

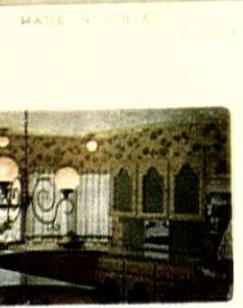
House & Home



31 MADE IN U.S.A. SEP 62N



2 MADE IN U.S.A. SEP 62N



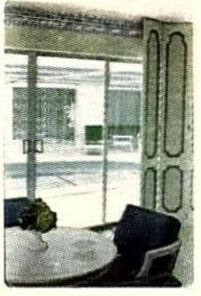
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Merchandising with a flair gets these Haft-Gaines houses talked about — and sold



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Also in this issue:
 New products for 1963

“Spacemaker” width vinyl floors dramatize the spacious luxury look

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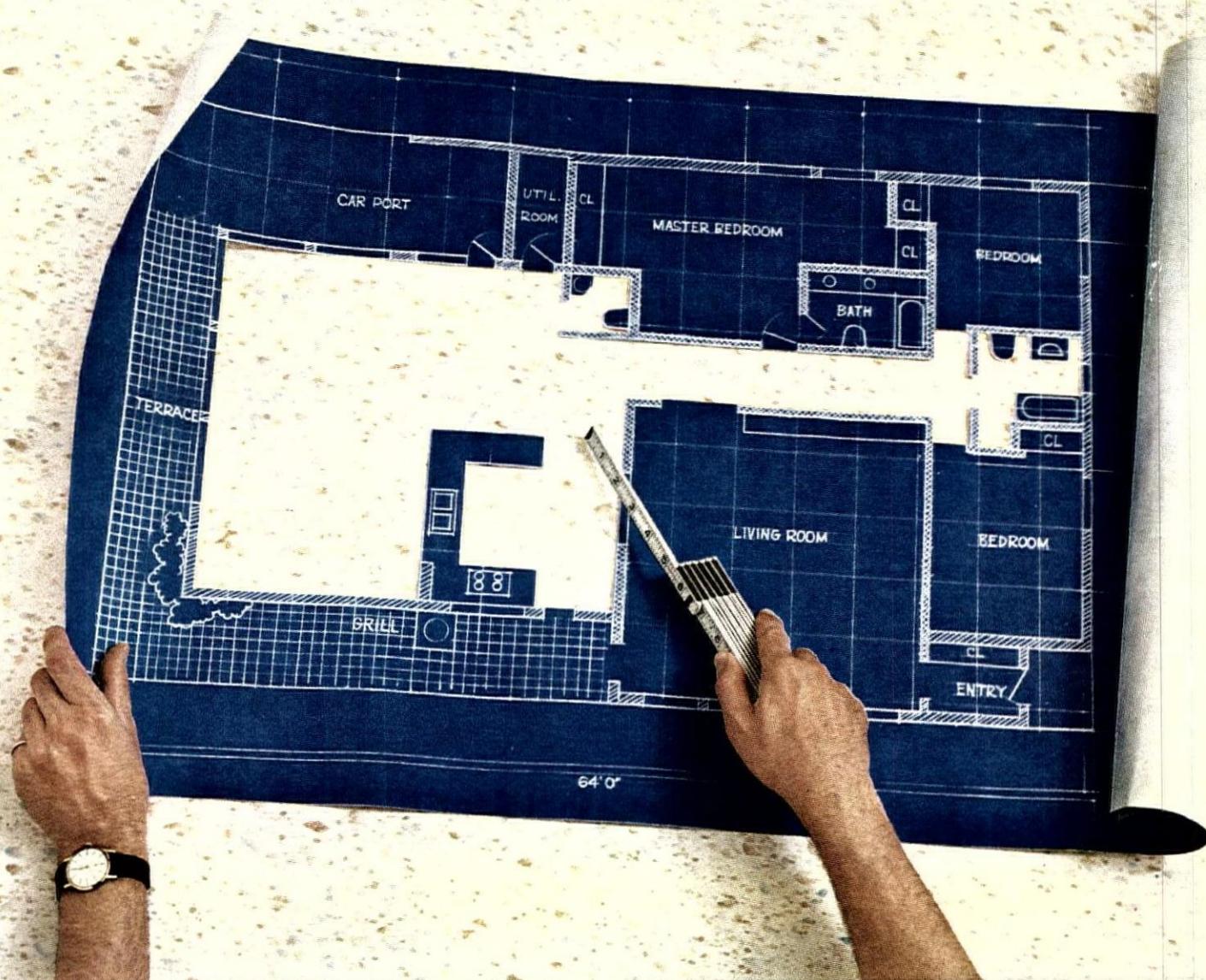
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DECEMBER 1962

House & Home

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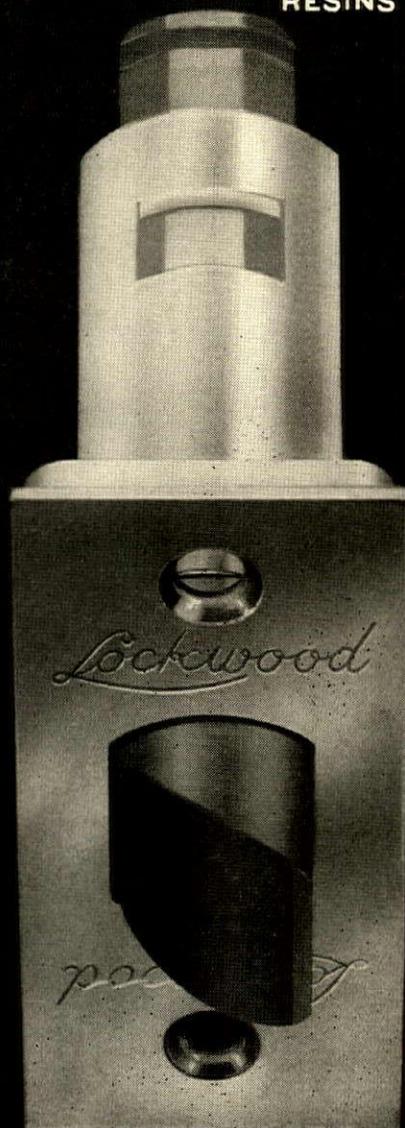
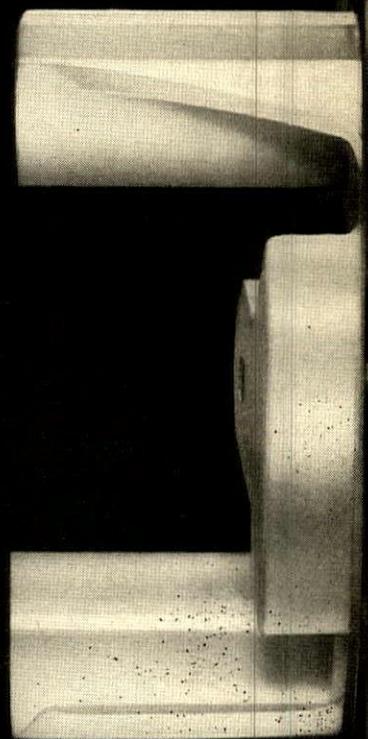
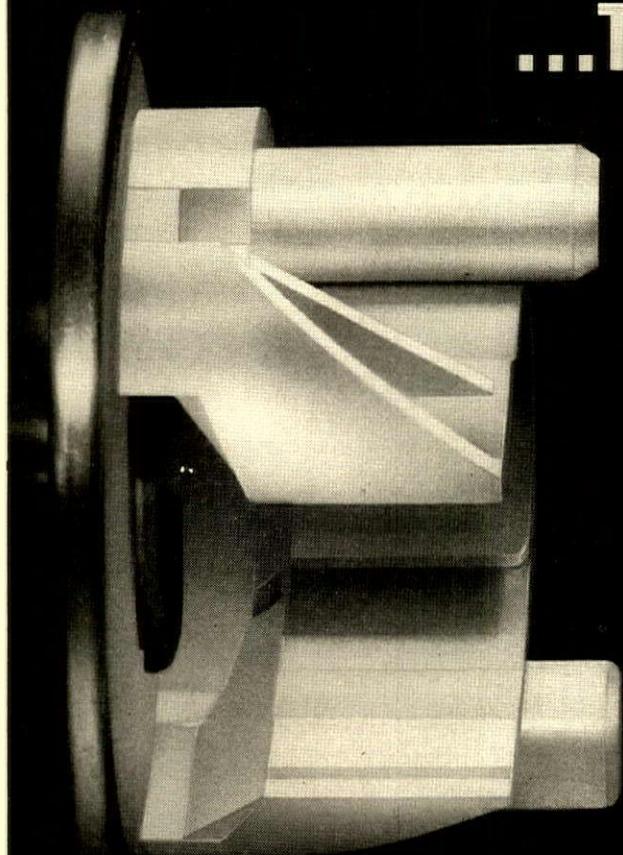
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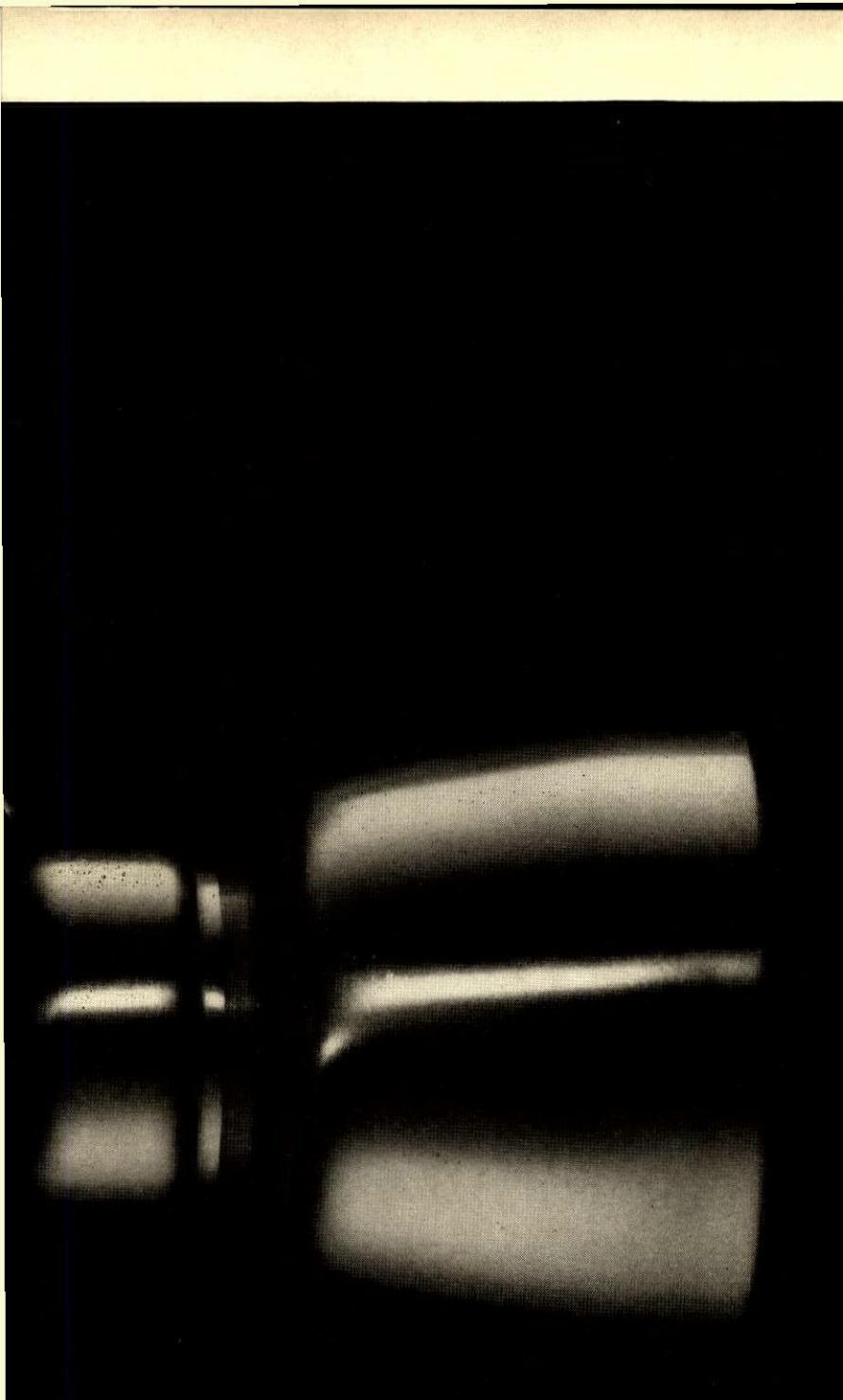
The new giants: Part I of a series on the new housing industry . . . What happened in Chicago: an NAHB convention report

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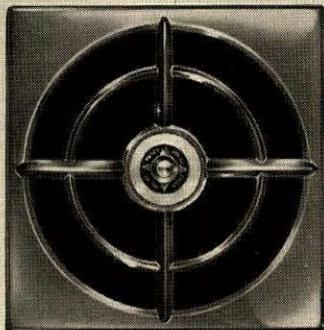


PLASTICS DEPARTMENT

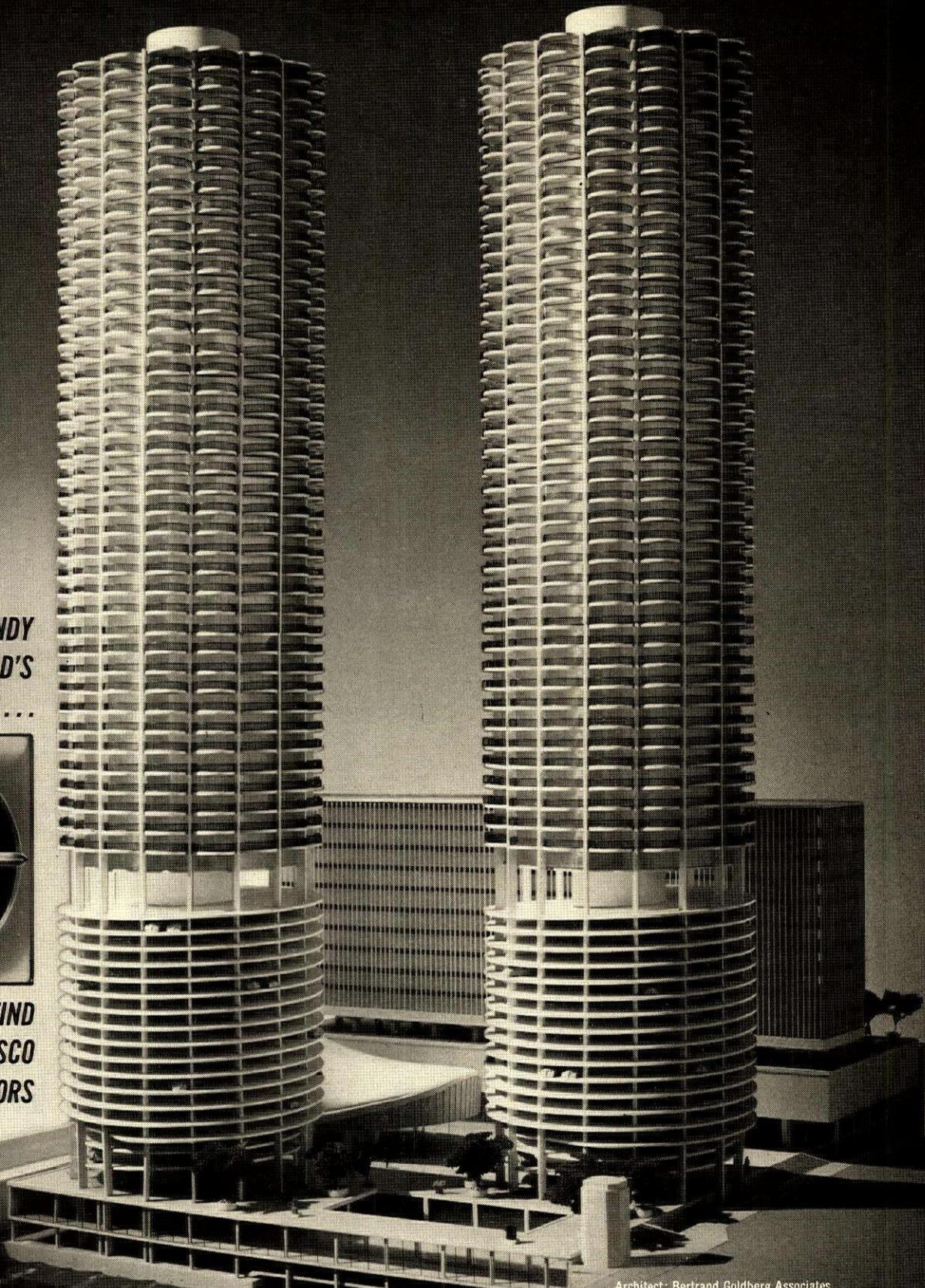
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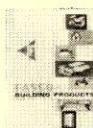
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Builders predict 1,390,000 starts for '63—with ifs

This is NAHB's version of what the forecasts of its own panel of leading builders adds up to: "a new year much like 1962—production on the order of 1,390,000 non-farm houses."

It was developed out of the association's annual builders' intentions conference last month in Washington, where a score of NAHB members gave newsmen their views on what the housing market will be like in 1963. But the prophecies are hedged about with questions: the effects of the anticipated anti-bias order, economic uncertainties, the cold war. These make the housing picture fuzzy and subject to sudden change, say builders. On balance, the panel and 70 builders polled by mail forecast a 4% increase in rental housing and a 1% drop in for-sale homes next year.

FHA is taking steps to help boost sales by speeding up its processing of applications on existing homes. Currently it takes the agency an average of seven days; Commissioner Neal Hardy says he expects to slice this to between 24 and 48 hours by 1) letting approved mortgages phone in appraisal requests, 2) setting up separate units to handle the papers, and 3) checking each aspect of underwriting simultaneously instead of one after another.

Realtors win a victory over lawyers in Arizona

Lawyers are getting into a growing list of squabbles with housing industry professionals. The latest is a fight with title-insurance men (*see p. 32*) over whether it is ethical for attorneys to invade the title field. Arizona voters have just given Realtors a smashing victory in their effort to overturn a State Supreme Court decision that only lawyers may complete the legal forms necessary to transfer property (*see p. 9*).

Anti-trust suit hits second biggest title insurance company

Justice Dept.'s civil suit against Chicago Title & Trust Co. is a landmark of anti-trust litigation. It marks the start of a drive to put the multi-billion insurance industry under federal anti-trust laws. Justice seeks a court order compelling Chicago Title, second largest such company in the US (\$90 million assets), to divest itself of Kansas City Title Insurance Co, eighth largest (\$7 million assets). The government contends the 1961 merger violates the 1950 Celler-Kefauver amendment to the Clayton Act by lessening competition and creating monopoly. Chicago Title says it "is satisfied the acquisition . . . fully complies with the anti-trust laws."

Do Negro groups make it harder to serve Negro market?

Negro rights groups are no longer willing to accept tacit quota systems or any other control device for creating projects of racially integrated new housing.

This is the disquieting message several participants carried away from the semi-secret summit conference on racial integration in housing sponsored by the Ford Foundation last month at Princeton.

This change in attitude is a subtle one. Most Negro leaders have been *saying* for a long time that they would demand equal access to all housing. But in *practice*, most of them raised no fuss about specific projects which involved covert control of the racial mix so a preponderance of Negro buyers did not lead white buyers to shun it entirely. Now, say participants in the meeting, the actual stance of Negro groups has caught up with their public utterances. (*For example, see p. 14*).

Unless and until there is a Presidential order attacking race bias in housing, or some other drastic nationwide move, this means that it will be very difficult for builders in the North, Midwest and West to build much unsegregated housing.

Solutions now move out of the economic and into the political realm. But this is just how many Negro leaders like it. The Negroes are *the* crucial bloc of votes which control whether key industrial states go Democratic or Republican, some analysts figure. So politicians can scarcely ignore the political demand.

WASHINGTON INSIDE: Fanny May is pressuring the Administration to let it cut prices on the mortgages it sells from its secondary market portfolio. Officials argue that it makes little sense for the government agency to cling to a price of 99½—about 1 to 1½ points above the market—when mort-

gage money is in such glut supply that it is spawning some deals of questionable soundness. Keeping the price so high is the Kennedy Administration's way of trying to depress mortgage interest rates. But Fanny May's sales price is now 2½ points above its pre-1960 level.

Voters reject new rent subsidies

New York State voters have turned down, by a margin of nearly 2 to 1, a new scheme for rent supplements to let public housing families into middle-income housing projects.

The complex plan was developed in an effort to ease some of public housing's more obvious problems. But its significance is national, for it is likely a precursor of housing ideas voters elsewhere may increasingly be asked to approve.

The final count was 1,584,000 against, 900,000 for. The issue not only failed to carry all but one upstate county, but also lost in New York City where housing subsidies are traditionally popular. Some analysts figure the bitterly-fought Proposition 2—which had Gov. Nelson Rockefeller's endorsement—played a major part in slicing his margin of victory below that of 1958.

Rockefeller and Housing Commissioner

James Gaynor last spring asked state legislators to order a statewide vote on rent supplements—an idea which had been broached as an alternate to public housing in the 1930s. The legislature, with 32 upstate Republicans bolting Rockefeller's lead, finally ordered a vote on this complicated plan: 5,000 families qualified to live in any of the 55,280 state-aided public housing units would move instead into Mitchell-Lama units for middle-income families. Mitchell-Lama units are privately owned but benefit from state-subsidized mortgages and partial local tax exemptions. The low-income families would pay rent under public housing rules (about \$18 a room monthly) and the state would pay another \$11 monthly from already-approved public housing subsidies to make up the average \$29 monthly rent of Mitchell-Lama units.

Gaynor claimed the plan would cut state subsidies from \$900 to \$600 per family per year (because private owners would pay the overhead) and would stop making public housing superblocks into shelters for the poor.

Homebuilders and real estate men saw the issue differently. The Long Island Home Builders Assn. pointed out that Gaynor wanted to rehouse families with \$5,000 to \$7,500 annual incomes (eligible for public housing),

"If the proposition is not defeated, all present and future home owners . . . will be forced to contribute to the support of families who have incomes as large or larger than the incomes of 80% of today's homeowners on Long Island," they complained.

The State Association of Real Estate Boards challenged "special favors for a small percentage of the population." The State Taxpayers Assn. characterized the issue as a "steal" in a widely-distributed leaflet (*see cut*) that argued against "middle income housing [that] can get away with paying only half-price real property taxes."

In other state and local elections:

- *Arizona voters swamp lawyers' efforts to monopolize real estate transfers.* When the State Supreme Court ruled that only attorneys may fill in sales contracts and deeds, Realtors got enough signatures on petitions to put on the ballot a constitutional amendment to let realty men do these tasks. Realtors asserted both buyers and sellers of homes would save \$100 each time property changed hands. Lawyers bought billboards which urged: "Save our constitution." Realtors won 81% of the vote, a smashing 4-to-1

- *Houston killed a zoning plan for the fifth time in 33 years.* The nation's only city over 100,000 population without a zoning code voted 7 to 5 against a proposed zoning ordinance. The vote is only advisory, but the city council had promised to be guided by it. Even so, it was zoning's best showing in Houston. In 1948, the idea lost by more than 2 to 1.

- *St. Louis approved a \$95 million sewer plan the lack of which had threatened to stop homebuilding.* A 190-square mile area in St. Louis city and county faced federal and state penalties, perhaps including a ban on further FHA and VA loans, if the huge sewer issue lost. It got a 5-to-1 margin.

- *St. Louis and Memphis voters defeated plans for metropolitan government.* A borough plan for St. Louis would have united the city of St. Louis and suburban St. Louis County. Political leaders in both opposed it. Both Memphis and Shelby County voters balked at consolidating the two governments.

- *Virginia voters rejected a constitutional amendment which would have limited voting on bond issues to property owners.* The idea aroused wide resentment among apartment dwellers.



sprawl and bigger problems of utility services and other community facilities."

Relieved builders agree the outcome could easily have been the other way. Proposition 4—one of 24 which crowded the state ballot—got little publicity and was obviously little understood by most voters. But voters tend to vote no on what they don't fathom. Only 11 of the 24 propositions carried—and these were the most widely promoted. Also rejected were proposals to:

- Extend the \$1,000 veteran's tax exemption to veterans who own a share in FHA Sec 213 co-ops.
- Extend Cal-Vet subsidized-interest housing rights to widows of veterans.

Dallas voters reject 3,000 new public housing units

The fight in Dallas over public housing was one of the most intense local battles over this perennial issue in years. Both sides agreed Dallas needs decent housing for a big problem-group of people. The argument was over how it should be built.

Leader of the drive to add another 3,000 units to the 6,372 already operated by the Dallas Housing Authority was Mayor Earle Cabell, an independent who, in 1961, became the city's first mayor in more than 20 years who was not a member of the Citizens' Charter Assn., a once all-powerful group in electing city officials. Conceding that he didn't wholly like public housing, the mayor saw it as the best way to get rid of 22,517 housing units (9.8% of the city's total) which are either dilapidated or lack plumbing. For the city's non-white families, 24.3% of occupied housing falls into this rundown category.

Texas law requires a referendum before public housing is built.

Political housing? Opponents, notably Realtors and home builders, fought back with arguments before the city council, pamphlets and even caustic full-page ads in local newspapers. Excerpts from one ad:

- "Each time we sanction another socialistic housing apartment building we create another tenement in which to concentrate and encourage poverty, ignorance, defeatism and—in too many cases—flagrant moral turpitude."

- "Intelligent Negro leadership of West Dallas wants no more of these federalized breeders of ignorance, indolence and indigence." (During the row, 200 home owners in West Dallas—where some of the worst slums lie—passed a resolution condemning public housing as an invasion of their right to own property and to continue to live in their own homes.)

- "Public housing is inexcusable wasteful. It costs a staggering \$12,000 an apartment, more than twice the cost of a comparable unit built by private business. How many, Mr. Mayor, of your tax-paying, voting constituents paid \$12,000 for their homes? . . . The average monthly cost of each public housing unit is approximately \$77. The average monthly rental is \$33 . . . The difference is paid by those of us who work for a living, pay our rightful share of taxes and have a hard enough time paying for our own homes."

- "There are 350 vacant public housing apartments in West Dallas alone . . ."

- "Public housing is political housing, because it creates an evergrowing bloc of non-taxpay-

'Land speculators measure' loses

A Constitutional amendment which builders warned would touch off more land speculation around California cities was turned down by the state's voters. The count was 2,202,245 to 1,963,393.

Proposition 4 would have let owners of farm land have it assessed as "agricultural," not for its "highest and best use" as the law now requires. The land would have had to be in "agricultural use" for at least two years to qualify.

The proposition provided that if agriculturally assessed land was later sold for development, it would be subject to retroactive realty taxes—at the higher assessed value—

for a period of seven years.

Proponents argued this would save California's rich truck farms and orchards for food production, would save the countryside for beauty, would forestall spiraling taxes in the suburbs by preventing sprawling subdivision development. Farm organizations backed the measure, but its biggest boosters were big suburban landowners.

But critics pointed out that the proposition would actually have kept land away from development and encouraged speculation.

Said one (not a builder): "It would have forced builders to leapfrog over this land to cheaper outlying areas, creating even more

ing voters, living on federal subsidy, and solidly in support of the political candidate who will promise them more and more of something-for-nothing. And something-for-nothing always is paid for by us middle-class taxpayers."

Another answer? Said Mayor Cabell: "I call on the people of Dallas to either stand behind public housing or come up with something better."

Homebuilders—led by Vernon Smith, the area's largest—promptly proposed building low-rent homes (\$34.85 a month for three bedrooms, \$38.22 a month for four bed-

rooms) under the experimental plan NAHB is testing in Tulsa (NEWS, July). They would be financed with a subsidized FHA Sec 221d3 3 $\frac{1}{8}$ % mortgage, and tenants would be encouraged to build up a down payment so the homes could in time be sold to them.

The mayor replied that public housing rents go as low as \$20 a month, for four bedrooms.

In the balloting, public housing lost by a 3 to 2 margin (41,269 to 26,272). Next day, the city council reactivated a committee to push the builders' plan and the mayor said he would order demolition of any substandard home found vacant by inspectors.

HOUSING MARKET

Minority demand gone, survey finds

"The great untapped reservoir of minority housing demand, about which so much has been written, no longer exists in most cities in this midwest region. There are still islands of significant unserved owner-demand—for some 15,000 units in Chicago, for some 6,500 (as of 1960) in Cleveland, for 1,800 in Milwaukee's small Negro community. But in all other areas we survey, the effective Negro home market is as saturated as the white."

This is the surprising finding of a major study of the Negro housing market in the Midwest just issued by Advance Mortgage Co. of Detroit. It covers ten metropolitan areas: Detroit, Grand Rapids, Chicago, Milwaukee, Indianapolis, Toledo, Cleveland, Columbus, Dayton and Cincinnati.

Only in rental housing is there an untapped potential in the Negro market, contends the study. Why? "Negro tenants pay out a much higher proportion of their income than whites—up to 50% more—for accommodations which, on the average, are inferior in quality."

Negroes have made such gains in housing in the last ten years that they are now as well housed as whites were in 1950, says Advance's study. But at the same time, "the Negro population of almost every Midwestern city is more concentrated than before." This is because in-migrant Negroes filled up center-city vacancies left by suburb-bound white families.

Looking ahead, the Advance study makes these predictions:

- "The common pattern of housing change in the last decade was racial succession. In the current decade, the pattern in many Midwestern cities may be a succession so slow that it approaches neighborhood integration. The cause of this will be not a shift in attitudes (although there has been some) but a decline in both Negro population pressure and white mobility." Today, substantial in-migration of non-whites continues only in Chicago, Milwaukee, and Grand Rapids.

- "Growth of Negro population has been concentrated within the cities, serving in part as a replacement for the white population losses. The non-white percentage of virtually every Midwest city population will have doubled between 1950 and 1970. Paralleling this population trend has come a growth of Negro political influence in the cities, and of Negro self-confidence—to such an extent that, with or without federal intervention, nonwhites will be able to move into almost any neighborhood within city limits before the end of the decade. This will be

facilitated by a growing stock of vacant owner-units . . . In particular, FHA and VA repossessions, which are both now open-listed and which represent a large stock in many cities (an estimated 1,800 houses in Detroit, 600 in Cleveland) make it possible for Negroes to approach new neighborhoods without fear of rebuff from seller, realtor, or lender . . . Except in isolated instances, we do not expect this dispersion to move beyond the city limits into the residential suburbs in this decade."

B. Rutherford



SHELL HOMES' CHAMPION

Rx: more teeth for ethics

The urge to change names strikes shell-house makers

Seeking a new public image with a new name is becoming the thing to do for trade associations this year. Last month the American Shell Home Assn. became the third group to choose this route as its members chucked the word *shell*.

In the two years since the group organized, the shell makers have grown more and more unhappy with the name *shell*. They say it has come to mean "cheap and substandard housing because of its comparatively low cost."

The association's official magazine, *American Shell Home News*, put the issue bluntly to delegates from 50 companies at Little Rock: "Financiers and investors literally rupture themselves getting out of the way of the word 'shell'. The builders would do well to consider a more realistic name for the industry. It is a truly 'low cost home industry' rather than a 'shell' and it should be referred to as such."

But delegates settled upon a somewhat misleading title which says nothing about low cost homes: American Custom Home Builders

Assn. In contrast, this year's other name changes, by American Title Assn. (see p. 32) and the National Retail Lumber Dealers Assn. (see p. 18) merely added new words to the old name.

But new president George Champion, 33, an executive of U. S. Homes Inc., U. S. Finance Co. and Dixie Acceptance Corp., all of Jacksonville, says the shell industry is changing more rapidly than outsiders realize. Champion, son of the chairman of New York's giant Chase-Manhattan Bank, also predicts that the days of the large shell dealer are numbered. "It'll be a proprietorship operation in maybe two or three years, he says." In Champion's view, local shell builders will be much like home-owned stores, better able to control the work and workmen building shells.

The terrific competition that followed the initial success of shellmaker Jim Walter led to expansion "too much and too rapidly," says Champion. And the industry was tainted by quick-buck operators, many of whom are now gone. Champion's predecessor, Ray Rowland, pushed a code of ethics for the association (NEWS, July) but admitted there was no effective way to punish violators. "It'll be enforced," vows Champion. "All of us want to see that." The shell producers who survived "understood the lending business and exercised caution in making sales." Walter's profit fell sharply (from \$2.11 to 93¢ a share) in his fiscal year ended Aug. 31. Two of his competitors filed for bankruptcy reorganizations in June.

The shell makers report little activity so far under FHA's newly relaxed rules for shells (NEWS, June), mainly because shells are built in out-of-the-way locations difficult for FHA to evaluate and inspect. Most buyers earn from \$3,000 to \$4,000 annually, and the shell makers say most cannot qualify for FHA loans. Like FHA, consumer financing companies who provide credit for shells are cracking down on credit reports.

House sales and inventory spurt in second quarter

Government statisticians have now taken their second quarterly reading of the housing market and find that actual sales of houses are not nearly as seasonal as the familiar up and down swings of housing starts.

The new reports (NEWS, Sept) are a project of Census and HHFA. For the April-June quarter the agencies report 128,000 known sales of built-for-sale homes, an 8.5% increase over the previous three months. But starts of merchant-built homes jumped 49% to 176,000 at the same time, and as a result unsold inventory grew to 224,300 homes on June 30, up from 193,000 on April 30. (This is the first year such figures have been tallied, so no comparisons are possible.)

Median sales price climbed from \$17,200 to \$17,400 in the second quarter.

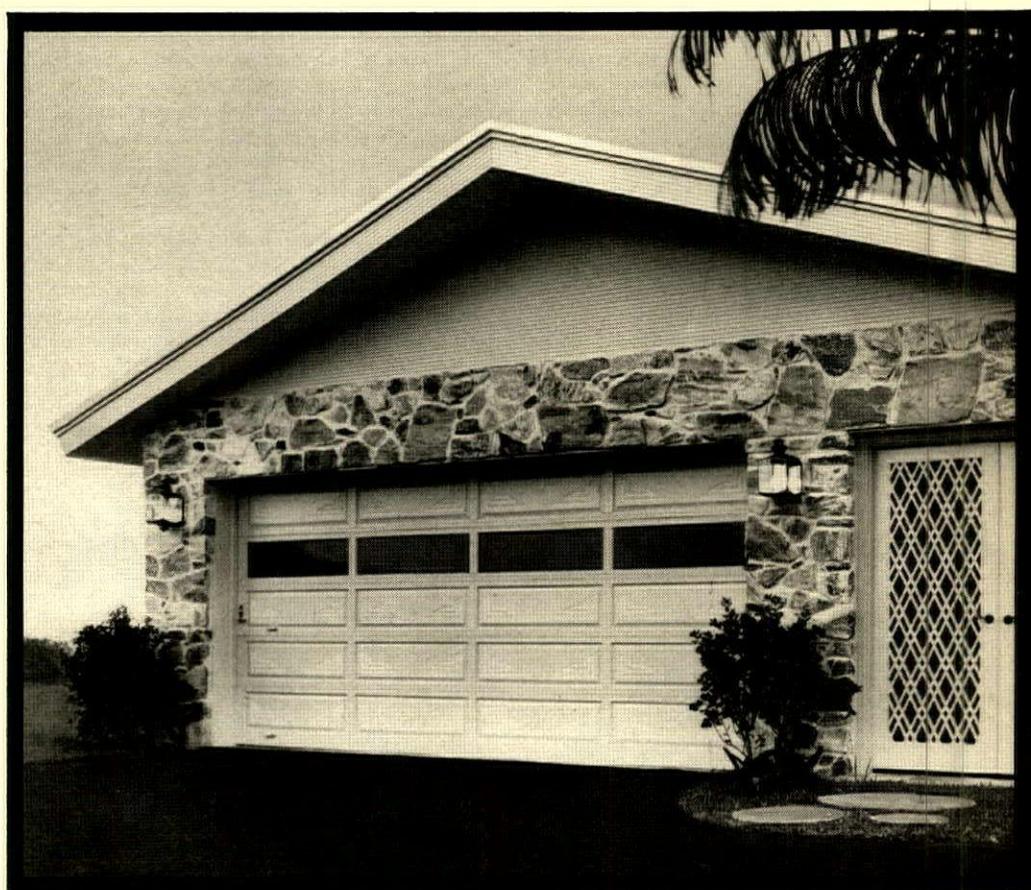
The following breakdown of sold and unsold houses by price bracket indicates that the biggest oversupply is in the top bracket:

PRICE	PERCENTAGE OF HOUSES	
	Sold APRIL-JUNE	Unsold JUNE 30
Under \$12,500 . . .	14	12
\$12,500-\$14,999 . . .	19	17
\$15,000-\$17,499 . . .	18	18
\$17,500-\$19,999 . . .	18	15
\$20,000-\$24,999 . . .	17	16
Over \$25,000	15	21

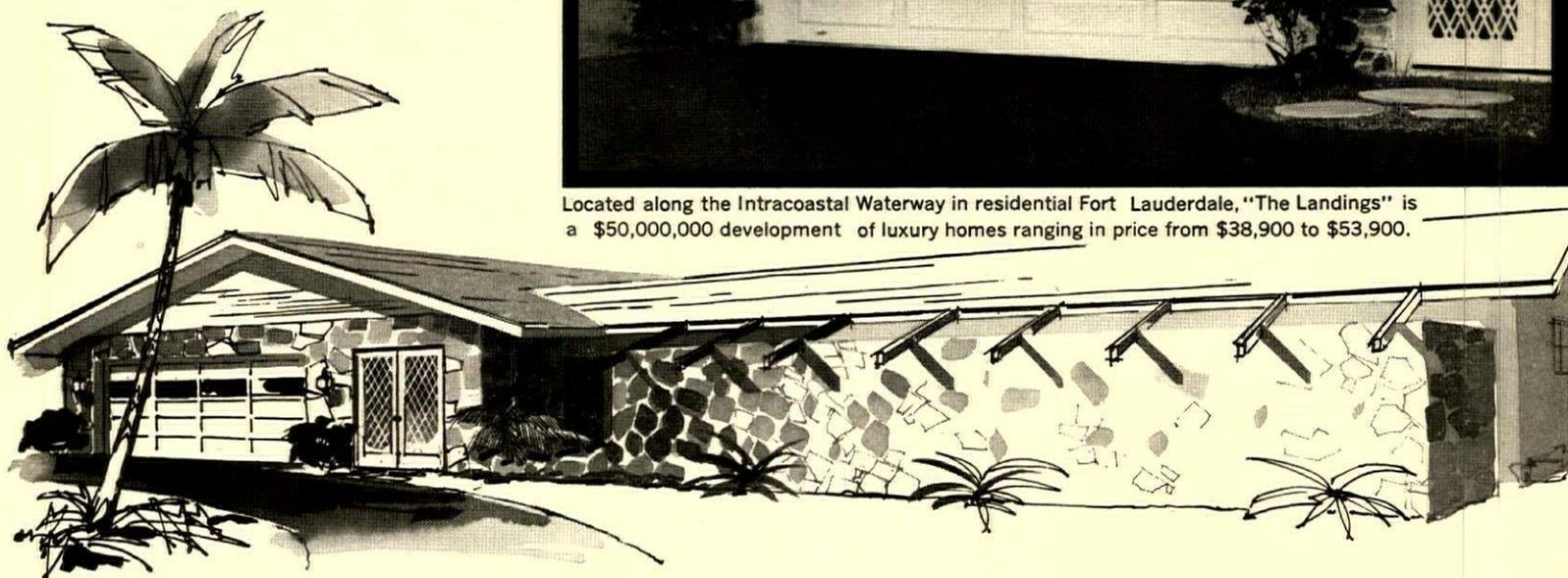
Haft-Gaines quality homes gain extra sales appeal

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Located along the Intracoastal Waterway in residential Fort Lauderdale, "The Landings" is a \$50,000,000 development of luxury homes ranging in price from \$38,900 to \$53,900.



The obvious quality of every Haft-Gaines home stems from the selection of quality products throughout—quality that is handsomely represented by The "OVERHEAD DOOR."

The "OVERHEAD DOOR" has sales appeal unequalled by any other. It's a famous-name product with built-in acceptance, and with an unmistakable mark of quality—a name that has come to mean something extra in terms of prestige.

Something extra in terms of appearance, too, important because most of these homes feature the garage facing the front. And The "OVERHEAD DOOR," with 15 carved and raised panel designs, offers multiple combinations of color and design to dramatize the face

of any style of home you may build.

Considering all of these facts—the sales appeal of the famous name, the built-in acceptance, the unfailing quality of materials and workmanship—there is ample proof that *your* homes can benefit from the proven merchandising possibilities of The "OVERHEAD DOOR." Look for your distributor in the *white pages* under "OVERHEAD DOOR," or write to Overhead Door Corp., Dept. HH-212, Hartford City, Indiana.

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LOCAL MARKETS

Prefabbers eye military market

For many of the 250 who gathered at White Sulphur Springs last month for the annual convention of the Home Manufacturers Assn., the best news came from the Pentagon.

Half of this fiscal year's scheduled construction of military family housing (3,800 units out of 7,500) is earmarked specifically for manufactured homes.

The Air Force will advertise for bids on nearly 2,000 stateside relocatable units (*see col. 2*) before the first of the year, said Leon Julius, deputy housing chief for the Air Force. Initial designs for these prefinished units have hinged wall and roof sections that fold around and over the center core of the house so it can be shipped in one truckload.

For overseas, the Defense Dept. according to Sig Gerber, director of standards and design, will advertise for bids on 1,800 units in January. These houses will be duplexes with factory-assembled mechanical cores and panelized walls.

Bids for both groups will include shipment to military posts in the U.S. or to a port of embarkation for overseas (but not erection). Architect Carl Koch has been consultant on both groups of defense houses.

The gathering opened amid tragedy as the crash of a National Homes' private plane, (*see p. 33*) took three lives, including Eleanor Price, wife of George Price, National's president.

On the second day a big question posed itself: who will be president of HMA when the term of the current chief, Kingsberry Homes' Albert Hildebrandt, ends in March? Absent HMA Vice President Tom Korb, No. 2 in line, on that day resigned as president of Harnischfeger Homes in a policy dispute (General Sales Manager Paul Hyde succeeds him), and HMA Secretary-Treasurer Charles Swain, No. 3 in line, is no longer a member of the association because his Midwest Homes, Mansfield, Ohio, has quit the field. By convention's end, however, a solution was close at hand. Hildebrandt's most likely successor is Hamilton Crawford, president of Crawford Homes, Baton Rouge.

Bugs in FHA programs protested by builders

Builders meeting in Washington have just exposed some of the snags that have hobbled two FHA programs for off-base military housing since 1954. The programs:

1. Sec 222, for off-base housing for servicemen (same terms as Sec 203b, except the Defense Dept pays the ½% insurance fee) produced only 7,375 new houses last year.
2. Sec 809, for civilian employees at research installations, used for only 271 houses last year. Economic soundness is waived.

The pitfalls: under Sec 222, who pays the insurance premium when the original buyer moves and a non-serviceman assumes the mortgage can cause terrible snarls. Said Pentagon aides: don't do anything until we notify you to collect the insurance premium from new buyers. Builders also complained the law requiring servicemen to have two years service before qualifying was unfair for less-than-two-year doctors and dentists, who generally stay in for five years. But FHA men say Defense "didn't want to make this a

grab-bag for short-timers."

Sec 809 is confusing because Congress requires cost certification for a one-family house program, said builders. Defense officials replied Sec 809 is a hybrid because it started as a rental housing program, and builders still have to hold all homes for rental for five years. Because of a fluke in drafting Sec 809, it now applies only to homes at Redstone Arsenal at Huntsville, Ala. Defense hopes to eliminate this soon.

The Defense Dept. is starting to build 7,500 units of on-base military housing at a total cost of \$140 million. Congress voted it just over half of what it asked. The Air Force gets 3,706 units, the Navy 2,194 and the Army 1,600. Of these 2,012 will be relocatable units (NEWS, Sept) at Sawyer AFB, Kincheloe AFB, and Wurtsmith AFB, Mich.; Grand Forks AFB and Minot AFB, N.D. and other isolated stations.

Another 1,997 factory built component type units are scheduled at: Adak Naval Station (NS) and Eielson AFB, Alaska; Argentia NS in Newfoundland; Fort Buckner, Naha naval installation, and Kadena AB on Okinawa; Clark AB in the Philippines, Golcuk naval installation in Turkey, and four classified locations.

Prefabber settles anti-trust suit, will close six plants

National Homes, the nation's biggest home manufacturer, has settled the civil anti-trust suit the Justice Dept. filed three years ago after National bought up seven of its prefab competitors.

Under a consent decree, National has agreed to sell: American Houses with plants in Lumberton, S.C. and Allentown, Pa.; Thyer Mfg. Corp. with plants in Collins, Miss. and Toledo; Fairhill Homes, Memphis; and National Homes of California, Newark, Calif.

The six plants (which must be sold by March 1966—but only at reasonable prices) have lost money since 1959. So National says it will close them by the end of this year.

"The decree does not require us to take any action we would not have taken anyhow for business reasons," says Chairman James R. Price. "We consider the settlement extremely favorable."

National will be left with its own three plants in Texas, New York and Indiana headquarters, and with three strong subsidiaries in Knox Homes, Thomson, Ga.; Lester Bros., Martinsville, Va.; and W. G. Best Homes, Effington, Ill. Richard E. Larimer, National's senior vice president and former general sales manager of subsidiaries, has just been named president of W. G. Best.

National is turning out an estimated 19,000 homes this year. Before the big 1959 merger, the company was producing about 20% of the nation's prefab homes. The seven new companies added another 15%. This was the basis of the anti-trust suit. But the government brushed aside the point that despite the acquisitions National still accounted for less than 4% of the nation's new home output.

Closing the six plants, says National, will let it consolidate operations and market areas, keep production at present levels. The company expects the move to boost both its profits and the price of its common stock, which hit an all-time low of 4½ in October.

Out-of-town builders capture 20% of market

Kalamazoo: Three merchandising-minded builders who moved in from Detroit in 1961 have grabbed more than a fifth of the city's 1,000-houses-a-year market.

Bert L. Smokler, Rose-Hill Realty and Prudential Homes (operating as Hamilton Homes) built 214 of the 992 houses put up in 1961 (21.6%). By year-end, the city had an unsold inventory of some 500 homes (mainly under \$12,500). But even so, through this August, the three had built 77 out of 330 homes in the area (23.3%).

"We surveyed this market closely before we moved in," says Carl Krieger, director of outstate operations for Smokler. "We found an unmet need in the \$15,000-\$20,000 price class. We offered one model as low as \$13,500, but it was our more expensive models that sold fastest, as expected. Our average sales price is now \$17,500." The local builders association fought the invasion with ads that urged homeseekers to buy from local firms. But these stopped after member-suppliers selling to the newcomers objected. "Pretty soon, we'll be considered local builders, not outsiders," predicts Krieger.

The fresh competition of furnished, landscaped models and trained salesmen has challenged Kalamazoo builders to do a better job, they say. "I've had to sharpen up my merchandising and become more conscious of good design, promotion and selling," says President Harold Van Werden of the local builder chapter. "I increased my ad budget and branched out into more scattered lot building. They started us all using more model houses, many furnished. But this has all cost money. I've had to raise my prices."

One builder, specializing in expensive custom homes, says stepped up activity in the lower price brackets has made it harder for his potential customers to sell their old homes.

Miami Beach: City council has just passed an emergency ban on construction of apartment houses over eight stories high south of Lincoln Road and is considering extending the ban to the entire city.

The council acted under pressure from owners of older buildings in the South Beach area who have been hit hard by construction of 13-story apartment houses along the bay, including the 550-unit Southgate Towers by Richmond Builder Nate Gumenick and twin buildings, each with 550 units, by New York Builder Emil Morton. The council passed the emergency ordinance after it learned that Long Island Developer Michael Forte had leased 1,100' of bay frontage and was planning two major buildings immediately with more to follow.

The Miami Beach chamber of commerce has denounced the action. "The principle of zoning does not contemplate that it be invoked as a remedy for economic ills," said the chamber.

Forte sought an injunction on the ground the rezoning is unconstitutional. But a judge refused because Forte had no blueprints and couldn't yet apply for a building permit.

Mayor Ken Oka supported the ban because, he says, "we are concerned with the question of light and air and the general welfare of the city. We don't want to lose our natural beauty to become a city of skyscrapers like New York."

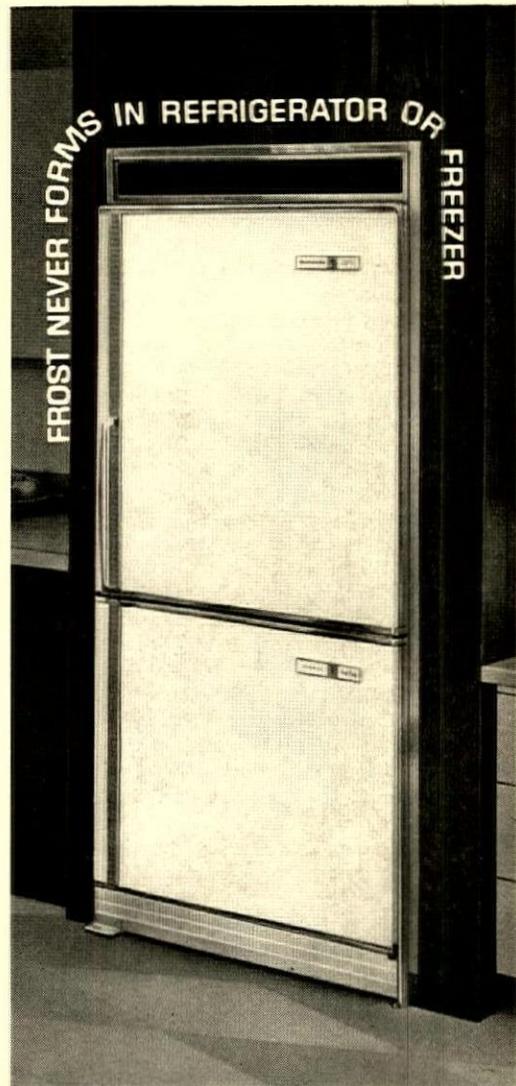
Forte paid about \$1 million for three tracts, each about the same size. *continued on p 14*

Build-in a wonderful world of



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Appliances, alone, do not sell homes. Any more than nails and boards and bricks sell homes. What customers *do* want in a home is convenience, beauty, dependability, long life. Appliances are the means of giving them what they want, and if the appliances are Frigidaire, they join your *best* new home salesmen! These pages can reveal only a glimpse of the wonderful world of Frigidaire kitchen convenience and beauty. Your Frigidaire dealer or representative can open it wide for you.

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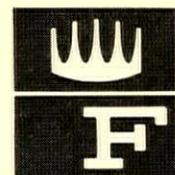


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SEGREGATION

He says he bought the land based on zoning for 13-story buildings and that the 90' height limit makes his plans impossible.

South Beach apartment owners are also hoping to kill a 13-story apartment project designed for the elderly. But despite a growl from Sen. George Smathers (D, Fla.), FHA says it would be a breach of faith to dump the application of New York Builders Marvin Klein and Barnett Gutthartz for a 226-unit building in South Beach.

ZONING

Massachusetts court upsets 2½-acre zoning in suburb

Builders who have complained bitterly about large-lot zoning in Boston's suburbs where 20 towns have one-acre or larger zones have just won an important court test.

Some analysts figure it may lead to a breakdown of the entire large-lot system.

Judge Edward McPartlin of the Massachusetts Land Court, a special court handling land disputes, ruled that ultra-large zones may not be used when they impose requirements inconsistent with the character of the zoning district and the nature and use of surrounding land.

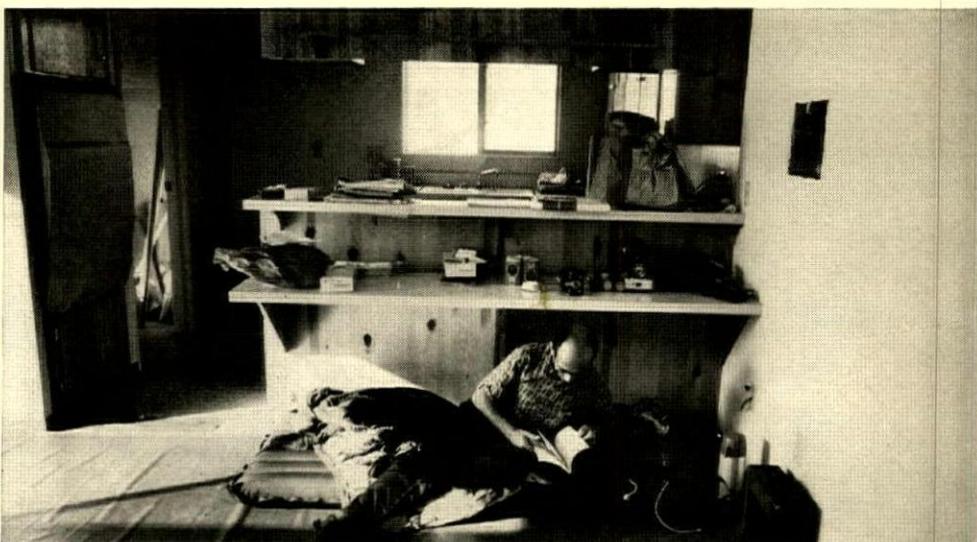
At stake was the right of suburban townspeople in Sharon, 21 miles southwest of Boston, to upgrade 30% of its 15,686 acres from 40,000 sq. ft. to 100,000 sq. ft. minimum lot sizes. Builders Elliott Aronson and John Ackel fought the zoning on the ground that it had been improperly applied to 70 acres of rocky land combining peat bogs and hills with a 15% grade.

The land is four miles from the nearest shopping area and three-and-a-half miles from the nearest school. So town planners argued that the large-lot zoning would "encourage if not enforce residential construction . . . nearer to the municipal services." This in turn would promote the health of the community by leaving land in its natural state, promote the convenience of inhabitants because they would not "be living in areas in complete isolation," and promote community welfare by giving all residents "reasonable access to facilities and amenities."

But Aronson and Ackel pointed out the 2½-acre zone was out of keeping with the neighborhood: 1) 60 of the 80 houses built in the district since 1945 had lots of one acre or less, 2) 82% of the houses in Sharon are built on lots of 45,000 sq. ft. or less, 3) the three adjacent towns have no zone larger than one acre, and 4) a special cluster development on one-half-acre lots has been built a short distance from their land.

Ruled Judge McPartlin: the zoning is invalid because of "the character of the district, the location, size and characteristics of the land, and the nature and use of the adjoining land." Sharon officials say they will appeal to a higher court.

Judge McPartlin limited his decision to the builders' 70 acres. But Executive Officer Robert McPeck of the Boston Homebuilders Assn. hails the ruling as stopping the "totally unreasonable and extraordinary waste of valuable land." And if the principle holds up that zoning must be related to the character of the land it covers, then Boston suburbs may be in for a substantial about-face in housing density.



DWELL-INS DUG IN FOR LONG STAY WITH SLEEPING BAGS, FOOD SUPPLY

New anti-bias weapon: the dwell-in

This newest tactic is an outgrowth of the militant work of the Congress for Racial Equality chapter that already has staged the longest (33-day) sit-in in a builder's sales office (NEWS, May).

