“Spacemaker” width vinyl floors
dramatize the spacious luxury look

... accent the extra in the living space you’ve designed into your homes. When installed wall-to-wall and room-to-room, “spacemaker” vinyl floors create the spacious look home buyers seek.

In addition, Congoleum-Nairn 6-foot wide “spacemaker” vinyls, such as new sateen-finished Fashionaire™ offers:

- luxury look without the luxury price tag,
- seamless-as-broadloom beauty,
- resistance to stains, soiling, scratches, scuffs and indentation.

Consistent national advertising is preselling your customers on “spacemaker” decorating. Customers like the idea—they tell us so in the flood of letters we’ve received.

New FASHIONAIRE installs on-grade

Here is the first inlaid vinyl with exclusive White Shield Back—the backing material developed by Congoleum-Nairn and proved to withstand moisture and alkali.

It installs on-grade without special underfloor construction and with fewer restrictions than any other similar sheet vinyl. Congoleum-Nairn’s new “340” waterproof adhesive saves time and money by allowing speedy installation—no waiting for adhesive to set.

Fashionaire meets F.H.A. requirements and is specially priced for the tract builder.

For sample, write Dept. HH-10, Congoleum-Nairn Inc., 195 Belgrove Drive, Kearny, N. J.

Fashionaire pattern 6025, one of six color-coordinated patterns to match today’s appliances and accessories. All patterns have pearlescent chips with luxury-looking clear flakes encasing gold and silver metallics. Send for sample to see its true beauty.

Congoleum-Nairn
FINE FLOORS
BUILT-FOR-SALE HOUSES . . . a special issue

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COVER

COMING NEXT MONTH
Report on the manufactured house . . . Levittown No. 1, now that the trees have grown . . . The sound-conditioned house
In this high-ceilinged den, the exposed central beam provides a track for the movable lighting fixture. V-groove wall paneling contrasts in width and tone with the overhead planking. Built-in wood furniture is compact, makes the best use of space.
Only WOOD makes home-buyers feel much at home... in dens and recreation rooms.

Most people can't picture a den of anything but wood. In the haven of private retreat and family recreation, wood warmly comes into its own... with a beauty that befits the owner's most cherished pastimes and possessions... sound-softening qualities that assure a restful room.

Wood, by its nature, takes two-fold care of human comfort... insulates against extremes of temperature, creates an atmosphere of cheer and contentment. And, by its ease of maintenance, wood almost takes care of itself. In the wall paneling you specify... in built-ins that add value without adding cost... in preferred floors and doors... wood helps make the den, recreation room, or club cellar an attraction that helps make the sale.

Dens of wood have been featured in NLMA Life advertising. Feature them in the new homes you build. For more information on building better homes of wood, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION
Wood Information Center, 1619 Massachusetts Ave., N.W., Washington 6, D.C.

Secluded balcony in this A-frame house serves as a pleasant spot for relaxation. Roof treatment is dramatic in design, with planking that shows interesting variations in grain and color. Ever compatible, wood blends well with stone chimney.

Distinguished by a heavily beamed ceiling, horizontal wall paneling, and exceptionally broad floor boards, this den makes further use of wood in built-in furniture and bookshelves. Sliding door in foreground shows Japanese influence.

It's built to sell when it's built of wood.
Scholz Homes, Inc., now put extra value—and sales appeal—into each of the thousands of quality homes they build. How? By installing, or specifying, Goodyear Vinyl Floors—backed by the exclusive Lifetime Guarantee.*

Goodyear Floors are solid vinyl compounds throughout. No paper or felt backing. No excessive fillers. They're tough and wear-resistant, yet easy to care for. Don't require waxing. Resist most household stains and abuse. They come in 9” x 9” tiles or 72”-wide sheet. Can be installed on- or above-grade. Available in residential or commercial gauges.

See your nearest Goodyear Flooring Dealer or Distributor for further details. Or write Goodyear Flooring Department, Akron 16, Ohio.

Also see Goodyear's new IDEA KITCHEN at the National Design Center, 415 E. 53rd St., New York, N. Y.
Builders see bigger share of renewal as projects get smaller

In the 13 years since urban renewal began, many builders have shied away from what looked like a big-city, high-rise apartment market. But a new report just issued by the Urban Renewal Administration sheds new light on the small-town, small-site character that renewal is taking now that the cream of glamour sites in the big cities is gone.

The 31-page URA report lists 6,407 acres which 201 different cities plan to sell before next July 1 for residential re-use. This is nearly twice as much land as the 3,800 acres which renewal authorities have sold for all uses since 1949. URA, under growing pressure to speed the return of cleared slum land to private developers (NEWS, Aug) developed the listing, first of its kind, after organizations like the National Association of Home Builders and National Association of Housing & Redevelopment Officials and HOUSE & HOME called attention to a need for a national clearing house for renewal land.

The URA roster lists 337 acres in 13 cities earmarked for one-family home development. Largest is 174 acres in Nashville. Other substantial tracts are 34.7 acres in Saginaw, Mich., 33.6 acres in Muskegon, Mich., and 25.1 acres in Kansas City. Smaller tracts will be on sale in Malden, Mass., Glen Cove, N. Y., Montgomery, Ala., Greensboro, N. C., Waterloo, Iowa, Detroit, Morristown, Tenn., Carolina and Juncos in Puerto Rico.

Another 16 cities list 288 acres for multi-family development of varying density. Renewal agencies holding 5,782 other acres do not spell out how they plan to re-use the land.

Most of the cities listed are small and medium sized communities ranging from Ansonia, Conn. (pop: 19,819) to York, Pa. (pop: 54,504).

Little action on housing by Congress, despite long session

S&L apartment loans may be hitched to FHA room-cost ceilings, if the House housing subcommittee version prevails in legislation to give S&Ls more elbow room to make such loans. S&Ls can make rental loans only up to 20% of their assets. That seems too little, with rentals soaring towards 35% of starts. So 35% is what the House group would allow—1% less than the tax bill permits.

Except for the tax bill (see p 8), little other legislation of import to housing is emerging from Congress this year. At mid-month, the Administration's $500 million for aid-to-mass-transit looked buried in a Senate committee. Direct HHFA loans for housing-for-the-aged may get a last minute boost.

WASHINGTON INSIDE: Southern congressmen fret quietly over FHA's new order forbidding field offices to sell foreclosed homes under exclusive listing contracts with realty agents. They fear this will make it easier for brokers who want to do so to sell Negroes into all-white neighborhoods. Their misgivings aren't eased by the language of the order, which notes that "a general listing ... extends the opportunity to purchasers of FHA-acquired properties to the greatest possible portion of the home buyers market." FHA has 34,000 homes on hand (see p 12.)

Internal Revenue has just amended its regulations to make installation of inclinators or portable air conditioners tax deductible where it can be supported as medical expense. The cost of installing a permanent elevator in a home can be deducted, too, where this exceeds what the elevator adds to the appraised value of the property.

If you're interested in building for the retirement market, get copies of Census' soon-to-be-issued city-by-city tabulation of how they are housed now, their incomes, rents they pay, value of their present homes. These should be the real key to analyzing this market.

MARKET MURMURS: Look for more and more sub-dividing problems arising from school shortages in the suburbs. Taxpayers have been voting down school bond issues at an unprecedented clip this year. Only 62,700 new classrooms are due to be built this year vs a record 72,200 in 1961.

Another big corporation has taken the plunge into residential subdividing. Dole, the pineapple producer, plans to build a satellite city of 15,000 homes on 2,000 acres of idle pineapple plantation near Honolulu.

Builders in such diverse spots as Chicago, Phoenix and south Florida offer new homes complete with furnishings. The removable items are financed separately, of course, but buyers get the advantage of mass purchase pricing. Too soon to say whether this is really helping sales.

Next time you hear somebody sound off about sky-high land prices, try this one on for size: The 1,672 sq ft plot across the street from House & Home's office (at 50th St and 6th Ave) has just been sold for $380,000. It's a holdout property in Rockefeller Center, a three-story brick turkey with a drug store and office above. It was sold by the heir of a man whose grand-dad bought it 110 years ago for $1,600. But note: that same $1,600 invested at 5½% interest compounded annually would have grown to $380,000 today. (At 6½%, it would have been $973,200.)
More and more: a mixture of good here, bad there—and steady at 1.4 million

Nobody is very happy about it, but housing continues to stagger along at a 1.4 million starts a year clip, propped up by a surge of apartment building. That rate is 30% ahead of the recession's trough in February 1961 and 15% ahead of the year earlier pace. The trouble is, of course, that the industry's capacity, like the U.S. economy, keeps getting larger. And housing still trails its 1959 pace by 12%.

But if business isn't as buoyant as builders wish it were, it isn't bad either. "The smart builders are still making a good profit," contends Economist Robinson Newcomb. "It is only getting a little harder to become a millionaire. We may be seeing the dropout of the marginal builder, who is giving way to the larger, more economic builder." HHFA is standing pat on its earlier estimate of 1.4 million non-farm starts for 1962 and few analysts seem disposed to argue with that figure. The pre-school intentions find builders planning to start housing at a 1.5 million rate during the second half of this year and a 1.6 million rate in 1963. (But FOR TUNE figures a second half rate of 1,450,000 is closer to what will actually go up.)

Worries that the spurge of rental building may lead to ruinous vacancy rates get little support from Census' latest count of vacancies.

For the entire nation, rental vacancies fell in the second quarter of the year to 7.4%. This was a miniscule drop from 7.7% in the first quarter but a more encouraging decline from the 8.1% peak in postwar vacancies in the second quarter of 1961. But inside metropolitan areas, where the overwhelming bulk of the U.S. housing market is concentrated, rental vacancies are now much lower (6.3%). And this is a sizable drop from the 7.2% vacancy rate for met areas in the second quarter of last year. Moreover, the kind of housing where vacancies are concentrated should encourage builders who still have plans on the drawing board: 68% of met area rental vacancies are in housing built before 1940 and 25% of the vacancies are in units lacking some or all plumbing facilities. "There's nothing wrong with this," says Newcomb. "We should be abandoning old buildings just as we abandon old cars." And rents are still rising—another symptom that vacant apartments aren't causing too much trouble. They are rising most rapidly in New York (despite rent control), Boston, Pittsburgh, Philadelphia and San Francisco.

Despite such reassuring figures, more and more analysts worry about overbuilding in apartments. Two big reasons: 1) apartments have a longer get-ready time than one-family homes and, 2) it takes longer to stop a rental splurge once it is started. Among the latest to raise a worried eyebrow is Detroit's Advance Mortgage Corp. In its quarterly survey of Midwest housing markets, Advance expresses "surprise" that the apartment boom "continues unabated." Around Chicago, 23,000 private rental units are under construction, around Cleveland 6,500 units, around Milwaukee and Cincinnati more than 3,000 units each. And over 5,000 public housing units are building in the four areas. In Chicago and Cleveland these inventories of units under construction equal four years of average rental building during the 50's. "We expected that apartment activity would increase in the markets where it is new, as it has. Permits for rental units in Pittsburgh, Columbus and Indianapolis were the highest on record for a single quarter," Says Advance. "But the volume of rental unit permits also leaped to all time highs in Chicago, Cleveland and Cincinnati—markets where the apartment boom is now several years old and appears due for a pause." Its forecast: "A slowdown in apartment permits seems imminent in most markets and should materialize by at least the fourth quarter."

It has been years—probably a generation—since housing markets have showed such diversity from city to city.

For the first time, southern California will start more apartments than homes in 1962. Total starts head for a record in Orange, Tulare, Santa Barbara and Ventura Counties. In the six-county Chicago area apartments topped one-family starts the first half of 1962 for the first time in 30 years. Luxury co-ops go well in L.A., flop in Chicago. In Seattle, homes under $15,000 are hard to move. The whole market is sticky in Denver, good in Dallas.

Non-farm real estate foreclosures are still rising. They now stand at the highest level since 1939.

During the first half of this year, foreclosures increased 20% above the level for the first half of 1961. The total: 42,591—a rate which would produce 85,182 foreclosures for the year vs. 73,074 in '61 (and 75,556 in '40, and 100,410 in '39). The foreclosure rate has tripled since 1950, but the Home Loan Bank Board notes that the rate of foreclosures per 1,000 mortgaged homes has risen from 1.72 to less than 4.

Significance: foreclosures are high enough to be 'worthwhile, but not high enough to be serious. NAHB figures losses to mortgage lenders do not exceed 7/100th of 1%, even on current defaults.
New mid-income rental plan offers every lure FHA has

"It's like Sec 608 with cost certification."

That's how knowledgeable builders describe FHA's newest scheme to persuade private builders to put up more cheap-rent projects for middle-income families.

It is Sec 221d4, an almost unnoticed part of the 1961 Housing Act which gives profit-motivated sponsors 90% loans based on re­placement cost. But FHA valves economic soundness in reviewing proposals (which means the agency's conservative un­derwriters can stop a project on the ground it won't rent).

And FHA will allow builder-sponsors 10% for profit and risk. The law provides for 10% profit allowance "unless the commis­sioner determines this is unreasonable," and Commissioner Neal Hardy has taken the same stance as his predecessors in refusing to say that it is unreasonable.

Up to last month, Sec 221d4 was exclusive for multifamily projects by urbanc renewal or other public construction. Moreover, it re­quired a certification of need from the city. But now, FHA's lawyers have allowed the agency to give Sec 221d4 to all families. Builders must give displaces a priority if they want to rent a unit. Construction of 221d4 projects does not require that the local­ity have an approved workable program to fight slums, either. This is 221d4's big advan­tage over Sec 220, from a builder's standpoint.

The new rental program—FHA men call it "the poor man's 207"—has mortgage limits higher than Sec 221d3 (the controversial plan with 3½% subsidized interest rates) but lower than Sec 207, FHA's regular rental housing program. The ceilings:

Less than four rooms per unit:
- Garden apartments ...... $8,500/unit
- Elevator apartments ....... $9,000/unit
More than four rooms per unit:
- Garden apartments ...... $22,500/room
- Elevator apartments ....... $27,500/room
Increase for high cost areas..... $1,000/room

Forty-year loans at 5½% are not eligible for FNMA special assistance financing, how­ever, unless the units are built for displaced only. But FHA will impose no income limits for admission as it does under Sec 221d3. Projects must have five or more units to qualify.

The new 221d4 program thus offers all the no-risk lure of the celebrated Sec 608 rental program that cracked the post-war housing shortage. But it should not lead to windfall scandals that tarnished Sec 608. Builders will have to certify their costs and apply any mortgage windfall to reduce the loan—the provision which was written into all FHA rental programs after the windfall scandals cropped up in 1954.

The new program can be used for rehabili­itation rentals, too. Ast. FHA Commissioner Frank Daniels says he will approve projects with as little as 10% of the mortgage applied to new work. How about 5%? "I don't know," says Daniels.

Central processing for rental projects

The surge in multi-family housing is leading FHA to shake up the way it handles rental projects.

Only a few of FHA's 76 district offices have enough experts on rental housing to process applications quickly. So, builders com­plain, getting a rental project through some FHA offices takes up to three years.

Last March, FHA tried a new approach to cut such delays; ordered all multifamily proj­ects, in New York and some New England cities processed exclusively by its New York City office (which already handles a quarter of FHA's rental business).

One result: it used to take FHA's Buffalo office two years to approve feasibility of a rental project (an initial step in processing); the New York office makes up its mind about Buffalo feasibility in 30 days, says Ast Com­missioner Frank Daniels. The upshot is that FHA rental project applications from Buffalo have tripled in three months.

This kind of success from concentrating its scarce rental technicians has encouraged FHA to make plans for central regional processing of multi-family projects across the nation. The agency already has multi-family housing rep­resentatives in each of the five regional offices of its overlord agency, HHFA. But they can only give advice and counsel, not make com­mand decisions.

For a time, internal opposition delayed FHA plans to expand central processing. But late in August, a ten-man delegation of rental builders with some $1 billion in FHA appli­cations took the case for central processing to the White House. Among them were such names as Redenvelopes Lew Kitchen and Jim Scheuer, Mortgage Broker Stan Stafford, Builder Herb Heftier and Lawyer B. T. Fitz­patrick, who was deputy HHFAAdministrator under Truman. After they huddled with Ted Sorensen, pointing out that what $1 billion in con­struction now would do for the economy, word came down that the White House thought central processing was a good idea.

Assistant Commissioner Daniels took this news to the NAHB directors meeting in Miami Beach, where he also pointed out that FHA must now cope with 35 kinds of multi-family processing. "This central set-up has also in­creased the efficiency of one-family processing in places like Buffalo," he added.

NAHB directors approved a resolution recommending central processing across the U.S. for multi-family mortgages. Before next July, says Daniels, FHA hopes to set it up in Philadelphia, Chicago, and Los Angeles. By July '64 it plans to do so in Atlanta and Ft. Worth, too.

Real estate agents and lawyers have been reluctant to assume responsibility for deciding whether houses meet FHA minimum stand­ards. So FHA last month said its district offices would decide whether houses met the standards if lenders would send plans and specifications to them.

News continued on p. 12

FHA's Daniels

News

Spros for mid-income rentals

Two other changes are effective: towns with 20,000 population (old limit: 15,000) can get certified lenders, but they must be 75 miles from an FHA office (vs 30 miles be­fore).

Since 1957 FHA has tried to extend its insur­ance to small towns from far from field offices by letting approved lenders and appraisers handle processing and inspection normally done by FHA.

But the program has never generated more than 475 cases a week. Lenders have been reluctant to assume responsibility for deciding whether houses meet FHA minimum standards. So FHA last month said its district offices would decide whether houses met the standards if lenders would send plans and specifications to them.

News continued on p. 12
NEW 1963 CHEVROLET TRUCKS

WORK-TESTED ON THE SLAM-BANG BAJA RUN!

Mexico's Baja (bah'hah) Peninsula, stretching 1,000 miles south of California, is a land of scorching sun, endless desert, of towering, barren mountains. A road twists through this hot and silent place—a rocky road made more for burros than motor vehicles. It bears no resemblance to the modern highways on the Mexican mainland.

Chevrolet, looking for the toughest performance challenge on the face of the map, selected the arduous Baja road as a testing site for the new 1963 Chevrolet trucks.

Six new 1963 Chevrolet trucks set out on the Baja Run and virtually every foot of the way every wheel made jarring contact with rocks or ruts. Always there was the dust, billowing up in yellow clouds, and the heat, sometimes rising to more than 120 degrees. And towering mountain ranges had to be crossed—treacherous switchback trails along sheer cliffs where loss of performance could have meant disaster.

No component was immune from the beating this route imposed. Only normal maintenance and minor adjustments had been required—not once had progress been slowed because of mechanical difficulty.

RELIABLE NEW LIGHT-DUTY MODELS!

NEW HIGH TORQUE 230 SIX—Here's new standard power for conventional models. The 230 Six employs free-breathing overhead valve design, wedge-type combustion chambers, hydraulic valve lifters and a seven main bearing crankshaft to deliver 140 hp and 220 lbs.-ft. of torque.

NEW COIL-SPRING INDEPENDENT FRONT SUSPENSION. Here's a new front suspension ready to soak up all the punishment the worst roads can dish out and come back for more. Tough coil springs at each front wheel deliver a smooth friction-free ride. It's a simplified new design that provides superior ride and handling characteristics. New variable-rate rear coil springs. They automatically adjust to load and road conditions—offer less resistance for a smooth ride when lightly loaded, more resistance with a full cargo.

TOUGH NEW LADDER-TYPE FRAMES. Constructed of extra high strength steel, they shrug off shock and offer greater resiliency than ever before. Standard 34-inch spacing between parallel heavier gauge channel side rails; newly designed cross-members for increased strength.

BUILT-FOR-STRENGTH COMPONENTS. Chevrolet light-duty truck components are the toughest yet for long dependable service: rugged diaphragm-spring CLUTCHES, tough, quiet-shifting Synchro-Mesh TRANSMISSIONS... STRONG CAB AND BODY CONSTRUCTION featuring double-walled lower side panels on Fleetside pickup, doube-walled cab roof, doube-braced floor, doube-strength door pillars.

NEW ALL-MUSCLE HEAVY-DUTY MODELS!

NEW HIGH TORQUE 292 SIX—Standard in Series 60 and 60-H models and extra-cost heavy-duty optional power for Series 50's—292 cubic inches. 165 horsepower and 280 lbs.-ft. of torque—heavy-duty valves, rings, pistons and bearings.

NEW VARIABLE-RATE FRONT SUSPENSION—Here's a big breakthrough in big-truck chassis design—a solid front axle combined with variable-rate springs that offers matchless ride and roadability plus all the load capacity you can use! When running empty or with a light load, you get soft spring action for a smooth, easy ride. Under heavy loads, spring action stiffens up to minimize bottoming out and reduce shocks to chassis components. And under all conditions you ride more level with less pitch and bounce on corners and curves... because variable-rate action reduces the amount springs deflect in response to weight shift or road shock impact.

TRIM NEW FENDER CONTOURS—more room in a pinch! New narrower fenders for medium- and heavy-duty conventional-cab '63 Chevies give you an extra edge in close-quarter maneuverability. With overall width reduced by over 7 inches, you gain extra clearance on each side.

See the new 1963 Chevrolet trucks for yourself; they're on display now at your Chevrolet dealer's... Chevrolet Division of General Motors, Detroit 2, Michigan.

THE "NEW RELIABLES" FROM CHEVROLET

OCTOBER 1962
FHA wholesales foreclosed homes

Two years ago, FHA had 9,300 foreclosed homes on its hands. A year ago, the total had swelled to 21,000. Now, that is close to 30,000—and the agency has not been able to sell the properties as fast as it acquires them even though its foreclosures rate has held steady since January.

Even worse, 40% of the 34,000 homes lie in only six areas: 5,791 in Florida (mainly in Miami-Tampa), 2,304 in Ft. Worth, 2,134 in Topeka-Wichita, 1,270 in West Texas (mainly Odessa-Pampa), and 57 in Los Angeles. In Detroit, Florida and West Texas, worried FHA local directors have clamped down on commitments for new homes lest they glut an already soggy market.

So FHA has picked up an idea suggested by Ft. Worth builders: let private entrepreneurs take over the distress-housing in wholesale lots, rehabilitate and resell it. In the first trial of the so far experimental plan, Past NAHB President Dick Hughes bid $98,325 for 10 foreclosed and vacant houses in Ft. Worth. He has six months to sell them to qualified buyers. He must take over the mort­gage payments himself on any that aren't sold by then. Meantime, he pays only insurance, taxes, and upkeep.

How it works. FHA says it will wholesale acquired homes in batches of five or more under two different plans:

1. A builder (or real estate agent or fixup contractor) contracts with FHA to repair and re­sell a group of homes while FHA con­tinues to own them. The repair work is laid out by FHA. The builder then sells the house on regular FHA terms with FHA carrying the mortgage. This results in minimum closing costs and no mortgage discounts. But it does mean the builder must pay prevailing wages under the controversial Davis-Bacon Act for the repair work. In open-shop housing cities, this might make repairs too costly.

2. A builder prepares his own fixup plans, FHA processes them and issues a conditional commitment for the renovated house. The builder has complete freedom in arranging financing, and utilities, including VA or con­ventional loans. Normal closing costs are in­volved, but FHA will itself pay any mortgage discount. Davis-Bacon wages levels are not re­quired. Under Plan 2, a builder can also use FHA's escrow commitment plan and take a mortgage right away for 85% of what FHA would insure for an owner-occupant. Dick Hughes is doing this. It gives him a loan of $10,720 per house—or $655 less than the commissioner-held mortgage.

Clearly, Plan 2 is going to be more popular with most builders. A typical deal works like this: FHA will sell a house with a resale value of $13,000 to a builder for $11,375. FHA estimates repairs will cost $690, and the builder will pay $285 for taxes, insurance, maintenance, and utilities in the six months. On top of that, FHA figures a 5% commission ($650) into the final price. The builder profits $910 on the sale, which is a $690 profit over cost and a $220 profit over FHA cost estimate by using his know-how, and 3) saving on monthly expenses by selling the house in less than six months. If a builder wants, he can pick five homes and make FHA a proposal.

FHA is so pleased with first results of the plan that at mid-month it invited all FHA offices to use it.

The new standards for window glass, effec­tive Nov 10, may save builders money, say FHA technicians. In the past FHA has varied glass standards according to five zones of wind velocity. These five zones are now cut to three, and FHA says the net effect is to reduce the required thickness in many areas. The old zones called for extra margins of thickness. FHA says it cannot get uniform thicknesses. Today producers can make glass to exact thicknesses and the old standards are obsolete.

FBI demands safety glass in showers and outside doors

An overhaul of FHA's standards for glass recognizes for the first time the special hazards of the large areas of glass, especially for sliding patio doors, being used more and more in new homes.

The Natl. Safety Council has been pressing for changes on the ground that too many port manufacturers.

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The Natl. Safety Council has been pressing for changes on the ground that too many port manufacturers.
Residents countered by sponsoring a bill in the legislature to let realty boards publish fee schedules that were not mandatory. CREA said it would clean up "isolated" abuses and argued that the schedules alerted the public to excessive commissions that would amount to gouging by realty brokers.

The background: before fee schedules became common in the 1920s, brokers often quoted tenants as landlords wanted tenants to view the new buildings. The surge of apartment building is so dramatic it may even be giving a false picture of health to the national starts figure.

A major overhaul of the city's 1916 zoning law, effective last December 16, sharply reduced permitted densities. So builders rushed in with plans to beat the deadline, even though they didn't have to begin building for another year and even though they foresaw that many of the resulting apartments would be a long time renting. Plans filed for multiunit residential soared 286% last year in New York (from 43,085 units in 1960 to a whopping 150,659). In December alone, plans were filed for 20,759 units—almost half as much as permits during all of 1960.

A brisk market has sprung up in sites and

plans approved under the old zoning law. Sample: in Brooklyn, where land for apartment costs about $8.50/sq ft, the ground can be resold for $12 to $1250/sq ft if it comes with approved plans under the old law. Speculation in "packages" is limited by some cold economic facts: It takes an average nine months to complete a New York apartment and five months more to get it 80% rented.

The city's FHA office has just taken a small tightening step, although its insured projects still show the fourth lowest vacancy rate in the nation: 2.6%. Only Providence (0.7%), Washington, D.C. (1.5%) and Boston (2.4%) have lower rates (see table). That's an 8% markup on actual transactions.

"We believe the volume of commitments we have made, plus those in process, warrants the change," says FHA Director Ralph W. Mosch. "We want to be on the safe side.

Raising the vacancy figure is a big damper to thinly financed apartment building. Chief reason: FHA's formula for fixing the maximum mortgage it will insure multiplies this ratio increase 13.8 times. For instance, on a building with an FHA loan of $1.1 million, and a yearly rent roll of $160,000, a 2% increase in "packages" occupancy means the builder must invest $44,160 more of his own money. Says Builder George Straussmann of Long Island: "This means that marginal buildings won't get built without additional cash.

Co-op apartment sales are faltering, too. Some projects are offering prospects a choice of rental or co-op. One co-op has just cut its prices from $23,000 to $15,000.

WASHINGTON, D.C., and its surrounding suburbs are having a strong year. Starts for the first seven months are up 39.9% over the same period in 1961. Multi-family starts soared 61% (to 13,741 units). One-family homes gained only 10%—in line with the US average. They totalled 21,968 units. The city accounts for only 10% of rental construction. The bulk of the apartments are going up in the suburbs and most of them have pools. Rentals? No trouble yet, says builders.

