary or traditional style). For a booklet describing the houses and the program in detail, write: Idea Home Coordinator, *BH&G*, Des Moines 3, Iowa.

*What's in it for you?* *BH&G* will give you a "Coordinator's Promotion Guide"—a timetable for promoting the Idea House from the time you break

ground to the model opening; "Builder-Store Promotion Kit"—with newspaper, radio, and tv releases, tent cards, merchandise stickers, tags, posters, and mats; personal merchandising help; and "Decorating Guide" to help you and stores that will work on furnishing your model. In addition, the Idea Houses (with the names of all participating builders and the address of the houses) will be featured in *BH&G*'s September issue. Newspaper copies in your area will feature a picture of your house on the cover.



## Good Housekeeping's Citation Program

You can enter any of your models in this program. Houses are judged on the basis of design, planning, siting, and quality, and will be inspected by *Good Housekeeping*'s Director of Decorating Studio & Building Forum, and by the magazine's architectural consultant. For information on how to apply, write: Calvin Herge, Advertising Director, *Good House-*

*keeping*, 959 8th Avenue, New York City 19.

*What's in it for you?* If you earn a citation, *Good Housekeeping* will give you a framed citation certificate, advertising mats and copy, suggested advertising and promotion ideas featuring the citation, tent cards, and model home display cards.



## Parents' 13th Annual Builders' Competition

You can enter any of your models in this competition for ten Regional Merit Awards and two National Merit Awards. The theme of the contest: "The Best Homes for Families with Children." Your entry must be owner-occupied by a family with one or more children, must have been built or sold to that family between July 1, 1961 and June 30, 1962. For full details, write: Builders' Competition for Merit Awards, *Parents' Magazine*, 52 Vanderbilt Ave, New York City 17.

*What's in it for you?* If you win an award, you'll get a Certificate of Merit, posters, displays, seal in-

signia, banners, radio copy, signs and suggested ad layouts, national and local publicity support. If your house is one of the two National Award winners, a \$500 check will be sent on your behalf to any non-sectarian child welfare organization you select; if your house is a National Award winner or a Regional Award winner, it will be published in a 1962 issue of *Parents'*. In addition, even if your house is not an award winner, but meets the judges' requirements you will receive a certificate of recognition for "a house well designed for families with children."

## In addition . . .

Three major consumer magazines—*LIFE*, *Look*, and the *Saturday Evening Post*—have promotion aid programs based not on planning or design standards, but on your merchandising. In general, if you use a certain minimum number of building products advertised in the magazine, the magazine will provide you with point-of-sale and advertising material, signs, brochures, and model house decorations which tie in the name and prestige of the magazine with your merchandising.

To find if you are eligible for these programs, write:

David Burnes, Building Products Merchandising

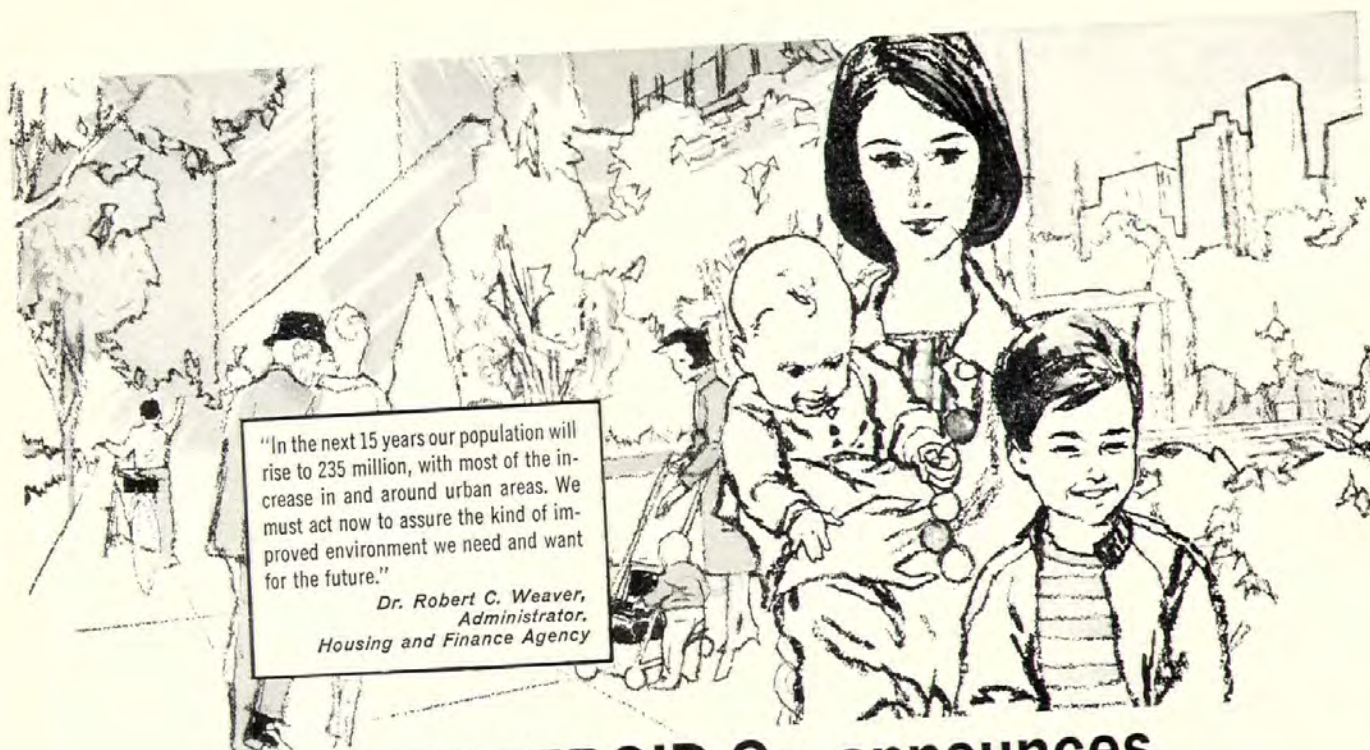
Manager, *LIFE*, Time & Life Bldg, Rockefeller Center, New York City 20.

Patrick Gannon, Home Building Marketing Manager, *Look Magazine*, 488 Madison Ave, New York City 22.

John G. Pontius, Building Products Marketing Manager, *Saturday Evening Post*, Independence Square, Philadelphia 5.

Several other shelter and consumer magazines—including *House Beautiful*, *Woman's Day*, and *Ladies' Home Journal*—have editorial projects built around special promotion houses. In general, however, these houses are designed and built by architects and builders selected by the editors. /END





"In the next 15 years our population will rise to 235 million, with most of the increase in and around urban areas. We must act now to assure the kind of improved environment we need and want for the future."

Dr. Robert C. Weaver,  
Administrator,  
Housing and Finance Agency

## The RUBEROID Co. announces The 4<sup>th</sup> Annual Ruberoid/Matico \$25,000 DESIGN COMPETITION "Improved Human Environment Through Urban Renewal"

### JURY:

**Edmund N. Bacon**, Chairman,  
Executive Director,  
Philadelphia City Planning Commission

**Professor Vernon DeMars**  
Chairman, Dept. of Architecture,  
University of California

**William L. Slayton**  
Commissioner, Urban Renewal Administration,  
U.S. Housing and Home Finance Agency

**James H. Scheuer**  
President, Citizens Housing and  
Planning Committee of City of New York

**Minoru Yamasaki**  
Minoru Yamasaki Associates,  
Birmingham, Michigan

**B. Sumner Gruzen**  
Professional Advisor



One of the great challenges of the times is the vital and pressing need to restore social and economic well-being to the blighted parts of our cities. A vast national effort to meet this challenge is now in progress and it can be assumed this effort will continue and increase in importance in the years ahead. The Fourth Annual Ruberoid Matico Competition is designed to stimulate the interest of architects in urban renewal and to inspire solutions conceived with a high order of imagination, realism and architectural skill. ■ A total of sixteen awards is available, nine open to all contestants, with a grand prize of \$10,000 and seven awards for students only with a first prize of \$2,000.

*For a prospectus containing full details, send the coupon.*

The RUBEROID Co.  
P.O. Box 129, New York 46, N. Y.

I intend to enter the Fourth Annual Design Competition.  
Please send me a copy of the program.

Name \_\_\_\_\_  
Firm or School \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Entrants are requested to register prior to May 15, 1962  
Competition closes June 29, 1962

The RUBEROID Co., Manufacturers of Ruberoid/Matico Floor Tile and Ruberoid Building Products



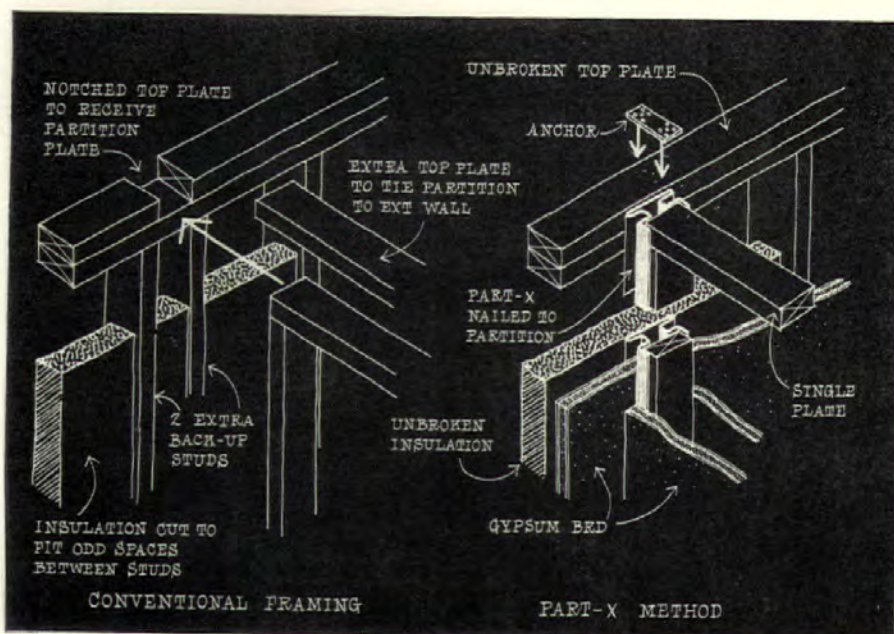
Be sure to see

# NEW WAYS TO BUILD BETTER

A monthly report on homebuilding ideas, products, and techniques

Starting here

## New products



### End cap eliminates back-up studs at partition corners

This cap fastens to the end stud, eliminates back-up studs and extra top plates in conventional partitions. It saves up to 500' of 2x4s in a typical three-bedroom house. Part "X" is simply nailed to partition end; partition is toenailed to floor; and special plate is fastened across top. Since no backup studs are used, the stud

rhythm is never broken and partitions can be located anywhere. Insulation goes between studs without cutting. Part "X" costs slightly more than one stud, can save up to 10% of framing labor.

Allmetal Co, Evanston, Ill.

For details, check No. 1 on coupon, p 172



### Gypsum board tapered on end and edge cuts costs

It cuts costs four ways: 1) The tapered end joints save up to two bags of joint finishing compound per house (they need only 8" feathering instead of 14"). 2) Joint finishing time is cut as much as 50%. 3) Less sanding is necessary. 4) Four corners of the tapered board can be joined without cutting the board or staggering joints.

Celotex Corp, Chicago.

For details, check No. 2 on coupon, p 172

And on the following pages

## Technology

NAHB study uncovers opportunities for big savings in Builder Bob Schmitt's efficient operation. . . . Test house combines truss and stressed-skin panel in all-in-one roof. *see p 140*

## What the leaders are doing

New townhouse ideas are bestsellers everywhere. . . . Fast-selling retirement apartments. . . . Farmhouse turned nursery school. . . . Private plane gives prospects birdseye view. *see p 151*

## Publications

Catalog of good new lighting ideas. . . . Technical literature on masonry construction, heating and cooling, plastics. . . . New product catalogs and bulletins. *see p 168*

More

## New Products

Appliance manufacturers' newest models. . . . New ideas in factory-made fireplaces. . . . New drywall adhesive system needs no nails. . . . Seeded and fertilized lawn blanket. *see p 162*



*NAHB's study of Bob Schmitt's operation is still in its early stages, but already . . .*

## Industrial engineers are finding opportunities to make an efficient builder more efficient

THE  
INDUSTRIAL  
REVOLUTION  
IN  
HOUSING

PROGRESS REPORT

10

And Schmitt's opportunities for savings — reported at last month's NAHB convention — dramatize the purpose of the study: to show how the housing industry can use the systematic problem-solving techniques of industrial engineering to cut costs and improve quality.

The study—called Project TAMAP (Time and Methods Analysis Program) — is sponsored by NAHB, Schmitt (of Berea, Ohio), and The Stanley Works (a building products manufacturer). It is the most exhaustive industrial-engineering study ever made of a single house. When completed next December, TAMAP will have taken 18 months of concentrated observation and analysis by an eight-man engineering team. Already the team has recorded 250,000 separate visual observations and taken more than 1,200 still photographs and thousands of frames of motion-picture film.

So far, the TAMAP team has completed the first stage of its project—minute observation of every step in building a study house from stake-out to final inspection. And it has begun the second stage—identifying problems by analyzing methods and materials. The third stage — proposing solutions with new methods and materials—is scheduled for completion by the end of June. Schmitt will then test the solutions in construction of a second—and basically identical—study house, and comparative costs will be reported at next December's NAHB convention.

TAMAP's findings will startle many homebuilders, but are typical of what industrial engineers discover when they study any industry. Says TAMAP Manager James Shequine (Stanley's chief industrial engineer): "In manufacturing plants, industrial engineers—trained to solve cost problems—are expected to save ten times their salaries every year."



**STUDY HOUSE** has three bedrooms, 1½ baths, and 1,152 sq ft of living space; is identical to models priced at \$16,700 on \$3,800 lots.