CORE members were aroused when Negro postal worker James McLenan ran into long processing snarls in trying to buy a \$20,000 home in Sun Ray Estates in suburban Wilmington with a VA loan last April. When Sun Ray finally told VA the house had been sold, CORE sent white checkers to the sales office and put a \$25 deposit down on the house in mid-October.

The "buyers" then asked for the house key so they could measure for draperies. Quickly an inter-racial group, carrying sleeping bags and rolls of paper to protect the floors, moved in. Out front they planted a small red-and-black sign: "This is a CORE dwell-in."

A Sun Ray salesman soon appeared and ordered them out, say the dwellers. They refused. Police came but refused to intervene on the ground a civil matter was involved.

The dwell-ins called for utilities to be turned on, received offers of food and help, and established themselves for a long stay. Health officers said they would have to leave right away because there was no running water or toilet facilities. But they succeeded in getting water turned on. Occasionally a rock pelted the roof. Once, a firecracker exploded on the front yard. When CORE Chairman Earl Walters visited one evening, a pickup truck tried to push his car away. A CORE photographer started taking pictures and two men, one a neighbor, knocked the flash attachment off the camera.

Cries one irate neighbor: "This is a far different matter than an acceptable Negro man and wife wanting to move in here. This is an organization that's trying to force itself and its ideas on us." He said a salesman told him Negroes were prohibited from the tract and "that was a consideration in my buying here."

CORE Leader Sylvia Richards says the dwell-in—plus marathon sit-ins at Monterey Highlands and three tracts of Builder Don Wilson—have two aims: "To get minority people in the habit of thinking about living anywhere, not just in unrestricted areas, and

to educate the real estate people that laws are in the books and CORE is around to enforce them."

The dwell-in ended abruptly on its 10th day when Sales Manager Phillip W. Walsh of Sun Ray Estates made a citizens arrest of seven dwell-ins (two white and five Negro) on trespassing charges. The next day he arrested another five demonstrators (including two of the original seven) for sleeping on the lawn of another home in sleeping bags. The case had not been heard when this issue went to press.

"The house is being unlawfully held by trespassers," contended a Sun Ray attorney. "There is no discrimination involved in this matter."

Are Northern housing officers stiffening against integration?

Two unrelated incidents may foreshadow in a slow shift in thinking among public officials in the North, hitherto the stronghold for drives to end racial segregation in housing.

In Atlantic City, N. J., the local Natl. Association for Advancement of Colored People protested racial segregation in three public housing projects. NAACP President Warren C. Cornelius demanded the authority quit asking applicants this question: "Which project would you like to be assigned to?" As a result of the question, he charged, two projects with 454 units are entirely white and a third project of 423 units is wholly Negro-occupied.

When authority members refused, Cornelius demanded that its five members, including one Negro, resign. The commissioners huddled with Mayor Joseph Altman and repeated their stand: "The authority cannot force integration against the rights and will of people to live where they choose." Segregation has grown up "entirely as a result of the will of applicants." Any Negro asking to live in an all-white project will have his wish granted, admitted authority insiders. So far none has asked.

In New York State, 120 leaders of city renewal agencies cried out against a new set of state rules requiring urban renewal to be a positive instrument for integration. The rules are an addition to federal requirements for communities, and must be met before the towns can get the state to pay one-half of the local share of project costs. The new rules were

imposed by State Housing Commissioner James Gaynor.

"We have never felt that urban renewal by itself can or was ever intended to correct a social ill which is built up over the years," protested the localities' spokesman, William F. Denne of Rochester. Home builders and real estate agents have used the same argument almost word for word for years to oppose forced integration in housing. Denne said state and federal officials often impose completely contradictory policies on local renewal leaders and as a result New York renewal is bogged down.

Court blocks anti-bias ordinance in Ohio city

A Lorain County judge has just ruled that a year-old ban on race bias in selling, renting, or financing real property in Oberlin, Ohio is unconstitutional.

Oberlin's ordinance forbids bias in all housing with five or more units. It provides \$100 fine for violators. Retired Banker Ira A. Porter challenged it.

Ruled Judge John Pincura: "The invasion by an Ohio city into the field of regulating private housing under the guise of constitutional home rule which has no substantial relation to the public health, morals, safety, or welfare is clearly unconstitutional."

The ruling is expected to have widespread impact in Ohio if it is upheld by higher courts. Already, Cleveland councilmen have delayed action on an anti-bias ordinance pending the appeal and a Toledo ordinance forbidding racial discrimination in urban renewal housing is under attack.

San Antonio tries 'no racial discrimination' home show

The city's builders feel turmoil over housing integration is uncalled for because most Negroes don't want to buy in white neighborhoods if they can buy good (but not cheap) homes in predominantly Negro areas.

To test the theory, builders aimed the sales appeal of one of five Parade of Homes sites last month at the Negro market. Homes from \$16,000 to \$20,000 in a racially-mixed site were advertised with "no racial discrimination."

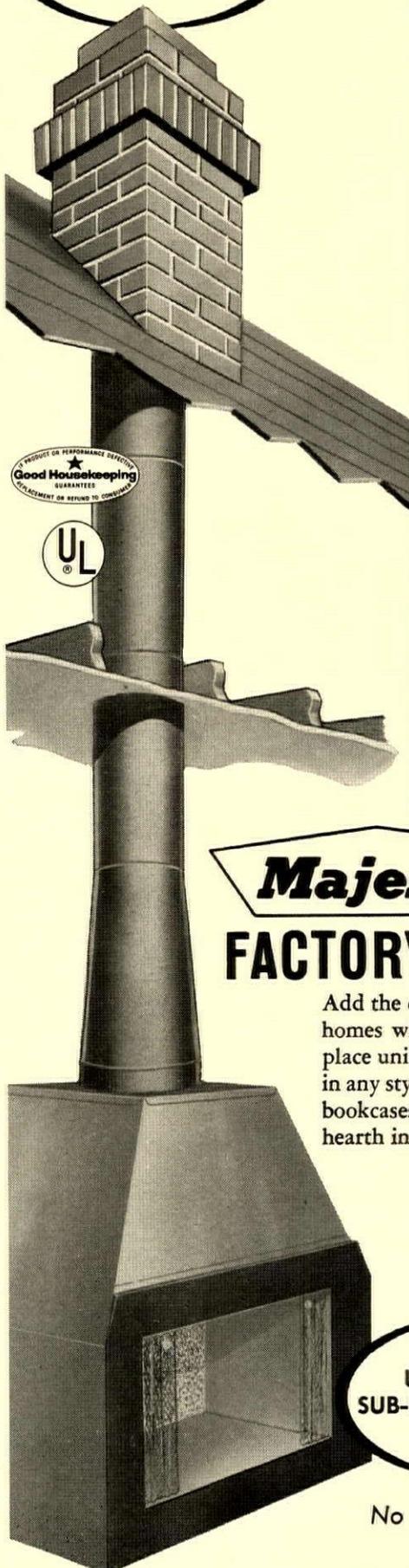
Result: the local NAACP was officially neutral. President Harry Burns, who was one of the first to buy (for \$22,000) when the first homes were built in the subdivision a year ago, said Negroes had to be convinced the "no discrimination" pledge was not "just another way to get around the law." He adds: "If it had been promoted as a 'Negroes only' development we would have been opposed."

Surprisingly, a large number of model home visitors were whites. Developer and Builder L. R. Pletz says many Negro prospects during the show (and before) doubt they can qualify for a home mortgage or back away suspiciously. "They are scared to death they are going to be cheated as they have so many times before," says one salesman. Buttressing their doubts: a white confidence man recently skipped town after collecting cash from Negroes for imaginary home sites.

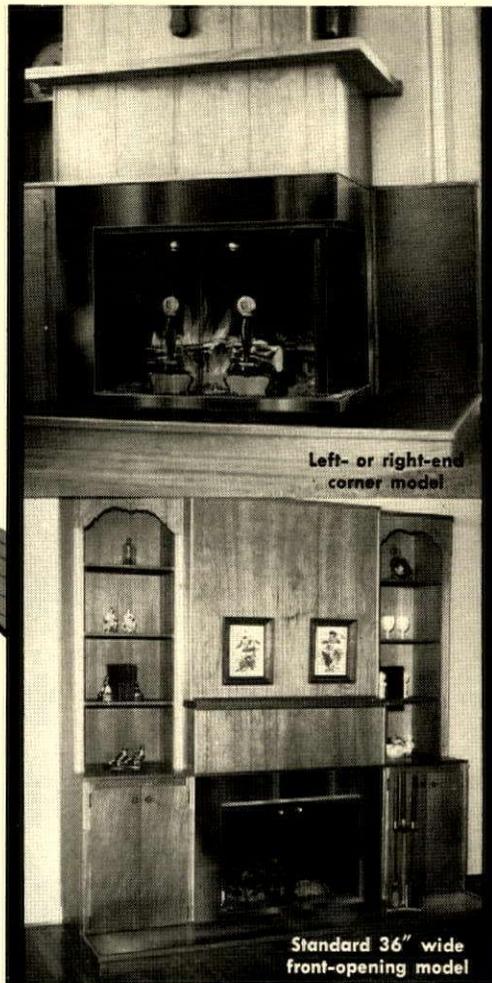
So far Negroes have been impressed with the claim of Pletz (who has sold 35 of the 44 Willow Wood homes he has built) that the area is "the first subdivision open to Negroes in Texas where economic protection is guaranteed." Until now Negroes have protested the futility of putting \$20,000 in an aging home simply because there were no new \$20,000 homes for sale to them.

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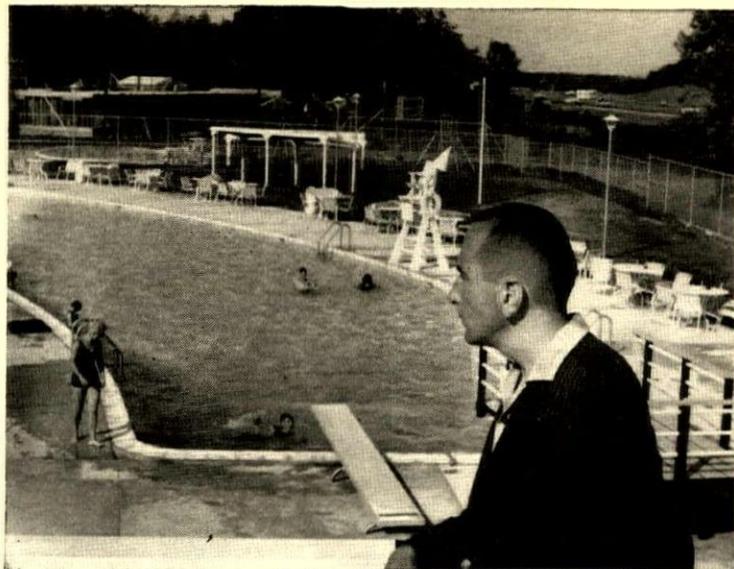
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ECONOMICAL CEILING CABLE was chosen for Eaton Crest apartments for speed and ease of installation. "It's almost fool-proof to install," comments Mark Handler. "Neither my plasterer nor my electrical contractor had ever worked with ceiling cable before, yet neither had any trouble whatsoever."



CRESCENT-SHAPED POOL is a highlight of the Eaton Crest Club, an integral part of the Eaton Crest development. Other facilities include a children's pool, snack bar, TV lounge and courts for tennis, badminton, handball and shuffleboard.

"I'M COMPLETELY SOLD on electric home heating," says builder Mark Handler, center, as he inspects work on new Eaton Crest apartment with construction supervisor Frank DiBiase, left, and George Engles, Residential Sales Manager, Jersey Central Power and Light.

"WE'RE CONVINCED good insulation is the key to the efficient operation of electric heat," says Mark Handler to Jersey Central representative Oscar Wells. Handler uses insulation batts covered with polyethylene vapor barrier in walls, floors and ceilings in conformance with all-weather performance recommendations.



"MY TENANTS LIKE FLAMELESS ELECTRIC HOME HEATING SO MUCH, THEY'RE ACTUALLY HELPING ME RENT MY NEW APARTMENTS"

Mark Handler, builder-owner of Eaton Crest Club and Apartments, Eatontown, N. J., tells how the comfort and convenience of electric heat help sell prospective clients

"I'm now well into my third series of 60-apartment units," says builder Mark Handler, "and I'm already as sold on it as my tenants are. I don't know anything that adds as much sales appeal—or as much comfort—for so little cost to the builder.

"Here at Eaton Crest, electric heating is so popular with the tenants that they're actually the best salesmen I have for the development—so much so that whenever prospects seem at all worried about the cost or efficiency of electric heat, I simply tell them to 'go out and ring a doorbell.' Obviously, the reports they get are enthusiastic, because I've had no trouble at all renting new apartments.

"Since I'm the landlord at Eaton Crest as well as the builder, I really get double benefits by using electric heating. As a builder, I save time and money on installation. And as a landlord, I like the fact that maintenance after installation is practically down to zero, and I save

on capital investment because I need no resident superintendents to operate the heating."

Mark Handler is typical of the many home and apartment builders who are discovering that it pays to use and promote flameless electric heating in their homes. Right now, more than a million homes all across the country are heated electrically, and over 400 a day are being built.

You too can profit by using electric heating in your homes. Why not find out about it now? Check with your local electric utility company first chance you get.

THE TOTAL ELECTRIC HOME that displays this Gold Medallion helps you to capitalize on the fast-growing consumer acceptance of total electric living. The Gold Medallion tells prospects that the homes you build have a *single source of energy* for light, heat and power.



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MATERIALS & PRICES

Lumber dealers get caught up in fight over new grades and sizes for lumber

The storm over new standards for all soft-wood lumber, up to now fought largely behind the scenes, boiled into the open before directors of the National Retail Lumber Dealers Assn., meeting in Chicago last month.

Lumber Dealer C. T. Hubbell of Albany kicked off the scrap when his standards committee urged directors to support a sweeping revision of lumber grading and sizing sponsored by the National Lumber Manufacturers Assn. Hubbell's committee argued that the new standards are essential to simplify ordering and specifying of lumber so markets will not be lost to other materials.

There are 157 separate grade and species combinations that make ordering "one heck of a mess," continued Gerald F. Prange, NLMA vice president for technical services. "If someone had set out deliberately to make it difficult to order our product, he couldn't have done a better job. The lumber industry is at a crossroads. It must decide whether it will unite against other materials or continue the past practice of pitting species against species, section against section. Every change is designed to make it easier to order framing lumber, to prevent inroads from other materials in our last major market, the house."



NLMA'S PRANGE

"Lumber is at a crossroads"

The American Lumber Standards Committee of NLMA (including Hubbell representing NRLDA) urged that standard lumber sizes be related to moisture content after over two years study, Prange noted. Present lumber standards, adopted in the 1920s, permit identical sizes for green and dry lumber. The NLMA committee first thought of requiring green lumber manufacturers to finish their product oversize on present standards, but were warned by the U.S. Justice Dept. that this would be an act in restraint of trade. Faced with this, the committee recommended green lumber be finished to the present standard sizes and dry lumber with not over 19% moisture be a new and slightly smaller dimension. Example: a nominal 1" board would be $\frac{3}{4}$ " green and $\frac{3}{4}$ " dry.*

Regional replies. But Secretary-Manager Albert S. Boisfontaine of the Southern Pine Inspection Bureau charged the NLMA system

* Less controversial parts of the plan call for 1) standard grade names for all species, including three appearance grades (supreme, premium, special), three board grades (select-standard, standard, utility), and two dimension grades (standard, utility), and 2) a simplified span table for joists and rafters cutting span data for all species from 46 pages to eight pages.

fails to resolve the basic conflict between green and dry lumber. Southern pine averages about 15% moisture, considerably drier than the NLMA 19% minimum, he pointed out.

The green vs. dry struggle started in World War II when some West Coast lumbermen began shipping green lumber trimmed to dry sizes and "when they found they could get by with this, they continued to do so," he maintained in a pamphlet circulated to directors. Green shippers also oppose the change because the present system gives them a "production or economic advantage," said SPIB (because they can cut more boards from a given log than dry shippers who must saw boards oversize so they will shrink to the standard sizes).

Boisfontaine leveled two charges at the NLMA proposal: 1) requirements of the new grade-marking system are not strict enough and "would open the door to the sale of green lumber on the basis of the thinner dry sizes," and 2) the new rules would let 10% of each shipment exceed the 19% moisture level. "The history of the lumber industry proves beyond doubt that advantage will be taken of every loophole . . . The door would be open to the inclusion of a percentage of green lumber in all shipments," contended SPIB.



SPIB'S BOISFONTAINE

"The problem is moisture content"

Hubbell's committee called a hasty meeting and sided with Boisfontaine in trying to seek elimination of the clause letting 10% of a shipment exceed the 19% moisture standard. NLMA said the new rules offered ample protection against non-standard green lumber. But when Hubbell called for directors to support the NLMA plan, he ran into more opposition. "Would it be illegal to require green lumber manufacturers to cut oversize?" asked one.

Hubbell and Prange insisted that Justice Dept. attorneys advised them that imposing larger sizes on green mills would restrain trade. But Boisfontaine and Wyckoff challenged this vigorously. The only clear ruling on the subject by the Justice Dept. in 1942 was exactly the opposite and held that green lumber "must be finished oversize in both width and thickness."

Faced with these contradictions, NRLDA instructed Hubbell to vote "No" because of insufficient information when the proposed standards officially come before the Lumber Standards committee.

New name. Directors voted to change their association's name to the Natl. Lumber & Building Product Dealers' Assn.—to reflect the changing business of the lumber dealer. "We need to tie our name and our business together in a manner that the consumer will recognize,"

said Committee chairman Paul V. DeVille of Canton, O. "We tried to come up with a short name. We can't."

The new title—product of 18 months' study—reflects two changes: 1) lumber dealers are selling many more building products than merely lumber, and 2) many dealers are not primarily retailers but supply builders and contractors in their area. The lumber dealers also:

- Approved an expanded Homes And Property Improvement (HAPI) marketing program. James Stewart & Co of Pittsburgh will sell through wholesalers and jobbers a year-round sales campaign providing store displays, ads, and product catalogues mailed to a dealer's list of customers. The cost: \$1.10 a day for each 1,000 customer names.

- Learned that a Building Industry National Educational Center is being set up at Purdue University with initial grants of \$45,000. The center will develop instructional material for dealers, operate training programs and prepare correspondence courses, and help other universities to offer similar programs.

US ponders boosting tariff on lumber; builders fight it

Northwest lumber producers and the National Association of Home Builders have clashed over lumbermen's efforts to get tariff relief from the invasion of their domestic market by Canadian softwoods.

At hearings last month, producers pressed the U.S. Tariff Commission to: 1) limit Canadian imports to 10% of domestic production; 2) boost tariffs to the legal limit of 8%; 3) restore a 1938 rule requiring imported lumber to be marked with the country of origin (and thus make it easier to enforce a buy-American order for federal construction).

Lumbermen generally agree this recipe could hike prices by perhaps \$20 per 1,000 bd. ft. Says NAHB in a brief filed with the commission: "We strongly object to any action which will increase the price of lumber." Homebuilding accounts for about a third of U.S. lumber consumption, and about a third of the materials that go into a new home are lumber or wood products, NAHB notes.

Producer's problem. In the past 10 years British Columbia shipments to the East have leaped from 7% to 57% of that market, and Canadians now sell about \$250 million of lumber in the U.S. annually, sales running to 15% of domestic production.

Executive Vice President Mortimer Doyle of the Natl. Lumber Manufacturers Assn. argues that the Canadian imports had caused forest employment to drop 161,000 jobs since 1947, close 200 mills, and shrink profits to a low 0.7% of sales.

But Canadians challenged this picture. Canadian employment has sagged 38% since 1951, said a British Columbia spokesman, and evidences a "common revolution" toward more plywoods and veneers. Some 650 B.C. sawmills have closed in the past five years.

Our own fault? Canadians trace most U.S. troubles to the U.S.'s controversial Jones Act of 1920. This law, aimed at strengthening the merchant marine, requires cargoes moving from one U.S. port to another to be carried in ships of U.S. registry. Result: U.S. producers must pay \$36 per 1,000 bd. ft. for shipping, vs as low as \$26 for Canadian shippers using foreign vessels. U.S. producers must absorb the cost with lower lumber prices.

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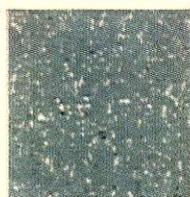
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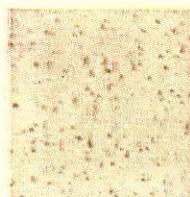
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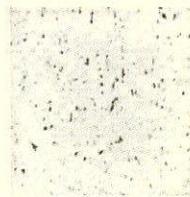
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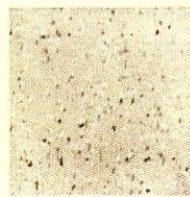
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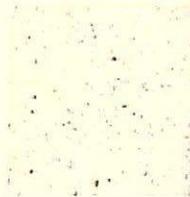
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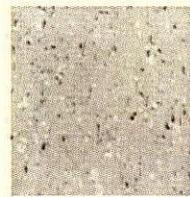
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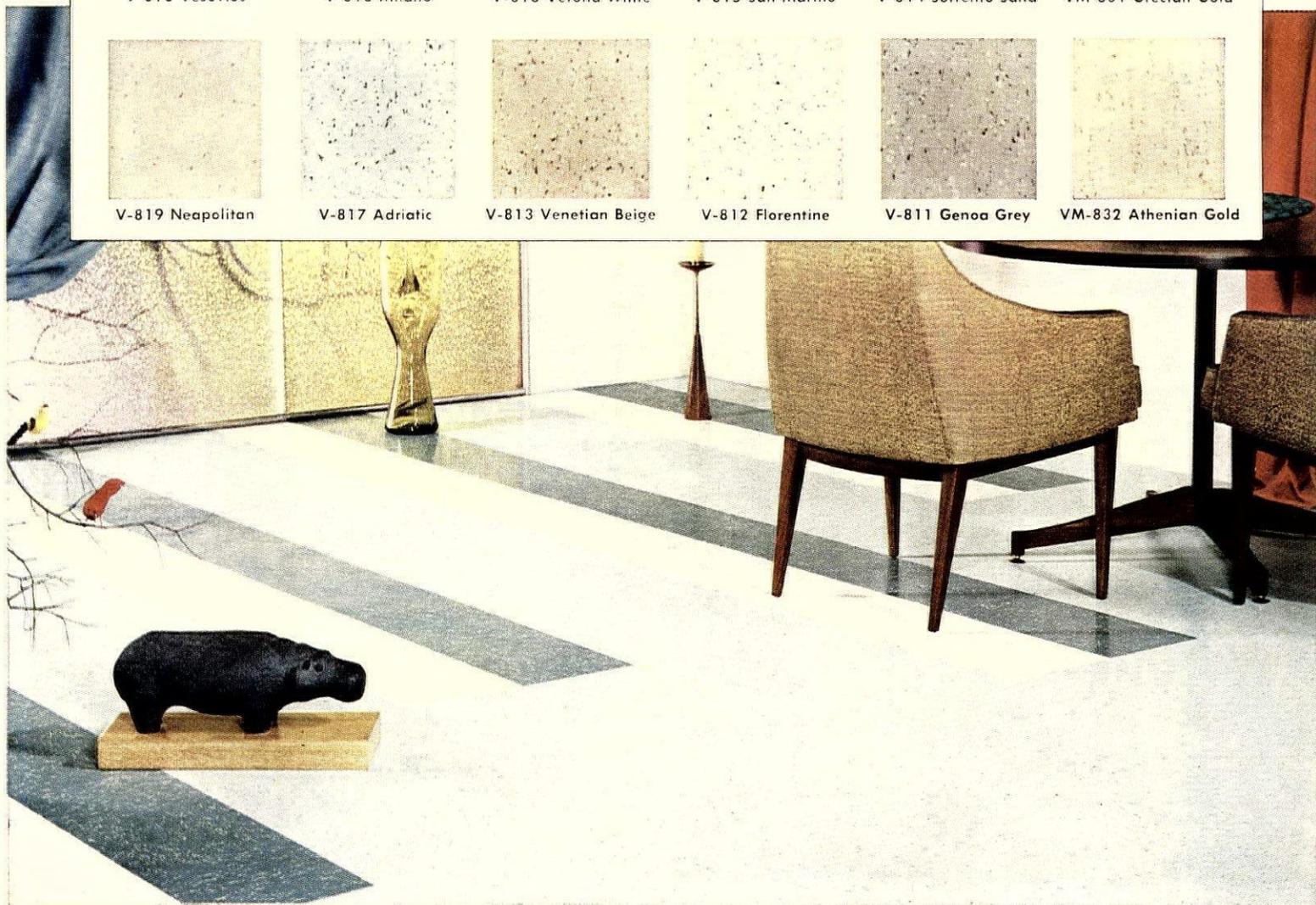
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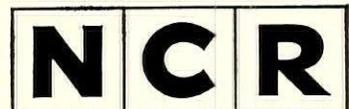
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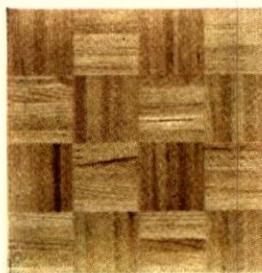
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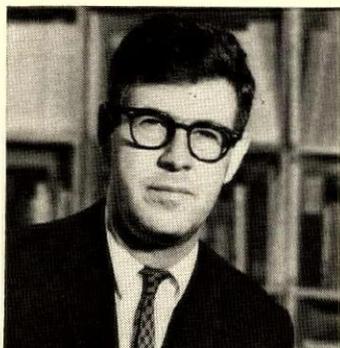
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URBAN RENEWAL

Planners and public housers talk over an about-face in thinking

In Los Angeles, Prof. Herbert J. Gans told planners last month: "Perhaps most important has been the gradual recognition that rehousing poor people in decent low-rent dwellings, whether public or private, did not solve other—and equally pressing—problems such as unemployment, low-income, illiteracy, alcoholism, family disintegration, mental illness; and that rehousing alone could not do away with crime, delinquency, prostitution, illegitimacy, and other deviant behavior."

In Chicago, Author Michael Harrington put it this way to public housers: "We can build decent housing for the poor, but if we leave the job situation the same, the medical and health situation the same, we have vitiated 90% of what we have done. We cannot in the name of progress segregate the poor."



Walter Daran

PLANNER GANS

Is poverty a planning problem?

As Harrington and Gans see it, today's brand of public housing and planning can't hope to solve the problems they were created to handle.

Both programs sprang from the social reformer's theory (or hope) that improving the housing and neighborhood surroundings of the poor would, in turn, improve the character and conduct of the poor. Planning arose before World War I as a protest against teeming big-city slums; public housing sprang in 1937 from the depression-born drive to create jobs (while at the same time building low-rent homes for the poor and clearing slums).

If the new direction pointed by Gans and Harrington is followed by planners and housers generally—and some leaders are heading that way already—the new purpose could be as strong and significant as the original push for social reform itself.

The poorest poor. Harrington argued to a housing workshop of the National Association of Housing & Redevelopment Officials that the modern poor "are not the happy savages of the affluent society—they are the unhappy victims. In the old days it was possible to live in the slums and not be a slum dweller—it was a culture of hope, and the people wanted out and could break out. Now, the way out of the slums has become much more difficult. It used to be a man could start with a low job and work to foreman. In the automated society this is no longer possible: If you are poor when you are young, you'll be poor in middle age and when you are old."

Planners, contended Prof. Gans to the American Institute of Planners, fail to recognize there are actually two classes of poor: 1) persons with fairly steady jobs who can hope to become middle-income families, and 2) persons with irregular jobs who are almost completely shut off from hope of advancement because of race, education, or age and thus do not even try to advance. "The standard neighborhood-and-facilities planning package cannot even contribute significantly to the

improvement of the lower-class milieu," said Gans, a professor at the Institute of Urban Studies at the University of Pennsylvania. "To a poverty-stricken family, the separation of car and pedestrian traffic, or the availability of school, park, and playground within walking distance are not very crucial; their needs are much more basic."

As if to underline the backwardness of U.S. poor, the Peace Corps has just begun training sessions in New York City's festering slums for volunteers assigned to work amid the squalor of Colombia.

What really counts. Prof. Gans blistered planners for relying too much on methods—measuring setbacks or ordering land use—and thinking too little about their overall goals. "In the age of automation and increasing unemployment, the need for economic growth, even if it is disorderly, is becoming more vital than the ordering of growth and the planner's desire for stability. It seems clear that the future of city planning

lies less in the reliance upon land-use plans than in the development of a range of methods that will guarantee the improvement of those aspects of community life that are most in need of improvement."

High on Gans' list of improvements is "elimination of urban poverty. If planners are genuinely concerned with the improvement of cities, the fight against poverty becomes a planning problem." Reasoned Gans: poverty causes slums, which speed the flight to suburbs and the economic decline of cities.

At Chicago public housers observed their 25th birthday by pondering whether they should stop at merely giving a family a clean, large apartment. Commissioner Marie McGuire of the Public Housing Administration, who has said she wants to turn public housing into "happiness housing," praised recent changes in the law. "We can now emphasize the needs of human beings as well as lovely buildings," she reminded 800 housers.

Public housing's goals, added Mrs. McGuire in another talk, are "to rehabilitate people and give them, particularly the upcoming generations, a taste of decent housing so they will have the urge to acquire it for themselves." A nine-city study showed 22% of moveouts buy private houses, she said, and 22% of the 517,000 public housing tenants move yearly.

HHFA sweetens the pot for lenders on fixup loans

In an all-out effort to awaken its slumbrous twin programs for 20-year, \$10,000 home improvement loans, HHFA has altered the rules.

The changes, in the making since last summer (NEWS, Sept), let lenders increase



221d3 money helps townhouse renewal project

Federally-subsidized FHA 221d3 mortgage money—at 3½% interest for 40 years—is helping to make a sales success of Parade Park, a privately sponsored renewal project in Kansas City.

More than half of Parade Park's 214 townhouses have been sold in two months, even though the site is a former slum still rimmed with drab neighborhoods. All 111 buyers so far are Negro.

"We're getting everything from newlyweds to retired couples," say sales agents. Only one or two buyers come directly from public housing.

Parade Park—envisaged as a 550-unit development at completion—is one of five renewal projects underway or completed by Reynolds Aluminum Service Corp., whose executive vice president, Albert M. Cole, was President Eisenhower's HHFA administrator. All told, the Reynolds projects involve 6,000 homes and \$290 million. Co-sponsor in Kansas City is Equitable Investment Corp. of Columbus, Ohio, whose president, Jack Havens, is a former chairman of NAREB's Build America Better Committee.

Switching from unsubsidized 5¼% mortgage money to the controversial 221d3 plan let the sponsors reduce down payments by 66% and monthly payments by about 15%. Details:

Unit	Under Sec 213		Under Sec 221d3	
	Down	Monthly	Down	Monthly
1 b/r.....	\$325	\$60	\$100	\$48-\$53
2 b/r.....	475	70	125	66-68
3 b/r.....	625	90	150	76-78

These federally-aided reductions in carrying cost come on top of the subsidy of land write-down (\$4,400 per unit) to get better housing cheaper for Parade Park's occupants.

Another cost-cutter developed by Reynolds: factory-assembled 4' x 16' load-bearing wall panels instead of stud framing. The panels are covered with structural plywood, heavy felt and bright-hued aluminum skin. Interior skin is foil-backed dry wall. Altogether—with aluminum shingles, ductwork, conduit and other items, Reynolds sold an average of 800 lbs. of aluminum per house.



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originating fees from 1% to 2½% (or to \$50 if this is more) and let the Federal Natl. Mortgage Assn. pay par for the loans instead of the old price of 99. Another change is in the works to cut red tape on small loans by letting lenders rather than FHA certify that improvements under \$5,000 have been completed satisfactorily.

The twin loan programs, Sec. 220h for homes inside renewal areas and Sec. 203k outside renewal areas, were written into the 1961 Housing Act. FHA optimistically predicted it would handle 70,000 loans this year. But in 16 months only 328 loans (averaging \$5,200) have been insured; none have been in renewal areas which HHFA hoped would be helped most by the new law.

The higher originating fee boosts the yield on a 10-year loan to 6.5%. Lenders have long complained that the 6% interest fixed by Congress along with FHA processing of the loans like new home applications makes 203ks unprofitable. FHA first tried to approve discounts but backed down after protests from Rep. Albert Rains (D, Ala.) powerful chairman of the House subcommittee on housing. But FHA stuck to its aim, surveyed field offices, and reported the 1% fee "was not sufficient to cover the lender's cost of making the loan." FNMA's purchase-price boost was one condition of Rains' change of heart.

The increased fee applies only when the lender disburses loan proceeds and inspects the property prior to completion. FHA makes clear in its new rules that the higher originating fee cannot be included in the loan.

Builders fight planning subsidies

A head-on clash of civic power groups is making Los Angeles the first testing ground for public acceptance of federal subsidies to pay two-thirds of the cost of producing community renewal plans.

The CRP, as it is called in bureaucratic parlance, was inserted in the 1959 Housing Act as a way to end piecemeal thrusts at slum pockets with small renewal and public housing projects. Cities were to use money to "determine the extent, location, nature, and trends of blight and deterioration throughout a city; analyze the city's potential for economic growth; . . . and prepare a continuing program to marshal, improve, and apply local resources to meet the total urban renewal need." So far the Urban Renewal Administration has granted \$8.6 million to 64 cities.

Federal invasion. CRP ran into trouble when aides of Mayor Samuel Yorty sent Los Angeles' application for \$2.7 million of federal money to a city council that has already clashed with the mayor over the council's authority. The application has been bottled up two months in the planning committee headed by Councilman Ransom Callicott, whose district includes two controversial renewal projects, Bunker Hill and Temple.

At the same time community groups are lining up for and against federal funds for the CRP. The Homebuilders Association of Los Angeles, Orange & Ventura Counties fired off a two-page letter saying the "federal gov-

ernment should not become involved in purely local problems." Builders claim all the information needed is already in city files, and that a "temporary" agency to draft the CRP would "soon become permanent and subsequently expand in size and activity. History has shown that when local communities accept federal subsidies, they are subject to the whims and dictates of bureaucrats in Washington."

Both the Los Angeles Realty Board and Small Property Owners Assn. have sided with the builders, but the Apartment House Owners Assn. and Downtown Businessmen's Assn. both endorse the idea.

Missed point? The city's pitch for federal aid also has the backing of a 54-member Citizens Urban Renewal Advisory Committee. Contends its chairman, Arthur Gray, economist and professor of land planning at the University of Southern California: "The opposition has missed the point. It certainly entails a lot less federal control than you get in the federal highway program and I don't see any of these people proposing we stop taking money for highways." Dr. Gray adds that specific renewal projects—which in his opinion are too large anyway—seldom bring opposition because they have specific purpose.

But what appears to be a nebulous planning effort—and one which could lead to wide and unforeseen changes in a community—is the kind self-reliant localities hesitate to start precisely because its outcome is so cloudy.

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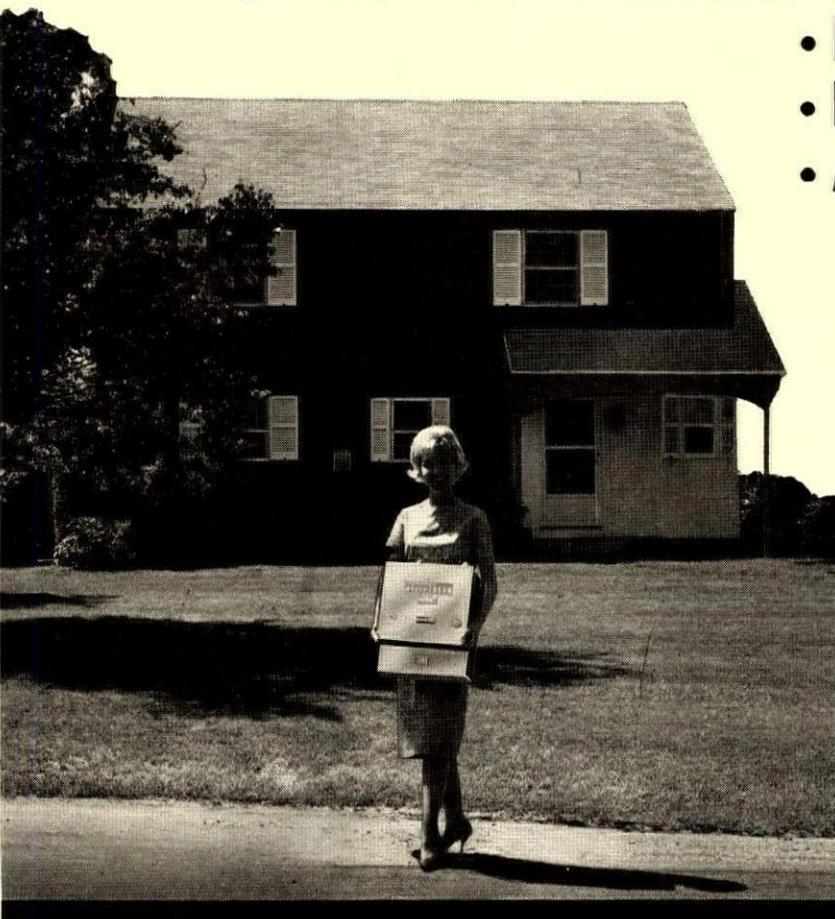
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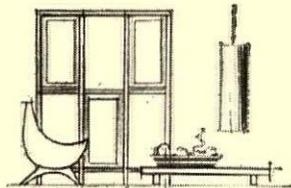
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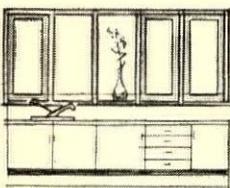
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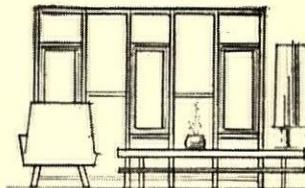
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M622

PEOPLE

Top performers of '62

The men pictured on this page represent ten organizations or companies whose mark on housing has been both unmistakable and constructive during 1962.

These are not the only ten top performers the editors of **HOUSE & HOME** could have picked. Neither the builder of the greatest volume of housing nor the mortgage banker whose operations showed the fastest growth is among them. One reason: size alone seems a less relevant measure of achievement now that the postwar housing shortage is long gone and the future progress of the industry may be governed by how fast it cures its internal problems as well as by the overall pace of the nation's economy.

One striking fact about this group is its youth. The oldest is only 57, the youngest 33. The average is 44 years. So for many of them, the years of greatest achievement may well lie ahead.

This is good news for housing. For it will take vigor, as well as imagination, to lead the fractionated industry into new managerial combinations and new ways of doing business in tomorrow's increasingly competitive business climate.

Durland's Photo Service



EMIL HANSLIN, 41, successful realty sales manager turned developer, quarterbacked a blue-ribbon team of architects, planners, and marketing experts in his 3,000-acre New Seabury (Cape Cod) project. Top notch design won the development big color-stories in important consumer magazines. Result: \$1.5 million in land and homes sold in six months.



JOHN F. HAVENS, 35-year-old Realtor and onetime house remodeler, started Equitable Investment Corp. of Columbus, Ohio, with \$50,000 six years ago, has managed it into a diversified \$125 million realty giant which may net as much as \$1.2 million profit this year. It has subsidiaries in land development, owns a \$104 million S&L in Akron, and a mortgage banking company.

Del Ankers



ALBERT P. HILDEBRANDT, 38, president of Kingsberry Homes, in five years has led his company from losses to profits over \$800,000, and to second place in the industry, behind National. Production facilities, sales force (41 field men), and a number of dealer/builders (385) all doubled in 1962. A new plant at Emporia, Va., gives Kingsberry a crack at the big East Coast market.

Arthur Shay



MAX H. KARL, 52, president of Mortgage Guaranty Insurance Corp., the private FHA, expanded his operations into 42 states (including just-added California). Insurance written passed the \$1 billion mark even though MGIC stopped insuring unsold tract homes in September 1960. Earnings soared spectacularly (up 155% to \$1.77 million) in the first nine months of 1962.

H&H Staff



BERNARD LOSHBAUGH, 57, executive director of Action-Housing Inc., Pittsburgh's five-year old civic group dedicated to better housing, guided development of a pacesetter subdivision, East Hills, which offers the best row housing in its middle-income price bracket in the U.S. Builders elsewhere could profit from East Hills' cost-saving innovations—mostly fiscal and legal.

Walter Bennett



JOSEPH P. McMURRAY, 50, chairman of the Home Loan Bank Board, gave the \$90 billion S&L industry (which finances 45% of new U.S. housing) a new brand of leadership: upbeat but firm. Helping S&Ls change with changing times, he showed his political skill by steering a law through Congress in its closing days to let S&Ls put 15% more of their assets into apartments.

Robert H. Johnson



IRVING ROSE, 37, president of Advance Mortgage Corp., started issuing a quarterly study of housing markets in ten Midwest cities three years ago, has developed it into the best report of its kind in the nation. Many of Advance's local figures on vacancies and delinquencies are available nowhere else. Circulation now tops 4,000. The study costs Rose \$25,000 a year.



JAMES SHEQUINE, 33, chief engineer of The Stanley Works' construction research department, was project manager for the Time and Methods Analysis Program (TAMAP, H&H, Sept.) His nail-by-nail study of house building, in cooperation with Builder Bob Schmitt and NAHB, turned up changes that saved between \$700 and \$1,000 on a \$16,700 house.

Robert W. Kelley



PHILIP WILL JR., 56, capped two years as AIA president by coaxing his tradition-proud profession toward taking a new and expanded role in the building process. Suiting action to his views, he led his celebrated Chicago firm of Perkins & Will into the role of sponsor, as well as architects and engineers, of the 1,842-unit James Whitcomb Riley urban renewal project in Indianapolis.

Graphic Artists



NOEL ZELDIN, 43, president of Canada's Consolidated Building Corp., diversified into townhouses, two-family homes, apartments, modernization, even public parking facilities, turned in a six-month (ending Aug. 31) net profit of \$993,901, a towering 75% over comparable 1961. Its year-end (Feb. 28) profit margin of 16.4% on investment leads all publicly-owned building companies.

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We particularly favor this door, not only because of the dollar savings but also for many other reasons. Warpage of doors has been eliminated, the paint is factory applied, and an even temperature is maintained in the closets because of the louvers.

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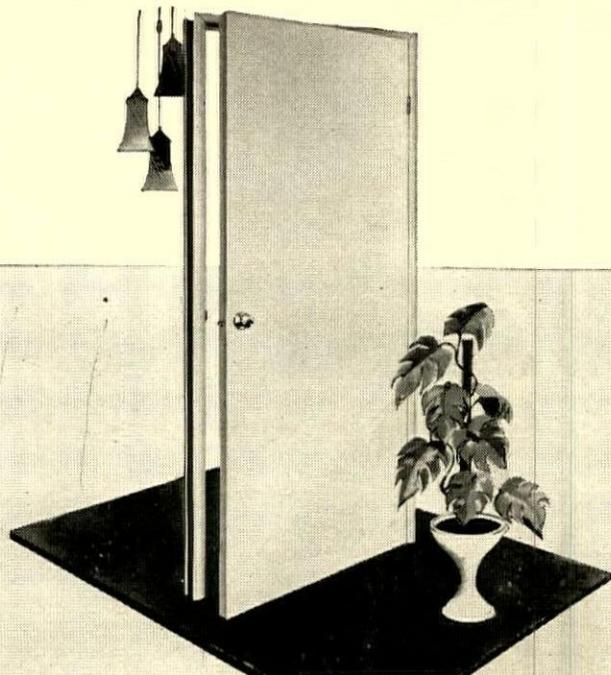


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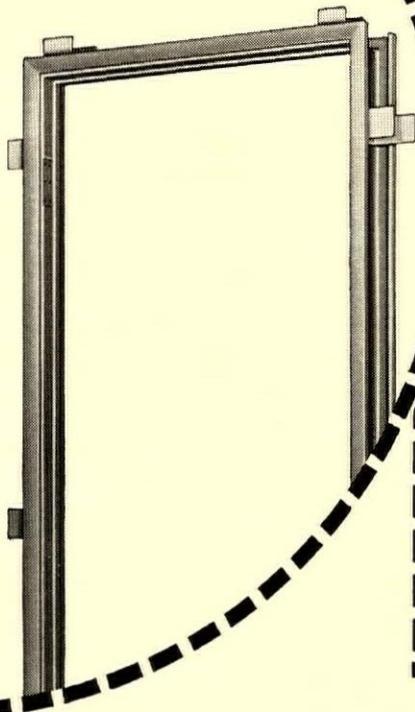
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Housing leaders lose in election; new Congress leans more to JFK

"I thought I could tell the people the truth in a political campaign. I guess I was wrong."

On this mournful note, Builder **W. P. (Bill) Atkinson**, 55, leader of the nation's homebuilders in 1951, announced his retirement from Oklahoma politics after becoming the first Democrat to lose a race for governor since Oklahoma joined the union in 1907. He was defeated by GOP Candidate **Henry Bellmon**, a wheat farmer, by 70,000 votes in a total vote topping 700,000.

Atkinson first sought the governorship in 1958 but lost the Democratic primary. This year he won the nomination by an eyelash (NEWS, July) but in November caught the backlash of voter irritation at waste, inefficiency, and alleged corruption in the outgoing administration (Oklahoma governors may not succeed themselves).

Atkinson espoused a 10% increase in Oklahoma's 2% sales tax. Bellmon promised to hold the line on new taxes. "I had hoped I could set a precedent where all politicians could lay the facts on the line in a campaign," said Atkinson, explaining his stand.

Other housing figures followed Atkinson to defeat. Former (1946) Housing Expediter **Wilson Wyatt** lost his bid for a Senate seat from Kentucky. **Rep. John Rousset**, former FHA information chief (R., Calif.) paid heavily for joining the John Birch Society during his term and lost by 9,000 votes in a district now gerrymandered to favor Democrats.

Homebuilder **Joel T. Broyhill** (R.) ran against the tide by winning a sixth term in his northern Virginia district in the Washington suburbs with the aid of Sen. **Harry F. Byrd's** Democratic machine.

The new Congress should lean a little more toward President Kennedy's domestic policies with the notable exception of Dept. of Urban Affairs & Housing. Democrats picked up four seats in the Senate to hold a 68-32 margin. They now hold a 259-176 edge in the House (compared to 263-174 in the last Congress which had two temporary seats added when Hawaii and Alaska were made states).

The returns will have special impact on housing legislation in the Senate, where 18-year veteran Sen. **Homer Capehart** (R., Ind.) one-time chairman of the Housing subcommittee and minority leader on the full banking committee, was defeated by New Frontiersman **Birch Bayh**. Conservative Sen. **Wallace Bennett** (R., Utah), 1949 president of the National Association of Manufacturers, becomes the committee's minority leader. Bennett is an unswerving foe of

public housing but Capehart had taken a softer line on this and other issues involving housing subsidies.

The big Democratic majority in the Senate may grease the way for some Kennedy spending plans like the ill-fated \$500 million mass transit proposal of last session. But the returns should make it harder than ever for Southern senators to acquiesce to the President's race-bias policies. Reason: the hairbreadth escape of veteran Sen. **Lister Hill** of Alabama from defeat at the hands of a Republican who charged that Hill was anti-segregation and followed Kennedy too closely. Many would fight harder than ever to defeat upgrading HHFA to a cabinet post headed by Dr. Robert C. Weaver, a Negro. And some insiders speculate that Sen. **John J. Sparkman** (D., Ala.) might give up his chairmanship of the housing subcommittee to devote more time to foreign affairs if President Kennedy issues his expected anti-bias order on housing. Rep. **Albert M. Rains** (D., Ala.) might give up the same post in the House. Rep. **Brent Spence**, (D., Ky.) 87, retired, which opens the door for a new chairman of the banking committee. Rep. **Wright Patman** (D., Tex.), is next in line. Patman is a long-time foe of the Federal Reserve system and a friend of S&Ls and mutual savings banks who has criticized such bank practices as interest-free use of demand deposits.

Patman's committee will be missing Republicans **Rousset**, **William Scranton**, elected Pennsylvania governor, **Tom V. Moorehead** of Ohio, and **Gordon L. McDonough**, conservative 18-year House veteran from Los Angeles. No Democratic members were unseated.

Freshmen Congressmen include **Richard Hanna** (D., Calif.), the California assemblyman who sparked investigation into ten percent scandals there (NEWS, May, '60 *et seq.*).

FNMA head wins rare grand slam in awards

J. (for James) Stanley Baughman, 64, has rounded out 29 years as a government careerist by winning in the same year the two highest awards for federal civil servants, the President's Award for Distinguished Service and the Rockefeller Public Service Award. The latter carries a \$5,000 cash grant.

Baughman, president of the Federal National Mortgage Assn. since 1950, joins Ambassador-at-large **Llewellyn E. Thompson** as the only double winner of the honors, each given to five federal employees annually.

Baughman came by his twin



LENDER BAUGHMAN
Shop talk over the 65¢ special

prize by ruling his agency, known familiarly as Fanny May, with a firm but quiet hand. He keeps intimate contact with every part of his far-flung operation from accounting to public relations by keeping close to his staff aides. A frequent sight in the employees' cafeteria of his Washington headquarters is Baughman shop-talking with his advisers over a hastily-assembled tray (he usually orders the 65¢ special plate).

Thanks to an historic charter re-vamping in 1954, FNMA is the only government agency with publicly-held stock (8,601 stockholders). But the charter orders FNMA to provide a secondary market for FHA and VA mortgages like a private business, and Baughman, with a long background in private real estate and savings and loan work, sees to it that FNMA does just that—and at a profit. Last year FNMA showed a \$10.3 million surplus after paying \$17.7 million in lieu of income taxes, setting aside \$312,000 for loss reserves, and distributing \$2.5 million in dividends on its common stock (the current 30¢ monthly rate is a 4.5% return on FNMA's bid price of \$80 a share).



TITLE MAN NIELSEN
Joining a bigger empire

Holding company bids for Title Guaranty Co.

The outline of a new western title insurance empire crystallized last month as giant (12.7 million shares) Transamerica Corp. proposed to buy **Aksel Nielsen's** Denver-based Title Guaranty Co.

If the deal goes through, the San Francisco holding company (banking, life insurance, personal loans,

land and oil interests) will have a three-state title operation (northern California's City Title Insurance and Arizona's Phoenix Title & Trust) with total assets of more than \$10 million.

The offer, jointly announced by Board Chairmen **Nielsen** and **Horace W. Brower**, would swap 7,341 shares of Transamerica for each of the 10,544 shares of Title Guaranty. At present prices, the 78,000 shares offered have a market value of some \$2.7 million. No change in the Denver title concern are planned. Nielsen, long-time friend and fishing crony of former President Eisenhower, will retain his other interests in mortgage banking and real estate.

Walter Daran



TITLE MAN DEATLY
Land is a different concept

Incoming title leader tangles with lawyers

The new president of the American Land Title Assn has shattered precedent with a strong attack on bar-sponsored title insurance companies. (Up to now Title leaders have talked softly to the legal profession, which influences so much potential title business).

Said **William H. Deatly**, who is also president of New York's Title Guaranty Co., and a three-term president of the NY Board of Title Underwriters:

"The business of real estate title insurance is neither a proper nor a legitimacy sponsored or owned by the organized bar. I suggest to the Bar Association that title insurance is an entirely different concept from purchase of negligence insurance for a lawyer's own protection against the consequences of his own errors."

At the St. Louis convention (where the word "Land" was added to the name of the title organization) Deatly took note of lawyers' charges that title companies were engaging in the practice of law in real estate deals. His view: the courts are the proper judges of any alleged improper practices.

He stepped up his attack at a state title association meeting in Florida (which has a bar-sponsored title insurance plan):

"How the Florida bar and its members can square the receipt of

deferred dividends, which are really 'kick-backs,' with their own canon of ethics, is something none of us can understand.

"We don't object to fair competition in our business. We do object when that competition seeks to be unregulated, is exempt from federal taxation, and when, after a period of time when some of the premium is set aside to absorb losses, any unused balance is returned to the lawyer-members."

Pics Chicago



LUMBERMAN EVERITT
Rx: get to the grass roots

Man of many hats heads lumber dealers

As if to dramatize the sweeping management changes now transforming the traditional work of a lumberyard operator, the Natl. Retail Lumber Dealers Assn. not only picked a new name this year (see p. 18) but elevated to the presidency a man who is much more than just a seasoned lumber dealer.

He is **Leslie G. (for Grant) Everitt**, 61, board chairman of the family-owned Everitt Lumber Co. of Ft. Collins, Colo. When he takes office Jan. 1 succeeding **William L. Johnson** of Boise, Idaho, Everitt intends to devote full time to the national group.

Everitt came by his lumbering interest naturally. His father was an Enid, Okla. yard manager for Long-Bell Lumber Co. and he did cleanup chores and drove trucks for the yard while still in school. After school he settled down in his father's trade with Long-Bell and in 1945 was elected vice president and general manager of 138 retail yards headquartered in Kansas City.

He retired from Long-Bell (now a division of International Paper Co.) in 1958, and retired to his family yard. The yard had started as a sideline. Everitt and a friend bought a bankrupt Oklahoma yard in 1935, had seen it grow to a multi-branched operation over the years. In 1953 he took 10 yards in Colorado, Kansas, Oklahoma, and New Mexico and set them up as Everitt Lumber headed by his son, **Robert**.

The yards, now thriving on a \$5 million annual sales volume, are the base for Everitt's farflung interests. With other investors he set

up Union Manufacturing & Supply Corp. in Ft. Collins and as an authorized maker of Lu-Re-Co components, sells about 40 houses a month over a 300-mile area.

Through separate companies, Everitt is developing three subdivisions of 160 acres each in Ft. Collins plus smaller residential areas in Salina, Kan., and Colorado Springs.

As NRLDA president, Everitt hopes to reverse a slow but measurable ebb in membership. "We're not reaching the dealer at the grass roots," he says.

National Homes' plane crash kills three

Part of the morning the single runway at White Sulphur Springs, W. Va., airport was socked in and many another prefabber who pilots his own plane landed 50 or 75 miles away. Just after 2 p.m., the fog lifted as National Homes' twin-engined plane came over for an instrument landing, then circled away in an approach pattern.

But Pilot **Vincent Monroe** never made it. The plane crashed into Greenbrier Mountain, killing Monroe, Co-pilot **Charles Compliment** and Mrs. **Eleanor Price**, wife of National's president, **George Price**. Price and **Allen Dibble**, advertising director, were injured—Dibble critically.

Price, who survived a similar crash which took three lives in Lafayette, Ind., 11 years ago, managed with two broken ribs to walk two hours for help. The party was on its way to the Home Manufacturers' Assn. convention at Greenbrier (see p. 11).