Phoenix: "People are still pouring into Arizona and still buying homes, but there are
too damned many builders here nowadays," says a Phoenix builder. His complaint is typi­
cal. And the resulting competition is forcing builders into such promotions as sella­thens, "close-out specials," and door prizes to move

their homes. Builder John Hall offers his buyers carpets, draperies, and furniture at what his ads call "actual cost." That's an 8% markup from factory price, says a spokesman. Financing is through General Electric Credit Corp at 6% discounted.

But permits issued through August are up 17% from a year earlier with biggest numer­

ical jump in one-family homes.

CANADA

Housing pinched as austerity plan slows government loans.

Housing is beginning to slump as the artificial supports that have held it up for more than a year collapse one by one. First go to go was government direct lending. Even before the federal government announced its austerity plan in late June, Central Mortgage & Housing Corp had begun to pull out of the mortgage field. In the first quarter, it approved 59% fewer loans than in the same period a year earlier (2,418 vs. 6,634).

By the end of July, the drop was 48.6%.

Hardest hit (down 81%) are limited-divi­
dend loans for multiple family housing.

But the drop in owner-applicant loans (where the builder asks for a direct loan when he finds a buyer) is more telltale. These were down 42.5% (8,832 vs 5,074)—a good indication of how house sales are falling. Says one Cal­
gary builder: "We're just feeling our way from house to house."

One-family starts for the first six months of 1962 are only slightly below last year (19,356 vs 20,016). But they should plunge soon.

Apartment starts are slightly ahead of last year (16,849 vs 15,237). They are expected to stay up. One big reason is that apartment builders are starting to produce a better product. Design is improving. More rental projects include amenities like pools, tennis courts, dishwashers, children's playgrounds. Row housing is gaining acceptance.

As one Toronto apartment builder says: "We can always upgrade apartments to lure tenants in older ones away. The trouble with single-family housing is that, even if it up­
grades, most people still can't get their equity out of their old houses to move.

Many a private lender agrees. "We moved out of the NHA [single] housing field near the end of last year," says a trust company officer, "and began to allocate funds for apart­
ment mortgaging. It makes our accounting simpler and we have a much better idea of whether the project is going to be successful."
Snap a picture of a job with a Polaroid Land Camera. Ten seconds later you have the finished picture in your hand. A picture that tells the story. Progress, construction details, material inventory, you name it. If you don't get exactly what you want the first time—or it takes two pictures to tell the whole story—another ten seconds is all you need. But you always know you have exactly what you want because you see the finished picture on the spot.

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The nation's 6,200 savings and loan associations and 513 mutual savings banks are going to have to start paying steeply increased income taxes next year, unless a last ditch effort by mutual S&L leaders (see page 53) pulls off a miracle.

The Senate last month at last adopted a tax bill which puts S&L taxes at $205 million yearly, only $5 million more than the version passed by the House last spring (News, Apr). Until now thrift institutions have paid only $7 million in taxes a year. With both branches of Congress so close to agreement, Senate and House conference should be expected to make only minor changes.

The unmeasured impact. What impact the new tax bite will have upon housing is far from clear. Some estimates have suggested that it might slice as much as $15,000 units a year—in a tight money market. At the heat of the battle in Congress this year, the Housing and Urban Development Board estimated that President Kennedy's first tax proposal for S&Ls, which hit a record $550 million in taxes would draw $2 billion to $5 billion in new savings from S&Ls. Each $1 billion lost would keep 80,000 houses from being built.

But that estimate was based on conditions in August 1961, when mortgage money was much scarcer than it is now, and when S&Ls were paying from 3'/4% to 4'/2% dividends and assumed that S&Ls would have to cut 1/2% from their dividend rates, which then ranged from 3'/2% to 4'/2%. Since then the competitive position of S&Ls has changed drastically as S&Ls increased rates to a high of 4.8% to keep pace with commercial banks which climbed from 3% to 4% maximum interest on Jan. 1.

Now, Congress is poised to adopt a bill without a precise estimate of what effect the new and higher taxes will have on housing. The new Council of Mutual Savings Institutions claims the effect could be serious, and cites a survey of 165 S&Ls, none paying over 4% dividends, showing two-thirds had to cut rates by an unnamed amount.

One housing economist points out the immediate effect "might be to work against a reduction in mortgage interest." A spokesman for the U.S. S&L League points out that the tax bill "would put an inevitable brake on growth." The U.S. League has argued that S&Ls can grow only as fast as their reserves grow, and that the practical effect of the tax bill is to cut the growth of reserves by 20%. This, he reasons, could in turn slow the flow of new savings to S&Ls, which hit a record $8.7 billion last year.

Right now, he adds, mortgage money is plentiful so that the immediate impact might be only a slow fade of S&Ls would taper off their mortgage lending. "But it might be more important 10 years from now, when we know we'll need more housing than right now."

Reporting the dividends. S&L men won their biggest victory when the Senate overwhelmed President Kennedy's plan for withholding income tax on dividends by a 66-20 margin. But in its place the Senate voted hastily tightened rules for reporting to the Internal Revenue Service the dividends and interest paid by S&Ls and all other institutions. Until now, S&Ls have not had to report dividends under $600. The Senate-approved cutoff is $10. The Senate estimates the mere reporting of such dividends will add $275 million to federal tax income each year vs. $600 million gained from full withholding.

Expanding S&L lending. In the final days of Senate debate S&Ls zeroed in on a new and restrictive definition of domestic building and loans. The definition said an S&L could claim 90% of its assets invested in real estate loans to qualify for the tax treatment as an S&L, with 72% of total assets in residential loans. The Senate finance committee went further by requiring a minimum 63% of assets in 1- to 4-family homes, but at the prodding of Sen John Sparkman (D, Ala.) the Senate lowered this category to 54% of assets. Sparkman said the change lets S&Ls invest 9% more of their money in multi-family housing and still qualify for the S&L tax rate. But another law still limits the amount federally-chartered S&Ls can invest in multi-family housing to 20% assets, and this 20% category also includes loans over $35,000, on property more than 50 mi. away, on big (over 5-unit) structures, and commercial reality.

New loopholes for old. The Senate bill, which started out to close special loopholes, instead created some new exemptions:

- persons over 65 do not have to pay capital gains tax on the profit from selling their home and moving into an apartment. Only houses selling for less than $10,000 qualify for capital tax forgiveness, the owner must have lived in the house, and have owned it for five years.
- lobbying expenses incurred in trying to influence government decisions directly related to the taxpayers' trade or business are deductible in both Senate and House bills. Such expenses are not currently deductible.

Congress boosts quarters allowances for servicemen.

The new higher quarters allotments for military families—first since 1952—means private house can now hope to rent or sell homes to the lower enlisted grades.

The new quarters allowances, effective January 1, give military families an average of 18% more. Enlisted men will receive from $3.90 to $4.99, a month more according to their rank and number of dependents. Officers will receive a maximum of another $28.80 and warrant officers will get another $33.30 a month. Details:

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Higher allowances are also likely to mean the military will get less money to build...
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James D'Arezzo, Controller

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family housing on buses. The House has voted $211 million for 11,000 units in the current fiscal year, but the Senate sliced this to $143 million for 7,500 units. The final result is still up to a conference.

 Builders around Hanford, Calif. hope none of the new units go in their area. On the streets they are getting more local municipal manpower at the Lemoore jet base, plus a new fire plant, builders put up so many homes there is an unsold inventory of 1,300 units—and many us still want to work out some sort of arrangement between Navy officials and private industry over whose fault it was. But up to mid-June, the Navy was still planning to build 200 more on-base family units at Lemoore.

SEgregation

Chicago, New York officials move against blockbusting

In Chicago, a Human Relations Commission report followed by two days of public hearing turned a public spotlight on blockbusting and the special problems of changing neighborhoods.

Realty speculators reaped profits averaging 75%—and ranging to 115%—in one block studied by the commission charged. Speculators moved in on neighborhoods changing from white to Negro occupancy, bought houses at low prices from whites and sold at inflated prices to Negroes. High interest charges to Negroes boosted their profit still more.

At the public hearings, Alderman Leon Despres led a bevy of critics blaming a 45-year-old rule of the all-white Chicago Real Estate Board for much of the trouble. "Under this rule Chicago's Negro population has been contained by Realtors' practices, owners' refusal to sell or lease, lenders' denials of fair financing, acts of reprisal and violence," he cried. The president of a Negro real estate board charged the all-white board is a symbol of segregation which has forced a "dual real estate market" on the city.

The real estate operators have a tremendous responsibility here—that of making sure their members do the right thing," summed up Mayor Richard J. Daley. "And if they don't, the operators should do something about it!"

In New York, the Human Rights Commision held its first inquiry into alleged blockbusting in a Brooklyn neighborhood. The agency subpoenaed 22 realty men to closed-door hearings, and said it gathered enough evidence of blockbusting to schedule a public hearing later.

But organizing institutions instead of realty men came in for the heaviest criticism from city officers. "We have testimony from one broker and operator after another that recognized associates would not lend to minority families in a changing community," said one commissioner. "In fact, they won't lend to anybody. Unquestionably the banking institutions don't recognize their responsibility. They make the practice of blockbusting possible."

LABOR

NAHB to fight union work quotas

Directors of the Natl Association of Home Builders are gearing up for a showdown fight over whether unions have the power to impose featherbedding on building by fining union craftsmen who exceed union-set work quotas.

The battle started when the Home Builders Association of Greater Eastbay tried to upset quotas set by Shinglers' Local 478 in Alameda and Contra Costa Counties, Calif. (News, Aug. 1). A Natl Labor Relations Board examiner ruled only that the union may not divert dues to pay fines levied upon fast working members because nonpayment of dues could mean loss of job for offenders under the union-shop contract.

But Eastbay builders and NLRB attorneys protest that this "ignores the production quota issue" and are appealing to the full NLRB in Washington. The NLRB is also reviewing a similar case where an examiner held that work-quotas in an industrial plant were legal if union discipline did not cost any union man his job.

What worries builders most is that the crucial question of whether the unions do or don't have power to limit work may not be settled by the NLRB. The issue is a hazy part of labor law. The Taft-Hartley Act did not specifically ban production quotas, and labor attorneys say unions and management may bargain on the issue. But Oakland building commissioner said they do not have enough money to carry their fight beyond NLRB to federal courts. So they brought the issue before NAHB's labor committee when directors met in Miami Beach in late August.

"Labor is trying to limit production," warned Committee Chairman Joseph Mollica. "If there is an adverse decision in this case, every craft can tell its men to limit their work. It can completely wreck the building industry."

MATERIALS & PRICES

Why lumber prices may go up

In mid-summer a cadre of Northwestern congressmen urged a program of relief for the ailing softwood lumber industry upon President Kennedy. On the outcome hinges whether builders may have to pay more for lumber.

Producers argue that shipping laws give Canadian producers, mostly in British Columbia, an $8 to $10 freight advantage per 1,000 bd. ft. This lets lower priced imported wood flood the U.S. East Coast, and Canadian shipments are running 21% above last year. As a result, lumber manufacturers claim, 250,000 men are unemployed in U.S. forest industries, and domestic softwood production is 11.5% below 1959, the last "fairly normal" year.

But two of the most important items in the relief plan are off to faltering starts.

1. Talks aimed at getting Canadian producers to limit voluntarily their exports to the US are foundering. A committee of US and Canadian businessmen has warned that voluntary quotas could bring hostility toward overall US trade policy and possible retaliation by Canada. Predicts the Financial Post, Canada's counterpart of the Wall Street Journal: the talks "probably will linger for a while and then die."

2. The US Tariff Commission has scheduled hearings on the softwood lumber import market for October, a date that will delay a final decision until after the November Congressional elections.

The Financial Post observes that this timing will let northwestern Congressmen "make political capital out of Canadian lumber import quota talks" while bringing no effective action. Lumber manufacturers protested the delay in starting Tariff Commission hearings. "In light of the urgency in the President's statement, it is difficult to understand the reason for the delay," cried Executive Vice President Mortimer B. Doyle of the National Lumber Manufacturers Association. The Commission said it needed the time to survey US producers.

With labor rates still the steepest, residential construction costs climbed 0.3% in August to 302.2 on the Boeckh index. This is 2.0% above the year-earlier level. And, says Col. E. Borekh, "it looks as if labor will continue to push costs up." Materials prices continued to fall in August. Biggest cuts were in prices of asphalt roofing, building paper and board, heating equipment, water heaters and asphalt tile roofing.
A new way of handling rehabilitation loans—which up to now have stymied large-scale efforts to improve whole neighborhoods of rundown homes—is showing results in Baltimore. FHA officials hope they have at last found how to unlock the big-ticket remodeling market in older neighborhoods. There is no reason the Baltimore plan cannot be used across the nation.

Since 1949 Baltimore has been an incubator for new rehabilitation ideas. Its rehabilitation success led builders and reality men to leap to the idea that most slums could be salvaged by rehabilitation alone. Public housers scoffed at the idea and it has taken the decade since for public and private housers to drift toward a consensus that some clearance, but a lot more fixup, is the best recipe. FHA officials hope they have at last found how to unlock the big-ticket remodeling market in older neighborhoods. There is no reason the Baltimore plan cannot be used across the nation.

Problem. So far rehabilitation financing under Sec 220 has been one of the most stunted programs in FHA's stable. From 1954 to 1961, only 199 units were insured. Biggest drawback at first was FHA's practice of basing loans on a low estimate of house value after rehabilitation (News, June '61). Last year FHA teamed up with local renewal officers to test some new rules in Baltimore's heavily-Negro Harlem Park renewal area of aging row houses. As a result the agency changed its rules to base Sec 220 loans on 1) FHA's estimate of value of a house before rehabilitation, plus 2) the actual cost of improvements. No longer could conservative FHA appraisers torpedo rehabilitation on the ground the fixed-up house wasn't worth its value after rehabilitation (Niws. June '61).

Solution. Now FHA is cutting those years to months and even weeks. How? "We are almost reversing the normal processing of a loan," reports FHA Zone Commissioner James Neville. "In effect we're doing the processing right on the owner's doorstep," adds Assistant Director Edgar Ewing of Baltimore's renewal agency.

Local renewal aides first try to persuade homeowners and landlords in a renewal neighborhood to renovate their property to minimum code standards voluntarily. If owners refuse, the city can sue to force repairs. Once owners agree to repair their homes, the new processing begins. Instead of waiting for the homeowner to submit a formal application for an insured rehabilitation loan, FHA inspectors join city inspectors in inspecting and appraising the house. The team agrees on the spot what repairs have to be made to meet standards for both FHA insurance and the city code. These city and FHA standards vary in minor detail, and beforehand weeks and months could pass as the two agencies tried to reconcile differences by shuttling letters between their offices. The team inspection ends this. From its visit the team writes a detailed list of needed improvements, making the write-up so complete that the homeowner can use it as the job specification in getting bids from contractors.

In the Baltimore neighborhood, a citizens organization has compiled a list of 35 contractors who have 1) passed a Better Business Bureau screening, and 2) agreed to follow a code of ethics. This list is given to the homeowner if he asks for it. At the same time the city-FHA team tackles credit rating of the owner, which has been a critical block to rehabilitation in past renewal efforts. Many homeowners in rundown neighborhoods are mortgaged to the hilt at high interest rates. Often they are burdened with costly installment payments. But in such areas, FHA now feels improvement loans—either Title I or the new 20-year, $10,000 Sec 220 loans secured by a second mortgage—are of limited use because most homeowners can't afford a second monthly payment.

Instead FHA is actively pushing refinancing, with loan proceeds paying off old debt plus the cost of improvements.

Case history. The first case approved in Baltimore shows how this can work: a $75-a-week telephone company employee had piled up installment debt of $1,500. But he owned his one-family house free and clear. The city helped him negotiate a mortgage from Key Federal S&L to pay off the $1,500 debt. The FHA team agreed $5,400 worth of repairs were needed to renovate his home. As a result FHA will insure a loan of $7,300 which will repay the $1,500 mortgage, pay all costs of improvement, plus $400 of closing costs. The 30-year loan will be repaid at $65 a month.

Already 43 more Sec 220 cases are in the mill in Harlem Park. If the average improvement bill continues, the new plan could open a $1.2 million rehabilitation market in this one neighborhood.

"We haven't solved all the problems," says Ewing, "and it isn't to the point where we can crank out loan commitments yet. Many times we have to wait while the homeowner is taking bids for improvements. But we now feel that we can get compliance with housing codes in all but about 50 of the 2,000 buildings in the neighborhood. Those 50 are the hardship cases, mostly elderly pensioners. We haven't solved that part yet, but we hope to."

Renewal gains and loses in Southwestern cities

An almost-unbroken string of legal victories for renewal agencies has been broken in Reno, where a county court has ruled the urban renewal agency was set up illegally. URA officials in Washington say the case is unprecedented. The ruling nullifies a score of condemnation suits against Reno property owners and puts $476,000 of federal taxpayers' money spent by Reno under a legal cloud. URA will wait until an appeal is heard before deciding how to recover the money.

Albuquerque is letting its renewal agency die. The two-man staff sparkled a fix-up drive which qualified homeowners in a 430-acre neighborhood for Sec 220 improvement loans and razed 113 tumbledown garages and sheds and 51 outhouses in the neighborhood.

But when talk turned to a partial-cleanup project with federal subsidies last winter, civic leaders cooled. None of the candidates in a city election in April took a stand for renewal. So Vernon Deuk, agency head, and his deputy, Melvin Townsend, found other jobs and quit. Last month the city manager omitted renewal funds from his new budget.
Five-month study by Action experts
gives Rx for renewal: simplify or die

The eye-popping backlog of unsold land collecting in the hands of local urban renewal agencies (News, Aug.) is bulkling larger than ever as a life or death issue for renewal.

Action Inc., the national council for good cities, now adds the voice of 49 members of a blue-ribbon panel to the chorus of economists and redevelopers crying that renewal must untangle its jumble of bureaucratic rules. Warns Seymour Baskin, author of the 40-page study made under contract for FHA:

“A reputation of red tape, politics, arbitrary decisions, costly submissions, and indecision will cast a pall over redevelopment until its adherents become limited. Disposition procedures must be simplified and predictably applied if all competent redevelopers are to be enticed into the field.”

Baskin, brilliant young (36) Pittsburgh lawyer details 30 major recommendations and 96 specific ways to simplify renewal.

Two-way street. Too often renewal has looked like a one-way street to developers. Local agencies demand rigid time schedules and performance from developers, yet sometimes look the other way when they themselves fail to prepare right for construction by installing streets and utilities or in unraveling local bureaucratic tangles. In one notable snafu, a Philadelphia builder waited for months while FHA and the city parkway commission haggled over which way a building should face (News, May 60).

Baskin recounts similar delays in Sacramento, San Francisco, Washington, and Cincinnati. In St. Louis, he relates, “a large residential development ‘missed’ the right economic cycle, vacancy ratios in the city climbed to 18%, suburban growth burst anew with middle-income housing, conventional residential apartments rose in the downtown area, and the planned thru-way to connect with downtown failed to materialize in time.”

“Can the developer obtain assurance of municipal performance?” he asks. “It seems insignificant to suggest only that the developer be afforded an extension of time.”

Suggests Baskin: a developer should be given assurances that the city has the money on hand to get its part of the work done. If the municipality fails to do its work on time, the developer could go ahead and install sidewalks or small utility lines and bill the city for the cost. A city should also waive realty taxes on idle land when city delays hold up a developer.

Location, location, & timing. “To the old adage that in real estate the three principal considerations are location, location, and location, a fourth should be added—namely timing,” writes Baskin.

He cites horrendous timing fumbles: premature land appraisals years before the land is marketed “serve an inadequate purpose... appraised value may prove excessive for actual use” most commonly delayed “has been premature and sanguine.” Still these studies have talked cities (and redevelopers) into some sticky markets. “Why sell five parcels of land contemplating 2,000 apartment units in a city of 10,000, when the general market is limited to 1,000 units over a 5-year span with 300 units underway or planned for construction outside of urban renewal?”

Baskin offers two answers:

1. In large projects local agencies should realize that building will be done in stages, and take this phasing into account in pricing the land and negotiating and writing contracts for land sale between developer and city.  
2. Cities should consider holding cleared slum land off the market if the local market is weak, or if schools, highways, and other amenities cannot be provided on time. Non-profit citizen groups may even wish to buy land and hold it for later sale to builders and developers as the local market strengthens. Phasing, says Baskin, is “in itself a total and vexing problem [but] is probably the only sound approach to prompt disposition of large-scale projects.”

The savvy gap. As Baskin toured cities and talked to renewal officers, he noted a vast gap in renewal between the comparatively handfull of big-city experts and small town practitioners. And he found that FHA and URA officers were not nearly as coordinated as they should be.

Baskin proposes a variety of solutions. First, he says, FHA should appraise the land much earlier than it does now. FHA, URA, and city renewal officers should agree upon and divulge a price for land which would be either fixed for all developers or the upward minimum price for land offered via competitive bids. “If a developer wants to bid in excess of reuse value, he should be put on notice that he must add the excess out of his own equity,” argues Baskin. This price disclosure would ensure that no developer is misled into thinking that FHA will recognize the disposition price as land value upon application for mortgage insurance.” Regional FHA and URA offices should have power to settle problems without running to Washington offices for answers, and renewal project applications should be processed centrally.

For small cities lacking trained technicians, Baskin prescribes 1) much more use of professional independent consultants, including realty brokers to sell land, market researchers, architectural and real estate consultants, and financial and legal advisers; and 2) independent task forces of experts from such groups as Action Inc. Such task forces might even try to mediate disputes between local cities and developers, suggests Baskin.

Other Baskin urgings:

• On ways to sell land: “Fixed-price sale, with application of other predetermined criteria, appears to be the most practical general procedure... Price alone is probably a worse factor (than rent) since top dollar for land may be the least important long-term value.”

• On design: “Serious doubt exists as to the validity of an architectural competition. It should be used primarily to stimulate interest and not given major emphasis.”

• On FHA rules: FHA should publish its staff operating manual (which explains the workings of many FHA regulations) because “many developers and attorneys work in the dark... This could avoid many conflicts or misunderstandings and would provide a guide to those doing business with the agency,” he contends.

NEWS continued on p 29

* The Build America Better Committee of the Nati Assn of Real Estate Boards has visited 19 cities in 5 years; Urban Land Institute has sent expert teams to 24 cities, and the Nati Assn of Home Builders offers similar visits.

How to do things better

Seymour Baskin has earned a reputation as one of the most original thinkers in housing law.

“He is always figuring out ways to get things done better,” says Bernard Lushbaugh of Action-Housing Inc in Pittsburgh, where the two have worked out the financing details for the pace-setting East Hills project (News, Dec '59 et seq). At East Hills, Pittsburgh civic leaders are demonstrating a host of innovations in financing, zoning, and technology which may well produce one of the most significant projects of this decade.

For East Hills Baskin has worked out new realty procedures which Action-Housing says will save $500 a house. Some features: construction and permanent loans are combined to eliminate title charges for lien bonds and duplicate recording fees; there is a single mortgage closing for all units upon completion; a blanket insurance policy will cover fire, title, and mechanics’ liens; standard mortgage forms will reduce lawyers’ fees.

After serving in the Navy, Brooklyn-born Baskin studied law at the University of Pittsburgh while working full-time for Pittsburgh Mortgage Corp. starting as a messenger. Later he became the firm’s counsel and since 1950 has specialized in handling legal work for private builders in Pittsburgh.

"Included: Executive Director Joseph Bill of Pitts. agency; Executive Vice President Albert Cole of Reynolds Aluminum Service Corp (also president of Action); Chair­man William Day of First Pennsylvania Banking & Trust Co; Builder Marvin S. Gilman of Long Island; Redeveloper Lewis Kitchen of Kan­sas City; Mortgage Banker Fred Kramer of Chi­cago; Mortgage Banker James Rouse of Balti­more; Builder Joseph Singer of Philadelphia; Senior Vice-President Allen Sutherland of Bank of America; Redeveloper John Tolon Jr of Rich­mond, Calif; Finance Committee Chairman Mil­ford Viers of Mutual Benefit Life; Builder William Witt of Virginia Beach; Redeveloper William Zeckendorf.

September 1969
Advance rental sellout expected on Medallion high-rise apartments

IMPERIAL TOWERS
Chicago, Illinois
Chicago's Imperial Towers' 864 units should be completely rented before construction is completed. General Electric color-coordinated kitchens and air conditioning have helped sign up an average of 20 tenants a week for co-developers, Robin Construction Company and the Futterman Corporation.

Sales Success of 330-unit total-electric co-op leads to additional 337 units

CORAL RIDGE TOWERS
Ft. Lauderdale, Florida
Sellout of 330-unit Co-op Apartments prompted sponsor, Adm. J. Hunt (USCG Ret.), to begin a second total-electric unit co-op. General Electric's aid in kitchen planning and design of sales office helped make these Gold Medallion Apartments a sales success.

Underground wiring and lighted Golf course featured in Medallion community

STERLING PARK
Loudoun County, Virginia
A medallion community of 3500 homes and 3000 apartments with country club and illuminated golf course built by M. T. Broyhill & Sons Corp. General Electric kitchens and central air conditioning helped sell 524 homes in 6 weeks.

400 Gold Medallion Homes offer total-electric living

CAVALIER HOMES
Phoenix and Tempe, Arizona
Luminous ceilings in all-electric kitchens and baths have helped sell 139 homes in 12 weeks in this development of 400 homes. The builders, Cavalier Homes, Inc., offer island kitchens featuring a General Electric range, dishwasher and Disposall®.
6,000 people attend all-electric home opening in Ohio
SHERWOOD PARK
Lima, Ohio
No poles to mar scenery around these 400 Gold Medallion Homes and 100 Gold Medallion Apartments which feature General Electric baseboard heat, room air conditioners, water heaters, complete kitchens. Builder, Ben G. Cogen, Lakewood Homes.

First Gold Medallion Garden Apartments in East score fast rental record
EATON CREST CLUB and APARTMENTS
Eatontown, N.J.

Put more sales appeal in your projects—with total-electric Medallion living

Whether you’re building towering apartments or trim ranch houses, General Electric’s program for Medallion Homes can mean more sales for you, as it did for the builders listed above. Here’s why:

Choose from an electrical “supermarket”—General Electric’s broad range of appliances, heating, cooling, lighting and wiring equipment offers you the items that are best suited for your homes and apartments. You get all the benefits of using one source of supply, plus coordinated delivery and service.

Design and engineering help—you can call on design and application engineers for appliances, heating, cooling, wiring and lighting...available from General Electric’s unequaled technical experience.

Advertising and promotional support—Experts from General Electric will help you plan a program that takes full advantage of General Electric’s merchandising tools and know-how—a program designed specifically for your market and your project.

Complete electrical system—the talents of an experienced General Electric team join to help you prepare a coordinated electrical system—specifically tailored to your construction needs.

Presold customers—you benefit by high consumer acceptance of the General Electric brand name and its reputation for quality and performance.

By any measure...There is nothing just as good as ‘General Electric’

Progress is Our Most Important Product

GENERAL ELECTRIC

Residential Market Development Operation
General Electric Co. • Appliance Park, AP 6-230
Louisville 1, Kentucky
I’m interested in General Electric’s program for Medallion Homes. Please send me more information.

NAME ____________________________
COMPANY _________________________
ADDRESS __________________________
CITY ___________________________ STATE ______

OCTOBER 1962
How to sell homes faster—even on rainy days!