One of Builder Schmitt's models was chosen for the TAMAP study because he has an industry-wide reputation for efficient methods. The model is already built so economically that it sells for \$16,700—\$1,200 under its mortgage-appraised value. Schmitt, an industrial engineer himself, uses up-to-date methods and materials like trusses, plumbing trees, pre-hung doors, spray painting, and jigs for everything from foundation trenching to locating screw holes in cabinet doors. He builds in all seasons and employs his crews year round.

### But despite Schmitt's efficiency, the study has already shown nine ways to cut his costs still more

Even though the second stage of the study (identifying problems) has barely begun, Schmitt has found that:

1. *He could save still more with more on-site supervision.* Schmitt reached this conclusion because the study house was built in 459 man hours (not counting subcontractors' time)—317 man hours less than he ordinarily budgets for his identical production model. Since no materials or methods were changed for the study house, TAMAP engineers attribute the saving to five special conditions (box, opposite), the most influential of which was the extra supervision of the crews. Says Schmitt: "On my regular production houses I should be able to save half of that time (150 hours) just by better supervision. And I have already changed my system so the crew foreman is responsible for labor only. I've added a special man who is responsible for materials—a job the crew foreman used to do. I was spreading my supervision too thin."

2. *He could save still more by changing some of his engineering.* For example, the study has already pointed up possible ways for Schmitt to cut the present cost of his perimeter heating ducts (\$80.37 in place) by 37%. Here's how: Schmitt now uses 183' of straight clay duct (cost: \$42.09) per house. Of this 183', 54' (cost: \$12.42) is waste, mostly caused by cutting short lengths so warm air outlets are centered under windows. Schmitt is now investigating three possible changes to eliminate this waste: place the outlets off center; shift the furnace location; or use a double-plenum radial system.

Further, Schmitt now tapes the joints in the duct to keep out concrete (at a labor cost of \$4.73 and a material cost of \$12.79). But he also lays a strip of polyethylene under the duct and covers the duct with the slab's vapor barrier. So, because the duct is "enclosed" by polyethylene, Schmitt is now testing to see whether taping is necessary.

Total possible saving: \$12.42 in duct, \$17.52 in taping material and labor—or 37% of his present cost.

3. *He could save still more by changing some details of his design.* One example: He could avoid considerable waste



## "This is the single most important research project in homebuilding."

So says NAHB Director of Research and Technology Ralph Johnson. The study is so important because:

Every builder, every architect, every dealer, every manufacturer, and every material supplier can profit from the detailed information that the study will reveal.

Builders will have a yardstick to measure the effectiveness of their own production and management operations.

Architects will be better able to relate their design ideas to the labor costs and material costs of on-site operations.

Building supply dealers will be able to spot specific needs for improved scheduling, packaging, and delivery of materials to their customers.

Manufacturers will be able to use the data to compare the cost of new products and tools to the cost of what is now being used. And they can learn better ways to design,

package, merchandise, and sell their housing products.

Basic material suppliers will be able to evaluate potential savings from new sizes, new shapes, and new packaging methods.

Further, the whole industry stands to profit because: 1) the study should point the way to a better product at a lower price—a product that will be able to compete more effectively for the consumers' discretionary-income spending; 2) the study should give the whole industry valid new data to fight costly code restrictions that exist in all too many communities; 3) the study will help establish a priority for research and development of new methods, new tools, new materials, and new systems. If the study does no more than stimulate activity and new ideas in this area, it will have more than proved its value to the industry.

of roof sheathing by shortening the eave overhang by just 1½". Here's why: On the study house, sheets of slightly more than half width were needed to sheath the bottom edges of the roof. So material left over after sheathing one side could not be used on the other side. A shorter overhang would permit the use of sheets of slightly less than half width at roof edges, so the material left over after sheathing one side could be used on the other side.

4. *He could save still more by checking the in-place cost of new products against the cost of products he is now using.* For example: The projected cost of ridge-venting the house is \$29.50 for labor and materials. Schmitt now spends \$10.72 to cover the ridge with cut-asphalt shingles. But he spends an additional \$30.74 to install two gable louvers to vent the attic. So the total cost of the ridge covering and attic venting is \$41.46—\$11.96 more than the cost of the ridge vent, which would do both jobs better (H&H, Oct '61).

5. *He could save still more by cutting make-ready, clean-up, and non-productive time.* In building the study house, Schmitt's crews and his subcontractors spent one hour out of six in non-productive activities—84.75 man hours waiting for tools or materials and 25 man hours preparing to do work.

For example: It took longer (449 man minutes) to get ready to spray-paint the exterior of the house than to do the actual painting (379 man minutes). Make-ready time included 151 man minutes for on-the-job priming of everything except preprimed siding—most of which probably could be done faster and cheaper off the site—and 298 man minutes of pure preparation (masking, getting the compressor to the site and setting it up, mixing the paint, etc.).

6. *He could save still more on some jobs by using a little more labor to make big reductions in the use of material.* NAHB Research Director Ralph Johnson cites one example: "By putting \$3 or \$4 more into grading labor, \$40 or \$50 worth of concrete would have been saved in the slab and driveway of the study house." Because of inaccurate grading, more concrete (at \$16.64/yd) and more crushed rock had to be used to bring the slab up to the required height, and parts of the slab were thicker than necessary.

In the first phase of Schmitt's operation—from stake-out to finished slab—labor cost \$295.80, and the materials cost \$1,156.53. Observed TAMAP engineers: Since materials cost four times as much as labor in this phase, the biggest opportunity for savings is probably in materials.

7. *He could save still more by changing some of the most accepted work aids.* One example is the standard nail apron used by most carpenters. At Schmitt's site, the new-to-building industrial engineers immediately noticed that the aprons don't hold enough nails, sometimes spill, and—most important—are hard to get at when carpenters bend, stoop, or kneel. The answer? A side-hung nail pouch (bought at a local store) that holds more nails and is open and easy to get at no matter what position the wearer is in (photo, p 142).

Another example: the trough-like tool box also used by most carpenters. The engineers noticed that workers wasted a lot of time digging around in the box to find specific tools. The answer? One of the carpenters designed and built a flat fo'lding box that puts every tool in plain sight (p 142).

"Scrutiny of the obvious" even paid off for the industrial engineers themselves—and the improvement came from an

### Five special conditions helped cut the cost of the study house

Compared with his everyday production costs of the same model, Schmitt's costs on the test house were lower because:

1. *Scheduling was better.* Before the study house was built, the crew foreman drew up detailed descriptions of what each man would be doing and when he would be doing it—so the study team would know how many work analysts to assign to the job. In working out these extremely detailed job descriptions, the foreman himself cut wasted motion from the schedule. He also set up a schedule that he stuck to.

2. *There was more supervision than usual.* Each crew member was watched by a work-study analyst every moment of the day. Even though the analysts did not tell the men what to do, they served as a mild but thorough form of supervision.

3. *The weather was perfect,* so the men could follow the schedule without interruption, and material deliveries were right on schedule.

4. *Labor output was high,* partly because of the extra "supervision" and partly because of the crew's interest in the project (and in making a good showing). This not only affected the time needed to do each job, but also reduced downtime.

5. *A single house was studied.* Probably there is some efficiency lost when crews, equipment, and materials are scheduled into a mass building operation—and when crews are shifted to meet buyers' pressure to complete specific houses. In the study, no time was wasted shifting crews from house to house, and each man worked at the job he does best.

continued



unexpected source. Example: the clipboard used for years by time-study men to record their observations. Two construction engineers, recruited as time-study men, immediately noticed that the boards are fatiguing to hold and awkward to handle—it is difficult to release the clip, remove the top data sheet, and slide it under a pile of unused sheets. So the men added a neck chain to the board to take the load off their arms and replaced the clip with rings and punched holes in the data sheets so they could be flipped like the pages of a looseleaf notebook.

8. *He could save still more by closer coordination between field men and the design staff.* The study showed that waste in the field could sometimes be avoided if designers knew about it.

Here is one example: Schmitt could save \$6.72 a house by using the range cut-out from the kitchen countertop to make a vanity counter. Instead, the opening for the range is cut out in the field—and the cut-out is thrown away. And the vanity countertop—which is smaller than the range cut-out—is made in the shop from a piece of the same kind of counter material that costs \$6.72. Conclusion: If designers had realized the range cut-out was being thrown away, they could have specified its use for the vanity counter.

A second example: First thing the electrical sub did when he walked into the study house was to rip a stud from the outside wall and throw it away. Then he turned to the work-study analyst and said: "I have to rip that stud out of every one of these houses to make room for the distribution panel." A small point? Yes, but in 100 houses, this useless stud represents about \$65 in material, plus the cost of labor to install it—and then to rip it out.

9. *He could save still more with better materials handling equipment.* Final results of this part of the study are not complete, but it was soon obvious to the engineers and Schmitt that many materials could be handled cheaper with power equipment.

Here are examples of obvious handling problems that were solved when Schmitt rented a forklift:

**Problem:** Sheathing was manhandled from the ground to the roof one sheet at a time. **Solution:** Forklift now sets roof sheathing on big horses at eave height.

**Problem:** Each truss was manhandled four times from the jig in which it was built to the top of the house walls—jig to pile to delivery vehicle to house floor to top of walls. **Solution** (suggested by Research Engineer Ken Johnson of the Stanley

Works): From the jig, trusses are piled on a pallet; forklift carries the loaded pallet to the site and raises it to roof height.

Schmitt also found he could order most construction materials palletized or unitized for easy handling by forklift.

## The study has also pointed up some problems that—for the time being—are beyond Schmitt's control

Most of these problems point up the need for new products—and in some cases the engineers already see possible solutions. For example:

**Problem:** Building paper—which is made in 3' or 4' widths—is not wide enough to cover a wall in a single "pass." Possible solution proposed by the study engineers: Make building paper in 8' widths, which would save labor in placing and fastening, at least in prefab or tilt-up construction.

**Problem:** It takes 37% of total shingling time to position the shingles. Possible solution: Make shingles in house-length strips instead of the present 3'-long strips. A whole new system of roofing using big factory-made sheets combining roofing and roof sheathing could save even more.

**Problem:** It takes 12 times as long to fit resilient tiles around the edge of the floor as to lay the field tiles. Possible solution: Develop a tool that will measure and cut edge tiles in a single operation. Or change tile sizes from the common 9" size (which rarely fits room sizes) to 12" x 12".

**Problem:** It takes much longer to crank a self-chalking line back into the case than it does to snap the line. Possible solution: Make chalk lines that spring back into their cases (as measuring tapes do).

**Problem:** It takes too long to remove the labels from some plumbing fixtures, appliances, windows, etc. Possible solution: Change to pull-off adhesives.

**Problem:** It took 32% of total furnace installation time just to get the furnace out of the crate. Possible solution: Change the packaging method, or redesign the fastenings so they can easily be "undone" with common carpenters' tools.

Stanley engineers—who have not nearly finished with their data analysis and study of problems—have already found and defined 63 new-product needs.



**ORGANIZED TOOL BOX** was suggested by industrial engineers who saw carpenters fumbling for tools in traditional trough-like boxes.



**QUICK-DRAW NAIL POUCH**, substituted for nail apron as result of study, is easier to get at when carpenter bends, kneels, or stoops.



## Here are the industrial-engineering techniques used in the TAMAP study

Before the actual study began, Schmitt's supervisors and the engineers prepared two preliminary guides—estimates of the work process—so the analysts could be deployed through the project and would know what to look for.

1. *Operation descriptions* are lists (illustrated where necessary with drawings) which tell the analyst, in chronological order, what is expected to take place on the job—what (and how many) men will be doing what with what materials, and where they will be doing it.

2. *Multiple activity charts* take the information from the operation descriptions and break it down in terms of what each man to be observed should be doing at any given time.

Both guides also help the analyst when he is actually checking the job, for he does not have to write down what his man is doing (except when the man departs from normal procedures) but simply how long it takes him to do it.

### Five techniques are used to collect data on methods and materials

All are basic industrial engineering techniques commonly used in studies of manufacturing processes in factories:

1. *Time-lapse photography, or memo-motion study.* This provides a detailed photographic record of what every man does on the job. The camera has a special attachment so that it takes a picture every two seconds. With this technique, engineers can record—and later study—the work of an entire crew at once. They can even study the work of all crews at once until the walls are up (and some men are screened from the camera). They can run the film over and over again—studying a single man or method. They can study individual frames from the film by stopping the projector. And they can study a process in detail by hand-cranking a series of frames.

This technique is inexpensive enough to be used by almost any builder. A 100' roll of color film costs about \$12 (including processing), and records 2 hours and 15 minutes of on-the-job time. Because the film is color, it is easy to identify each man on the job, which was difficult with black-and-white film used on previous projects. Says NAHB's John King: "We think this technique can provide a method of analysis and comparison at reasonable cost for any builder."

2. *Stop-watch work study.* For this technique, a time-study engineer is assigned to each crew man, and he records what that single man does every second of the day. He writes down on a time study sheet (H&H, Aug '61, p 170) what the man is doing; how long it takes him (in hundredths of a minute, read off a continuously running stop watch); and an estimate of the man's rate of efficiency (how fast he is working as compared with a "normal" work speed). Later, he multiplies the time spent on the task by the efficiency to get the *normal time* required to do the job. Then, on summary sheets, he collects and adds all the times spent on a particular activity to determine how long it took to complete any given operation—eg, laying all the heating duct tiles. To determine the normal time for laying a single tile, he simply divides the total by the number of tiles laid. The analyst then adds allowances for non-work time—personal time and *unavoidable* delays. This gives him the *standard time* for the particular job. And he can find the *percent of efficiency* of the operation by dividing the standard time by the actual time required to do the work.

3. *Work sampling.* In this technique, an observer checks each member of a crew at random intervals, records what he is doing—working at assigned tasks, talking to supervisor, walking laden, walking empty, operating equipment, waiting, idle, eating lunch, traveling from one location to another, etc. Simply by adding the number of times each activity occurs during a reasonable time, a statistically accurate picture of how the crew spends its time can be made.