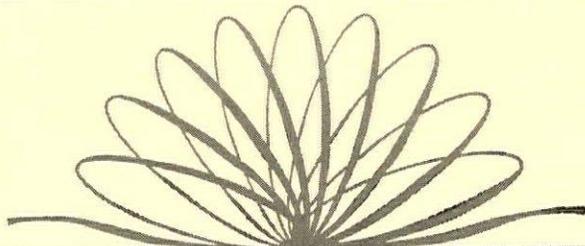
DIED: **Colin L. Campbell**, 55, millionaire partner in the real estate firm of Ralph W. Applegate & Co., Oct. 13 in Chicago; **Warren E. Cox**, 55, chief counsel for the rental housing division of FHA, Oct. 13 in Arlington, Va.; **Clarence R. Ahalt**, 74, founder and president of the Metropolitan Savings & Loan Co., Arlington, Va., Oct. 15 in Leesburg, Va.; **Robert N. Hawes**, 55, general counsel for the Hardwood-Plywood Institute, the Douglas Fir Plywood Association, and the United States Plywood Association, Oct. 18 while attending the Hardwood-Plywood Institute's fall meeting in Chicago. **William Percival Johnson**, 83, dean of Delaware homebuilders, who erected about 8,000 homes in Delaware and Pennsylvania in 64 years of building, helped found the Philadelphia Home Builders Association and the Home Builders Association of Delaware, Oct. 30 at his home in Deerhurst, a community he developed in Wilmington, Del.; **Robert C. Weaver Jr.**, 22, adopted son of the HHF Administrator, when he accidentally shot himself while playing with a gun Nov. 6 in his home in New York City.

GO!

TO PAGES 81-84 NOW

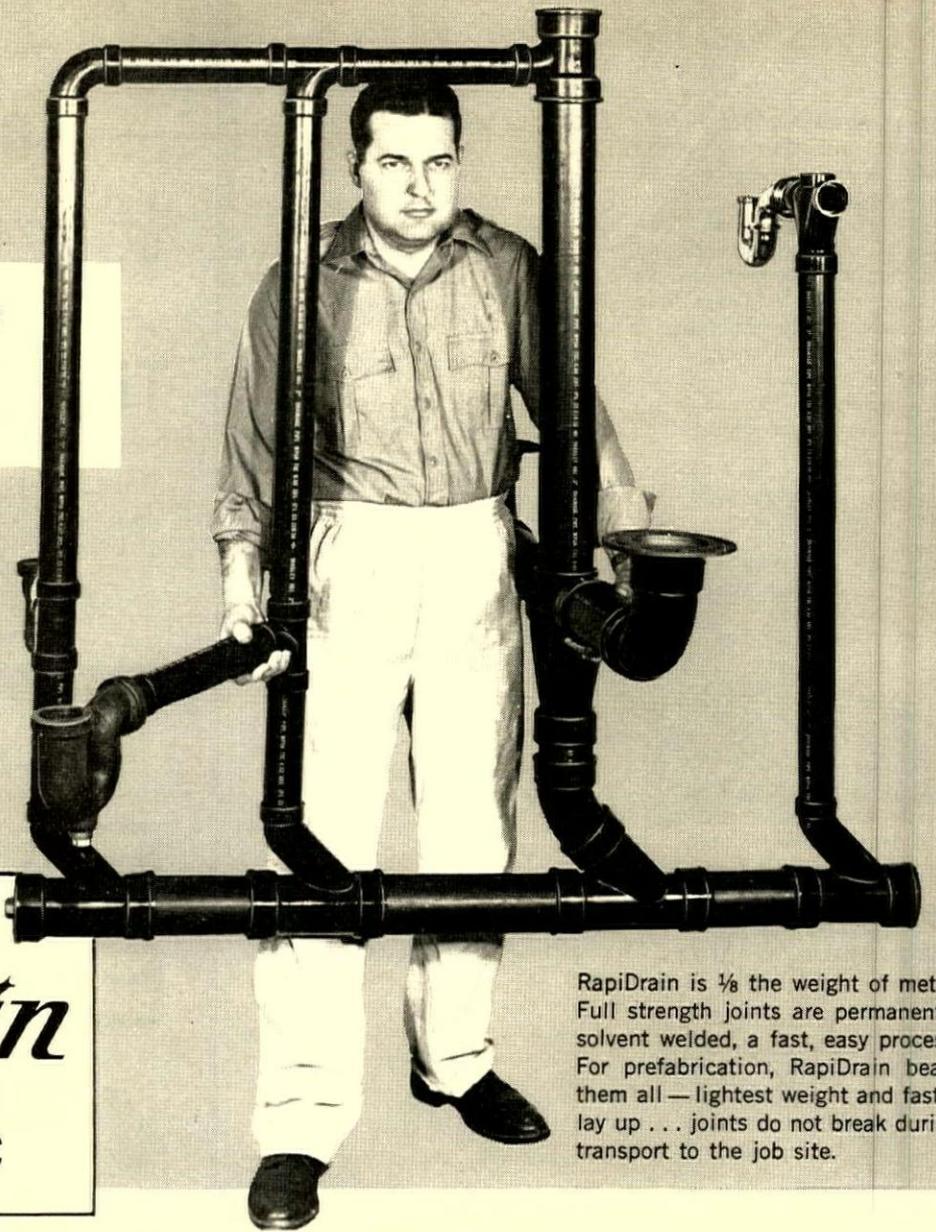
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Please send me full information on RapiDrain!

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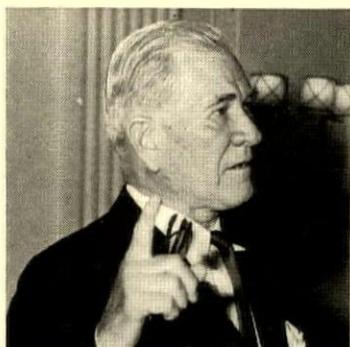
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MORTGAGE MONEY



ANTI-BIAS order would slice house output 20%, cut business for S&Ls and banks by half next year, predicted Sen. A. Willis Robertson (D., Va.), chairman of the banking committee. Rising vacancies should be a "red flag," he said.



BROADER POWERS for S&Ls were urged by Chairman Joseph P. McMurray of the Home Loan Bank Board. Why? "The entire demand-supply structure in the financial markets has undergone radical change."



LEAGUE OFFICERS congratulate incoming President Frank B. Yeilding Jr. (3d from r), president of the \$68 million Jefferson Federal S&L Assn., Birmingham, Ala. Others (1 to r): Executive Vice President Norman Strunk, outgoing President M. L. (Met) Dye, Salt Lake City; incoming Vice President Eugene Mortlock, New York City. Officers told newsmen that the Treasury has no plans to ask for another boost in S&L income taxes next year.

Are S&Ls heading for a major fight with banks?

Now that savings and loan men have their tax fight behind them, they are resuming hostilities with their traditional enemy within the financial fraternity: commercial banks. Leaders of the United States Savings & Loan League zeroed in on their target at their convention last month in Washington.

Outgoing President M. L. "Met" Dye of Salt Lake City called for a full scale Congressional inquiry into proposals for enlarging commercial banks' mortgage lending role. Banks have launched an "energetic, well-organized and well-financed drive . . . not only to recover unquestioned leadership in the savings field, but to challenge the position of the savings and loan business as the central force in the home mortgage market," he cried. "Probably the most amazing and startling aspect of this drive is that it is taking place without commercial banking groups giving pause to consider whether it is appropriate and in the public interest for them . . . to become dominant in either of these fields."

Since commercial banks gained authority last January to pay up to 4% interest on savings accounts they have experienced such a dramatic rise in savings deposits (up 12%, or \$9.8 billion) that they have turned heavily to mortgage lending, Dye noted.

He specifically attacked proposals just made by a bankers' advisory committee to James A. Saxon, comptroller of the currency, that banks be empowered 1) to make 80%, 25-year realty loans (instead of 75%, 20-year loans), 2) make unsecured 75%, 5-year real estate development loans, 3) to put about 10% more of their savings deposits into realty loans.

Congress should investigate whether banks whose primary deposits are subject to immediate withdrawal by its customers should be allowed to commit their funds to long term loans, Dye declared.

Help from the top. If S&Ls want to counter commercial banks' efforts to invade the mortgage field by broadening their own powers they can count on help from the energetic chairman of the Home Loan Bank Board, Joseph P. McMurray. Convention delegates—there were a record 5,500 of them—applauded when he announced that the board intends "to pursue a broadening of the authority of the investment and lending by associations in fields related to and consistent with economical home financing. This means a wider choice of securities, including tax ex-

empts, and entry into such lending fields as consumer goods for the home, loans for educational purposes, and other elements of family finance." (Under today's laws and regulations, S&Ls are confined largely to mortgages on one- to four-family homes.*)

Would bankers fight such broadening of S&L powers? "I think they would be hard put to try," McMurray told newsmen. "They are asking for more flexibility themselves. In fighting this they would be saying, 'We want to get into your business but we *don't* want you in ours.' I don't think Congress would pay much attention to this argument."

McMurray's proposal is a trial balloon. And many S&L leaders disagree that S&Ls should get into such areas as consumer financing, even though it is clear that S&Ls' No. 1 problem today is how to invest all the money they are getting. One league spokesman calls consumer financing "a bedraggled business." Moreover, some big S&Ls are even now backing away from fix-up loans because of losses in collecting when they tried to generate big volume the only way they could: by getting the loans through contractor-dealers. And league leaders are skeptical that Congress would give S&Ls such power even if the Administration would agree to propose the necessary legislation (which is also doubtful).

Said President Dye: "The answer to the investment problem of our business in the immediate future, it seems to me, lies almost wholly in doing a better job in the areas S&Ls now serve, in markets we know best." For instance, he suggested S&Ls might finance items like furniture that go into new homes but are not eligible for mortgage credit.

More savings insurance. Most of the delegates applauded again when Chairman

* Under the 1962 Tax Act and the S&L apartment-lending law, S&Ls must: 1) have 90% of assets in cash, government bonds or realty loans, 2) have 80% of the 90% in residential loans, 3) have 60% of the 90% in one- to four-family home loans, 4) have not over 18% in commercial loans, and 5) have not over 30% in commercial and apartment loans combined.

McMurray disclosed that the Federal Savings & Loan Insurance Corp., which the HLBB supervises, will ask that the insurance ceiling on S&L accounts be boosted from \$10,000 to \$25,000. The Federal Deposit Insurance Corp. is recommending the same action for bank deposits. Both moves require Administration approval and a law from Congress.

The ceiling was last raised in 1951, from \$5,000 to \$10,000. In the two years following, S&L deposits soared—by 42%, then by 50%. This prospect—at a time when S&L men agree their No. 1 problem is how to put to work all the money they already are getting—makes some S&L leaders question whether the boost is such a good idea—now. But they are in a minority.

More applause greeted McMurray's comment that the HLBB "is determined . . . to eliminate the ragamuffin" from the S&L industry. He explained: "Those are the fellows whose advertising borders in misrepresentation, whose offices look more like department stores, whose fees and interest rates on loans are out of line with other associations in the area, whose dealings frequently appear to be

Mortgage outlook: yields dropping, a few premiums

The pile-up of savings deposits is putting renewed pressure on mortgage yields. You won't see much of effect yet in FHA and VA discounts (p. 37) but mortgage men are now predicting that yields may drop below their 5.10-5.15% plateau before year-end. Some talk of 5.06-5.12%.

In the Midwest and parts of the East, a few lenders are paying premiums for prime conventional mortgages at 5¾% to yield 5.5 to 5.6. For FHA minimum down, 30-year immediates, the prevailing price in interstate deals remains 97½, but in San Francisco, it has just moved up from 97½-98 to 98-98½.

If prices like this get general, most analysts look for a spurt in buying from Fanny May — even though FNMA's price for 5¼% loans from its secondary market portfolio remains 99½.

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A mortgage banker specializes in translating "money plans" into successful action by finding the right money source for the right loan and vice versa.

He knows intimately the full range of local business conditions. He knows the national mortgage market. Knows them better than either mortgagor or investor can take time to learn.

Why not contact one of these professional mortgage bankers and avail yourself of the extra measure of service that comes from dealing with a mortgage specialist?

Sponsored on behalf of the more than 2,000 MBA members from coast to coast.

ALABAMA

Cobbs, Allen & Hall Mortgage Co., Inc.
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FLORIDA

Stockton, Whatley, Davin & Co.
Jacksonville

GEORGIA

Tharpe & Brooks, Inc.
Atlanta

ILLINOIS

Dovenmuehle, 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

T. J. Bettes Co.
Houston

WASHINGTON

Carroll Mortgage Co.
Seattle

WASHINGTON, D. C.

The Carey Winston Co.
Washington, D. C.

with himself, and who frequently pay a higher dividend than the prudently operated association can afford."

The HLBB also plans to ask Congress for new legislation regulating S&L holding companies, McMurray disclosed. And it expects to issue new rules itself covering how S&Ls take into their books (as profit) discounts on mortgage loans. The board proposed to require seven-year amortization of such fees and charges last year, but shelved action when S&Ls protested.

DFPA tests financing plan for low-cost compact homes

The Douglas Fir Plywood Assn. is testing a new plan for financing low-priced homes around Seattle.

Three builders are working with the association to build houses in the \$8,000 to \$10,000 range from DFPA plans. The builders and DFPA will offer 90% mortgages to buyers on 20-year, 6½% terms. The money is from Pacific First Federal S&L in Tacoma, with DFPA guaranteeing the top 20% of the loan. DFPA will do no special underwriting of its own, but will accept the S&L's judgment on credit.

None are started yet, but DFPA hopes 100 houses can be sold under the plan next year. This would produce credit and default experience to consider a possible nationwide expansion of the plan.

CANADA

Builders urge end to 6% interest-rate ceiling

Canada's housebuilders are seeking to end some of the dominion's more curious restrictions on mortgage lending.

In testimony before the Royal Commission on Banking & Finance, which is making a major study of Canada's whole banking setup, the National House Builders Assn. has asked the government to:

- Stop pegging the interest rate ceiling for homes financed under the National Housing Act. It is now set at 6½%—but discounts are prohibited. Conventional loans go at 7-7¼%.
- Amend the Bank Act to let Canada's seven chartered banks (which have \$8.1 billion in savings deposits) make NHA-insured loans at any prevailing NHA interest rate. Under today's laws, the banks—the major source of credit—cannot charge more than 6% and so make no NHA mortgage loans.
- Expand NHA home loans (with their 5% down payment minimum) to cover existing as well as new homes. This would help open up a trade-in market, contends NHBA.
- Authorize 80% loan-to-value ratios for conventional first mortgages. The present 66% ceiling has spawned a "thriving market in second mortgages" with rates that often top 20% and sometimes go as high as 40%, complain the builders.
- Boost the maximum NHA home-improvement loan from \$4,000 to \$8,000 and boost the term from 10 to 20 years.

With NHA loans pegged at below-market levels, the Canadian government often pours millions into direct mortgage loans—\$127 million in the first nine months of this year, for instance.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgages who retains servicing.) As reported to HOUSE & HOME the week ending Nov. 9, 1962.

City	Conventional Loans		Construction Loans ^w		FHA 207	FHA 220	FHA 203 ^b
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Interest + fees Savings banks, S & Ls	Firm Commitment	Firm Commitment 35 years	Min. Down 35 year futures
Atlanta	5½-6	6	6+2	6+2	a	a	96½-97
Boston local	5¼	5¼	5¼-5½	5¼-5½	a	a	a
out-of-st.	—	—	—	—	a	a	96-97
Chicago	5½-5¾	5½-6	5¾-6+1-1½	5¾-6½+1½-2	97½-98½	97½-99	96½-97½
Cleveland	5½-5¾	5¾-6	6+1	6+1	98-99	97-98 ^b	97-97½
Dallas	5½-5¾	6	6+1	6+1	98-98½	a	97-97½
Denver	5½-6	5¾-6½	6+1½-2	6+1½-2	97-98	a	a
Detroit	5½-5¾	5½-5¾	6+0	6+0	98-98½	a	a
Honolulu	6-6½	6-7	6+1-2	6+1-2	a	a	a
Houston	5½-6	5½-6½	6-6½+1	6-6½+1	97-98 ^b	98 ^{hd}	96-96½ ^b
Los Angeles	5¾-6	5¾ ^h -6.6	6+1½	6-6.6+2-3½	98-98½	98	97½
Miami	5½-5¾	5½-6	6+1	5½-6+0-1	a	a	96-96½
Newark	5½-6	5½-6	6+1	6+1	98½-99	par ^e	a
New York	5½-6 ^f	5¾-6 ^f	6+0-1	6+0-1	98½-99½	98½-99½	98½-99½ ^b
Okla. City	5¾-6	6-6¼	6+1-2	6+1-2	a	a	a
Philadelphia	5¼-5¾	5½-6	5¾+1	5¾+1	99	99	a
San Fran.	5¾-6 ^h	6-6.6	6+1-1½	6-6.6+2-3	98½ ^k	99½-par	97-97½
St. Louis	5½-6 ^m	5½-6½	5¾-6½+1-2	5¾-6½+1-2	a	a	a
Wash. D.C.	5½-5¾	5½-5¾	5¾+1	6+1	98	98 ^b	98

City	FHA 5¼s (Sec 203) (b)						VA 5¼s		
	FNMA Scdry Mkt ^{xy}	New Construction Only		Existing ^f		FNMA Scdry Mkt ^{xy}	New Construction Only		
	Minimum Down ^a 30 year	10% or more down 30 year	Min Down 25 year	Immed	Fut	No down 30 year	Immed	Fut	
Atlanta	96½	97-97½	97-97½	97-97½ ^b	97-97½ ^b	97-97½	97-97½ ^b	97-97½ ^b	
Boston local	97½	par-101	par-101	par-101	par-101	97½	par-101	par-101	
out-of-st.	—	96½-97½ ^b	96½-97½ ^b	a	a	96½-97½ ^b	96½-97½ ^b	96½-97½ ^b	
Chicago	96½	97-98	96½-97½	97½-98½	97-98	97½-98½	96½-97½	97	
Cleveland	96½	97½-98	97-97½	98-99	98-98½	97½-98	96½-97	97 ^b	
Dallas	96½	97½-98	97½-98	98	98	97½-98	97½-98	97½-98	
Denver	96	97-98	97-98	97-98	97-98	97½-98	96	96½-98	
Detroit	96	97½-98	a	98-98½	a	97-97½	96	97½-98	
Honolulu	96	97	97	97½	97	96-96½	96	97	
Houston	96½	97-97½	96½-97½	98-98½	a	97-97½	96½	97-97½	
Los Angeles	96	97½	97½	98½-99 ^{cb}	98½	97½-98	96	97½	
Miami	96½	96-97	96-97	98 ^b	a	96-97	96½	96-97 ^b	
Newark	97	98-99	98-99	99-par	98-99	99	97	98	
New York	97½	98½-99½	98½-99½	98½-99½	98½-99½	par	97½	98½-99½	
Okla. City	96	96½-97½	96½-97½	97½-98	a	96½-97½	96	96½-97½	
Philadelphia	97	99	99	99	99	99	97	a	
San Fran.	96	98-98½	97½-98	98½	98 ^b	97½-98 ^k	96	98-98½	
St. Louis	96½	96-98	96-98	97-98	97-98	96-98	96½	95-97½	
Wash. D.C.	97	98-98½	98-98½	98-98½	98-98½	98-98½	97	98-98½	

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

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

● Immediate covers loans for delivery up to 3 months, future covers loans for delivery in 3 to 12 months.

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

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

Footnotes: a—no activity. b—limited activity. c—for local portfolios. d—on spot basis. e—FNMA is only purchaser. f—lower price is for loans under 80%. g—including construction financing. h—limited 6%. k—for 25 or 30 years. m—some 5¼% available. x—FNMA pays ½ point more for loans with 10% or more down. y—FNMA net price after ½ point purchase and marketing fee, plus 2% stock purchase figured at sale for 75¢ on the \$1. z—on houses no more than 30 years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5½s	FHA, VA 5¼s	FHA 5¼ spot loans
Immediates: 99-par	Immediates: 96½-97½	(On homes of varying age and condition)
	Futures: 96½-97	Immediates: 95½-96½

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

Prices cover out-of-state loans, reported the week ending Nov. 9 by Thomas P. Coogan, president, Housing Securities Inc.

CONVENTIONAL S&L LOANS

	(national average, weighted by volume)		
	Oct.	Sept.	Oct. 1961
New homes	6.01	6.01	6.02
Existing homes	6.21	6.16	6.18
Construction loans	6.12	6.21	6.16

Source: Home Loan Bank Board. Based on reports for the first ten days of the month from 191 insured S&Ls with \$24 billion in savings (one-third of all FSLIC-insured S&Ls).

NET SAVINGS DEPOSIT CHANGES

	(in millions of dollars)			
	Sept. '62	% change from Aug.	Year to date	% change from 1962
Mut sav banks ^a	\$429	+99.5	\$ 2,181	+43.9
S&Ls ^b	890*	+31.5	6,171*	+ 8.5
Commercial banks ^c	900*	-25.0	12,300*	+30.6

*preliminary figures. ^a—National Association of Mutual Savings Banks. ^b—United States Savings & Loan League. ^c—American Bankers Association.

"SOLO" APARTMENT HEATING

"... a very attractive rental feature"



Says
Maxwell H. White

after 14 years of experience with 326 Hydrotherm boilers in 326 apartments.

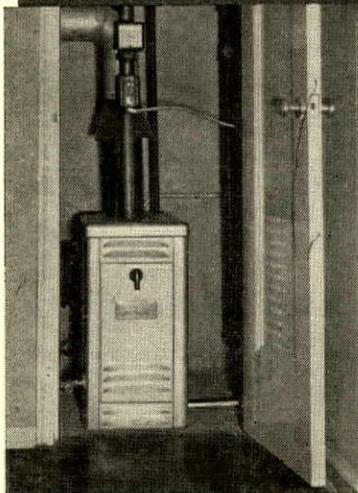


M. H. WHITE

Architect-owner
of Mayflower Village,
Cleveland, Ohio

"SOLO" Heating: Individual Boilers for Each Apartment; Each Tenant Controls Own Heat — Pays Own Fuel Bill

Solo Heating with Hydrotherm
can now be installed for less
than conventional central systems.



- No Boiler Room
- Reduced Excavation
- No Draft Inducer
- No Electronic Controls
- 3/4" Maximum Pipe Size
- Cast Iron Boiler
- Silent Operation
- Domestic Hot Water
- Apartment Thermostat
- Up to 20% Fuel Reduction
- 25-Year Guarantee

Prospective tenants immediately see the comfort benefits in controlling their own heat. By paying their own fuel bill, their rents are lower, and they pay only for the heat and hot water they use.

"Servicing of the equipment has yet to be required" states Mr. White. After living in his own development for 14 years, he points out that his own fuel bill averages \$5.17 per month for a five-room apartment.

Design and Technical Data for Solo Heating Systems is Available Upon Request.

Hydrotherm cast iron boilers are ASME approved for 100 lbs. pressure, and are available in sizes up to 3,600,000 BTU/Hr. for residential and commercial heating, and for volume hot water.

HYDROTHERM ¹/₂

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Visit Hydrotherm at the N.A.H.B. 19th Annual Exposition at Booth #1310

STOCK MARKET

Housing stocks drop to new two-year low

HOUSE & HOME's index of housing stocks slipped 8.5% from early October to early November, reaching a record low (8.30) since the tabulation began in August 1960.

Housing's decline contrasted with a steady rise for industrial stocks, fattened by war fears. National Quotation Bureau's index was up 1.9% (to 108.67). Dow Jones' industrials were up 5.7% (to 615.75).

Every category of housing issue except prefabrication shared in the drop. Worst hit (as in many recent months) were shell homes, which sank 18.6% largely on a 6-point drop in Albee Homes. S&Ls were off 10.5% as 17 of the 21 stocks in the group registered declines. Financial Federation, which often bounces up and down erratically, fell 11%.

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

	Sept 10	Oct 4	Nov 7
Building	5.26	4.93	4.49
Land development	5.75	4.80	4.54
S&Ls	23.93	21.76	19.47
Mortgage banking	16.35	15.35	14.10
Realty investment	7.62	7.53	7.14
REITs	9.71	9.46	9.46
Prefabrication	4.07	3.90	4.07
Shell homes	5.32	4.89	3.98
AVERAGE	9.90	9.07	8.30

Advance Mortgage, Cousins Properties float new issues

Despite housing's stock market woes (see table), a few of the industry's more, successful practitioners are venturing to bring out new issues again.

COUSINS PROPERTIES INC., Atlanta (Thomas G. Cousins, \$30,000-a-year president), is offering 70,000 shares at \$8.50. Estimated proceeds of \$488,000 will be used to pay debts and buy land. The company started in 1958 to sell and build prefab house packages manufactured by Knox Homes (now a subsidiary of National Homes). It has evolved into a land and subdivision developer and investor. During 1961, it sold 271 homes (for over \$4 million). Net income was \$241,000 before deducting \$57,000 partial payment for acquisitions. Underwriters: McDonnell & Co., Inc., New York and Wyatt, Neal & Waggoner, Atlanta.

ADVANCE MORTGAGE CORP., Detroit. Irving Rose's regional mortgage banking concern is seeking \$1.2 million of public money (150,000 shares at \$8) to raise its working capital and its capacity to borrow funds from banks. Net proceeds (approximately \$1,040,000) will also repay debts. Founded in 1939 and controlled by Builder Edward Rose (Irving's father and Advance chairman), the company now operates in 11 states. During the fiscal year ended April 30, Advance closed \$76 million in loans. At year end, its servicing portfolio stood at \$358 million. President Irv Rose gets \$51,044 a year. When the issue is wholly subscribed, the Rose family will still own 73%. Underwriter: Shields & Co., New York.

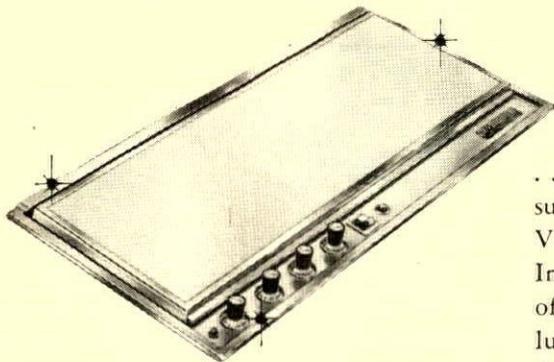
PROFITS & LOSSES

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

ARVIDA CORPORATION, Florida land developer, reduced its net loss by 64% during the

HOUSING'S STOCK PRICES

Company	Sept 10		Oct 4		Nov 7		Company	Sept 10		Oct 4		Nov 7	
	Bid	Ask	Bid	Ask	Bid	Ask		Bid	Ask	Bid	Ask	Bid	Ask
BUILDING													
Adler-Built Ind.	7/8	5/8	1/8	1/8	1/4	3/4	Charter	4	4 3/8	2 7/8	3 1/4	2 1/2	3
Cons Bldg (Can)	18 1/4	18 3/4	19 3/4	20 1/8	6 1/2	6 5/8	Colonial	11 1/2	12 1/4	12 3/4	13 1/4	12 3/4	13
Dev Corp Amer	1 1/2	2	1	1 1/2	1	1 1/2	Colwell	16	17	15 3/4	16 3/4	13 1/2	14 1/2
Dover Const	5 7/8	6 1/4	4 7/8	5 3/8	4	4 3/4	FNMA	79 3/4	83 1/2	77 3/4	81 1/2	80	83 1/2
Edwards Eng	4 5/8	5 1/8	4 5/8	5 1/8	4 1/2	5	MGIC	31 3/4	32 3/4	27 1/2	28 1/2	26	27
Edwards Inds	1 1/4	1 3/8	1	1 3/8	3/4	1 1/4	Palomar	9 1/2	10	8 1/4	8 3/4	6 3/4	7 1/4
Eichler Homes	6 3/4	7 1/2	6 1/4	7	6 1/2	7 1/4	Stockton, Whatley	13	14	12 1/2	13 1/2	11 1/2	12 1/2
First Natl Rlty	3 3/8	3 5/8	3 1/8	3 1/2	3	3 3/4	REAL ESTATE INVESTMENT TRUSTS						
Frouge	6 1/2	7 5/8	5 1/2	6 5/8	4 1/2	5 1/2	Contl Mtg Inv	12 3/8	13 1/4	11	12	11	11 7/8
General Builders	3 1/2	3 3/4	3 1/8	3 1/2	2 7/8	3	First Mtg Inv	12 1/2	13 3/8	12 1/2	13 5/8	11 1/2	12 5/8
Hawaiian Pac Ind	4 3/4	5 1/4	4 3/8	4 7/8	3 3/4	4 1/4	First Natl	8 3/4	9 1/4	8 3/4	9 1/4	8 3/4	9 1/4
Kavanagh-Smith	4 7/8	5 3/8	4 3/4	5 1/4	4 7/8	5 3/8	Liberty	6 3/4	7 1/8	6 5/8	7	7 3/8	7 1/2
Kaufman & Broad	14 3/8	14 3/4	14 1/8	14 3/4	12 3/8	13 1/2	U.S. Realty Inv	9 7/8	10 3/4	9 3/4	10 1/8	9 3/4	10 5/8
Levitt	3 3/4	4 1/2	3 1/2	4 1/8	3	3 3/4	LAND DEVELOPMENT						
Lusk Corp	2 7/8	3 1/8	2	2 1/2	1 1/2	1 7/8	All-State Prop	3 5/8	3 3/4	2 7/8	3 1/4	3 1/4	4 1/4
US Home & Dev	1 3/8	1 3/8	1 1/4	1 3/8	3/4	1 1/8	Amer Rlty & Pet	4 3/8	4 7/8	4 1/4	4 3/4	3 3/4	4 1/4
Del E. Webb	10 5/8	11 1/8	8 7/8	9 7/8	7 7/8	8 3/4	Arvida	5 1/4	5 3/4	5 7/8	6 1/2	5	5 1/2
Webb & Knapp	1 1/8	1 1/8	1 1/8	1 1/8	1 1/8	1 1/8	Atlantic Imp	14 1/4	15	12 3/4	13 3/4	12 1/2	13 1/2
Wenwood	1 1/8	3/8	20¢	50¢	5¢	bid	Canaveral Intl	9 5/8	10	8 3/8	9 1/8	6 3/8	6 3/8
S&Ls													
American Fin	17	17 3/4	14 1/4	15	14	15	Cons Dev (Fla)	2 1/2	3 1/4	1 1/4	2	1 3/8	2 1/8
Calif Fin	10 5/8	9 3/4	9 3/4	7 3/4	7 3/4	8	Coral Ridge Prop	1 1/2	1 3/4	1 3/4	1 5/8	1 1/4	1 1/2
Empire Fin	15 1/2	16 5/8	13 3/4	14 7/8	11 1/4	12 1/4	Cousins Props	a	a	a	a	7 3/4	8 1/2
Equitable S&L	38	39	35 3/4	36 3/4	38 1/2	40	Fla Palm-Aire	1 1/2	1 3/4	1 1/8	1 5/8	1 1/2	1 1/2
Far West Fin	28 3/4	30 3/8	24	25 7/8	21 3/4	23 3/8	Forest City Ent	6 7/8	6 7/8	6 1/2	6 1/2	5 3/8	6 1/2
Fin Fed	75¢	67 1/2¢	67 1/2¢	55 3/8¢	55 3/8¢	67 1/2¢	Garden Land	3 1/4	3 3/4	2 7/8	3 3/8	2 3/4	3 1/4
First Charter Fin	34 5/8	32 3/4	32 3/4	26 1/2	26 1/2	7 7/8	Gen Devel	7 7/8	8 1/2	6 3/4	6 3/4	6 1/2	6 1/2
First Fin West	9 3/4	10 1/4	9	9 1/2	8	8 3/2	Grt Southwest	18	19	18	19	17	17 3/4
First Lincoln Fin	16 3/4	18	16 1/2	17 3/4	13 1/2	14 7/8	Gulf American	7 1/4	7 1/2	6 1/4	6 1/4	5 3/4	6 1/4
First Surety	19 3/4	21 1/4	17 1/2	18 3/4	15 3/4	17	Horizon Land	7 1/2	8 3/8	6 3/8	7 1/4	5 5/8	6 1/2
First Western Fin	17	18 1/8	18 1/2	19 7/8	18 1/2	19 7/8	Laguna Niguel	9 1/4	10 1/4	9	10	8 1/2	9 1/2
Gibraltar Fin	33 1/4	29 3/8	29 3/8	26 3/8	26 3/8	29 3/8	Lake Arrowhead	2 1/2	2	2 1/2	1 3/4	2 1/2	2 1/2
Great Western Fin	10 1/2	9	9 1/2	9	9 1/2	9 1/2	Lefcourt	1 1/8	1 1/8	1 1/8	1 1/8	1 1/8	1 1/8
Hawthorne Fin	10	10 1/2	9	9 1/2	9	9 1/2	Macco Rlty	5 7/8	6 1/4	5 1/2	6	4 1/2	5 1/4
Lytton Fin	23 1/2	25 1/4	24	25 5/8	22 3/4	24 7/8	Major Rlty	1	1 1/8	5/8	1 1/8	1 1/8	1 1/8
Midwestern Fin	9 3/8	8 5/8	8 5/8	7 3/4	7 3/4	8 1/2	Pac Cst Prop	8 5/8	9 1/2	8 1/2	9 1/2	8 1/2	9 1/2
San Diego Imp	11 7/8	10 3/8	9 7/8	9 7/8	9 7/8	9 7/8	Realsite Inc	5/8	1	1/4	5/8	1/4	1/2
Trans-Cst Inv	17 1/4	18 7/8	15 1/2	17	14 1/4	15 3/4	So. Rlty & Util	3 3/4	3 3/4	3 3/8	3 3/8	3 3/8	3 3/8
Trans World Fin	20 1/4	17 1/2	17 1/2	15 1/2	15 1/2	17 1/2	Sunset Int. Pet	7 1/2	6 1/4	6 1/4	6 1/4	6 1/2	6 1/2
Union Fin	8 1/4	9 1/4	8 1/2	9 1/4	7 1/2	8 1/4	United Imp & Inv	5 1/4	5 1/2	5 1/2	5 1/2	4 1/2	4 1/2
United Fin of Cal.	28 7/8	26 3/8	26 3/8	20 1/2	20 1/2	26 3/8	PREFABRICATION						
Wesco Fin	36 1/4	38 3/4	31 3/4	34 3/8	32 1/2	34 1/2	Admiral Homes	1 1/2	2	1 5/8	2 1/8	1 5/8	2
SHELL HOMES													
Albee Homes	19 1/4	21	17 3/4	19 3/8	11 1/2	13 3/8	Crawford	3 5/8	4 1/8	3 3/4	4 1/4	4 1/2	5
Bevis	5¢	15¢	10¢	18¢	12¢	25¢	Great Lakes Homes	4 3/4	5	4 3/4	5	4 1/4	4 3/4
Morris	1/4	1/2	30¢	50¢	1/8	1/2	Harnischfeger	18 1/8	18 1/2	16 3/4	17 3/8	17 1/4	17 1/4
Nationwide	1 3/4	2 1/4	1 1/2	2	1 1/2	1 7/8	Hilco Homes	1 1/4	1 3/8	1 1/4	1 3/8	1	1 1/2
U.S. Finance	9 1/4	10	8	9	6 1/4	6 3/4	Inland Homes	8 1/4	9 1/8	9 1/8	9 1/8	9 1/8	9 1/8
Jim Walter	11 1/2	12 1/4	11	12	11 7/8	13	Madway Mainline	10 1/2	11	9 1/2	10 1/4	9 1/2	10 1/4
Western Shell	1/2	3/4	3/8	3/4	1/2	1/2	Natl Homes A	4 7/8	5 1/2	4 1/8	4 3/4	4 3/4	5 1/8
Wise Homes	f	3/8	1/8	1/8	1/8	3/8	Richmond Homes	2 3/8	2 7/8	1 1/4	2	2 1/2	3 1/4
REALTY INVESTMENT													
Brookbridge Dev	1 1/8	1 1/8	1 1/8	1 1/4	1 1/8	1 1/4	Scholz Homes	7/8	1 1/4	3/4	1 1/8	3/4	1 1/8
Disc Inc	4 3/8	5	4 1/2	5 1/8	3 7/8	4 1/2	Seaboard Homes	1	1 3/8	3/4	1 1/4	5/8	1 1/8
Gt Amer Rlty	1 1/2	5/8	1 1/8	5/8	1 1/8	5/8	Steel Crest Homes	2 3/4	3 1/4	2 1/2	3	2 3/4	3 1/4
Herman & Appley	4 1/2	5	4 1/4	4 5/8	4 1/2	5	Swift Homes	3 3/4	4 1/4	3 3/8	3 7/8	3	3 1/2
Income Props	9	9 1/2	8 3/4	9 1/4	8 1/4	8 3/4	Techbilt Homes	1 1/2	1 1/2	1 1/2	2	1 3/8	1 1/2
Kaymarq Cons	10¢	40¢	1/8	1/8	15¢	30¢	REGISTRATIONS WITHDRAWN						
Krattler A	20 1/8	19 1/4	18 1/8	18 1/8	18 1/8	18 1/8	Date	Company	Amount sought	Proposed price of securities			
Mensh Inv & Dev	12 1/2	13 1/2	14	14 3/4	13	14 1/2	Oct. 2	Site-Fab Inc.	\$ 540,000 ^a	\$ 4.00 ^b			
Presidential Rlty	9 3/4	8 3/4	9b	9b	9b	9b	Oct. 2	Grand Bahama Dev.	b	b			
Rlty Equities	6 1/4	7 1/8	7 1/8	7 1/8	7 1/8	7 1/8	Oct. 5	Metropolitan Rlty.	6,500,000	6.50			
Wallace Inv	10 1/4	11 1/4	9 3/8	10 3/8	8 3/4	9 3/8	Oct. 11	Americana East	1,000,000	2.50			
NEW ISSUES													
Date	Company	Proceeds to company ^a	Offering price of securities	Proposed price of securities									
Oct. 17	First Estate Corp	\$ 300,000	\$ 2.00										
Oct. 17	Urban American Trust	2,160,000	6.00										
Oct. 24	California Fin.	4,825,000	b										
Oct. 30	American Phoenix	3,060,000 ^c	10.00										
Nov. 5	Advance Mortgage	1,080,000	8.00										
REGISTRATIONS WITHDRAWN													
Date	Company	Amount sought	Proposed price of securities										
Oct. 2	Site-Fab Inc.	\$ 540,000 ^a	\$ 4.00 ^b										
Oct. 2	Grand Bahama Dev.	b	b										
Oct. 5	Metropolitan Rlty.	6,500,000	6.50										
Oct. 11	Americana East	1,000,000	2.50										
Oct. 19	Commercial Trust	1,950,000 ^a	13.00 ^a										
Oct. 23	International Rlty.	19,800,000 ^c	110.00 ^c										
Oct. 29	Puerto Rico Land	5,000,000 ^c	200.00 ^c										
Oct. 30	First Income Rlty.	d	d										
Oct. 31	American Mtg. Inv.	21,450,000 ^a	15.00										
REGISTRATIONS WITHDRAWN													
Date	Company	Amount sought	Proposed price of securities										
Oct. 2	Site-Fab Inc.	\$ 540,000 ^a	\$ 4.00 ^b										
Oct. 2	Grand Bahama Dev.	b	b										
Oct. 5	Metropolitan Rlty.	6,500,000	6.50										
Oct. 11	Americana East	1,000,000	2.50										
Oct. 19	Commercial Trust	1,950,000 ^a	13.00 ^a										
Oct. 23	International Rlty.	19,800,000 ^c	110.00 ^c										
Oct. 29	Puerto Rico Land	5,000,000 ^c	200.00 ^c										
Oct. 30	First Income Rlty.	d	d										
Oct. 31	American Mtg. Inv.	21,450,000 ^a	15.00										



"...all my houses will have the
AIR CONDITIONED RANGE by *JENN-AIR"*

... so speaks Carl Verble, young, successful luxury-builder of Boyd-Verble Construction Company, Indianapolis, Indiana. "In the type of homes I build — high quality, luxury homes—I strive to use only the best materials available. My building materials must be weather-proof and if possible, fire-proof . . . now Jenn-Air has made it possible for me to also use the word *odor-proof*."

"Yes, The Air Conditioned Range by Jenn-Air is the only answer to good foolproof kitchen ventilation. The highly efficient ventilating system built right into the beautiful range-top and companion oven can truly make the

kitchen *odor-proof* . . . free from cooking odors, steam, greasy vapors . . . all the bothersome aspects of cooking.

"I mean it when I say that all my homes will have kitchens equipped with The Air Conditioned Range by Jenn-Air."

We feel sure that you will agree with Mr. Verble, and that is why we say, "Don't plan another kitchen until you've seen The Air Conditioned Range by Jenn-Air."

**Be sure to see the JENN-AIR
 Pleasure Island exhibit
 . . . booths 517-519 at the
 NAHB Show.**



SATISFACTION WARRANTY

The Air Conditioned Range is of the finest in cooking equipment and provides the best cooking fume and odor control that you have ever experienced. If you are not entirely satisfied, range may be returned within 90 days after purchase for full refund.

Residential Division • Dept. 116

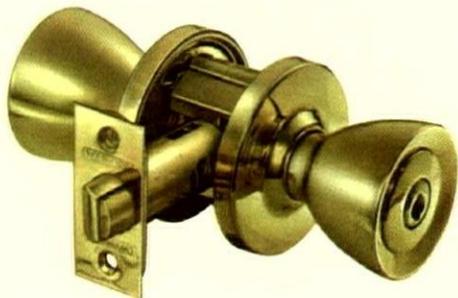
JENN-AIR PRODUCTS COMPANY, INC.
 1102 Stadium Drive • Indianapolis 7, Indiana

Please send me complete information on The Air Conditioned Range and the name of my Jenn-Air Distributor.

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 Street _____
 City _____ Zone _____ State _____



a door is just a door...
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Potlatch LOCK-DECK

Potlatch LAMINATED BEAMS

Profit Pair!

Two great products to make your building projects more profitable and saleable: LOCK-DECK laminated roof decking has a unique tongue-and-groove and end-matched feature that *increases coverage* from 5 to 10%; *reduces labor* time to a minimum, in many cases as much as 50%!

ELECTRO-LAM BEAMS save time and labor costs on jobsite when long-span construction requires a one-piece, heavy-duty load bearing truss of superior quality.

Both products are made by the exclusive Electro-Lam process using waterproof, exterior glue . . . both are kiln-dried and certified by TECO. For sizes, species and specifications send coupon at right.

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Name _____

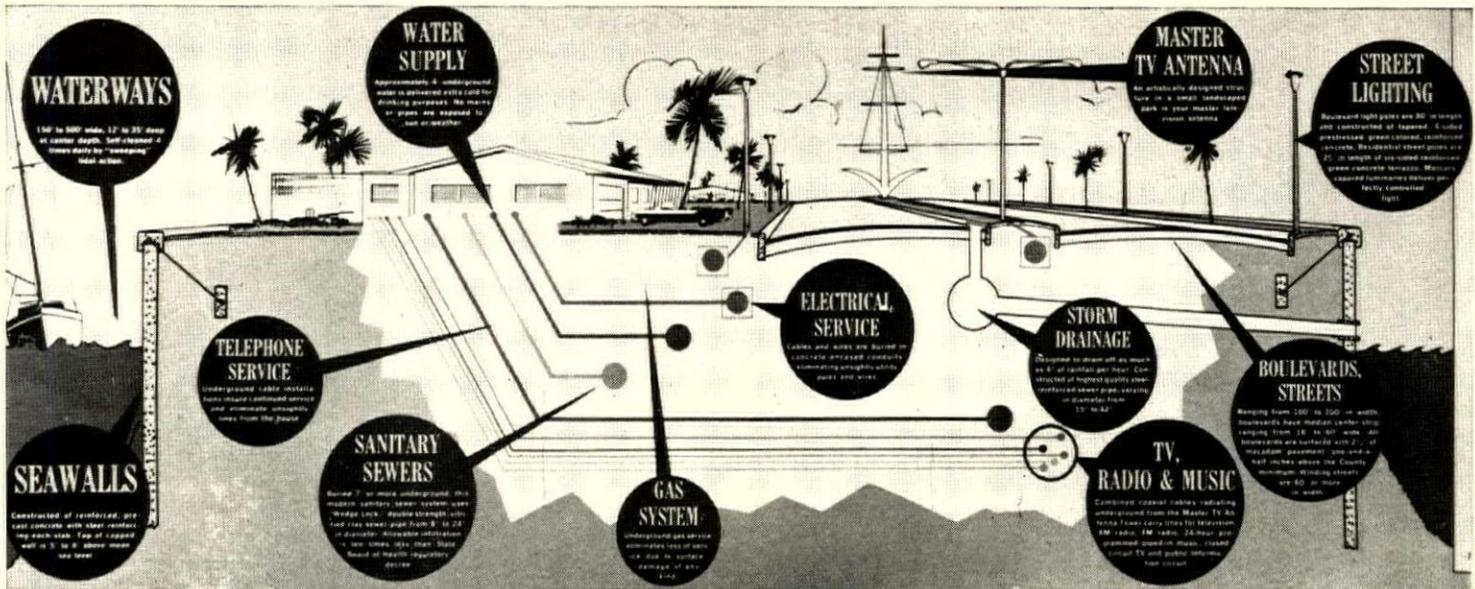
Firm _____

Address _____

City _____

Architect Builder Dealer
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L-286



CUTAWAY DRAWING in sales booklet shows underground facilities which developers promote as "buried treasure" of their Tierra Verde community.

Underground wiring is a major sales feature of new Florida community

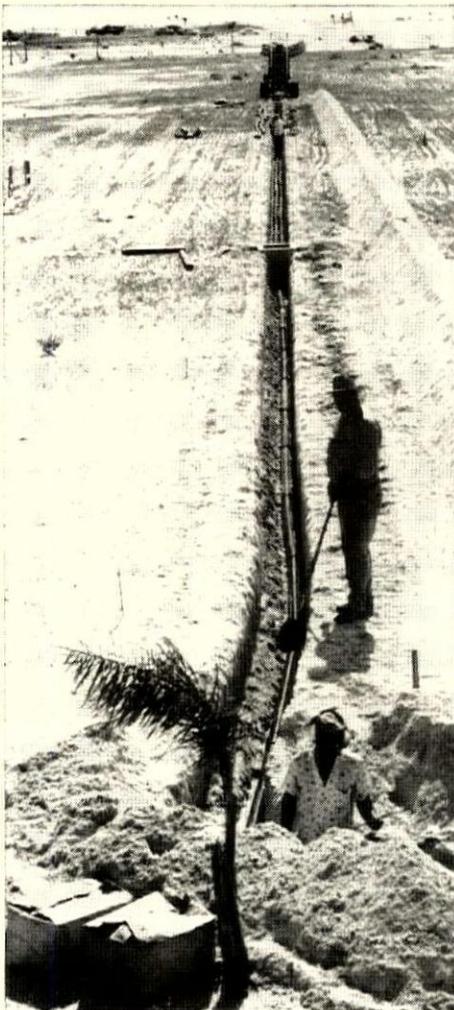
With merchandising aids like the drawing above, a team of Texas and New York developers is using the absence of overhead wiring to sell a big new community in Florida's retirement and resort market.

The team: Dallas's Murchison brothers (Clint Jr. and John) and New York's Berlanti Construction Co. The community, near St. Petersburg, is Tierra Verde Island, which, when completed, will have houses, apartments, motels, and hotels for 25,000 residents.

Tierra Verde's underground facilities include not only power and phone lines but also a coaxial cable for closed-circuit television, piped-in music, AM-FM radio, and TV programs received by a single antenna—a monument-like tower in a landscaped

park. And the benefits of these buried facilities are pointed up in sales brochures, newspaper ads, and other promotion. Sample quote: "The view will be vastly improved, the danger of exposed or falling wires is eliminated, electrical failures due to storms, falling trees and other accidents are eliminated."

To speed the installation of Tierra Verde's underground lines, Berlanti Construction has come up with a new method: the pilot wire that pulls cable through a 4" conduit is propelled by a small, air-powered rocket. Although details and costs are not available (because Berlanti is seeking a patent on the system), Fred Berlanti says: "We bury wire faster than an equivalent crew could string it overhead."



BURIED CONDUIT for power lines is in one trench; phone and coaxial cables are separate.



TRANSFORMER VAULTS of reinforced concrete are located at the front of property lines but are not conspicuous—and are also easy to service—because steel covers (photo above) are flush with the ground.

Marketing continued on p 67



GOODYEAR
VINYL FLOOR
GUARANTEED
FOR A
LIFETIME

An extra salesman on every floor at no extra cost to you

Only Goodyear Vinyl Floors are backed by a Lifetime Wear Guarantee! That alone makes them a big help in selling new homes. ■ But these beautiful floors have even more to recommend them. They are solid vinyl compound throughout. They come in a wide range of handsome patterns and colors. They are unusually easy to maintain. They cost less than any other through-and-through vinyl—little, if any, more than paper-backed or asbestos-filled flooring. ■ Goodyear Vinyl Floors come in 9" x 9" and 12" x 12" tiles or 72"-wide sheet. Can be installed on or above grade. Available in residential or commercial gauges. Put this extra salesman to work in your homes. See your nearest Goodyear Flooring Dealer or Distributor for further details. Or write: Goodyear Flooring Department, Akron 16, Ohio.

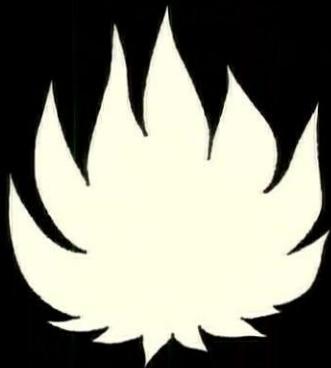
LIFETIME GUARANTEE FOR GOODYEAR VINYL FLOORING

Goodyear will replace flooring that wears out in normal use in home, under these conditions. **1.** Flooring must be installed and maintained according to Goodyear recommendations. **2.** Flooring must be in home which was continuously occupied by flooring purchaser since installation. **3.** Purchaser must present original guarantee certificate. **4.** Claim must be approved by Goodyear, prior to replacement. **Note:** Replacement offer does not extend to installation costs.

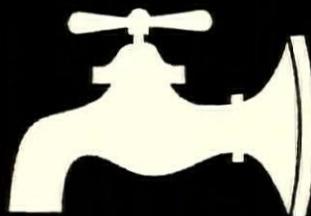
GOODYEAR
FLOORING PRODUCTS



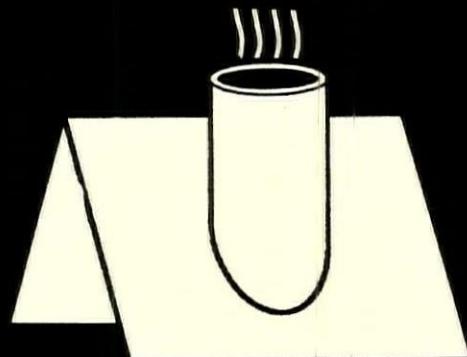
The best to
heat it...



water it...

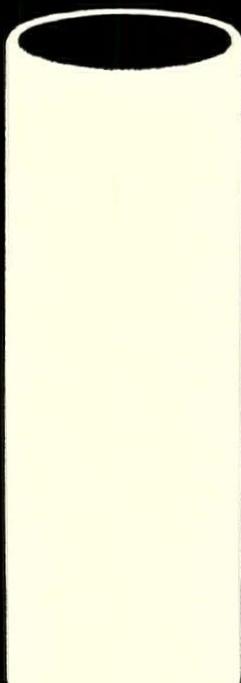


vent it...

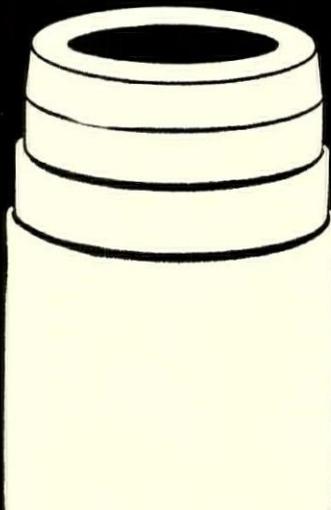


Transite...the best-for-

Transite[®] Air Duct makes in-slab perimeter heating-cooling systems more efficient and economically practical. It needs no concrete encasement—saves you up to \$85 per house in concrete alone. Better flow of air means smaller duct or blower.



For community water systems, there's no more economical or dependable pipe. Long lengths and light weight permit installation of the most feet-per-day. Rust-free water appeals to prospective home-buyers... means higher appraisals and faster selling. Whether its Transite mains or J-M Plastic Pipe (for water-service connections), you're offering the best-for-the-money quality.

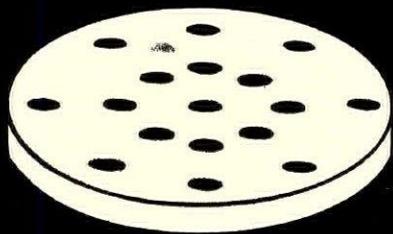


Transite, the "straight-shot" vent for gas-fired appliances, reduces installed costs up to 50%. Safety and performance proved in service. Approved by UL. Transite Plumbing Vent is another cost-reducer. Available factory-cut to your size specification, it can save you at least \$3.00 per house.

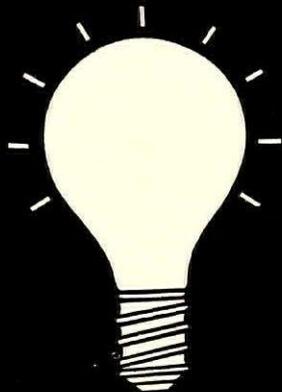




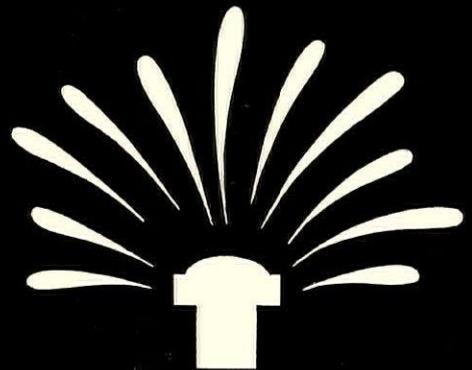
sewer it...



light it...

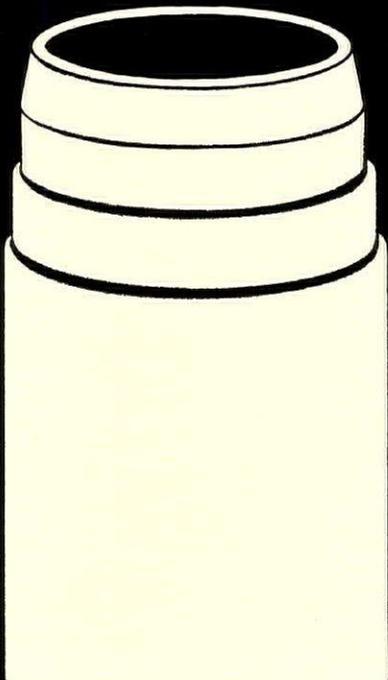


sprinkle it...

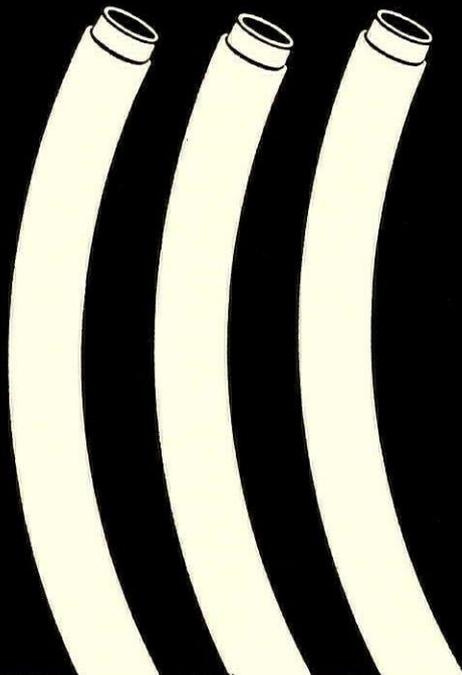


the-money quality pipe

Transite Sewer Pipe, with its long lengths and easy-to-install Ring-Tite® Coupling, permits you to install sewer mains and house-sewer lines in $\frac{1}{3}$ the time. Eliminates call-backs. Means more profitable use of time and material.