Don't let wet weather dampen your enthusiasm. It can help make sales. Just pick up your prospects, then touch the Delco-matic control in your car as you enter the model home driveway. Shhhh! Let them watch as the garage doors go up and the lights turn on—automatically. You'll hardly need to mention the advantages of a Delco-matic Garage Door Operator on rainy mornings, wintry days, dark nights. They'll be half sold already. Besides being a sure-fire sales-starter, Delco-matic has extra advantages for you. Like the way United Motors Service, Division of General Motors, automatically takes care of any service problems without builder call-back. The price is right, too—no more than most automatic washers. Install all-transistor Delco-matics on your model homes and get moving! Just mail the coupon for facts and figures.

IDEA:

The sale begins when you push this button.
More stress on people, less on real estate

This is the new direction of urban renewal policy in New York City. It has much nationwide significance because 1) New York has become a major incubator of new approaches to renewal and 2) federal housing and renewal officials are taking the same tact.

New York has not only junked the blasting-smum neighborhoods-off-the-map policy of Robert Moses, who was eased out of his long rule over housing and renewal in 1960, and substituted a much more selective approach to demolition with heavy emphasis on rehabilitation. The city is also:

1. Giving up—at least temporarily—any effort to clear its worst slums (e.g., Harlem and the Bedford-Stuyvesant area in Brooklyn) because, as one official admits, "We cannot take the relocation load at this time."

2. Using subsidized renewal programs as a vehicle to build more and more middle-income housing projects (by adding a state mortgage subsidy to federal land subsidies) instead of building higher-rent projects that would return the city higher taxes. Politics, not economics, often governs such decisions.

3. Starting a big three-year drive against juvenile delinquency in a lower East Side area, with the help of a $3.4 million federal grant (from non-housing sources). The city will put up $1.4 million for the first year. One key part of the $12.6 million total effort will be an Urban Youth Service Corps to hire 1,000 unemployed out-of-school youths between 16 and 21, pay them $1 an hour to work on conservation projects.

4. Attaching much more importance to the politically sensitive job of relocating families from the sites of public improvements by creating a new city department of relocation to handle the job. Up to now, this touchy work has been part of the Real Estate Department. To head the new unit, Mayor Robert Wagner picked Herman Badillo, a Puerto Rican (Puerto Rican pressure groups have been among the loudest lately at denouncing renewal plans as a subterfuge for Puerto Rican clearance).

5. Adopting a new tiptoe approach to neighborhood faces renewal—apparently in hope of having no more uprisings like the one in the West Village (News, Dec) when embattled residents forced the city to take their neighborhood off its blighted list and stop planning renewal measures for it. Now, the city planning commission merely lists eleven areas for "intensive survey" for possible redevelopment. But boundaries are not defined, so the city has the escape hatch of: "Well, we weren't planning to redevelop your street."

PUBLIC HOUSING

Murder, muggings bring more cops in New York

The headlines in the New York Journal-American had an ominous, if familiar, ring: MUGGERS TURN PROJECT INTO A JUNGLE OF FEAR

TENANTS AROUSED BY ATTACKS ON 12 WOMEN IN PROJECT

ARRESTS BALKD, SAY HOUSING COPS

But the story behind them was ominous, too. Beatings, robberies, muggings, sex attacks, and purse snatchings were growing so common in the 1,940 unit General Grant housing project, in the tense fringe that divides Harlem's slum ghetto from the Columbia University campus, that many women and girls are afraid to ride elevators alone and some are even afraid to venture out of their apartments into the hall.

"Despite repeated demands to the Housing Authority for more protection nothing has been done about it and attacks are being switched," reported the paper. One woman was beaten up in an elevator so brutally that her own family did not recognize her.

After the Journal-American's first article describing "the jungle of fear" appeared, so many public housing tenants came forward to volunteer similar stories of terror that the paper turned it into a major crusade. On the fourth day of the campaign two Housing Authority police lieutenants—there were only 605 HA cops to protect 500,000 persons in 105 projects—gave anonymous interviews to the Journal. They contradicted their superiors who had been quoted as saying that the authority was doing all it could to curb crime in the tax subsidized developments. The authority's "basic policy is to ignore or cover up the crimes as bad publicity. When we make an arrest, we get bailed out for hurting the project. We are discouraged from even reporting anything but the most serious complaints. We are forbidden to make any investigations," said one lieutenant. Added the second: "We are so hamstrung by hush-hush policies all we can do is try to soothe the victims. In one project—Washington houses, at 97th St, and Second Ave—they have wall-to-wall muggers. Nobody can go outside their apartment safely day or night. In Red Hook houses in Brooklyn they are having burglaries in 60% of the rooms in the month of April. See how many of them were reported to the regular police for investigation."

Next day, Mayor Robert Wagner ordered the authority to give him a full report on conditions in New York's biggest landlord empire. Three days later, the mayor announced he would recruit 1,000 more Housing Authority policemen at a cost to the city of $550,000 a year. Belatedly, the authority began overhauling its police operation. But not quite fast enough. Nearly a month later, tenants at the 1,272 unit Manhattanville Houses, five blocks north of General Grant, complained there was so little police protection against hoodlums they had set up their own nightly vigilante patrol to guard the lobby of one of the six 20-story buildings. Chairman William Reid met with the outraged tenants. Almost at the same hour that he emerged from the meeting to announce that uniformed guards would be assigned to night patrol at Manhattanville Houses, the body of 12-year-old Anna Ayala was found knifed to death in her parent's eighth floor apartment in the project. She had also been raped.

Chairman Reid also promised to put locks on the doors leading to lofts to install better lighting. But he said such improvements would have to pay extra rent, perhaps $5 a month, to keep the extra guards on duty more than two months.
CENTRAL AIR CONDITIONING

...so THIN you can hide it in a wall

The most installable air conditioning on the market! So quiet, so compact. The condensing unit mounts in the wall with hardly any projection on either side (ideal for apartment buildings.) Width requires only two stud spaces. Refrigerant lines can enter top or rear of cabinet; unit can be fully serviced from front or back. Also installs on a ground-level slab or a rooftop. Evaporator coil and furnace are combined in an attractive compact cabinet (as small as $12\frac{1}{2}'' \times 27\frac{3}{8}'' \times 52\frac{1}{2}'')$ that can be located any convenient place in the building.

So economical you can hide its low cost in the price of a new home!

Here is top quality, year 'round air conditioning that is practical and affordable for the new house market. The simplicity comes from the pre-charged lines and streamlined wiring. Anyone can uncoil the lines, run them through stud wall, joist space, crawl space or attic, and engage the quick couplers to do all the refrigeration work required. Compare with others. You'll find this LENNOX package is way ahead in the adaptability, performance and workmanship that means satisfaction for you and your customers. Write LENNOX: 314 S. 12th Avenue, Marshalltown, Iowa.

Flush with outer wall, condensing unit has a neat appearance. Simplifies wiring connections.
Halleen elected head of Natl S&L League

The new leader of the National League of Insured Savings Assns is a self-made man of conservative lending practices and boundless civic energy. Harold P. (for Paul) Halleen (above), 59, admits he doesn't like the 30-year, 90% conventional loans which are becoming more and more common in the Chicago area which his Bell S&L (assets $355 million) serves. "But they're available if a person's credit checks out and if the payments, especially the monthly payments, are competitive. We have a very good credit risk to qualify."

But Halleen, who succeeds Floyd Cramer of New York City as NLISA's major spokesman, is a byproduct of a quite a few mortgage experts who are becoming increasingly concerned over liberal S&L lending practices, especially in California (see p. 13).

But Halleen speaks from a lifelong experience in the banking and savings and loans industry. After studying for a year at tiny Buena Vista College (enrollment: 700) at Storm Lake, Iowa, he quit to come back to work. They have just put together almost 20 sq. mi. (that's 12,000 acres) in the southwest corner of Volusia County, Fla., about 50 mi. from Cape Canaveral. They paid $250 to $300 an acre. So far, they aren't saying what they plan to do with the lake­dotted land but really analysts see possibilities for retirement communities or low-priced housing for workers in Canaveral's support industries.

CONSULTANTS: H. Ralph Taylor, 44, has left his post as executive vice president for Redeveloper James Scheuer to form a new real-estate consulting firm. His associate: James Hurley, who has headed management and development for Scheuer. "We feel that the shortage is not of renewal planners but for men with the knowledge and experience to make renewal work for the investor sponsor," says Taylor. His firm will work with Scheuer on a contract basis, and aim to serve clients in smaller cities. Harvard graduate Taylor gained national acclaim in four years of directing New Haven's renewal effort, before joining Scheuer in 1959.

Corwin H. Mocine, 51, president of the American Institute of Planners, is leaving a professorship at the University of California (Berkeley) to form Williams & Mocine, city and regional planners in San Francisco.

BUILDERS: James San Jule, widely known marketing expert in houston, has been named vice president for marketing and public affairs for Perini Land & Development Co. Among current Perini developments is the $85 million Gateway redevelopment in San Francisco, a 2,233 acre subdivision in suburban Marin County, a 4,000 acre planned community in West Palm Beach, Fla., the land segment of the Prudential Center renewal project in Boston, and a planned community in Toronto. San Jule, 49, one time manager for Builder Joe Eichler, and himself a onetime speculative builder of 67 homes (H&H Sept '53), has been an account executive with Young & Rubicam advertising agency in San Francisco for the last three years.

Florida's Mackle brothers—Frank, Elliott and Robert—who have been at liberty since their divorce early this year from General Development Corp., are going back to work. They have just put together almost 20 sq. mi. (that's 12,000 acres) in the southwest corner of Volusia County, Fla., about 50 mi. from Cape Canaveral. They paid $250 to $300 an acre. So far, they aren't saying what they plan to do with the lake-dotted land but really analysts see possibilities for retirement communities or low-priced housing for workers in Canaveral's support industries.

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ELECTED: At Miami Beach, Herbert A. (for Allan) Deshong (above), 51, executive vice president of the Dallas Home Builders Assn., as president of NAHB's executive officers council, succeeding Kentucky's Leonard E. Paulson. Drawing, ex-newspaperman (INS, Dallas Times-Herald), Deshong has brought Dallas from the fifth-largest local association when he took over in 1953, to fourth (led by Houston, Washington, and St. Louis).

Armsrong Cork names Warnock as president

Fresh out of the University of Oregon. Maurice J. (for John) Warnock (above), got his first job as a sales trainee for the strong Cork Co. Within four years he was assistant sales manager of the floor division. He has made Armstrong his "chief hobby" since.

Last month Warnock, now 59, capped his rise by taking over as president and chief executive officer, the sixth in the giant floor covering company's 102 years. He succeeds Clifford J. Backstrand, 65, who steps up to chairman. In Backstrand's 12 years as president, Armstrong sales rose from $163 million to over $302 million last year.

Under Backstrand, Armstrong has been the antithesis of the integrated corporation controlling everything from raw materials to retail sales outlets. Instead of building plants to produce plastic for its flooring, Armstrong has bought from producers. Result: while other producers ran into falling profits, Armstrong showed a 14% profit rise last year.

New president of the 89-year-old Kohler Co. is J. L. (for James Leslie) Kuplic, 50-year-old former professional basketball player and production expert. Kuplic becomes No. 2 man in the company and heir apparent to the major of Herbert V. Kohler, 70, chairman and chief executive. The family-held Kohler is the nation's third largest (estimated sales: $50 million) and is just beginning to negotiate with Walter Reuther's Auto Workers Union under US Supreme Court order, ending an eight year strike.

Frank J. Nunlist, 49, Ohio-born chemical engineer, becomes president of Braverman & Sons, Aug. 20, at Manhasset, L.I., a Brooklyn-born lawyer, Abe Levitt was affectionately tagged the "father of Levittown" for his "sea of grass seed" by homeowners in his company's Levittowns in New Jersey, Pennsylvania, and Long Island. He spent nearly $500 to landscape each Levitt home with grass, shrubs, and trees from pine to peach, jotting contracts that added up to $8 million in the Pennsylvania Levittown on the backs of envelopes. He insisted that no telephone poles mar Levittown streets.

In the 1930's father had the foresight to realize that by intelligent landscaping the normal depreciation of our houses could be offset," Bill explained a decade ago. "He was trying to hide the phony English and Norman-French architecture that we used to build. Almost everything we have learned about improving the living environments of our communities we learned from father."

OTHER DEATHS: Richard T. (Dick) Moss, 38, builder of thousands of homes in the San Fernando Valley and an active political figure in California, when the helicopter in which he was flying crashed Aug. 1, near Lordsburg, N.M.; Robert J. Richardson, 79, founder of Public Service S&L in St. Louis and one of the organizers of the Federal Home Loan Bank in Des Moines, Aug. 9 in Fort Lauderdale; Robert E. Thornhill, 57, and his son Robert G., 34, apartment house and home builders in Garden Grove, Calif, when their private plane crashed on August 28 near Yorba Linda, Calif. during development and real estate developer and president of publicly owned Transnation Realty Corp., Aug. 29 in Greenwich, Conn.; George F. Stranahan, 73, high-rise apartment builder in New York who started as a major builder of homes in Worcester, Mass., while inspecting one of his buildings on Sept. 4 in New York City.
Helicopter lowers structural section of laminated SPA Southern Pine into new roof system of large chemical plant. This efficient operation saved days of construction time, resulted in substantial savings.

Builders reach new heights
of efficiency with *SPA SOUTHERN PINE

- Exceptionally strong
- "Pre-shrunk" for dimensional stability, lower installation costs, and additional strength.
- Ideal for engineered design because framing is graded full length and stress-rated for all-use condition.
- Increasingly available — sawtimber growth exceeds removal by 30 per cent.
- Exceptional quality — precision manufactured in accordance with the highest standards in the lumber industry.

For technical data, write:
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*Trade-Marked and officially Grade-Marked

SOUTHERN PINE
Finest structural lumber in the world
FROM THE MILLS OF THE SOUTHERN PINE ASSOCIATION
MORTGAGE MONEY

Easy mortgage money, '62's surprise, looks like a good bet to continue

The price of mortgage money seems to be heading onto a plateau. The leading indicator suggests that discounts on FHA and VA mortgages have been steady now for five months. This is the price at which Massachusetts mutual banks buy 30-year FHA minimum down loans on out-of-state homes. Catch-up shrinkage in discounts continues. Five cities* report smaller discounts for FHA minimum down payment, immediate delivery loans in HOUSE & HOME's monthly survey of mortgage sales in 18 cities, but none of these are the same cities as the four which reported smaller discounts a month earlier.

The move to smaller discounts is "weak" in Atlanta, explains President Robert Tharpe of Tharpe & Brooks Inc. "A month ago most loans were at 961/2 to 97; now there are a few at 97 1/2. That's a big spread but the market has it right now."

Investors are changing prices more selectively. Discounts on FHA mortgages with 10% or more down are 1/2-point smaller in San Francisco while minimum down loans stay the same. See 207 apartments are up one point in Newark (from 98 to 98-99) but drop by an equal amount in Detroit (from 99 to 98-98 1/2).

And quotations for future delivery 35-year FHA loans show up for the first time in Cleveland (at 97-97 1/2). Prices in Atlanta and Washington move up 1/2-point.

The Home Loan Bank Board reports average interest on new home mortgages fell 0.09% from July to August at 187 of the largest S&Ls. Interest on construction loans dropped 0.05% to 6.11%.

"This has been without question the most prolonged period of easy money since flexible monetary policy was restored in 1951" notes First National City Bank of New York City. "The risk is that we are building supplies of money that may prove overabundant."

Servicing concessions are becoming more common and bigger in some areas as mortgage bankers shelve their profits to maintain volume.

A 8 1/2% servicing fee for the life of the loan is now almost standard for northern California says one mortgage banker. Metropolitan Life started the trend nearly three years ago (News, Nov '59). Now, some California mortgage men will service at 1/4% for two or four years to get yields high enough to persuade out of state investors to buy. Competition for loans, more intense than it has been for years, lies behind the trend. Another California mortgage banker blames competition offered by the Bank of America, which is trying to pour $700 million into mortgage loans this year. "The bank forced mortgage bankers' hand on this; it kept raising its price to fill the budget and mortgage bankers had to keep up with the competition," he says. "Sure, it's getting more common. We're doing it simply because the competition means we have to get loans from builders at one price and sell to investors at another price."

Fresh concern is evident in Eastern financial circles that some California S&Ls are making unsound loans for yields to pay high rates on savings.

Neither commercial banks nor S&Ls can afford the higher interest rates they are now paying on deposits, warns retired Morton Bodfish, (News, June) for years a dominant figure in the S&L industry. "One of two things will happen—prudent and constructive institutions will have to lower their savings rates. The other less prudent and less experienced institutions will make inflated and dangerous mortgage loans," writes Bodfish in Finance magazine.

The battle for savings between S&Ls and commercial banks seems to be easing in some quarters. Banks in Chicago and Miami are screening large new deposits and politely refusing some. Banks in one Eastern city are paying a "negotiated" rate pegged to the interest on Treasury bills to large depositors. And President M. L. Dye of the U.S. S&L League notes that "the 4% advertising (by commercial banks) was conspicuous by its absence" in some cities. But some New York mutual banks were about to heat things up again by boosting rates from 4 to 41/4% for one-year deposits.

And in California the fight is still hot with dividends as high as 4.8%. S&Ls nationally lost $6 million in savings during July, the first time in five years this has happened in that month. But California S&Ls drew a surge of new savings. Through the first half of this year, California S&Ls loaned 40% more money than a year ago.

*FHA Sec 203b, minimum down loans are up in Atlanta from 96-1/2 to 96-1/2; in Cleveland up from 97-98 to 97-98; in Newark from 98 to 98-99; in St Louis from 95-98 to 96-98; and in Washington, from 98 to 98-98 1/2.

SAL LEADER BLISS
"We're not mad at anybody"

Mutual S&L leaders form 'non-competing' council

The long-smoldering uneness between mutual and stock S&Ls, intensified by the Senate's decision last month to tax stock S&Ls at higher rates than mutuSLs (News, Sept) is now out in the open. In Washington last month, a small but influential band of mutual leaders cemented the organization of a new Council of Mutual Savings Institutions. The leaders took pains to say they aren't angry at anybody or anything in long established U.S. S&L League and National League of Insured Savings Institutions.

But, said temporary Chairman George Bliss, a long-time S&L power who helped draft the Home Loan Bank Act, "since the other two leagues both have mutuSLs and stock companies, they have been unable to provide a forum for discussion of mutual's problems and prospects." A resolution declared the mutual men are "just looking for our own position."

Tax bagaboo. What riled the Bliss group the most was impending passage of a new tax bill (see p. 15) which will cost S&Ls and mutual savings banks about $200 million a year more in income taxes. "There's no question it will cut down the amount of mortgage money available," says Bliss, who is president of Century Federal S&L in New York City. The Council surveyed 165 S&Ls, none paying more than 4% dividends, and found two-thirds would have to cut dividends (by unspecified amounts) if the bill passed. "This is a tax on the thrifty to pay a business subsidy," cried Bliss.

Bliss and his group stress that legislation was one key area in which the interests of mutuals and stock S&Ls differed. To emphasize their point, the new Council members interrupted their formal meeting to spend the biggest part of two days on Capitol Hill trying to round up congressmen to vote against the tax bill.

Bliss admitted the Council would be pulling off a minor miracle if this last-ditch effort staved off higher S&L taxes. But he hoped to drive home his major theme: "Mutuals are not profit-making institutions."

Who's Who. Aiding Bliss as members of his organizing committee are three past presidents of the two older leagues: Joseph Holzka of New York City, 1958 U.S. League president; and former National League presidents James E. Bent (1958-59) of Hartford and Gerrit Vander Ende (1960-61) of Tacoma. The 18-man organizing committee will guide the organization until officers are elected six months hence. Bliss renewed his thinking about the special

Walter Daran

OCTOBER 1962
33
Some things are too big to handle alone!

When you need mortgage financing or seek mortgage investments—You need a Mortgage Banker

A mortgage banker is a professional who specializes in helping builders, realtors, developers, architects and attorneys in his area find the right financing for their work. A professional who specializes in investing for national lenders such as life insurance companies, mutual savings banks, pension funds, etc. Mortgage bankers know the local markets. They know the national mortgage market.

Why not contact one of these specialists and discover for yourself why a mortgage banker is an invaluable ally to both mortgagor and investor.

For complete mortgage information or financing, contact any of the firms listed below:

**ALABAMA**
Cobbs, Allen & Hall Mortgage Co., Inc. Birmingham

**ARIZONA**
A. B. Robbs Trust Co. Phoenix

**CALIFORNIA**
Pacific States Mortgage Co. Oakland The Colwell Co. Los Angeles

**COLORADO**
Mortgage Investments Co. Denver

**DELAWARE**
T. B. O'Toole, Inc. Wilmington

**FLORIDA**
Stockton, Whatley, Davin & Co. Jacksonville

**GEORGIA**
Tharpe & Brooks, Inc. Atlanta

**ILLINOIS**
Dovemuehle, Inc. Chicago

**INDIANA**
H. Duff Vilm Mortgage Co., Inc. Indianapolis

**LOUISIANA**
First National Mortgage Corporation New Orleans

**MISSISSIPPI**
Reid-McGee & Co. Jackson

**MISSOURI**
City Bond & Mortgage Co. Kansas City

**NEW JERSEY**
Jersey Mortgage Company Elizabeth

**NORTH CAROLINA**
Cameron-Brown Co. Raleigh

**TENNESSEE**
Guaranty Mortgage Co. of Nashville Nashville

**TEXAS**
Southern Trust & Mortgage Co. Dallas

**WASHINGTON**
Carroll Mortgage Co. Seattle

**WASHINGTON, D.C.**
The Carey Winston Co. Washington, D.C.
The problem of the mortgage market is highlighted in the document, where a mortgage banker explains that the new fee of 1% charge on FNMA is causing problems. The fee is seen as a burden on the market, as it affects the ability of lenders to compete with each other. The banker suggests that the fee may be preventing lenders from offering loans to potential borrowers. The document also mentions that some banks are shunning FNMA, as they believe the fee will hurt their business. The banker notes that FNMA is still offering loans, but at a higher cost to the borrowers. The document concludes by discussing the impact of the fee on the mortgage market and the potential solutions that may be needed to address the issue.
Housing stocks regain August losses

Shell homes, building, and mortgage banking stocks pulled the HOUSE & HOME housing index up 2.2% from mid-August to mid-September.

This rally—shared to a lesser degree by S&L stocks—wiped out losses since (but not during) the big May break in stock prices. In comparison, the Dow-Jones average rose only 1.7% and the National Quotation Bureau’s industrial average 2.3% during the mid-August to mid-September period.

Shell homes led the recovery with a 9 1/2% gain, chiefly on the strength of a 2 1/2 point jump by U.S. Finance (formerly U.S. Shell Homes) and a 2 1/4 point rise by Albee Homes. Prefab stocks fell 4.9%.

### Stock Prices

**HOUSING STOCKS’ PRICES**

<table>
<thead>
<tr>
<th>Company</th>
<th>Offering July 9</th>
<th>Aug 20</th>
<th>Sept 10</th>
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<tr>
<td><strong>BUILDS</strong></td>
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<td>Lincoln Ind.</td>
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### Profits & Losses

Recent reports on how publicly held companies in the housing industry are faring:

**LUSK CORP.**
Arizona homebuilder, reports record unit sales and earnings for the fiscal year ended June 30, 1962. The company sold 823 homes and apartments, an increase of 9.3% over the previous year. Earnings rose 31.4% even though dollar sales declined 3%.

The average price of Lusk single-family homes was $11,960, compared with $14,355 during fiscal 1961. President Robert F. Lusk Jr. says sales of coop apartments may exceed one-family homes during this fiscal year.

**ALBRE HOME INC.**
Niles, Ohio, had an impressive 138% increase in sales during the fiscal year ended June 30, 1962. Net income soared 111%.

**ADVANCE MORTGAGE CORP.**
Detroit, had record volume and earnings in the fiscal year ending April 30. After-tax income increased more than a third to $146,591. Originations rose to over $77.0 million, up 76%.

The first time, commitments on commercial and multifamily mortgages almost equalled those on single-family loans. Total commitments for FHA multifamily purposes: $33.9 million.

**SWIFT HOMES INC.**
Elizabeth, Pa. prefabber, suffered a 25% drop in sales in the first quarter of fiscal 1963. Net income fell 17%. President Ir. H. Gordon bases hopes for a better 62 on the upturn in homebuilding, increasing sales to builder-dealers, and new sales outlets.

**HILCO HOMES CORP.**
Philadelphia prefabber, reports a 9% increase in sales for the year ended March 31. Profits shrank because of expenses of bringing out a new line of aluminum-clad homes, says President Martin Cohen and Chairman Jerome J. Drucker. Customers’ deposits increased 30% over the year, from 281 to 365.

### New Issues

**NEW ISSUES**

<table>
<thead>
<tr>
<th>Date</th>
<th>Company</th>
<th>Proceeds to co.</th>
<th>Offering price of securities</th>
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**REGISTRATIONS WITHDRAWN**

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### Average

July: 9.75; Aug: 9.66; Sept: 9.90

### Profits & Losses

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<th>Net income</th>
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<td>1961/62</td>
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### Sales

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<td>$.15 per share</td>
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### Average

July: 9.75; Aug: 9.66; Sept: 9.90
BARRETT OFFERS YOU A BROAD LINE OF BUILDING PRODUCTS—COMPLETE MERCHANDISING SERVICE!
BARRETT OFFERS YOU A BROAD

A SHEATHING-SIDING COMBINATION THAT INSULATES...GOES UP FAST!

BARRETT RIGIDWALL SHEATHING AND ASBESTOS-CEMENT SIDING! Here's a low-cost, exterior wall combination that gives your salesman lots to tell his customers about.

RIGIDWALL SHEATHING is a nail-base sheathing so dense that you can apply shingles to it directly—so strong you can use it without corner bracing. It goes on quickly because RIGIDWALL is easy to handle, score, snap. To top it off—RIGIDWALL gives the homeowner the insulation qualities of fiberboard sheathing. Builders tell us they save from $40 to $80 a house with RIGIDWALL over the standard 1/2" plywood they had been using.

BARRETT ASBESTOS-CEMENT SIDING — this highly salable maintenance-free siding comes to you from Barrett in the most complete choice of colors, sealed in with an acrylic plastic coating so they won't fade. And with Barrett, you can choose from the widest range of sizes and textures: three widths...two lengths, in traditional style, contemporary, long-grain and BARREX "32," plus traditional 9" by 32" with the clapboard look.

For you, buying from Barrett means that you'll get shipments faster because Barrett ships from ten different points — more than anybody else. And Barrett top loads siding on all Barrett roofing products. You can buy what you need — not a carload.

BARRETT FIBERBOARD SHINGLE BACKER works in perfect combination with the sheathing and siding. It adds insulation and gives you a more solid wall.

PLUS DYNAMIC MERCHANDISING TO

BARRETT DIVISION/ALLIED CHEMICAL

38

HOUSE & HOME
LINE OF BUILDING PRODUCTS!

BARRETT SELF-SEALING 240 SHINGLES—FOR AN EXTRA SELLING FEATURE! Ever had a house almost sold when your prospect decides to “think it over”? Well, here’s a way to help make him your customer on the next visit. Show him the Barrett self-sealing 240 shingles. They’re real sales clinchers. Your salesman can tell his customers these shingles are virtually hurricane-proof, that the sun has actually bonded them to the roof. They cost no more to apply than other shingles — won’t stick in the bundle because of Barrett’s exclusive packaging.