4. *Materials record.* This provides a checklist of every material that goes into building the house. The data sheet also gives the manufacturer or brand, the type or model, where it was bought, the size, the amount ordered, the amount delivered, the amount used, the amount wasted (or unnecessary loss of material), the amount scrapped (or necessary loss of material), the unit cost, the cost per house, the use to which the material was put, how it was delivered, its movement on the site, and any comments (usually to point out scrap, waste, or unnecessary movement of materials).

5. *Design record.* This is a careful check of the blueprints against the actual house. Every part of the house is measured. Every change in measurement or material is recorded. This detail is necessary because, before a design change can be proposed, a record of the existing design is needed.

### Raw data are then summarized to simplify analysis and to point out problem areas

All the time study and material information collected is summarized on a study form in chronological order. On one side of the form, the operation is described and the standard time labor cost given. On the other side of the form, the material is listed, described, and priced, and the quantity used and wasted is listed. In the center, the costs are subtotaled by major operations (eg, pouring garage slab) and then totaled for the entire phase (eg, all foundation work). Subtotals and total cost for labor, for materials, and for both are listed. From this sheet, the materials-to-labor ratio—for the total operation and for each phase of the operation—is immediately apparent. And when a problem area is spotted, the analyst can refer back to the raw data for more detail.

### Five analytical methods are used to spot the problem areas and help point out solutions:

1. *Flow-process analysis.* Each process is recorded graphically in chart form to provide an easily understood pictorial presentation of the entire process and its individual steps.

2. *Process analysis and methods analysis.* Alternative methods are proposed for each individual "problem job" and for every sequence of operations, to try to find the best way to improve methods.

3. *Economic analysis of materials.* Substitute materials, and all the cost factors in their use, are critically evaluated and compared to the materials previously used.

4. *Design analysis.* The structural and esthetic integration of materials in the house is studied to see if changes can be made in the design to reduce costs.

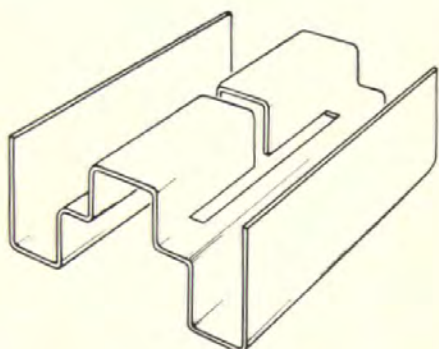
5. *Value analysis.* Specific materials, labor costs, design features, and engineering aspects are studied to see what they contribute to the value of the final product relative to their proportional cost.

Technology continued



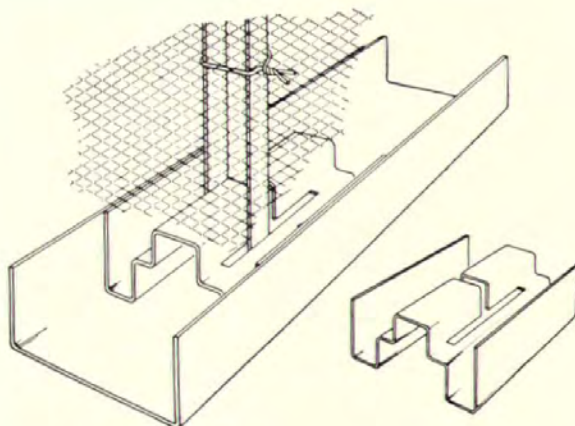


# IMAGINATION IN PLASTER

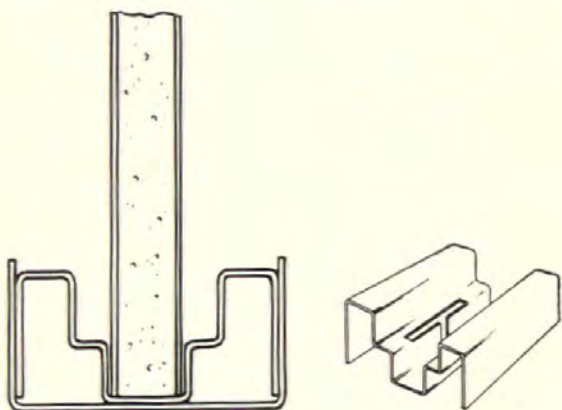


## NEW LATH & PLASTER SYSTEMS

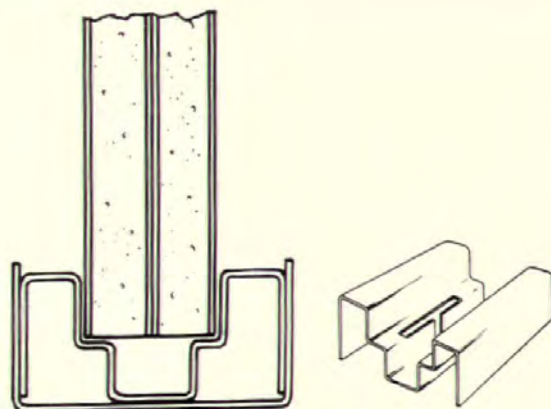
This unique, reversible, Gold Bond Floor Runner Insert can be used four different ways to produce a solid 2" partition.



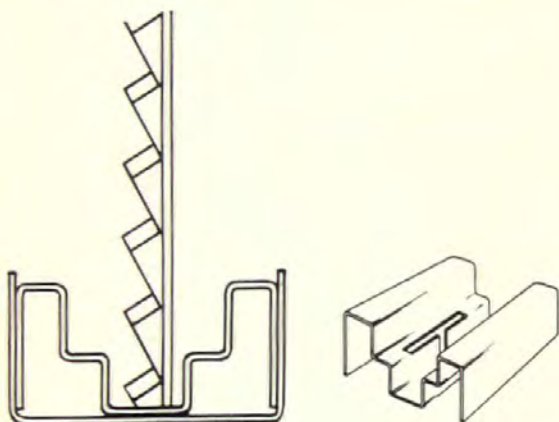
With  $\frac{3}{4}$ " channel and Diamond Mesh Metal Lath wire-tied to one side of the channel.



With  $\frac{1}{2}$ " Long-Length Gypsum Lath.



With 1" Gold Bond Laminated Long-Length Gypsum Lath (patented interlocking edges).



With  $\frac{3}{8}$ " Rib Lath Base grouted with gypsum.

Another example of spacesaving, moneysaving, timesaving modern lath and plaster systems through imagination . . . from Gold Bond®.

**NATIONAL GYPSUM COMPANY**  
**BUFFALO 13, NEW YORK**







**ROOF GOES UP** in 4'x14' sections, is tied into box beam at ridge. Top of roof section becomes roof deck, bottom is finished ceiling.



**ROOF COATING** is a butadiene-styrene plastic applied with a roller after joints are taped with pressure-sensitive plastic tape.

## Test house combines truss and stressed-skin panel in all-in-one roof

Panels serve as final roof deck and as finished ceiling. They only need taping and coating to complete them. In position, the top skin of the structural panels is in compression—like the top chord of a truss or top skin of a stressed-skin panel—the bottom skin is in tension, also like a truss or panel.

Top surface is  $\frac{3}{8}$ " exterior-grade

plywood, bottom is  $\frac{5}{16}$ " interior-grade scored plywood. Rafters and joists are 2x2s glued and nailed 24" oc to inner faces of the sheets. Continuous gussets of  $\frac{5}{16}$ " exterior-grade plywood are glue-nailed to 2x2s from eave to ridge so each 4'x14' roof panel has three triangular plywood webs running its full length.

Box ridge beam has doubled 2x4s top and bottom with 3.8" plywood on both sides and 2x4 stiffeners 4' oc inside.

The test house (H&H, May 61) was built by Canada's National House Builders Association. Says NHBA, the panel is not competitive but it provides a finished roof much faster and warrants more research.

## New paint vehicle combines advantages of oil and water

A new emulsion of water and heat-thickened linseed oil can give exterior paints the easy brush clean-up of latex paints plus the weather-wearing qualities of long-oil paints, according to the developer, Cargill Inc, an agricultural products firm.

The new vehicle provides a thicker coat than most latex emulsions can produce and adheres to prepainted surfaces better than most latexes. In two-coat tests, the first coat was dry in 30 minutes and ready for the second coat in one hour. The new vehicle has had 30 months of outdoor tests.



**MAGNETIC GAUGE** shows new paint vehicle provides thicker film than straight latexes.



**SCREENING** is held in aluminum frames fastened to staggered mullions.



**INSIDE VIEW** shows how screen lets in light and air but keeps out prying eyes.

## Screen facade keeps balconies private, quiet, insect-free

For two new Atlanta apartment buildings Architects Heery & Heery specified the attractive multi-purpose facade above.

Once the terraces were enclosed, the architects found that in addition to keeping bugs out, the screens 1) absorbed more street noise than they had predicted, and 2) hid terrace furnish-

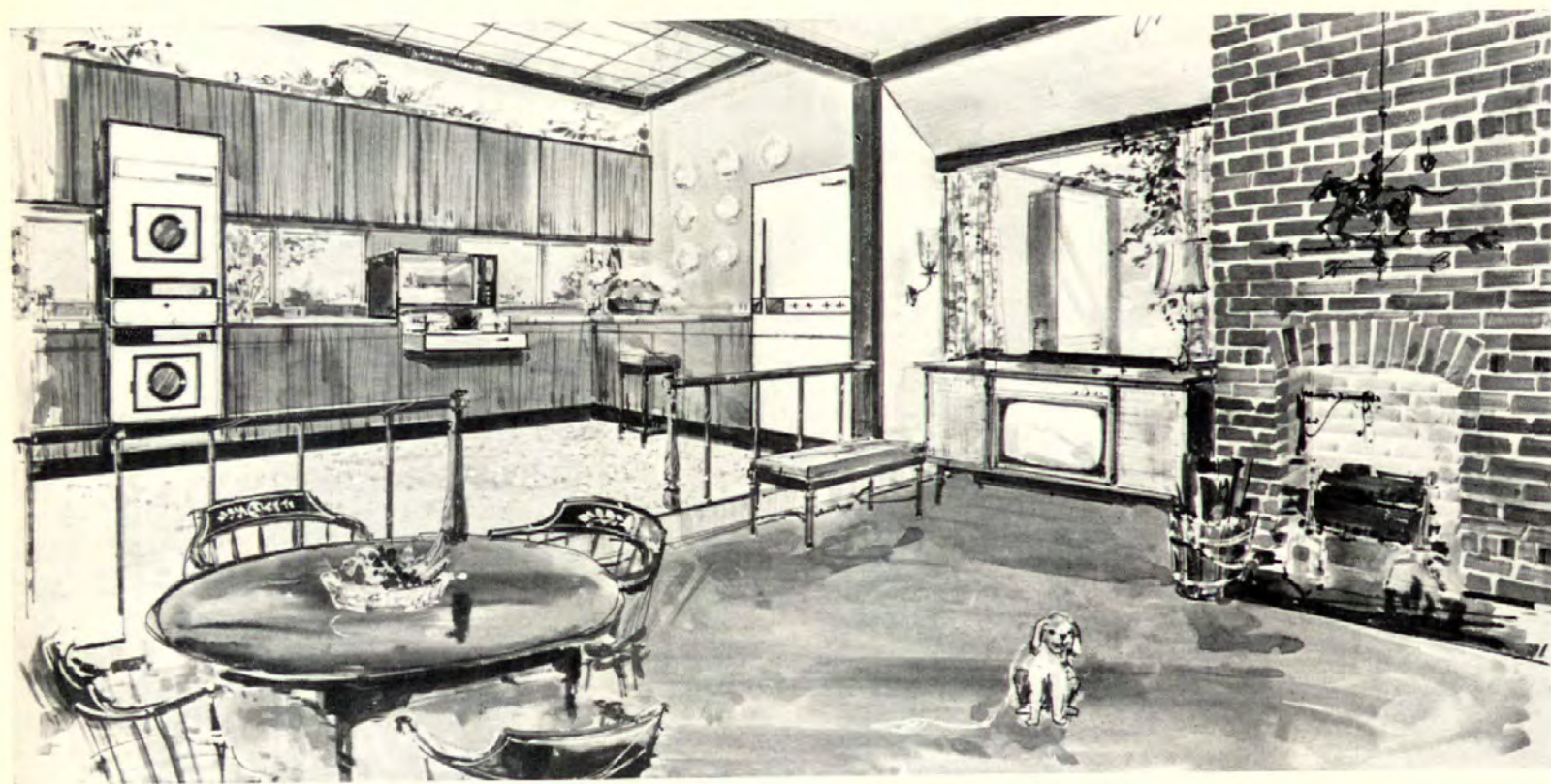
ings from exterior view—leaving the elevation always clean.

Each screen frame measures 3'x9'4". The vinyl-coated fiberglass yarns are light blue-green, weather- and fireproof.

The eight-story apartment has 194 air conditioned units, is Atlanta's first FHA co-op. R. M. Shoemaker, Philadelphia, was the general contractor. /END



In support of hi-po... **GIANT**  
**WESTINGHOUSE**  
**SWEEPSTAKES**  
 will help boost home sales in '62



**GRAND FIRST PRIZE** in each of the five geographical Sweepstakes regions: All appliances, equipment and furnishings listed below, shown full color in SAT. EVE. POST.

Westinghouse Continental Electric Range • Westinghouse Center Drawer Refrigerator-Freezer • Westinghouse Space-Mates Laundromat® and Matching Dryer • Westinghouse Imperial Roll Out Dishwasher • WhispAir 22,000 Btu Heating and Cooling System by Westinghouse • Westinghouse Combination TV-Hi Fi Console • Fiberglas Draperies by Owens-Corning Fiberglas • Johns-Manville Terraflex Floor Tile (144 sq. ft.) • Johns-Manville Acoustical Ceiling Tile (144 sq. ft.) • 9' x 12' Carpet by Bigelow • Furniture by Statton • Windowall or Accessories by Andersen Corporation.



The industry drive to increase annual new home sales by 250,000 over normal expectancy by 1970 calls for all-out effort. That's why Westinghouse will sponsor one of the most exciting drives ever designed to send qualified prospects to model homes. It's the Westinghouse Sweepstakes, timed for your big spring selling season and loaded with impressive prizes.