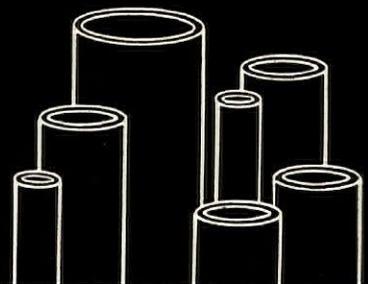
Transite Conduit helps you bury power cables underground, permanently, out of sight. Eliminates ugly overhead lines—reduces power disruptions. Costs a few dollars more a house but adds to the beauty of your development.



And to help build traffic, offer lawn sprinkler systems designed with J-M Plastic Pipe—another quality product for your quality homes. Get all the facts on Transite*, the white pipe, and on J-M Plastic Pipe. Write to Johns-Manville, Box 362, HH-12, New York 16, N. Y. In Canada: Port Credit, Ontario. Cable: Johnmanvil. Or, visit the J-M Pipe-Mobile at the NAHB Show in Chicago.

*TRANSITE IS JOHNS-MANVILLE'S REGISTERED TRADE-MARK FOR ITS BRAND OF ASBESTOS-CEMENT PRODUCTS.

JOHNS-MANVILLE
TRANSITE PIPE



NEW FROM AMERICAN-STANDARD

***NOW-AN
ELONGATED
CADET
AT A
BUDGET
PRICE***



WITH SUPERIOR SIPHON JET ACTION

Available for the first time—an elongated fixture with the famous Cadet name. This new Elongated Cadet costs just a little more than the regular Cadet. For these extra dollars, you can place even more styling and convenience in bathrooms of the low- and medium-priced range. The balanced design features a bowl that is 2 inches longer from front to back. The quick, quiet siphonic action is the same as in higher-priced closets. The flush valve is our use-tested No. 5. Vitreous china . . . in lifetime colors and white. The Elongated Cadet now enables you to offer more modern, more sanitary bathrooms that prospects will remember, that buyers will appreciate for years to come.

• For information see your American-Standard distributor or write American-Standard, Plumbing and Heating Division, 40 West 40th Street, New York 18, New York.

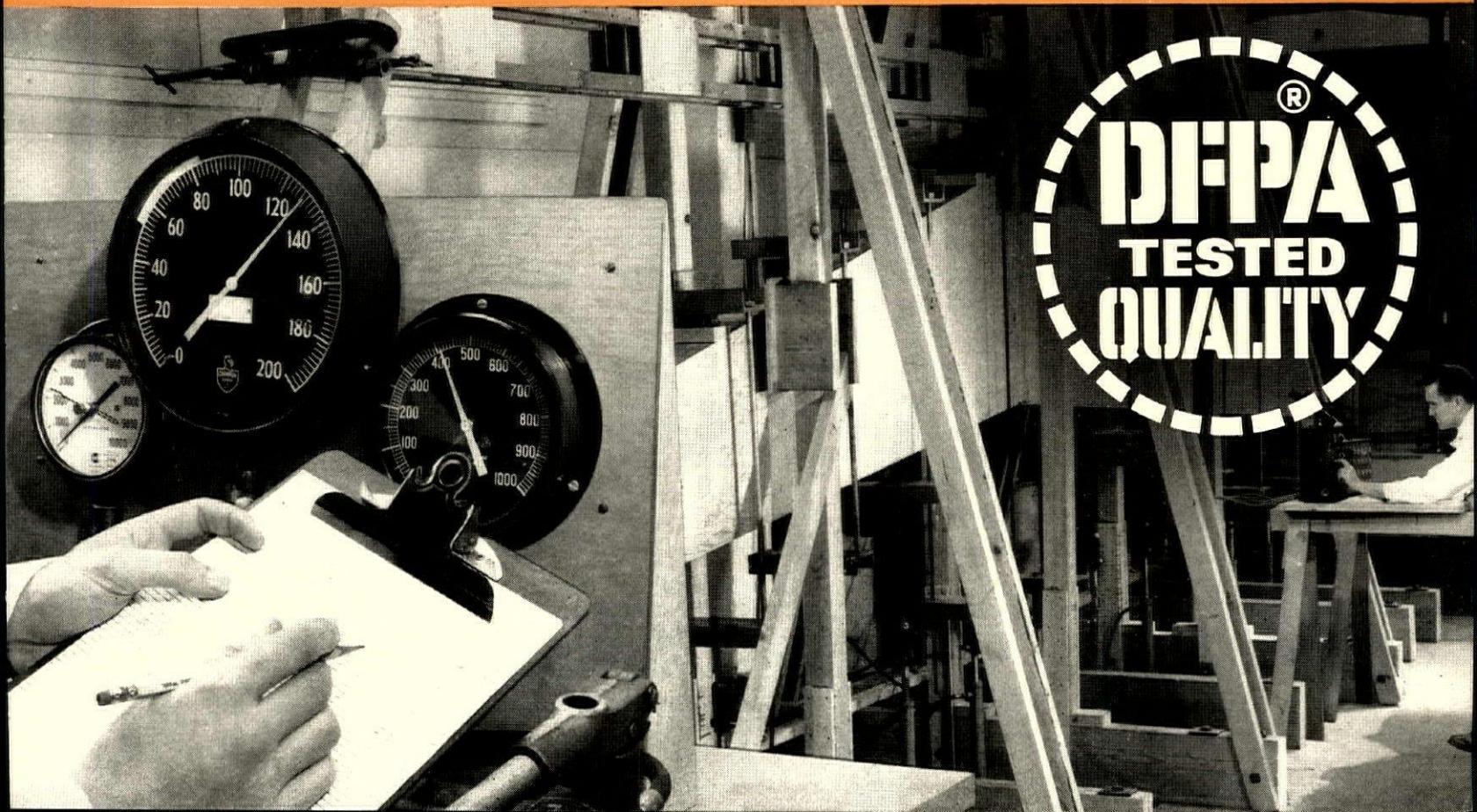


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AMERICAN-Standard
PLUMBING AND HEATING DIVISION

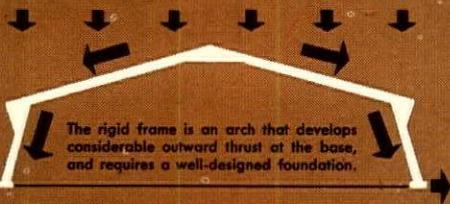
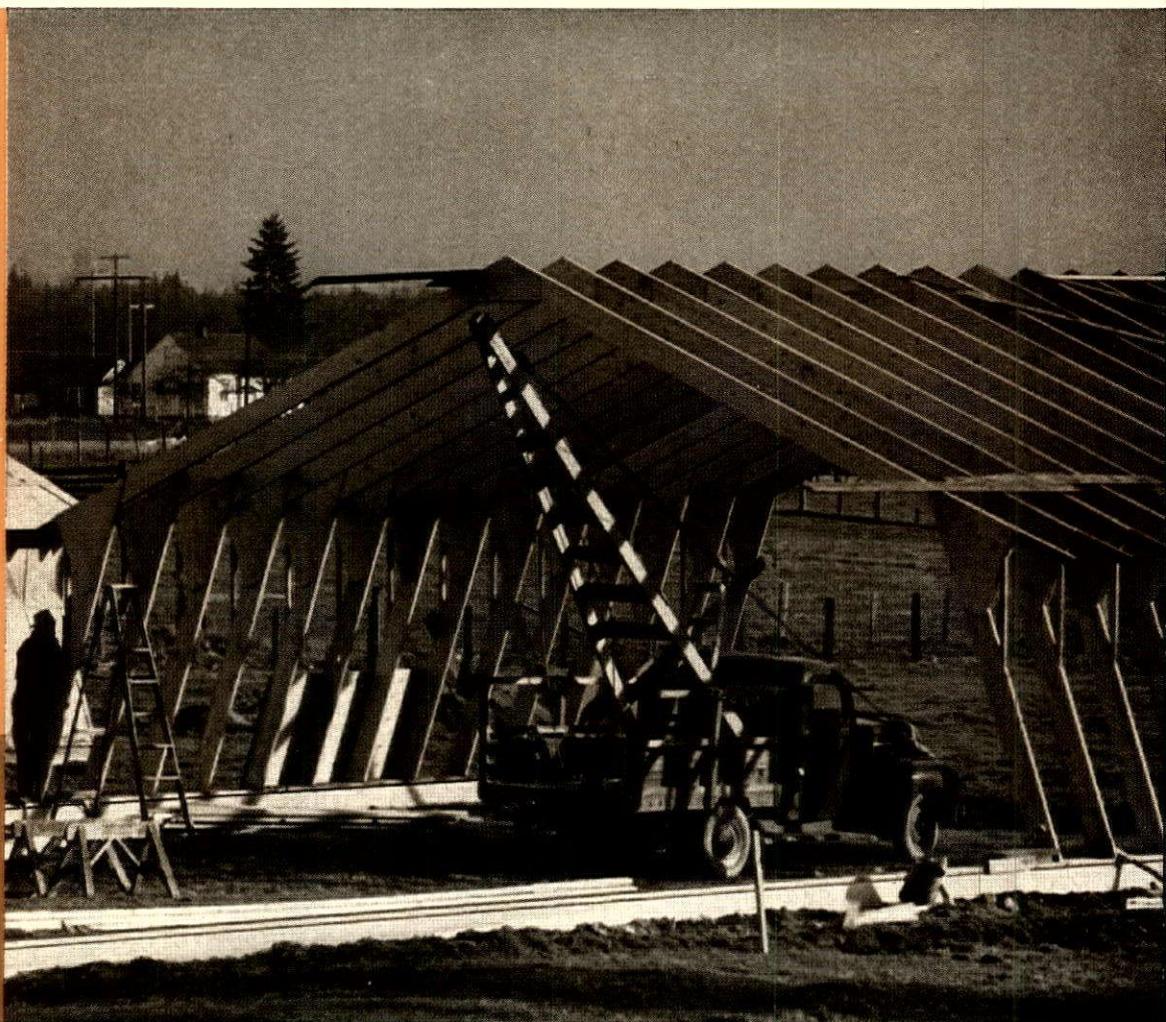
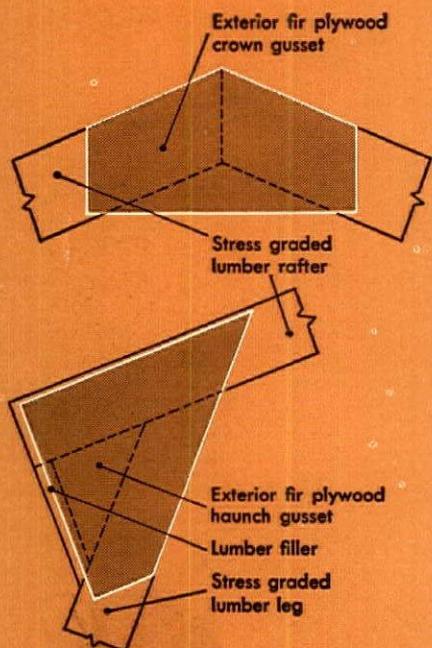
FOUR NEW IDEAS FROM DFPA PLYWOOD RESEARCH

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





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DFPA FIR PLYWOOD

RIGID FRAME

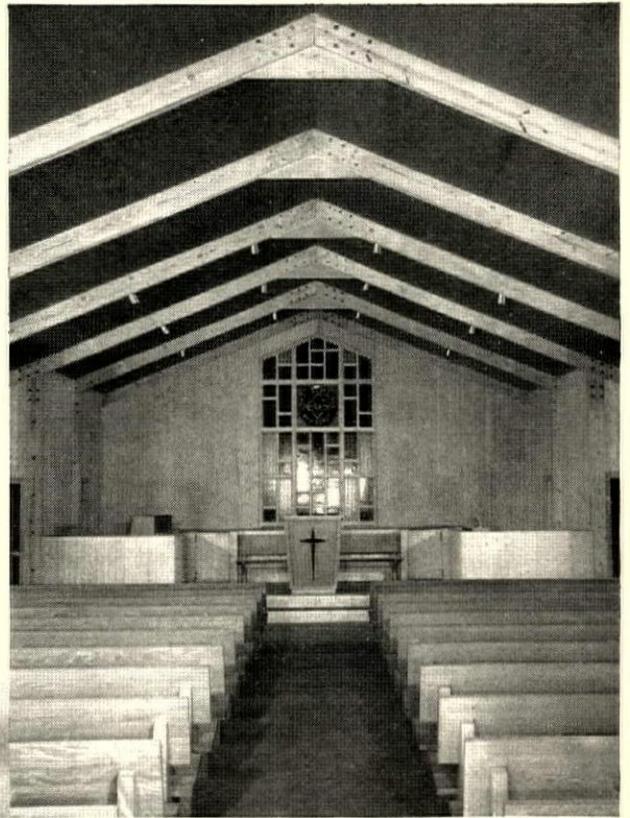
Simplest, most economical way to enclose space and get buildings that have clear spans up to 52 ft.

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

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

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

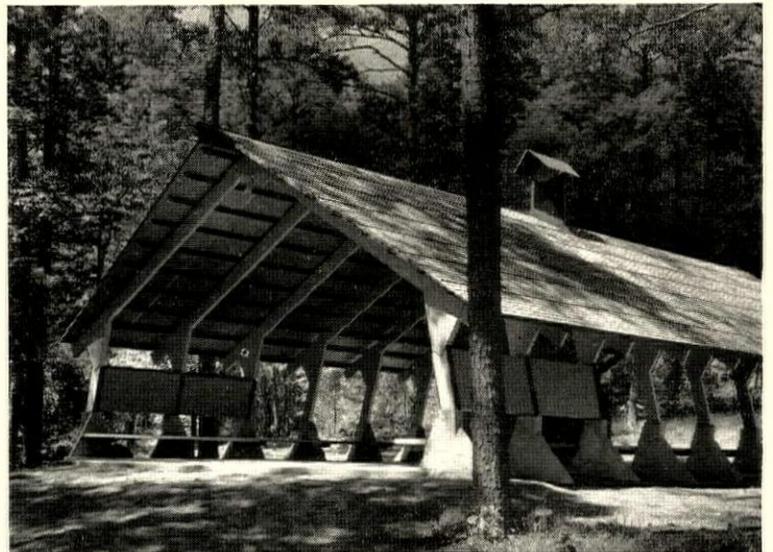
One of the first residential applications of the rigid frame was at the Champaign, Illinois Research House built by the Douglas Fir Plywood Association last year. The two-car garage was built with prefabricated rigid frames made up of 2 x 8 West Coast lumber framing and gusset plates of $\frac{3}{8}$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



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

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

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





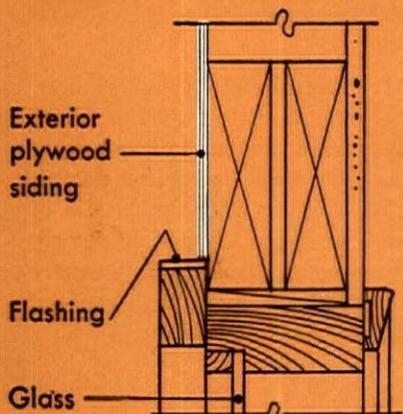
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DFPA FIR PLYWOOD

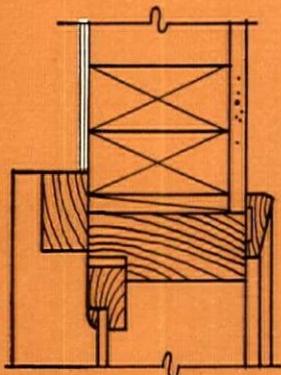
STURD-I-WALL

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

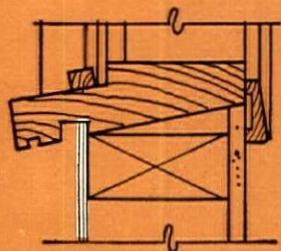
STURD-I-WALL is a one-step building system that uses a single thickness of exterior plywood as both siding and sheathing. By eliminating one whole step in wall construction, you can save in time, labor and materials. Yet you get a strong, good-looking wall. You can suit any taste in siding because plywood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



HEAD

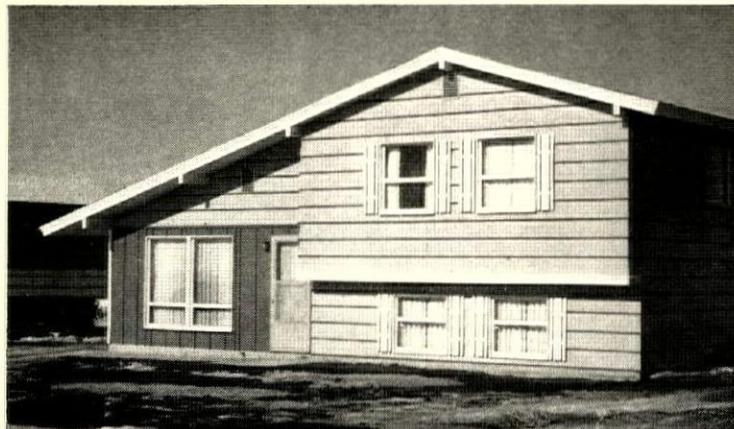


JAMB



SILL





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

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



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

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

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

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





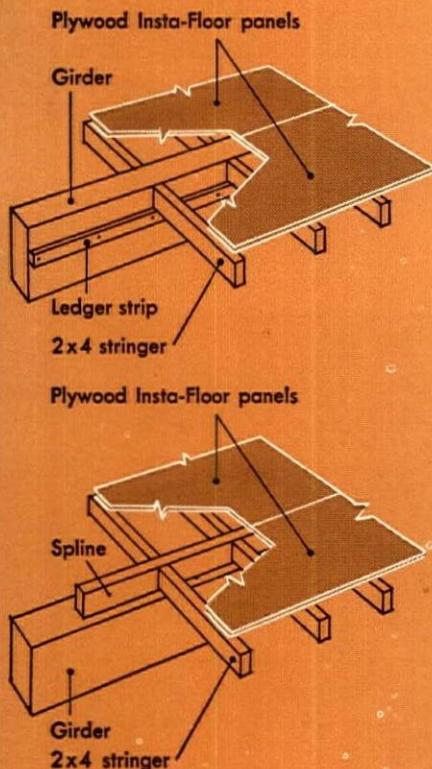
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TWO NEW DFPA FIR PLYWOOD

FLOOR SYSTEMS

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

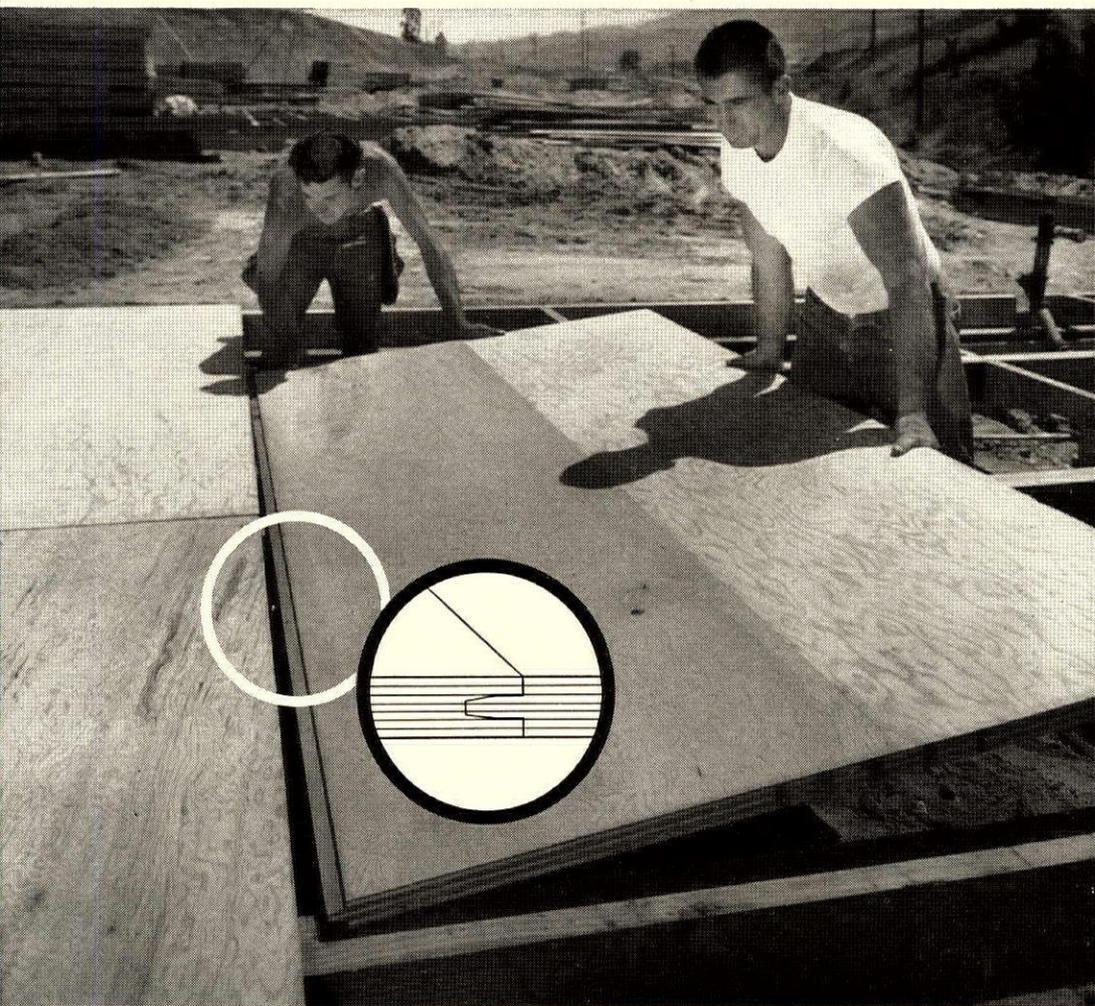
INSTA-FLOOR FASTENING METHODS



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

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

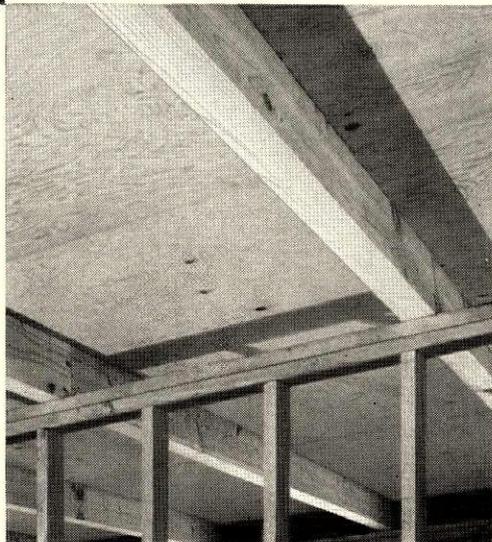
FOR BOTH SYSTEMS, supports may be solid or built-up beams or, as on this Insta-Floor job, plywood box beams for long span, light weight, low cost. ▶



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

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

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





Always specify by DFPA grade trademarks

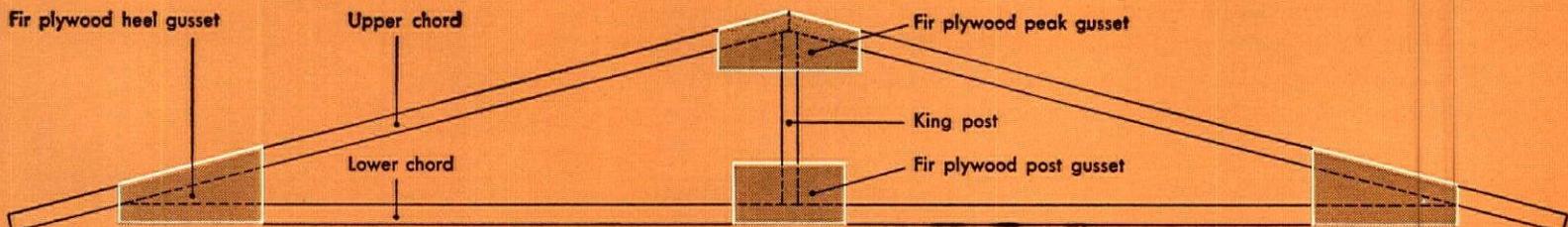
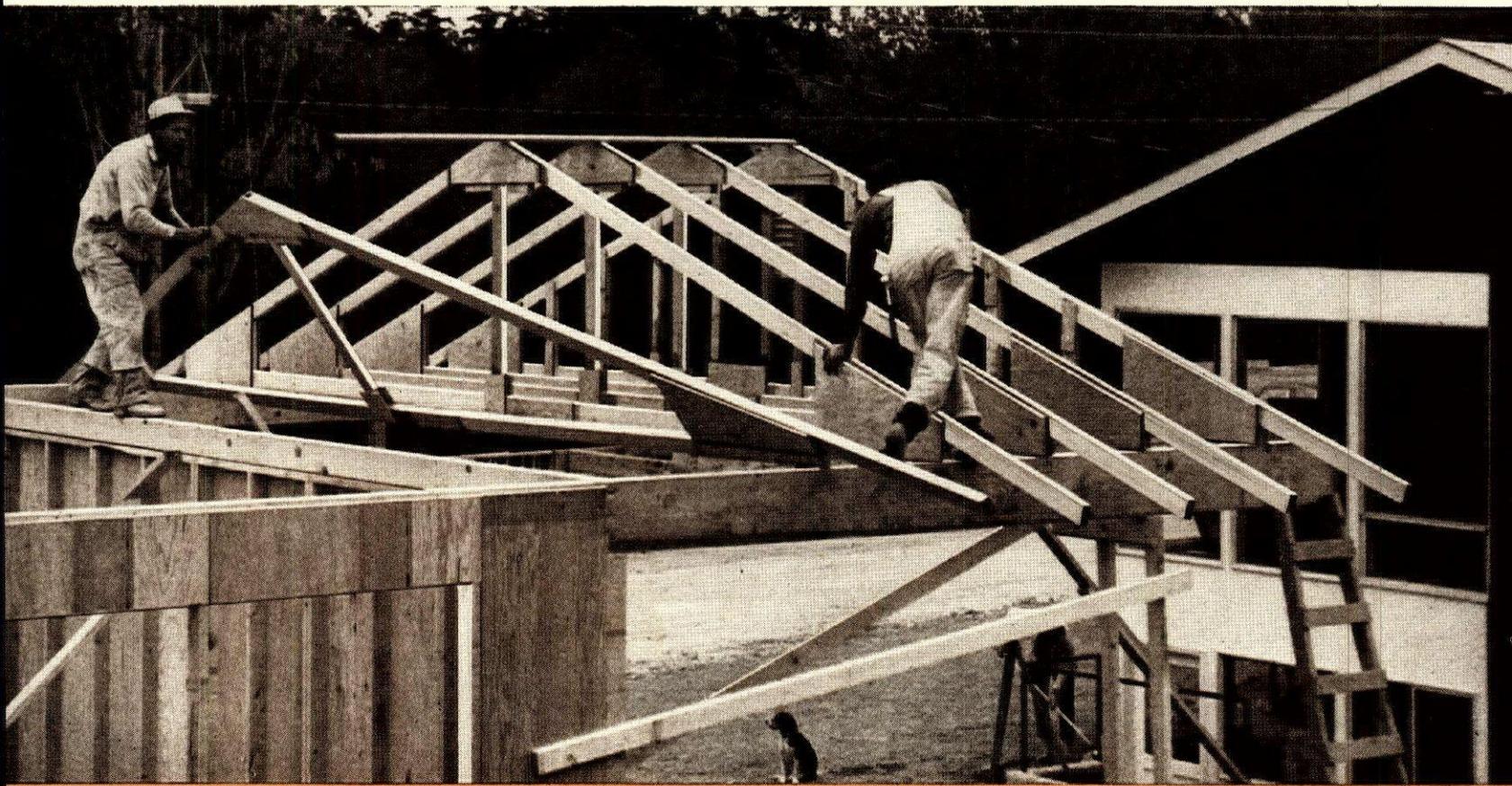
DFPA FIR PLYWOOD

KING POST TRUSS

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

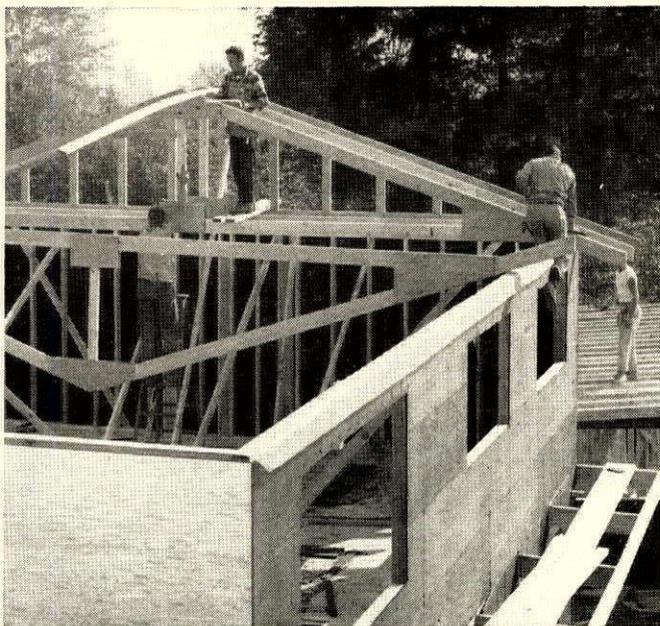
THIS IMPROVED plywood and lumber king post truss is less expensive to fabricate, easier to install, and does the job as well as or better than trusses with more members and costly metal connectors. Developed by the University of Illinois, it has been tested both in the laboratory and in use. Key to the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

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





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



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

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

THE DFPA TRADEMARK IS YOUR ASSURANCE OF QUALITY PLYWOOD

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

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

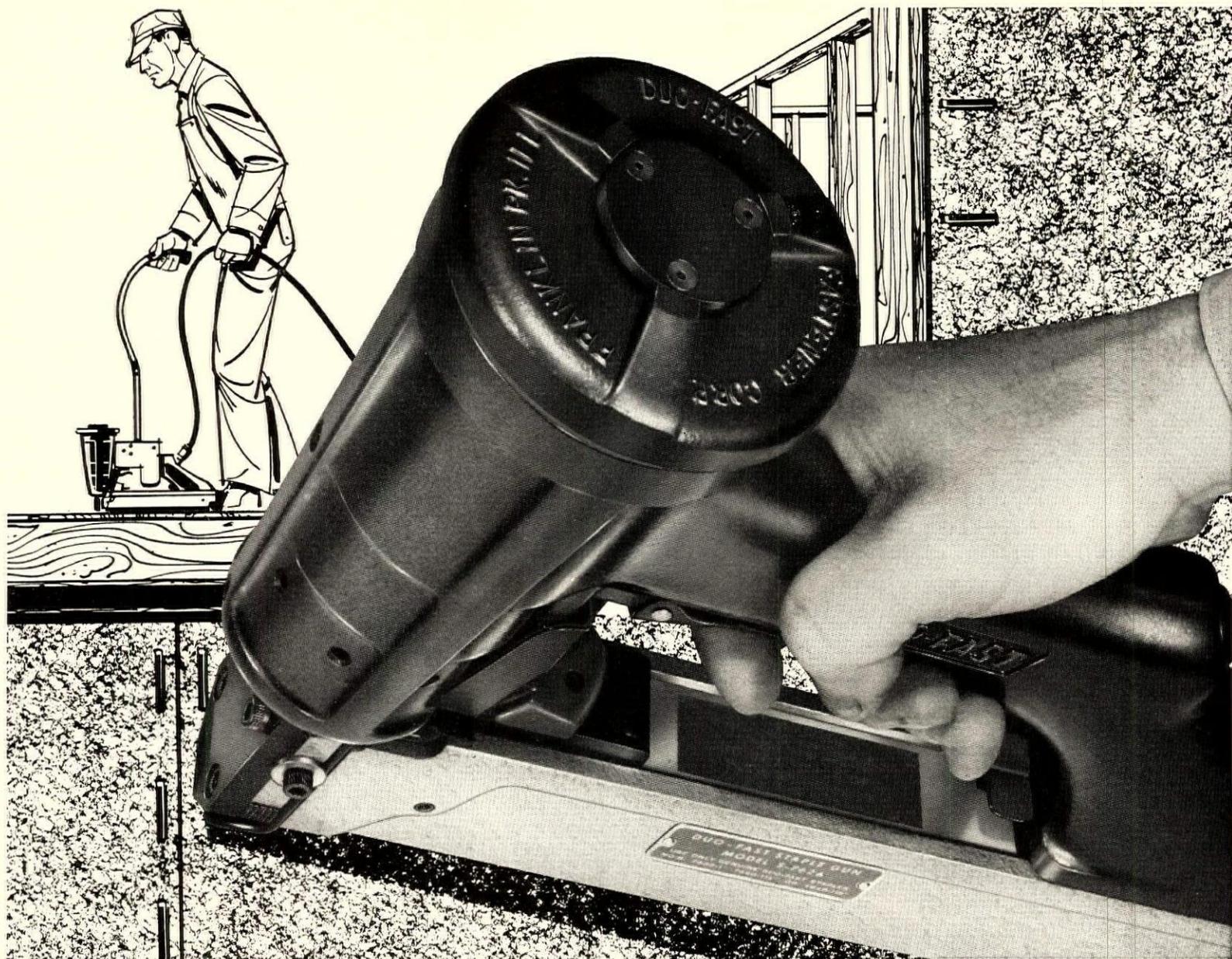
Your reputation depends on the quality of your construction. That's why it pays to specify *only* DFPA grade trademarked plywood.

DOUGLAS FIR PLYWOOD ASSOCIATION TACOMA 2, WASHINGTON

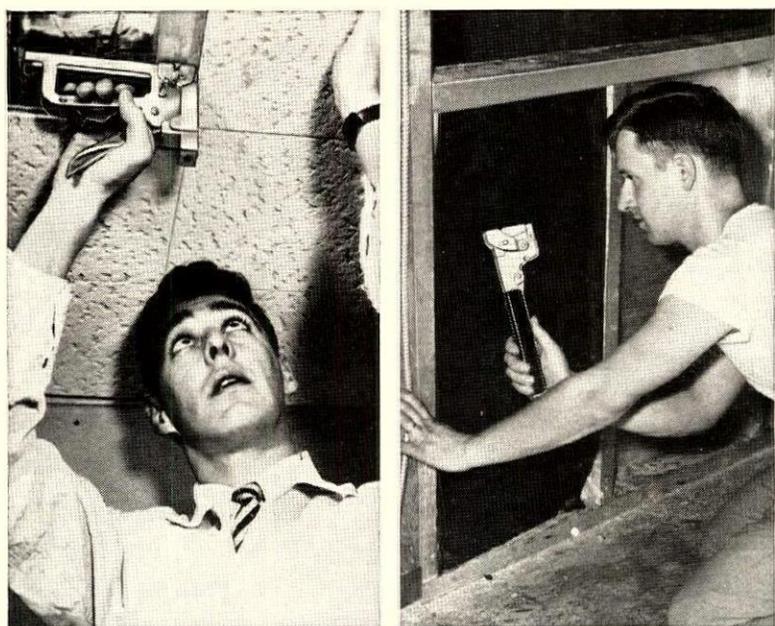
—an industry-wide organization devoted to research, promotion and quality control



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



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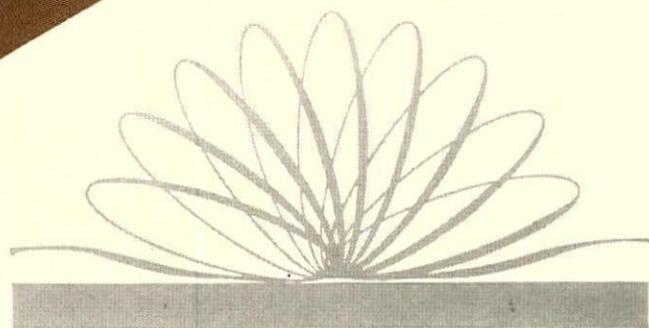
Why? Because this powerful tool drives heavy FHA specified staples (up to 2") that hold tighter than nails, and drives them exactly where you want them.

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PACKAGE

LIGHT

by EMERSON IMPERIAL and EMERSON PRYNE

HEAT

by EMERSON ELECTRIC
and EMERSON PRYNE

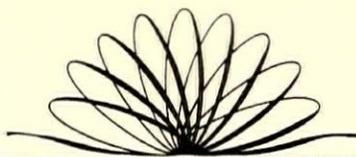
AIR

by EMERSON ELECTRIC
and EMERSON PRYNE

SOUND

by EMERSON RITTENHOUSE





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THE 1963
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"At last somebody's developed a merchandising program we can really use."

"Just what we need in this market."

These are typical comments of builders who have seen Emerson Electric's big "seven for eleven" bonus package. Why do they feel this way? Because all the promotional material in this program is designed to **sell homes for the builder — not products for a manufacturer.**

The Emerson Electric Builder Bonus Plan is personalized. It's made to work at the local level. Its sole objective is to bring prospects to your homes — and help sell them once they get there. How much does it cost you? Not a penny more than you already plan to spend next year. More details? See us at the Builder Show or discuss with the Emerson Electric representative when he calls.

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PRODUCTS EVER INTRODUCED IN ONE YEAR!**

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you'll like
what you
see 'n hear about
Whirlpool
appliances at the
Builder
Show



Don't miss space 1010-1011, in McCormick Place
at the Builder Show, Dec. 12-16, 1962

Here's
a preview...



Look how appliances give homes



NEW RCA WHIRLPOOL

Connoisseur

RANGE

Here's the kind of extra value that's easy for home buyers to measure. It's a complete cooking center with eye-level oven and broiler, hand-high cooktop and huge low oven. So modern, so attractive, yet so practical in saving space, steps and time. Gives your kitchens that built-in look, yet slips into place as easily as a free-standing model. Gas, electric models.



Or offer your prospects a *choice* of gas or electric RCA WHIRLPOOL built-in ovens and drop-in tops, because they both have identical cutouts and are designed for fast, easy installation. Choice of brushed chrome or decorator colors. Models RKE155 and RKE867.

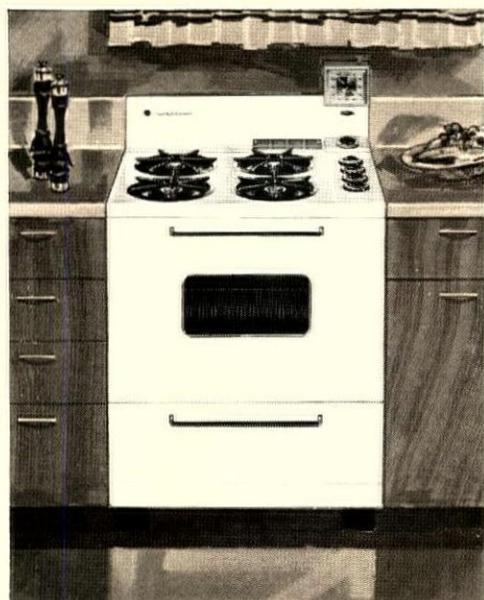
RCA WHIRLPOOL

that extra touch of value!



A complete selection of single-door refrigerators or double-door refrigerator-freezers to fit your homes and market needs. Gas or electric models. Model EKT-12F.

Only an RCA WHIRLPOOL washer lets you offer giant 12-lb. washing capacity plus exclusive Surgilator® agitator washing action. 24" or 29" width washers. Matching 29" dryers in choice of gas or electric. Models LJA-44 and LJD-42.



Specify 30", 36" or 40" gas free-standing ranges . . . or 30" or 36" electric models. Exclusive Cabinet-Mate* design fits flush with cabinets, gives ranges a built-in look. Model JU530.



Exclusive Select-A-Door* panels on built-in dishwashers permit you to finish door and service panel with any material up to 1/4" thick. Huge washing capacity, too, with sparkling clean results. Model SKU-70.

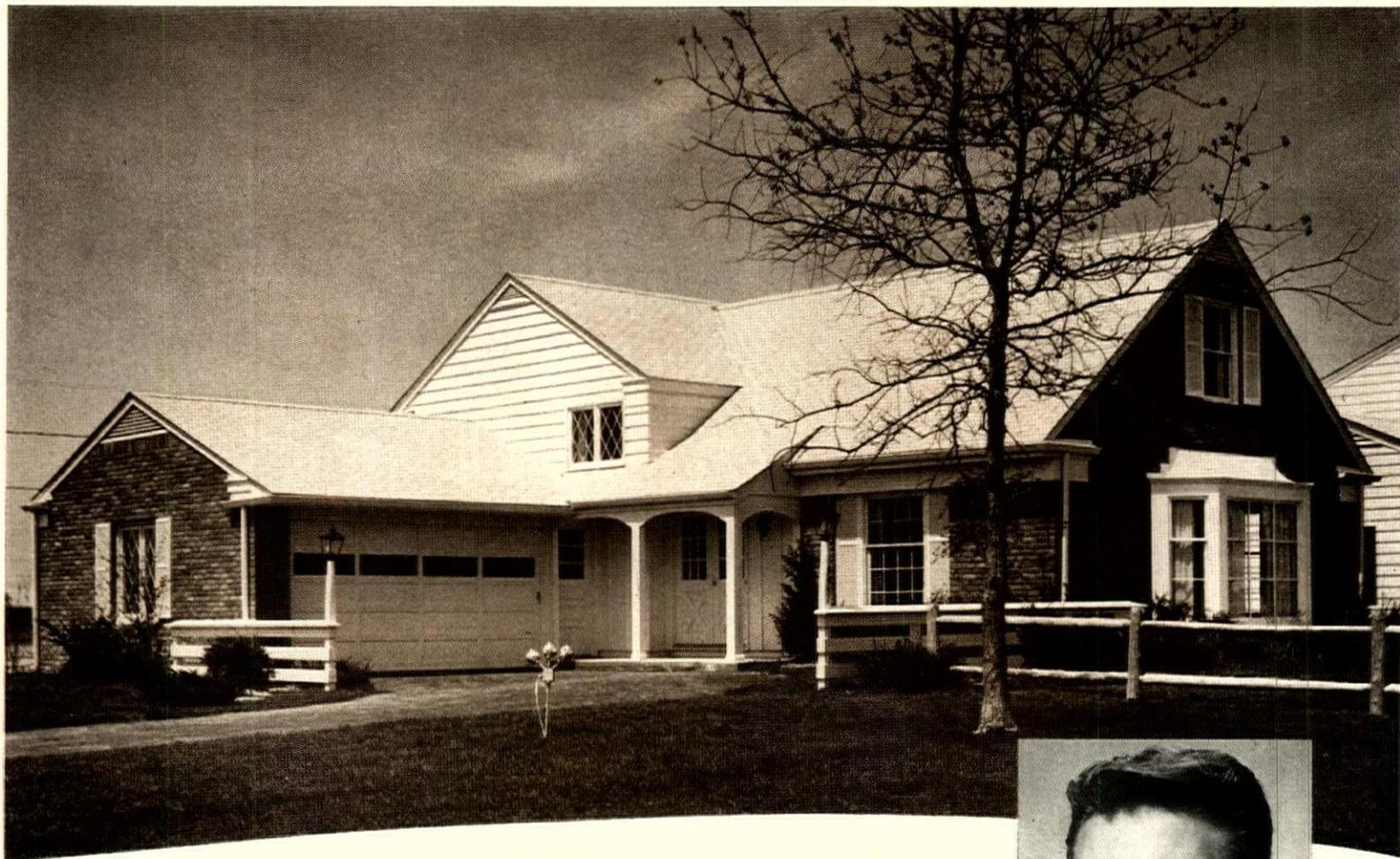


RCA WHIRLPOOL food disposers install quickly and easily. Model SHD-31 has automatic reversing system to help clear food jams fast.

*Tmk.

and here's another reason builders specify RCA WHIRLPOOL appliances...

THE 4-LEVEL HIGHLAND SHORE is one of the most popular *Scholz Design-Collection* homes Fiesta Builders, Inc., is offering in its scenic Forest Manor development in Mt. Prospect, Illinois. It features 3000 sq. ft. of living area, 4 bedrooms, family room, RCA WHIRLPOOL kitchen and laundry appliances.

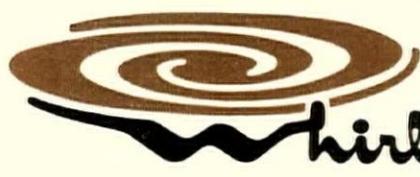


“Whirlpool doesn’t just sell you their products...they pitch in and help the builder sell his”...

says Mr. Bert Schwartz, Vice President of Fiesta Builders, Inc., Mt. Prospect, Ill.

How? Well, Whirlpool Corporation works as part of a team with its many independent distributors helping builders plan their sales promotion and offering sound ideas that have helped create sales for builders in other areas. And, as many builders have discovered, RCA WHIRLPOOL appliances built in their homes add more appeal, and faster sales for their developments. Also, with the RCA WHIRLPOOL brand

you get the advantage of *one-source ordering* for a full line of gas or electric appliances that can increase your discounts . . . decrease your paper work, and, fewer people to deal with also saves you time. Better color and design coordination too; no more mismatching. Call your RCA WHIRLPOOL distributor and join up . . . it's easier to sell homes with RCA WHIRLPOOL appliances than sell against them.



Your greatest asset is our quality performance!

Whirlpool CORPORATION

Contract and Builder Sales Division, Administrative Center, Benton Harbor, Michigan

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

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MT. VERNON CHERRY

GLACIER MAPLE

SNO-CAP WALNUT

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LAUREL RIDGE WALNUT

MICARTA BRANCHES OUT!

Westinghouse announces 7 new Micarta cabinet grains with the look of hand-rubbed woods. They enhance the appearance of any cabinet, increase the prospective buyer's appraisal of the entire house. Especially laminated and finished, Micarta cabinet grains take on a textural quality and have the lowest light reflectance you can buy in a high-pressure laminate. Available now in standard sizes in the economical 1/32" thickness. Call your nearest U.S. Plywood or Westinghouse Micarta representative today for the original high-pressure laminate. *You can be sure . . . if it's Westinghouse.*

TEST TO MAKE THE DIFFERENCE

Westinghouse



Awards . . . open occupancy . . . overhead . . . hillsides . . . police

Stationary vs. mobile

H&H: In your September article "Canaveral's Other Boom" you lambast the "shoddy trailer camps—fit for dogs or people?"

Mobile homes have long been treated by the stationary housing industry as a bastard offspring. By cursing them and calling them trailers and the place they live in, trailer camps, you feel you have insulted them and put them in their proper place.

Where was the glorified stationary housing industry in the emergency?

BENJAMIN BANULIS
Maple Haven Mobile Homes
Bennington, Vt.

● H&H criticized some of Canaveral's stationary houses too, because, like the shoddy trailer camps, they deserved it. It also praised Canaveral's better stationary and mobile houses.—ED.

Award

H&H: You won a certificate of merit for the outstanding single issue in the industrial publication classification of *Industrial Marketing's* 24th annual Editorial Achievement Competition for Business Publications.

Congratulations on winning this recognition of outstanding editorial achievement.

LEO ANDERSON, managing editor
Industrial Marketing
Chicago

● The award winner: "Ten years of progress in housing" (H&H, Mar.).—ED.

Nobody's award

H&H: I have looked forward for a long time to see a magazine have the nerve and ability to pull off a "Nobody's Award Winner" type of article (Oct). It's tiresome to continually hear that "we must be positive" and not discuss our design insanities; your entertaining and provocative captioning can certainly be regarded as constructive, if it annoys someone into thinking about what constitutes good design.

Please continue your emphasis on design and occasionally trot out some more "Nobody's Winners."

JOHN L. SCHMIDT, construction specialist, AIA
United States Savings & Loan League
Chicago

Hillsides

H&H: In many residential tract developments in Los Angeles and Orange Counties, bulldozers are working over the hills, making level lots. When the houses are completed, on one side you see over the roof of your neighbor's house and on the other side you see a steep clay bank often 10' high or more.

In your September issue there were pictures of three houses built on hillsides with little change in the terrain. These houses looked

very nice in nature's original setting.

It will be appreciated if, through your magazine, builders could be shown better ways to develop hillside lots and be discouraged from slashing and cutting the hills.

JOHN H. DRIGGS
San Clemente, Calif.

Open occupancy

H&H: As one who is very actively engaged in the financing of Negro homes and a member of the faculty of Brooklyn College where I lecture in real estate, I congratulate you on the completeness and terseness of your article on "The Challenge of Open Occupancy" in the November issue.

MAC C. SELTZER, executive vice president
Metropolitan Title Guaranty Co.
New York City

Influence

H&H: Your article on our Joppatowne (Sept.) was expertly and factually done. It is amazing, incidentally, how much of an influence you have on the industry. We have received calls and letters from all over the country asking for more particulars.

STANLEY I. PANITZ
Panitz Bros. & Co., Inc.
Baltimore

Police department

H&H: Your magazine is well enough respected that it can take the offensive in helping police the industry. A magazine hesitates to make any exposé that tends to give its industry a bad name. This is wrong—few people outside the industry get to read it anyhow—and spreading the news of others' mistakes or crimes will help other members of the group.

Gathering this information, with proper proof, would require some preliminary footwork, but as the idea's popularity grew, there would be many volunteer local reporters.

One regular monthly feature should be a complete story of a company's bankruptcy with a history of its causes, the story of those who lost, and the final outcome of the case.

I also suggest a new monthly department—perhaps a "police department"—devoted to the exposé, judgment, and condemnation of the shoddy, the unqualified, the criminal elements in the industry. There is enough material about to fill the entire issue every month.

DAVID M. DAVISSON
Indianapolis

Body armor

H&H: Your story on my appointment to DFPA is excellent reporting, but there is one misinterpretation. I do not hold a citation from General Doriot for my part in the development of "Doron" body armor and flak pro-

tection. However, this was a team effort in which many participated, both in the Armed Services and in private industry.

JAMES R. TURNBULL, executive vice president
Douglas Fir Plywood Assn.
Tacoma, Wash.

Overhead

H&H: Your article "What Price Overhead" (Oct.) was extremely timely and of great interest. It points up vividly some of the disparity of thinking in the business management field, and will certainly stimulate examination by thoughtful builders of their own practices.

T. D. CALDWELL, director business management
National Association of Home Builders
Washington, D. C.

Errata

H&H: Since the University of California is still paying my salary, they will be shocked to learn from reading your October issue that I am no longer associated with that institution. It is true I have formed a partnership with Sidney Williams to provide city planning consulting service, but such work will remain incidental to my teaching.

CORWIN R. MOCINE, professor
City Planning and Architecture
University of California, Berkeley

H&H: In your report listing land available in urban renewal projects for residential use (NEWS, Oct.), you stated there are 174 acres in Nashville earmarked for one family home development. That is incorrect. We have 34 acres of single-family land available and 109 acres of multi-unit land within the East Nashville Urban Renewal Project.

GERALD GIMRE, executive director
Nashville Housing Authority

● In H&H's list of available land, the 34 acres of land for single-family use in Nashville were inadvertently transposed with 174 acres for similar use in Muskegon, Mich.—ED.

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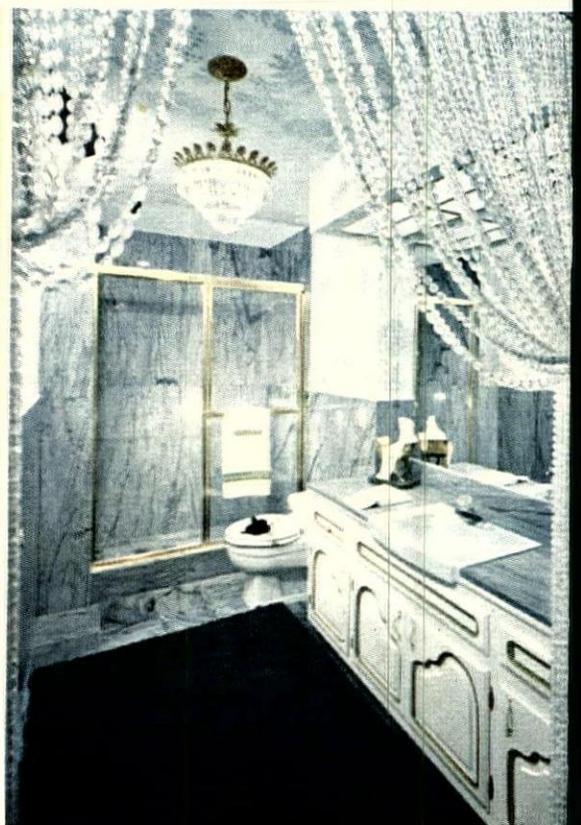
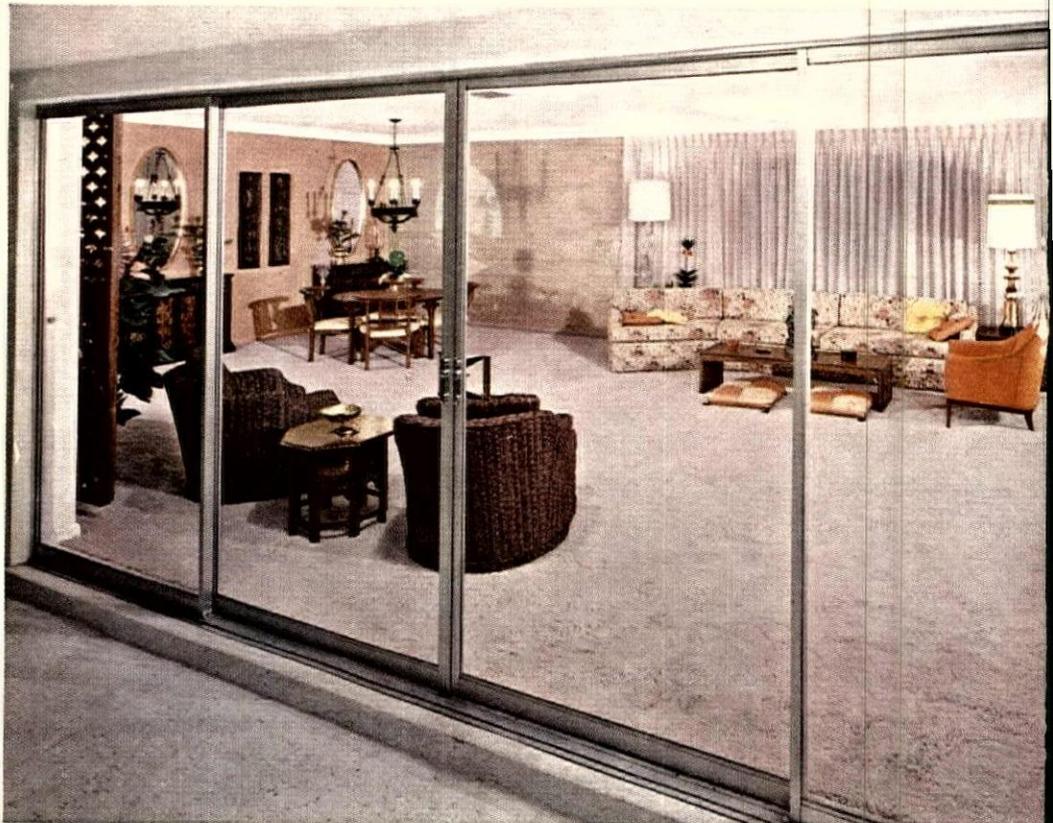
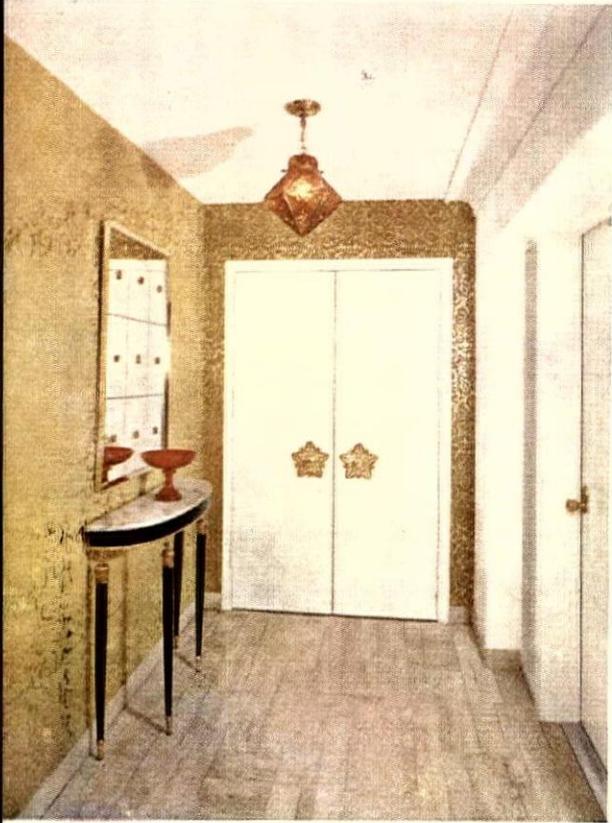
Enclosed patio-pool is one of the talking points in . . .