BARRETT OFFERS A FULL LINE OF GYPSUM PRODUCTS! Every gypsum product you might need is now available from Barrett wherever you are. The line includes wallboard, insulating wallboard and FIREWALL board for interior use . . . sheathing for the exterior. Barrett also makes a joint cement that saves time, avoids errors because it can be used for both taping and finishing.

BARRETT MINERAL WOOL IS FAST AND EASY TO APPLY! Barrett mineral wool is available in three forms: batt (foil or kraft-wrapped), granulated, and perimeter. All are sized for easy installation.

BARRETT CEILING TILE—BUILDS IN BENEFITS FOR HIGHER PROFITS! You know the way buyers brighten up when you can point up and talk “a sound conditioned home.” For the family room and other rooms, Barrett has a wide line of the most popular patterns and colors in acoustical and decorator tiles. And Barrett offers the only tile developed specially for kitchens: VINYL-COUSTIC tile which is extra washable, resists dirt and grease. You’ll be as sold as your buyers on the Barrett line because of our fast delivery system and the extra strength in Barrett tile that assures you less breakage when it is applied.

HELP YOU SELL YOUR HOMES!
AWARD WINNING CATALOG HELPS YOU SELECT PRODUCTS MORE PROFESSIONALLY! The title: Barrett Building Materials for Residential Construction. The contents: Exactly what you need to know to compare and select building materials most intelligently. Valuable material — so valuable that the NAHB and the Producers' Council said of it:

"(The catalog is) concise, perfectly sized for filing, it easily could become a pattern for all suppliers. It contains all the information a builder could need concerning use, application, specifications, price range, etc., as well as benefits for home buyers."

NEW BARRETT COORDINATED SELLING AIDS MATCH YOUR MERCHANDISING NEEDS! Barrett offers a new, fully coordinated selling program that includes:

- Modular Displays For Model Homes — accommodating four to six product display boards. Barrett supplies the plans, product display boards and header with builder name.
- "Tip Sheets" For Builder Salesmen — include specific points to develop profit-building sales techniques — printed 3" x 4" for easy insertion in salesman's NAHB handbook or pocket.
- Publicity Book — containing complete information on how to hold press conferences and model press releases for announcing the opening of model homes.
- Homeowner Sheets — for builder distribution to prospective buyers — cover the entire line of Barrett building materials stressing the benefits of the product the builder is using in his homes.

All material is carefully integrated and based upon standards set up with the NAHB.

Get the news from your man from Barrett! He has been specially selected and trained to help you. He is qualified to discuss home merchandising, and to help you develop your own program. He knows construction, and will work closely with you to solve your supply and purchasing problems.

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

BARRETT is a registered trade mark of Allied Chemical Corporation. BARREX, FIREWALL, RIGIDWALL and VINYL-COUSTIC are trade marks of Allied Chemical Corporation.
It's love at first sight!

...the kitchen of her dreams...by CONNOR

And it's often a sale at first sight! A woman immediately recognizes the sheer beauty of Connor northern birch cabinets. She appreciates the simplicity of styling...the superb finish—because she knows Connor cabinets will harmonize perfectly with any colors, blend with either contemporary or traditional motifs.

Further, she—and her husband—will marvel at the construction of cabinets in Kitchens by Connor...the extremely high degree of craftsmanship. Both will appreciate the surprisingly modest cost.

Like to know more about Kitchens by Connor? Like to know why they're the industry's fastest growing line? Then write, wire, or phone today!

CONNOR
Connor Lumber & Land Company • Wausau, Wisconsin • Elizabethtown, Pennsylvania
Now an embossed sheet vinyl floor styled and priced for merchant builders!

This handsome sheet vinyl floor is new Armstrong Tracino Vinyl Corlon (style 88000) with starburst custom inlays. Tracino, at about 65¢ sq. ft. installed, is the lowest cost embossed sheet vinyl floor available today. Yet look at the many selling advantages Tracino adds to your new homes:

1. Embossed pebble design, strikingly natural in graining and color . . . a luxury effect previously available only in the highest priced sheet vinyl floors.
2. Charming nubbly surface that creates the feeling of real inlaid stones and helps hide soil, scuffs, and heel marks.
3. Exclusive Armstrong Hydrocord Back that permits you to use Tracino at any grade level—even over basement concrete.
4. Muted colorings and a subtle design that make Tracino Corlon decoratively suitable for any room. In an open-plan home, a Tracino floor blends with changing color schemes from room to room, giving a feeling of unity and spaciousness throughout the home. There are 6 colorings to choose from.
5. Its six-foot width of seamless vinyl practically eliminates dirt-catching joints—a delightful prospect to housewives and a real selling point!
6. Tracino Corlon is .070” thick, and its tough vinyl surface will give excellent service for years.
7. The selling power of Armstrong, the most advertised, best known name in the flooring business.

For more information on this new sheet vinyl floor, see your flooring contractor. Or call the Architect-Builder Consultant at your Armstrong District Office. He can also provide you with a variety of valuable services to help you sell your homes. Or write direct to Armstrong, 62310 Sixth St., Lancaster, Pa.

Tracino, Hydrocord® and Corlon® are trademarks of Armstrong Cork Co.
16 NEW WAYS TO BUILD BETTER FOR LESS WITH DFPA PLYWOOD SIDING

How 4 leading builders use plywood siding to give their houses the look of quality • Cut costs by using plywood combined siding and sheathing • 7 new design ideas for plywood sidings • A builder’s guide to plywood sidings
Plywood siding helps sell today's
How four leading builders add style and value with plywood siding

Texture One-Eleven plywood siding pays off in style and economy at Fairhaven, this new Eichler Homes development in Orange County, Calif. The grooved plywood is used exclusively at the 136-home tract. Over the years, Eichler has found T 1-11 siding a real sales feature because of its distinctive pattern and natural-wood texture. T 1-11 is particularly suited to the crisp contemporary design of this model, by architects Jones & Emmons. Plywood siding gives Eichler two additional strong selling points with his cost- and quality-conscious customers: low maintenance, and durable good looks. He applies the T 1-11 directly to studs without sheathing, and reports savings due to use of plywood at about $100 per house.

Fairhaven is one more example of the three-part success formula of this award-winning builder: top-flight design, modern time-saving construction methods, and quality materials. Plywood in Eichler homes is always DFPA grade-trademarked. The four models at Fairhaven give today's demanding home buyers plenty of space and livability: four bedrooms, two baths, separate dining space and a garden court entry. Prices range from $26,000 to $30,000, and most homes were sold before completion.
Carl Mitnick sells these handsome retirement homes at Somers Point, N.J., even faster than he can get the plywood siding on. He uses Texture One-Eleven plywood—its modern, distinctive look attracts buyers, and it helps him cut costs without sacrificing quality. Mitnick builds two houses a week, using the House of Freedom design. The day of his first open house, 6,000 retirement-minded prospects came to look; 42 bought the first week. The House of Freedom was designed by Douglas Fir Plywood Association as a modern, low-cost house to help builders cash in on the growing retirement market. The plans have been used profitably by builders from coast to coast, in many attractive variations. For more information on the House of Freedom, write Douglas Fir Plywood Association, Tacoma 2, Washington.

Panelized plywood siding is a large factor in the success of packaged homes by Briggs Manufacturing Co., Tacoma, Wash. Because plywood can be adapted to so many attractive siding styles, Briggs homes always have a definite look of quality. On this model, traditionally popular board-and-batten plywood siding is combined with Texture One-Eleven on gable ends. Wall panels have framing of kiln-dried lumber, plywood sheathing, and Exterior plywood siding with battens 12" o.c. Ralph Bekken, Briggs vice-president, says that since switching to plywood, the firm has licked problems caused by siding that shrinks and cracks. Plywood saves time and labor in prefabrication, and builders who buy Briggs houses find the panelized wall sections and prefabricated gable ends easy to work with. Briggs manufactured homes are distributed nationally, and the price range of houses when completed is from $10,000 to about $35,000.

Rough-sawn plywood siding gives extra sales appeal to houses of C. E. Klock & Son, Tigard, Ore. This new panel is Exterior plywood with the slightly rough texture of sawn lumber. Klock's customers like its warm, natural-wood look. Klock likes it because it cuts labor costs, has ample bracing strength, and assures him of absolutely no siding call-backs. On this house near Portland, the rustic texture of charcoal-stained rough-sawn plywood contrasts with brightly painted accent panels of medium density overlaid plywood. Klock uses the new plywood siding successfully on commercial buildings, too.

Always buy DFPA quality-trademarked plywood
Use plywood siding-sheathing

Sturd-i-wall system builds stronger walls for less money in less time

Plywood siding-sheathing cuts wall construction time by a third and materials costs nearly in half for Dutch Construction Co., Marysville, Mich. One thickness of Texture One-Eleven is simply nailed directly to studs. The wall is structurally strong and rigid, and has a look of style and distinction that attracts home buyers. Partner Harold Wills says the Sturd-i-wall system's speed was a big factor in helping him meet tight construction schedules in the 140-house development. On this model, T 1-11 is stained charcoal. Its texture and color contrast effectively with smooth white-painted window panels of overlaid plywood. Soffits, also white, are an extension of stressed skin plywood roof panels. Stressed skin panels were also used for floors, and Wills says these labor-saving components added even more to the savings from Sturd-i-wall construction. All four models in the project use the plywood Sturd-i-wall system and standardized plywood components. Prices range from $15,950 to $20,500.

For additional information about combined plywood siding-sheathing, write the Douglas Fir Plywood Association, Tacoma 2, Washington.
to save $100 or more a house

These garden apartments in Los Altos, California have plywood Sturd-i-wall construction and cost less than $10 per square foot. Labor was cut to a bare minimum because plywood siding was applied directly to studs and no additional layer of sheathing was necessary. Another timesaver was the use of prefabricated wall framing sections, up to 8 by 16 feet in size. Siding is medium density overlaid plywood, which has a hard, smooth resin-fiber overlay fused to its surface. It takes less paint, holds paint longer, and gives an exceptionally smooth paint job. The builders, Trojan Construction Co. of Sunnyvale, used four-by-seven-foot panels of plywood, grooved eight inches o.c. to give a reverse board-and-batten effect.

In spite of their low cost, these are luxury apartments and look it. The architects, Kump Associates of Palo Alto, included two-story living rooms, fireplaces and private patios—extras which were possible because of the economies of plywood construction.

The simplest, lowest-cost plywood Sturd-i-wall adaptation is used in this "Hawaiian" house in San Antonio. Builder E. H. Jaroszewski says this is 50% cheaper than a conventional wall. He uses ¾" Exterior A-C plywood inside a standard 2x4 framing system; studs become an exterior design feature. Jaroszewski built this $5950 model for San Antonio’s Project SARAH, a large-scale demonstration of low-cost construction. The wall method is especially good for cabins, or where economy and speed are vital. Insulation and another layer of siding may be added later.

Always buy DFPA quality-trademarked plywood
NEW WAYS TO USE PLYWOOD SIDING

Here are 7 new design ideas

1. A new, rough-sawn plywood gives this house a Japanese look. Nail 3/4" plywood directly to studs 16" o.c. with feature battens at joints. A highly pigmented stain is recommended for this slightly rough-textured panel. Battens may be flat or on edge, plain or shaped. Any of a number of other textured plywood sidings could be used.

2. An unusual, attractive combination of patterns: lapped plywood siding, set off by a gable end of Texture One-Eleven plywood, with grooves running diagonally. An economical way to build in the increasingly popular Oriental panelized style is to use Texture One-Eleven horizontally. This is much simpler and quicker than nailing up small pieces. Vertical feature battens, 4" o.c., may be applied as shown in detail to set them out from siding. Or 4' lengths of T 1-11 may be butted against projecting battens. Caulk all joints. To get this same general pattern on a larger scale, use horizontal lapped plywood siding, with vertical battens 4' or 8' o.c.

3. Same siding method (plywood and batten) as #1, in a crisp contemporary style. Use medium density overlaid plywood for the smoothest possible paint job; apply directly to studs. To make the most of this clean-lined modern siding, accent it with a high-style fascia board of Texture One-Eleven, grooved 4" o.c.

4. For the two-story house or garden apartment, use overlaid plywood panels with battens for first story; lapped plywood siding, applied vertically, for the slightly overhanging second story. Be sure to slant lapped siding against weather if possible. Write DFPA for application recommendations.

5. Distinctive effects can be obtained by combining two kinds of plywood siding: in this case, Texture One-Eleven for basic siding, smoothly painted overlaid plywood for gable ends and panels under windows. Vertical joints of plywood on gable end may be accented with battens, or simply butted. When combining sidings, it is important to organize them so they will complement rather than fight each other; for example, don't stop one material at a corner, but always "wrap" it around to avoid a chopped-off look.

6. This striking reverse board-and-batten style is simple: apply 14" or 16"-wide panels of medium density overlaid plywood over 3/8" Exterior plywood sheathing. Apply sheathing vertically. Accent the 2" gaps between siding panels by painting or staining exposed sheathing a darker color. You can get variations of this style with plywood panels manufactured in various textures and finishes, with grooves V-shaped or square, 1/8" to 2" wide. See builder's guide to plywood sidings, next page, for further information on plywood sidings and application and finishing recommendations. Or write Douglas Fir Plywood Association, Tacoma 2, Washington.
for versatile plywood siding

4 Contemporary-style overlaid plywood and batten

5 Vertical lapped siding with overlaid plywood and batten

6 Overlaid plywood accent panels

7 Reverse board and batten

Always buy DFPA quality-trademarked plywood

OCTOBER 1962
# NEW WAYS TO USE PLYWOOD SIDING

## Builder's guide to Exterior

### DESCRIPTION

Plywood for siding or other outdoor use must be Exterior (waterproof) type. Be sure of dependable quality and 100% waterproof glue—always look for the edge stamp [EXT-DFPA](#).

### TEXTURE ONE-ELEVEN

Exterior plywood with deep vertical grooves (1/4" deep, 3/8" wide), 2" or 4" o.c. (Other groove spacing available on special order.) Long edges shiplapped for continuous groove pattern. Standard T 1-11 has an unsanded surface with small knotholes and other natural wood characteristics. T 1-11 with smooth surface (sanded or overlaid) also available on special order. T 1-11 comes in standard plywood sizes; 3/8" thick only.

### MEDIUM DENSITY OVERLAID PLYWOOD

Premium quality panel with smooth resin-fiber overlay for finest paint finishes. Overlay is permanently fused to one or both sides of panel, completely blanks out grain. Comes in standard plywood sizes, thicknesses; also precut for lapped siding in 12", 16" and 24" widths, beveled or plain. Also available preprimed.

### STRIATED PLYWOOD

Has closely spaced shallow grooves of varying widths running full length of panel. Striated pattern minimizes vertical joints. Comes in standard plywood sizes; 5/4" and 3/8" thick. Also available precut for lapped "striated shake" siding, 16" wide and 48" long.

### ROUGH-SAWN PLYWOOD

Has a slightly rough surface, like that of sawn lumber. Grain pattern is partially obscured. Rough-sawn plywood is available in all standard plywood sizes; 3/8" thick only.

### EXTERIOR A-C PLYWOOD


* NOTE / In addition to the above, plywood sightings with other patterns and textures are available from individual manufacturers.*
plywood sidings*

APPLICATION

Use for basic siding, accent paneling, exterior trim, etc. May be applied directly to studs without sheathing. Generally applied vertically, but may be installed horizontally for special effects, with vertical joints butted against inset battens, ship-lapped or covered with molding. Use highly pigmented shake or shingle stain.

May be used for board and batten, flat panel or lapped siding. Ideal for accent paneling under windows, etc. Use panels ¾" thick for direct application to studs, ½" over sheathing. Smooth surface requires only primer plus finish coat of any good quality house paint. Special architectural enamels may also be used. Prime back and edges where possible.

Use for basic siding, board and batten, lapped siding, accent panels, gable ends, etc. For application directly to studs, use ½" thick; when applied over sheathing, use ¾" thick. Finish with exterior stain.

Use like any plywood siding—panel and batten, flat panel, etc. Especially suitable for ranch-type and rustic styles because of natural wood texture. May be applied directly to studs without sheathing. Finish with a highly pigmented stain.

Suitable for any siding use: board and batten, flat panel, lapped siding, gable ends, accent panels, fences, etc. Use ¾" thick for application without sheathing; ½" is amply strong with sheathing. Follow standard painting procedure for Exterior plywood: seal all edges, use a minimum of two coats of good quality exterior house paint—for even better results, three coats.

THE DFPA TRADEMARK IS YOUR ASSURANCE OF QUALITY PLYWOOD

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

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

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

DOUGLAS FIR PLYWOOD ASSOCIATION

TACOMA 2, WASHINGTON
an industry-wide organization devoted to research, promotion and quality control

Only plywood bearing the DFPA grade trademark is made under the industry-wide DFPA quality control program. Always look for the letters “DFPA.”
CALWIRE® ON THE ROOF—SAVINGS IN YOUR POCKET

Calwire brand Bostitch staplers are great for roof work because of their versatility. For straight work in applying roof decking, operator simply walks along and pulls trigger from a standing position. Magazine on all Calwire tools can be turned to any angle so as to drive staple in proper direction to suit the job.

Call THE MAN WITH THE FASTENING FACTS on how you can start saving time, money, and manpower with Calwire brand staplers. He's listed under "Bostitch" in your phone book.

This tool can nail off a roof up to six times faster than hand nailing, with a minimum of worker fatigue.

Air return in driving mechanism—only two moving parts. Staples from ⅛" to 2", Calnails from 1⅛" to 2". Operates on as low as 40 P.S.I.

530 BRIGGS DRIVE, EAST GREENWICH, R. I.
Trade secrets of top salesmen

A panel of merchandising-minded builders and marketing experts reveal how they get the most out of their salesmen, advertising, and promotion

As a service to the industry, LIFE magazine has, during recent months, been studying the sales techniques of builders who have been successful despite the stickiness of the housing market. The study is based on the experience and advice of 25 prominent homebuilders coast to coast and eight of their marketing consultants—a group which LIFE calls its Homebuilding Marketing Council. The result, summarized below, is a timely report on marketing techniques.

What makes a good salesman?

Experience, of course, is the most important qualification. The best new-house salesmen got into selling at an early age, presumably because they liked it. The worst salesmen got into house selling later in life, presumably because they were not successful at other jobs. Among the salesmen of Council members, the age of 30 seems to be the dividing line. Everyone of the best salesmen became a salesman in his 20s or very early 30s, while over two-thirds of salesmen rated “the worst” got into selling after age 35.

During early middle age salesmen are in their prime—80% of those rated best are between 28 and 43. The worst are either too young (10% are under 26) or too old (90% are over 40). No “worst” salesmen are in the 27 to 39 group. But, warns the Council, builders should not automatically refuse to hire men over 40. The top salesmen of one of the Council members, the age of 30 seems to be the dividing line. Everyone of the best salesmen became a salesman in his 20s or very early 30s, while over two-thirds of salesmen rated “the worst” got into selling after age 35.

Construction background: Surprisingly, men, 30% have construction background, usually combined with a little sales experience. Construction background helps if a salesman also understands people, but it hurts if he is too technical.

Work habits: The best salesmen spend an average of 15% more time on the job than the poor salesmen, and they spend more time on self-improvement. However, study can be overdone, warns the Council. Beware of the “all-theory, no-practical-ability” type.

Education: The best salesmen are slightly better educated, on the average, but not enough to be significant.

Sex: Among the best salespeople, 10% are women; among the worst, 5% are women. A good woman can outsell a good man, but a good saleswoman is rare.

Appearance: It is of little importance.

How much is a good salesman worth?

Builder members of the Council pay their salesmen in different ways: One-third pay straight commission, one-third pay a draw against commission, and one-third pay salary plus bonus or commission. The highest paid men are on straight commission—three of the top men earn over $25,000 in good years. Median pay of the “best salesmen” on a straight commission basis in a good year is $17,500.

Second-highest paid are salesmen who had a draw against commission. They earn a top of $18,000. The median pay of the best salesmen in this category is $15,500 in a good year.

Lowest-paid men are in the salary-plus-commission group. The best performers in this group are paid a top of $12,000 and a median of $9,750 in a good year.

Highest-paid salesmen often make more than their sales managers. At the other end of the scale, the low man in a sales force usually receives $5,000 or $6,000 a year; some make $7,500, and one makes $12,000.

Of the 22 submitted, the compensation plan judged best from the builder’s point of view pays salesmen $600 per month plus $25 per house. Beginners start at $400 or $500 and get merit raises. Subdivision sales managers get $750 per month plus $25 per house. All per-house bonuses are accumulated in a “kitty” and distributed at the end of the year based on personal performance. This method, which pays salesmen from $5,000 to $12,000, is said to attract high-quality men and to work successfully if careful selection and control is practiced—but non-producers must be weeded out early.

How to train new salesmen?

“Have an organized method for breaking in new salesmen,” the Council recommends. The favorite combination includes a few days to several weeks of formal orientation or study plus on-the-job training of 30 to 60 days, during which a new man is assigned to experienced salesmen and rotated among operating divisions of the company.

A typical composite program, in which a new salesman spends one or two days a week in training and the balance of the week selling is as follows:

First two weeks: Orientation and product education in the field—one day with the subdivision manager, one to four days with the production foreman and superintendent, one day studying literature, community facilities and selling points, one day on paper work and prices.

Next three weeks: Sales presentation, follow-up methods, etc.

Sixth week: Shopping competitors’ houses and writing reports on their houses.

Seventh and eighth weeks: Quizzes and review with emphasis on weak spots revealed by quizzes.

What are sales managers paid?

Two-thirds of the Council’s builders pay their sales managers a salary plus a commission or bonus, or a draw against commission. The rest pay a straight commission, except one who pays a $12,000 salary.

Commissions range from $25 to $90 a house or from 0.25% to 0.30% of gross volume, depending on the size of firm.

Base salaries range from $6,000 to $13,000 with a median of $11,000. Bonuses vary widely—from a $2,500 cash payment to 0.1% of gross sales to 1% of profits to a car and expenses.

Fringe benefits also vary. One half of the Council builders have hospital-medical
First National Realty Revamps Manhattan's Skyline

9 New Apartment Buildings Win the Women's Vote with KELVINATOR Appliances

First National Realty and Construction Corporation, a publicly held firm (ASE), is currently engaged in a construction program valued at over $50,000,000. Their many high-rise apartment buildings, each built in accordance with the company's proud reputation for quality and design, have helped to make the First National name synonymous with luxurious, modern living.

Fast becoming one of New York's most talked-about organizations, the firm's ambitious schedule calls for the creation of nearly 1,500 additional apartments in New York City alone by the end of 1964, exclusive of major residential developments in other areas of the nation.

For the ladies, First National features KELVINATOR appliances, co-ordinated with beautifully designed "dream kitchens" . . . knowing well the merchandising values derived from these work-saving, low-maintenance appliances. It's no secret that the KELVINATOR name stands for superb quality, convenience and trouble-free service with women everywhere.

Mayfair Towers ... 36 Stories of Sumptuous Living—Mayfair Towers will be one of the city's tallest residential buildings and its location (15 W. 72 Street) will afford magnificent views of Central Park. Included in Mayfair Towers' quality equipment are KELVINATOR dishwashers and refrigerators.

BEAUTIFUL KELVINATOR REFRIGERATORS give homemakers a large 102-lb. separate freezer, easy-to-use door shelves, giant capacity of 13.6 cubic feet and all the fine features every woman wants.

TENANTS LOVE the roll-out racks that make KELVINATOR dishwashers a cinch to load and unload. And for sparkling dishes, KELVINATOR outwashes other makes, courseing more water across the dishes!

Kelvinator
Division of American Motors Corporation, Detroit 32, Michigan

KELVINATOR RAMBLER
How to encourage sales?

Successful builders today put great emphasis on devising methods to increase the efficiency of their salesmen. Their aim is not to lose a single real prospect. Here is the advice of Council members concerning sales stimulation methods:

Plan sales meetings carefully. Some builders have two or three meetings a week; others, once a week; some, every two weeks. All are carefully planned meetings. Most popular time is from 1½ to two hours beginning at eight or nine Friday morning, “to install fight for the weekend.” Almost as popular is a Monday or Tuesday morning meeting “to review weekend work, bring in deposits, plan advertising.”

A typical program:

Forty minutes of “flow of information” divided about equally between salesmen passing market information and sales and ad results to management and management passing policy, pricing, and product information to salesmen.

Thirty minutes of sales techniques, lectures, discussion, and role-playing (acting-out sales situations).

Thirty minutes on specific deals, financing, credit, closings, completions, trades. Twenty minutes for breakfast or coffee —usually in addition to meeting time.

Use outside sources at sales meetings. The ten most often mentioned sources sales managers tap to supplement their own sales training devices are listed below in order of mention:

1. Manufacturers. Many provide personnel to demonstrate products and discuss their advantages. Some also supply training films and literature.

2. Local financial institutions. Representatives are often made available to discuss all aspects of home-financing credit qualifications, taxes, reasons for closing costs, pros and cons of different kinds of financing, loan processing techniques, FHA and VA procedures, etc.

3. Salesman’s Handbook by Jim Mills for NAHB. This is recommended for basic training, not advanced training.

4. Builder’s own pitch book. Sometimes called the salesman’s manual or operating manual, it is tailored to the builder’s own operating procedure.

5. Owens-Corning Fiberglas Co. It offers a sales training course, prepared by Stanley Edge—free to builders.

6. House & Home. According to the Council report, it is “considered not only the top builder magazine, but also an excellent sales training tool. Required reading for many sales forces.”

7. Sales records or tapes. Sources include NAHB’s 26 week “ACCESSION” course by Jim Mills ($300); and the course conducted by Dartnell Corp.

8. Local utility companies. They often provide product information and training courses.

9. NAHB Sales Managers Club reports.

10. NAHB Journal. It publishes many articles for subdivision salesmen.

Experiment with different kinds of prospect follow-ups. One third of the top builders favor follow-up letters to prospects to bring in sales. A few prefer phone calls.

About two thirds of the sales staffs make personal visits at the prospect’s present home, and all who have tried this technique agree it works well in a price range of $13,000 to $40,000. Some feel it works best in higher price ranges. Chief problem is to get salesmen to make home calls—“It works,” says one builder, “but it's a hard way of selling.” The main advantage of home visits is that they permit a presentation to every member of the prospect’s family. This is particularly important where a prospect is hesitant about moving. He may not be willing to go to the model house, but he often will listen for several hours if a salesman calls.

Use contests to motivate salesmen: Sales contests are reported to stimulate sales in eight out of ten cases. Half the builders on the Council have monthly contests. Typical is a “salesman-of-the-month” continuing contest, with the top man each month getting $100, a new suit, or some other prize. The value of the prize is less important than the honor or recognition that goes with it. A $25 prize and prominent posting of the winner’s name and frequent mention of him in sales meetings may bring better results than a $100 prize not sufficiently publicized.

Several builders have one- to two-month contests once or twice a year. (A three-month contest is usually less successful.) Extra points are given for sales in a builder’s toughest subdivisions or for moving hard-to-sell houses. Group or team contests are used by some builders, who offer the winning team a trip to a nearby resort for two or three days. “Don’t neglect the wives,” advises the Council. “Always mail contest standings to salesmen’s homes and include prizes for wives in some contests: an Easter hat, dinner for two at a good restaurant.”

How to get the most from brochures?

In a highly competitive market, when prospects shop every builder in town, the subdivision brochure takes on great importance. Says one Council member: “The brochure is a more valuable sales aid than almost any other. It serves as our most effective salesman when prospects return to their homes.” Council members suggest these ways to improve brochures:

Make the brochure larger. Twelve members of the council recommend that a size too large to be easily folded is a asset, and 16 agree that pocket-size brochures are too small. (Four builders, however, do not like big, oversize brochures, and three maintain that there are no general rules on size).