## HERE ARE THE PRELIMINARY DETAILS:

**An hour-long Westinghouse TV Special** will break the big news to millions of interested new home prospects from coast to coast.

**A full-color 3-page ad in "POST"** will: (1) sell the advantages of owning Westinghouse-Equipped and Total Electric Gold Medallion Homes; (2) announce the Sweepstakes; (3) list the addresses of demonstration homes.

**Fabulous Grand Prizes** (5 rooms of wonderful aids to better living) will be awarded on a regional basis to attract prospects to the demonstration homes. And there'll be hundreds of Westinghouse appliances as additional prizes.

**Hard-Hitting Promotions** will enable you to identify your model home as Sweepstakes Headquarters. Your Westinghouse Residential Sales Manager can arrange additional prize packages for local Sweepstakes tie-in. Stubs of Sweepstakes entries will give you a valuable prospect list for follow-up promotions.

**SIGN UP NOW!** Discuss your 1962 plans with your Westinghouse Residential Sales Manager. He is waiting to assist you in developing your sales activities with the Westinghouse Residential Marketing Program. *You can be sure... if it's*

**Westinghouse**

Here's the Westinghouse Residential Marketing Program in a nutshell

**ONE MAN** . . . one contact for the full line of Westinghouse products . . . your nearby Westinghouse Residential Sales Manager.

**ONE PLAN** . . . specially tailored by him to merchandise your project, whether Westinghouse-Equipped or Total Electric Gold Medallion.

**ONE BRAND** . . . one respected name on a matched line of quality home products.

See the new Westinghouse Residential Products Catalog in Sweet's Light Construction File, Section 12a.

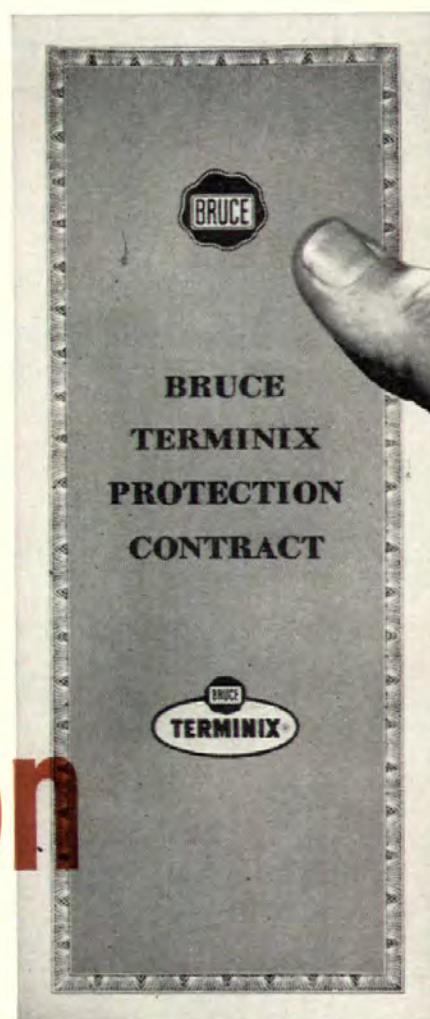






## NEW SALES AID FOR BUILDERS

**\$5000**  
**termite**  
**damage**  
**protection**



### **Bruce-Terminix gives fast, low-cost protection plus a \$5000 guarantee against termite damage**

Today, more than ever before, people are aware of termites and recognize the need for reliable protection against their costly attack.

You can capitalize on this by having your homes protected by the world's largest termite control organization. Having safeguarded over 350,000 homes and buildings, Bruce-Terminix can provide the most effective termite protection methods for any type of construction.

Terminix relieves you of complaints and responsibility for termite attack through a guarantee against termite

damage up to \$5000. Renewable from year to year at the owner's option, this service also provides periodic reinspections and treating when necessary. Performance is guaranteed by the Bruce Company and insured by Sun Insurance Office, Ltd.

Look in your phone book under Bruce-Terminix or Terminix and call your local company. You'll find their advice helpful and dependable on any problem involving termite protection for new or old homes.

TERMINIX DIVISION, E. L. BRUCE CO. Incorporated  
P. O. Box 397-O, Memphis 1, Tenn.

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



THE NATION-WIDE TERMITE PROTECTION SERVICE





NEATLY-TAILORED TOWNHOUSES follow the slope of a St Louis hillside. Basement floors open to private rear patios.

## Townhouses like these are bestsellers everywhere

Why? Because in most cities they are something new and different. They combine the best of both suburban and center-city living. They offer privacy, outdoor living, and landscaped grounds in locations conveniently near metropolitan attractions. Wherever new designs have been shown they have been popular.

For example, these Tower Hill Manor units in St Louis are grouped around a spacious cul-de-sac. Each three-story unit has its private entrance and private patio. Fronts are offset and roof levels varied so the four- to eight-unit buildings have individuality. Units have

1,248 sq ft (less stairways), 1½ baths, built-in kitchens, rent for \$160 to \$195 per month.

Architects (and land planners) George Anselevicius and Roger Montgomery met often with the local Planning & Zoning Commission and the City Council before these townhouses were approved. The 6.3-acre site lay partly in a commercial area zoned for 2,000-sq ft units (or 28 apartments) and partly in a one-family zone requiring 12,500 sq ft lots (or 16 houses). The architects' plan, keeps the same total density, provides for 44 units. Builder is BSM Realty, Ben Gershon, president.

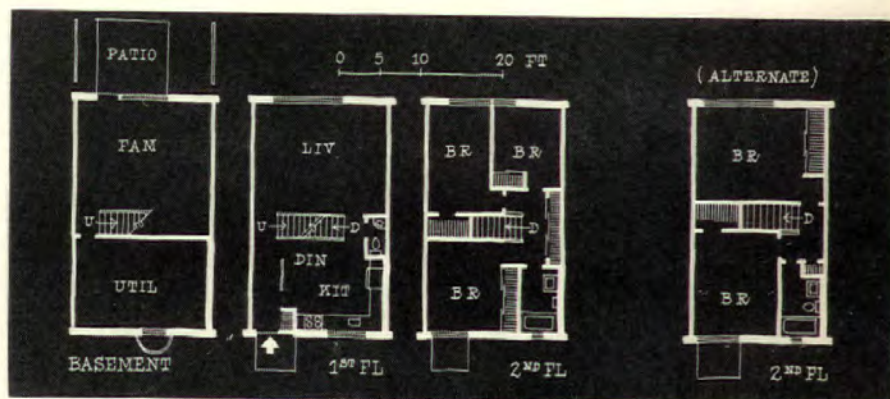
### More about the leaders

Tucson's top competitors for the under-\$10,000 market... p 154

Zoning fight on lot sizes draws crowd to new models... p 156

Fast-selling retirement apartments with medical care included... p 158

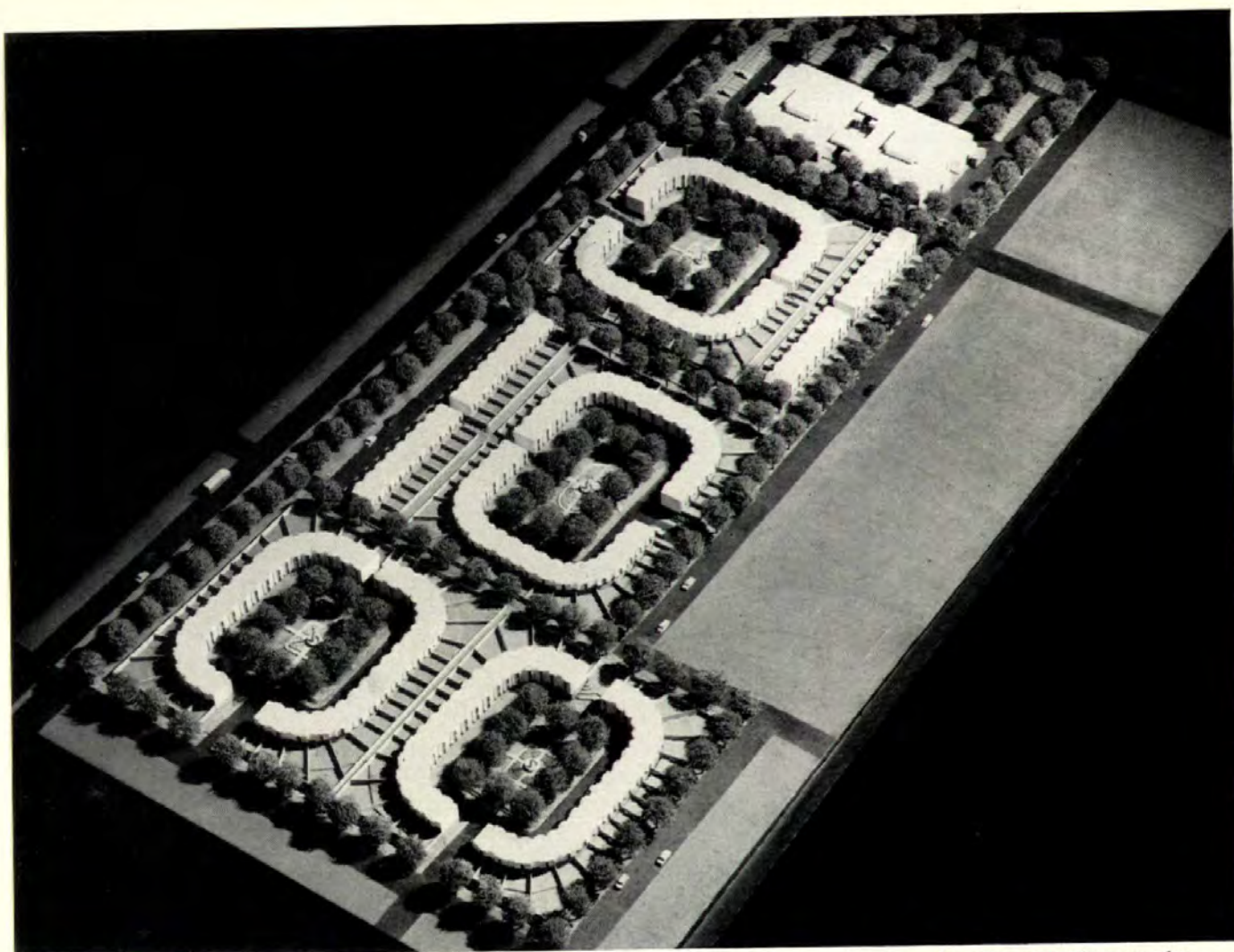
Farmhouse turned nursery school builds community good will... p 159



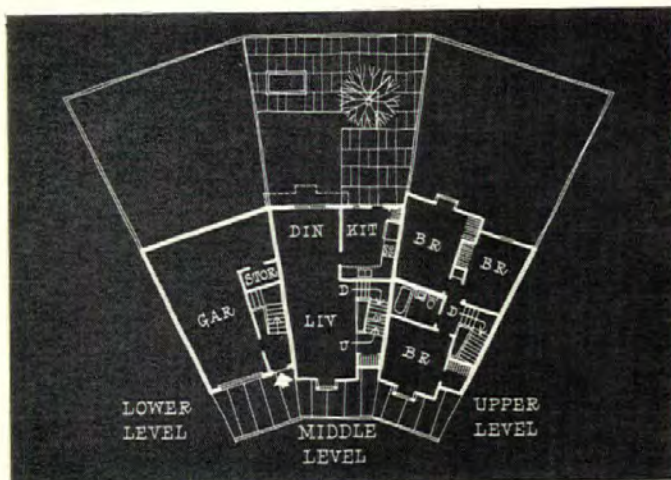
PLAN is same for two- and three-bedroom units except top floor, right. Floors are 16'x26'.

For three more townhouse groups, turn the page





**FOUR LOOPS** of three-story houses are set around landscaped gardens in Architect Hisaka's suggestion for a downtown redevelopment plan.



**PIE-SHAPED PLAN** is standard for curved corners of buildings.

## New Milwaukee townhouses encircle park areas

How attractive townhouses can be is seen from these photos of a model proposed for a Milwaukee urban-renewal competition. On a 12½-acre site Leonard Styche and Alan Crawford of Horizon Renewal Corp plan to build 156 houses plus a shopping center (top of photo). The 1,000 sq ft houses plus basement will sell FHA for \$12,000. Architect Don Hisaka has reversed the usual practice of keeping cars on the outside of a cluster. His are on the inside, leaving the back of each house completely free for its own fenced-in patio. The plan has won the 1961 *Progressive Architecture* design award for urban renewal.



**PRIVATE PATIOS** ring the house groups. Owners drive cars into inside loop road, park in individual garages. Photo is of model.





**SPLIT-LEVELS** look and function like typical one-family houses.

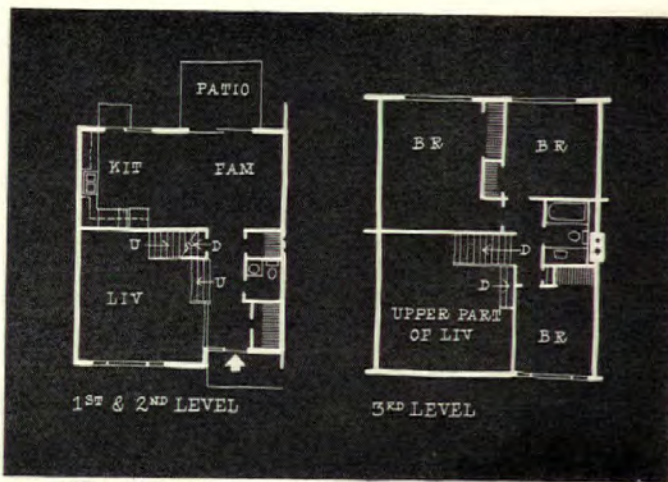


**TWO-STORY** units, set four in a row, have common roofs.

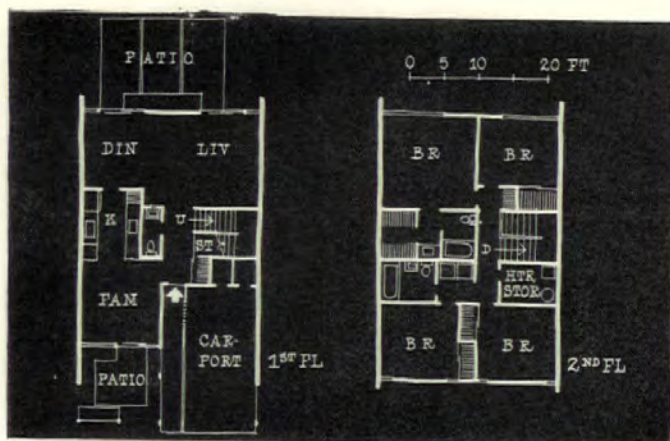
## Split-level and two-story designs are combined in Niles, Ill. plan

Metropolitan Structures Inc., which has built high-rise apartments in half-a-dozen cities, has completed the first 81 units of a proposed 275 townhouses at Courtland Park in a Chicago suburb. Four different plans, all with basements, sell at \$19,790 to \$21,725, with \$1,750 added for end units on larger lots. Conventional loans of 80% or 90% are available; down payments are \$3,990 to \$4,425.