The most talked-about model houses of the year

When the National Association of Home Builders opened its directors' meeting in Miami last August, another opening was taking place in nearby Fort Lauderdale at a subdivision called "The Landings." On display were ten plush waterfront houses in the \$40,000 to \$54,000 bracket. Word that these houses by Builders Burt Haft and Jack Gaines were something to behold spread quickly through the halls at the NAHB meeting. NAHB Past-President Alan Brockbank advised his colleagues: "See these houses—you'll pay for your Florida trip by what you learn from them." Scores of them did—via rented cars and chartered busses. By the end of the meeting The Landings was one of the main topics of discussion. Later, many builders sent their designers and sales managers to Florida to witness first hand what Haft-Gaines had done.

Seldom have so many knowledgeable builders been in such complete agreement about another builder's merchandising. "I've never seen houses so well merchandised," said NAHB's first vice-president, W. Evans Buchanan. "They're the best presented houses anywhere," said NAHB's Merchandising Committee chairman, Steve Yeonas. Observed South Bend Builder Andrew Place, "They have a wonderful finesse that all of us can learn from."

continued



COLOR plays an important part in the Haft-Gaines merchandising scheme as indicated by these typical rooms from different houses by different decorators. Indeed, the project's four interior decorators seem to have vied with each other in the production of striking color combinations. A sense of richness is achieved by using gilt wallpapers (applied to ceilings too in some of the smaller rooms), big mirrors, ornate hardware, patterned cabinet doors, marble on floors and walls, and decorative accents like the beaded bathroom screen. The architect of the Haft-Gaines houses is Gilbert M. Fein of Miami. The four decorators, all from the Miami-Fort Lauderdale area, are James R. James, Roz Mark, Muriel Rudolph, and Mimi Swiman.

What Burt Haft and Jack Gaines have done at The Landings comes as no surprise to anyone who has followed their past successes. In recent years they have built and sold more over-\$25,000 houses than anyone else in Florida. Both came to homebuilding from the New York dress business, and much of their success is due to their conviction that "houses are style goods just as dresses are." After experimenting with several small subdivisions, they moved into a 1,500-lot project called Imperial Point two years ago (where houses are still selling well at \$18,000 and up), and early last year they started their Royal Oak Hills at Boca Raton where prices range from \$19,500 to \$30,000. At The Landings (which will have 800 waterfront lots on land that cost \$13,000 an acre plus high development costs) they have carried their emphasis on styling still further into the upper reaches of the luxury home market.

Some visiting builders thought the styling of the furnishings was too lush, but most agreed it was right for the upper-income Florida buyer who wants something dramatically different from what he had up north. And all were impressed by the emotional impact created. If buying a house is an emotional act, as marketing experts say it is, then the new Haft-Gaines development should sell out quickly. It is still too early—Florida's big-selling winter season has just begun—to assess the success of these houses, but the 65 sales made in two off-season months certainly look like the beginning of success.

Excitement builds up house by house

The emotional impact that Haft-Gaines has built begins at a wide, landscaped entrance off Route US 1 which features an imposing white marble gate house and a dozen fountains. The impressions multiply as the visitor drives along a palm-lined boulevard to the ten furnished display houses, arranged on alternate lots along both sides of another boulevard. Landscaping of the houses is lush, and at the back of each lot is a concrete seawall and a private dock where future owners may embark on cruises of the Inland waterway, which borders the tract on the east.

It is the cumulative effect of the houses' interiors, however, that creates the most excitement. A visitor to a single house sees an interesting and spacious floor plan and notes some new ideas in kitchens, baths, and furnishings. As he visits another house, and then a third and a fourth, he sees something new, something exciting, something different in each room. The kitchens are different in each house, the bathrooms are different, the flooring is different, the lighting is different, and the furnishings and decorations are different. By the time the visitor has been through all ten models the emotional bombardment is apt to be overwhelming.

The enthusiastic reactions of both visiting public and visiting builders are due to a skillful blending of two things, each equally important: 1) the fresh interior design itself and 2) the fantas-

tic furnishing job done by four decorators.

The interior design is notable mainly for its spacious rooms, its variations in floor level (sitting areas are depressed, and so are many of the marble bathtubs), its generously proportioned kitchens and the fact that most of them open directly onto both a "Leisure Room" and a big rear terrace—actually a patio built around a pool, walled and roofed with plastic screening set in a neatly detailed aluminum framework. Usually the living room and the master bedroom also open onto the patio, and sometimes an extra bathroom serves as a dressing room for poolside loungers and bathers. The wall of the kitchen facing the patio is usually sliding glass, so the woman of the house may participate visually in poolside activities while preparing a meal and may then serve the meal directly through the kitchen windows to her guests. Although particularly appropriate to Florida's climate and way of life, this close integration of kitchen and patio is a convenience which many visiting builders thought could be put to profitable use in houses almost anywhere. (One even phoned his office to halt construction of his new model house until he had figured out how to incorporate this indoor-outdoor device into the plans.)

Every part of every room was analyzed by Haft-Gaines with sales promotion in mind. As a result, every room makes a positive sales statement—not a neutral or a negative one as happens in many model houses. Even the insides of closets are wallpapered to make them look larger and brighter; even the closet clothes poles are wrapped in gold paper! Special attention was given to flooring and floor coverings (particularly in entry halls, kitchens, and patios), lighting, breakfast dining areas, and master bedroom suites—as shown in the photos opposite and on the following pages.

The sales clincher: custom changes

"The most significant aspect of the Haft-Gaines operation is the customized approach to production building," says NAHB's Merchandising Committee chairman, Steve Yeonas, who spent four hours at The Landings on opening day. Buyers can make any changes they want inside a specified square footage, and that, says Yeonas, "is the angle that holds the whole sales idea together and makes it work."

Buyers may have any combination of kitchen, bath, bedroom, living room, dining room, patio, or any other detail they wish. In fact, the Haft-Gaines models are not considered models to be duplicated; they are merely suggestions. For example, the impressive 11"x14" sales brochure (copiously illustrated with renderings of rooms, details, elevations and plans) refers to one display house as "a sample of Regency planning," to others with the phrases "from our group of Provincial designs" or "typical of our New Orleans designs." The brochure emphasizes that the builders want each house to be different and that they will build no duplicates.

continued



Every Haft-Gaines room is designed and furnished to create emotional appeal

The moment a visitor opens the door of any of these houses his eyes bug out. From a spacious entry hall he gets a dramatic view through an oversize living room to something else of visual interest—either an informal “Leisure Room” or out through big glass doors to a patio, a pool, and a yacht. As he walks about the house, he sees dozens of little things that appeal to him: floors

of marble, wood, ceramic tile, or colorful vinyls; a variety of louvered and paneled doors; interesting hardware on doors and cabinets; and dozens of different lighting fixtures, luminous ceilings, ceramic switch plates, and built-ins galore. Rooms are finished and furnished not to be duplicated but as displays of details to be incorporated in a custom house.

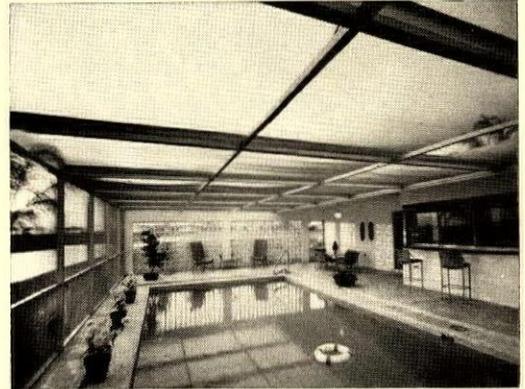
Photos: Ronal Thibedeau



STEP-DOWN sitting area in "Renaissance" house is 14'x14'. Hall floors are unpolished terrazzo with polished wood strips. Florida Room is at rear.



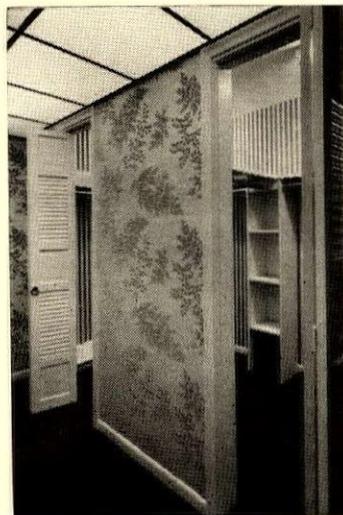
MASTER BEDROOM SUITES are large, get luxury look from rich furnishings and wall coverings, and usually open upon a private garden or the patio-pool.



SCREENED PATIO-POOL is included in price of seven of the ten models. Several have a snack-bar counter like the one at right between the kitchen and patio.



FORMAL DINING ROOM is furnished elegantly to appeal to upper-income families who want a separate dining area even though they will usually dine informally in the "Leisure Room" or on the outside patio.



SPACIOUS LOOK of this 35' deep living room (it even makes the grand piano appear small) is characteristic of all houses. "Florida room" at rear has high windows on three sides, and opens to a screened porch on the right. (See "New Orleans" plan p 105)

CLOSETS are large, well lighted, equipped with built-in shelves, and lined with colorful wallpaper. This double walk-in closet (40 sq ft) is in the master bath-dressing room area of the "Contemporary" model.



SCREENED PORCH is furnished to suggest how this outdoor room might be used. Power cruiser moored to private dock adds to the holiday feeling.

continued



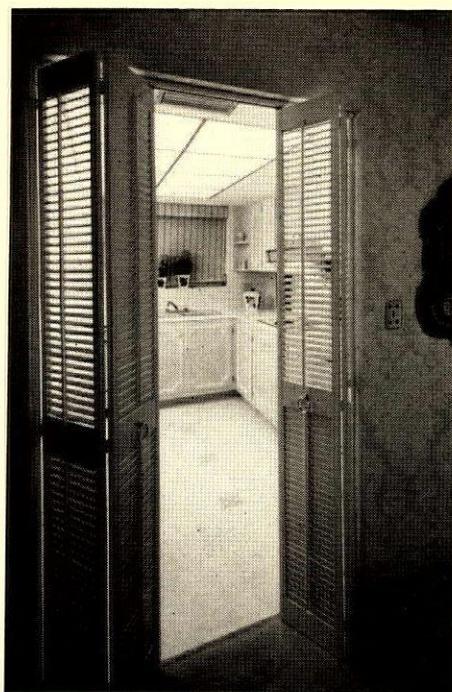
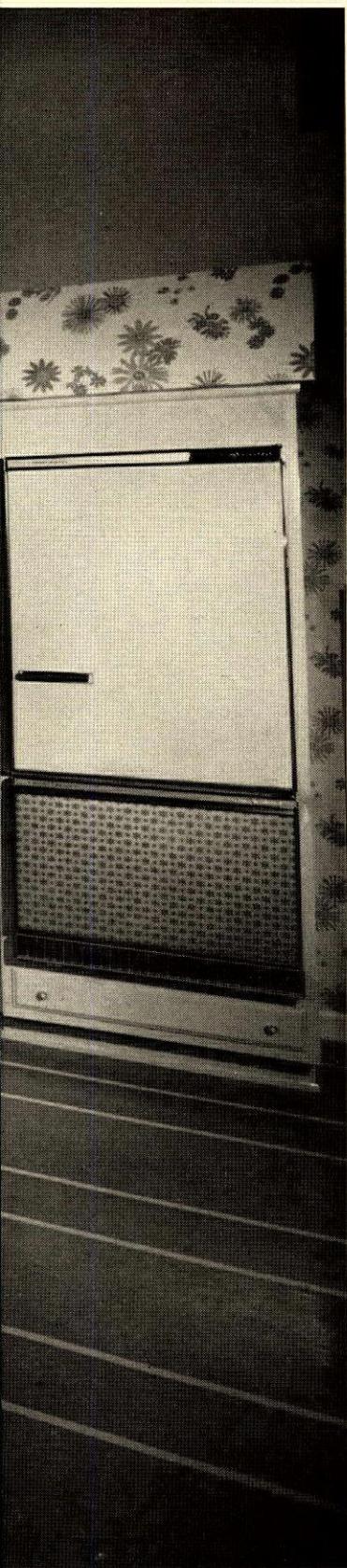
Kitchens are exciting, colorful, well lighted—"designed to make a woman feel young"

Glamorous kitchens have always been a Haft-Gaines trademark—but the builders have outdone themselves in the kitchens at The Landings. "A woman stands in one of our kitchens, pictures herself living there, and sells herself," says Sales Manager David Curland. Adds Jack Gaines: "You can't go too glamorous for them."

As the photos show, there is color and

pattern everywhere—in the wallpaper, in the inlaid vinyl-asbestos floors, in the appliances (buyers get everything from disposals to dishwashers and refrigerators, and some kitchens have two ovens), in countertops, and in cabinets (the cabinets shown here are one of ten choices).

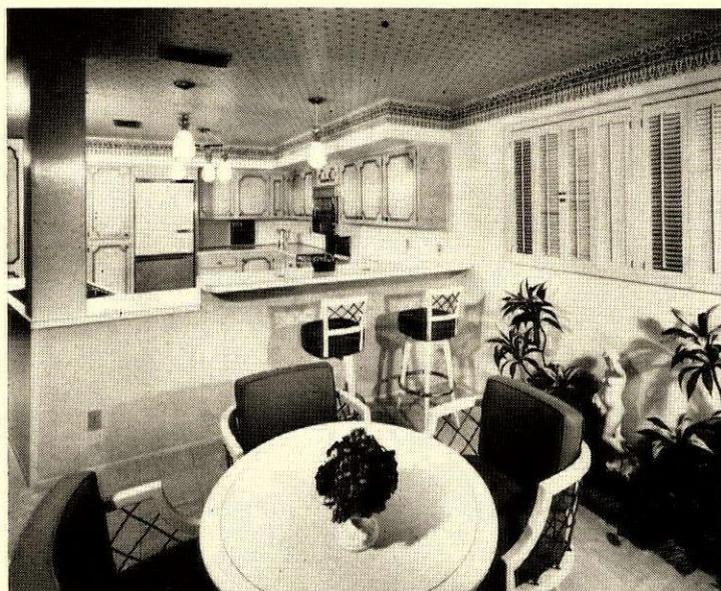
Among the kitchens in the ten models is at least one that satisfies most buyers.



LOUVERED DOORS—used in several models to shut off the kitchen from a hall or the dining room—add another luxury touch.



PASS-THROUGH WINDOW opens kitchen to snack bar on screened patio. In most models, dining room, left, also overlooks the pool-patio area.



"LEISURE ROOM," in most houses, is adjacent to kitchen and is furnished as an informal dining area, as shown here, or as an informal living room.

OVERSIZE KITCHEN, in a typical model, has family dining area, plenty of counterspace and cabinets. Window over sink is pass-through to snack bar on patio.



U-SHAPED KITCHEN is available for women who prefer a more compact work area. Dining counter separates kitchen from "leisure [family] room" which has sliding door, right, to the patio.



EYECATCHING FEATURES, like automatic coffee maker, foreground, which delivers a cup of bean-fresh coffee in seconds, and luminous ceilings are standard equipment in many kitchens.

continued



Bathrooms and dressing rooms are big, bright, and surprisingly opulent

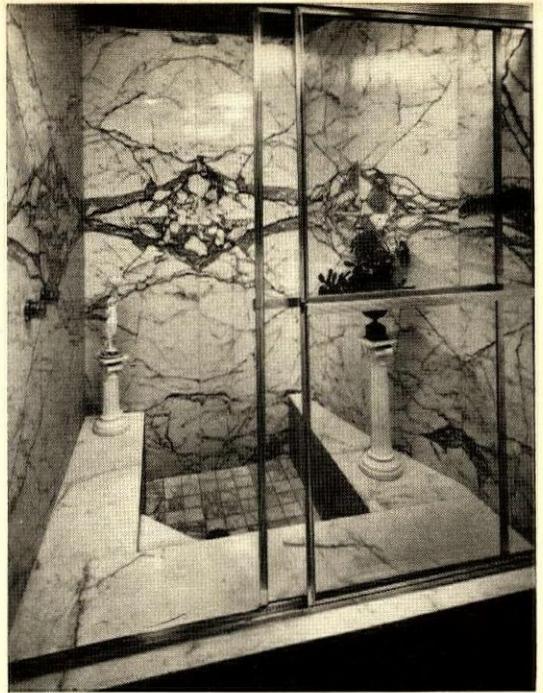
Many of Haft-Gaines' bath and dressing-room combinations have well over 200 sq. ft.—and are made to seem even larger by the use of wall-to-wall mirrors. Shower-and-tub stalls, too, surprise with their size ("Men like them big," says Gaines).

But it is the opulence of these bathrooms that makes them stand out—not only from those of other builders but also

from each other because no two are identical. All this opulence is a blend of luxurious built-ins, luxurious materials, and flamboyant decoration. Items: ceramic-tile counters, decorative cabinet fronts, Italian-marble shower stalls, striking lighting that ranges from luminous ceilings to ornate sconces, little touches like artfully placed flowers, and even heavy brocade drapes.



CORNER COUNTER with two basins is feature of this bathroom. Decorators added more interest by selecting lighting fixtures in unusual shapes and colors.



SUNKEN TUB with Italian-marble walls and floor shows how far Haft-Gaines has gone to create out-of-the-ordinary bathroom effects.



HEAVY DRAPES and striped wallpaper on ceiling are talk-starters here. Other features: big mirror, ceramic-tile counter, and decorative cabinet doors.



BIG MIRRORS, long ceramic counters with double basins, big medicine cabinets and extra storage space add sales appeal to bathrooms. Cabinet fronts are perforated wooden panels.

DRESSING ROOM off a master bedroom has linen closet, left, built-in make-up table with big mirror, and luminous ceiling. Bath is through door at far end.



DROPPED LUMINOUS CEILING draws attention to ornate sconces and faucets. Mirrors, lighting, and cabinet hardware are different in each of the 24 bathrooms.

continued



Exteriors are staged with the same merchandising flair as the interiors

Some of this Haft-Gaines flair shows up in the rich foundation plantings, transplanted palm trees, semi-circular driveways, and ornamental ironwork. And, of course, it shows up in the network of backyard canals and boat docks.

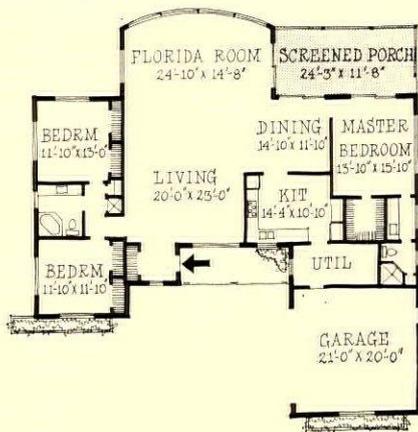
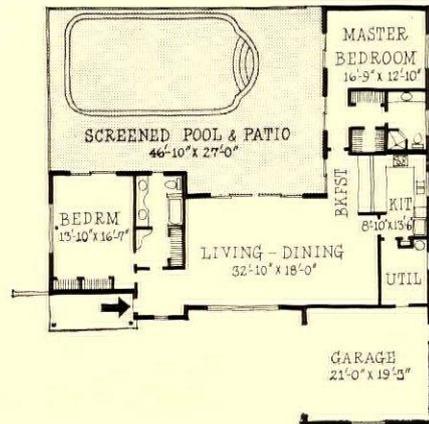
Base prices of houses include a fully sodded lot, seawall, private dock, a lawn sprinkling system, central air conditioning,

appliances, a two-car garage, and any lighting fixtures shown in the models.

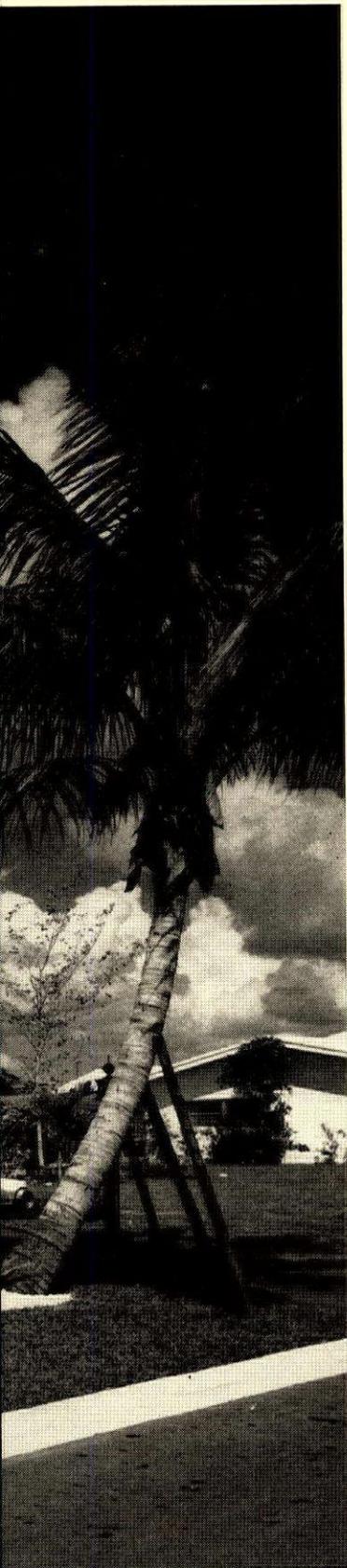
Financing is conventional. Buyers pay a 10% deposit when they sign the contract, an additional 10% when the roof goes on. Haft-Gaines also offers an "order now—build later" plan: choose a lot, pay 10% of the house and lot price, and complete the house in a year. —CARL NORCROSS.



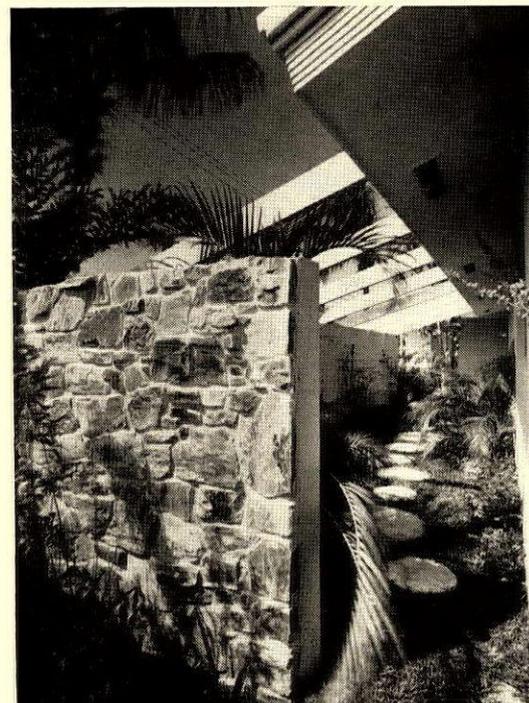
POWER CRUISER at "Williamsburg" model demonstrates opportunity offered by private dock. This two-bedroom house is one of the community's smaller models, but each bedroom has its own bath and dressing room. Price: \$42,900 (not including cruiser).



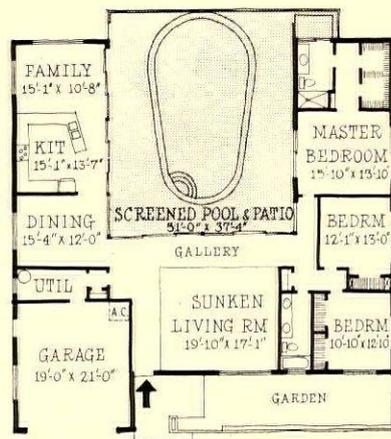
"NEW ORLEANS" MODEL is one of few without pool but has screened porch open to Florida room, dining room, and master suite. Front kitchen is a reversal of Haft-Gaines' usual practice. Price: \$44,900.



"FLORENTINE" MODEL has a circular drive and a decorative wall that screens a 10'x24' entry court. Price: \$45,900.



"CONTEMPORARY" MODEL at right has natural-stone wall that makes a private area of the small front garden (a second small garden is behind master bedroom). House wraps around the 28'x32' pool and patio. Price: \$49,000.





This builder...



**...and this realty firm
with its
41-man team...**

A hard-to-beat combination for a hard-to-sell market

The builder shown above pays a 5% sales commission on every new house he builds—and he calls it a bargain. The reason: his realtor—Thompson-Brown—does much more than sell his houses. The realty firm—backed by a team of experts shown in the panel at the top of these and the next four pages—gives him help in every phase of his business from land development through customer service. The sales results of this combined effort suggest that—working together—housing professionals can indeed keep sales at a high level even in today's softest markets.

This year Thompson-Brown will sell about \$8 million worth of new houses, priced from \$25,000 to \$40,000, for its 16 builder clients. And this will be the fifth consecutive year of a sales increase for Thompson-Brown in the face of a steeply declining new-house market: Building permits for single-family detached houses in the Detroit metropolitan area have skidded from a high of 42,253 in 1955 to less than 12,000 for the first nine months of 1962, according to the Detroit Metropolitan Area Regional Planning Commission.

Says T-B President Robert Carey: "Since there is a dwindling market for single-family houses in this area, we must have increasingly effective marketing programs. Today, marketing doesn't start with advertising and personal selling, but with the planning of the house and the community. Since we have to sell houses in this market, we get in on every phase of planning."

Thompson-Brown, until 1958, was solely a land development firm. Four years ago, it began selling the houses built on its land,

to make the combination of lot, house, and mortgage a more attractive and competitive package. And today the company is developing land and selling houses in six separate communities in the Detroit area. The 16 builders who work with this realtor (and who build anywhere from six to 90 houses a year) are enthusiastic about the wide range of services performed. Says 50-house Builder Manny Nosan (shown above): "I get a lot for my 5%. I get a specialist to develop the land and finance it. So I have no investment in land except for my model-house lots, and I can concentrate on building—which is a full-time job in itself.

"I get sound, market-wise criticism of my house designs, help in deciding what features to include to increase their sales appeal, and a good check on my costs and bids in comparison with other builders in the subdivision.

"I get salesmen to sell the house, a mortgage broker to arrange the financing, and I get sales exposure in all of the communities where T-B develops land. When our group of builders get a dozen or more model houses built for an opening we've got a small community going, and we've got an opportunity for faster sales because the area looks established—and offers a pleasant variety in design—from the start.

"And finally, I have little overhead: I use a model house as my office, meeting subcontractors and suppliers there, and I can supervise my labor close to my job."

The key to the building-selling pact between the 16 builders and Thompson-Brown is land. Like two other highly successful new-house realty firms, Rite Realty Co., Milwaukee (H&H, July '59) and Robert Stone Co., Melrose, Mass. (H&H, Dec '59), T-B plans and develops the land for all its builder clients. How this and other services solve major problems for the 16 builders—and helps increase their sales—is explained on the following five pages.



LAND PLANNER



LAND SURVEYORS



CIVIL ENGINEER



GEOLOGIST



CERTIFIED PUBLIC ACCOUNTANTS



The realtor solves builders' land problems —beginning with the toughest: zoning

"In our role as developers," says Thompson-Brown President Carey, "we are suspect if we advocate anything that might appear to line our pockets at the expense of a community. So we plan projects that make the most economic sense both to us and the community." Example: T-B is now working with the Farmington Township board (photo right) and its planning consultant, Vilican-Leman & Assoc. to convince them of the economic advantages of cluster planning and planned unit development. Says Carey: "In Farmington we are advocating cluster planning with no increase in density per acre. This will cut our development costs and, ultimately, our house prices; yet it will leave open land that the whole community can enjoy. And we are not increasing the pressure on schools—which is the reason most communities are pushing for big-lot zoning." In communities that employ a planning consultant ("as more and more are doing to keep from going bankrupt") T-B, with appropriate permission from the zoning board, works closely with the consultant to develop a plan that will be acceptable to local officials. In turn, the consultants often turn to T-B "to tell them how the buying public accepts new planning concepts," says Carey.

The realtor also solves the builders' land financing problems: Since Thompson-Brown buys and develops the land, the builders' capital is free for building. Builders pay cash only for the lots on which they build their models; pay as little as 20% down for additional lots with the balance due when the sale is closed. T-B charges no interest on the unpaid balance, hews to a firm price policy: lots are priced the same from the time a new community opens until it is sold out. "We save the builder money," says Carey, "because at our volume (up to 500 lots per year) we can develop lots cheaper than all but the biggest builders."

To develop communities that will attract prospects, Thompson-Brown uses expert consultants. Land Planner Don Geake (top, left), who helped set up FHA's original land-planning section, does most T-B work. Geologist Andrew Mazola (above) determines the best location for community wells. For two of its newer communities, T-B has brought in Consultant Percy Gardhouse to develop man-made lakes.

What makes a saleable community? First, says Carey, "Save the trees—they are the first thing the public looks for. Develop a good curvilinear street pattern—this is the easiest and cheapest way to make a community look more interesting. Where you can, buy rolling land; it is more saleable even though it is more costly to develop. And finally, where it makes economic sense (for higher-priced houses or where there is a low-land problem to begin with) create a lake. This really attracts buyers."



TOWNSHIP BOARD of Farmington Township reviews the proposed plat for a new community. Display is held by Charles Leman of Vilican-Leman & Assoc., the township's planning consultant, and Robert Carey, president of Thompson-Brown.

Photos: Lens-Art



HUGE SCRAPER, carrying fill to a low spot, carefully avoids trees that will later be welled. Water in the background forms an artificial lake created to overcome the problem of low, wet ground and to add an important attraction for houses in the \$30,000 range.

continued



ARCHITECT DESIGNER



MORTGAGE BROKER



ATTORNEYS



INSURANCE AGENT

The realtor works with architects and builders to get salable designs

"Today you can't sell houses designed on a builder's kitchen table," says Steve Campbell, Thompson-Brown's sales vice president. "We see to it that every house built by any of our clients is designed by a professional." And before the architect draws his final plans, any new design is criticized by the builder and the realtor at a group meeting (photo right). This collaboration of design, construction, and marketing know-how is so successful, says Campbell, "that we've seldom been stuck with an unsalable house."

In one of its new subdivisions, T-B is experimenting with a new design and engineering service. Up to now, each of its builder-clients has used his own architect; in the new subdivision, all houses for all of the builders will be designed by one firm: Architect Irving Palmquist and Designer Richard Pollman. The reason: T-B believes, paradoxically, that the use of a single firm will increase variety of design in the community.

Though Palmquist and Pollman will be striving for the greatest possible design variation, many houses will be designed to fit the National Lumber Manufacturers Assn. UNICOM system (H&H, June '62), which was developed by Pollman. Object: to produce enough economies through standardization to pay for added sales features.

One example of T-B's influence on design: many of the houses in Detroit, have little or no roof overhangs at the rear, but every house built in T-B's communities does. "We've been as guilty as anyone," says Carey, "in accenting curb appeal at the expense of the side and rear elevations. But the growing popularity of outdoor living has made these elevations more apparent and more important. And we now urge that our builders make these elevations as pleasing as the street side."

The realtor introduces new materials and products into its builders' houses in a carefully planned flow. "We never ask any one builder to load his house with too many new things at once," says Bill Bowman, vice president in charge of builder liaison. Instead, T-B urges each builder to use several new products in each new model, and to use different new products than his neighbor is showing. Thus, different builders will use single-handle mixing faucets, luminous ceilings, aluminum gutters, a pullout range top, a central vacuuming system, an electronic air cleaner or acoustical ceilings.

Once a new product has caught on, T-B urges each builder-client to accept it as standard. Examples: All houses built in T-B's communities now have 2" of insulation in the walls, 6" in the ceilings. And all builders now use some aluminum—either siding, or gutters and downspouts, or soffits and fascias. "We've convinced our suppliers that the best way to sell the advantages of aluminum is to introduce it gradually."

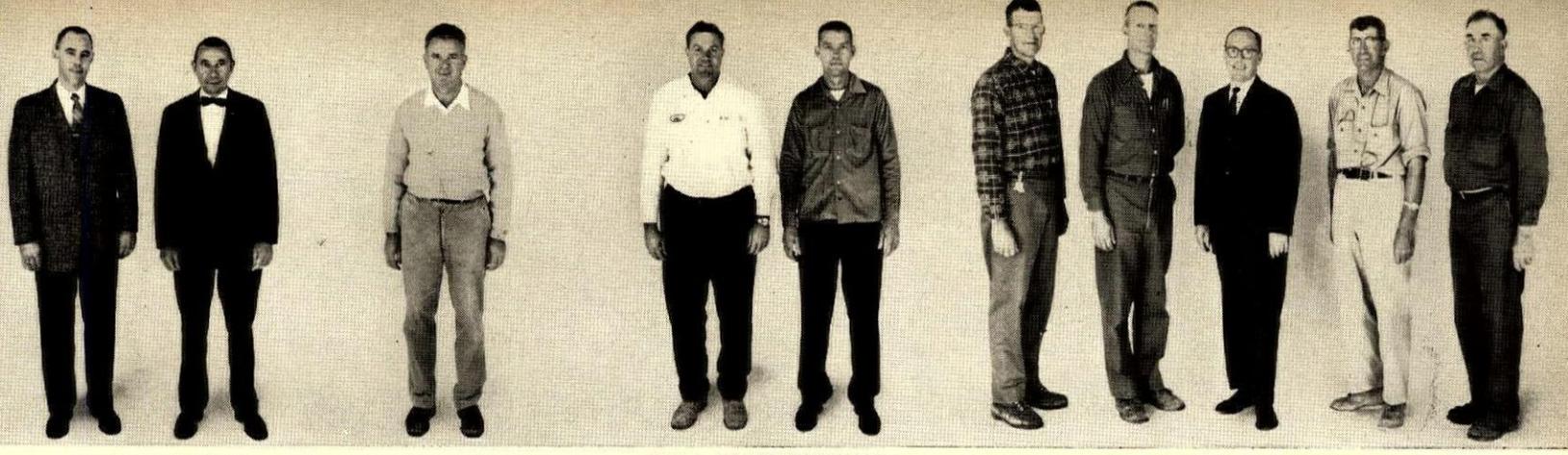


HOUSE DESIGN CONFERENCE brings together Builder Les Taubman (with pipe), T-B's Builder Liaison Vice President Bill Bowman (standing), T-B's Sales Vice President Steve Campbell and Designer Richard Pollman, vice president of Home Planners, Inc. (right).

C. F. Rank



TYPICAL COMMUNITY, developed by Thompson-Brown and built by as many as six different builders, shows a wide variety of house styles and types which the realtor believes is necessary in a community appealing to higher-middle-income buyers.



WATER CONTRACTORS

LANDSCAPE CONTRACTOR

ROAD & SEWAGE CONTRACTORS

LAND DEVELOPMENT MEN

The realtor double checks builders' costs, gets them interim and mortgage financing

Thompson-Brown helps all its builders (but especially new clients) hold down their costs, and thus their prices, in four ways:

1. It compares each builder's materials and labor costs and subcontract bids with figures compiled from past experience. When a builder submits a new plan to T-B, he also lists his cost estimates. If these costs are not competitive, T-B checks the builder's cost on all major items. In some cases, the realtor has found builders paying 60% more for plumbing, 50% more for heating, 30% more for rough carpentry than other builders in its program. Says Bill Bowman, "Many builders fail to shop for competitive bids. We urge them all to get at least three competitive bids on each phase of the job."

2. The realtor checks house plans and designs for ways to cut costs. When subcontract prices appear to be in line, but a house is still not competitively priced, Bowman and the builder check the plan for extra wall breaks, needless applique, uneconomical heating and plumbing layouts. This check often results in either overhaul or discard of the plan.

3. The realtor arranges volume purchase arrangements with material producers. In one instance, for example, T-B negotiated the purchase of ovens and ranges for builders in its program at 20% less than any of the builders had been paying before.

4. The realtor holds monthly meetings where builders swap cost data and trade secrets. Builders discuss costs and techniques frankly, because the realtor has convinced them that builders outside of the T-B program—not other builders in T-B developments—are their chief competition.

The realtor cuts the builders' financing costs in one of two ways: 1) Many of T-B's builder-clients have the capital to provide their own interim financing, since they have no money tied up in land or selling expenses. And by working on a tight construction schedule, many of them complete their houses in time for T-B to close the sale before the suppliers' 60-day credit period runs out. 2) For builders who do need it, T-B arranges interim financing through an independent mortgage broker, Emil Coolidge (right), who waives the customary 1% to 2% service charge on model-house loans in return for a quota of final mortgages.

The realtor sells more new houses for its clients by arranging favorable financing for the buyer's old house. Half of T-B's buyers have old houses they must sell before they can close on a new house. Through Broker Coolidge, T-B packages a new mortgage (usually an FHA mortgage) on the old house with a conventional mortgage on the new house. With this device, it can often get a mortgage commitment on the old house at a smaller discount than the going rate in Detroit.



COST CHECK on new products is made by Builders Ron and Art Strasner (l. and r.) of Ronart Building Co. with T-B Executive Bill Bowman, who helps the builders check their costs on new models. Ronart builds in three T-B communities.

Photos: Lens-Art



FINANCING for both a buyer's new house, and the old house he has to sell, is arranged through Broker Emil Coolidge (shown here greeting buyers and T-B salesman Scott Edwards). By packaging the mortgages, Coolidge can often cut the prevailing discount on mortgages.

continued



DECORATOR



ADVERTISING AGENCY PERSONNEL



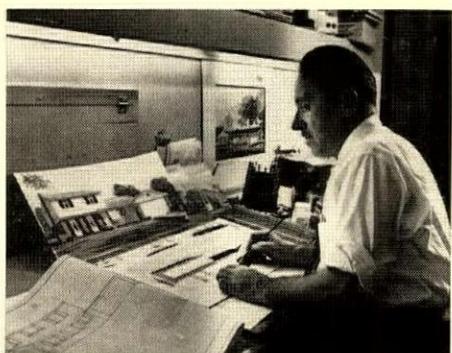
GRAPHIC ARTIST



PRINTER



ADVERTISING AGENCY MAN David Gabler of Stockwell & Marcuse (left) checks the first run of a new sales brochure with Printer Ed Robins (center). All T-B brochures are printed as folders with pockets to hold inserts showing individual builder's houses.



GRAPHIC ARTIST Casey Geerts renders as many as 200 houses for T-B annually.



SIGN PAINTER Jay Halbert of Argyle Sign Co. gets instructions from Sales Manager Campbell.

And the realtor maps and carries out the sales strategy for its builders

Under Thompson-Brown's system, the primary role of advertising and promotion is to get prospects out to the development. Top billing in newspaper, radio, and television advertising (as well as in brochures and sales materials) goes to the community name, location, and sales attractions. Thompson-Brown (as sales agents) and the builders get second billing.

One of Detroit's top ad agencies, Stockwell & Marcuse, is responsible for creating, correlating, and placing all advertising; for developing all sales materials, product, and sales displays; and for special promotions. And it makes the most of all promotional opportunities:

Item: through its ad agency, T-B enters several of its builders' outstanding houses in national contests. And in the last few years, eight of its builders have been featured in *McCall's*, *American Home*, and *Parent's*.

Item: All of T-B's builders have participated in manufacturers' promotions or industry-wide promotions (like the electrical industry's Gold Medallion program and the gas utilities' Blue Star program). T-B splits the cost of entering one house from each of its communities in Detroit's annual Idea Home promotion which gets exposure for all the houses when the crowds turn out; and it has a similar program to bring out prospects during National Home Week.

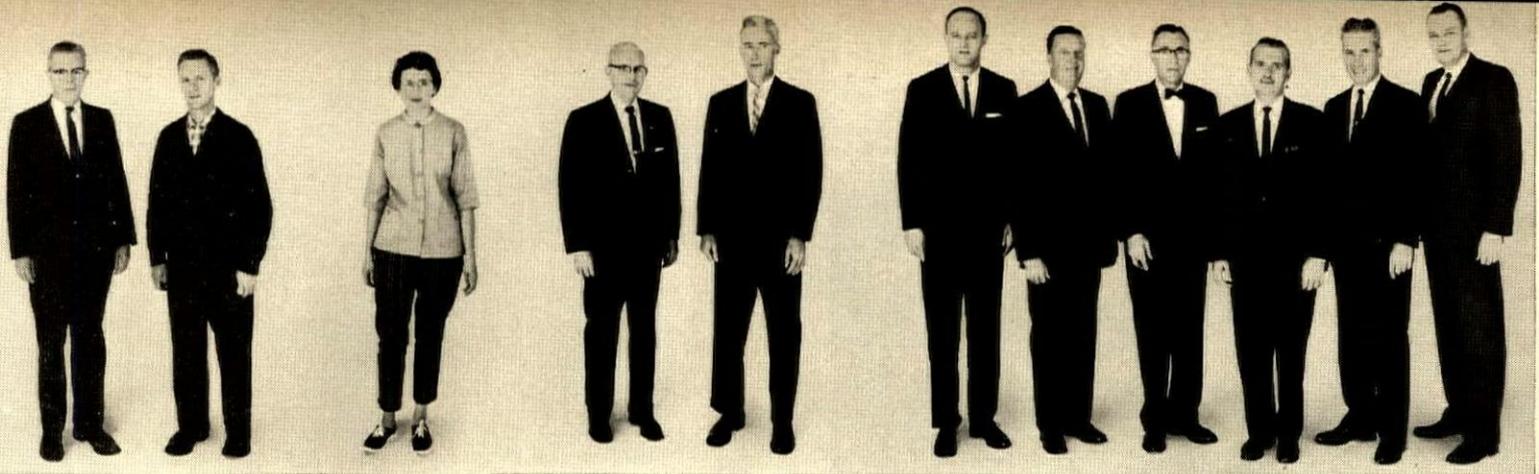
Item: Working with the ad agency, T-B develops special promotions. It displayed BOAC's famous diamond collection at the opening of one new community, arranged for Civil War buffs to parade in full dress at another opening, and several times a year arranges for a builder's house to be displayed in the windows of a downtown bank.

Thompson-Brown has arranged two kinds of furniture-financing plans to encourage its builders to furnish their models.

The first plan: A six-month lease with option to buy. The builder pays \$200 to \$250 per month for six months, gets a complete furniture package. Often the option price is so good that builder buys the furniture at the end of six months and sells it to new customers at a considerable saving—while recouping as much as half of the original lease cost.

An alternate arrangement: Furniture purchase at 15% to 40% discount. The price is financed by the furniture company for a year, with monthly payments by the builder. When a model house is sold, T-B direct-mails past customers ("new home-buyers always need more furniture") and runs ads in local newspapers. A sale is held at the model house with coffee and doughnuts to all visitors.

To increase sales through referrals, T-B urges its builders to handle customers' requests for service quickly. "In the \$25,000 price class," says Sales Manager Campbell, "dissatisfied customers



SIGN PAINTERS

MODEL-HOUSE MAID

LOT SALEMEN

HOUSE SALEMEN

are devastating to sales. We know that second- and third-time buyers check with the builder's previous buyers." Since T-B's builders build few FHA-financed houses (which must by law be warranted for one year), T-B has developed a uniform one-year guarantee and a service policy for all its builders. The service policy spells out exactly what every homeowner can expect from his builder, tells how repairs or complaints shall be handled, and lists names and numbers to call in emergencies. T-B gets a copy of all service requests, can pinpoint recurrent problems or complaints and take action to solve the problem.

To attract buyers who have old houses on their hands, T-B will sell its builders' houses with a contingency arrangement whereby it guarantees the price on a new house for 90 days after a contract is signed. T-B then refers buyers to one of the many used-house realtors that it works with regularly in the Detroit area. T-B handles only new-house sales because, says President Carey, "the metropolitan Detroit market varies too much for us to handle old-house sales." T-B does not have a trade-in program because, says Carey, "Most buyers bridle at the thought of paying a percentage to get a new FHA mortgage for their old house [the best way to sell it], paying a 6% sales commission [the going rate for old-house sales] plus a trade-in fee and possibly a redecorating fee. Most people still have a distorted idea of the value of their old house. We'd rather let them work out an agreement with someone who is not connected with their new house."

To attract top salesmen and keep them, Thompson-Brown gives its salesmen heavy responsibility—and pays them for it. For example: T-B has assigned only one salesman to each of the six communities which it is now developing. Since each man has complete responsibility for sales (and the opportunity to earn more money with this "exclusive territory"), he produces. "We don't want anyone to sell for us who cannot earn \$10,000 a year at a minimum," says Sales Manager Campbell. Salesmen are on salary plus bonus, and participate in a profit-sharing trust.

To train more effective salesmen, T-B is supplementing its regularly held sales meetings with a new program it calls "salesman pre-training." Under the new program, trainees will spend three to five months working in the various departments of the organization, where they will learn not only the art of salesmanship, but the essentials of advertising, promotion, merchandising, land planning, financing, design, costing, and zoning. "If we find this training turns out more successful salesmen," says Campbell, "we will expose our whole sales force to the program."

Builder Manny Nosan sums up the feeling of most of T-B's builder-clients when he says: "There may be drawbacks to working with Thompson-Brown—like feeling you're not the biggest frog in the pond—but there is still a waiting list of builders for every new Thompson-Brown community development."



SALES MANAGER Campbell addresses his eight-man sales team at one of the regular sales meetings. Three of the top T-B executives attend national meetings of builders, mortgage bankers, realtors, and lawyers to keep their sales force up to date on significant trends.

Photos: Lens-Art

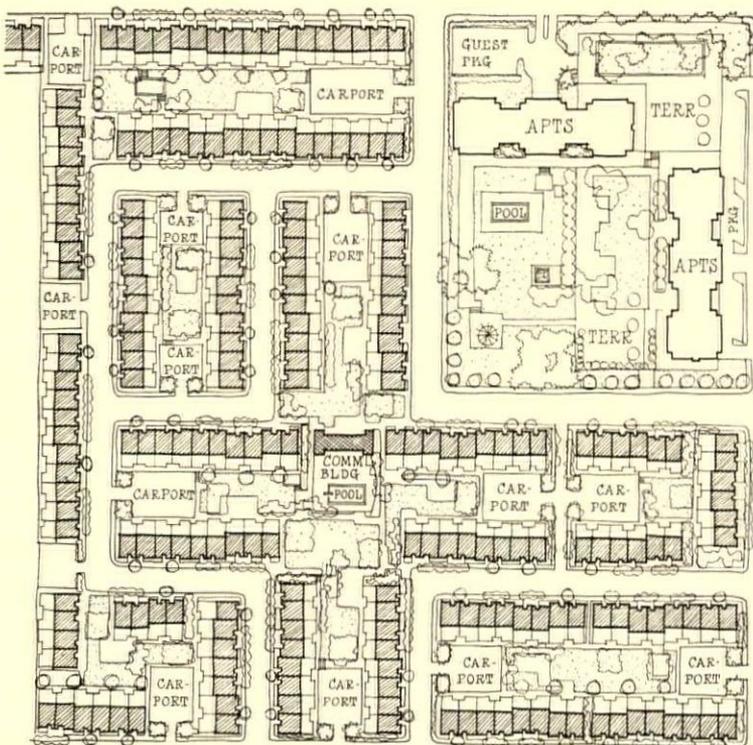


TV PERSONALITY Bob Murphy of Detroit's "Morning Show" tells viewers about "Idea Homes" built in four Thompson-Brown communities. Designs by Lorenz & Paski, AIA, are based on a preference survey on house design and features made among thousands of viewers.



NEW TOWNHOUSES are being built by Eichler Homes in San Francisco.

Thoughtful design and land planning pay off in the market



PLANNED UNIT DEVELOPMENT of Geneva Terrace calls for 221 townhouses and 576 apartments on 21½ acres. Houses will be in rows of four to 16 units, apartments in two high-rise buildings. Features include landscaped common areas, swimming pools, a community center, underground wiring, central FM and TV aerials, and off-street community carports which eliminate the need for driveways and thus permit more curbside parking.

In three months Eichler Homes has sold 50 of these San Francisco townhouses even though they are not inexpensive in terms of space (\$16.50 a sq. ft.) and even though they are not located in one of the city's best residential areas.

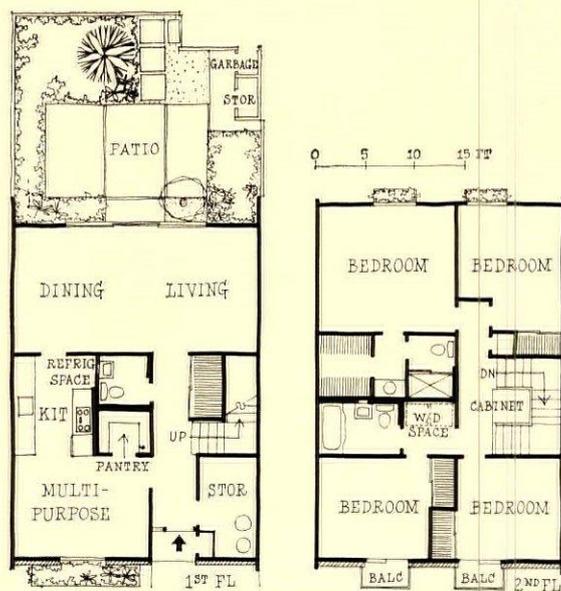
What's behind this sales record? Shrewd market analysis, high design standards, and imaginative community planning. The market—largely un-met until now—is made up mostly of downtown apartment dwellers who are seeking larger quarters but cannot afford them in new high-rise buildings. (But Ned Eichler points out: "Eventually we also expect to attract suburban buyers.") The design of the houses, by Architect Claude Oakland, combines the warmth and familiarity of traditional materials with the simplicity and convenience of contemporary planning (see p 114). And the community, called Geneva Terrace and shown in the plan at left, will have 221 townhouses and two apartment towers on a 21½-acre site. It is the first significant planned unit development to be built under a new San Francisco zoning ordinance that permits higher-density land use when a comprehensive plan is approved for a site of three acres or more. A former tree nursery, the site is near the famous Cow Palace in an older part of the city. Its cost was high—\$86,000 an acre. And to recoup most of this big investment quickly, Eichler will complete the townhouses before building the apartment towers.

The houses are being sold under FHA Sec. 203, but Eichler has added a deed restriction that requires buyers to become stockholders in a homeowners' corporation organized to maintain common areas. All houses have identical plans and elevations, four bedrooms, and 1,686 sq. ft. Prices range from \$27,950 for most units to \$29,950 for end units in best locations.



TOWNHOUSE FACADE combines traditional patterns and shapes like Flemish-bond brickwork and arched windows into a contemporary form.

continued



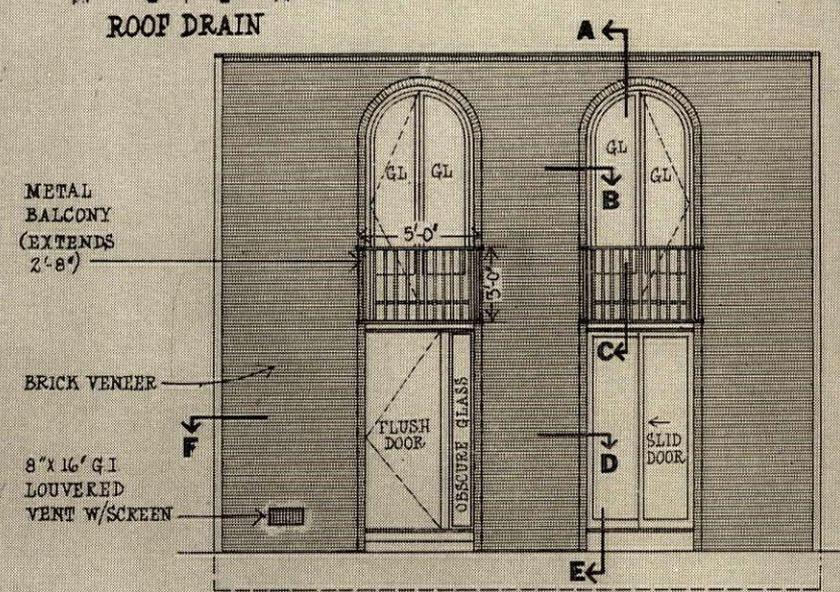
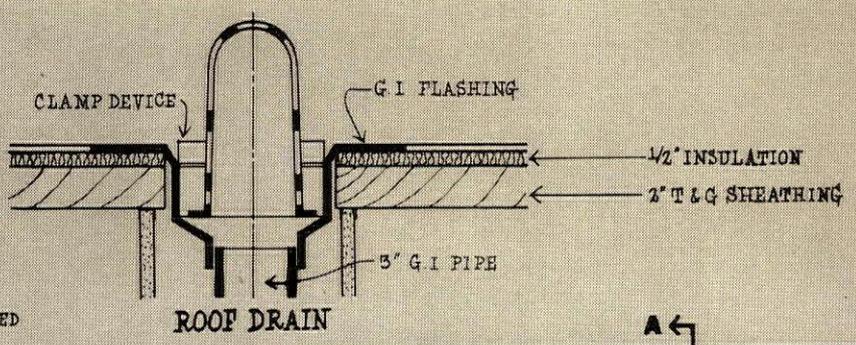
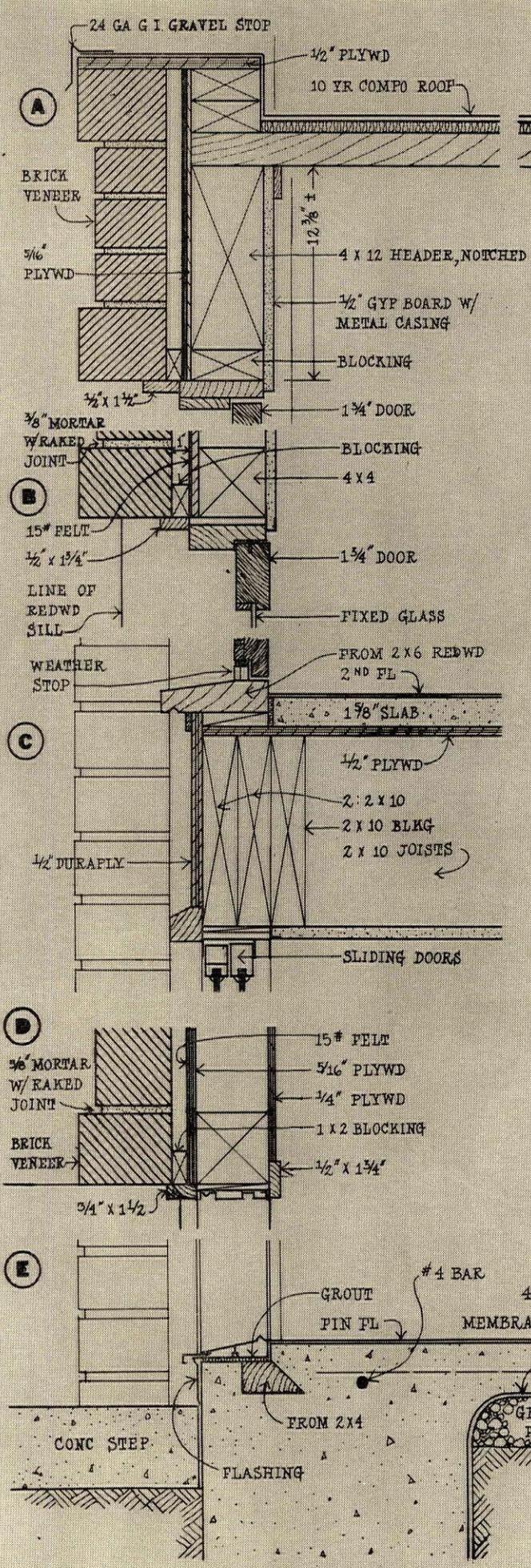
PLAN of 1,686-sq. ft. house puts laundry area near bedrooms on second floor, corridor kitchen on inside party wall, multi-purpose room in front, formal living at rear. Patio has closets for outdoor furniture and garbage cans.