Says one builder: “We feel that magazine-size brochures with a front and back cover in full color are extremely important. We even print a 50¢ price tag on the cover, hoping the customer will feel he’s getting something of value.”

Don’t omit any basic elements. These are the five subjects which Council members include in their brochures (and the number of members voting for each): renderings or photos and floor plans (23), area map (19), evidence of builder’s reputation (18), brand names (17), testimonials (14).

Drawings or photos of houses are the major item because they serve as a specific reminder to the prospect after he has gone home. The Council reports that the floor plan stimulates thought “on how one’s family and furnishing will fit into the house. Floor plans should be realistic and dimensioned to give a ring of authenticity. Plans are considered more important than the renderings or photos of houses.”

Area maps should point out the convenience of shopping, schools, major roads, churches, etc., but the actual location of the subdivision is the most important item to be emphasized. The location of all the community facilities is next in importance.

To enhance an organization’s reputation, the Council suggests the builder’s name be treated as a brand name in the community, using it to build confidence and trust. How much a builder can emphasize his reputation depends on how long he has been working in an area. In this regard awards and other evidence of national recognition are continued on p 59
Here is the redwood industry's first complete line of prefinished Redwood available from a single source. One source, one order, one shipment. Noyo Factory Finished Redwood brings new money saving efficiency to both dealer and builder. Moreover, all four applications have been time proven. All four are manufactured with strict quality controls to assure consistency and reliability.

Noyo Factory Finished Redwood Products are carefully wrapped or cartoned at the mill to protect against dirt, moisture, and damage.

1. **NOYO TREATED**

   The first water repellent treatment for Redwood, as introduced by Union Lumber Company. Retains the natural appearance of fine K. D. Noyo siding. Factory applied Woodlife water-repellent penetrates all surfaces. Protects against mildew and minimizes dimensional changes. Team up with paint and coverage is smoother and faster. Paint lasts longer, too. Automatic back prime. Approved by California Redwood Association as a water repellent.

2. **NOYO SATINIZED**

   Manufactured only by Union Lumber Company, patent pending. Makes an elegant, completely ready-to-install Redwood wall treatment. Has the bleached tone of naturally weathered Redwood plus a protecting tough satin-like topcoat of Hi-Solids Lacquer (equivalent to 3 spray coats on the job). Also available in clear finish. Wipes clean easily, resists spotting and staining. Economical factory application saves on time, money, and costly in-place finishing.

3. **NOYO STAIN PRIME**

   The perfect finishing touch for Santa Rosa Siding (shown above) or other saw textured and surfaced sidings. Combines a penetrating water repellent with attractive stain tones. Field coat application easy with nationally available P.A.R. (from the makers of famous Woodlife). Automatic back prime. Extra mildewcide added. Ready to go up... in the two popular colors, Redwood and Driftwood Gray.

4. **NOYO PAINT PRIME**

   Reduces total on-site painting costs as much as 40%! Generous paint prime applied at the factory provides about half the total paint thickness suggested by FHA, Superior alkyd, resin-type Pittsburgh Plate Glass primer. Compatible with all types of quality exterior paints. Uniform, smooth, natural colored surface. No lap or brush marks. Paint back primed automatically. Formula controls mildew and mold stain. Meets CRA finish specifications.

   **For information contact your Union Lumber Company source, or write us today.**
highly stressed by the Council. However, the consensus is that mention of reputation in a brochure is not as effective as making this the subject of a model-house display.

Product brand names should be featured in brochures to build confidence and provide product information, because on heavy weekends it is impossible for salesmen to discuss them with all prospects.

Keep brochures flexible. This permits new models to be added or old models to be dropped and may be done by use of insert sheets and a pocket flap in the brochure. By having each model on one sheet, changes in price or features can be made inexpensively.

Don’t economize on brochures for lower-priced houses: While over half the Council members report they spend more money on brochures for higher-priced houses than for lower-priced houses, several builders warn against this practice. Says one: “The brochure advertising our $10,000 homes is more expensive than the one for our $35,000 homes, because we feel a harder selling job is required on the cheaper houses.”

Mail brochures to hot-prospect lists: Most successful sales managers are ingenious in finding good lists of prospects to which brochures are mailed. Lists mentioned include renters living in large suburban apartment houses, owners in areas where a builder has taken trade-in houses, previous buyers, occupants of tracts built five to ten years ago where, because of family growth, larger homes are needed. Some builders buy from utility companies mailing lists of occupants of trailer courts and apartments.

“Because 41% of our buyers have spent less than one year in town, we mail some 400 pieces a month to a list obtained from the Chamber of Commerce of persons interested in moving to our town,” reports another builder.

Other builders mail to the personnel officers of large plants, to lists of country club members, to names supplied by prospects and past buyers, and to people previously rejected or who cancelled. One builder not only mails brochures but distributes to the owners of two-bedroom houses a newspaper-like tabloid featuring three- and four-bedroom houses.

How much to spend on advertising?

Most of Life’s Council members set their advertising budgets at 1% or 2% of the dollar volume of houses they expect to sell in a six- to 12-month period. Some advertising budgets are fixed on a per-house basis, but such a budget is always subject to change. Sales are watched week by week, and although adjustment might be made accordingly, the amount of dollar change is usually negligible (as little as 1/10 of 1%). And, of course, initial promotion and advertising plans often call for an added push at the beginning.

A team, not just the builder, makes the advertising decisions. The builder gets ideas as to form, content, direction, and placement of advertising from his advertising agency, his sales manager, marketing director, and from his own advertising manager, if he is a large builder. This team also makes sales projections, decides on house plans, financing, and all types of promotional activities.

In most cases the advertising budget includes the cost of renderings, and in a few instances, costs of landscaping and model-house furnishings. Most furnishing is done as a joint promotion with a retail store and is considered incidental to the cost of presenting model houses.

Here is the Council’s experience with advertising expenditures in relation to sales results:

<table>
<thead>
<tr>
<th>Medium</th>
<th>% of budget</th>
<th>% of sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newspapers</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td>Billboards</td>
<td>16%</td>
<td>20%</td>
</tr>
<tr>
<td>Radio</td>
<td>9%</td>
<td>6%</td>
</tr>
<tr>
<td>Television</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>Merchandising aids, etc.</td>
<td>22%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Most builders evaluate the effectiveness of their advertising and promotion on a weekly basis. Trying to evaluate it on a daily basis is not practical and a monthly basis permits mistakes to run uncorrected for too long a time.

How to sell in a declining market

No pattern of answers came from Council members on this question. However, some of their individual comments are helpful:

“Learn what is causing the decline, instead of going off helter-skelter, scattering extra effort and money on unfertile ground. Put greater emphasis on sales training, sales presentation, follow-up of prospects, calling on prospects ‘cold,’ and use of a new model house.”

The addition of new models was mentioned by a number of builders, several of whom were adding houses at lower prices. Others raised prices on new models and put in more quality products. Several added carpeting, more appliances, fencing, landscaping, etc. without adding to the price—“more value at the expense of profit.” Some added new models but spaced their introduction over several months.

“We are merchandising more than ever,” says one builder. “We’ve air conditioned our homes, have our decorating done by well known decorators, have more quality features, and have a trade-in plan.” (New trade-in plans were mentioned by several builders.) Reports another builder: “We’re diversifying our price, locations, and design to cover our market better.” Another has added a private swim club, a park and recreation area.

Increased advertising is a standard practice. “Heavier advertising, harder selling, better values, less profit,” is one report. “Increased newspaper advertising and more direct mail campaigns” is another. “We stress the word now in our advertising,” says one builder. “Our opening day ads announced an introductory price of $500 less during the first five days.”

Gimmicks, the Council warns, won’t work. “The use of gimmicks, such as a threat of price raises, use of special prizes, or giveaways which in reality are merely price conversions, will not pay off in a slow market.”

LIFE’s Homebuilding Marketing Council

**BUILDERS**

- Larry Goldrich
- Matt M. Jetton
- Paul M. Lazeau
- Tom McGovern
- Ray Murphy
- Joseph F. Slavik
- Richard C. Price
- Samuel Primack
- Richard S. Prows
- Harry J. Quinn
- Tom Seldin
- Joseph F. Slavik
- Richard C. Price
- Samuel Primack
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- Chicago.
- Omaha.
- Oak Park, Mich.
-, Flint, Mich.
- San Marcos, Calif.
- Bountiful, Utah.
- Chicago.
- Omaha.
- Oak Park, Mich.
-, Flint, Mich.
- San Marcos, Calif.
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- Omaha.
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- San Marcos, Calif.

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- Don Trivas
- Larry Goldberg
- Jack Ehrig
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- Jack Ehrig
- Mike Trivas
- Larry Goldberg
- Jack Ehrig
- Mike Trivas
- Larry Goldberg
- Jack Ehrig
- Mike Trivas

Reprints of this report may be secured from Life’s Building Products Merchandising Manager, Room 3111, Time & Life Building, New York 20.
MAKE SURE IT'S IN YOUR PLANS FOR '63! It's now a proven fact that homes with central air conditioning sell faster than ones without it. In the summer of '61, 12 Wilmington, Delaware, builders participated in an experiment sponsored by the Air-Conditioning and Refrigeration Institute. These builders all offered centrally cooled houses, on a non-option basis. They used central cooling as a major point in their promotions. At the end of the selling season, participating builders had sold 13% more houses than the previous year, and increased their share of the market at the same time. This they did in the face of a decline in the market (5%) for the area as a whole—just by offering this added value in their homes, which their competitors didn’t! It makes sense! People want the comfortable, controlled environment provided by central residential air conditioning. Housework goes easier, children eat and sleep better, and the continuously filtered air cuts pollen and smog and reduces allergies. So be sure to offer central air conditioning in your plans for '63—you'll sell more houses, faster! And we have much technical and marketing information to help you get started. Write Du Pont, "Freon" Products Division, N-2420HH, Wilmington 98, Delaware.
Award-winning home defeats Southwest’s glare and winds with modern concrete

In this snug desert home in Odessa, Texas, architect and builder have demonstrated the ability of concrete to fit the needs of design and locale. Patterned concrete masonry walls of the house itself are extended to enfold outdoor living areas. Protection is achieved with high decorative interest.

Used alone or together with other materials, concrete offers builders distinctive design and practicality that means faster sales and a reputation for originality. Readily formed, textured, colored, patterned to structural and decorative ideas, concrete is infinitely versatile... truly, the material of modern living. Plan to enter the 1962 Concrete Industries Horizon Homes Program.

PORTLAND CEMENT ASSOCIATION A national organization to improve and extend the uses of concrete
New Hotpoint 24" drop-in

HERE'S HOW YOU SAVE ON COUNTERTOPS:

**USUAL DROP-IN METHOD**
Other drop-ins waste this much countertop
(and the labor to cut it out)

**NEW HOTPOINT DROP-IN**
Rear control panel eliminates need for backsplash (you buy only the countertop needed)

New Hotpoint Town and Country Range
Perfect for apartments • Ideal for homes
cuts your costs an extra $15

Rear control panel eliminates 24" of countertop backsplash...saves 4 sq. ft. of material

Another first from Hotpoint—a truly modern built-in range that also offers important installation advantages of free-standing models. The built-in rear control panel serves as a backsplash, so there's no buying 4 extra square feet of countertop (at $3.75 a foot) and no extra charges for cutting it out.

You simply slide the new Hotpoint Town and Country range in place between the ends of the countertops on either side, then make a few fast adjustments for tight fit. And what a fit:

_Adjustable Control Panel_—the beautiful, full width control panel is adjustable to match countertops that vary in depth from 22" to 25 1/4". It can be lined up with any countertop backsplash. Both the side filler strips for the oven and the caps on either end of the control panel are spring loaded and mounted at the factory, assuring a perfect fit with just a quick and easy adjustment.

This new range is only 24" wide—just right for apartments or homes where space is at a premium. And it's loaded with important features. There are 4 surface units, and a full-size oven that holds a 30-lb. turkey. Removable oven door makes cleaning easy. All switches are located on the control panel, away from food splatters. Top and front of control panel are brushed chrome. Door is available in seven finishes—change color scheme by changing doors.

The new Hotpoint Town and Country range can save at least $15.00 on every installation. And it gives the smart built-in appearance that makes a kitchen look expensive and impressive. Get full specifications and prices from your Hotpoint distributor today!

---

**THE INDUSTRY’S MOST COMPLETE LINE OF BUILDER APPLIANCES**

6 DROP-IN RANGE MODELS
in 24" and 30" widths.

9 BUILT-IN OVEN MODELS
in 30" and 24" widths.

6 SURFACE SECTION MODELS
with remote or integral controls.

3 DISHWASHER MODELS
all 24" wide, front loading.

New low-cost DISPOSALL® you can add to economy homes.

**Hotpoint**

A Division of General Electric Company  Chicago 44, Illinois

ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • DISHWASHERS • DISPOSALLS®

CUSTOMLINE® BUILT-INS • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

OCTOBER 1962
the trend is up...
Home builders all over the nation are switching to aluminum siding. The reason: it works better, looks better, goes up faster, pleases home buyers because of its low maintenance. New Kaiser Aluminum House Siding will help you profit from this trend. Available in clapboard, V-rustic and board-and-batten, in white and popular colors. See what it can do for your sales. Write: Kaiser Aluminum, Room 665, Kaiser Center, Oakland 12, California.
LOOK WHAT'S NEW
IN '63 FORD TRUCKS!

NEW 89" BBC LINE
FOR LONGER BODIES,
BETTER MANEUVERABILITY!

Only 89 inches from bumper to back of cab, Ford's new N-Series short-BBC conventionals with wide-track front axles and narrow fender width provide superior maneuverability, and accommodate longer bodies within the short overall length needed for city delivery work. Three-point cab mounts and independent mounting of cab, sheet metal, and fenders give longer life, easy service accessibility.
New models! New engines! New reliability features throughout the most complete line ever offered by FORD

NEW! Ford conventionals with V-6 Diesel power!
For the first time you can get rugged Ford conventional trucks with low-cost Diesel power! Ford "F" and "T" Series trucks with up to 65,000-lb. GCW's now offer a new compact Cummins V-6 Diesel. This 200-hp Cummins is up to 1,000 pounds lighter than other Diesels, can add 50,000 ton-miles a year to a highway tractor's earning ability. Ford gas engines up to 534 cubic inches are also available!

NEW! Transistorized ignition—ends 3 out of 4 ignition tune-ups!
New electronic breakthrough, Perma-Tuned ignition! Transistors relieve points of heavy current, keep plug voltage high at all speeds. Points and plugs last longer, high speed performance is better; no distributor condenser to fail. Available on all Super Duty V-8's.

NEW! Broad choice of tandem models!
For 1963, Ford offers you tandems in every type of truck: conventional, lo-tilt, hi-tilt, new "N" line with Diesel or gas power! You have a choice of three different types of weight-saving suspensions, plus severe-service units for GVW's up to 75,000-lb.

NEW! City-size Ford Diesel for tilts and new 89-in. line!
Ford's 330-cu. in. six-cylinder Diesel gives improved economy in city delivery work. You can expect about twice the miles per gallon in a typical city peddle operation ... even more in high-idle and part-throttle service. Available in Ford 87" BBC tilts and 89" BBC conventionals.

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Economics of urban renewal
H&H:
Every single member of every single redevelopment agency should have a copy of your excellent article, "Big buildup in cleared land" (News, Aug.).

Until most redevelopment agencies recognize that urban renewal is more physical and economic than social, more and more land will be taken off the tax rolls, and the real value of redevelopment may become permanently lost.

LEON RIMOV, architect, city planner
Rimov & Associates
Berkeley, Calif.

Which comes first?
H&H:
Your editorial on "What will today's apartment boom do to change tomorrow's houses?" (Aug.) seems to be centered around the mechanical equipment. I doubt that apartment houses will influence single-family houses in the area of mechanical or electrical devices. In fact, it is just the other way around: The single-family house does more to influence the design of apartments than visa-versa. This has been borne out in several instances—especially in equipment. The wall oven and countertop range started in the home and then went into the apartment; space for television is now readily accessible to both parents and children. 2) other areas are specifically for either parents or children, and this vital distinction is implied by the architectural design, i.e., separation by walls, distance, and/or levels (see diagram).

N. BALFOUR SLONIM, M.D., Ph.D.
Denver

Help!
H&H:
Builders in St Louis are faced with a very serious problem of land shortage. The county government has proposed a county land-use plan to be followed, of course, by a new zoning ordinance. The Home Builders' Assn. and our friends in the industry are seeking ways now to bring to the community's attention the shortcomings of the plan, but more particularly we need to have 10,000 acres of land rezoned now for use while the battles on the plan and new zoning ordinances are going on. For this reason, we propose to organize the entire building industry and bring to the proper people the information that would cause the council to favor immediately rezoning 10,000 acres.

We would be very pleased to find examples of effective work in other metropolitan areas in accomplishing an industrywide legislative program aimed at such a goal.

ROBERT J. DeSUTTER, executive director
Home Builders' Assn. of greater St Louis

Psycho-prophylactic home
H&H:
Modern psychiatric knowledge and understanding can be applied to home design so as to avoid accidental psycho-traumatic experiences and hamper the expression of unconscious parental hatred which occurs in the bedroom and the bathroom.

Help!
H&H:
Your editorial "What will today's apartment boom do to change tomorrow's houses?" is a cracker jack! I read with great interest the editorial in Your article "59 research-tested ideas" (July), Maryland Builder Ed Bennett reports that "cedar shingles... are now approved by fire underwriters in Maryland and 23 other states."

This is not a completely accurate statement of the position of the insurance business. While in these states most fire insurance companies no longer charge additional premiums for houses with wooden shingled roofs, the industry does not deem such roofs satisfactory from the standpoint of fire safety. J. CARROLL BATEMAN, general manager Insurance Information Institute New York City.

H&H:
You noted 24 states have eliminated the fire insurance differentials. The number now has grown to 27. And the latest state to wipe out wood-roof differentials, Oklahoma, is the highest per capita user of wood shingles and shakes in the nation.

We are heartened that all four national model building codes recognize wood shingles as roofing material, and this includes the code promulgated by the National Board of Fire Underwriters (appendix L). VIRGIL G. PETESEN, secretary manager Red Cedar Shingle Bureau Seattle.

Prize apartments
H&H:
Your presentation of "Thirteen AIA award-winning apartments" (July) is commendable for its refreshing inspiration. The photos, plans, and editorial comment helped us visualize American apartments "as they ought to be." We anticipate holding a conference on better home and apartment design in Santa Clara County and your July issue will be most helpful in arguing the case for greater excellence in housing design.

JAMES F. STEVENS, assistant planner
Santa Clara County Planning Department
San Jose, Calif.

House books
H&H:
This year marks a decade of subscriptions to HOUSE & HOME which I have found very interesting all the years. Groups of house plans were published in past years, and I wonder if they have been reprinted in booklet form. Such books would be valuable for ready reference.

EDWARD J. KUNTZ, architect
Weehawken, N.J.

* In addition to its regular monthly presentation of house designs, H&H usually devotes one issue a year—like this issue—entirely to house designs. No books reprinting this material have been published, but such a project will be considered if a sufficient number of readers express interest in it—Ed.

Prices vs. values
H&H:
I read with great interest the editorial in your June issue. I was particularly interested in Miles L. Coleen's quotation on the overabundance of low-priced houses. It had been my impression that one of the difficulties of the housing industry is that prices of residential housing units have been rising constantly and that a sizable section of the population is being priced out of the market. As a building materials investment analyst, I have seen several studies which conclude that the
Built-for-sale houses

This issue is about houses—60 of them—all designed to sell in the highly competitive atmosphere of a buyers' market. They include many of the best houses on the market—and, for purposes of comparison, some which are not. The best were judged so by several standards: 1) The professional standards of a jury of architects to whom design is of primary concern, 2) the practical standards of builders to whom design is a major part of their merchandise, and 3) the popular standards of the homebuying public which backs its design preference with hard cash.

In part 1 beginning on page 92, are the American Institute of Architects' merchant-built award winners. In these houses, architects and builders have collaborated in the development of superior architectural solutions to the problem of the built-for-sale house. In the process they have also developed new ways to handle structure in wood, steel, and concrete; new ways to site houses on difficult lots; and new ways to make family living easier, more private, and more fun. In part 2 by way of contrast, there are some startling examples of house designs that are nobody's award winners (p. 114). They are presented mainly because their esthetic shortcomings have something important to say about the fundamental quality of simplicity in exterior architecture.

Part 3 reports and discusses the design trends that architects, builders, and marketing specialists see emerging from the industry's efforts to attract today's buyer (p. 118)—a buyer who usually can pick and choose, or forget about a house if it isn't more desirable than the one he's now living in. Part 4 presents some of the best sellers of 1962 by leading merchant builders in all parts of the country (p. 122). Particularly significant are their floor plans, each of which demonstrates a different and often a fresh approach to room arrangement. Finally, part 5 is a portfolio of renderings of the new houses (p. 132) that leading builders are preparing right now for the 1963 market—a graphic picture of how these builders and their architects assess tomorrow's consumer preference in their areas.
AIA award winners

The built-for-sale houses shown here and on the next 20 pages were chosen—by a prominent jury of architects and other housing experts—as the best of 131 entries in the seventh annual Homes for Better Living Program, sponsored jointly by AIA, HOUSE & HOME, and LIFE.

They are very good houses because their designs offer fresh solutions to common problems that architects and builders alike must solve—problems of building on difficult sites, problems of avoiding monotony, problems of holding down costs.

And they are very good houses because they do much more than offer solutions to current problems: They explore new ideas that, in one degree or another, contribute to the continuing development of residential architecture. They explore new ways to use available materials in forms and shapes that are pleasing and practical. They explore new ways to use space in and around a house for more pleasant living. They are contemporary without being cold, they are all eminently livable, and they make the basic point that most good designs are simple designs.

*The jury: Chairman James T. Landrum, head of Department of Architecture, University of Florida; Architects Gilbert H. Coddington, Francis D. Lethbridge, and Dahlen K. Ritchie; Richard J. Canavan, assistant commissioner for technical standards, FHA; Perry Willis, vice president and secretary, NAHB; Robert W. Chasteney Jr., HAH. One other built-for-sale house, chosen for the top (Honor) award, was shown last month in HAH.
A sense of shelter and a sense of space are combined in this design

The sense of shelter begins at the street elevation—with its strong sheltering roof and its entry court enclosed by the wings of the house.

The sense of space begins at the entry—for the court opens to a broad gallery, and the gallery in turn opens to an 18'x22' living room and, through an expanse of glass, to the landscaped rear yard and a view of the sea.

Inside and out, the house is characterized by a clean-lined simplicity of design. The facade, for example, is balanced and handled in big panels of painted plaster or all-glass walls. The roof structure is expressed as a major design element throughout the house—and especially in the high-ceilinged living room, where the dark-stained roof rafters carry the eye through the glass wall to the view (see photo left).

While the house has warmth, the warmth is in the materials and the way they are used—not in frills or tricks. The landscaping is simple but effective.

This is one of three basic designs—each with alternates—planned for use in a large community.
Sheltered entry arcade links the three areas of the house: the carport (out of photo to left), the bedroom area (left foreground), and the living area.

On a steep hill: a steel house—but not for the usual reason

On street side, clean lines of house are emphasized by the continuous fascia and the bright colors used: Panels are light blue; trim is olive drab.

Plan shows three-section layout, with terraces separating each section and providing outdoor spaces. House is 24' wide, 121' long.

On "impossibly steep" sites like the one at left, steel framing is often used for its strength to create a "cliff-hanging" house.

But this house was built on a narrow ledge hewn from the cliff, so the steel frame and site solution are independent of each other—but interesting together.

To fit the long but narrow pad on which the house rests, the plan is a series of enclosed areas (the carport, the bedroom pavilion, and the living-dining-kitchen pavilion) separated by open patios. Within this design scheme, the slender steel frame creates a feeling of openness and space.

The basic structure is just six pairs of 4" WF columns which support 10" beams running 24' across the house. The beams, in turn, support the 8'-deep, T-section, galvanized roof deck which spans up to 32'.

This system of rigid frames eliminates the need for bearing walls inside or out, and so permits the very open living-area plan and the completely flexible use of clear and sand-blasted glass in sheets up to 10' wide in the exterior walls. Solid wall sections are 20-gage steel decking laid vertically against purlins.
HONORABLE MENTION

BUILDER: Tom Seidel
ARCHITECT: Pierre Koenig
LOCATION: Los Angeles
PRICE CLASS: Over $25,000 with land

Photos: Richard Fish

Carport shows basic post, beam, and decking construction. Note steepness of hill at right.

Bedroom pavilion has glass wall opening to brick-paved terrace. Carport is behind camera.

In living room, blue-painted flanges of roof deck contrast with white fiberboard ceiling.

This intimate courtyard separates the master bedroom from the living room.

Detail shows steel exterior and gypsum interior of walls; roof built up over 8"-deep roof decking.

In living room, blue-painted flanges of roof deck contrast with white fiberboard ceiling.

This intimate courtyard separates the master bedroom from the living room.

Kitchen and family-dining area opens wide to a deck sheltered under a 5' overhang. By placing house as near as possible to the road, the architect created the gravel-paved outdoor area between the house and the hill rising sharply behind the retaining wall at left.

continued
Carport, entry walk, and outdoor deck (behind screen at right) are all on a bridge spanning from the street to the house itself.

An inverted two-story plan for a hillside lot

From the street, this house looks like a low one-story design. Actually, it is two stories set over a daylight basement.

This design solution offers all the economies of multi-level design and—especially important on this kind of land—minimizes excavation. As the section below shows, the house is set back from the top of the slope so the upper floor is at street level. A “bridge” the width of the house serves as carport, entry walk, and deck.

The living area is on the upper level for convenience and for the best view; the bedrooms are one level down for maximum privacy. The basement level has storage, utility, and recreation space.
In entry, wood screen defines traffic space without blocking view. Living room is at rear, family room behind camera. Stairs lead to bedrooms. Living room's glass wall opens to a balcony and a spectacular view, and adds a feeling of spaciousness to the living-dining area. Kitchen is U-shaped and compact. At right is snack bar, which doubles as a pass-through to the family room. Dining room is just behind camera.

Side view shows expanse of deck connecting house to street. House is wood-framed, his redwood exterior walls, plank-and-beam ceiling.
AIA award winners continued

Front wall is brick, broken only by a single vertical window. Front entrance is at right.

An in-line plan designed to fit a deep, narrow lot

Although it has 1,500 sq. ft. of living area, this three-bedroom house is only 20' wide. Placed parallel to its lot lines as shown in the plan below, it opens the side yard for outdoor living the entire depth of the lot. And since all rooms are in single file, all can open to the outdoor area. An outside storage unit helps screen the side yard from the street, and the rear wall of the carport could also be walled off to give complete privacy.

HONORABLE MENTION
Builder: Robert R. Bailey
Architects: Jordon & Hoover
Location: Marshall, Tex.
Price Class: $15,000 to $25,000 with land

Front door is flanked by glass. Door and window frames are untrimmed pieces of clear 2x6.

Kitchen has four windows facing yard. Pantry closets, right, replace conventional cabinets.

Narrow plan fits 65'-lot without crowding, would fit 55'-lot if single carport were used.