An outstanding feature is the planting by Landscape Architect Philip Padawer who planned the area around the model groups, the open spaces, and the children's playground. "These gardens," says Padawer, "are meant to guide owners in making their own kind of poetry, by demonstrating something more imaginative than evergreen foundation planting."



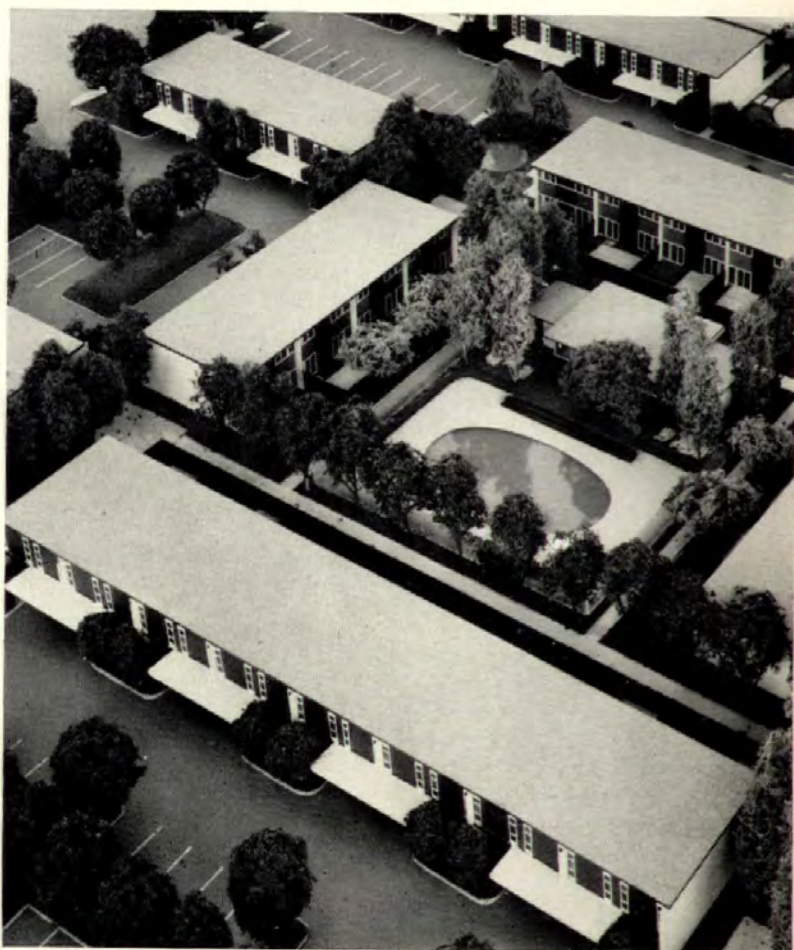
**SPLIT-PLAN** has three bedrooms. Playroom, laundry are below grade.



**PLAN** has rear living room, inside kitchen, family room on first floor.

## Four-bedroom townhouses are planned for outdoor living

Newest venture for Big Builder Joe Eichler is this new group of 78 "suburban townhouses" in Santa Clara, Calif. (shown here in the architect's scale model). The first model houses were opened recently. The big houses (1,570 sq ft) offer the same kind of indoor-outdoor living that has made Eichler famous. These two-story houses have four bedrooms, 2½ baths, a multi-purpose room, and two private gardens as well as an equipped kitchen. Houses are sold with conventional or FHA financing at \$21,410. The 15 buildings at Pomeroy Green are grouped around landscaped open areas and a community pool.

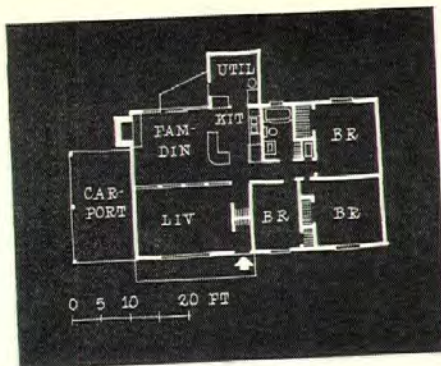


**MODEL PHOTO** shows open space around buildings. Architect: Claude Oakland.

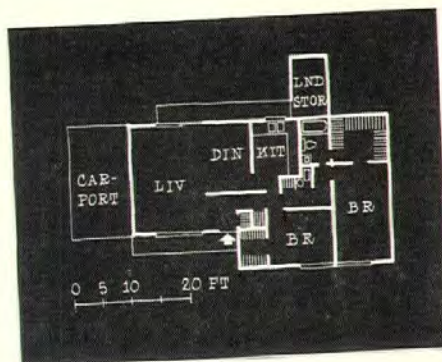




**BOB LUSK'S** lowest-priced house has 1,106 sq ft, with an unfinished room, for \$9,895.



**PAT HOMES** offers a similar 1,094 sq ft house for \$9,750 on a lot at least 80'x100'.



## Here are the top competitors for the under-\$10,000 market in Tucson

Competition is tough in every price class in Tucson. After Mel Ritter and William Mandelbaum announced their newest PAT (for Perfect Arizona Type) Homes would sell at \$9,990 to \$11,265, Builder Bob Lusk decided to go after that market too. In a crash program, Lusk designed, built, landscaped, and furnished three new models in about three weeks. With one house priced at \$9,895 he was low man until PAT lowered its bottom price to \$9,750 by making the built-in oven and range an optional extra.

In the competitive race both builders'

houses are selling well. Lusk offers three bedrooms, a 12' sliding glass door in the family room, built-in breakfast bar, birch cabinets, high-grade countertops in kitchen and bath, vinyl floor tile, exhaust fans, drapery rods, and an impressive list of low-priced optional extras. PAT talks about its larger lots (80' or 90'x100'), fine construction, center hall plans, and excellent designs. Of PAT's four houses in this price class the best seller is the most expensive model, the 1,254-sq ft Devonshire that sells for \$10,990. In this race, the public is the winner.



**AND HERE'S TOP SALESMAN** of entire Lusk Organization. Maxine Smiddy sells 120 houses a year, more than any man in the crew.

## Private planes give house prospects bird's eye view

Cape Coral, 12 miles south of Ft Myers, has to be seen to be believed, says Kenneth J. Schwartz, general manager of the 32,000-acre project. To show prospects how the property and waterways are laid out, Schwartz uses five planes, expects to take 100,000 people up for ten-minute rides this year. Called "the biggest free-plane-ride operation in the world," this aerial sightseeing has been going on for two years "without a passenger being shaken up" says Chief Pilot Joe Gibson. Cape Coral, partially shown in background of the photo, is one of the big projects on Florida's highly competitive west coast. Originally promoted to sell lots, a new promotion features houses for sale at prices from \$10,990 to \$17,990. Some 500 houses have been completed by the developer, Gulf American Land Corp.







ARCHITECT: BENJAMIN GINGOLD



# WOOD CASEMENT WINDOWS

PELLA ALSO MAKES QUALITY WOOD  
TWINLITE AND MP WINDOWS,  
WOOD FOLDING DOORS AND PARTITIONS,  
SLIDING GLASS DOORS  
AND ROLSCREENS

## Modern as tomorrow—these windows star in the traditional role

PELLA WOOD CASEMENT WINDOWS feature Rolscreen . . . the original "instant screen" that rolls down in the spring, rolls up in the fall. Little wonder, women applaud them. And, self-storing storms and screens with stainless steel, spring-type weather stripping give year 'round comfort. For traditional themes, muntin bars snap in and out to speed up painting and glass cleaning. PELLA offers 18 ventilating units to 24" x 68" glass size plus a wide range of fixed units. Call the PELLA distributor listed in your classified telephone directory or mail coupon.

THIS COUPON ANSWERED WITHIN 24 HOURS

ROLSCREEN COMPANY, Dept. NB-5, PELLA, IOWA

Please send illustrated catalog on PELLA WOOD CASEMENT  
WINDOWS with the exclusive Rolscreen feature.

Name \_\_\_\_\_

Firm Name \_\_\_\_\_

Address \_\_\_\_\_

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

MAIL THIS COUPON TODAY

1

of a series





## Opening day crowds praise builder as "little man's hero"

These are some of the 10,000 people who helped set a new opening-day record in Bettendorf, Iowa. Many came to pay tribute to a 31-year-old builder, Lloyd Clarke, who had become a town hero for his fight with a zoning board. And Clarke hadn't won his fight.

It happened this way: Last summer, Clarke tried to get neighboring Davenport to change its zoning so he could

build "workingmen's" houses on narrower lots. He claimed lots were zoned too wide to build \$13,000 houses typical families could afford. The zoning board turned him down. A local newspaper took up his fight and Clarke got lots of publicity but no zoning change.

So with the help of his sponsor, Inland Homes, he bought land in Bettendorf. On 60' lots he built \$12,950 and

\$13,950 houses. In August, he opened the three models shown above. With carefully planned advertising, a press preview, and the well publicized attraction of parachute jumpers, he drew big crowds. People not only came, they bought houses. Sales Manager Dick Morton sold the first group of 72 in three weeks. Most buyers took the \$13,950 house with a basement.



## "I build a house that no one else offers"

This is how Earl Briggs of Portland, Ore. attracts buyers. He is a realtor who builds about six houses a year at \$28,000 to \$35,000 in his Country Club Homes subdivision. Usually he builds large Colonials, for which he knows there is a market, and always he tries to offer buyers something out of the ordinary.

The house above is one of Briggs' latest examples. It sits on a corner lot, has an oversize, detached garage (with a storage attic reached by a pull-down stair), and a covered breezeway that makes the backyard a private area. This house has 2,000 sq ft, sells for \$28,500. Briggs also builds five-bedroom houses for which he finds a small but steady market.

Briggs spends about \$100 a house on extra ditching and drainage, puts a cement skin under crawl-space houses, and tries to add other small touches to make his houses different from those of his competition.



## These houses sell by word of mouth

In his Allenwood subdivision Syracuse Builder Lloyd Zube has built about 50 houses on contract and he has sold most of them to friends of earlier buyers. He has been able to maintain a steady 12- to 14-house-a-year rate without advertising or promotion. Houses including their \$4,000 lots, are priced from \$26,000 to \$41,000.

To keep his buyers happy Zube saves every tree, keeps construction sites clean, avoids a "scorched earth" look, and creates small neighborhoods that look like nice places to live. He tries hard to give people more than they expect. He wants them to say, "I didn't know I'd get this," rather than "I thought I was going to get that." He spends \$70 to wash the windows in the house and get really clean. ("Women appreciate this kind of service and talk about it"). To show how word-of-mouth advertising makes sales, he says: "I've got four houses going up for men in one firm because another man in the firm for whom I built recommended me."





SURMA'S RESTAURANT, CHICAGO, DESIGNER: EDWARD DON CO.



# WOOD FOLDING PARTITIONS

PELLA ALSO MAKES QUALITY  
WOOD FOLDING DOORS,  
WOOD SLIDING GLASS DOORS, ROLSCREENS,  
WOOD CASEMENT AND  
WOOD MULTI-PURPOSE WINDOWS

## GENUINE VENEERS make a praise-winning "panel show"

From rich veneer beauty to dramatic panel proportions, PELLA WOOD FOLDING PARTITIONS offer pleasing answers to problems of large area space division. Select from these 6 genuine wood veneers: OAK • PINE • PHILIPPINE MAHOGANY • BIRCH • ASH • AMERICAN WALNUT. You may order either factory-finished or unfinished. Panel dimensions of 10 $\frac{3}{8}$ " x 1 $\frac{1}{16}$ " provide the massive appearance compatible with restaurants, clubs, offices, schools and churches. Stabilized wood cores assure rigidity and strength. For more details, call the PELLA distributor listed in your classified telephone directory or mail coupon.

THIS COUPON ANSWERED WITHIN 24 HOURS

ROLSCREEN COMPANY, Dept. NB-6, Pella, Iowa  
Please send full color literature on PELLA WOOD FOLDING PARTITIONS and name of nearest distributor.