REAR ELEVATION, unlike front, has contemporary panelized look. Redwood fence (shown in photo below) encloses 400-sq. ft. patio. House is heated by two-zone radiant system in first- and second-floor slabs (opposite).

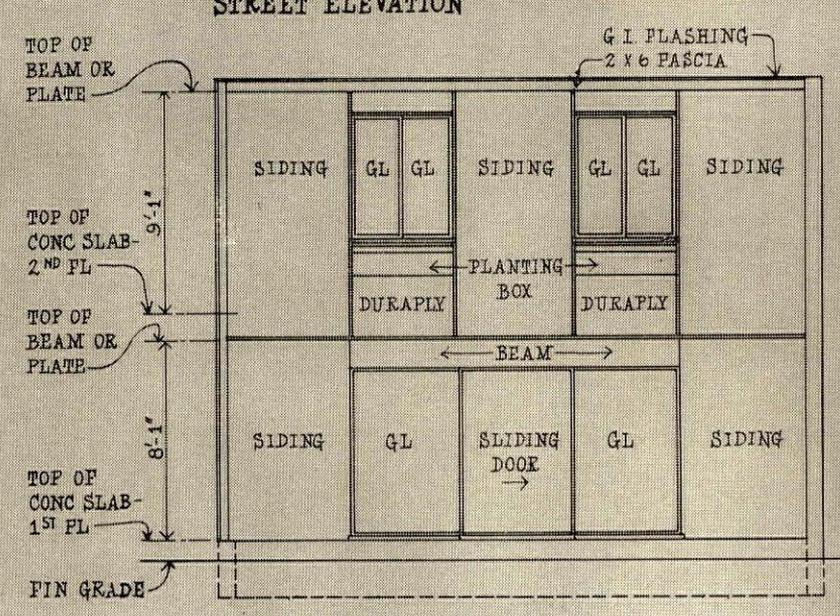
Photos: Ernest Braun



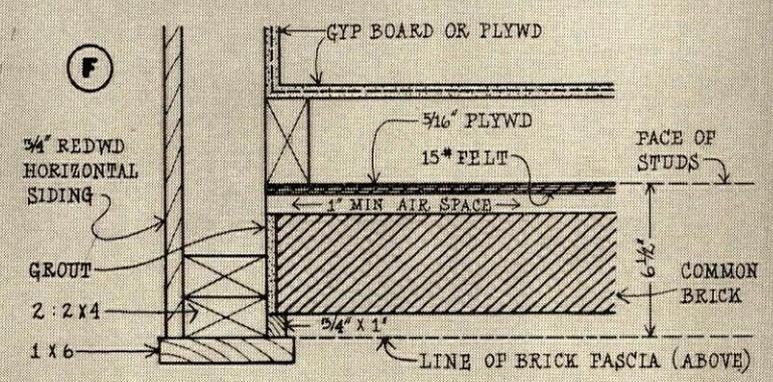
INDOOR-OUTDOOR LIVING is achieved by opening 288-sq. ft. living-dining room to patio. Landscape architects: Royston, Hanamoto, Mayes & Beck.

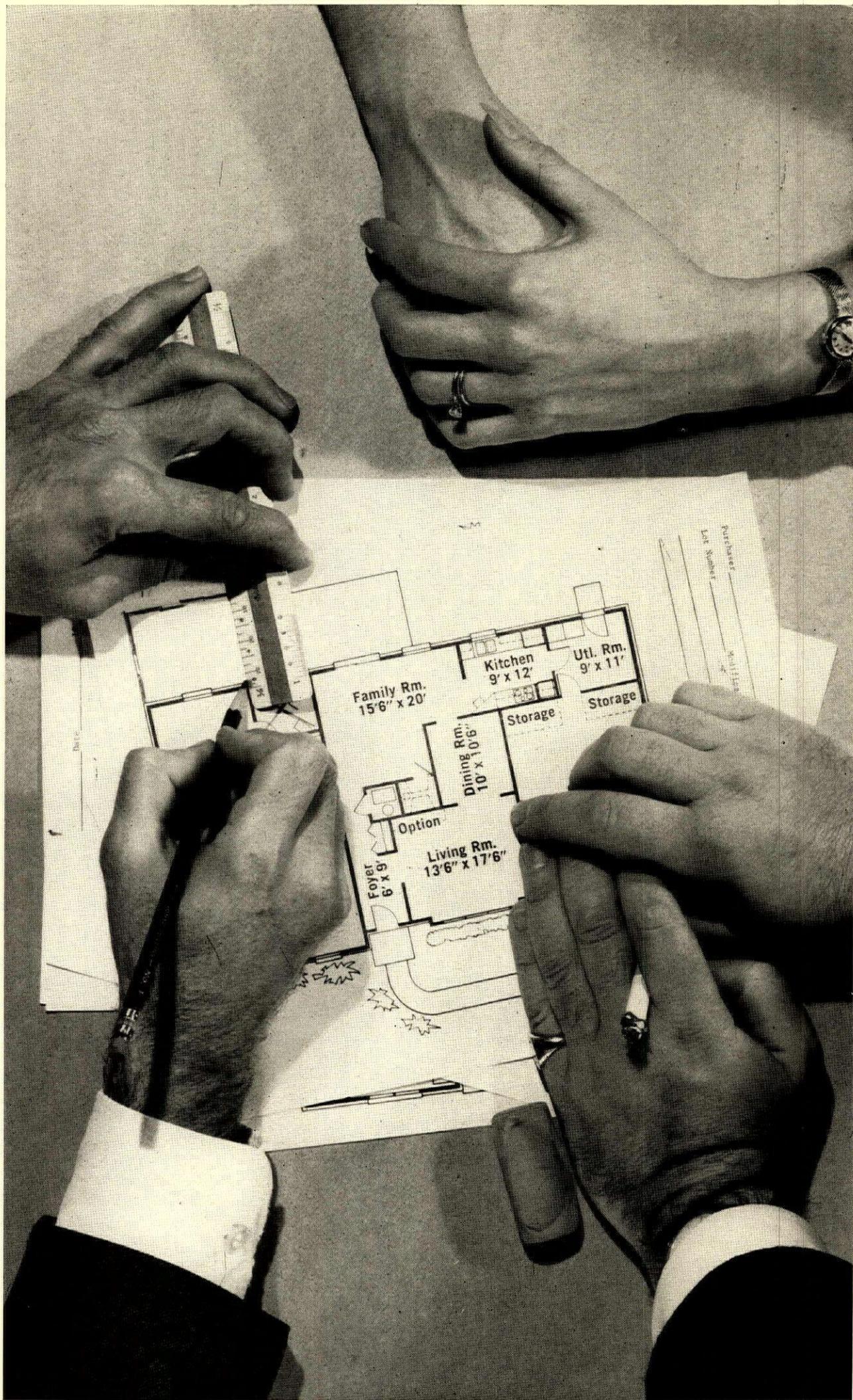


STREET ELEVATION



GARDEN ELEVATION





Phil Shapiro

No two houses are alike in Builder Elmer Son's 65-house-a-year Glenbury Park subdivision. To cope with the differences—and they are not simply cosmetic—Son (right) uses a system of controls which show . . .



How to manage the complex business of custom changes for every buyer

"The key to a smooth operation is clear communication—first between the buyer and the builder and then between the builder and his subcontractors and suppliers," says Builder Son. And the key to clear communication at Son's Glenbury Park in Dayton is a written record of every agreement, every order, and every custom change requested by a homebuyer.

This tight-communication system is an important reason for the success of Glenbury Park. Partly because of it, Son, who previously built only lower-priced, mass-produced houses, has been able to invade a price range that, in Dayton, had been largely the domain of one-at-a-time custom builders. He is now offering more space, better quality, and faster delivery than most one-at-a-time builders of comparably priced houses. And even though Glenbury Park is the highest-priced subdivision in town, it is selling well (25 houses from July through October).

Custom changes at Glenbury Park (where six basic models are priced from \$19,995 to \$25,995) are frequent and extensive. They average \$4,500 a house. And they include adding rooms and baths, enlarging rooms, relocating or removing partitions, relocating or adding doors and windows, and adding fireplaces and barbecues. Son also offers his buyers a wide choice of appliances, interior and exterior colors, and exterior materials.

To keep these changes and choices from snarling his production, Son has developed and adapted a series of 16 forms that cover every phase of his operation from a salesman's first contact with a buyer to the last lien waiver on the finished house. None of these forms are complex. Some are surprisingly simple (example: Floor plans, like the one in the photo at left, are merely enlarged versions of the plans used in many sales brochures). And all can be duplicated on the photo-copying machine in Son's office.

Does the use of all these forms lead to time-wasting paperwork? "Far from it," says Son. "They save time by preventing confusion

and misunderstandings, and they make for better relations with our buyers, subcontractors, and suppliers."

More significantly, Son's communication methods could serve as a model for other builders. He happens to have his houses prefabricated by a home manufacturer—Pease Homes of nearby Hamilton, Ohio. But many, and possibly all, elements of his system could be adapted by builders of conventional custom-type houses and, for that matter, by home modernizers. And in today's highly competitive market—where even mass builders must satisfy special requests by buyers—parts of the system could well insure better follow-through on the options that must be offered.

Son has simplified his complex operation in two other ways:

1. Although all his houses are different, he has negotiated firm contracts with his subs for each basic model. So when a house is built the only items left to negotiate are the changes from the basic model. And because many changes are repeated (though seldom in the same combination), these negotiations take little time.

2. He has worked out an efficient arrangement with his prefabricator. Son designs the basic models, and Pease Homes not only prefabricates them but also makes the necessary custom changes on each house. When a change involves the perimeter of the house, Pease supplies Son with new blueprints for the foundation crew, other subs, and the loan application. So Son needs no full-time draftsman. Son can also use the Pease catalog to show his buyers choices of cabinets, fixtures, doors, etc. So he can offer a wide variety of options without carrying an expensive inventory and without contacting dozens of suppliers. Says Son: "Without Pease, our job would be far more difficult, and we would need a much larger investment in both men and materials."

But the basis of Son's efficiency is still tight communication. His communication system is divided into two phases—one relating to the buyer (*p. 118*), the other relating to subs and suppliers (*p. 120*).

PROSPECT FOLLOW-UP SHEET

Prospect George C. Parker Salesman J. Houser

Present address 185 Wilton Road Phone 382-4191

Date of first visit 7/14 Employer Self

Approx. income _____ Interested in model Wellington-3

Own home PHA Odd lot
 Rent Conv. Package home
 Listing prospect Cash Trade-in

Comments:
Mr. Parker showed interest in lot 7. Suggested Lot Reservation; but he wanted to see lot in daylight. I set up time Sunday for this arrangement.

Date	Follow-up remarks
7/15	Mr. Parker didn't like small back yard. Would rather have lot 61 or lot 62. I told him they were both sold. I promised to check back with him on other lots.
7/18	Discussed lot 61 (now available) and signed a lot reservation.
7/19	Made up a Confidential Price Quotation sheet for a Wellington Model.
7/25	Went over Quotation with Mr. Parker and scheduled an appointment to sign contract.
7/29	Signed contract to purchase a Wellington Model on lot 61.

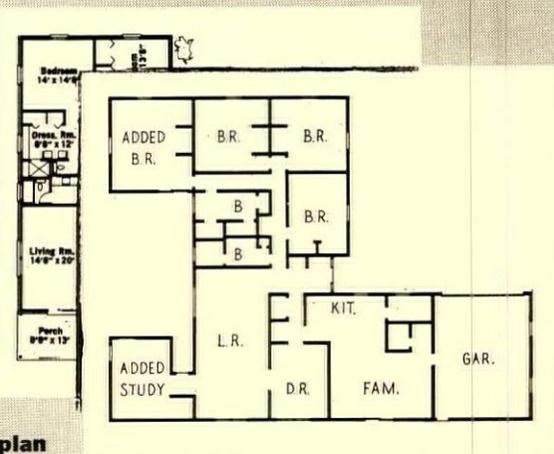
Prospect follow-up

CONFIDENTIAL QUOTATION FOR Mr. & Mrs. G. C. Parker LOT NO. 61
 GLENBURY PARK, SECTION 1a
 Copies to: Acctg. Estimator Salesman J. Houser

Model Wellington, 3 Bedroom, Right Hand	\$25,405.00
Relocate driveway apron	
Fireplace	
Marble ledge	
S Insulated sliding glass doors	
Screened-in porch	
T Extra exhaust fans	
H Extra ceramic tile in bathroom	
C Coral White Brick	
Storage room in garage with two doors	
U Special Flooring - vinyl & parquette in Pa. rm. & Kitchen	
R Cupola with weather vane	
C Lamp post with fixture	
Air-conditioning	
T Vinyl Slate Foyer	
Special Flooring - vinyl & parquette in Pa. rm. & Kitchen	
U 13 Storm windows - installed	
R I.I.L. French Provincial kitchen cabinets	
U Nu-Tone Inter-Com system (M-M)	
Four additional electrical fixtures	
A Double porcelain sink	
Concrete patio - 16' x 26'	
L Marble vanity in guest bath	
Special glass arrangement garage door	
Automatic garage door operator	
Extra double plug outlet	
One B18 and One B15 base cabinets in kitchen	
TOTAL COSTS \$31,175.00	

Costs Estimated by RHS Initial 7/25/62 date
 STRUCTURAL CHANGES INDICATED ON ATTACHED FLOOR PLANS

Confidential quotation



Revised floor plan

Phase 1: These five forms (and three others) give the custom builder

"Precise records like these are essential in any building operation," says Builder Son, "but they are doubly important when every house is different."

Son's records cover not only every decision made by the buyer but also the results of every conversation between salesman and buyer. Record keeping starts with a prospect's first visit to Son's model houses. Right after the visit, the salesman fills out a **Prospect follow-up** form (shown above). This form, primarily a sales tool, provides a written history of all contacts between the customer and the company until a contract is signed. It includes basic data about the prospect (address, occupation, income, etc.) plus a running record (under "Follow-up remarks") of progress toward making the sale. The salesman files one copy in a folder which he sets up for each prospect and sends a duplicate to Project Manager Robert Rogge, who also serves as sales manager. Rogge puts his copy in a Prospect Book, up-dates it from the salesman's reports at weekly sales meetings, and also uses it to

check on the salesman's activity.

When the prospect shows strong interest in a specific model, the salesman suggests that he sign a *Lot Reservation Form* (not shown). Along with a \$100 refundable deposit, this form serves as a psychological binder—the prospect is told "his" lot will be held for ten days to give him time to decide on custom changes in the model. The salesman files one copy of the form and gives one to the project manager, who, at this point, starts a contract file.

The business of spelling out custom changes and additions can now begin. On a **Confidential quotation** form (above), the salesman itemizes and prices each change and each extra requested by the buyer. If changes are standard—and many of them are—the salesman prices them from a list in his sales material. If they are unusual, he submits them to Rogge or to Son himself for pricing. If the changes call for major structural revisions, Rogge or Son draws up a **Revised plan** (above), which is then shown

SPECIFICATION SHEET

NAME G. C. Parker MODEL 470-3 Right Left ELEVATION n
 ADDRESS 185 Milton Road (6) GLENBURY PARK, SECTION 1a LOT NO. 63
 CITY Dayton, Ohio PHONE 382-4191 CONVENTIONAL P.H.A.

Special Features	Interior Selections		
	ROOM	WALL PAINT	FLOOR TILE
Front Door <u>Sl-1</u>	Foyer	Bone White	Mixed Vinyl Slate
Appl. Color <u>Coppertone</u>	Hallways	" "	Carpeted
Kit. Formica <u>Beige Frost</u>	Liv. Rm.	" "	Carpeted
Owner's Bath: wall tile <u>#18 White</u> bath fixt <u>White</u> vanity top <u>Marble</u>	Din. Rm.	" "	Carpeted
Guest Bath: wall tile <u>White</u> bath fixt <u>White</u> vanity top <u>Marble</u>	Kit. & Util. Rm.	" "	#571 Vinyl *
Half Bath: wall tile <u>None</u> bath fixt <u>None</u>	Family Rm.	Bone White, non-sand as indicated	Parquette #571 Vinyl-Closets
Color Scheme Plan No.	Owner's Bdm.	Bone White	#571 in Closets
Gable End Louver <u>White</u>	Bedrm. #2	" "	Carpeted
Soffit & Gutters <u>White</u>	Bedrm. #3	" "	#571 in Closets
Shutters <u>Black</u>	Bedrm. #4	" "	Carpeted
Vertical Siding <u>White</u>	Owner's Bath	Bone White, non-sand as indicated	#571 in toilet area and in closet
Front Door Color <u>Greenish</u> (same as model) <u>Black</u>	Guest Bath	Bone White, non-sand as indicated	#571 in toilet & baths & closets w/carpet in vanity
Gar. & Other Doors <u>White</u>	Half Bath	Bone White	#571 Vinyl Tile
Brick <u>White</u> Roof <u>Black</u>	Woodwork	All painted except Family Room	
	Other:	Painting Contractor's attached plan shows walls of non-sand finish	

Optional & Custom Modification Items

- (1) Harris Par Red Parquette Flooring in Family Room
- (2) 13A Cherry Paneling below Kitchen Island & on fireplace, behind bookcases & to ceiling
- (3) Special Glass Arrangement Garage Door
- (4) Reverse Louvered Door to Utility to hinge on right
- (5) Vinyl tile in kitchen & utility room applied over 3/8" Plywood
- (6) Reberged-Petite (36" x 24") see plan
- (7) Extra double weatherproof outlet - see plan
- (8) 60W Pense Christmas Lamp Post & Fixture
- (9) Automatic Garage Door Operator w/two transmitters
- (10) Extra Marble top in Guest Bath vanity
- (11) Lamin soap dishes and towel racks in Half Bath (See attached List for other changes and options)
- (12) In Guest Bath, Move Fiberglass Roll Holder nearest door.
- (13) Center Kitchen sink in B-36 Sink Base Cabinet
- (14) Under kitchen island, center extra B-15L because the two B-36 Base Cabinets
- (15) Toe-in Space under end of Kitchen Island
- (16) One B-36, One B-30 and One B-15R Cabinets under Kitchen Island
- (17) Sink Mold (Sand Mold) end of Kitchen Island

The specifications indicated for the above house and lot are the final choices of the purchaser, as of this date. An administrative fee, in addition to the cost of the change will be charged for any subsequent specification changes. SPECIFICATION CHANGES CANNOT BE MADE AFTER THE FOUNDATION HAS BEEN POURED.

George C. Parker
 Helen K. Parker
 Purchasers

Son Construction Company
 By: [Signature]
 Date: 8/22/67

Specification sheet

SON CONSTRUCTION COMPANY
 4576 Olive Rd.
 Dayton 26, Ohio

RELATED PRODUCTS PURCHASE ORDER

NAME Mr. & Mrs. G. C. Parker PLAT Glenbury SECTION 1a
 ADDRESS 185 Milton Road LOT NO. 63 MODEL NO. 470-3-R
 CITY & STATE Dayton, Ohio NEW ADDRESS _____
 PHONE _____ TERMS: CASH, 2 WEEKS BEFORE CLOSE

QUANTITY	DESCRIPTION	UNIT PRICE	TOTAL
4	Extra TV Outlets		
1	Extra Outside Double Outlet		
84"	Additional Ceramic Tile Around Tub in Guest Bath		
	Additional Ceramic Tile around Owner's Shower & Ceiling		
	Moulding under Eating Bar - stained to match paneling		
	Shoe moulding in F. Rm. stained to match parquette floor		
	Toe in space under end of Kitchen Island		
	Extra Hot Air Duct in Owner's Bath		
	Back splash of Formica 4" high (886-CB)		
	Extra Lawn Hose Outlet		
	Sand Mould (Heritage) brick wall at end of Kitchen Island		
	Hinge desk top in Kitchen Island to fold down w/support		

SUB TOTAL 275.96
 SALES TAX - 0 -
 TOTAL 275.96
 DEPOSIT 47.48
 BALANCE DUE UPON RECEIPT OF INVOICE 200.00

George C. Parker
 Helen K. Parker
 Purchaser's Authorization Date

[Signature] Salesman

Related-products purchase order

a written record of exactly what each buyer wants in his house

to the buyer for approval. Both the plan and the quotation may be revised several times before final agreement by builder and buyer. Final copies are duplicated for the salesman, the buyer, and the contract file. Meanwhile, the buyer also signs two copies of a *Purchaser's Acknowledgement List* (one for himself and one for the contract file) which itemizes all extras included in the model house but not included in the price of the buyer's house unless he has asked for them.

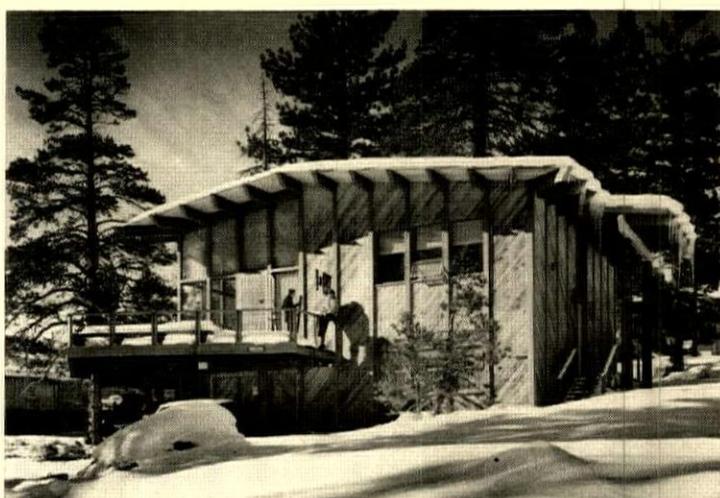
Next step is drawing the *Contract*. Son uses a standard contract, but on the back all changes and additions on the Confidential Quotation are itemized and priced, and this list is signed by the buyer. Along with the contract, the salesman and buyer fill out a **Specification sheet** (above) which lists choices of floorings, paint colors, appliance models, etc. Also listed on the spec sheet are custom changes and additions already itemized on the contract. Needless duplication? No—because eventually a copy of the spec sheet, unlike copies of the contract and the Confidential

Quotation, will go to the production manager (see p. 120). The salesman also keeps one copy, gives one to the buyer, and sends one to the contract file.

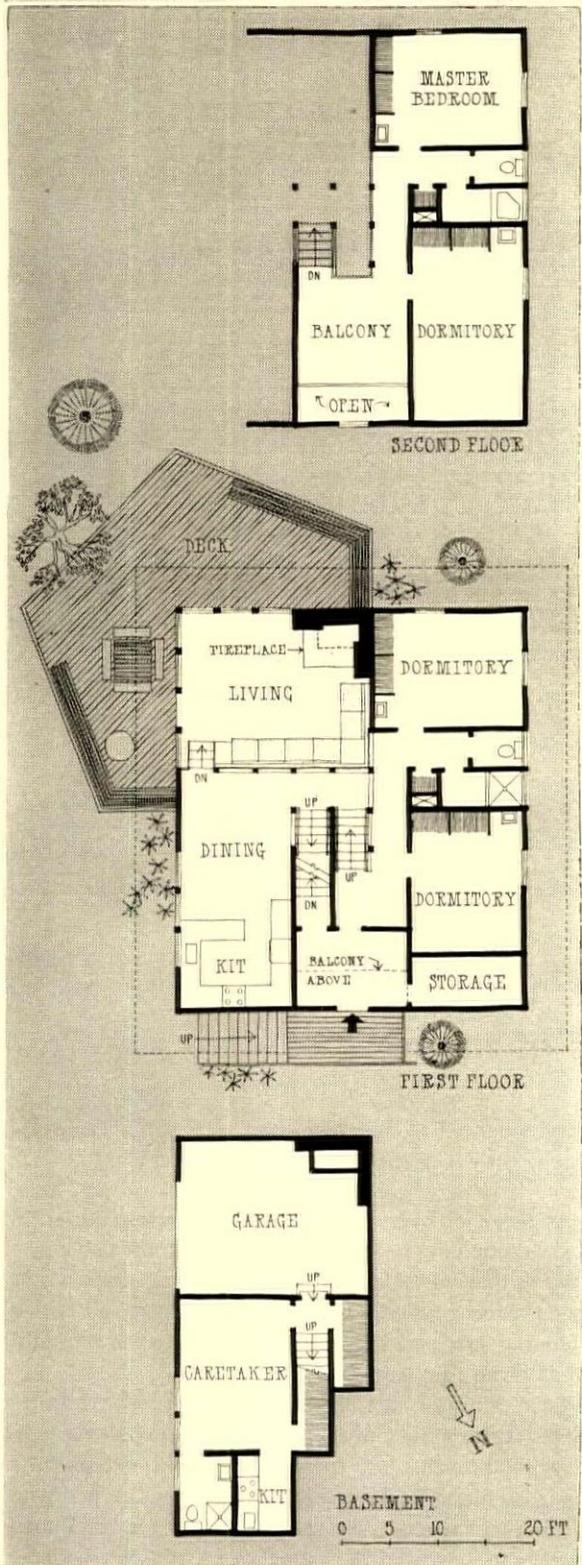
Some extras cannot be included in the financing of the house (i.e., certain landscaping and appliances) or are requested by the buyer after he has signed the contract. To avoid drawing a new contract or arranging new financing, these extras are itemized on a **Related products purchase order** (above) and paid for in cash. Four copies of this order are made—for the buyer, salesman, contract file, and production manager.

When all these forms have been filled out, both Builder Son and the buyer have an itemized written record of the buyer's requirements—of every change in the basic model, of every selection of optional extras, and of every choice of colors, materials, and appliances. And if future misunderstandings happen to arise, a quick look at the records should settle them. To see how Son makes sure that each buyer's requirements are met, turn the page.

continued



EXTERIOR, said the jury, "is disciplined by the rigid module and timber structural system; yet retains a charm and pleasant romanticism."



COMPLEX BUT THOUGHTFUL PLAN zones living areas on six different levels within the rigid framework of the exterior.

AIA award winner: A rugged design for the snow country

The character of this vacation lodge in Squaw Valley grows out of the forests and mountains around it. The plan can accommodate up to 14 people, yet maintains reasonable privacy and offers spacious, comfortable rooms for relaxation.

The exterior is unfinished, resawn cedar placed diagonally; with heavy, 2x6 battens that emphasize the height of the house. Inside, the walls are finished with stained and batted plywood or pine boards laid diagonally. Little maintenance is needed.

The six-level plan, left, fits the slope of the land and zones the various living areas. A garage and caretaker's apartment are set in on the lowest level. The main entry—on the next level up—has a heating grill over which skiers can brush off snow, and a ski-storage room. Sleeping accommodations are in three dormitories plus the master bedroom, arranged on two floors along the north wall of the house. The living-dining-kitchen area is on the south side of the house, a half flight above the entry. A big deck orients the living area to the best view: famed peak KT-22.

The house was designed by Architects Campbell & Wong & Associates, built by Vind Brothers. It won honorable mention in Class C (over 2,800 sq. ft.) in the Homes for Better Living Program sponsored by AIA, HOUSE & HOME, and LIFE.

Photos: Morley Baer



KITCHEN is compact but fully equipped, open to the dining area. Birch cabinets and diagonal pine planking carry out use of wood throughout house.



DRAMATIC LIVING ROOM has high ceiling, low benches around the big fireplace. Note flow of space from this room to bedroom halls above and below.



DORMITORY SLEEPING AREA is small, but has large closets (out of photo to left). Each of the sleeping levels has an oversize, compartmented bath.



TALL GLASS WALL opens to the deck, which doubles the effective living area in warm weather. Living room is four steps below dining area.

A return to Colonial

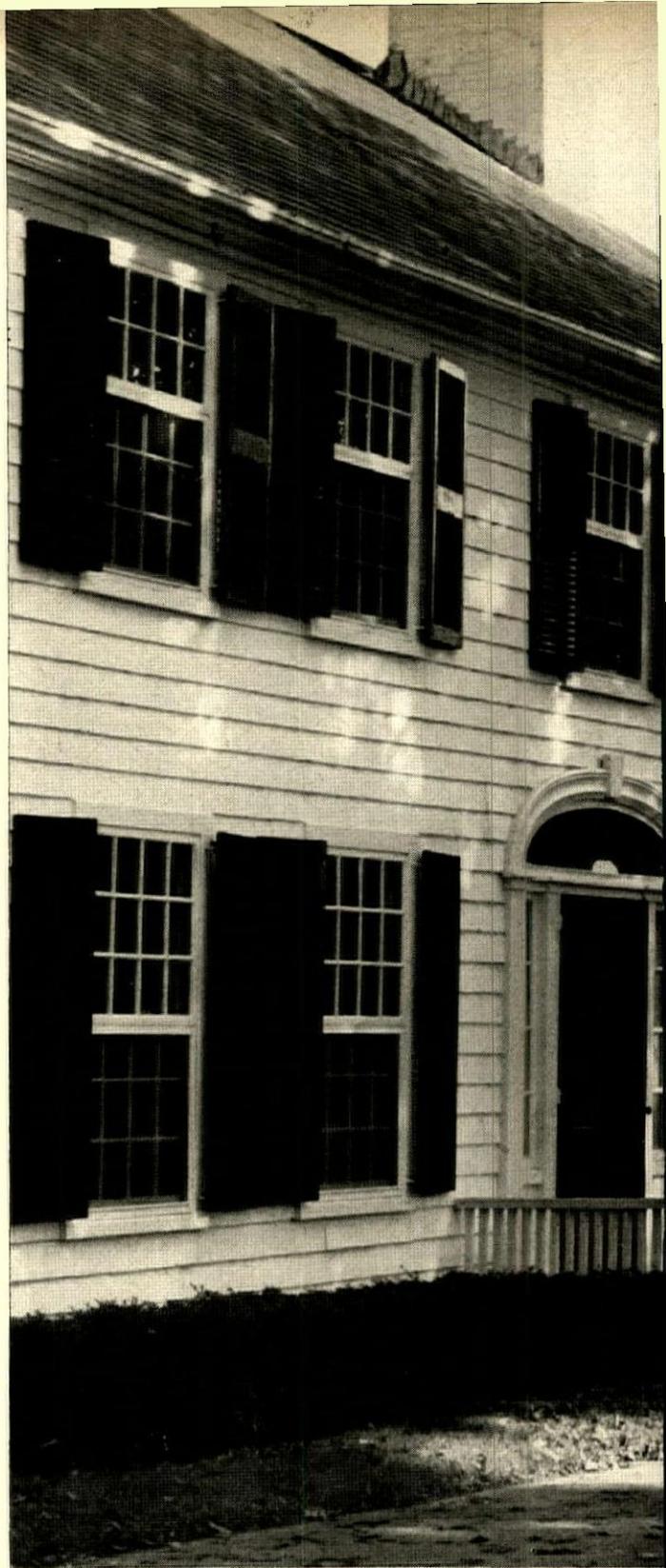
If, as seems to be the case, the housing industry is returning to the two-story colonial in its efforts to arouse the interest of a somewhat reluctant buyers' market, perhaps a return to fundamentals is also in order.

Nowhere are the fundamentals of authentic colonial architecture better displayed than in this row of whaling captains' houses on Water Street in Edgartown on the vacation island of Martha's Vineyard 6 miles off the coast of Cape Cod. Built early in the nineteenth century, these houses demonstrate convincingly the importance of simplicity, scale, and a sense of sturdiness to the native architecture of New England—an architecture which has never ceased to charm homeowners most everywhere in America.

Although best known as hardy, reckless seafarers (a tribute to the popularity of Melville's *Moby Dick*), the Vineyard's whaling captains were also educated men of rounded ability. They had to be. Often at sea with a crew of 40 young men for more than a year, they necessarily performed as teachers, doctors, lawyers, and clergymen as well as navigators, captains and canny business men. Obviously, they were good architects, too.

But the trim, pleasing qualities of their houses stem as much from the forced use of simple materials, tools, and construction techniques as from the good taste of their designers. Equally important, the materials were small in scale: tiny shingles, narrow clapboards, multi-paned windows, closely slatted shutters, slim downspouts, and small square-sawn boards for trim. Only the entries received a little chaste ornamentation, and it was usually done with simply carved mouldings applied with great restraint. Only the brick chimneys were made massive — as if to accent the delicacy of the overall design.

All these components are available today, though some of their original small-scale charm has been wrung out of them by modern mass production. Except in such places as Edgartown, however, where it is often difficult to tell a contemporary house from an original, today's materials are not being put together with the same finesse as was displayed by the builders of the whalers' houses. They can be. The photographs of Edgartown on the following pages show how.



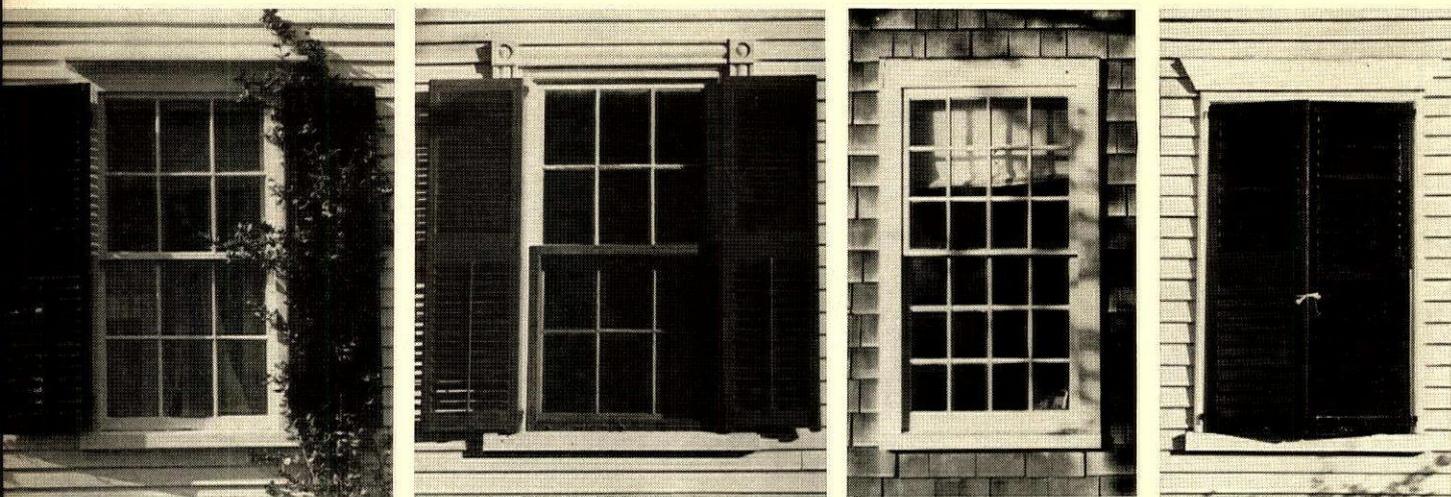


Photos: H&H Staff

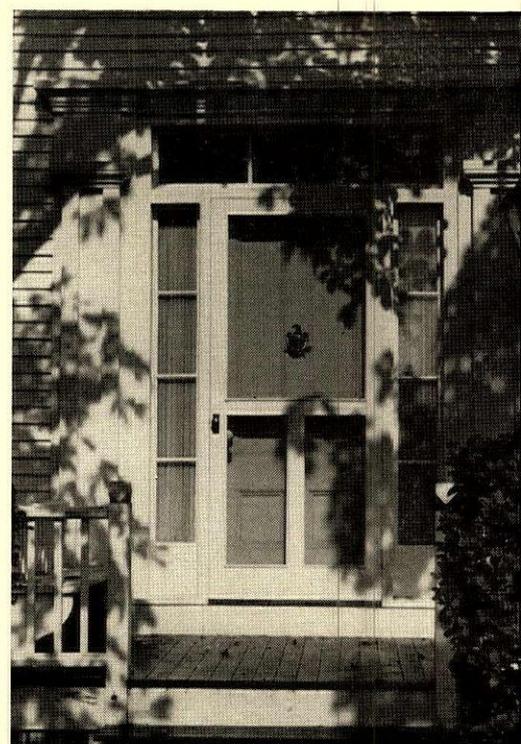
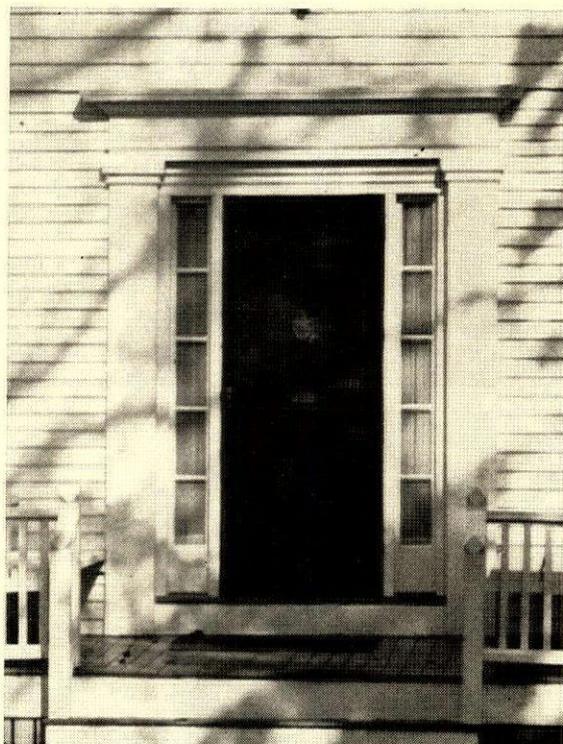
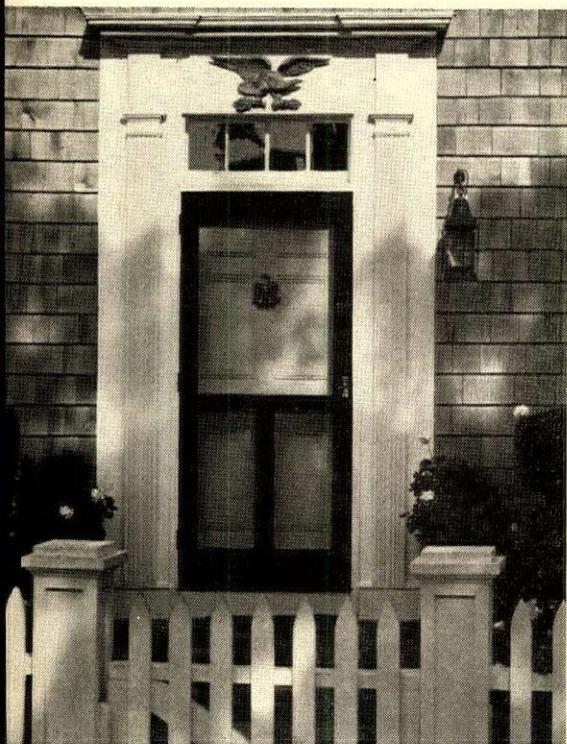
FACADES of Edgartown's colonial houses, often symmetrical, are simple rectangles of narrow clapboards or small shingles (both 3 to 4 inches to the weather) framed with a modest cornice and corner boards, and punctuated with uniform windows and a somewhat ornate doorway. Clapboard houses are usually all white, except for their dark green or black shutters; shingles, left unfinished, weather to a warm mottled grey color difficult to describe but accurately represented by artists through a mixture of cobalt blue and earth red — and a little yellow green to represent the lichens which sometimes grow in the shadow areas. Trim is always white. Most important, the proportions of width to height of the facades — perhaps by intent but probably by happy accident — are highly pleasing to the eye. In the houses at the left and right the ratio is about seven to five.



continued



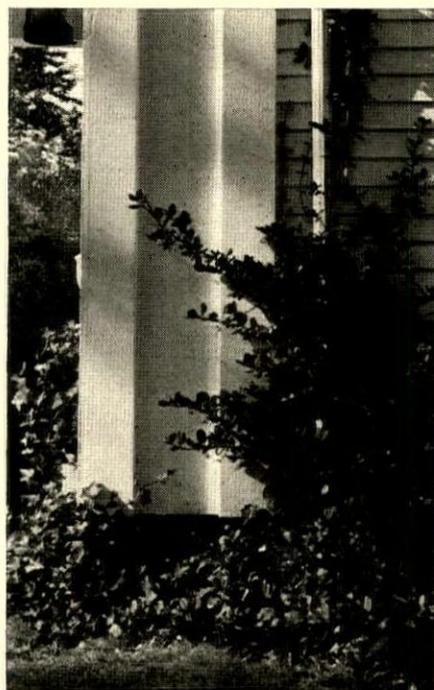
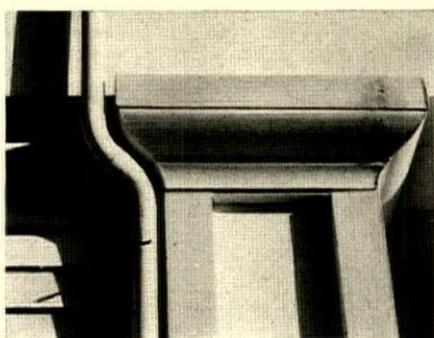
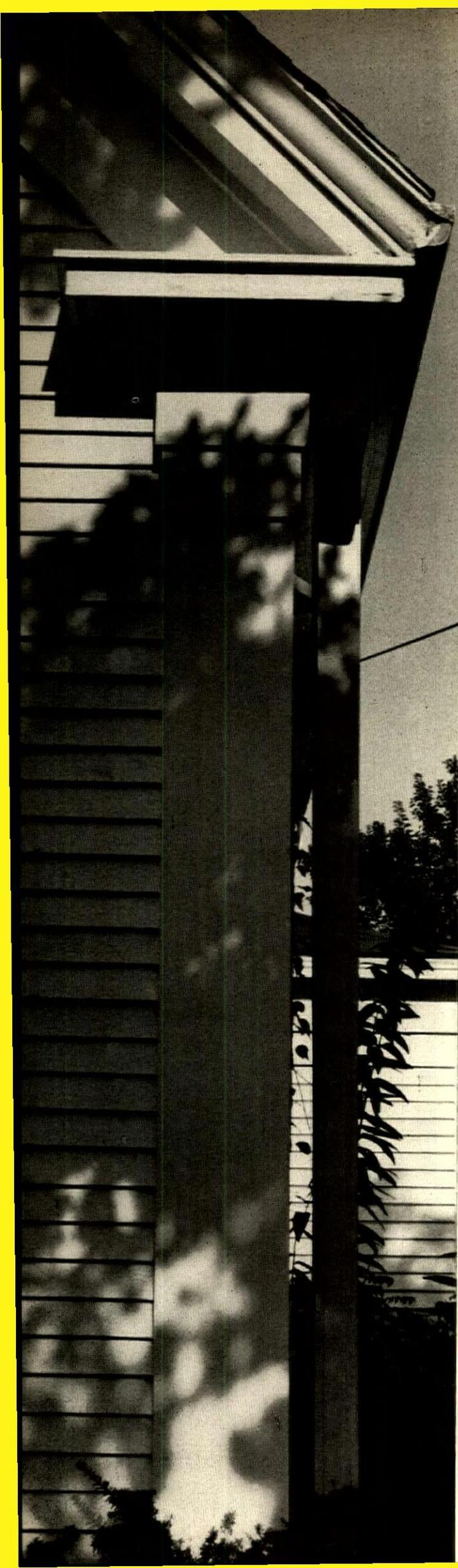
WINDOWS are similar from one end of Edgartown to the other: double hung sash, framed in simple boarding and a heavier projecting sill. Occasionally, modest ornament is rabbetted into the face of the window frame, but more often it is left unadorned to contrast with the rich texture of the clapboarding or shingles of the wall. Shutters are functional, hinged in such a way that they screen the entire window when closed and rest at an angle against the wall when open. As the photos indicate, even a window without shutters or one shuttered and secured for the winter with a scrap of twine is handsome.



DOORWAYS to Edgartown's houses are accented and made inviting by restrained ornamentation much of which projects to cast interesting shadows. Some doorways have projecting porticos, topped by pediments or balustrades. Some are flanked by low fences, porch rails, and built-in benches, which add to the warmth of the visitor's reception. Doorway trim usually consists of simple elements arranged with good taste and attention to scale.



continued



OTHER DETAILS which add charm to the houses of Edgartown are also notable for their purity of line and ease of construction. While the narrow corner board (a 1x4) is the rule, some are very wide—as much as 12 to 18 inches. Few are of in-between widths. The wide ones are sometimes ornamented by superimposing smaller boards. Cornices project to cast a shadow at the top of the facade, and they turn the corners to end in



neat little terminals — thus avoiding the sawed-off appearance of so many of today's "colonials". Downspouts are small metal tubes — about 2 inches in diameter — in keeping with the scale of other details, and the bends are neatly made. (Apparently the tubes are big enough to handle the Vineyard's many severe rain storms, for they are still used in new houses.) Landscaping is also small in scale: low foundation planting, an occasional verti-

cal plant against the house to provide a visual accent, and low cropped hedges along the property lines. Fences, also kept low (about 2 feet), simple in design, and painted white, surround many of the properties.

Though primitive in many respects by modern standards, the whaling captains' houses of Edgartown are far from primitive in the sophistication of their exterior design. — J.C.H., JR.

NEW PRODUCTS FOR 1963

There is a special significance to most of the 185 new products shown on the following pages: The majority of them were chosen on the basis of a preference survey of more than 900 leading builders from all parts of the country. In the survey, builders were asked what types of materials and products added most to the sales appeal of their houses, which materials and products were most effective in cutting building costs, and which kinds of new products they would like to see more of in the future. The introduction to each of the following pages sums up the survey results, and the new products shown were selected as representative of the preferences shown by the survey.

All of the products represent the newest developments of their manufacturers, and many will be featured at this month's NAHB convention in Chicago.

You will find new interior materials shown at right; new exterior materials on pp. 132-133; new kitchen equipment on pp. 134-135, 157 and 161; new air conditioning equipment on pp. 136-137; new doors and windows on pp. 138-139; new flooring on p. 140; new ceilings on p. 165; new intercoms on p. 165; new lighting and wiring on p. 173; bathroom fixtures on p. 176; new earthmoving and materials handling equipment on p. 177; new hardware on p. 177; new tools on p. 183; and other new products on p. 188.

Interior materials

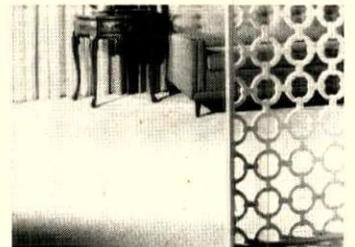


Hardboard grillwork can be used for room dividers, shutters, or ornamental doors and screens. In comes in 26"x96" sheets, three patterns. Panelboard Mfg., Newark. For details, check No. 1 on p 219



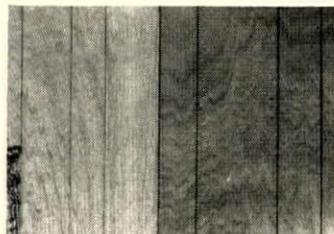
Videne surfacing film is reverse printed (so pattern is protected), can be laminated to low-cost sheet materials to provide durability, give appearance of hardwood. Goodyear Tire & Rubber Co., Akron, Ohio.

For details, check No. 2 on p 219



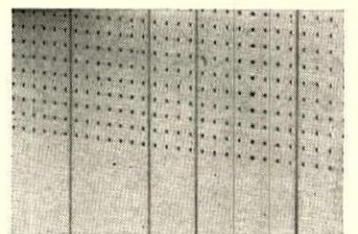
Plastic grillwork is made of Eastman Tenite butyrate, is stocked in a matte white finish that can be painted. Grill weighs less than one pound per square foot. Harvey Design Workshop, Lynbrook, N. Y.

For details, check No. 3 on p 219



Mahogany paneling will sell for less than 16¢ per sq. ft. Base plys are low-cost wood with random plank veneer surface. Paneling has a baked-on finish. Georgia-Pacific Corp., Portland, Ore.

For details, check No. 4 on p 219



Hardboard paneling has perforations for upper two-thirds of sheet for hanging. Grooves give appearance of planking. The 1/4" material is designed for playrooms, garages, basements. Weyerhaeuser Co., Tacoma, Wash.

For details, check No. 5 on p 219

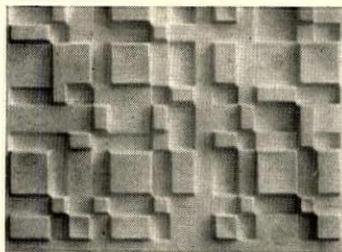
The builder survey emphasized the sales appeal of natural wood and ceramic tile, and the growing importance of room dividers. A strong preference was shown for prefinished materials, to reduce both on-site labor and buyer maintenance.



3/8" redwood paneling is 7', 8', 9' or 10' long, 4", 6" or 8" wide. One side is smooth, the other rough-sawn, and either can be exposed. Pacific Lumber Co., San Francisco. *For details, check No. 6 on p 219*

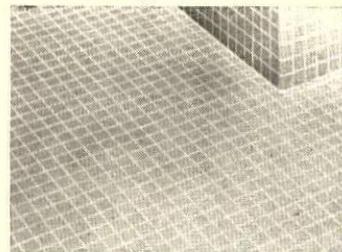


Ceramic tile series is called Signature, has four patterns including "Reflections," shown here. Each is available in four stoneware glazes. Pomona Tile Mfg. Co., Los Angeles. *For details, check No. 7 on p 219*



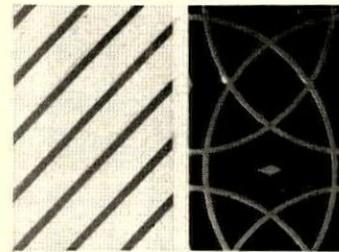
Moulded ceramic tile series, called "Contours cv", includes the "Aries" shown above. Custom designs are also available. Material can be used outdoors or indoors. Gladding, McBean & Co., Los Angeles.

For details, check No. 8 on p 219



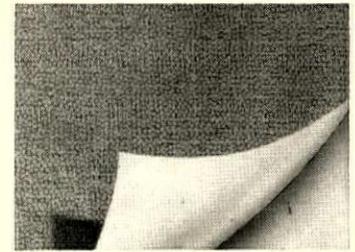
Mosaic ceramic tile is made in 4 1/2" squares (for fast installation) and scored in 1 3/8" square pattern. Score lines are 1 1/16" deep, are grouted on the job with the real joints. Stylon Corp., Milford, Mass.

For details, check No. 9 on p 219



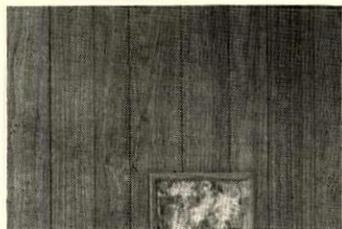
Non-slip floor tile has unglazed raised portion for firm treading. Background is glazed for decorative effect. Tiles are 3" x6", and available in six designs and 14 colors. Amsterdam Corp., New York City.

For details, check No. 10 on p 219



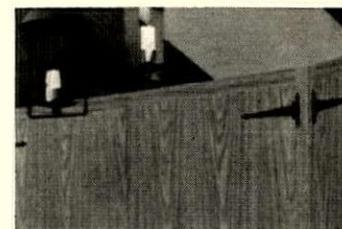
Vinyl-coated sheetrock comes in eight colors, has linen-texture embossed surface. Board edges are beveled, can be left exposed for panelized look. Matching moldings are available. U. S. Gypsum Co., Chicago.

For details, check No. 11 on p 219



Prefinished hardboard paneling is available in four hardwood finishes, has plastic surface film. V-grooves are aligned on 16" centers, pattern is random-plank. Plywall Products Co., Corona, Calif.

For details, check No. 12 on p 219



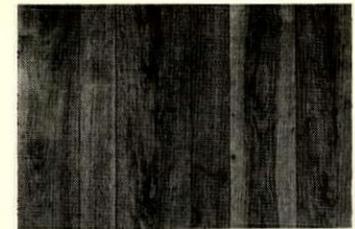
Plastic laminate 1/32" thick is used as a finish material for kitchen cabinets and similar units. Surface film has wood grain design with a dull finish to create more natural texture. Formica Corp., Cincinnati.

For details, check No. 13 on p 219



Laminated plastic for vertical applications, including walls and kitchen cabinets, is called "Dura-Beauty." It is available in a variety of wood grains and colors. Consoweld Corp., Wisconsin Rapids, Wis.

For details, check No. 14 on p 219



Pecan paneling—veneer plywood—has strong grain design with small knots. Pattern is V-groove, random-width planking. Sheets are available in 4' x 8' and 4' x 10' size. E. L. Bruce Paneling Co., Memphis.

For details, check No. 15 on p 219

continued

Exterior materials

There is great interest in new pre-primed and prefinished siding materials—especially those with the new long-life finishes—among the builders surveyed. Builders want to do little site finishing, list “durable finish” as a strong sales appeal.

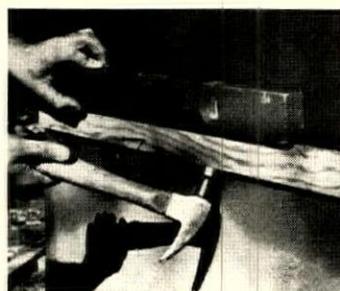


Prefinished siding is guaranteed not to need paint for 15 years. It is Weldwood finished

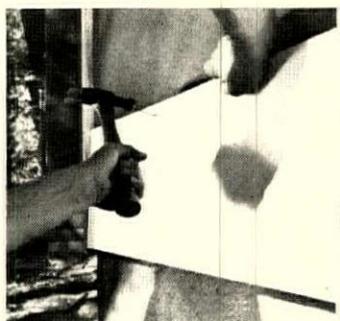
with Du Pont Tedlar film, available in four colors. Siding is 10" to the weather, goes on (right)

with concealed nailing. U. S. Plywood Corp., New York City.