HOUSE & HOME
A compact house for $8 a square foot

Main reasons for the low cost are the square floor plan, which keeps outside wall area at a minimum, and the central utility core. Despite these limitations, the plan works well. There is no cross traffic in the living area, living and bedroom areas are well separated, and the bath is the only inside room. Price of the 930-sq. ft. house (including land but without carport): $7,500.

A house designed for a retirement community

The $13,975 sale price includes not only 1,150 sq. ft. of space in a well planned house with two bedrooms and two baths, but also a share in a community that includes two golf courses, two swimming pools, an arts and crafts center, and many other recreation facilities. The entire community, said the judges, "has been handled with skill and distinction."
Beneath a big twin-gabled roof is

HONORABLE MENTION
BUILDER: LNC Construction Co.
ARCHITECTS: Schwager-Ballew
LOCATION: Laguna Niguel, South Laguna, Calif.
PRICE CLASS: over $25,000 with land
an unusual and well zoned plan for family living

The AIA jurors called the plan "excellent." Here are some of the reasons why:

1. It separates adults' and children's activities. The living room, adults' deck, and master bedroom are on one side of the house; the family room, play terrace, and children's rooms on the other. But the master bedroom is connected to the children's bedrooms by a rear hall.

2. It avoids cross traffic. Most areas can be entered from the front hall without passing through others.

3. It puts the kitchen in the center of the house where the housewife can watch children and the front door.

4. It provides three outdoor living areas — the play terrace, the deck off the living room, and the entry court.

The big (60'x64') twin-gabled roof works well with the plan. Where two eave lines form a valley down the center of the house, a skylight brings light into the interior kitchen, and cutouts let light and air into the entry court and garden patio.

For more views of this house, turn the page.
Simple structural system has exposed roof rafters (and deck) supported by posts and tied into laminated beams that run the length of the gables.

Entry court, seen here from double front door, gets light from cutout in pitched roof. Glass-walled entry hall and kitchen are in background.

Kitchen is control center from which housewife can view entry court, talk to visitors by intercom, and unlock electrically-latched front door.

Front bedroom has glass wall facing entry court, is isolated from rest of house, and can also be used as den, guest room, or office at home.

Living room is separated from dining room by fireplace framed by 2"-square channel and skim-coated with plaster. Glass door opens to deck.
Rugged materials and structure

MERIT AWARD

BUILDER: Klausen, Brown & Baldwin Bros.
ARCHITECT: Henrik Bull
LOCATION: Squaw Valley, Calif.
PRICE CLASS: Over $25,000 with land

Plan is divided into five 12' structural bays. The interior bays are an open 25'x36' space in which the posts define living, dining, and cooking areas.
Facade is regular pattern of beams and diagonal siding; the only windows are shallow lights between roof beams. The house sits above the ground on piers.

put this vacation house at ease in its rugged setting

The site—as the photos here and on the following pages show—is heavily wooded, studded with massive boulders, and slopes down to a rushing stream. And the materials of this house match the site—in scale and color and texture. The posts and beams, expressed as a major design element inside and out, are old 8x16 railroad timbers, blackened by decades of soot and finished with a sealer. Walls between posts are panels of rough-sawn boards set diagonally for bracing and design interest. Flat ceiling deck is rough Douglas fir 2x4s.

Perhaps surprisingly, and certainly to dramatic effect, these rough materials are used in an essentially precise and formal plan—a 25'x60' flat-roofed rectangle with two bedrooms and a bath balanced on each side of the open living area (see left). This plan suits the house for use either by two families or one large family.

Said the jury: "... a sensitive and appealing house—done boldly and with great conviction."

For more views of this house, turn the page
Award-winning vacation house continued

Front entry, on a platform and under a shelter one bay wide, opens to the poured rock fireplace wall. Beyond is the firepit seating area (below).

Firepit area of living room has sunken floor and floor-level benches for relaxed conversation. Entry is at left, study area and doors to deck, right.

Section through firepit shows cantilevered hearth and wall-hung chimney, and basic construction system of massive posts and beams.
At the rear, a boulder projects through the floor and a tree through the deck. Said the jury: "The site was incorporated into the house . . ."

Kitchen and dining areas are separated by counter-high partition. At left are glass doors opening to the deck and wood door leading to one bedroom.

Seen from the level of the stream, the house seems to grow out of its rocky site. Continuous line of glass lets most rooms share the view.
Prefab concrete frame adapts to many plans

Only six types of concrete structural parts (for framing, floors, and roofs) and three types of curtain wall panels (for sliding doors, insulating walls, and fixed glass) are used inside and out to build this modular house. Parts can be combined to fit countless site and family requirements. (This house was described in detail in H&H, Feb. and Apr.)

Vacation house is built in two parts

The main structure (with the living room, kitchen, and one bedroom) and the separate bunkhouse can be grouped in many ways—not just to provide alternate street elevations, but to create varied outdoor spaces, and to take best advantage of the lot, the wind, the sun, and the view. (This house was shown in detail in H&H, Apr.)
Panel joints are minimized in vertically scored plywood siding, but emphasized at windows.

HONORABLE MENTION

Builder: Economy Certified Homes
Architects: Kenneth A. Gordon & Robert F. Gordon
Location: Palm Springs, Calif. and Portland, Ore.
Price: $3,995 without land

$3,995 house uses simple component design

Designed for mass production and tailored to the low-price and second-house market, this small (720 sq. ft.) house seems larger than it is. The reasons: the pleasantly simple exterior, handled in big sections of materials; and the interesting plank and beam roof with its wide overhangs. The jury commented: "The structure is skillfully designed for shop fabrication and component assembly. The exterior is appealing, the plan economical." Three alternate elevations are shown on the cover.

Two bedroom plan is compact and modular with plumbing concentrated to hold down costs.

Glass gable end adds to apparent space in house by opening kitchen-dining-living area to patio. Plank-and-beam roof adds custom look at low cost.

Components are trucked to site. House is assembled in two days.

Living room is 11'6"x17', has daylight on two sides, sloping ceiling.

continued
Living room wall shows basic design. Walls are 16"x8"x8" block, scored for 8"x8" pattern. Roof panels are 7 1/2" thick to match wall pattern.

Demonstration house made of concrete panels

Designed as a prototype for a national promotion program, this house has an almost classically precise design which grows out of its unique yet essentially simple "building-block" construction.

The walls are a continuous series of 4'-wide, steel-reinforced concrete-block panels alternating with 4' panels of fixed glass, sliding glass, or opaque sandwich panels (with wallboard skins and a cardboard honeycomb core).

The roof is a series of precast lightweight-aggregate panels, some spanning 22'. In the living room wing, 4'-wide roof panels were placed on top of the block wall panels, spanning the room. Then, 5 1/4'-wide panels were laid over the first set, closing in the roof above the glass panels and forming the stepped, overlapping pattern shown in the photos.

But despite these structural innovations, what most impressed the jury was the "distinction of architectural design."
In living room, strong horizontal and vertical lines of exterior are continued. For added drama, the ceiling in this room is raised to 10'8".

In rear courtyard, a walkway separates reflecting and swimming pools. This view shows sense of pattern and order characteristic of house.

Roof panels overhang 3' and 4' to shade the floor-to-ceiling windows. This is the view across the entry garden from the master bedroom.
A standardized design for steep hillside sites

This design, intended for repetitive use on the steep bypassed lots that abound in the Los Angeles area, fulfills two difficult requirements:

It can be duplicated on slopes of any pitch without structural changes (only the length of the foundation stilts need be changed). And it provides generous outdoor living space that is open to the view and yet screened from both the street and adjoining houses.

The house was planned on a 4' module for stressed-skin panel construction, though these models were conventionally built.

Photos: Richard Fish

Livings room has sliding glass open to deck, foreground, and view. Trellis offers shade and sense of shelter. Master bedroom shares deck.

Balcony ties sections of house together visually, and adds to outdoor area. Adjacent houses have varied setbacks to increase outdoor privacy.
Nobody's award winners

Some houses win design awards, some narrowly miss, others miss by a country mile. Here are some random samples of the latter. Each has at least one design detail which would offend any qualified critic. Yet to all criticisms the builders would probably have one common reply: They know what they are doing—trying to cater to local demand the best way they know how at the lowest cost. Undoubtedly most of these houses are well built, many have good floor plans, and some sold quickly—despite their architectural shortcomings.

Thus the problem may involve a misunderstanding of what the market wants, a misguided approach to merchandising, an underestimation of public taste, or simply a flagrant disregard of one or more of the basic principles of good exterior design—like simplicity. Would these houses have sold as well—or at all—had better designed houses been available to the buyers? And would they not have sold faster had their prices been lowered as the result of simplified design and the absence of gimmicks?

Happily, most builders know the answers, for they have a better appreciation of good design than these examples suggest (such examples are not nearly as common as they were even five years ago). But, obviously not all builders know the answers.
FAIRY TALE DETAILS conspire to give this storybook design a Grimm look. The style has run its course in many cities where it was in vogue in the 1950s. Fortunately, there is little wrong here that could not easily be rectified with the claw end of a small hammer—and a shotgun to discourage sparrows.

SWISS CHALET effect is achieved by the unsuitable superimpose of one roof over another. This device certainly sets the raised ranch apart from other split-entry models in its area, but one wonders if there were not better ways to attract buyers' attention.

PYRAMIDAL BRICKWORK is not only reminiscent of the Early Nile period but perhaps convinces buyers that this hip-roof house is sturdy enough to outlive its mortgage. And, did someone steal the columns from under that projecting gable at the front door?

UNDULANT FRINGEWORk achieves a combination washboard-ski slope effect, reminiscent of a bivalve mollusk (scallop) on the skids. The down-hill extension of the roof line lends credence at low cost to the use of "ranch house" as a descriptive for this residence.

FOR THE BIRDS is the five-hole dovecote, which even a house-hunting hummingbird would have trouble getting into. Only slightly more useful are the three slit front windows. The large window at right, however, is quite useful, especially to passersby who wonder what is going on in the living room. Also useful is the raised planting box, which spares the gardener from having to bend or stoop in beautifying the landscaping. Planter and dovecote were no doubt added for sales appeal, regardless of price.
DOUBLE IMAGE makes you look twice to puzzle out the meaning of the multiple roof ledges of this super-split-level house with garage out in front.

ENCLOSED ENTRY manages to put a nose on the face of this split-entry model. Also noteworthy, or rather noteworthy, is the frenetic fenestration, which ranges from the big 20-light bay window to the almost lost little window in the niche alongside the obtruding structures.

MISGUIDED "MODERN" often results in this kind of angular ornamentation. Here it might discourage prospects who want a house with a front window where they can prop up bric-a-brac without losing sleep at night wondering if the items have slid off. And did someone fail to remove the scaffolding?

GIANT-SIZE PORCH "with porch holes suitable for giants of varying height" is one solution for the design of a split-level entrance. But the problem lingers on.
SHUTTERS like these are now as ceremonial as candles, swords, and other objects which have long since ceased to have a useful function. Unfortunately, too often the shutters are such misfits and take such strange forms that they even lose their ceremonial meaning.

SHED WITH TWO-PANED LOOK was built at the front entrance of this residence, but the shed sheds little light on how to solve the entrance problem for a split-level built on pancake-flat land.

AFTER THE NEIGHBORHOOD BRAWL? Not at all. This virile type of roof-top appliqué is occasionally used to attract attention in some markets of the rugged west.

PENCIL COLUMNS and the white-painted rustic fence of this new split-entry model fail in their obvious split missions of achieving 1) the grandeur of old southern colonial manses and 2) the simplicity of rural New England.

THAT IS NO LADY standing on the brick wall of this ranch house. It's merely a porch column made of diminishing blocks. The design is repeated on the garage door in parallelograms, small, medium, and large.
Today's design trends

On the next three pages are ten significant design trends which will be expressed in one way or another in many of next year's most successful houses. They are significant trends because they have already been established by homebuyers and by architects, builders, and marketing specialists whose livelihood depends on anticipating what next year's buyers will want.\(^*\)

These trends don't cover architectural style because style varies from region to region. But they do cover a wide range of subtle changes which are taking place in all kinds of houses in all price brackets in all parts of the country—changes in land use, landscaping, house size, floor plan, and in details of exterior and interior design. Some of these design trends are based on hard economic facts (like the high cost of land) some on public whim (like the current interest in ornate entries), some on changing family needs (like the conflicting pleas for privacy and togetherness). All are worth attention in this buyers' market.

\(^*\) This article is based in part on the observations of these market experts: Architects Leonard Haeger of Washington, James Lendrum of Gainesville, Fla., and Herman York of New York City; Builders Joseph Eichler of San Francisco, John Fischer of St. Louis, Emil Hanslin of Cape Cod, and Ike Jacobs of Dallas; Marketing Specialists Ralph Sims of Baton Rouge and William Smolkin of New Orleans; and Home Manufacturers William Brown of Kingsberry Homes in Atlanta and Donald Dose of Craftway Homes in Aurora, Ill.
1. More attractive landscaping is making the most of more expensive land

"It doesn't make sense to let today's $3,000 to $5,000 lot investment lie there with only six FHA shrubs to keep it clothed... and then seriously expect some buyer to snatch it from your hands. You can't get full mortgage value for an expensive landscaping job, but the competitive edge today can easily be sharpened with a few extra trees." Thus Architect Herman York underlines the growing importance his builder clients attach to attractive landscaping.

This trend manifests itself in many ways: not only is more planting being done but it is being done with professional advice. Native trees are being saved and the natural contours of the land are being preserved. And builders are anteing up the extra cost of putting utilities underground. Builder Joe Eichler's new Marin County development will have all its wiring concealed even though it will cost him $350 a house, and he adds: "We even have the architects designing the bridges over the creeks to make the most of the character of our land."

Emil Hanslin's respect for landscaping is greater than most builders', but it is indicative of growing emphasis on landscaping as a merchandising device: "Landscaping can be used to attract prospects in just the same way parts of the house—the kitchen and bath—have been used for years to attract prospects."

2. Houses are being stretched to give more space for the money

House size in relation to lot size, in all price classes, is increasing. Buyers are becoming square-foot conscious, and leading builders are striving to price their houses below the competition on the basis of price per square foot. Fortunately, expanding a house is less costly than many builders realize, and the economics of expansion favor the builder. For example, Marketing Expert Bill Smolkin points out that "adding extra space to a basic house costs the builder only about $4 per sq. ft., but it can be priced at $5.60 per sq. ft. and appraised at $10 per sq. ft."

The bigger the house, the easier it is to get the square-foot cost down, so the problem really lies in the low-price bracket. "In this bracket," according to Architect Jim Lendrum, "the ranch house and a small split level have proved the most economical structures. Some builders are sacrificing the garage and putting the money instead into a family room or, if there isn't money for that, into a sort of porch-room that at least will give more living space." In all the middle-price brackets, the split-entry house—a two-level house—is the most economical per square foot. In the upper-price bracket, the bonafide two-story on a slab comes out best on a unit-cost basis. The split-entry house—in the "raised-ranch" form so popular in the lower-price ranges—is not popular in the higher-price brackets. Reasons: The raised ranch is seldom handsome, and the lower-level space is seldom light and pleasant. But on hillsides (or with judicious earthmoving) the split entry can be fitted to the land, and the lower level can be opened to grade through big glass walls. In this form the split entry is both economical and popular.

3. Outdoor areas are being related more closely to the floor plan

Not long ago, a paved terrace outside the living room was an important selling point. Today more and more buyers want houses with outdoor areas tied closely not just to the living room (for entertaining), but also to the kitchen (for outdoor dining) and to the master bedroom (for private relaxation). And, says Marketing Expert Ralph Sims: "You're even beginning to see houses with glass walls in the bathroom that open onto small courts."

"The sliding-glass wall is the first ingredient in relating indoor to outdoor space," says Sims. "But the other ingredients are a well-thought-out floor plan and fencing."

What he is saying is that today's outdoor living space must be
Today's design trends continued

4. Floor space is being planned for more privacy and bigger families

In more and more houses, you see a clear definition between the social and the private parts of a house. And in more and more houses you see two well planned private areas—the master bedroom suite and the children's area.

Says Architect Len Haeger: “The master bedroom suite should have its own bath and dressing room, even if the dressing room is little more than a hall with closets leading to the bath. In a low-budget house, there should at least be a lavatory off the big bedroom and, if possible, the room should be big enough to include a seating area.”

Adds Builder Ike Jacobs: The children's bedrooms should relate directly to the family room or playroom—in fact, they can open directly to the playroom rather than a hallway.

Everyone seems to agree that the family room is still virtually a must in every price class. “At a minimum,” says Bill Smolkin, “there should be a big extension of the kitchen to serve as a family room.” And most seem to agree that—if the budget allows—a separate dining room, a home office for the housewife, and a sewing center will boost sales.

5. A feeling of spaciousness is being designed into the living room

For years, architects and builders have used design devices—the sloping ceiling, the glass door, and the open plan—to make rooms seem more spacious. Today, many are going a big step further to create visual impact—especially in living rooms. “You can create a sense of space by dropping the living room two steps (12”) below the level of the rest of the house,” says Herman York. “A living room with a 9’ ceiling looks a lot bigger than one with an 8’ ceiling. If the house has a basement, you can put the recreation room under the bedroom area, use the low space under the living room as a utility room.”

Emil Hanslin points out: “In houses with two levels, you can really create a sense of space with a two-story high living room. The upstairs bedroom hallway can be treated as a big balcony overlooking the room—and this has all kinds of architectural and decorative possibilities.”

6. Entrances and foyers are becoming more inviting and better detailed

The double front door is now being used on everything from high-priced contemporary houses to low-cost houses. And to go with the oversized door, says Builder John Fisher, “ buyers want high style hardware with big escutcheons.” Adds Bill Smolkin: “Glass sidelights on either side of the front entrance are taken for granted in many areas these days.”

These imposing entrances must be handled with care. And as Jim Lendrum points out: “A big entry on a small house not only looks out of place, but takes too much out of a budget that should have been concentrated on basics like living space.”

Further, a big entry door requires that the entry hall receive design attention. And as Herman York cautions: “It leaves a bad impression to come through a big inviting entrance into a little meaningless foyer, or—worse yet—directly into the living room.”
7. Exterior design is becoming more varied and more interesting

“People are bored with the same old houses,” says Leonard Haeger. So architects and builders are creating new exteriors with new siding, with new window patterns, and—most noticeably—with new roof lines.

“A good big roof is much more satisfying than a minimum roof,” explains Haeger. Roof pitches are getting higher, and you see more big overhangs at eaves and gable ends, more gambrel roofs, more Hawaiian roofs, and more A-frames. Don Disc: successful A-frame house shown on page 130 is a good case in point. Says Disc: “It’s different, but still acceptable to a general market—it’s big and open, but still a pitched roof.”

Not long ago, too many exteriors were a jumble of materials and window sizes. Today there is a return to order and simplicity, as evidenced on one hand by the renewed popularity of close-to-authentic Colonial design and on the other hand by the growing acceptance of clean-lined contemporary.

8. Richer finishes are being used outside and in

On exteriors, for example, you see more use of masonry and more use of natural-finish wood, especially in board-&-batten siding. And inside the house, says Architect York, “prefinished veneered plywood is becoming increasingly popular—especially for use in foyers and hallways and dens. Buyers like it because it looks rich, yet is easy to maintain.” “A new idea that bears watching,” according to Emil Hanslin, “is acoustical ceiling tile to sound-condition the master bedroom. It makes a lot of sense in a room that is becoming as important to sales as the kitchen.”

9. Customer attractions are being added to every room

Some of the attention long lavished on kitchens and baths to make them the No. 1 attraction is now being given other rooms. The most popular new sales attraction is built-in lighting. “Luminous ceilings—not only in the kitchen, but in baths and hallways—are coming in strong,” reports Herman York. And there’s more built-in valance and coffers lighting (to brighten walls and ceilings) in foyers, hallways, and master bedrooms as well as in the main living area.

Other new attention getters: a fireplace in the master bedroom suite; bunk beds with drawers beneath in children’s rooms; telephone jacks in every room; air conditioning; and built-in hi-fi.

10. Storage space is being increased and arranged for specific uses

It is no longer enough to provide extra storage space just in attics and garages. “People want it right in the living area of the house,” says Bill Smolkin. “In the past, builders took storage out of the house to create more living space; now buyers want it put back, especially in houses costing over $15,000.” In ranch houses, buyers want space in the bedroom wing, for big storage closets. In two-level houses, buyers want bulk storage space near the kitchen, preferably as part of the utility room, as well as plenty of storage in the bedroom area.

Buyers often like storage space planned for specific items like suitcases and trunks and out-of-season sports equipment.

1962's best sellers

Do the buyers of today's merchant-built houses balk at fresh ideas in planning and design?

Judging from the 15 fast-selling houses shown on the following pages, buyers, far from rejecting innovation, welcome it. Practically all of these houses —selected by HOUSE & HOME's editors to show what sells well in a variety of price classes and a variety of geographical areas—demonstrate the popularity of fresh ideas, particularly ideas in planning. If any one reason can be singled out for the success of these houses, it is the way they are planned.

Some of the plans, like those that isolate adults from children, reflect the changing character of today's market (second- and third-time buyers have older children, no longer need to be close to them). Some plans are designed around entry courts which, when screened from the street, become useful outdoor living areas. Some show new approaches to the already popular split-entry house. Some are dictated by site problems like shallow lots and hillsides. And some, like the one on the facing page, show how even a relatively small house can be zoned for privacy.
Builder Ray Ellison knew he would attract attention when he added this contemporary model at the upper end of his price line, but he didn't expect what happened—the 36'x36' square house has become his most popular model.

Says Architect Ralph Bender: "We have sold only 14 so far, but most of our buyers would take it if they could qualify. They like the unusual zoning most."

There are four zones inside: living room area, master bedroom area, kitchen-family room area, and children's bedroom area. Economies were gained by the square shape and by grouping utilities across the center. Result: the basic 1,296 sq. ft. house sells for $10 per sq. ft. Price ranges from $14,300 to $16,500 depending on lot and kind of detached carport or garage used.

continued
In San Diego: a flexible plan with a big entry court

Architect Edward Fickett designed this model to sell for $32,000 to $40,000 on high-priced hillside lots ($10,000 to $18,000) overlooking the Pacific. The builder—Tech-Bilt Inc. (no connection with Techbuilt, the Massachusetts home manufacturer)—sold eight of the 13 houses planned within two months after the model was opened. The 2,200-sq. ft. plan works around an interior kitchen and permits various rooms to be opened or closed to each other. The trellised entry court, partly screened from the street, lets light into the kitchen, provides a pleasant view for two bedrooms, and serves as a private outdoor living area. Glass walls open the rear living areas to a panoramic view.

In Miami: a screened pool and indoor-outdoor kitchen

In the past year, Haft-Gaines has sold about 800 houses—150 were this 1,327 sq. ft., $27,900 model. Entry is through a masonry-screened lanai directly into the living room and a view of the pool. This big area is open to the master bedroom suite, the living room, the family room, and even the kitchen through sliding windows over a serving bar. Price includes appliances and air conditioning. Staff designed. (For a house in another Haft-Gaines development, see p. 134.)
In Norfolk: a two-story colonial for $9 a sq. ft.

This $19,750 house is outselling four lower-priced models ($15,500 to $17,750) in the same development, according to Builders Buxbaum & Waranch. Sales since June 15: 17 of this model and seven of an identically priced alternate with three, instead of four, bedrooms. The house has 2,140 sq. ft. plus a one-car garage (the two-car garage, used as a sales office in the model shown here, is an extra). The plan provides large bedrooms (the smallest is 12'x11') and three eating areas: the family room, dining room, and breakfast space in the large (18'x11') kitchen. Price (with land) includes range, oven, range hood, dishwasher, and disposer. Architect: Leavitt Assocs.

In New York: a split entry with an H-shaped plan

Versland-Rhodes found quick acceptance for this 2,458-sq. ft., $36,900 model (and another comparable split-entry model) in suburban Rockland County. In two months they sold out their 18-unit tract and took orders for six more on buyers' lots. This model by Norwegian Designer Anders Versland has a 20'-high foyer paneled with redwood. The upper-level living areas and master bedroom open to a covered deck; the lower-level family room and guest room open to a patio. All houses are air conditioned.

continued
"In Tucson: a house with two activity areas at $8.60 a sq. ft.

This Lusk Corp. model, with 1,193 sq. ft. of indoor living space, is priced at only $10,250, including land. That, reports Bob Lusk, is an important reason why it has been one of his best sellers, accounting for more than 90 sales since last winter. Another important reason is the plan that provides both a formal living room and an informal family room, separated from each other by a glass-topped partition. The 14'8"x11'8" family room (left) has sliding glass doors opening to a rear terrace. The terrace is protected from the hot Arizona sun by a roof and, on the west side, by a 70-sq. ft. laundry-utility room that extends out from the house. Other sales appeals: a carport, landscaping, vinyl floors, birch cabinets (but the evaporative cooler shown atop the house is an extra). House was staff designed.

In Detroit: an L-shaped plan with a big kitchen and family room

Samuel Brody & Sons opened this model in July and has been selling two like it weekly. Most popular feature is the L-shaped kitchen-family room area at the crook of the two wings. The 12'x17' family room has a fireplace, a sliding glass door to a front terrace, a snack bar on the kitchen side, and is next to a mudroom and half-bath on the other side. The kitchen is big enough (18'x13') for a large breakfast area. A third dining area is provided in the formal living-dining room. The well-zoned house has a large foyer which is close to each zone. It was designed by George Fonville and Architect Nicholas Porter of Home Design Studios. For the $28,900 price, buyers also get membership in a country club and use of marina and dock facilities at the site on Grosse Ile in the Detroit River.
TOWNHOUSES planned for next year will—as the sampling on this page shows indicative—offer a pattern of living much like a well-planned detached house. All three have private outdoor living space: most have three bedrooms, several have family rooms and two-car garages. **Centex** will build $16,000 to $17,000 units with 900 to 1,000 sq. ft. of living space, in a cluster-planned 200-unit community. Two-, three-, and four-unit buildings will be grouped around small cul-de-sacs, and 19% of the subdivision's land will be left as common greenbelt. Architect: Richard Leitch. **Westborough Homes** is planning townhouses priced from $18,500 to $24,000. The 1,681 to 1,952 sq. ft. units will have attached two-car garages at the front and large private walled gardens at the rear (see also H&H Sept., p. 129). Architect Edward H. Fickett. **Galli Construction** will offer higher-priced ($41,500 to $46,500) townhouses on steep hillside land with a panoramic view of San Francisco Bay. Units will have 1,840 to 2,280 sq. ft. of living space, plus front and rear decks or patios for outdoor living. Architects: Hayes & Smith.
Designs for 1963 continued

UNITED HOMES CORP., KENT, WASH.

HAFT-GAINES CO., FORT LAUDERDALE

LUSK CORP., TUSCON
In Sacramento: a luxurious master bedroom wing

This model, one of five offered by Builder Richard Price, has accounted for 74 of 150 sales in 1962. The $22,950 house has 1,670 sq. ft. of living space—and nearly a quarter of it is in the master bedroom suite. The bedroom opens to a rear patio through sliding glass doors, has a dressing room, bath, and good privacy in its own wing. The four-bedroom house features a fully equipped kitchen, a 10' breakfast bar in the adjoining family-dining area, and a massive fireplace wall separating the family and living rooms. The latter is sunk two steps and opens at ground level to the rear patio. Designed by Architects Rickey & Brooks, the house has its entry close to the work, living, and bedroom zones.