Name

Firm Name

Address

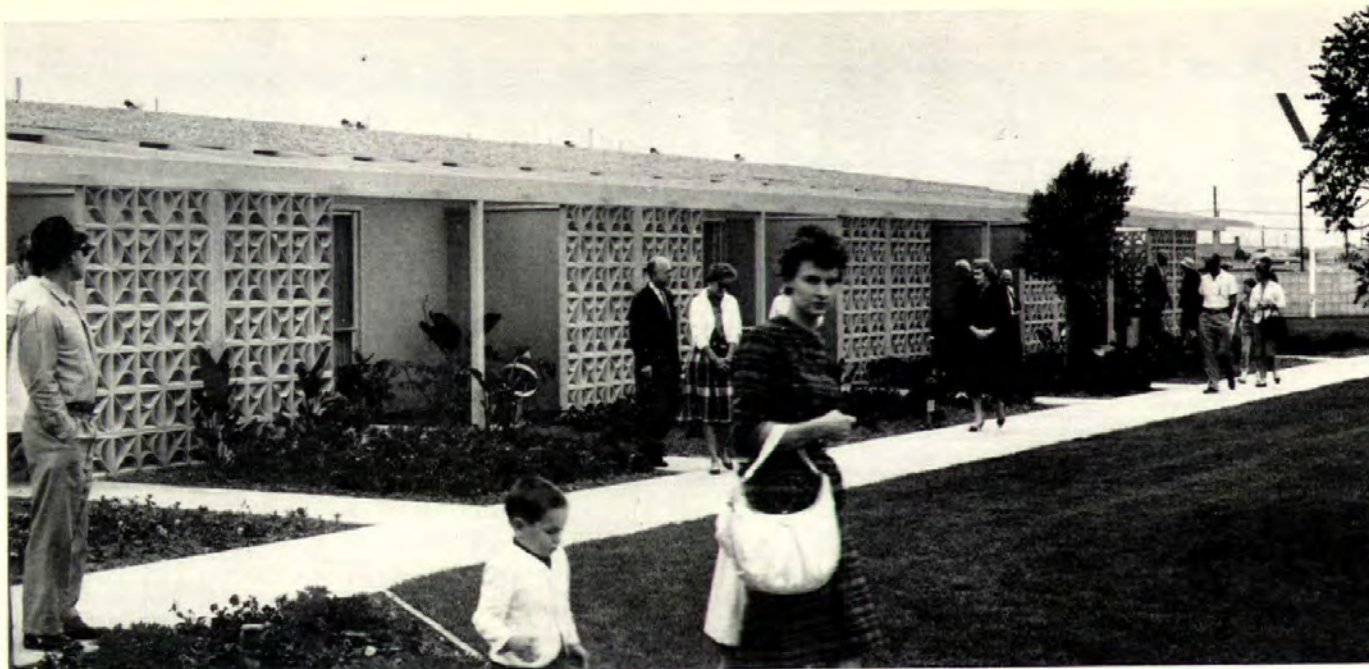
City & Zone  State

MAIL THIS COUPON TODAY

2

of a series





**MODEL APARTMENTS** at Leisure World attract people of all ages including young couples seeking retirement apartments for their parents.

## Are these the fastest selling retirement apartments?



**PRIVATE PATIO** with landscaped garden, left, and outdoor furniture is in front of each apartment. Entrance door is at right.



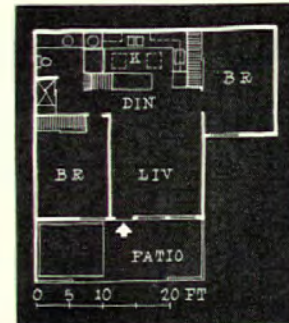
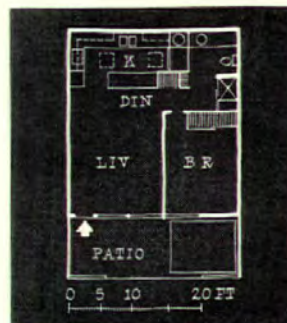
**LIVING ROOM** is 13'x17', has indirect lighting, electric radiant heat, wall-to-wall carpets, 36" door, TV antenna.



**KITCHEN** has generous cabinets, a good dining counter, built-in range top and oven, refrigerator, garbage grinder, dishwasher.

Builder Ross Cortese's Leisure World at Seal Beach in Orange County, Calif. opened in mid-August, by Dec 1 had sold 768 of the 844 units in the first section. The one-bedroom apartments have 604 sq ft and are priced from \$9,750 to \$9,950. Two-bedroom units have 759 sq ft, are priced from \$10,850 to \$11,100. Conventional and FHA mortgages are available; minimum FHA down payment is \$680.

Cortese's 541-acre site is planned for 6,750 apartments, three club houses, a golf course, medical center, 12-acre shopping center, 2,500-seat amphitheater, a library. Apartment price includes medical care.



**PLANS** show how alternate model adds second bedroom.



**NEW BUYERS** get free lunch, are then briefed by Lewis Letson on how medical plan works, and on recreation and maintenance facilities.





### Wood fence dresses up these model houses in Akron

Heslop Inc's Ivy Park in Akron has some of the best looking models in the Midwest—and the white New England fence does much to set them off. Also contributing to the setting is the color styling by Consultant W. Shrewsbury

Pusey which coordinates interior and exterior colors. Behind each house is a well landscaped terrace or garden. Prices range from \$14,990 to \$17,990. Best seller in the group is the top-priced two-story house.



### Bypassed land may have built-in attractions

Builders Vic Gross and John Janis build small apartments all over Akron. Because they keep their eyes open for good locations, they discovered this

waterfront land that gave them a plus to merchandise with their units. All five buildings are rented, most of them furnished, for \$115 to \$175 a month.

### This nursery school keeps kids and mammas happy

An old farmhouse was part of the real estate that Builder Frank Robino got with the land for his Meadowbrook subdivision in Wilmington. It sat like a white elephant until Robino thought of cleaning it up and painting it so he could offer the fast-growing community a nursery school. The young mothers in the community, many of whom had jobs, jumped at the idea. Robino did the fix-up, including attractive inside murals. The mothers met with a professional consultant, hired a teacher, and the school was on its way. In addition to the two-story house, which is large enough for 40 to 50 children, there is a barn which the school plans to use for raising small animals as part of the educational program. It all builds goodwill for Robino.

/END



### Directional signs banned? Use a drum majorette.

When John Bauer of Indianapolis opened a new subdivision last year there were city ordinances that prevented him from putting up directional signs. So for his opening weekend he "rented" drum majorettes from a nearby high school and stationed them at main intersections. The pretty girls got far more notice than any signs Bauer has ever used.



# NEW LAUNDRY CENTER IN

## BUILD IT INTO THE MORTGAGE AS WELL AS THE HOUSE

UTILITY TOP Filter-Flo® Washer, with a handy extra basin and the companion Under-Counter Dryer, topped by 27 inches of usable counter space—this is General Electric's brand new Laundry Center.

General Electric has telescoped all this into a space-saving 54 linear inches—a saving for the builder of 5 to 6 square feet over separate installations. For the buyer, a very attractive addition to utility room or playroom.

The UTILITY TOP Washer and Under-Counter Dryer have been reviewed by leading architects, builders and plumbers.

Build it into the mortgage as well as the house. Consult your local lending institution for details.

It's tailor-made for discriminating home builders and buyers. For details, see your General Electric Distributor.

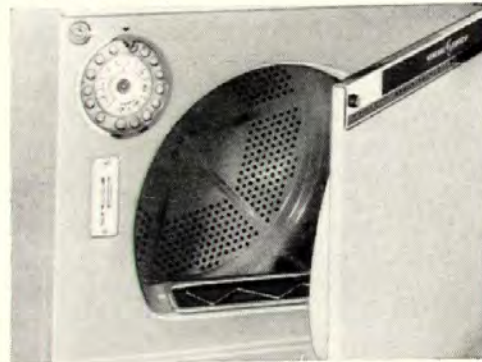
Stainless-steel basin is above the washer. Drains directly into separate waste system, lifts for access to washer. Finished, non-splashing faucet is included.



UTILITY TOP Washer WB-2050W. Gets a big 12-pound load truly clean. 2 wash speeds, 2 spin speeds, 3 wash and 2 rinse temperatures and 3 water levels. Famous Filter-Flo Washing System, too.



High-Speed Dryer DU-2020W. Three automatic drying selections as well as "de-wrinkling" cycle for wash-and-wear. Counter space for sorting and folding. (Counter top not included.)





# 54 INCHES



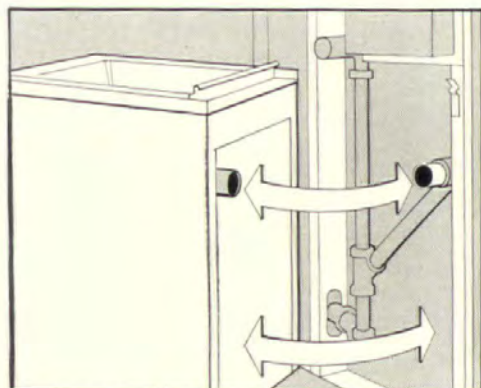
The washer with the basin on top.



MODEL WB-2050W

Under-Counter Dryer DU-2020W completes the Family Laundry Center.

Steel wall-box supports back of washer. Location of knockouts permits variation in plumbing to meet local codes.



By any measure...

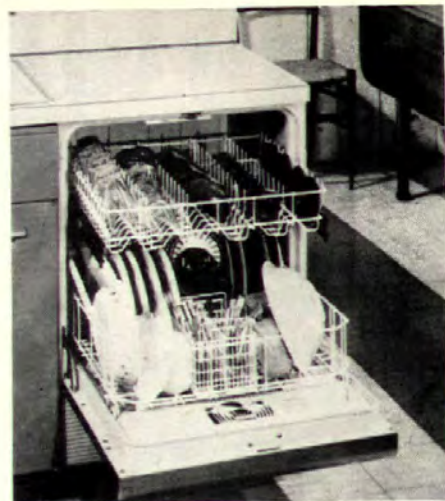
There is nothing "just as good as" General Electric



*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**





**General Electric** features a new line of free-standing ranges that look built in. Model J 790, shown at left, has an eye-level top oven with built-in rotisserie and a full-width, full-depth oven below the surface burners. Other models offer either eye-level or under-counter oven but not both. All models are 30" wide and include a thermostat-controlled 3,200-w high-speed burner.

New dishwasher model SD-402 (above) has a NEMA capacity of 16 place settings, push-button selection of wash cycles—for pots and pans, china-crystal, or daily loads. Three-way wash action sprays water up from the bottom, down from the top, and up against the upper rack from the central power tower. It is available in mix or match colors, white, coppertone, brushed chrome, and five different woods. Also new (but not shown) is the built-in Utility Top Clothes Washer with stainless steel sink top. Combined with an undercounter dryer, it puts washer, dryer, sink, and 27" counter top in only 54" of wall space.

General Electric, Louisville.

For details, check No. 3 on coupon, p 172

## Here are some of the newest models



**Hotpoint** offers this 18 cu ft refrigerator-freezer (left) for 1962. Because of new thin high-efficiency insulation it occupies no more space than an old 12 cu ft model. Freezer holds 210 lb and refrigerator section is a full 12 cu ft. Freezer has split swing-out baskets and both sections have no-frost cooling.

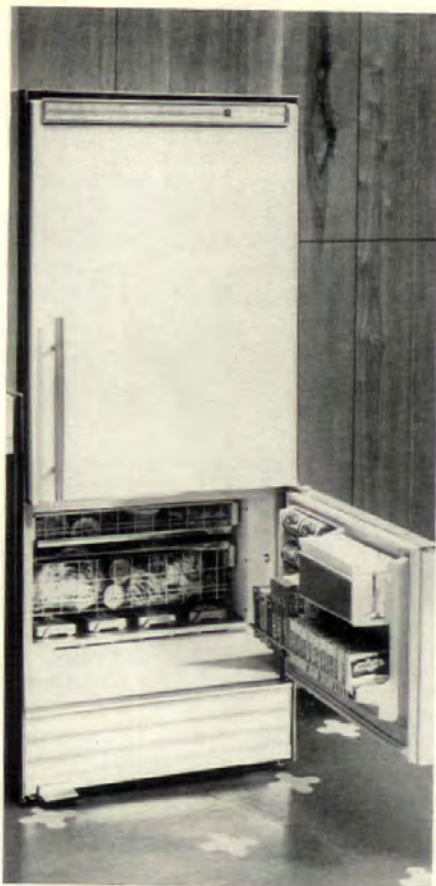
New dishwasher (right) has dual filter that filters wash water every four seconds and vari-flow dial to adjust spray water pressure to the load—full for maximum washing action to fine for delicate crystal and china. Custom Crest deluxe dishwasher (DA65C) has four cycles: wash and dry, wash only, pots and pans, and rinse only.

Hotpoint, Chicago.

For details, check No. 4 on coupon, p 172







**Frigidaire** has 14 basic models in its 1962 refrigerator line ranging from 9½ to 15 cu ft in size. Every model has magnetic door seals, roll-out shelves, and specialized storage for eggs, butter, cheese, meats, and vegetables. Five units have frostless freezing systems. Top model of the line is the 15 cu ft Frost-Proof refrigerator-freezer shown above. It has a built-in ice ejector and big freezer door storage units. Models are available in pink, yellow, turquoise, and copper.

Frigidaire, Dayton.

For details, check No. 5 on coupon, p 172



**Admiral** offers this new Duplex refrigerator-freezer with over 20 cu ft of storage—a 9.9-cu ft freezer on the left and a 10.3-cu ft refrigerator on the right—all in a single 48" wide cabinet. For economy, both sections run off a single compressor. Three versions are available: the first never requires defrosting the refrigerator section; the

second has a self-defrosting freezer as well; and the third is frost-free in both compartments and also has an automatic ice-cube maker with a 100-cube-a-day capacity. Refrigerator section has "moist-cold" control to prevent uncovered foods from drying out.

Admiral Corp, Chicago.

For details, check No. 6 on coupon, p 172

## in the appliance manufacturers' 1962 lines



**Gibson Ultra 600** electric range (left) has raised control "tower," tempered-glass backsplash shelf, and built-in cutting board. Rear of the cutting board is slotted and a set of kitchen knives are included with the range.

Gibson, Greenville, Mich.

For details, check No. 7 on coupon, p 172

**Caloric** has a new slide-in gas range (right) in 20", 30" and 36" widths. The Compacto has removable doors, automatic burner control, a full-size low broiler, and a "Keep-Warm" oven system for cooking at heats as low as 140F.

Caloric Appliance Corp, Tipton, Pa.

For details, check No. 8 on coupon, p 172



New Products continued on p 164





**NEW ADHESIVE** is spot applied to back of gypsumboard 8" oc. Styrotack grabs fast and holds firmly but sets slowly enough so board can be shifted for final adjustment.