For details, check No. 16 on p 219



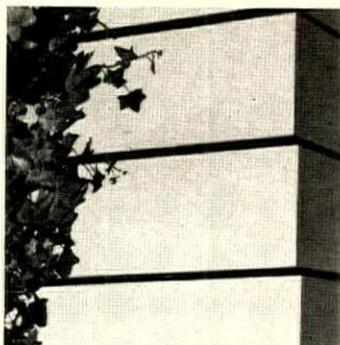
Starter strip with beveled top edge is nailed at bottom of wall.



First course is set above starter strip, nailed at the top.



Back strip on second course locks into bevel on top of first course.



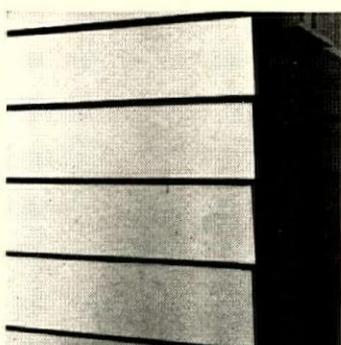
Prefinished redwood siding has factory-applied prime coat that gives about half of FHA-required paint thickness. Paint used is an alkyd resin-type primer. Union Lumber Co., San Francisco.

For details, check No. 17 on p 219



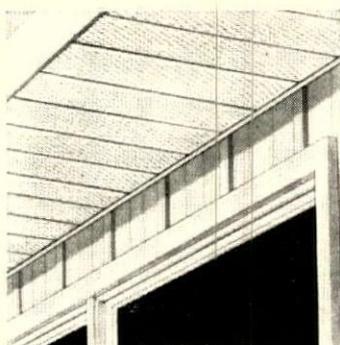
V-groove aluminum siding can also be used as a soffit system, as shown above, is supplied in plain and ventilated panels. It is available in white and four pastel colors. Mastic Corp., South Bend, Ind.

For details, check No. 18 on p 219



Hardboard siding is prefinished, tempered to give a tough, dent-resistant material. Prime coat is fused at 355F, permits 90 days exposure before field coat is applied. Forest Fiber Products Co., Forest Grove, Ore.

For details, check No. 19 on p 219



Soffit-fascia system has baked enamel-on-aluminum finish. The ventilated soffit panels are 16" x 12'. Fascia trim is 6 1/4" x 12 6", and soffit molding comes in strips 12 6" long. Alside Inc., Akron, Ohio.

For details, check No. 20 on p 219



Plywood siding is prefinished with acrylic vinyl; comes in 8', 9' and 10' sheets 4' wide; $\frac{3}{8}$ ", $\frac{1}{2}$ ", or $\frac{5}{8}$ " thick; with flat or grooved surface. In red, green, gray, brown, off-white. Georgia-Pacific Corp., Portland, Ore.

For details, check No. 21 on p 219



Hardboard siding comes as lap siding (above) 12" or 9" wide, or as V-grooved or panel siding. Called "X-ninety", it is face-primed and backsealed in the factory. Masonite Corp., Chicago.

For details, check No. 22 on p 219



Hardboard siding is factory primed, comes in 8", 10" and 12" widths and 16' lengths as well as in standard 4'x8' sheets. Guide lines $1\frac{1}{4}$ " from edges permit fast, easy installation. Abitibi Corp., Detroit.

For details, check No. 23 on p 219



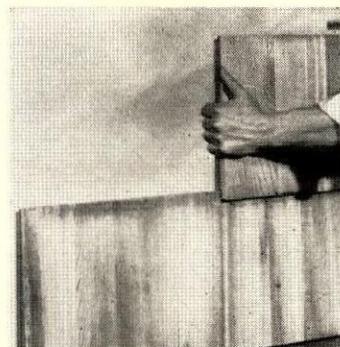
Board-and-batten siding is made of $\frac{3}{8}$ " overlaid exterior plywood with two prime paint coats. Battens are available in 8', 9' and 10' lengths to match plywood sheets. Evans Products Co., Portland, Ore.

For details, check No. 24 on p 219



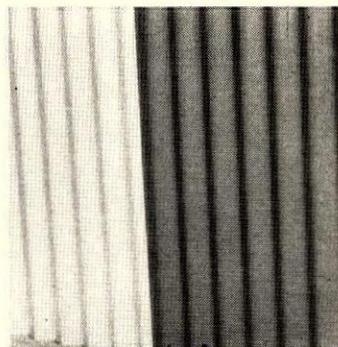
Aluminum siding is available with or without $\frac{3}{8}$ " foam insulating backing. Factory finish is acrylic enamel. Snap lock joint holds bottom edge of each strip. Kaiser Aluminum & Chemical Corp., Oakland, Calif.

For details, check No. 25 on p 219



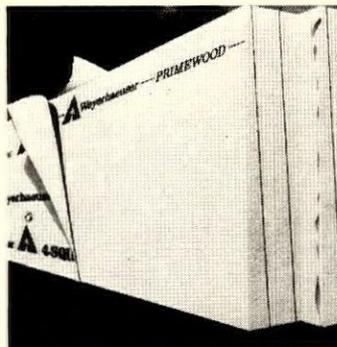
Siding and sheathing are combined in this "Electro-Lam" system. Red cedar siding is laminated to a softwood sheathing board. Factory-applied stain is available. Potlatch Forests, Inc., Lewiston, Idaho.

For details, check No. 26 on p 219



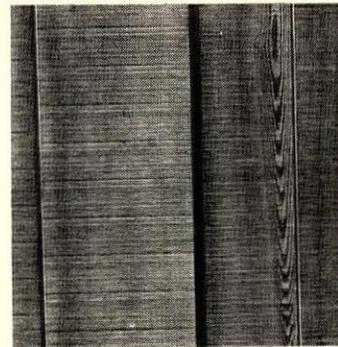
Asbestos-cement sheet is available with a polyvinyl chloride finish in choice of six colors. Called the "Corrugated 400" line, its finish is guaranteed for 10 years. National Gypsum Co., Buffalo, N. Y.

For details, check No. 27 on p 219



Primed bevel siding has baked-on finish that is guaranteed against blistering or peeling. Packaged in water- and vapor-proof paper, it is supplied in the most commonly used lengths. Weyerhaeuser Co., Tacoma, Wash.

For details, check No. 28 on p 219



Textured redwood siding is board-on-board pattern with $15/16$ " under-boards and $\frac{3}{4}$ " outer-boards. Standard lengths are 7', 8', 9' or 10'. Random lengths are available. Pacific Lumber Co., San Francisco, Calif.

For details, check No. 29 on p 219

continued

Kitchens

Builders are showing increased interest in top-of-the-line appliances, the survey showed. Color is more important than ever, and coppertone is the preferred color. Easy-to-install drop-in ranges are growing in popularity.



General Electric top-of-the-line double oven, left in photo, has tinted twin windows, rotisserie, meat thermometer. New cook-top has eye-level controls on hood front. General Electric, Louisville, Ky.

For details, check No. 31 on p 219



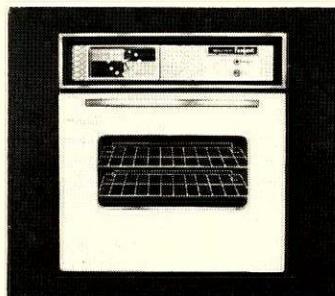
Athens "Vesta" line will include 24" slide-in gas and electric ranges. A spring-clip molding strip seals the range to the countertop, gives it the look of a built-in. Athens Stove Works, Inc., Athens, Tenn.

For details, check No. 32 on p 219



O'Keefe & Merritt 24" drop-in range needs no base cabinet or bottom support, is suspended by chrome steel moldings from the countertop. Finishes include four colors and coppertone. O'Keefe & Merritt Co., Los Angeles.

For details, check No. 33 on p 219



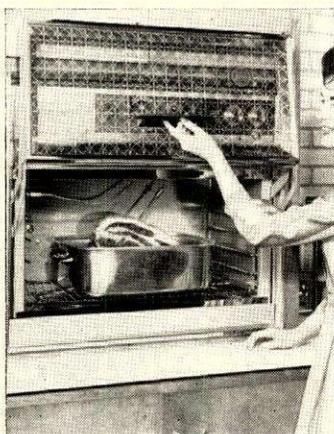
Brown Stove "Shortie" slip-in oven is a 24" unit without broiler or storage drawer below, is designed to have cabinets fitted underneath. Oven interior is 19" wide. Brown Stove Works, Cleveland, Tenn.

For details, check No. 34 on p 219



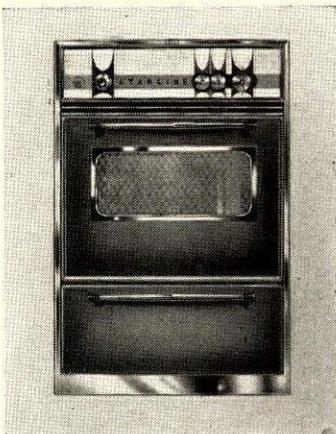
Magic Chef 36" countertop range has heating units in "L" shape around control panel. Unit has built-in cutting board, aluminum foil dispenser, and magnetically-mounted knife. Magic Chef Corp., Cleveland, Tenn.

For details, check No. 35 on p 219



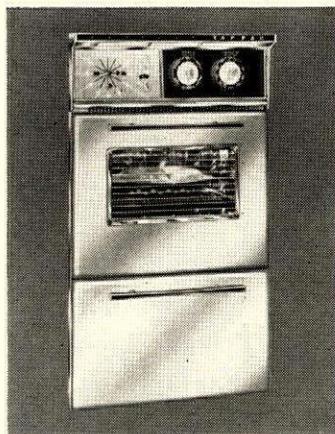
Frigidaire built-in wall oven has swing-up door, is designed to fit 33"-wide cabinet. It is only 18½" deep, can be installed in recessed cabinet with countertop shelf below it. Frigidaire Div., General Motors, Dayton.

For details, check No. 36 on p 219



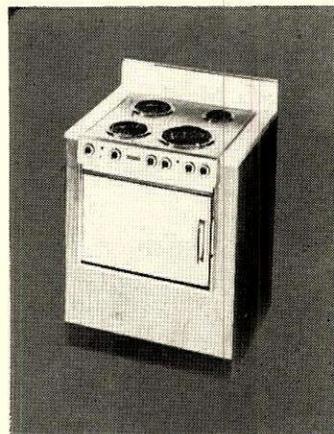
Hardwick "Starline" built-in ovens are available as either gas or electric oven-broiler models, or as electric ovens with bake and broil elements in a single unit. Hardwick Stove Co., Cleveland, Tenn.

For details, check No. 37 on p 219



Tappan built-in ovens for 1963 include a completely redesigned easy-to-read control panel. Thirteen models are available for gas and electricity in a choice of six colors. Tappan Stove Co., Mansfield, Ohio.

For details, check No. 38 on p 219



Norris-Thermador 24" drop-in range features a 20" oven, right- or left-hand doors with or without windows, and a surface unit only 4" in diameter designed for use with small pans. Norris-Thermador Corp., Los Angeles.

For details, check No. 39 on p 219



Chambers dishwasher operates on 220 volts, is designed to sanitize dishes with 180 F water from heater coil. The high-temperature water can be used in wash, rinse, or both cycles. Chambers Corp., Arlington Heights, Ill.

For details, check No. 40 on p 219



Preway dishwasher has a gas water heater to heat the final rinse water to 180 F. But the first washing action is with 160 F water so food does not set on dishes. Preway Inc., Wisconsin Rapids, Wis.

For details, check No. 41 on p 219



Modern Maid dishwasher has been completely restyled for 1963, has four cycles: regular, wash-and-hold prewash, rinse-and-hold pre-rinse, and rinse-and-dry (for dusty dishes). Tennessee Stove Works, Chattanooga.

For details, check No. 42 on p 219



KitchenAid dishwasher line includes new "Edged Colonialtone" finish—a soft copper coloring edged with darker shading. Finish is durable epoxy enamel. KitchenAid Home Dishwasher Div., Hobart Mfg., Troy, Ohio.

For details, check No. 43 on p 219



General Electric "Disposal" garbage disposer has new "super-quiet" feature in the form of a wrap-around sound shield that significantly lowers operating noise levels, maker says. General Electric Co., Louisville, Ky.

For details, check No. 44 on p 219



National garbage disposer is part of a package which includes stainless steel sink and instant hot-water disposer (for tea, soup, etc.). Prices range from \$81.90 to \$375.80. National Rubber Machinery Co., Medina, Ohio.

For details, check No. 45 on p 219



Waste King garbage disposers feature "Hush" models (wrapped in fiberglass) that operate at low noise level. Plastic sleeves and coatings at key spots prevent corrosion after extended use. Waste King Corp., Los Angeles.

For details, check No. 46 on p 219



In-Sink-Erator garbage disposer is budget model with long-life features. It is designed especially for multi-unit rental housing where rough usage is likely to occur. In-Sink-Erator Mfg. Co., Racine, Wis.

For details, check No. 47 on p 219



Frigidaire washers and dryers have clothes capacity increased to 12 lbs. Dryers feature "Filtrator" unit that removes moisture as well as lint, do not require venting. Frigidaire Div., General Motors, Dayton.

For details, check No. 48 on p 219



General Electric washers and dryers have new exterior design, easy-to-use control panel. Washers have "Mini-Basket" unit that holds delicate items away from the agitator. General Electric Co., Louisville, Ky.

For details, check No. 49 on p 219



Hamilton washers have special suspension to avoid vibration from off-balance loads. Dryers feature "Sensitron" control which shuts off machine when preset dryness level is reached. Hamilton Mfg. Co., Two Rivers, Wis.

For details, check No. 50 on p 219



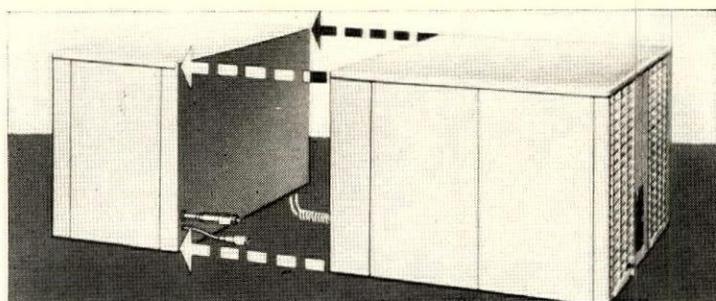
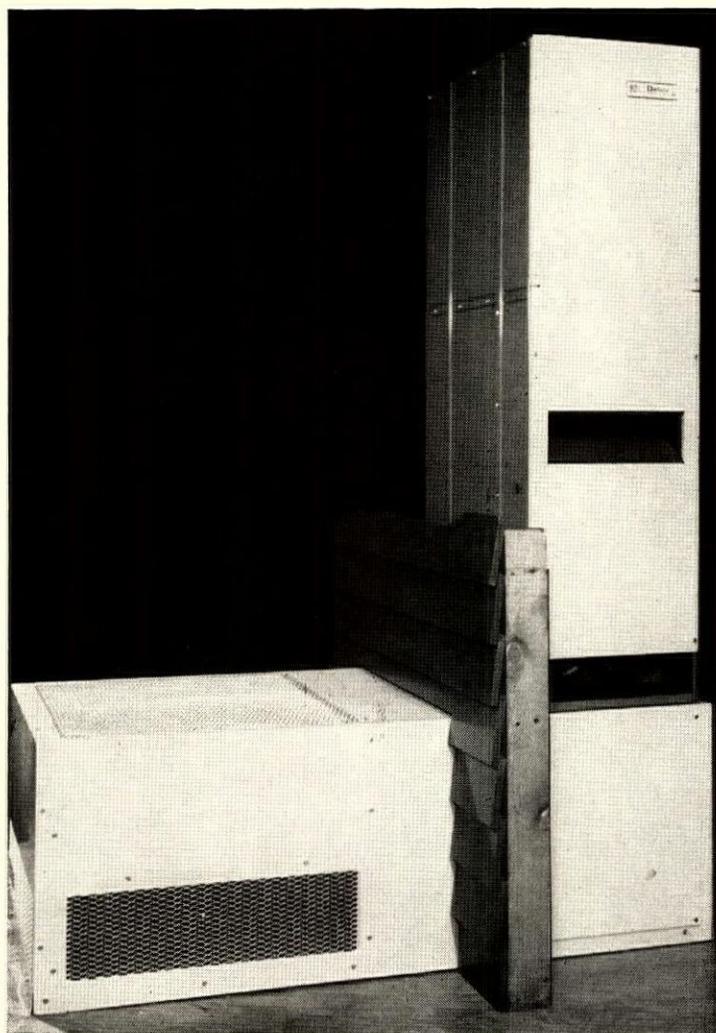
Kelvinator washer has automatic dispensers which inject bleach and rinse additives into the desired cycles. Ten temperature settings can be selected. Kelvinator Div., American Motors Corp., Detroit.

For details, check No. 51 on p 219

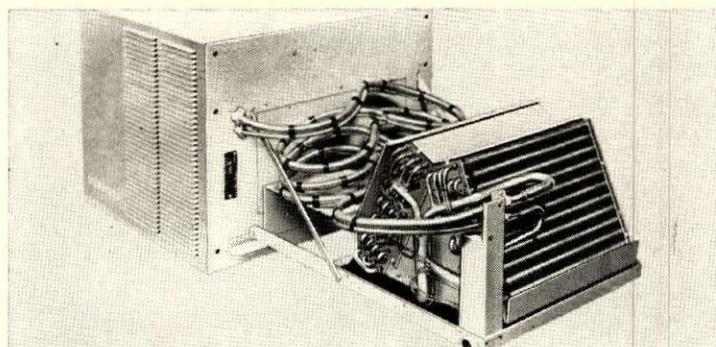
continued

Air conditioning

The sales value of year-round air conditioning was stressed by the builders surveyed. High on their wanted lists: lower-priced units and pre-charged package units to make air conditioning available in more and lower priced houses.

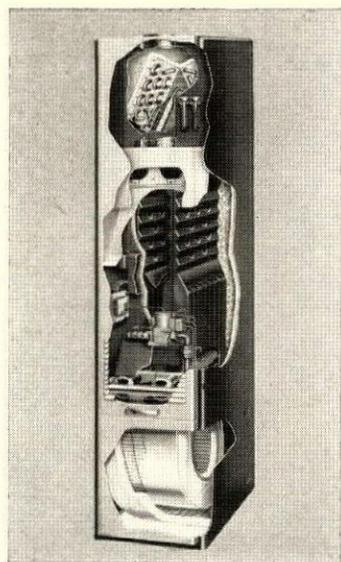


Coleman "Versa Pak" cooling system has quick-coupling valves that permit unit to be used as either a self-contained system or a remote system. Coleman Co., Wichita. *For details, check No. 53 on p 219*



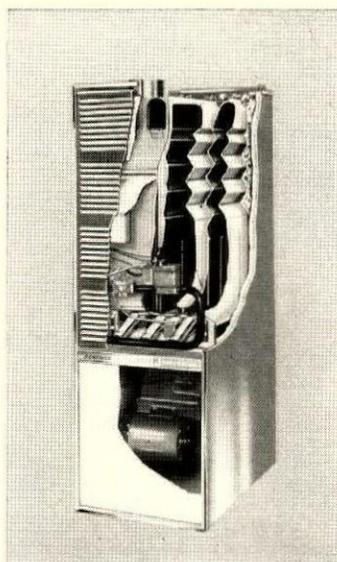
Fedders "FlexHermetic" series of cooling units has flexible line pre-attached to coils and condensers, can be installed in an hour. Fedders Quigan Corp., Maspeth, N.Y. *For details, check No. 54 on p 219*

Delco "Thrift-Pak," left, a self-contained air conditioner, can be installed by two men. Can be set in basements, attics or crawl spaces, or on slab. GM Delco Div., Rochester. *For details, check No. 55 on p 219*



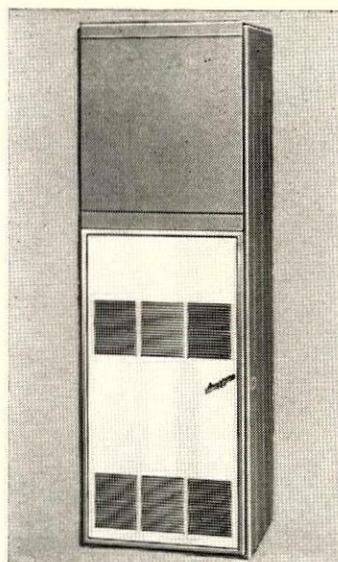
Lennox air conditioner has refrigerant flow control which accurately meters refrigerant, prevents loaded compressor starts and consequent "slugging" of the unit. Lennox Industries Inc., Marshalltown, Iowa.

For details, check No. 56 on p 219



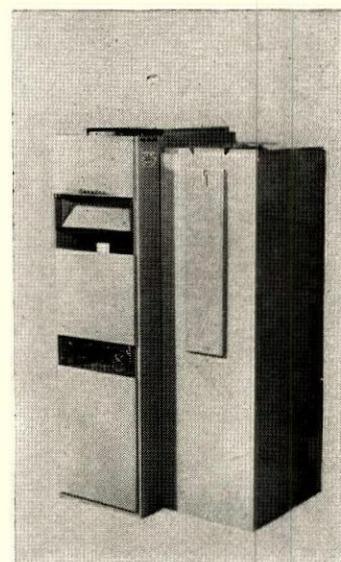
Janitrol gas-fired furnace has a new heat exchanger with zig-zag design. Gasses change direction seven times, and the increased turbulence provides more efficient heat transfer. Janitrol, Columbus, Ohio.

For details, check No. 57 on p 219



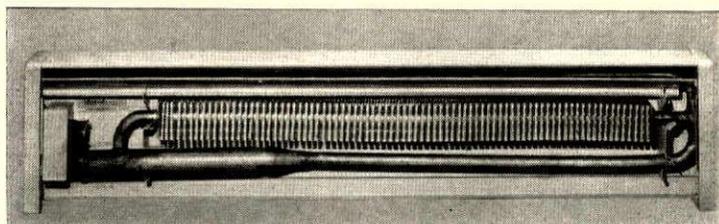
Armstrong gas-fired furnaces are available as up-flow and counter-flow models rated from 60,000 to 160,000 BTUH, and basement models from 100,000 to 160,000 BTUH. Armstrong Furnace Co., Columbus, Ohio.

For details, check No. 58 on p 219

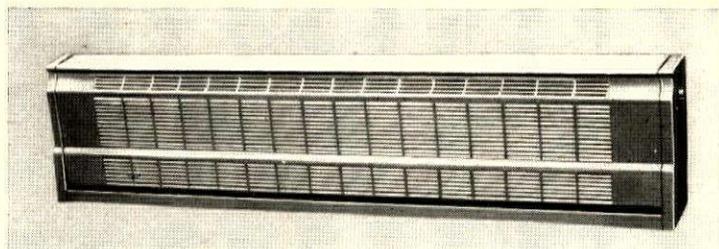


Carrier offers new lower-priced air conditioner line for installations that require low heat output and high cooling capacity. New units are rated from 80,000 to 180,000 BTUH. Carrier Corp., Syracuse.

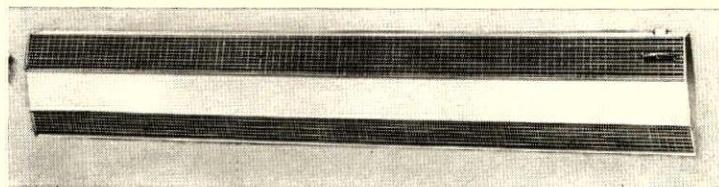
For details, check No. 59 on p 219



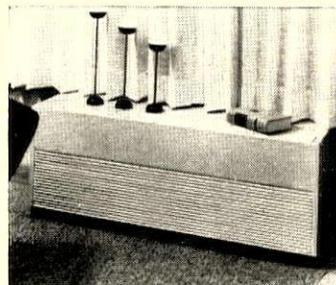
International baseboard system uses electricity to heat self-contained water system. Individual room control is provided. International Oil Burner Co., St. Louis. *For details, check No. 60 on p 219*



Empire gas baseboard heater is installed against outside walls, draws air from, and vents to, the outside. 60" length produces 12,500 BTUH. Empire Stove Co., Belleville, Ill. *For details, check No. 61 on p 219*

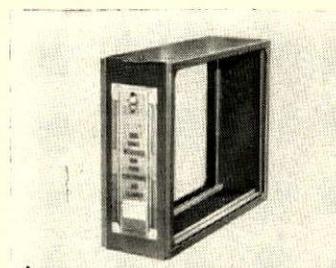


Surburban gas baseboard heater has individual room thermostat. Sealed burner unit takes air from the outside. Samuel Stamping & Enameling Co., Chattanooga, Tenn. *For details, check No. 62 on p 219*



Westinghouse through-the-wall air conditioner for apartments, motels, etc., has integral cooling system (up to 11,500 BTUH), can heat with electricity, steam, or hot water. Westinghouse Electric Corp., Columbus, Ohio.

For details, check No. 63 on p 219



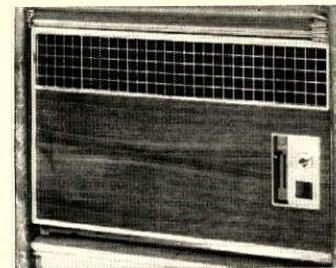
Minneapolis-Honeywell has blank cabinet to be installed in return-air duct of forced air system. It permits easy future installation of electronic air cleaner. Cost: \$25. Minneapolis-Honeywell Regulator Co., Minneapolis.

For details, check No. 65 on p 219



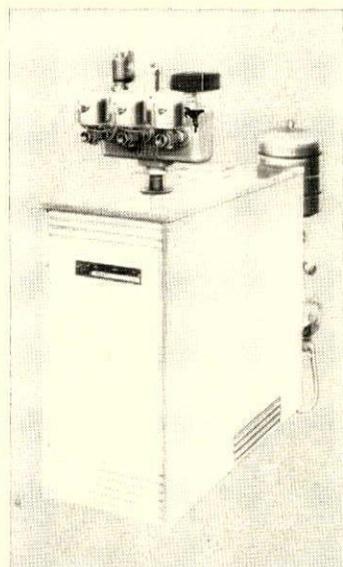
Edwards motorized zone-control valve comes in 1/2", 3/4", 1", and 1 1/4" sizes, has 100% positive shutoff to 35 psi. Working parts can be removed without draining system. Edwards Engineering Corp., Pompton Plains, N.J.

For details, check No. 64 on p 219



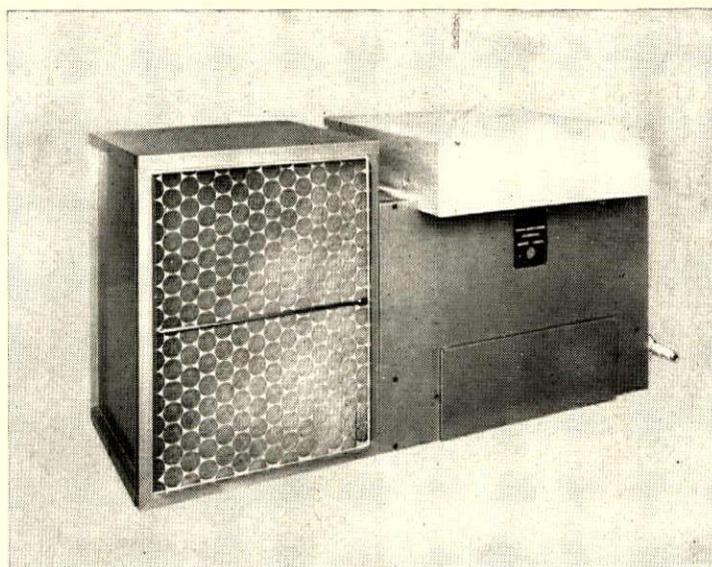
York offers room air conditioners with "furniture styling" fronts. Units operate on 115 or 230 volts depending on size, are available with capacities from 6,000 to 32,000 BTUH. York Corp., York, Pa.

For details, check No. 66 on p 219



Bastian-Morley boilers now include a new zone control system as part of the package. Unit can control two or three zones, is also available for installation on existing boilers. Bastian-Morley Co., LaPorte, Ind.

For details, check No. 67 on p 219

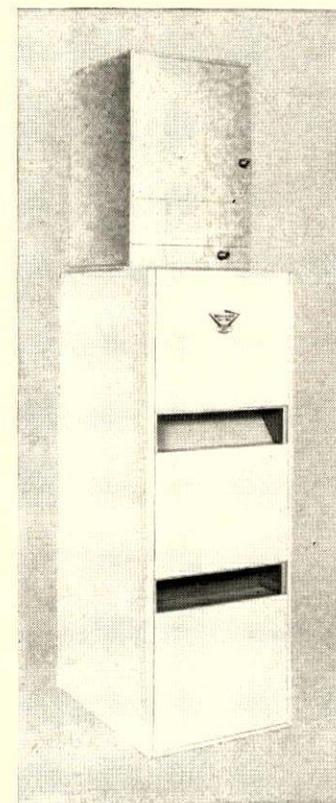


Bryant gas-fired horizontal furnace is designed for crawl space or attic installation in four sizes: 80,000, 100,000, 125,000, and 145,000 BTUH. Dimensions: 53 1/2" x 25" x 20". Bryant Mfg. Co., Indianapolis.

For details, check No. 68 on p 219

Williamson has introduced a new line of economy furnaces with "wrap around" heat exchangers. Units are gas- or oil-fired, and are available with outputs from 80,000 to 160,000 BTUH. Williamson Co., Cincinnati.

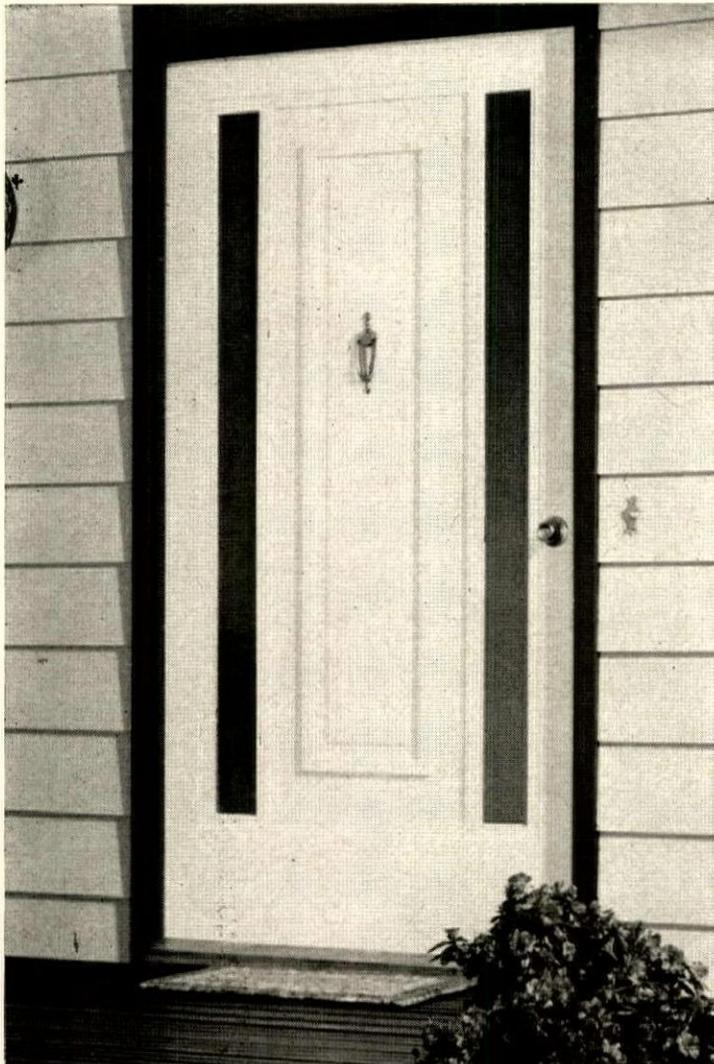
For details, check No. 69 on p 219



continued

Doors and windows

Elimination of callbacks is a prime consideration when selecting doors and windows, said the builders surveyed. They want top-quality pre-built units that need no maintenance. Bigger, more impressive doors are a continuing trend.

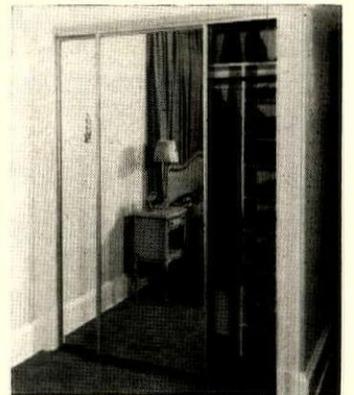


Simpson entrance door, called the "Hospitality Hallmark", is one of four new designs available in 12 different size and style variations. Simpson Timber Co., Seattle. *For details, check No. 70 on p 219*



Rogers aluminum sliding door can be converted from right- to left-hand opening. Changeover can be accomplished in less than an hour by turning glass panels upside down. Rogers Industries, Inc., Jackson, Mich.

For details, check No. 71 on p 219



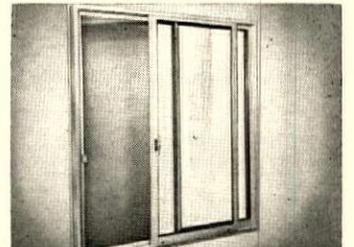
Pittsburgh Plate Glass has introduced a new series of sliding plate-glass mirrored wardrobe doors, including pocket and bypass models. Line is called "Glide-a-Mirror". Pittsburgh Plate Glass Co., Pittsburgh.

For details, check No. 72 on p 219



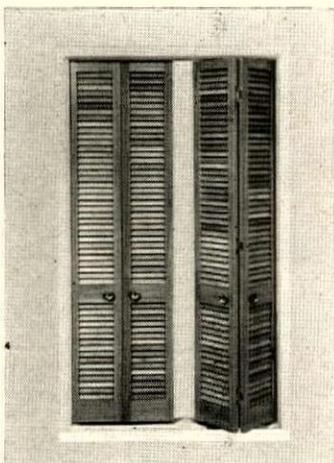
Kennatrack offers four-door mahogany units (two are shown here) complete with pre-mounted hardware. Unit is part of the "K-Door System"—component packages for closets and room dividers. Kennatrack Corp., Elkhart, Ind.

For details, check No. 73 on p 219



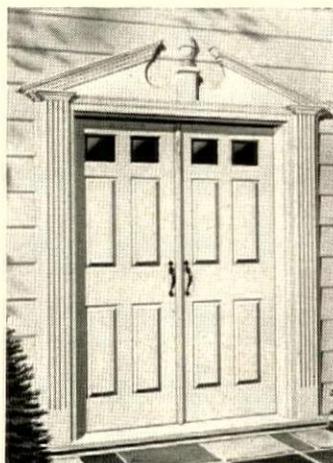
Acorn offers tempered glass for their complete line of sliding glass doors. The glass is much stronger than ordinary glass, and crumbles harmlessly if broken. Acorn Aluminum Products Co., Warren, Mich.

For details, check No. 74 on p 219



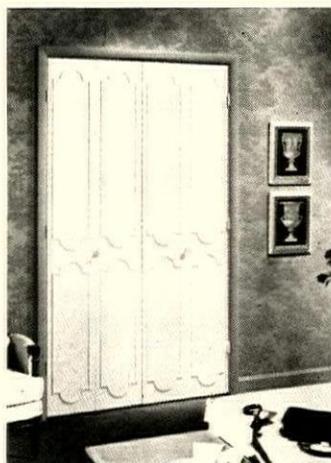
Rimco closet doors have factory-applied hardware, are installed in three easy steps: track, pivot brackets, and doors. Pine, Luaun, oak, and birch doors are offered. Rock Island Millwork Co., Rock Island, Ill.

For details, check No. 75 on p 219



Morgan front entrances now include double-door models. Available 5', 5'4", and 6' wide, and 6'8" and 7' high. Also made with a rectangular head design, or with no head to go under eaves. Morgan Co., Oshkosh, Wis.

For details, check No. 76 on p 219



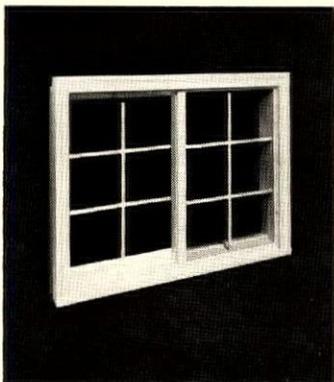
American Screen bi-fold closet doors are offered in several high-fashion styles, with moulded polymeric surfaces, that could be painted or left in natural oyster-white matte finish. American Screen Products Co., Northlake, Ill.

For details, check No. 77 on p 219



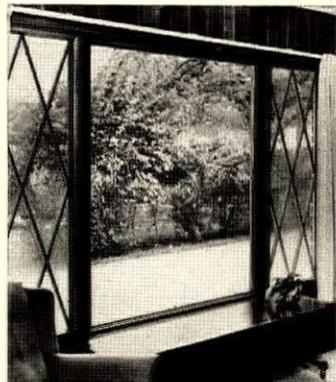
Pease steel entrance doors are equipped with continuous magnetic "refrigerator" weather-stripping which assures a tight fit between frame and door. Doors have foam cores. Pease Woodwork Co., Hamilton, Ohio.

For details, check No. 78 on p 219



Malta has introduced the "Vina-line", a window with rigid vinyl sash and weatherstripping inside a pine jamb, frame, and sill. Models include both glider and single-hung styles. Malta Mfg. Co., Gahanna, Ohio.

For details, check No. 79 on p 219



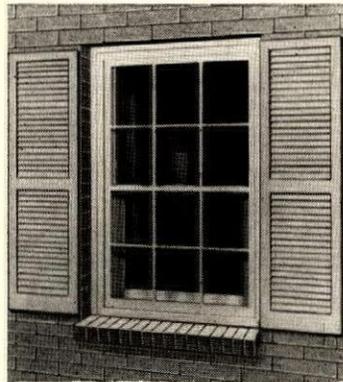
R. O. W. windows for 1963 will include new casements, shown here, and awning models. Both types include a self-locking device to open, close and lock with a single crank. R. O. W. Window Sales Co., Ferndale, Mich.

For details, check No. 80 on p 219



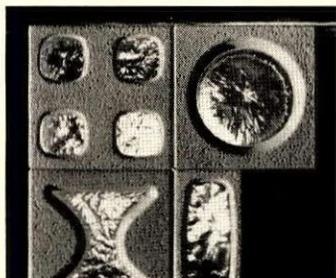
Andersen offers the Narroline double-hung window with removable plastic grilles. Grilles include a single rod for a 2/2 effect, or "spoke" layouts for 4-, 6-, 8-, 9- or 12-light effects. Andersen Corp., Bayport, Minn.

For details, check No. 81 on p 219



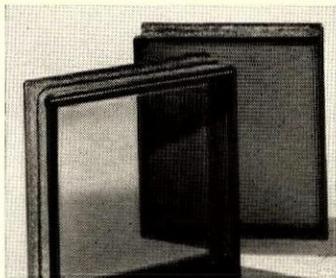
Caradco vertical slider windows are available with or without multilight grilles. These are set into the frame in front of the window, away from the glass, to give a colonial effect. Caradco, Inc., Dubuque, Iowa.

For details, check No. 82 on p 219



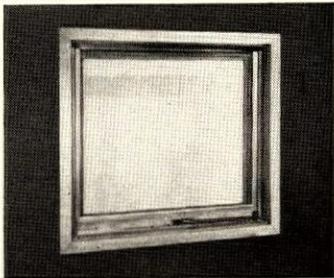
Pittsburgh Corning has introduced "Intaglio Glass" blocks in 8"x8" and 4"x8" sizes. Each block has raised designs in clear glass, standing out from an opaque gray background. Pittsburgh Corning Corp., Pittsburgh.

For details, check No. 83 on p 219



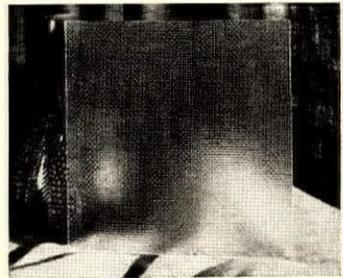
Owens-Illinois has developed Royal Gray glass masonry units with a choice of light-control surfaces (right) or clear surfaces (left). Tint is blue-black, sizes are 6"x12" and 12"x12". Owens Illinois, Toledo.

For details, check No. 84 on p 219



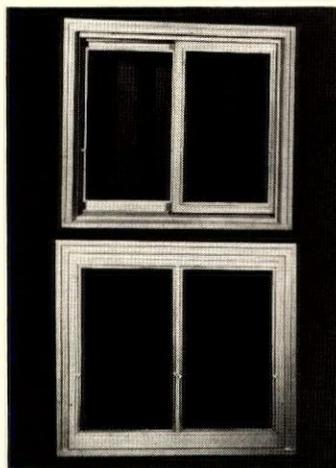
Pella windows for 1963 will have edge-primed sash for added weather protection. Units come with insulating glass or with clip-mounted storm sash. Self-storing screens are available. Rolscreen Co., Pella, Iowa.

For details, check No. 85 on p 219



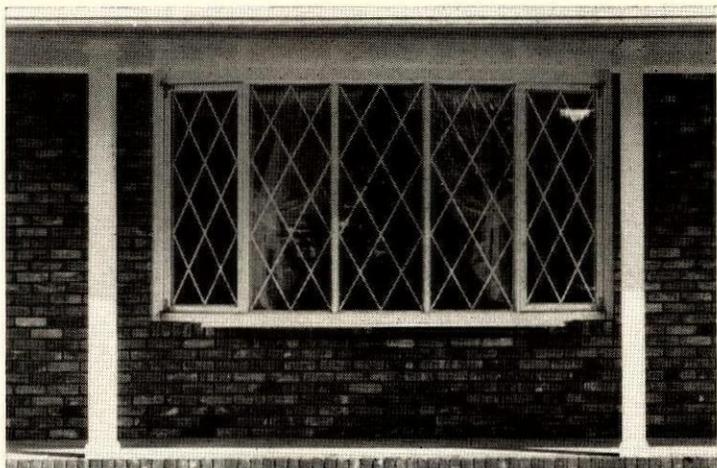
Mississippi Glass has introduced two textured glass patterns: "burlap", above, and "Herringbone". Both come in 1/8" and 7/32" thicknesses and in sheets up to 132" long. Mississippi Glass Co., St. Louis.

For details, check No. 86 on p 219



Curtis offers a new combination storm and screen sash for their slider windows. Screen panel is permanently installed, glass is removable and can be on either inside or outside of unit. Curtis Co., Inc., Clinton, Iowa.

For details, check No. 87 on p 219



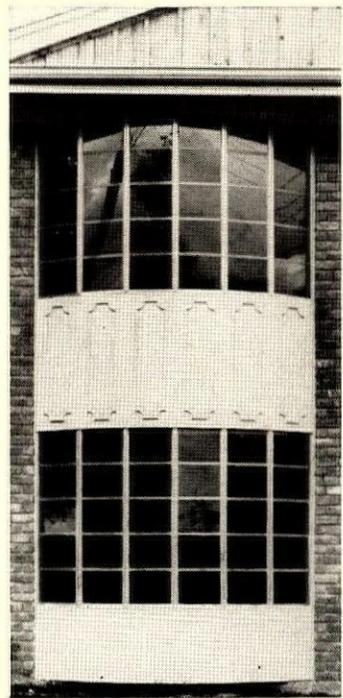
Reuten windows in both the Tru-Bow and Tru-Wall wood casement line are now available with removable grille inserts. Patterns include diamond, divided, and horizontal light. Fred Reuten Inc., Closter, N.J.

For details, check No. 88 on p 219



Windor aluminum "Bow Wall" windows can be adjusted for depth and angle during installation, have snap-on vinyl glazing beads. Sizes range from 5'10" x 4'9" to 6'3" x 13 1/4". Windor Industries, Inc., Dallas, Tex.

For details, check No. 89 on p 219



continued

Flooring

"A luxury look" is more important in floors, the builder survey indicated, than in any other single product category. More new patterns and colors in resilient flooring were wanted; and there was great interest in patterned wood floors.



Congoleum-Nairn solid vinyl flooring has embossed wood grain design, comes in "planks" measuring 4" x 27". Cost: about 34¢ per plank. Light and dark shades are available. Congoleum-Nairn Inc., Kearny, N.J.

For details, check No. 90 on p 219



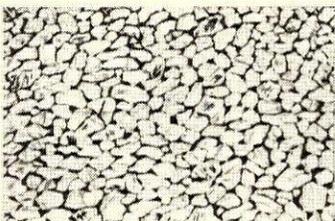
American Cyanamid "Peb-Plas" floor tiles are made of clear or opaque polyester resin with decorative aggregate—like sea shells or colored stones—molded in. American Cyanamid Co., Wallingford, Conn.

For Details, check No. 91 on p 219



Sandura offers the "Santona" line of sheet vinyl flooring, selling for about \$1.20 per sq yd. It comes in 6', 9', and 12' widths, in a choice of four designs with inset metallic chips. Sandura Co., Jenkintown, Pa.

For details, check No. 92 on p 219



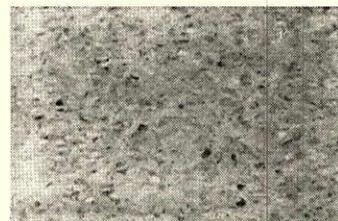
Bird has introduced a new vinyl line, the "Futura," with a random pattern of striated, translucent chips set in sheet vinyl and bonded to an asbestos back. Can be used below grade. Bird & Son, East Walpole, Mass.

For details, check No. 93 on p 219



Murray is offering two new flashed quarry tiles in buff and warm red tones. Tiles are 6" x 6" x 1/2", have narrow back grooves for good bond with less adhesive. Murray Div., American Olean Tile Co., Lansdale, Pa.

For details, check No. 94 on p 219



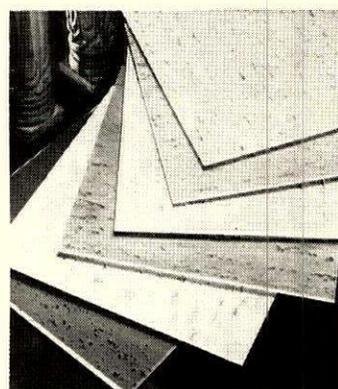
Azrock has introduced a vinyl asbestos floor tile which looks like terrazzo. Called "Vina-Lux Terrazzo Original", it comes in five colors, is 1/16" thick. Azrock Div., Uvalde Rock Asphalt Co., San Antonio, Tex.

For details, check No. 95 on p 219



Harris parquetry hardwood floors are now offered in "Continental Bondwood" pattern. Each panel has four 4 3/4" squares bordered with edge pieces. Available in six woods. Harris Mfg. Co., Johnson City, Tenn.

For details, check No. 96 on p 219



Kentile "Travertine" is solid vinyl tile designed to resemble marble. It is offered in six colors, in 1/8" and .080" gauges, and in 9" x 9" to 36" x 36" tiles. Beveled-edge tile also is available in the 1/8" thickness only. Kentile, Inc., New York City.

New products continued on p 157



SOLD

...by a touch of **CHARM**



■ Desirable, dependable, Charm is the crowning touch to every woman's dream kitchen. Add Charm to increase the saleability and profitability of your homes. Once in place, forget it, for Charm is another quality-built product from Roper.

NOW

Charm is available in a 30 inch model as well as 39 inch . . . in both gas and electric models . . . the crowning touch for any dream kitchen design. Write for details and specifications on how to add Charm to your homes . . . profit to your account.

■ *The new Charm is only 29 $\frac{1}{2}$ " wide, 36 $\frac{1}{2}$ " high, 27 $\frac{1}{2}$ " deep . . . features a 25" x 15 $\frac{1}{2}$ " eye-level oven that's 12" high . . . has a burner top that glides silently away when not in use. Automatic cook and keep oven control.*

NEW, from ROPER...

Don't make a move . . . don't buy another cooking appliance . . . don't plan another kitchen — until you've seen the newest of the new lines at the Chicago NAHB Show . . . Roper!

New Charms, new built-ins, new counter level slip-ins, plus new dishwasher and disposer! See us, Booths 1048-51 . . . We'll put

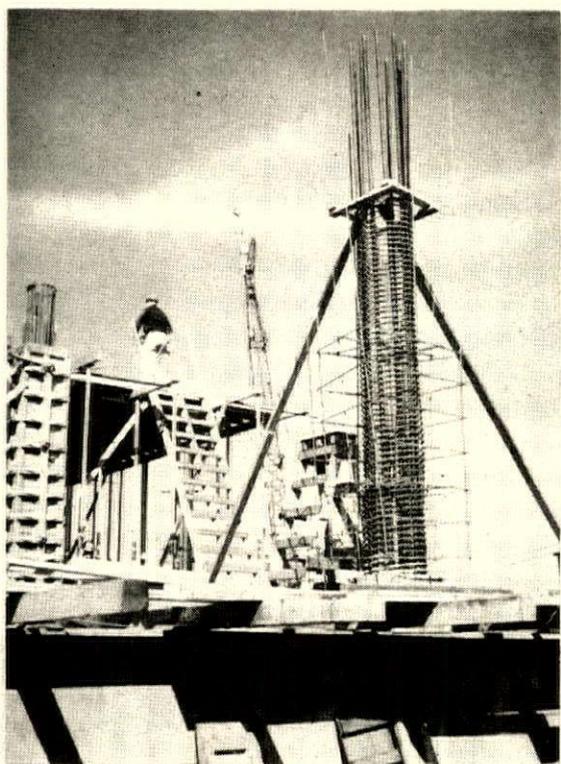


in your sales!

— Since 1885, America's smart homemakers
have relied on . . .

ROPER

GEO. D. ROPER CORPORATION
KANKAKEE, ILLINOIS



WEEK



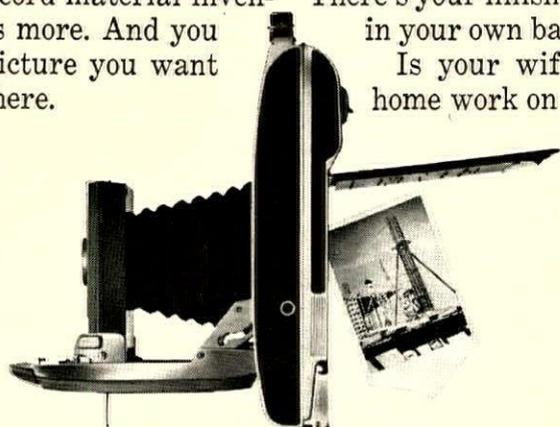
WEEK-END

A Polaroid Land Camera is one business machine that's fun to take home Friday night.

Monday through Friday, a Polaroid Land Camera can save you time (and that's money) in your business. You can document construction progress in ten seconds . . . record material inventory on the job in ten seconds more. And you always know you have the picture you want because you see it then and there.

Comes the week-end, and you have a camera the whole family will enjoy. Push a button, pull a tab. Wait ten seconds and open the back of the camera. There's your finished picture, ready to enjoy, right in your own back yard.

Is your wife complaining that you bring home work on week-ends? Try one of these.





HOUSEMOVER is 100-ton yoke and tractor with 8' wheels. It carries house on steel cross beams at front and back. This 1,100 sq ft house sells for \$14,000.

Finished house is moved from factory to foundation in one load

Fort Wayne Builders John Worthman, Bob Allen, and Stan Hartzell have formed a company, New Concept Homes, that outdoes even the sectionalized-house builders in total prefabrication.

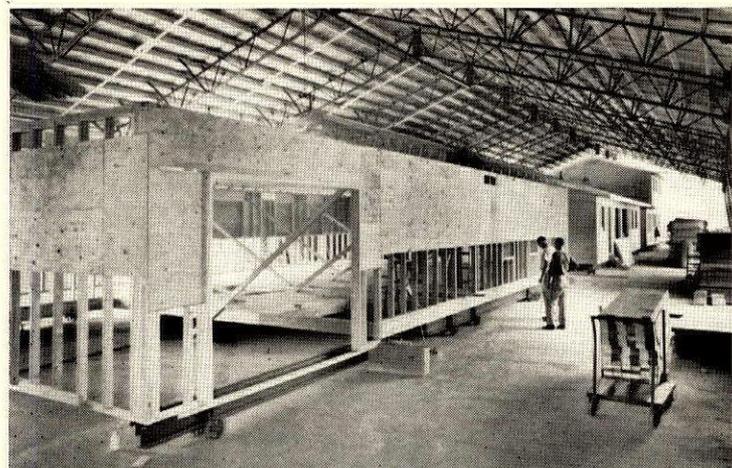
The three partners complete their houses in a factory and use the rented housemover shown above to haul them across a highway

to their 500-lot subdivision. Moving cost: \$300 per house.

Since the mover is too big for highway travel, the factory's output is limited to houses for this subdivision. But Allen points out: "The cost of the factory can be amortized easily over 300 houses. Furthermore, we can demount the building

and then use it in another location and use the slab in a shopping center."

In the factory and in transport, houses are supported by steel channels under the sidewalls. Inner ends of floor joists rest on a house-length I-beam which is supported by long tie rods fastened to pairs of roof trusses.



1. IN FACTORY house is erected on two steel channels—one under each sidewall. Each channel rests on two end-to-end I-beam dollies. Sheathing and subfloor are glue-nailed to framing to prevent racking in transit.



2. FINISHED HOUSE, still on dollies, is moved out to loading area. Space between end-to-end dollies will be directly above trench, in foreground, where lifting beam (below, left) will be placed. Factory holds four houses.