Photos: Pope Studios

BUILT-IN CHIFFONIER and two 5'-wide closets form one wall of 400-sq. ft. master bedroom area.
In Wilmington: a long plan for wide, shallow lots

Designed by Architect Theodore Brandow for Franklin Associates, this house is 74' wide but only 25' deep. It is being built on 30 lots which had been bypassed because of their space limitations: They are 75' deep but zoned for a minimum depth of 25' in both the front and rear yards. Sales results have been surprisingly good, according to Leon Weiner, Franklin's president: "We opened this model last spring, and we're sold out and still have a demand for it. It has revived interest in ranch houses in our area." The 1,500-sq. ft. house sells for $19,990. It has a wide foyer, a formal dining room, and a big (12'x29') kitchen-family room area.

In Palo Alto: a clean-lined split-level for hillside lots

Brown & Kauffmann had Architect Alexander C. Prentice design this model to fit about one-sixth of the lots in a hilly tract. Sales are now six months ahead of production. The 2,347-sq. ft., four-bedroom house is priced at $30,950. It has a big kitchen and breakfast area (13'x23'7''), a separate dining room opening to a deck, a recreation room opening to a terrace, and a large master bedroom suite (442 sq. ft.) opening to the shaded balcony shown in the photo above.
In Sarasota: an angled wing adds interest to a lanai

This house consists of two rectangles linked by a foyer. The rectangles are set at an unusual angle to each other to give the lanai a distinctive shape and more privacy from neighbors. From the foyer guests get a striking view of the lanai through a glass wall and planting area. Richmond Construction has sold 12 houses from this 1,889-sq. ft. model at $24,500 without land. Designer: Ruth Richmond.

In Seattle: a small house that doesn't feel small

Although this Bell & Valdez model has only 1,104 sq. ft. of indoor space (for $17,350), it seems larger because it has separate formal and informal areas—both oriented for indoor-outdoor living. Key to the plan is the double carport which screens the patio from the street. The patio is reached from the family room by glass doors and is viewed from the living room through a glass wall. Glass doors also open the dining area to the back yard. Architect: John M. Anderson & Assocs.

continued
In St. Louis: a zoned plan puts adult living up front

This $21,150 house, available in four elevations, is accounting for 40% of Fischer & Frichtel's sales. Chief sales appeal is the 1,724-sq. ft. living area zoned to provide distinct formal and informal — adult and family — areas, both served by a central kitchen. Though the master bedroom is near the children's rooms (master bath and children's bath are back to back), its entrance is off the living room in front, while the children's rooms are on a rear hall close to the family room. The family room's glass wall brings daylight into the interior kitchen. House was staff designed.

In Chicago: a split-entry puts adult living upstairs

This exceptional split-entry design not only pulled the biggest crowds ever to Donald Disce's community in suburban Aurora but sold well, too. Thirteen buyers paid $32,500 for the 2,240-sq. ft. house within ten weeks after it opened. The two-level plan gives parents full use of the upper level, including a private deck at rear. Downstairs are two children's bedrooms, a laundry, a family room, and the kitchen. A wrought-iron stairway connects the two levels. Disce was the designer.
In Albuquerque: a zoned plan puts adult living at one side

Of 51 sales in three months by Mossman-Gladden, this 2,190-sq. ft., four-bedroom model accounted for ten at $27,300. Its chief appeal: the zoned plan which isolates the master bedroom and formal living areas, at one side of the house, from the children’s bedrooms and family room. From the big master bedroom suite (330 sq. ft.), the parents can go directly into the dining and living rooms or step out into a private, walled garden. The house was staff designed.

BATH-DRESSING ROOM in master suite opens to garden, has big counter and wall of closets.
Designs for 1963

On the following pages are renderings and floor plans of 16 merchant-built houses and townhouses that will be offered to next year's market. As a group, they point up a design trend which many top builders and marketing specialists think will be the most important sales feature for 1963: more space.

The demand for space stems from today's higher incomes, bigger families, and people's desire to live more comfortably—and with at least reasonable privacy from neighbors and each other. This demand for space is bringing increased emphasis on multi-level design: split entries with their big daylight basements; 1½-story houses with their low-cost "attics," split levels, and two stories.

In townhouses, one-story, and multi-level houses alike, space is being supplied many ways: extra bedrooms, bigger living areas, more roofed- and screened-in outdoor areas, and unfinished expansion space.

The houses—again taken as a group—show an encouraging trend towards simple design. Few get their individual character from appliqué or gimmicks; in most, character grows logically out of the plan and the materials and the basic form of the house.
ONE- STORY HOUSES, predictably, will be the mainstay of most builders' 1963 lines. But here you see some builders' fresh approaches to exterior design—and most of these houses have a plan or equipment feature aimed to give them extra sales appeal in their price class. Items: United Homes will offer a compact (988 sq. ft.) model. It looks bigger because the wide, over-hanging porch roof ties the garage to the main living area; and because the garage doors, the high living room window, the entry, and the bedroom windows are all handled with a bold and consistent panelized treatment. Price: $14,950. Architect: Henry Griffin. Haft-Gaines will offer a $53,900 model with 2,600 sq. ft. of inside living space plus a 1,560-sq. ft. screened patio; a circular kitchen with a wide-open view of the patio and pool; a master bath with a sunken, tiled "Roman" shower. All houses will be built on lots with a private dock on the Intercoastal Waterway. Staff designed. Lusk Corp. plans a low one-story—to sell for $13,250—which turns an almost windowless facade to the street. The house has 1,384 sq. ft. including the utility room (but not the carport) and a centrally placed interior kitchen. Staff designed. Lindsey & Co. plans a $20,500 model with 1,494 sq. ft. of living space plus a screened porch. This model features double front doors, a 13' entry, a sunken living room, a 400-sq. ft. kitchen-family room. Architects: Anshen & Allen. Contemporary Homes will offer a $21,670 model with 2,089 sq. ft. of living space—including kitchen-family room with fireplace, large storage room-shop, separate dining room, and master bedroom with dressing room. Architects: Kemp & Campbell.

continued
MULTI-LEVEL HOUSES are the most economical solution to providing the space today's families need and want—so they will play an increasing role in many builders' 1963 lines. For example: Lindsey will feature—at $21,950—a 1½-story with 1,408 sq. ft. on the main floor (including three bedrooms, a compartmented master bath with dressing room, and a second bath)—plus 738 sq. ft. of unfinished space upstairs. Architects: Anshen & Allen. Buchanan will offer an almost square traditional 1½-story house for $33,000. It will have 1,444 sq. ft. on the main level, a full basement, and space for four additional bedrooms on the 1,100-sq. ft. upper level. He will also build an air conditioned 2,900-sq. ft. model, designed to sell for $37,500, with a split entry opening to both living levels and to a patio, and including five bedrooms and 2½ baths. Both houses are staff designed. Connecticut Contemporaries will offer a hillside house priced at $33,900 for 2,400 sq. ft. on two levels. It will feature a corner fireplace in the living room, built-in desks in the children's bedrooms, a sun deck sheltering the patio below, and a service entry with children's coat closet. Architect: Roger Small. Craft Way will build a $26,500 split entry with a large foyer, 2,400 sq. ft. including three bedrooms and 1½ baths on the upper floor and an unfinished lower level. Architect: Don I. Dis. Bell & Valdez plan a $26,000 hillside model with 1,350 sq. ft. on the main level, 1,250 sq. ft. of unfinished space below. Sales features include a 230 sq. ft. deck off the living and dining rooms, fireplaces on both levels. Adding three bedrooms on the lower level would make this a six-bedroom house. Architect:
John M. Anderson Assoc. **Centex** will offer (for $30,000 without lot) a hillside split entry with 1,450 sq. ft. and an unusual but workable plan that puts the master bedroom off the living room, puts two other bedrooms downstairs off the lanai, and gives each bedroom its own bath. Architect: Richard Leitch. **Brown & Kaufmann** will offer a true two story for $31,500 with 2,521 sq. ft. of living space. It will feature “bigger bedrooms,” a traffic-free living room with fireplace, a fireplace in the family room, and a master dressing room. Architect: Alexander C. Prentice.
LuReCo puts all mechanical elements of a house in one shop-built section

The Lumber Dealers Research Council—for years an innovator of wall, floor, and roof components—is now designing complete mechanical sections that can be built by lumber dealers, trucked to house sites, and set on foundations.

The elaborate plumbing wall above is the heart of a section (plan below) that includes two baths, a kitchen-laundry, and utilities. It is one of four LuReCo plans now available to lumber dealers. First to be built is a 1½-bath, laundry, and utility section (photo below) fabricated by Dealer Carl Scholz of Vandalia, Ohio. Harry H. Peters of Dayton was the plumbing-heating contractor. Dayton's building department has approved the units which sell for $2,377 each.

No hard-to-get fixtures or fittings are used. LuReCo's innovations were limited to the structure, which was engineered for extra strength. James T. Lendrum, head of the University of Florida's Department of Architecture, designed the sections.
"Striking beauty of Insulite Primed Siding pulls prospects in...helps pre-sell our homes"
says Ray Kroiss, Ray Kroiss Construction Company

"Nothing matches Insulite Primed Siding for making a good first impression on home buyers! They really like the looks of it, and tell us so. This gives us the chance to point out that it's Insulite...one of the most beautiful, easy to maintain sidings available. It helps us create a quality image right from the start...shows home buyers that we offer them a quality home for their money.

And, that's not all. In building more than 500 homes with Insulite Primed Siding over the past 5 years, we've found that it saves us plenty on and after the job.

"No callbacks"—we haven't had a customer complaint since we started using Insulite in 1957. It doesn't warp, the tapered edge helps keep side-walls clean and dry, and we haven't had a single case of paint blistering.

"Goes up faster"—much faster and easier to apply than wood shakes or conventional wood siding. And, it's easier to handle, easier to nail. There's a minimum of waste since it comes in long lengths and doesn't split out when we cut or nail.

"Tight joints"—those Insulite joints stay butted. Unlike many other sidings that change with the weather, there's no shrinkage with Insulite!

What don't I like about Insulite?
I didn't think of it first!"

THOUSANDS OF SATISFIED USERS
Ray Kroiss is typical of builders all across the country who have switched to Insulite Primed Siding. The reasons are simple: Insulite saves them money on every siding job; and, its extra smoothness, fewer visible joints, and deep shadow lines add buying appeal to the homes they build.

So, why gamble? Why experiment with an untried siding? Next time, get Insulite...the Primed Siding that is performance-proved on more than 375,000 homes coast-to-coast! Ask your dealer about it today. Or, write to Insulite, Minneapolis 2, Minnesota.
REAL DESIGN FLEXIBILITY... COMPLETE RANGE OF TYPES AND SIZES

HORIZONTAL (LAP) SIDING comes in 16' lengths, in 8', 10' and 12' widths. New "Pull-Tab" carton for 12" width makes siding more convenient to handle and easier to use.

VERTICAL PLAIN PANELS for board-and-batten construction come in 4' wide sections, in lengths of 8', 9' and 10'. Choice of size cuts down on joints and frieze board.

VERTICAL GROOVED PANELS are 4' wide, in 8', 9' and 10' lengths, give builders even more design opportunities. Shiplapped edge creates groove at joint.

Builder: Ray Kroiss
Construction Company
Size: 110-130 homes each year
Location: St. Paul, Minnesota
Price Range: $14,000 to $31,500
Siding: Insulite Primed Siding
Low-cost cabinet system uses just one millwork section

The cabinet framework above is built entirely with precut rabbeted, 1/8"-square pieces of Philippine mahogany toe-nailed together (see drawing). After the end upright and a bottom runner are positioned precisely, the precut sections, placed in order, virtually "jig" themselves, eliminating further measuring and leveling. Clear lacquer on the frame, sliding door panels of almost any prefinished material (dropped in the grooves), a countertop, and drawers finish the job. The system, designed by engineers on Project TAMAP (H&H Sept.), can save up to $150 a house. It is being used by Ohio Builder Bob Schmitt on an optional basis.

New study sets dimensional standards for household activities

Drawings above are from a booklet that, for the first time, gives architects and builders the proper clearances for people working, or just moving about, in any room in a house. (Several other books spell out anatomical standards, but none reports the exact spaces needed by a housewife in her daily rounds.) The study, which checked the movements of 20 men and 230 women, was prepared by home economists from four universities (Illinois, Auburn, Penn State, Washington State) and the Dept. of Agriculture. The booklet, *Space Standards for Household Activities*, is available from any of these groups.
BRAB group wants a new set-up for building research

Creation of a government-financed National Institute for Building Research has been recommended by a special committee of the Building Research Advisory Board.

Plans for the NIBR are spelled out in a BRAB report to the Department of Commerce. The report, prepared under a contract with the National Bureau of Standards, is rumored to have cost $40,000.

Why is there a need for an NIBR? The BRAB report indicates three reasons:

1. Development of our physical environment lags far behind the development of agriculture and medicine, the other major elements in our physical life.

2. No agency now exists to handle the research needed to improve our physical environment as medicine and food supply have been improved.

3. The building industry, with its research scattered over a broad spectrum of interests, cannot focus its efforts the way an NIBR could.

Under the BRAB proposals, the NIBR would establish criteria for evaluating the building process, but would not compete with research programs by building-product manufacturers. It would provide grants, fellowships, and contracts for research by colleges, other non-profit groups, public and private agencies, and building-industry experts. And it would bring together biologists, physiologists, economists, and social scientists to study human requirements, internal environment, and the economics of building technology. The proposed institute would be financed by a Congressional appropriation starting at $2 million for the first year and rising to $10 million a year at the end of five years.

Critics of the BRAB report say the reasons for an NIBR and the purposes it will serve are neither clear nor adequate. Observes one critic: "If the need is simply cheaper, better, and more housing—as the need has always been in food supply and medicine—then an NIBR would be severely handicapped in achieving its goals. The report clearly states that NIBR should not prepare codes and standards, and it does not even mention land use. But codes, if properly and scientifically handled, could cut costs more than anything else except better land use."

The report's immediate recipient—Dr. J. Herbert Holoman, the Commerce Department's assistant secretary for science and technology—says: "Before an NIBR could get started, it would need a clear concept of what constitutes the building industry and a way to accelerate the development of the building science now only emerging."

Two people can erect this urethane dome in 20 minutes

And the only tools needed are wrenches. The geodesic dome is made up of curved hexagonal and pentagonal sections, which are ½" thick and have urethane foam cores and plastic skins reinforced with glass fiber.

The dome, possibly a forerunner of tomorrow's house, can be used for vacation cabins, temporary shelters, storage buildings, and temporary housing. Knocked down, it can be shipped in a 1'6"x6'7" package and easily handled by forklift.

The urethane insulation is so effective that, if the empty dome were hermetically sealed, it would take four days for the inside temperature to drop from 70° to an outside ambient temperature of 0°, according to the developer. The dome will withstand loads of 80 psf and winds up to 160 miles per hour. It was developed by Tool Research & Engineering Corp. of Beverly Hills, Calif.

Newly independent BRI will take on new roles

After ten years with the National Academy of Sciences—National Research Council, the Building Research Institute is on its own.

With BRI's independence comes an opportunity to play a bigger part in the building industry. The institute, a non-profit organization, will continue in its major role as a distributor of research information. But it will now add these functions financed by grants and dues:

Inter-industry collaboration. Meetings, conferences, and workshops will bring together experts from all fields of building to develop new practices and technology.

Research. The institute will undertake its own research programs and serve as an administrator of cooperative research.

Education. BRI will provide funds and other assistance to further education and research in building science by colleges and universities.

BRI's new independence follows a pattern of other institutes nurtured by NAS until they were big enough to go out on their own.

Model code spells out proper use of plastics in plumbing

The new code was drafted by a committee of the Society of the Plastics Industry to help local code groups reach decisions on accepting plastic pipe and fittings. Model Plumbing Code 162-9 is set up like a traditional plumbing code: Its major portion covers installation requirements (of commercially available plastics) for waste, vent, and water supply lines. Types of plastics are specified by reference to standards of the American Society of Testing Materials, Department of Commerce commercial standards, and federal and military specifications. The code-drafting committee was headed by L. Glen Shields, Detroit's chief plumbing inspector.

Technology continued on p 149
Why not laminate siding and sheathing together?

We did... it's called Electro-Lam Siding. Nail it right to the studs and you've got your sheathing and siding in one operation... Outside face is attractive, durable Inland Red Cedar, formed of vertical shake-like pieces electro laminated with exterior glue line to a strong structural sheathing board. Available from your lumber wholesaler in lengths 6' to 16'. Widths up to 12".

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GENERAL OFFICES • LEWISTON, IDAHO

FHA approved installation variations included with every order.
New manual makes it easier to figure heat loads

Manual J reduces the number of factors needed to calculate requirements for residential heating and cooling by about 75%.

Figuring the heating and cooling loads of a house has always been a time-consuming job. Under previous systems, heat loss was calculated by using a manual that included about 4,400 factors. Then another manual, plus another 4,400 factors, was needed to figure heat gains for the cooling load. With Manual J, only about 1,000 factors are needed to compile both heat gains and heat losses. Tables of new factors—the results of previous calculations—have simplified the job.

The new manual is fairly easy to use. It is divided into three main sections: 1) a concise explanation of the new method; 2) all tables and charts used in the calculations; 3) an appendix for calculating U values, heat-loss factors, and infiltration heat losses by the crackage method.

Manual J—now recognized by FHA—is the result of an FHA request for a single method for heat-load calculation (there used to be three methods). Its preparation was a joint project by the National Warm Air Heating & Air Conditioning Assn., the Air Conditioning & Refrigeration Institute, and the Institute of Boiler & Radiator Manufacturers.

Copies of Manual J (price: $2.50) are available from the National Warm Air Heating & Air Conditioning Assn., 640 Engineers Building, Cleveland 14.

24-acre man-made lake gets a plastic bottom

To keep water from seeping away into the Mojave Desert, the bottom of a 4'-deep lake made by California City Development Co. was covered with 6-mil polyethylene.

Six men completed the plastic bottom in just under nine days.

Strips of polyethylene film (100'x6') were heat-sealed together on the site at a rate of 8' per minute. A foot of soil was removed from the lake bed. The film was laid, then covered with the soil, which plugs up tears and prevents future damage.

The film can't slip down the lake banks because it is lapped back 2' on a shelf of earth 3' above the waterline and covered with soil 2' deep.

Two-coat adhesive is recommended for ceramic tile

The first coat, a skim coat (left) forms a watertight base for the second coat (right) which is used to glue tiles to drywall or plaster.

This practice, already used by many builders, has now been spelled out by two industry groups—the Gypsum Assn. and the Tile Contractors Assn.

Among the associations' specific recommendations: 1) use adhesives that comply with Commercial Standard 181-52; 2) make the skim coat 1/16" thick; 3) extend the skim coat down over the lip of the bathtub to form a water dam behind the bottom edge of the tile; 4) let the skim coat dry for 24 hours before applying the second (adhesive) coat. Gypsum is soluble in water. So unless the adhesive is firm and unless it is free of trowel marks that reveal the drywall underneath, water may soften the wall and thus loosen the tiles.

First houses to be built under FHA experimental program

FHA's 15-month-old Sec. 233 (insurance of experimental housing) is finally about to be used, according to FHA's Technical Standards Division. Five projects are under construction or soon to be built:

1. A two-story house by Alan Brockbank in Salt Lake City with second-floor walls built of one wythe of brick (no framing) and Dow Chemical's new structural mortar (May). Rigid foam insulation, glued to the brick and plastered, will finish the walls.

2. NAHB's research house now under construction near Rockville, Md. (May). Principal feature is a rolled, galvanized-steel beam on precast piers.

3. A solar-heated house in Washington, D.C., with copper tube-in-stripe collection plates, designed by Harry Thomson of the Department of Commerce patent office.

4. A house with thin-shell concrete roof by Hugh Thorson, Minneapolis builder.

5. A low-cost housing project for the University of Toledo. The experimental element is a precast, reinforced concrete wall panel.

Sec. 233 technical requirements cover only the experimental aspect of construction. A house or project must also meet other standards imposed by local offices. For instance: A high-rise, lift-slab apartment in San Diego was turned down for 233 financing because the local office feared vacancies.

So far, no projects submitted for 233 approval experiment with land planning, the biggest potential area for savings in housing. To correct this situation, FHA Commissioner Neal Hardy has appointed Charles E. Powell, an experienced FHA land planner, to develop experimental land uses.

Under Sec. 233, FHA's insuring limit is $1 million. But because of estimated losses due to replacement or repairs, FHA is thinking in terms of $20 million as the potential value of experiments carried on.
Republic Steel Kitchen installation at 2400 Lakeview Apartments, Chicago, Ill.

Architect: Ludwig Mies van der Rohe
Builder-Owner: Metropolitan Structures

SPECIAL FEATURES—White vinyl finish by Republic. You'll notice, too, there's a stainless steel sink in this installation. More than 25% of all household sinks installed today are stainless, by request. Republic sink centers are supplied to fit all standard stainless steel sinks.
PRACTICAL, PROFITABLE, (and pretty, too)

Practical because Republic Steel Cabinets for Kitchens are made to fit together in almost any sequence, in almost any space. But that’s only part of the story. Another reason Republic Cabinets are practical — all units are delivered complete, ready to slip into place. No framing. No assembly. No call-backs because something doesn’t fit.

Profitable for all the reasons above, plus time-saving delivery on your schedule.

Profitable for owners, too. Sturdy steel construction means that doors and drawers won’t ever stick, split, or warp. Finest baked enamel or vinyl finishes over thorough Bonderizing make maintenance a simple matter of washing. Like new for years, for whole troupes of tenants!

There’s much more to be said for Republic Steel Cabinets for Kitchens. But, wouldn’t you rather hear it in person? Mail the coupon.

IT’S A REPUBLIC STEEL KITCHEN — a full selection of standard interchangeable cabinets and accessories, in your choice of beautiful baked enamel finishes, white or colored vinyl, or vinyl Traditional Finish that provides all the charm of fine cabinetwork.

UNDERSINK CABINETS:
Widths from 24” up to 72”. Your choice of drawer, cupboard, sink front, and storage compartment arrangements. Fit all standard sinks. Loads of space, plus double-door center compartments.

BASE CABINETS:
Widths from 12” up to 36”. Your choice of door and drawer combinations. Double cupboard, double drawer with removable shelf. Inner sliding drawers may be added.

WALL CABINETS:
Widths from 12” up to 42”. Your choice of single and double door units with adjustable shelves, plus corner, ventilator, and storage cabinets.

SPECIAL CABINETS:
Left, Corner Spinner provides unusual convenience, adds smart “designer” touch. Full 10½” door, fits any corner. Right, Tray Cabinet has high home-maker appeal. Ideal for space filler, to achieve built-in effect. Size, 9” x 34½” high x 24½” deep.

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MANUFACTURING DIVISION • DEPT. HO-5007
YOUNGSTOWN 5, OHIO

We’d like to hear more about making kitchens pretty and profitable! Send:

☐ Republic Kitchens representative
☐ Literature on Republic Steel Cabinets for Kitchens

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SLIDING GLASS DOORS fit the trend to indoor-outdoor living. There's more comfort—winter and summer—with Thermopane® insulating glass. Or with glare-reducing L'O:F Grey Plate Glass.

So many ways to glamorize homes with glass

WINDOW WALLS are a pure delight when glazed with Parallel-O-Plate®, twin ground for maximum freedom from distortion.

PATTERN GLASS SIDE LIGHTS dramatize an entrance while daylighting the foyer beyond. L'O:F has many exciting patterns.

PICTURE WINDOWS invite nature inside. More enjoyable year 'round when they're glazed with L'O:F plate glass or Thermopane.
It's fresh. Trend setting. A theme that hasn’t been exploited to boredom. And it correctly describes a house that's designed for popular indoor-outdoor living. Because window walls, picture windows and sliding glass doors make a house “feel” as large as all outdoors.

That’s “Open World” living! L-O-F is promoting it again in 1962 with big, bold, monthly advertisements in LIFE and other magazines.

“Open World” living is a selling theme you can use to move houses faster. Just design your houses with smart and generous uses of L-O-F glass. Then when prospects see your model, they’ll realize how obsolete their old home is . . . and what a lift a new home can give their family.

Libbey • Owens • Ford Glass Company, Toledo 2, Ohio

...so many kinds of L-O-F glass to do it with!

DOOR MIRRORS appeal to any woman prospect. For more perfect reflections, use mirrors made of Parallel-O-Plate.

SLIDING CABINET DOORS made of L-O-F Rough Plate add sparkle to any kitchen. And it's a distinctively different touch.

SLIDING CLOSET MIRROR DOORS double the feeling of space, add a glamorous touch to any bedroom and entrance hall.
IS EVERY WOMAN A SHOW-OFF...IN THE KITCHEN?

Ask your wife. Or better still, read this page!

The Nut for Newness. Yesterday's dress is almost too old. Ditto for last month's drapes (wrong color). Her sink has to be Nickel Stainless Steel. Its neutral gleam flatters today's color scheme—and tomorrow's. Its rich appearance flatters her. And lots of other ladies.

The Calm Classicist. Quietly proud of her house—an oasis of Early Americana. Friends are intrigued by the way her Nickel Stainless Steel sink fits right in. Gleaming gently, it suggests old pewter to some...new kitchen ideas to others. No matter what period, it's always in style.

The Trader-Upper. Tastes rising in tune with hubby's income. Trades on improvement, shops hard for the look of better living. (Usually gets it.) Will trade in everything but the kitchen sink—if it's Nickel Stainless Steel.


Be a show-off, yourself! Display a sink of gleaming Nickel Stainless Steel—and watch it reflect that gleam in the eye when prospects turn into customers. To make selling still easier, we offer a helpful, colorful 8-page booklet. Write to Department HO for a copy. We'll also send you a handy list of manufacturers.

The International Nickel Company, Inc.

67 Wall Street, New York 5, N.Y.

Inco Nickel Makes Stainless Steel Perform Better Longer
In the highly competitive business of selling homes, the smart builder is ever alert to new features—to plusses that will impress potential buyers. A modern Gas incinerator is just such a plus.

- Homes in a cleaner, quieter, more modern setting . . . this important selling point can be yours with a modern Gas incinerator that eliminates noisy, unsightly garbage cans.
- An obviously attractive point to housewife prospects—and to their husbands, too—is eliminating the mess and nuisance of daily garbage and trash carrying, by installing modern Gas incinerators.
- Your prospects will be impressed by the fact that it will cost less for trash disposal, thanks to a modern Gas incinerator which takes care of all burnable garbage and trash.
- Economical to buy and install, and operate, modern Gas incinerators are smokeless, odorless, automatic.

Check your local Gas company for full details.

House hunters know they can

LIVE MODERN FOR LESS WITH... GAS

The Tower House Motor Inn, of Rochester, N.Y., gives guests on-the-spot weather forecasts with their Taylor Weatherkrope Panel. Installed at the registration desk, the weather station tells outdoor temperature, wind speed and direction, and gives a detailed forecast. Weatherkrope Panels will add interest and saleability to the homes and motels you are designing and building. They are uniquely decorative and command the attention of travellers and weather fans.

The panels are 17" x 12" in size and are available in walnut, mahogany, and maple. Individual instruments on the panel are also available in 6" and 12" diameter dials for custom installation. For more detailed information on Weatherkrope Panels, write for Bulletin 99294. Taylor Instrument Companies, Rochester, New York, and Toronto, Ontario.