## New drywall adhesive system needs no nails

And it is the first adhesive system that needs no bracing to hold the board in place until the adhesive sets. It is part of a system (see pictures below) for insulating and finishing masonry walls with sheet Styrofoam and gypsumboard. Big advantages are: 1) there are no

nails to pop; 2) the insulation serves as vapor barrier; and 3) the adhesive is self-leveling on rough walls. In-place cost of Styrofoam and gypsumboard is 30¢ to 40¢/sq ft.

Dow Chemical Co, Midland, Mich.  
For details, check No. 9 on coupon, p 172



**STEP ONE:** Apply adhesive-coated Styrofoam insulation directly to masonry wall.



**STEP TWO:** After 24 hours, apply adhesive-coated gypsumboard to the insulation.

## Other new adhesive products

**Contact adhesive film** bonds materials instantly with the application of heat and pressure. For tensile shear bonds of 1,000 to 1,500 psi, pressure of 5 psi and temperatures of 300°F to 400°F are applied for five to ten seconds. Finished bonds are stable from -60°F to 150°F, are shock, moisture, water, and solvent vapor resistant. GP Pre-Set Bonding Film has indefinite shelf life.

Girder Process Inc, Hackensack, N.J.  
For details, check No. 10 on coupon, p 172

**Thinline epoxy mortar** is a two-part epoxy compound for bonding masonry. Multi Mortar is said to be 15 times stronger than ordinary mortar and 12½ lb will bond 125 standard 8" x 8" x 16" concrete blocks (a job that usually takes about 800 lb of ordinary mortar). This weatherproof waterproof adhesive is available in a wide variety of colors, black, and white.

Delorme, Granada Hills, Calif.  
For details, check No. 11 on coupon, p 172

**Spray-on adhesive** needs only contact pressure for bonding steel, aluminum, wood, particle board, foamed glass, polystyrene, sheet plastics, and other materials. EC-1828 is a synthetic rubber-base adhesive that can be sprayed in relatively dry form. It has excellent filleting properties that make it particularly useful in fabricating sandwich panels. Coated parts can be assembled, positioned, and repositioned without the components adhering. Instantaneous bonding is achieved when pressure is applied.

Minnesota Mining & Mfg, St Paul.  
For details, check No. 12 on coupon, p 172

**Epoxy compound** anchors bolts anywhere. And it develops peak tensile shear strength of 3,000 psi within 24 hours. Epon 907 bonds bolts to any masonry without lead plugs, anchors, or expanders. Pot life of the two-part epoxy is 30 minutes at 75°F. It sets in three hours at 70°F, but curing time can be speeded by heating with infra-red or photoflood lamps.

Shell Chemical, Pittsburgh, Calif.  
For details, check No. 13 on coupon, p 172

**Epoxy contact adhesive** develops an immediate bonding strength of 4 psi on contact. This means that many materials can be installed in vertical and overhead applications to cure without clamps, straps, or any other fasteners. Magic Bond is a two-part epoxy that develops a final bond strength of over 1,000 psi after curing and can be used to bond almost anything including nonporous materials like metals, porcelains, and ceramics.

Kristal Kraft Inc, Palmetto, Fla.  
For details, check No. 14 on coupon, p 172

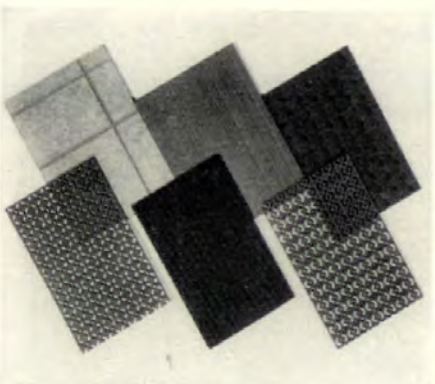




**Tiger Teeth** are sharpened heavy steel wires that jam between joists to hold crawl space or ceiling insulation in place without stapling, chicken wire, or nailer strips. Savings of as much as two-thirds of installation labor are reported.

Brooks Co, Charlotte, N.C.

For details, check No. 15 on coupon, p 172



**New hardboard patterns** have striated, perforated, and grooved surfaces in many different decorative styles. These unfinished 4'x8' panels are suggested for use as low-cost accent walls, room dividers, or partitions.

Certain-Teed, Ardmore, Pa.

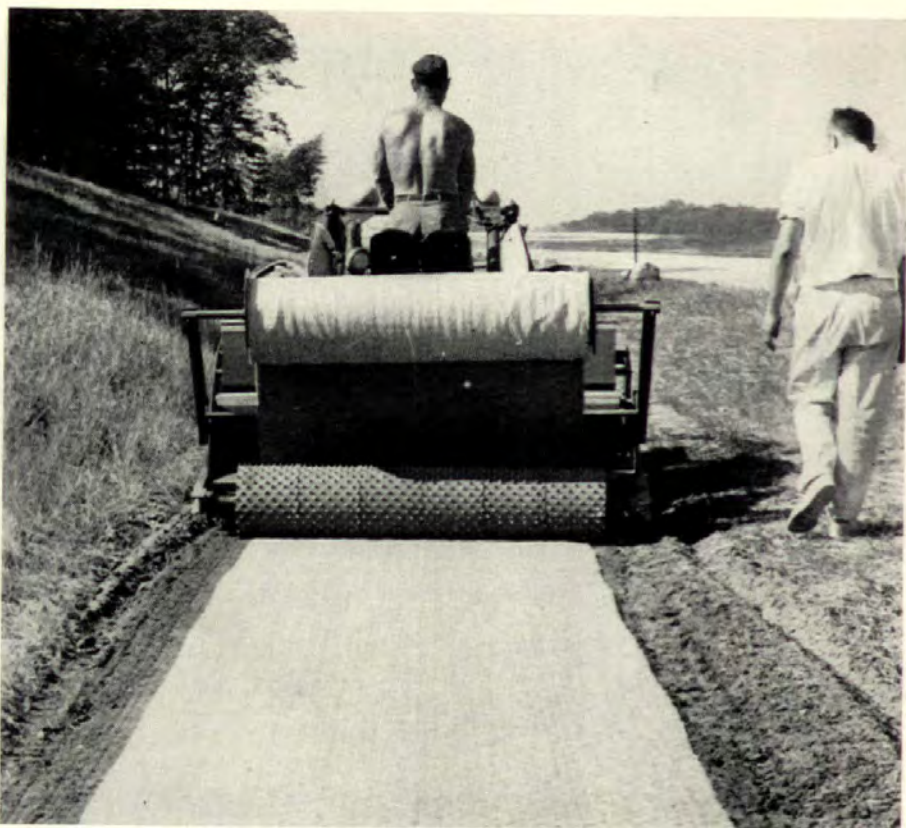
For details, check No. 16 on coupon, p 172



**New downspout** and drainage pipe uses a tapered fitting and a square-cut pipe end. There is no retooling of cut pipe ends. Fittings are driven on to form waterproof joints. This lightweight bituminized pipe comes in 10' lengths and in 3", 4", 5", and 6" diameters.

Kyova Fiber Pipe, Ironton, Ohio.

For details, check No. 17 on coupon, p 172



## You can get a lawn in a hurry with this grass-seed carpet

The special spiked roller shown above presses the seeded blanket down into the soil to prevent it blowing in the wind. In a test run the roller laid 1,000' of blanket in five minutes. Even though the material costs more, installed costs are said to be only 50% as high as

conventional methods. In addition to seed, the blanket contains fertilizer and the mesh is strong enough to prevent erosion on slopes as steep as 85°. It comes in many seed varieties.

Troy Turf Inc, New York City.

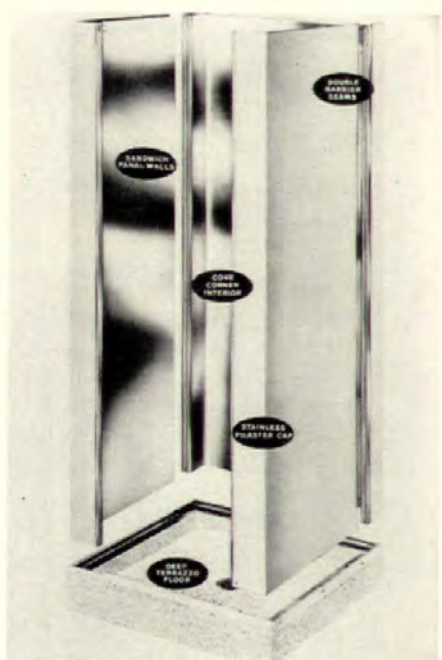
For details, check No. 18 on coupon, p 172



**Decorative tub enclosure** has Micarta skin, a polystyrene core, and a protective backing sheet. Decorative motifs are silk screened with special melamine inks during manufacture. Designs range from a crest or coat of arms for motels or hotels to floral, mermaid, or aquatic scenes for residential bathrooms. Custom designs are available.

Westinghouse, Hampton, S.C.

For details, check No. 19 on coupon, p 172



**Shower cabinet** has factory-fabricated Styrofoam-core sandwich panel walls with stainless steel or baked enameled steel skins. Corners are coved inside for easy cleaning and door opening edges are stainless-steel bound for durability. Leakproof pre-cast terrazzo floor is 6" deep so that all wall joints will be above water level.

Fiat Metal Mfg, Franklin Park, Ill.

For details, check No. 20 on coupon, p 172





**TWINDOW<sup>®</sup>** is the insulating glass that keeps houses cooler in summer—warmer in winter.

Homes sell faster when you feature these famous, *nationally advertised* PPG products:

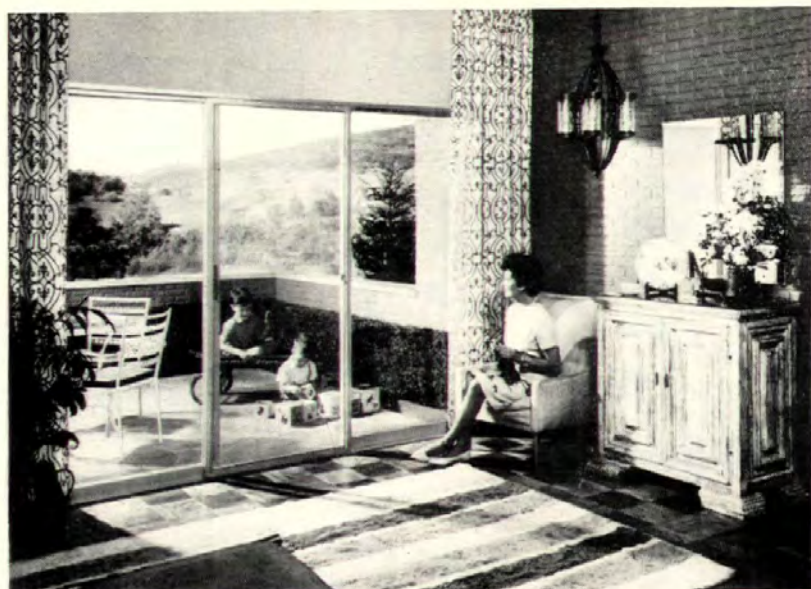
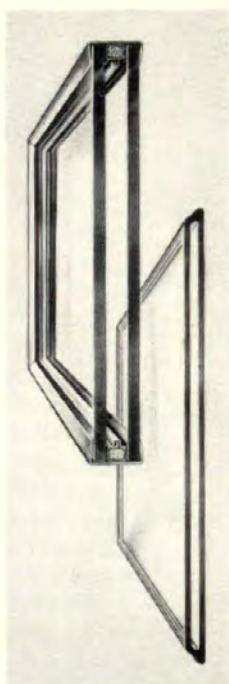
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... framed in stainless steel, ideal for picture windows and sliding glass doors.

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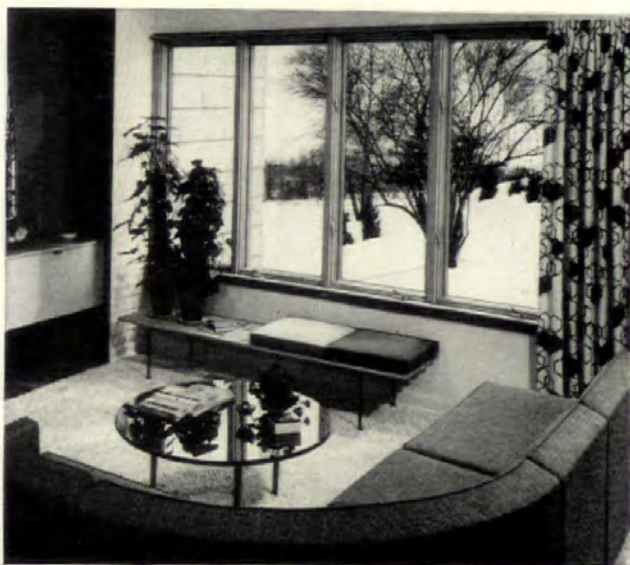
More builders are using *glass* successfully for making homes attractive, economical, comfortable and easy to maintain. For more information on the various PPG home products write to Pittsburgh Plate Glass Company, Room 2006, 632 Fort Duquesne Boulevard, Pittsburgh 22, Pennsylvania.



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PENNVERNON® GRAYLITE™ GLASS—tinted glass filters out the harsh glare of the sun's rays while admitting required light for comfortable viewing. Five degrees of light transmission are available.



HIGH-FIDELITY® MIRRORS—on wardrobe doors—make rooms feel and look larger. Reasonably priced, they give that extra touch of quality, as well as convenience, for the housewife.







For copies of free literature, check the indicated number on the coupon, p 172.