Taylor Instruments MEAN ACCURACY FIRST

Cleveland Builder Cuts Costs with “Solo Heating”

Hydrotherm Solo Heating Can Now Be Installed for Less Than Conventional Central Systems

- Cast Iron Boiler
- Silent Operation
- Apartment Thermostat
- 25-Year Guarantee

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Av. Heating Costs: $5.17 per mo. for 5 room Apartment Total Servicing Costs After 14 Years: None

Isn’t it time you looked into Hydrotherm Solo Heating? Write for design and technical data today!
DORGER HOMES, Cincinnati, Ohio, specializes in fine custom homes, will build 50 in Cincinnati area this year. The $55,000 home pictured has 4 bedrooms, 2½ baths, brick and SHADOWCAST Lap Siding.

SUBURBAN CONSTRUCTION CO. and THE LENAGHAN CORP., Mobile, Alabama. Building 30-40 homes in Spring Hill area of Mobile. The model pictured, $30,000; 4 bedrooms, 2½ baths, SHADOWCAST Lap Siding.

SWITCH TO SHADOWCAST SIDINGS BY CELOTEX

Goes up fast...nails without dimpling...cuts costs ...and its smart good looks helps sell homes!

Made of special density hardboard, Celotex SHADOWCAST Siding saws and nails like wood—yet its smooth, tough, hard-to-dent surface has exceptional resistance to bumps, scuffs, hail. Nails drive flush without dimpling or fracturing the surface. Prime coated at the factory—you can wait two months to apply finish coat. Cuts waste—no shorts, no rejects due to knots or splits. These great new sidings will help sell more homes for you, too! See them at your Celotex dealer, or write for samples.

SHADOWCAST HORIZONTAL LAP
Long lengths for fast coverage, fewer joints. ½" thick; 12" wide by 12', 16'; also 9" wide by 12'. Guide lines on both long edges simplify alignment, save time, minimize waste.

SHADOWCAST V-GROOVE PANELS
½" wide V-grooves, 5½" o.c., ⅛" thick; 4' wide by lengths to 10'. Shiplapped edges. With 16" stud spacing, needs no corner bracing to meet FHA requirements.

SHADOWCAST WIDE-BOARD PANELS
For use with battens. Ideal for fast, economy construction, ⅛" thick; 4' wide; lengths to 16'. With 24" stud spacing, no corner bracing necessary to meet FHA requirements.

Trademark

OCTOBER 1962

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GRANT LIVESAY & SONS, Kingsport, Tennessee, will build 30-40 houses of this type this year. Home pictured, $24,000, has 1500 sq. ft. living space, electric ceiling heat, SHADOWCAST Lap and Panel Sidings.

WISEMAN CONSTRUCTION CO., Hickory Hills, Illinois, will build 260 homes in Forest Hills subdivision, suburban Chicago. Already sold—185. Priced $18,000 to $20,000. SHADOWCAST Lap Siding is a sales feature of these quality homes.

B. O. WILLIAMS CO., Richmond, Virginia, erecting 20-25 homes, $30,000 to $40,000, in suburban Sleepy Hollow area. Featuring 4 bedrooms, 2½ baths, 2 fireplaces, electric kitchens, combination of brick and SHADOWCAST Lap Siding.

LEE HAYWORTH CONSTRUCTION CO., Salina, Kansas. This attractive, spacious home is one of 10-12 in $18,000 to $25,000 price range planned by this builder. Superior value throughout, including SHADOWCAST Lap Siding.

DAVID RANDOLPH GENERAL CONTRACTING, INC., St. Louis, Missouri, shows six different models in Starling Estates. Will build 165 homes, priced from $14,800, with 3 bedrooms, 1½ and 2 baths, SHADOWCAST Lap and Panel Sidings.
From today's first family of construction adhesives...

2 new "FASTBOND" Contact Cements make other counter adhesives

OLD FASHIONED AS A WOODEN CLAMP!

Now! The first counter top adhesives ever formulated to the specifications of the man on the job! 3M representatives worked with counter top installers coast to coast to learn their problems... then incorporated all the problem-solving features they asked for in new "FASTBOND" 10 and spray-type "FASTBOND" 5.

Most of all, they wanted higher heat resistance and faster drying. "FASTBOND" Contact Cements deliver...with heat resistance up to 100 degrees higher than other adhesives to solve callback problems caused by intensive heat around stoves...or surfaces where sun shines in or where hot pans are set...and with a record 10 minutes drying time that saves up to 20 minutes on each coat you apply!

In addition, "FASTBOND" Contact Cements offer all the other improved features counter top applicators wanted: over an hour open time • tight bond even on warped laminate • highly waterproof • ultra-thin glue line • strengthen with age • ready for finishing soon as bond is made • no irritating odor • apply easily with brush, trowel, roller or spray gun!

Counter top installers tell us these are the most superlative, job-speeding adhesives they have ever used! Try them and see. (Other quality construction products from the 3M family: duct and curtain wall sealers, and ceramic tile, floor tile, drywall and insulation adhesives.) Contact your 3M distributor, or write: AC&S Division, Dept. SBAA-102, 3M Company, St. Paul 1, Minnesota.
30-year life is predicted for new plastic-coated, built-up roofing system

The plastic coating, made of DuPont's Tedlar (a polyvinyl fluoride film, see New Products, Aug.), is laminated to an asbestos felt with an elastomeric binder. The result is a one-layer built-up roofing material called T/NA 200, that can be used on flat, steep, or compound-curved roof decks of almost any material. Application costs are minimum because the single-layer membrane is applied (see photos) with standard tools and conventional hot or cold brushing adhesives. To assure leakproof seams, pressure-sensitive, adhesive-coated Tedlar tape is used to seal end and side laps.

Ruberoid Co., New York City.
For details, check No. 1 on coupon, p 188

Fiberglass extrusions reach market

For the first time, a manufacturer has developed a continuous automatic process for extruding fiberglass-reinforced plastics (most fiberglass-reinforced-plastic products are made by lay-up methods on moulds). The new material, called eXtren, will be marketed in over 240 standard structural shapes including large and small sheets, I-beams, H-beams, tubes, bars, channels, and hollow beams like those shown at right. Shapes up to 52" wide, 14" deep, and any shippable length can be produced on present equipment. Sheets as thin as .010" have also been extruded.

For details, check No. 2 on coupon, p 188

New products continued on p 163
This is machine-grooved, factory-finished Red Cedar Sidewall Shake.

It is available in dozens of rich, long-lasting, factory-applied colors.

No imitation material matches its thickness, texture and insulation.

Yet, Red Cedar Sidewall Shake is proved lowest in applied cost.
New products

Ceilings

Colored inserts in a luminous ceiling (left) add interest overhead. Called Infiniflex, system is assembled from 2' square, steel-framed, six-panel sections that hinge down for easy cleaning. Integrated Ceilings, Los Angeles. For details, check No. 3 on p 188

Kits for suspended ceiling (right) can be laid out to fit any ceiling shape. Made with plain or decorative plastic light panels, with colored aluminum grids, and border panels of white styrene or acoustical foam. Arcrest Products, Chicago. For details, check No. 4 on p 188

Lightweight acoustical tile, made from moulded foam plastic, is available in many patterns and colors. RV-Lite tiles weigh less than 1 oz. per sq. ft. They are designed for adhesive application and can be painted with water-base paint. Arvey Corp., Chicago. For details, check No. 5 on p 188

Interlocking-tiles are moulded of expanded polystyrene. Called Insul-Custic, the ¾"-thick tiles come in six patterns and various colors. They are installed with adhesive, or with concealed nails or staples through interlocking tabs on the edges. Koppers Co., Pittsburgh. For details, check No. 6 on p 188

Acoustical ceiling board is faced with nubby brown and white textured glass cloth (above) or textured white painted finish. Aloyglas panels are ¾" thick and come in 24"x24" and 24"x48" sizes for suspension in any standard channel system. Forty-Eight Insulations, Aurora. For details, check No. 7 on p 188

Ceiling paint is specially formulated so one coat is said to provide hiding power equal to two ordinary coats. This latex base paint may be used on new plaster, wallboard, insulation board, hardwood primed wood, brick, concrete, or primed metal. Great Lakes Paint, Chicago. For details, check No. 8 on p 188

Walls and dividers

Two hardboard patterns: ¼" Twinkleboard (left) has round holes for fixture hooks, stars for decorative appeal; ⅛" Storbord (above) has a wainscotted look, makes functional walls in family rooms, children's rooms, garages. Both come in 4'x8' sheets. Hines Lumber Co., Chicago. For details, check No. 9 on p 188

Decorative hardboard is perforated in a square-edged cut-out pattern. Called Romanboard, it is made in 4'x8' sheets, ⅛" thick, and retails for about 31¢ per sq. ft. It comes with a natural brown smooth finish on both sides, can be painted. Hardboard Fabricators, Newark. For details, check No. 10 on p 188

Interlocking aluminum grids can be assembled into decorative dividers of almost any size for use inside or outside the house. Each panel measures 12" square and is finished with gold, white, or black baked-on enamel. Available in several grid patterns. Meta-Mold, Cedarburg, Wis. For details, check No. 11 on p 188

New products continued on p 165
Only from Westinghouse ... so many completely coordinated appliances

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Only Westinghouse gives you so many ways to handle the Laundry area. Because only Westinghouse offers you a choice of automatics like the Space-Mates and Laundromat® Automatic Washer to design around. Now you can select the automatic washer that goes best with the shape, size, and design of any laundry room. You get this same design flexibility with every Westinghouse appliance. Because only Westinghouse offers such a complete selection of major appliances—completely coordinated in design, style, colors, and features. You can be sure . . . if it's Westinghouse.

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**New products**

**Flooring**

**Congoleum-Nairn** now makes solid vinyl tiles embossed and colored to resemble both wood (left) and stone (right). The Embossed Woodhie style comes in 9" and 12" square tiles, in 1" x 36" feature strips, and in 4" x 27" planks. All shapes are available in both light and dark shades. Embossed Flagstone is made in 12" squares colored red, white, gray, or green. Light gray feature strips come in ¼", ½", and 1" widths. Retails for 39¢ per sq. ft.

*For details, check No. 12 on p 188*

**Mosaic Tile** assembles individual ceramic tiles into a standard sheet with "dots" of bonding material. Dot-Tile is said to cut installation costs because sheets remain more uniform in size than other types.

*B炫耀 Tile, Zanesville, Ohio. For details, check No. 13 on p 188*

**Romany Spartan** has added 9/32" heavy-duty tile to its Cermalox line. The tiles are factory mounted in a 9" x 9" rubber grid that takes the place of grout. Can be installed by ceramic tile or resilient flooring contractors.

*U.S. Ceramic, Canton, Ohio. For details, check No. 14 on p 188*

**Goodyear** has introduced two new designs in its DeLuxe True Vinyl series. Tiles retail for about 19¢ each and are offered in 9" x 9" size only. Woodhie (above) has an open-grained pattern. Other pattern is called Wood Grain.

*Goodyear, Akron, Ohio. For details, check No. 15 on p 188*

**Sandura** offers a new standard-weight vinyl in 6', 9', and 12' widths. Series 3020 is made in four shades of beige and cream with gold and silver chips scattered over the surface. Two other patterns are also offered.

*Sandura Co., Jenkintown, Pa. For details, check No. 16 on p 188*

**Siding**

**Brick-finished panels** have granite-aggregate surface sprayed on plywood skin. Panels are made-to-order in any shippable size. Finish is said to last as long as the plywood. Available in many colors and textures.

*Century Brick, Erie, Pa. For details, check No. 17 on p 188*

**Asbestos siding** is deep textured with a radial saw kerf pattern superimposed on a wood-grain surface design. Surface offsets create the illusion of small shingles. Plastic-coated Homestead siding measures 9" x 32".

*Johns-Manville, New York City. For details, check No. 18 on p 188*

**Aluminum siding** is deeply ribbed to give it the look of shakes. Each panel is 10" deep and 10' long; Only 12 panels are needed per square. Stytex siding is finished with three coats of baked-on acrylic enamel.

*Altex, Waukesha, Wis. For details, check No. 19 on p 188*

**Hardboard siding** has prime-coated face and edges, sealed back. Forest TP Siding is made of tempered board for dent resistance, durability, dimensional stability, nail-holding strength.

*Forest Fiber Products, Forest Grove, Ore. For details, check No. 20 on p 188*

*New products continued on p 167*
"We found a low-cost way to dress-up houses to appeal to women"

You can't tell what actually sells a house, but Masonite Peg-Board helped close a lot of sales.

Women quickly see the advantage of Masonite Peg-Board in a children's room, work or utility area. They know it's a plus they won't have to pay extra for.

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Using a "selling idea" like Masonite Peg-Board is only one of the reasons why LaMonte-Shimburg of Florida are Award-Winning Builders.

Another reason: They use Masonite's one-source supply which provides interior paneling and exterior siding in the architectural variations a builder needs.

Why not join the Award-Winning Builders? Build houses that help sell themselves.

Masonite Corporation, Dept. HH-10, Box 777, Chicago 90, Illinois.

MAISONITE shows the way

Peg-Board and Masonite are registered trademarks of Masonite Corporation.
Plumbing fixtures

Laundry receptacle is recessed permitting washer to go flush to wall, is fitted for water supply and drain, and has canted bottom so leaks at hose connections run to the drain. Steel unit lists for $7.50 without faucets.

Butler, Mineral Wells, Tex.
For details, check No. 21 on p 188

Cast-iron kitchen sink has rounded bowl corners for easy cleaning, off-center drains to increase usable sink-bottom area, and gooseneck pantry faucet. The Herrick sink comes in white or pastel colors.

Kohler Co., Kohler, Wis.
For details, check No. 22 on p 188

Plastic bathtub bay is moulded to form a one-piece tub and wall enclosure in full shower height—all of seamless fiberglass-reinforced plastic. Available in white or 15 colors. Unit lists for about $180.

Cole-Sewell, St. Paul.
For details, check No. 23 on p 188

Shower stall of fiberglass reinforced plastic is shipped preframed for installation before partition studs are installed. Wood preframing becomes part of house framing. Unit is 53½" wide, 39" deep, and 90" high.

Owens-Corning Fiberglas, Toledo.
For details, check No. 24 on p 188

Labor-savers

Plastic caps keep dirt, water, and trash out of pipes and conduit after they have been installed. Caps come in all pipe and conduit sizes from ½" to 6" diameter, can be reused.

Protector Products, Cleveland.
For details, check No. 25 on p 188

One-piece masking shield for painters has pressure-sensitive adhesive-coated edge. Portable dispenser has built-in cutter. Easy-Mask comes various widths with adhesive on one or both edges.

Daubert Chemical, Chicago.
For details, check No. 26 on p 188

Joint covers for footing drains and septic-tank drainage fields have integral spacer lug to hold tiles ¾" apart. Boco Clips, made of polyethylene, are unaffected by soil acids or alkalies.

Boco Industries, Detroit.
For details, check No. 27 on p 188

Attention-getters

Presentation keys for new home purchasers cost as little as 90¢ extra. “His” key has embossed initial; “Her” key is rhinestone studded. Available with builders name on the back.

Kwikset, Anaheim, Calif.
For details, check No. 28 on p 188

Shutter-door hardware is designed for narrow door stiles. Pieces have polished- or antiqued-brass finish, are moderately priced and styled for modern, colonial, or provincial design motifs.

Allison, Roosevelt, N.Y.
For details, check No. 29 on p 188

Name plaques, cast in bronze with name of both homebuilder and homebuyer, come in several styles and sizes. Prices: $4.25 up. Trademark die costs $6.50 but adds nothing to cost per plaque.

Gene Craftmen, St. Louis.
For details, check No. 30 on p 188

Medicine cabinet with louvered doors can also be used for in-the-wall liquor storage or as a spice cabinet in kitchens. Cabinet has baked-enamel steel body and white pine door.

F.H. Lawson Co., Cincinnati.
For details, check No. 31 on p 188

Publications start on p 169
FROM GM-DELCO NEW ANSWERS TO BUILDERS' NEEDS

GM-DELCO THRIFT-PAK
SAVES UP TO $200 IN INSTALLATION COSTS!

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GENERAL MOTORS CORPORATION
ROCHESTER, NEW YORK
Fences
A 12-page booklet shows 20 ways to add privacy and pleasure to small and large yards with different styles of hardboard fences. Construction methods and dimensions for each fence are shown in clear drawings, like those reproduced above and at the right. A section at the end of the booklet discusses wind and sun control, choice of wood for posts, and how to treat posts with preservatives. A final page shows various hardboard patterns that are suited to fence construction.
Masonite Corp., Chicago.
For copy, check No. P1 on coupon, p 188

Fountains
Many types of fountains—from a single $1.50 straight-up jet to a $395 triple-spray ring "Rainbow" fountain assembly with color changer—are shown in this 16-page Mermaid Fountains booklet. A few of the fountain spray patterns are shown at right. The booklet shows pumps ranging in price from $18.95 to $175 and ranging in capacity from 90 to 5,400 gal. per min. (at a 5' head), and also shows accessories for underwater lighting ranging from a $1.50 electric cord compression seal (to keep water out of fixtures) to a $200 electric-powered color light changer.
Ace Plastic Products Co., Miami.
For copy, check No. P2 on coupon, p 188

Fun for children
Sculptured play forms, moulded in smooth-surfaced reinforced concrete, with integrally cast-in colors, create a visual contrast to the usual steel climbing- and play-structures found in model house play areas. Representative shapes like the turtle at the far right and imaginative shapes like the saddle-slide at the near right can hold the interest and attention of children of many age groups. These units could make a striking addition to the model-home baby-sitting area—or to a community play yard. 12 pages.
Form Inc., South Lyon, Mich.
For copy, check No. P3 on coupon, p 188

Publications continued on p 173
WHY CAN'T YOU SEE

BECAUSE THEY ARE COLORED

TO MATCH THE PANELING

An exclusive, extra value available only with Evanite

Lustre-Sheen Finished HARDWOOD

So carefully are the nails colored that they seem to disappear before your eyes. Now, you can face-nail beautiful (and delicate) real wood paneling without the necessity of setting and puttying each nail. The result is simply this:

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JOB-ESTIMATE FORM provides a complete checklist for every step of the job from plans and permits to final landscaping.

TURN THE PAGE to find out what he and millions of others think about Honeywell controls

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A Honeywell thermostat on the wall with Honeywell Controls on the heating or cooling plant usually costs no more ... and nothing performs like a matched control system.

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And, since your heating or central air conditioning unit is one of the most expensive appliances in your house, doesn't it make sense to insist on the very best controls available? Usually, an all-Honeywell control system won't cost you one cent extra. If comfort is important to you in the next home you buy or build, make sure all the controls are Honeywell.

Don't be fooled. A Honeywell thermostat on the wall is not proof of Honeywell controls on the heating/cooling equipment. Some heating and air conditioning controls systems are made up of a Honeywell thermostat, but other, unmatched controls on the unit, itself. Check before you buy. You can insist on Honeywell. On a typical oil-fired hot water heating plant, the Honeywell controls you need are: (A) Combination water temperature and circulator control, (B) Oil Burner safety control.
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Kansas City architect

"Only squares go for that Honeywell Round, man,"
Broadway beatnik

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Publications

For copies of free literature, check the indicated number on the coupon, page 188.

Technical literature

POWER-DRIVEN FASTENERS. 12 pages. Working load data. Fasteners available and accessories for special situations. Also application sketches and tools. Olin Mathieson, New York City. (Check No. P4)

GLUING GUIDE for wood components. 4 pages. Charts of mixing, application, pot life, assembly, pressure and press time, and storage life data. National Casein Co., Chicago (Check No. P5)

ELECTRIC HEAT. 31 pages. How to compute heat loss, how to estimate annual kilowatt-hour consumption, recommendations for insulation. Effect of insulation on equipment and operating cost. Charts, map shows average number of degree-days a year in U.S. S1. National Electric Manufacturers Assn., 115 E. 44 St., New York City 17.

PLYWOOD COMPONENTS: folded-plate roofs, 6 pages; stressed-skin panels, 4 pages. Structural details, applications. Douglas Fir Plywood Assn., Tacoma. (Check No. P6)

OUTDOOR LIGHTING LAYOUTS for malls and walks. 3 pages. Spacing data for practical foot-candle levels. General Electric, Winston-Salem, N.C. (Check No. P7)

NATIONAL ELECTRIC CODE 1962. Revised sections on continuous rigid cable supports, aluminum sheathed cable, rigid non-metallic conduit, etc. Wiring in or near swimming pool is covered for the first time. S1. National Fire Protection Assn., 60 Batterymarch St., Boston 10.

Installation brochures


AIR-TO-AIR REMOTE PUMPS. 6 pages. Installation and maintenance procedures illustrated by photos and diagrams. Also includes equipment sizes and capacities. Mueller Climatrol, Milwaukee. (Check No. P10)


Catalogs

INDUSTRIAL TRACTORS. 20 pages. Photos of new models and parts including low-maintenance hydraulic cylinders for front-end loaders and backhoes. International Harvester Co., Chicago. (Check No. P12)


Publications continued on p 181
SAW TEXTURED SALES APPEAL

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A FIRST IN FIRE-PROTECTION.

Kansas City Bank Tower combines fluid-filled columns and flame-shielded spandrel girders.

The painted steel exterior of Kansas City's handsome new 20-story Mercantile Bank Tower encloses a number of unique structural concepts. Chief among them are liquid-filled columns, flame-shielded exposed spandrel girders and a unique steel space truss transfer structure.

Space truss and liquid-filled columns open up pedestrian area.

The architects plan for an open pedestrian area beneath the tower led to the design of the space truss and the liquid-filled columns. The 18-foot deep space truss transfers the weight from 24 columns in the upper 16 floors to five base columns and the core. The five columns are 60 feet long, are cross-shaped and are fabricated from four standard W-shapes. The columns are filled with a solution of water and antifreeze. This system of column fire protection proved to be more economical than covering the columns with fire retardant material and cladding with steel covers.

The space truss which encloses the building's mechanical floor is composed of W-shapes forming vees inclined outward at a 45° angle. Top and bottom chords are structural steel W-shapes with composite concrete slabs. The lower slab is post-tensioned with strands running diagonally which transmit tension forces to the core. This design resulted in further reduction of structural steel and a substantial saving in reinforcing steel.

Flame-shielded spandrels function as curtain wall.

The flame-shielded girders serve a dual function of structural component and wall enclosure. They form a part of the framing system replacing the more conventional concealed spandrel girders required to carry the floor loads. While acting with the exterior columns to resist all the wind forces on the tower, these exposed members provide 50% of the exterior wall. The top and bottom flanges with fire protective material on the inner surface provide the necessary protection for the girder webs in the event of fire within the structure. Full-scale mock-up and Underwriter's tests conducted in accordance with ASTM standards have shown this type of design will enable the steel girders to maintain flange and web temperatures below the limits established by ASTM E 119. In addition, the top flanges of each girder provide the form for the concrete floor above.

The Mercantile Tower contains 248,000 square feet and required 2200 tons of structural steel. It is a fine example of innovative architecture and engineering and the use of painted, exposed steel that works both aesthetically and structurally.

U.S. Steel is preparing a structural report on the Mercantile Bank Tower and we will be happy to send you a copy. For your copy, contact a Construction Representative through your nearest USS Sales Office, or write United States Steel, Room C425, P.O. Box 86, Pittsburgh, Pa. 15230.

Owner: Walnut Associates, Kansas City, Missouri.
Construction Manager: Concordia Project Management Ltd., Kansas City, Missouri.
Structural Steel Fabricator: Havens Steel Company, Kansas City, Missouri.
Spandrel Fabricator: Southwest Ornamental Iron Co., Bonner Springs, Kansas.
NCARB Focuses on Internship, Degree Requirement

“Architectural education should be an uninterrupted, ordered sequence that begins with architectural school, continues through an internship period and on through registration and practice," said Institute President William Marshall Jr., FAIA, in a keynote address at the 54th annual meeting of the National Council of Architectural Registration Boards in New York City in June.

"AIA should "reshape" itself in the same way, said Marshall. "It should fill the needs of students entering architectural school, continue to serve during internship and throughout the lifetime of the individual—responding to each condition as appropriate, including even retirement years—and setting appropriate dues at each level. Once a commitment to architecture is made, each person should automatically proceed through appropriate AIA membership categories.”

Marshall said that AIA and NCARB are collaborating on several matters of mutual concern. One of their more important "joint ventures" is the development of a new internship program "to close the gap between formal education and registration." Marshall said that with the cooperation of other organizations this "flagrant gap in the process of architectural education" is finally beginning to be closed. The program is being developed through an AIA/NCARB coordinating committee (Charles A. Blondheim Jr., AIA, NCARB first vice president, chairman, representing NCARB, and Elmer E. Botsai, FAIA, vice president of the Institute, vice chairman, representing AIA).

In his report, Blondheim said that when most young people finish architectural school, they "vanish from the profession's view for three, four or more years.... We have no real idea of whether they are sharpening their skills and gaining the knowledge that they should have to qualify for registration.... They know in a vague way that at some point in the future they'll have to buckle down and take the registration exam, but they have no idea of what will be expected of them." He said that it is essential for the registered architect to acquire "at the earliest stage of his career the habits, the judgment and the integrity that must serve him for a lifetime.

The coordinating committee recommended that a pilot program be started in January 1976 and that the initiation of a national intern-architect development program begin in 1978. The pilot program, to be implemented in the states of Colorado, New Jersey and Texas, will involve about 40 intern-architects within each.

The pilot program, which will last for about 12 months, has as its objectives: refining the advisory system and monitoring the effectiveness of the system and the procedures of the professional adviser; identifying the kinds of continuing education or supplemental courses required; evaluating the effectiveness of forms, documents and records; gaining insights into the attitudes and problems of the professional sponsor, and receiving feedback from the intern-architect and all others involved in the program.

Participants must have at least one year's practical experience following termination of academic training. Graduates from many different schools of architecture will be chosen, and they will represent a cross section of scholastic performance. Participating employers, as professional sponsors, will be selected from both urban and rural areas and will represent a diversity in firm size and operating methods.

In his address, Marshall also touched on another important matter of business before NCARB: a proposed requirement that applicants for NCARB certification, with a few exceptions, have degrees from accredited schools of architecture (see June, p. 23). This, said Marshall, is "something of a bone of contention." In May, AIA's board of directors had voted unanimously to oppose the degree requirement in support of a policy which states that "accredited college education" is the "best but not the only means of attaining the knowledge and developing the thinking processes necessary for competency at entry to the architectural profession."

Later, during a business session, the delegates defeated the proposed resolution by a vote of 28 to 19 with two abstentions.

In another matter of business, the delegates debated the famous 1974 "Resolution 11B" issue. Deferred for further study at last year's NCARB meeting at the request of the Association of Collegiate Schools of Architecture, the resolution called for a change in NCARB's Table of Equivalents for Education, Training and Experience, to allow a maximum of five years of educational credit for all first-professional degree holders, including those with five-year bachelor's degrees and six-year master's degrees.

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OCTOBER 1962
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**SEWAGE PUMPING**

GYPansom Late Corner Braces. 4 pages. Shows how braces, called Angle-Rite, form floating inner walls and ceiling angles that eliminate plaster cracks. Also shows how to install. Butcher & Hart Mfg., Altoona, Pa. (Check No. P25)

Locksets. 4 pages. Diagrams show features and installation. Weslock Co., Huntington Park, Calif. (Check No. P26)

Decorative Grid System: expanded aluminum panels secured by aluminum gridwork. 4 pages. Fitting details. Maco Corp., Huntington, Ind. (Check No. P27)

Rigid Vinyl Panels. 4 pages. Physical properties and specs. Monsanto Chemical Co., St. Louis. (Check No. P28)


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**October**

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