### Technical literature

DESIGN AND SPECIFICATION OF WATERTIGHT MASONRY. 6-page brochure. Master Builders Co, Cleveland. (Check No. P2)

BUTYL RUBBER USES AND CHARACTERISTICS. 8-page booklet. Enjay Chemical Co, New York City. (Check No. P3)

SHEAR STRENGTH INVESTIGATION OF MASONRY CONTROL JOINT MATERIAL. 8-page report on Dur-O-wall masonry reinforcement by the Armour Research Foundation, Chicago. (Check No. P4)

FIRE PROTECTED WOOD. 6-page bulletin. Wood Preserving Div, Koppers Co, Pittsburgh. (Check No. P5)

ELECTRIC PLANTS FOR FALLOUT SHELTERS. 4-page folder. Kohler Co, Kohler, Wis. (Check No. P6)

ODOR CONTROL. 20-page booklet. Allied Chemical, New York City. (check No. P7)

FIRE-SAFE CHIMNEY CONSTRUCTION. Three bulletins on construction, fireplaces, and codes. Clay Flue Lining Institute, Akron. (Check No. P8)

MOTEL HEATING AND COOLING. 17" x 21" folder. Edwards Engineering Corp, Pompton Plains, N.J. (Check No. P9)

SPECS FOR RUBBER AND VINYL COVE BASE. Flooring Div, Rubber Manufacturers Association, Washington, D.C. (Check No. P10)

WHERE TO BUY AMERICAN HARDWOOD PLYWOOD. Hardwood Plywood Institute, Arlington, Va. (Check No. P11)

SHAKE AND SHINGLE SHUTTERS. Seven patterns made of red cedar shakes and shingles. Red Cedar Shingle Bureau, Seattle. (Check No. P12)

### Catalogs

BUTUMINIZED FIBER PIPE, FITTINGS, AND SPECIALTIES. Kyova Fiber Pipe Co, Ironton, Ohio. (Check No. P13)

PLUMBERS' TUBULAR BRASS LINE. 24-page catalog. Ideal Tubular Corp, Brooklyn. (Check No. P14)

MANUFACTURED HOME BROCHURES. 13 pocket-size booklets of 1962 line. Midwest Homes, Mansfield, Ohio. (Check No. P15)

SEWAGE TREATMENT PLANT EQUIPMENT. 16-page brochure. Smith & Loveless, Lenexa, Kan. (Check No. P16)

CONCRETE CONSTRUCTION ACCESSORIES. Handbook of form-ties, anchors, inserts, and supports. Richmond Screw Anchor Co, Brooklyn. (Check No. P17)

HEATING EQUIPMENT. Space heaters, steam thawers, thawing torches, portable water heaters, salamanders. 6-pages. Aeroil Products Co, S Hackensack, N.J. (Check No. P18)

VIBRATORY ROLLER LINE. Aeroil Products, S Hackensack, N.J. (Check No. P19)

Publications continued on p 172





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Fasco is the first ventilator manufacturer to round out the stainless steel concept in the kitchen. New and exclusive stainless steel ventilator grilles of advanced design spearhead this breakthrough by Fasco. Another Fasco ventilator "first" that gives builders more to sell, more solid value, more kitchen sales appeal than ever before.

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This revolutionary development in ventilator grilles is only one of many ways that Fasco has redesigned and re-styled many in the 1962 line of ventilators, hoods, fans and electric heat units. Look into Fasco for products that "please as they perform"... you'll find value and installation satisfaction that you have never experienced before. Fasco Industries, Inc. • Rochester 2, New York

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CHALKBOARDS, BULLETIN BOARDS, ROOM DIVIDERS FOR SCHOOLS. 16 pages. Claridge Products & Equipment Inc, Harrison, Ark. (Check No. P20)

VESTA GAS RANGES. 16 pages. Athens Stove Works, Athens, Tenn. (Check No. P21)

ELECTRIC HEATING. 46 pages. Markel Electric Products, Buffalo. (Check No. P22)

PLUMBING FIXTURES. 16-page folder. Eljer Co, Pittsburgh. (Check No. P23)

#### Product bulletins

"STRONG-TIE" construction accessories for structural wood framing. Simpson Co, San Leandro, Calif. (Check No. P24)

DOWNFLOW UNIT HEATER. McQuay Inc, Minneapolis. (Check No. P25)

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The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

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5. ☐ 1962 Frigidaire refrigerator line
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7. ☐ Gibson electric range
8. ☐ Caloric slide-in gas ranges
9. ☐ Dow drywall adhesive system
10. ☐ Girder contact adhesive film
11. ☐ Multi Mortar epoxy
12. ☐ 3M spray-on adhesive
13. ☐ Shell Chemical epoxy compound
14. ☐ Kristal Kraft epoxy contact adhesive
15. ☐ Troy Turf grass blanket
16. ☐ Micarta tub enclosure
17. ☐ Flat Metal shower cabinet
18. ☐ Brooks Tiger Teeth
19. ☐ Certain-Teed hardboard patterns
20. ☐ Kyova downspout and drainage pipe

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- P1. ☐ New Moe Light catalog
- P2. ☐ Master Builders masonry brochure

- P3. ☐ Enjay rubber uses booklet
- P4. ☐ Dur-O-wal masonry report
- P5. ☐ Fireprotected wood bulletin
- P6. ☐ Kohler electric plant folder
- P7. ☐ Allied Chemical odor control
- P8. ☐ Clay Flue Lining chimney construction
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- P12. ☐ Red Cedar shakes and shingles
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- P23. ☐ Eljer plumbing fixture folder
- P24. ☐ Simpson wood framing accessories
- P25. ☐ McQuay downflow heaters
- P26. ☐ McQuay water heater coil
- P27. ☐ Hewflex pipe insulation
- P28. ☐ Hewfoam roof insulation
- P29. ☐ Circlelux outdoor light catalog
- P30. ☐ Yoemans' sewerage bulletin
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November 22, 1961

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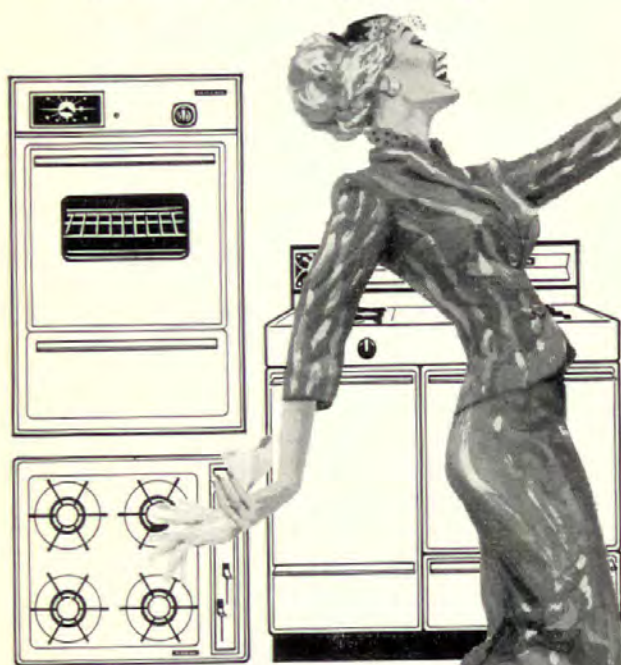
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HOLIDAY gas and electric ranges — built-in ovens and surface units designed with your SPACE, PACE, and PRICE in mind

The heart of the home is the kitchen and when THERE'S A HOLIDAY IN SIGHT there's a sale! Here is the range with the luxury look and the convenience features that make EVERYDAY A HOLIDAY! It is everything a woman has always wanted and she knows what she wants when she sees it! Over a quarter of a century of know-how has engineered HOLIDAY for *easy installation and low cost maintenance*. For prestige, performance and price, TAKE A HOLIDAY!

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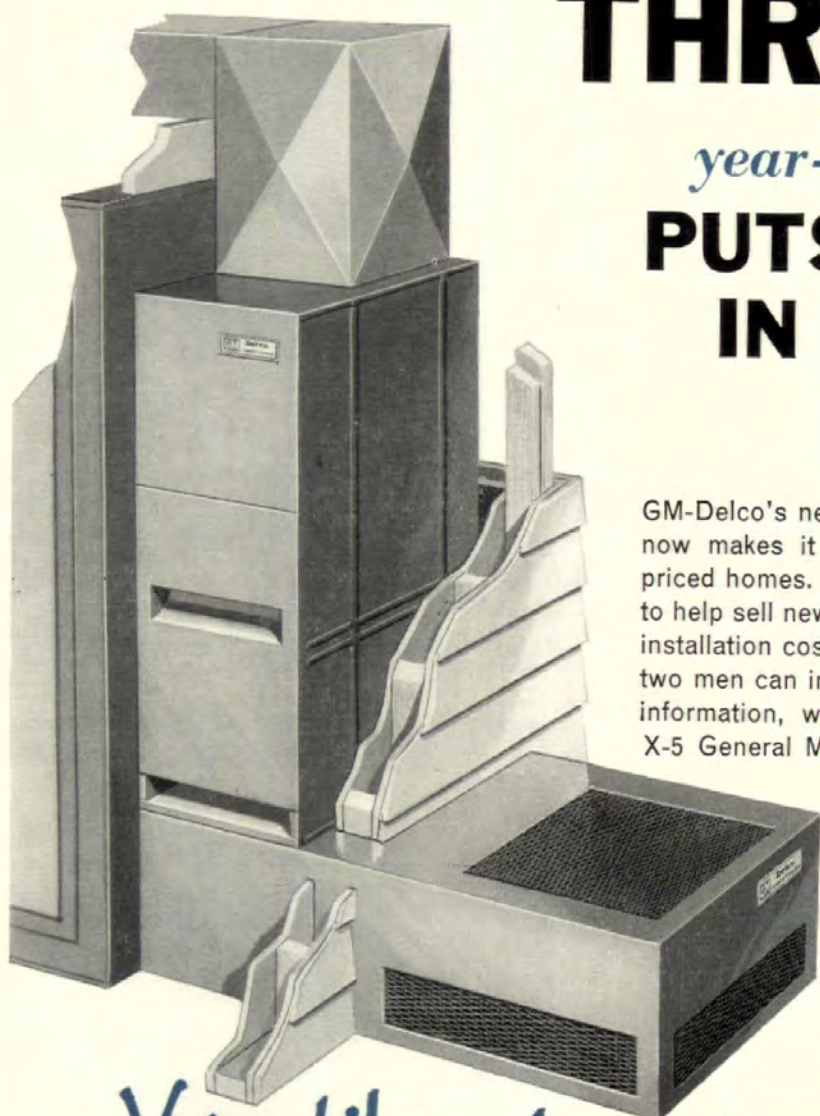
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52, 53	Masonite Corp.
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14, 15	Minnesota & Ontario Paper Co. (Insulite Div.)
176	Mosley Electronics, Inc.
140	National Gypsum Co.
2A, 2B	Nutone Inc.
55-58	Owens Corning Fiberglas Corp.
166, 167	Pittsburgh Plate Glass Co.
172	Plan Hold Corp.
22, 23	Portland Cement Assn.
76	READERS DIGEST, INC.
12, 13	Republic Steel Corp.
35	Roberts Mfg. Co.
155, 157	Rolscreen Co.
138	Rubroid/Matico
74	Schlegel Mfg. Co.
7	Square D Co.
75	Structural Clay Pdts. Institute
176	Taylor Instrument Companies
36, 37	United States Plywood Corp.
146-149	Westinghouse Electric Corp.
24, 25	Whirlpool Corp.



# NEW GM-DELCO THRIFT-PAK

*year-round Conditionair*

## PUTS MORE SELL IN LOW-COST HOMES



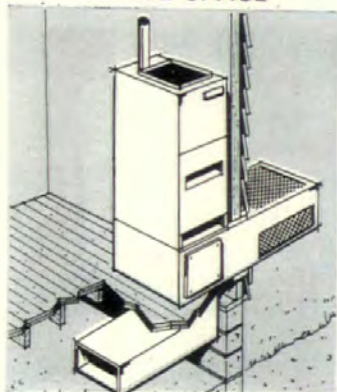
GM-Delco's new thru-the-wall heating and cooling system now makes it profitable to air condition even modestly priced homes. In fact, *Thrift-Pak* was specifically designed to help sell new homes in the \$10,000 to \$15,000 range. Low installation cost makes this possible. In just sixty minutes, two men can install this GM-Delco Conditionair. For more information, write the Delco Appliance Division, Dept. X-5 General Motors Corporation, Rochester 1, New York.

### THRIFT-PAK

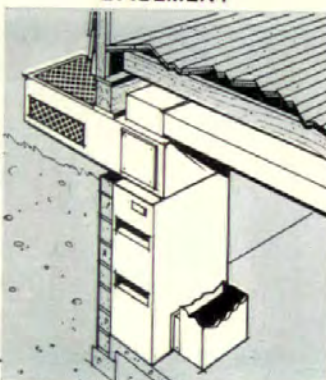
(upflow or counterflow models)  
gives complete heating and  
air conditioning

## Versatile - 4 practical applications

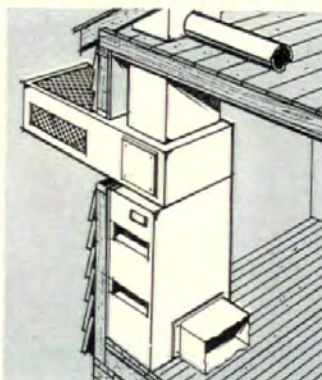
CRAWL SPACE



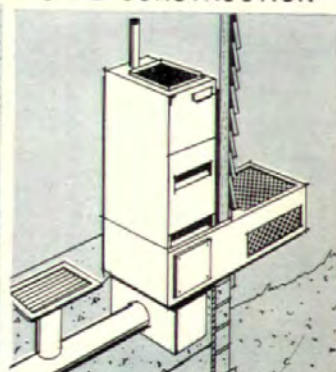
BASEMENT



OVERHEAD DUCTS



SLAB CONSTRUCTION



# GM Delco 365 CONDITIONAIR

DELCO APPLIANCE DIVISION • GENERAL MOTORS CORPORATION • ROCHESTER, NEW YORK

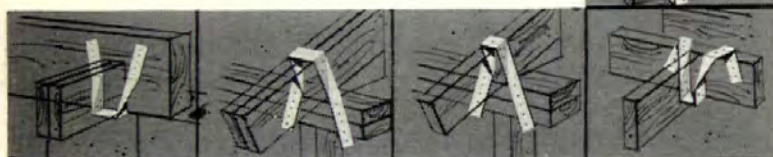




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