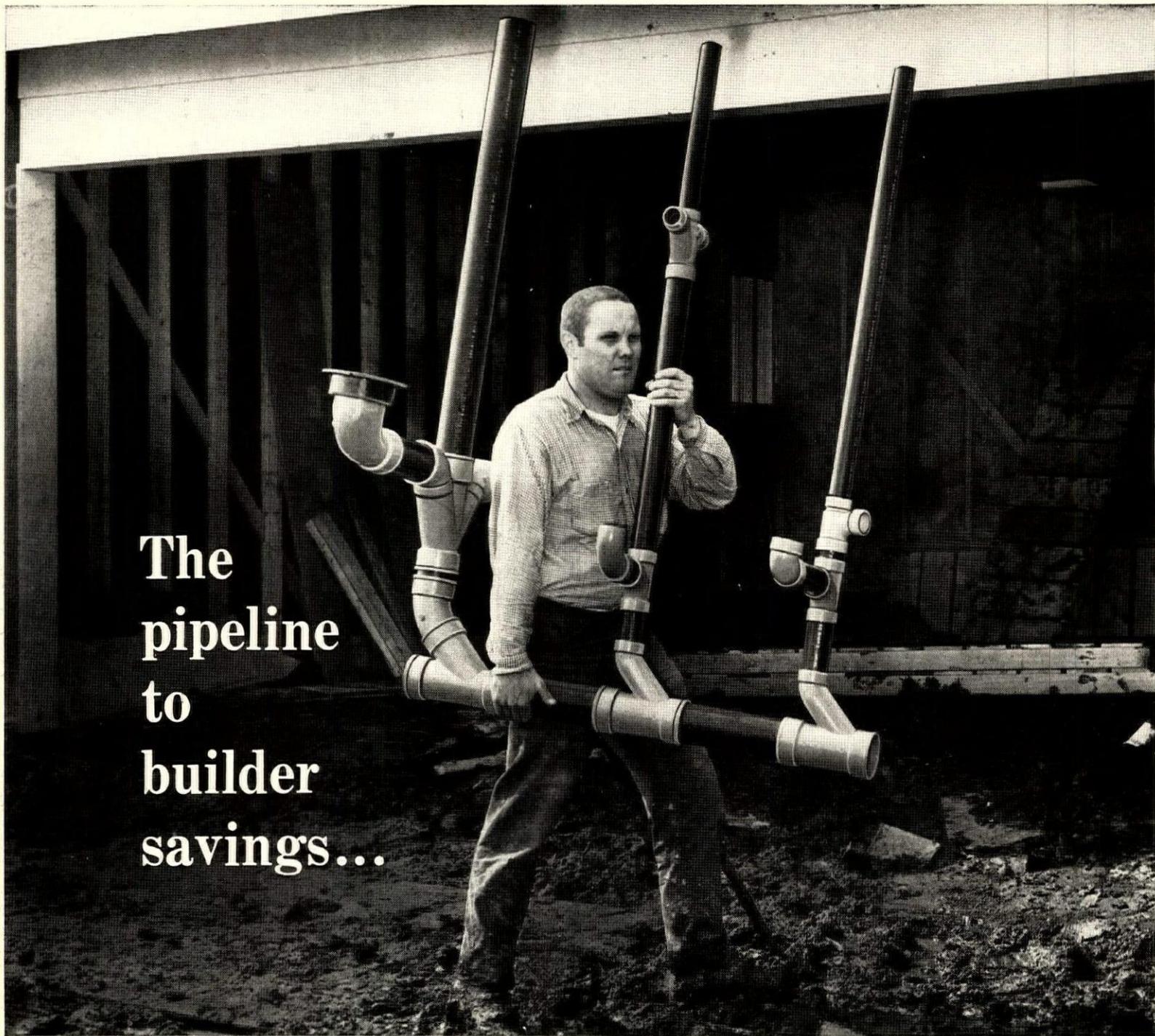


3. LIFTING BEAM at rear of housemover raises house, which still rests on steel channels, off I-beam dollies. Space between end-to-end dollies gives beam clearance. Housemover can lift load 4' off ground.



4. LIMITED ROUTE of housemover is across highway where phone and power lines have been raised (traffic is stopped for three minutes). Mover makes up to 20 mph, but cannot travel roads because of its width.

Technology continued on p 149



The
pipeline
to
builder
savings...

...can save you \$100 per home
because it's made of ABS plastic!

It's a fact, proved by actual installations in major housing developments, that ABS plastic pipe costs less to transport, fabricate and install than metal pipe of equal diameter. Builders are using this material for drain, waste and vent systems in homes approved for FHA financing. They report savings as high as \$100 per average, 6-room house!

ABS pipe made of CYCOLAC brand polymers will *outperform* conventional pipe, too! It's lightweight and semi-rigid, yet extremely durable and chemical-resistant. Best of all, it won't corrode, rust, rot or clog from household acids, detergents or other causes.

You can learn more about this "profitable pipe" from your local supplier . . . or write to us today!

Be sure to visit our NAHB Show display!

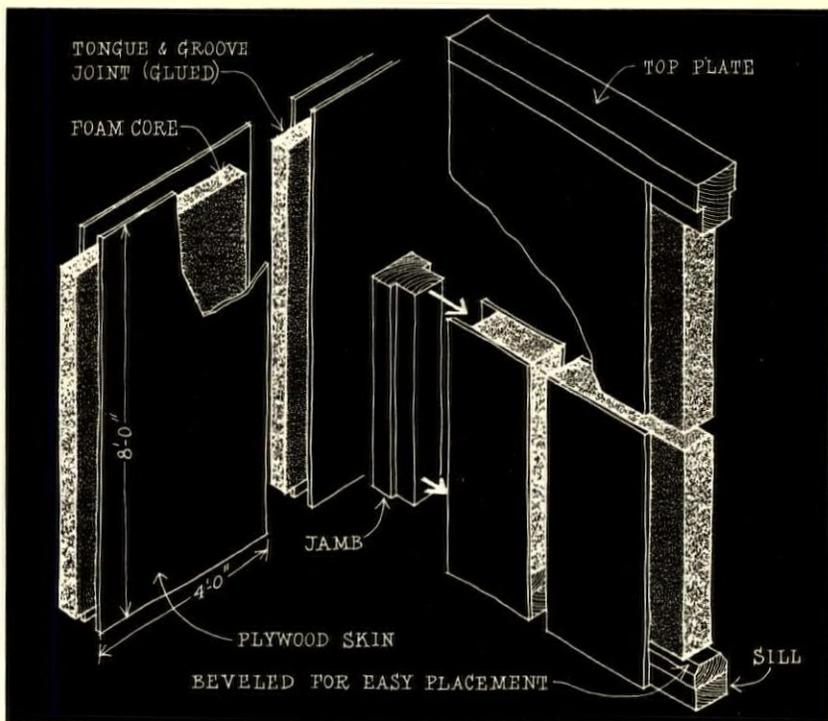
CYCOLAC[®]
BRAND
TOUGH, HARD, RIGID POLYMERS
FROM BORG-WARNER

MARBON CHEMICAL DIVISION BORG-WARNER WASHINGTON, WEST VIRGINIA

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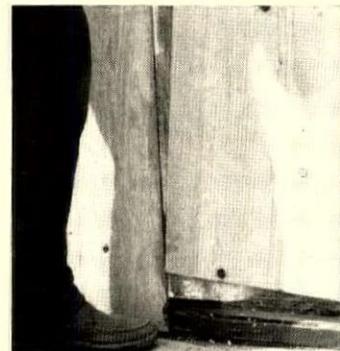
No splines are needed to join these sandwich panels



TOP PLATE—continuous, rabbeted, and glued snugly between skins—ties panels together structurally.



TONGUE of t&g panel gets coat of phenol resorcinol glue in field before adjoining panel is erected.



JOINTS are formed by slipping grooves of one panel over tongue of next one and over sill.

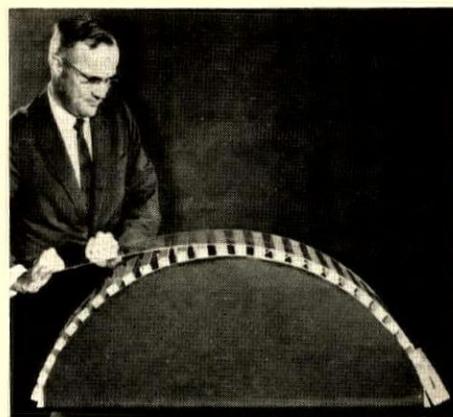
Instead, the experimental panels, developed by Los Angeles Builder Ray Cherry, form their own tongue-and-groove joints.

On one side of each panel, the foam core extends beyond the skins to form a tongue. On the other side, it is recessed to form a groove. The core is also recessed at top and bottom to take the top plate—a rabbeted 4x4—and the sill. Top grooves can also be used for electrical raceways. Panel cores are 2 5/8" foamed polystyrene. Skins, glued to the cores, are 3/8" plywood. After walls are erected, window and door openings are cut out, and the panel cores are hacked out to take window and door bucks, which are 4x4s rabbeted to the same profile as the top plate.

In his experimental house, shown under construction below, Builder Cherry is also using a pre-molded fiberglass bathroom and interior panels of drywall glued to paper honeycomb cores.



HEADER over picture window is section cut from regular panel with power saw. But most windows are cut out of walls after panels are erected.

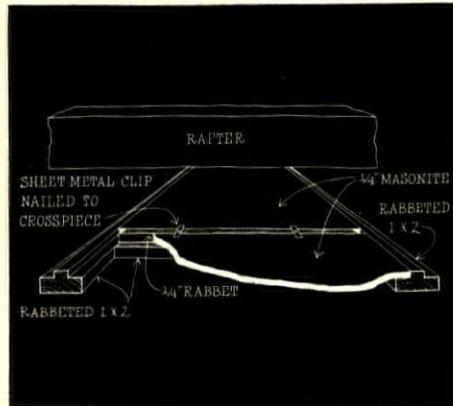


New high-strength glass bends without breaking

Any piece of glass now on the market would break if bent over a barrel, but the new experimental glass shown above can take repeated bending. It develops bending strengths well over 100,000 psi. when bent over the 30" radius form in the photo.

The new glass, called Chemcor, is still in the laboratory stages but may eventually have some use in non-breakable windows, curved glass walls, and much lighter sliding glass doors.

Corning Glass Works developed the glass by changing its chemical structure rather than by annealing or heating treatment.



Here is a low-cost way to build a basement ceiling

With the system shown in the drawing above, a basement ceiling can be installed for as little as 25¢ a sq ft.

Rabbeted 1x2s, nailed to the bottoms of first floor joists, support 1/4"-thick hard-board panels. The panels, measuring 2'x4', can be perforated or solid, prefinished or painted in place. Cross braces of the same rabbeted 1x2s are locked in place by pieces of steel strapping nailed to the braces at 8" intervals. The 1x2 stock should be stained or painted prior to installation. For subdivision work, all stock and panels should be precut and prefinished, then packaged for each house. The system was developed by Masonite.

New products on p 157

New High Fashion Floor Tile Helps Sell Levitt Homes

High quality, low cost Ruberoid/Matico Vinyl Polymerite selected for Strathmore at Matawan, New Jersey.

Levitt and Sons chose Ruberoid/Matico Vinyl Polymerite for three solid reasons—advanced styling, excellence of quality, and truly low cost.

New Vinyl Polymerite offers sparkling pearlescents and metallics in 14 exciting directional and spatter patterns. Grease and stain resistant, flame retardant, long wearing, here's a product and brand name that will really help you sell.



Ruberoid roofing is used at Strathmore in addition to Ruberoid floor tile. Above, the \$25,990 "Country Clubber."



Vinyl Polymerite compliments the lovely kitchen featured at Strathmore. It is grease and stain resistant, of course.



The bathrooms at Strathmore with their handsome Vinyl Polymerite floors find great feminine favor.



The family room is floored with a beautiful gold directional pattern in Vinyl Polymerite.



RUBEROID MATICO
Vinyl-Polymerite Floor Tile

U.S. Pat. #3,005,791

A quality product of The RUBEROID Co.

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



Reverent dignity
with the beauty and strength
of wood from
Southern Pine Lumber Company

Wood alone embodies all of the aesthetic qualities essential to a friendly, welcoming atmosphere in a church. In addition, it adds the structural values that fulfill every requirement for sound, safe design and strong, sturdy construction at the lowest possible cost.

TEXLAM glued-laminated wood arches form a durable framing of walls and roof, under the canopy of SPIB 77 Southern Pine Lumber roof decking. This generous use of exposed wood has multiple advantages. The great laminated wood arches (in this church, rising to the height of a 5-story building) give a dramatic feeling of strength while adding to the beauty and design of the edifice. The wood decking provides good thermal insulation winter and summer, and excellent acoustical conditions for music as well as the spoken word. Preshrunk by proper seasoning, the decking also serves as an attractive exposed ceiling, at

the same time adding strength. Both the TEXLAM arches and the SPIB 77 Southern Pine Lumber roof decking can be finished in natural or any color or tone desired.

Throughout this imposing building, the general framing is SPIB 77 Southern Pine Lumber, a further contribution to the strength of the "bone structure."

Modern SPIB 77 Southern Pine Lumber construction is easily, readily adaptable to all styles of architecture, from the simple to the complex. It lends itself to any exterior or interior unit arrangements and space requirements for a truly functional structure.

Build for the future . . . build better and more beautifully with SPIB 77 Southern Pine Lumber.

*Pictured is the First Methodist Church — Lufkin, Texas.
Wilbur Kent, Architect & Engineer—Floyd Marsellos, Associate.*

Construction Credits: Laminated wood arches by TEXLAM, Inc.; Construction by Temple Associates; Lumber furnished by Southern Pine Lumber Company SPIB 77 — all member companies of Temple Industries, Diboll, Texas.

Southern Pine
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DIBOLL, TEXAS < SPIB 77 > Since 1894

**House
& Home** offers
today's
sales
closer: **"Trouble-free"**

More and more builders are realizing that it pays to build a trouble-free house. And one of the best ways of assuring buyers they are getting that kind of house is to use—and promote—nationally advertised brand name building products. Such products have been tried and tested for top performance, low-cost maintenance enduring value. Buyers of trouble-free houses are *satisfied* buyers who recommend you to their friends.

Brand Names Foundation



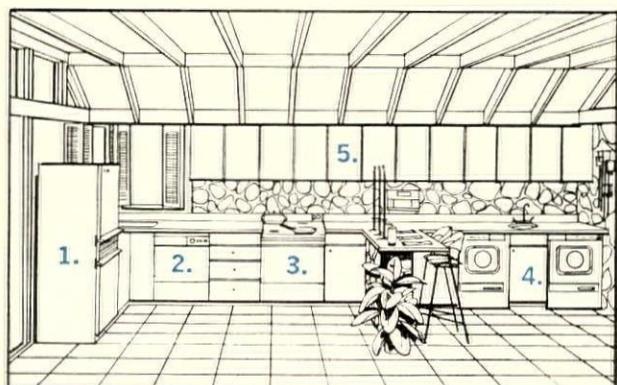
437 Fifth Avenue, New York, N.Y.



How to build a house he can't help buying...



... offer her a kitchen



SEE US IN CHICAGO DEC. 12 AT SPACES 630-633; 730-733

1. Save her extra shopping trips with the exclusive 14 cu. ft. Center Drawer Refrigerator. Convenient waist-high center drawer keeps meat fresh 7 days. Available in confection colors. Choose from a wide selection of other Frost-Free and non-Frost-Free refrigerators.
2. Offer her a top-loading dishwasher or the new front-loading model shown above. Choose from standard or deluxe versions with exclusive Sanitizer that assures 145° water for cleaner dishes and Clear Rinse Dispenser for spotless drying. Door panels come in a variety of confection colors.
3. Add excitement to your kitchens with the Terrace Top Electric Range. Built below standard counter height, its unique split-level

design makes all cooking chores easier. Available with or without automatic timing center. Adjustable base assures perfect flange fit with counter top.

4. Get complete flexibility in designing the laundry area — with the Westinghouse Space-Mates Laundromat® Automatic Washer and Dryer. As a Vanity Pair (shown above), they're out of the way under a counter. Or you can stack them in 4 square feet of space to save costly floor area.

5. Give her plenty of storage space with easy-to-install Heirloom maple wood cabinets. They're made to custom fit and color blend with every Westinghouse appliance. Adjustable shelves provide complete flexibility.



A step ahead



she can't help loving

Sell her on the kitchen and you'll sell her husband on the home. No one is better equipped to help you do just that than Westinghouse. Because only Westinghouse offers builders such an exciting line of appliances . . . guaranteed to tug at the heart-strings of every prospective female homeowner. And only Westinghouse offers such a wide variety of built-in and free standing appliances—in models to fit the needs of your individual markets — for homes and apartments of all prices.

You can be sure...if it's

Westinghouse

Westinghouse Electric Corporation
W. E. Slabaugh, Manager,
Contract Sales Dept., Mansfield, Ohio



Please send me catalogue and complete details on
the dynamic new line of Westinghouse major appliances.

Name _____ H&H-12

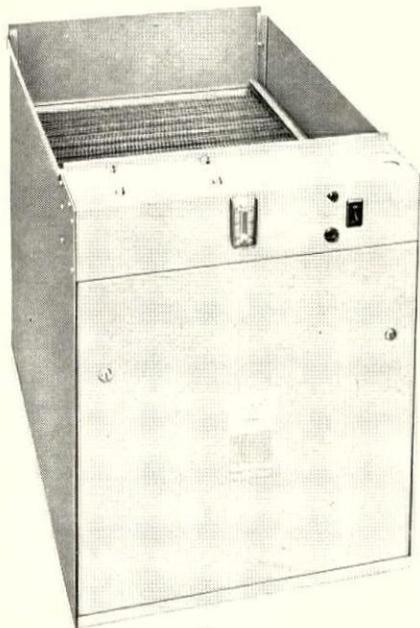
Address _____

City _____ Zone _____ State _____

These appliances plus Heirloom maple wood cabinets, Micarta® Counter Tops, Heating & Air Conditioning, Lighting, Wiring Devices, and Apartment Elevators are all available through one point of contact. See your Westinghouse residential sales manager, or write to the address above.

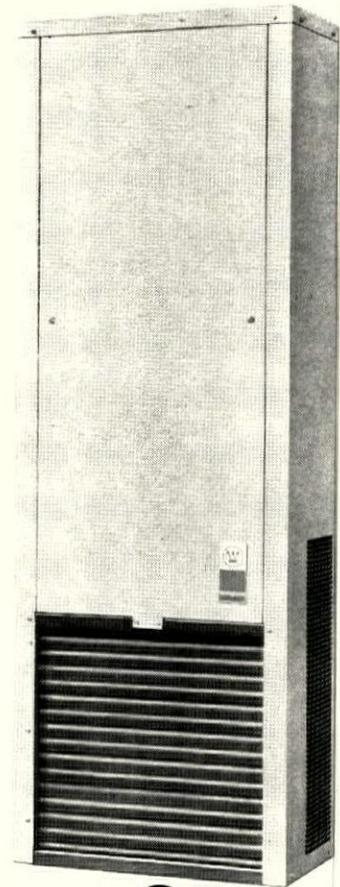
FOUR EXCITING NEW IDEAS

Westinghouse offers you these refreshing new



1.

New Westinghouse Precipitron electronic air cleaner, designed especially for homes. Offers the high efficiency of our famous commercial units. Costs about the same as a fine furnace. Many builders are finding this unique product an extra value feature that produces sales more quickly than other more expensive extras. Only Westinghouse makes Precipitron, the original electronic air cleaner.



2.

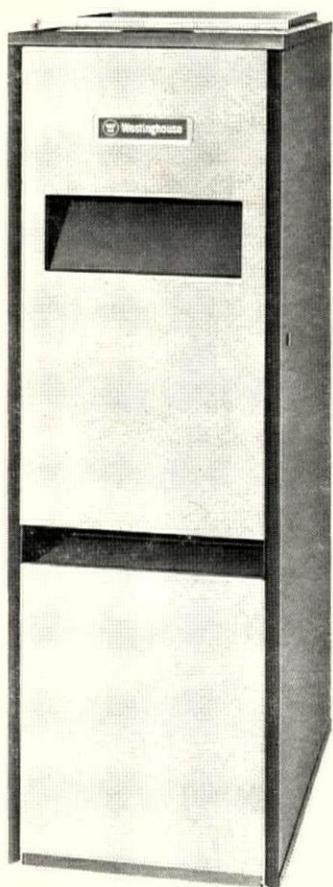
New Westinghouse WhispAir* lets you add the attraction of central air conditioning or heat pump on a non-optional basis in even your small homes. Quiet central air conditioning in the famous aluminum cabinet. Now a wider range of sizes and types. Still offers lowest installed costs of any central system. Only Westinghouse makes WhispAir.

*Trademark

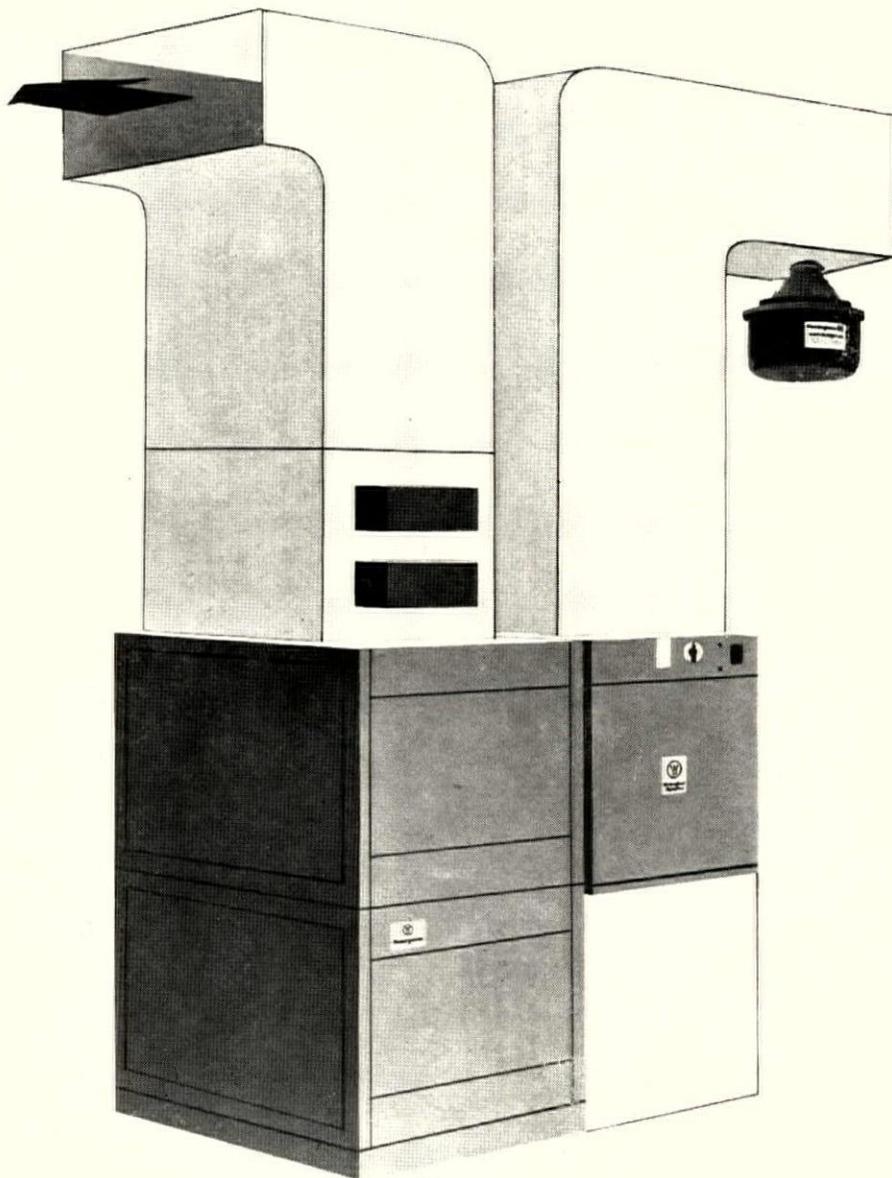
We invite you to see all of these new products on display in Chicago beginning December 12 — Booths 630 to 633 and 730 to 733

FOR EXTRA VALUE HOMES

ways to add greater sales value to your home.



3.



4.

The new Westinghouse builder furnace designed to become heart of a total comfort system. Competitively priced yet built to provide high quality forced air heating. Westinghouse has a complete range of gas, oil, and electrical furnaces.

A Westinghouse total comfort system. An integrated system that offers complete environmental control in heating, cooling, cleaning and humidity control . . . automatically . . . designed around Westinghouse forced air furnaces or heat pumps. Your show houses and your own home should definitely be equipped with the Westinghouse total comfort system. Ask about our special offer for your personal home and your show houses. No other manufacturer produces so many different home comfort products in so many types. No matter what you want to condition, no matter what conditions you want, you can be sure...if it's

Westinghouse

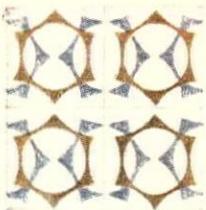


Westinghouse / Air Conditioning Division / Staunton, Virginia



Wall: Decorated tile, Contempora J-4. Counter: scored design SD-1, 365 Cr. White. Floor: SD-1, 365 Cr. White with inserts of 310 Cr. Blue. Plate 136.

New Decorated Tile...An Extra Sales Feature American Olean's new decorated tile can give your homes an exclusive custom touch at very little extra cost. The beautiful designs catch a buyer's eye quickly, and they can be combined on a feature wall, as here, or used as random inserts to give your homes that valuable asset of individuality. Add to this the work-saving, maintenance-free beauty you can promise with ceramic tile, and you have an important sales advantage. Write for our Decorated Tile Booklet 1040, showing the complete line.



Contempora J-4
Shown on wall above

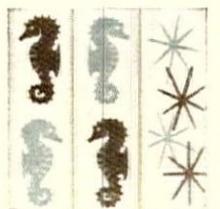


Tiara E-1

CERAMIC TILE
**American
Olean**



Rooster Q-3



Sea Horse Z-5

Kitchens



Kitchen Kompact cabinets offer a new synthetic resin finish—a ureaformaldehyde—resistant to almost all household chemicals. Kitchen Kompact, Jeffersonville, Ind. *For details, check No. 101 on p 219*



Yorktowne kitchens feature inset panel doors with tulip magnolia panels. Interiors have easy-to-clean pigmented finish. Colonial Products Co., Dallastown, Pa. *For details, check No. 102 on p 219*



United Metal cabinets have metal frames and changeable panels of decorative plastic laminate. Available knocked-down or assembled. United Metal Cabinet, Pottsville, Pa. *For details, check No. 103 on p 219*



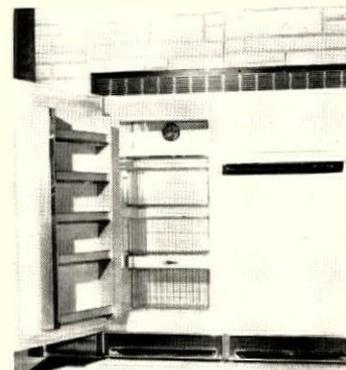
Willett cabinets for 1963 will offer a white finish with gold accents and a baked-on plastic coating to protect the surface. Consider H. Willett, Inc., New Albany, Ind. *For details, check No. 104 on p 219*



Amana refrigerators have new "see-through" vegetable crispener with $\frac{3}{4}$ -bushel capacity. Other 1963 features include expanded-aluminum shelves and automatic ice makers. Amana Refrigeration Inc., Amana, Iowa. *For details, check No. 105 on p 219*



Westinghouse refrigerator has center-drawer compartment with temperature specially controlled for meats and vegetables. It stores fresh meat several days without freezing. Westinghouse, Mansfield, Ohio. *For details, check No. 106 on p 219*



Norge gas freezer, first full-sized gas unit ever offered, has 10.2-cu ft capacity. It is insulated with foamed-in-place urethane, defrosts automatically every 24 hours. Norge Div., Borg-Warner Corp., Chicago. *For details, check No. 107 on p 219*



G-E refrigerator, the "Space-maker," has self-filling ice tray in its freezing compartment that holds 110 cubes. Freezer and refrigerator are frost-free. 18.8- or 13.6-cu ft models. General Electric, Louisville, Ky.

For details, check No. 108 on p 219

New products continued on p 161

Before you buy, see this new Waste King Universal range. You'll like its looks, as well as the way it cooks.

Like this: You set a dial for "done-ness" and one for dinner time. Programatic control and the Meat Minder inside have your food cooked just right, right on time.

And by then, if you're not ready, the oven has turned itself down to keep food warm indefinitely, without over-cooking.

You could put a 25-pound turkey plus rolls, casserole, and dessert on the 603 square inches of rack space in this huge oven. Yet it fits a standard 24-inch space.

(Turn on the oven light and you'd see the motorized triple rotisserie, included in the price of this "Imperial 928.")

The surface unit has its own timer! And the whole unit is *this* easy to clean: Top lifts off for washing in your sink; plate-size burner bowls lift off for washing in your dishwasher.

Our full line of modern, easy-to-install gas and electric ranges has 90 years of know-how built in. Better give the new Waste King Universals a good long look.

Other dishwashers can't hold everything on this counter, much less wash it clean and dry it shining.

This new Waste King Universal just did.

Everything, including big frying pan, tall coffee pot, and deep mixing bowl.

Load a Waste King Universal any way you like. (Even lift out the top basket, leaving a roomy roll-out rack for washing extra-large pots and pans.) Two full-width full-power wash arms send water over and under and into everything inside.



This machine *heats its own water* to a super-cleansing and sanitizing 165°; pumps washing action into it; and continuously filters out everything else.

Choose wood panels, stainless, chrome, or any of 14 colors. Choose the best dishwasher made—this new "Imperial 900," made to last by Waste King Universal.

Here is proof that a Waste King Universal disposes of all food waste fast — no matter how tough the grind.

Just look at these results of laboratory tests, confirmed by *Good Housekeeping*:

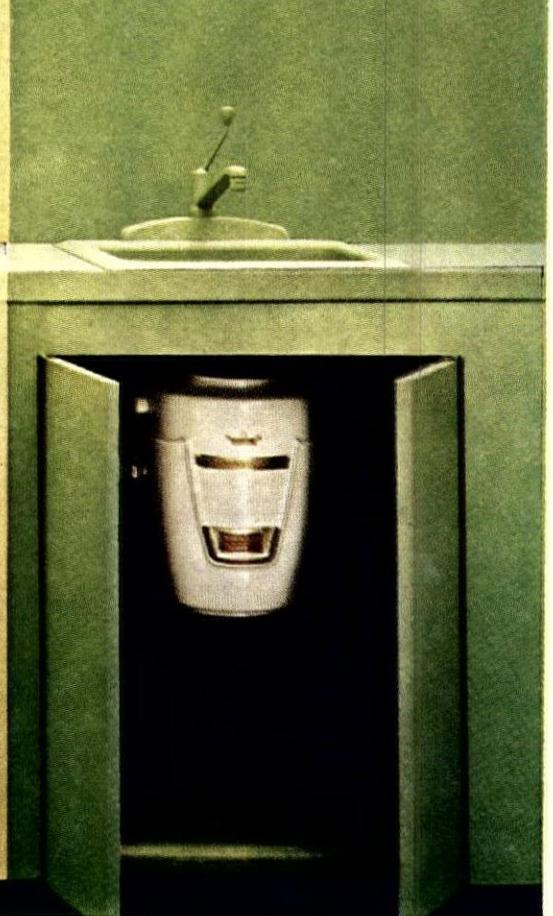
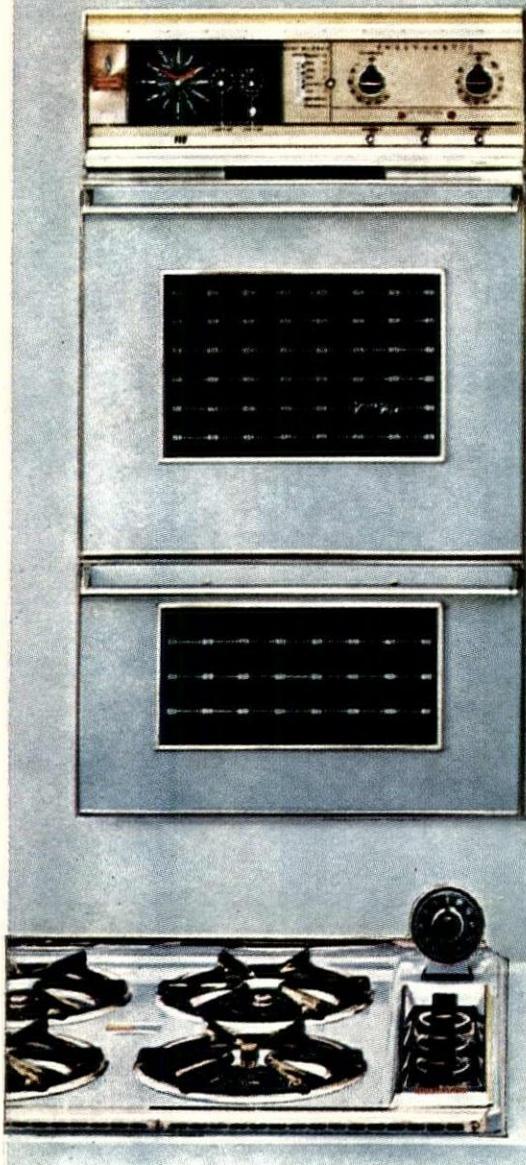
Time in minutes for disposing of:	Rib bones (10 oz.)	Corncobs (Six, 3")	Corn husks (7 oz.)	Mixed garbage (10 oz.)
Mfr. A's best disposer	6.3	3.6	4.6	3.6
Mfr. B's best	7.0	3.7	4.0	6.5
Mfr. C's best	12.7	7.0	3.8	8.0
Waste King Universal Super Hush	3.6	1.4	2.4	2.7
Waste King Universal Imperial Hush	1.8	1.2	1.5	1.6

(In these repeated test runs, not one single jam developed in either of the Waste King Universal models!)

You can see why more than a third of all the families with food waste disposers have Waste King Universals (over two million of them): Because they are fastest, most trouble-free, longest-lasting.

Quiet, too. Listen. Precious little noise gets through Waste King Universal's Magic Sound Barrier. Doesn't this sound like the disposer you should have?

WASTE KING
UNIVERSAL



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



**This is the kind
of extra value feature
your prospects
look for**

Here's how it can help you sell homes...

Any woman who is seriously shopping for a new house lingers longest in the kitchen. It will be her headquarters for cooking, planning, running her home. She wants a kitchen she can be proud of. Quality kitchen components will catch her eye, make a big first impression, and go a long way toward influencing her decision to buy. One good way to catch her eye—and hold it—is to have a stainless steel sink.

Turn the page for 6 selling points you can use . . .

Women will respond to these 6 sales points...

Use them in your advertising, literature, signs, and personal selling



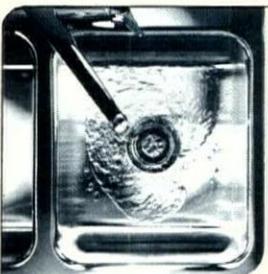
Stainless steel automatically means quality and beauty. Some of the finest flatware, cookware, jewelry and household utensils on the market today are made of stainless steel.



A stainless steel sink will look as bright and new 10 or 20 years from now as it does today. Its gleaming beauty is as deep as the metal itself, and, like fine silver, the more you use it, the better it looks.



Stainless steel can't chip. There's nothing to chip off. Stainless steel is stainless all the way through. Unlike coated surfaces, it can never spall or craze.



Stainless steel won't discolor or stain. The hardest household preparations—acids, alkalis or bleaches won't faze its smooth, tough surface.



Stainless steel is difficult to scratch or dent, because it has one of the hardest, smoothest surfaces found anywhere.



Stainless steel is easy to clean. One swipe of a sponge is enough. The mildest household cleaners remove grease particles with ease. No scouring is needed—ever.

We don't claim that stainless steel sinks sell houses all by themselves. But they help. Try them.

Kitchens



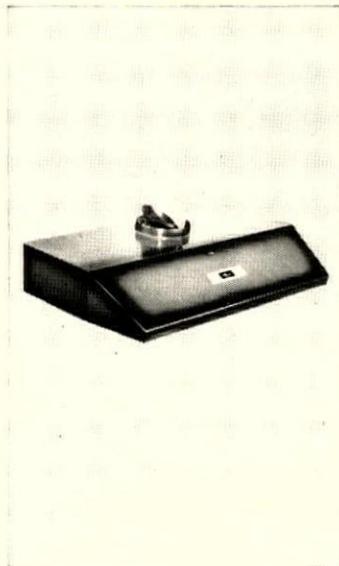
Trade Wind range hood has fluorescent strip light along front edge for glare-free range lighting. Traditional antique copper model lists for about \$130. Trade-Wind Div., Robbins & Meyers, Pico Rivera, Calif.

For details, check No. 109 on p 219



Nautilus range hood is one of a new, low-priced series that lists from \$39.88 for 30" model to \$54.88 for 42" model. It has both charcoal and aluminum mesh filters, and a 120-cfm fan. Major Industries, Chicago.

For details, check No. 110 on p 219



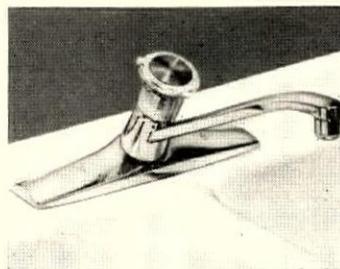
Fasco "stack hood" is a vertical air discharge unit in the economy price bracket. Unit is available in 30", 36", and 42" widths, and coppertone or stainless steel finishes. Fasco Industries, Inc., Rochester, N.Y.

For details, check No. 111 on p 219



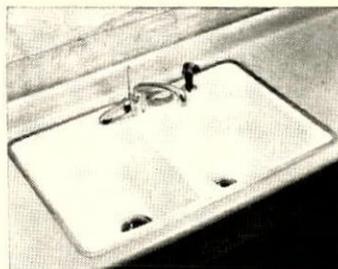
Caloric range hoods include a new "Series 90" line with both ducted and ductless models. Ductless units have either charcoal or electrostatic filters. In 30", 36", or 42" widths. Caloric Corp., Wyncote, Pa.

For details, check No. 112 on p 219



Moen Faucet offers two new single-control Dialcet faucets for kitchen sinks: Lucite knob unit, above, or lever-handle unit. Both use same valve cartridge as bathroom units. Moen Faucet, Bellwood, Ill.

For details, check No. 113 on p 219



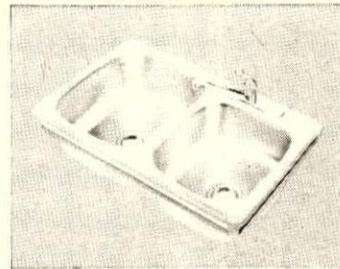
American-Standard "Custom-Line" sinks have wide radius curves for easy cleaning, drains set 3 1/2" off center so strainers can be emptied while dishes are in sink. American-Standard, New York City.

For details, check No. 114 on p 219



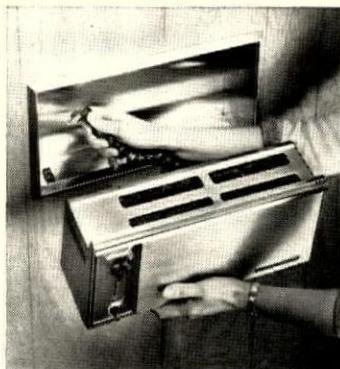
Elkay "Cuisine Console" stainless steel sink has built-in light, disposer switch, two electric outlets, spray with dial control, and optional Nutone power unit for appliances. Elkay Mfg. Co., Broadview, Ill.

For details, check No. 115 on p 219



Zeigler-Harris stainless steel sink has double bowl with oversized well (16" x 18") for big utensils in addition to a standard (14" x 16") garbage-disposer well. Zeigler-Harris Corp., San Fernando, Calif.

For details, check No. 116 on p 219



Swanson built-in toaster recesses into wall, swings out when in use, and can be entirely removed from its housing for cleaning or to be used in another location. Swanson Mfg. Co., Owosso, Mich.

For details, check No. 117 on p 219



Konstant Hot hot water dispenser holds enough water for ten cups of instant coffee or tea, supplies it at tea-kettle temperature. Suggested retail price is \$69.96. Manesco, Inc., Manhasset, N. Y.

For details, check No. 118 on p 219



Majestic barbecue line includes both gas and electric "Char-Grill" units, and vent hoods 24" deep and 30" wide with 600-cfm blowers, lights, and grease filters. Majestic Co., Inc., Huntington, Ind.

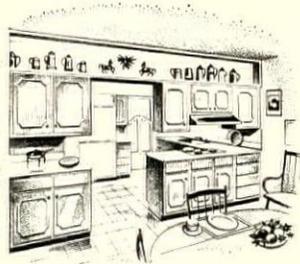
For details, check No. 119 on p 219



Waste King offers new barbecue broiler called the "Char-Glo." Unit features a flame control which drains fat away from fire into an easily-removed trough. Easy counter-top installation. Waste King Corp., Los Angeles.

For details, check No. 120 on p 219

New products continued on p 165



Sustained excellence

in manufacturing kitchen cabinets is the sum total of hundreds of successful operations, from the engineering that predetermines the construction of every part of every cabinet . . . through fabrication by skilled personnel working with the finest tools and machinery available to the industry . . . to utterly dependable shipping demonstrated by years of not missing a scheduled shipment. We are proud of assurances we constantly receive from customers that we have passed every test of excellence, and that for quality alone, or *quality-at-a-price*, or *quality-at-a-price-plus-service*, we have no equal in the kitchen cabinet industry.



The most beautiful kitchens of them all...

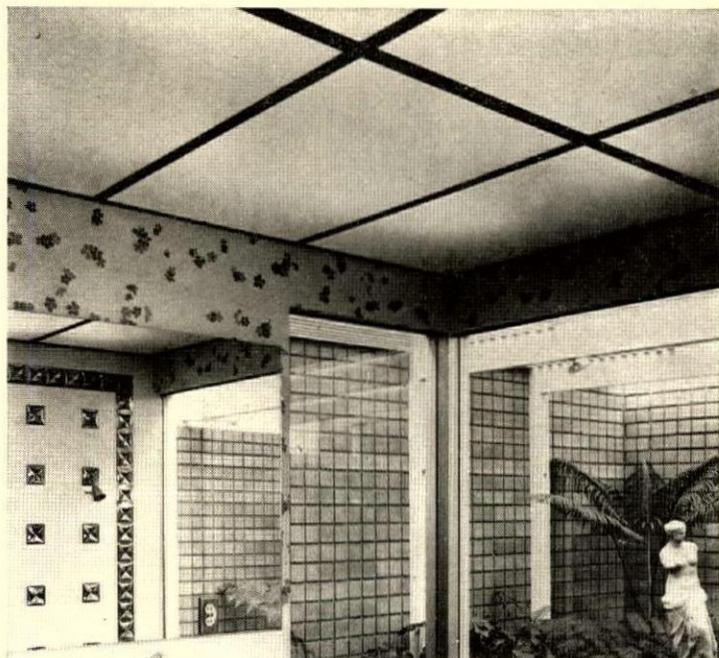
H. J. SCHEIRICH CO., 250 OTTAWA AVE., LOUISVILLE 9, KY.



BRONZEGLOW® BIRCH • ROYAL* BIRCH • HEATHER* BIRCH

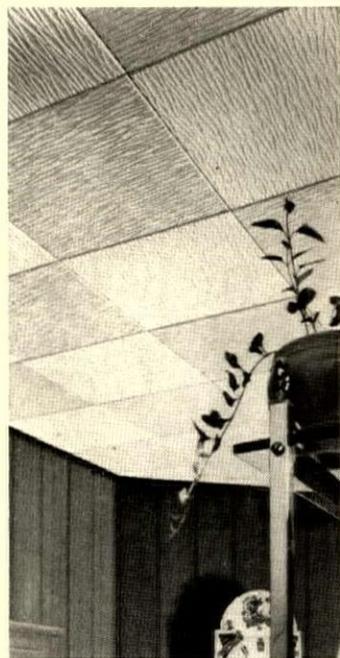
*T. M. Reg. U. S. Pat. Off. Applied For

Ceilings



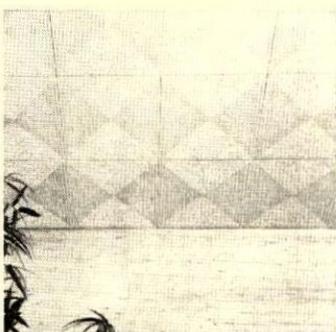
Luminous ceiling panels are made with a clear glass fiber that reduces glare and shadows and improves light diffusion. Fi-Lite is available in standard sheets and rolls, metal-framed panels. Filon Corp., Hawthorne, Calif.

For details, check No. 121 on p 219



Decorative tile has an embossed design that forms strong lines of light and shadow. Crestmont can be installed in one direction or (as shown) in a parquet pattern. Armstrong Cork Co., Lancaster, Pa.

For details, check No. 122 on p 219



Perforated acoustical tile is fiberboard with a "woven grass" design of pale green and lemon stripes that produces a ceiling with a textured appearance. Barrett Div., Allied Chemical Co., New York City.

For details, check No. 123 on p 219



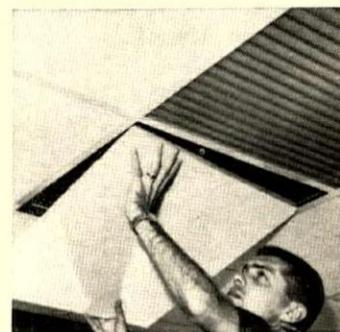
Embossed lay-in panels fit into a simple metal grid system. Flame-resistant panels come in 2' x 4' and 2' x 2' sizes. Luminous and acoustical panels are also available. Celotex Corp., Chicago.

For details, check No. 124 on p 219



Packaged luminous ceilings are engineered in standard 2' x 2' and 2' x 4' sections that drop into a simple frame. Both panels and accessories can be cut to size to fit rooms of any shape. Alsynite, San Diego.

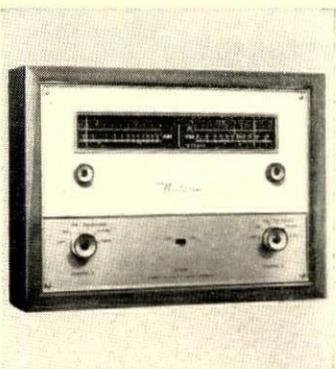
For details, check No. 125 on p 219



Acoustical ceiling boards for suspended ceilings—called Sonocore—are made in two patterns: Beige Mist and Gold Swirl. Luminous panels are also made to fit this system. Owens-Corning Fiberglas, Toledo.

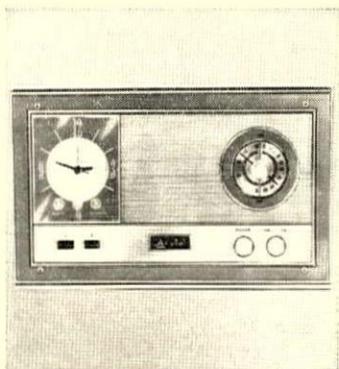
For details, check No. 126 on p 219

Intercoms



Multiplex tuner, for use with NuTone's built-in-stereo intercom system, is designed to receive and play FM stereo broadcasts—or record them on a separate built-in tape recorder. NuTone, Cincinnati.

For details, check No. 127 on p 219



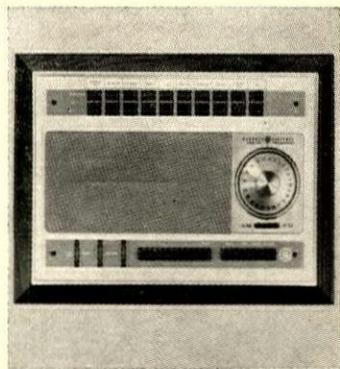
In-wall clock radio is offered in three models listing from \$44.95 (for an AM model) to \$74.95 (for the deluxe AM-FM 7-tube model shown above). Radios mount in pre-installed rough-in boxes. Arvin, Columbus, Ind.

For details, check No. 128 on p 219



Built-in hi-fi has fold-down four-speed changer; 10-watt stereo amplifier, dual speaker boxes; and separate loudness, treble, bass, balance, and scratch controls. General Electric, Decatur, Ill.

For details, check No. 129 on p 219

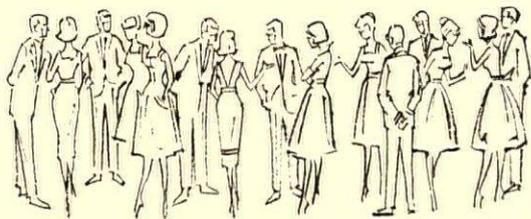


Transistor intercom has AM-FM radio, phono jack for any other sound source. Ten-station master has 12 transistors, 4 diodes, automatic frequency control for FM, push button controls. General Electric, Utica, N.Y.

For details, check No. 130 on p 219

New products continued on p. 173

These are the
new Gold Bond
Ceiling Tiles
your customers
selected!



Now we offer you five new "customer-chosen" wood-fiber acoustical tiles as a low-cost, guess-free way to win the praises of house shoppers who inspect your model homes. We pretested patterns to be sure they'd be *plus* features in your houses. In market after market across the nation we interviewed consumer panels. The patterns shown were their overwhelming favorites.

To install, use fast, timesaving Gold Bond Clip-Strip. Order through your Gold Bond® Building Supply Dealer. National Gypsum Company, Buffalo 13, New York.

Versailles
printed decor tile

Cotillion sculptured

Contessa Stardrift
*perforated,
in Gold or Silver*

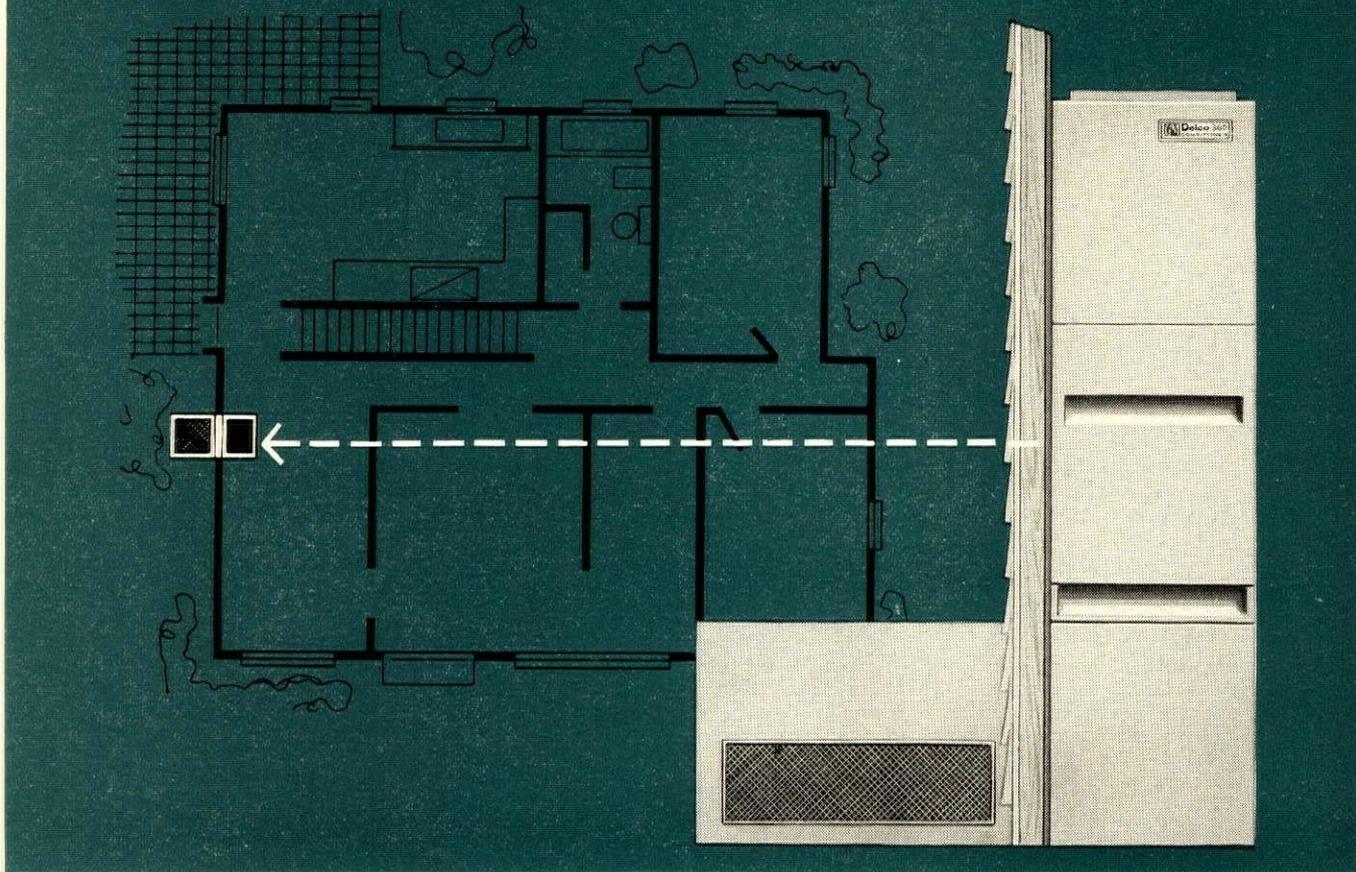
Contessa decor
in Gold or Silver

Sundisc
printed and perforated

Gold Bond
CEILING TILE

FROM GM-DELCO **NEW** ANSWERS TO BUILDERS' NEEDS

GM-DELCO THRIFT-PAK SAVES UP TO \$200 IN INSTALLATION COSTS!



NOW! COMPLETE HEATING AND AIR CONDITIONING IN THE THRIFT-PAK!

Thrift-Pak wraps up all kinds of quality "pluses" to make central air conditioning more desirable than ever . . . for the home buyer *and* the installer! Take a look at all the features that put THRIFT-PAK head and shoulders above the rest. Get all the facts and a free Designers Planning Book, as well! Write Delco Appliance Division, Dept. XB-2, General Motors Corporation, Rochester 1, N. Y.

- **THRIFT-PAK:** self-contained packaged unit that can save up to \$200 in installation costs over conventional systems.
- **THRIFT-PAK:** thru-the-wall system that can be installed by two men in just sixty minutes.
- **THRIFT-PAK:** builder-designed to air condition new homes in the low-price range.
- **THRIFT-PAK:** factory charged, sealed. Completely circuited. Up to 32,000 BTU/HR. Guaranteed General Motors certified ratings.

CRAWL SPACE

Fits through wall, connects to distribution ductwork.

OVERHEAD DUCTS

Mounts through wall, over heating unit and connects to distribution system.

BASEMENT

Can be located directly above furnace for conventional heating installation.

SLAB

Installs through wall, over supply plenum for slab type houses.

GM Delco 365
CONDITIONAIR

DELCO APPLIANCE DIVISION
GENERAL MOTORS CORPORATION
ROCHESTER, NEW YORK

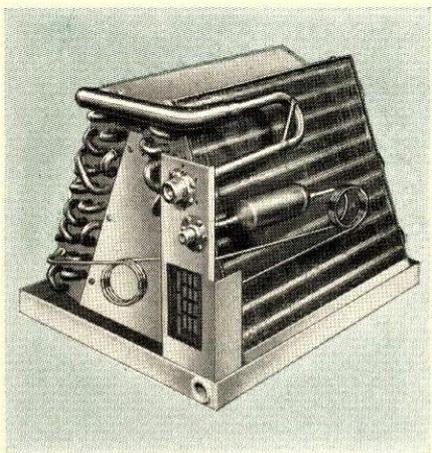
FROM GM-DELCO **NEW** ANSWERS TO BUILDERS' NEEDS

TWO NEW HIGH-QUALITY AIR CONDITIONERS WITH BUILT-IN COST SAVINGS!

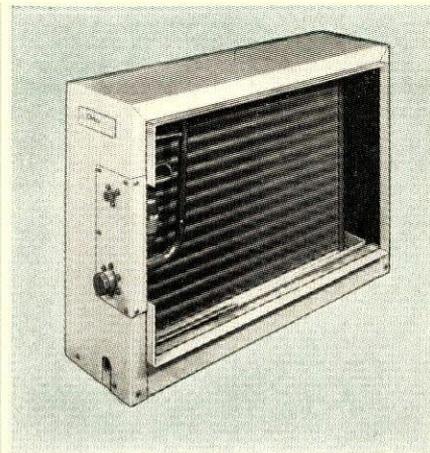
GM-DELCO-BUILT 2- and 3-hp REMOTE UNITS!

- **NEW QUICK-CONNECT FITTINGS** for lower installation costs. (Also available with sweat fittings.)
- **NEW COMPACT ELECTRICAL CONTROL LAYOUT.** Easily accessible. Simplifies installation and maintenance.
- **NEW COMPACT DESIGN** makes the most of installation space. An all-new slender silhouette permits you to install these units close to the house—where you want them.
- **NEW INTERNAL THERMOSTAT** protects compressor motor. The new high-speed compressor includes an internal thermostat for motor protection, plus a built-in anti-slugging device and internal spring mounting for smooth, quiet operation.

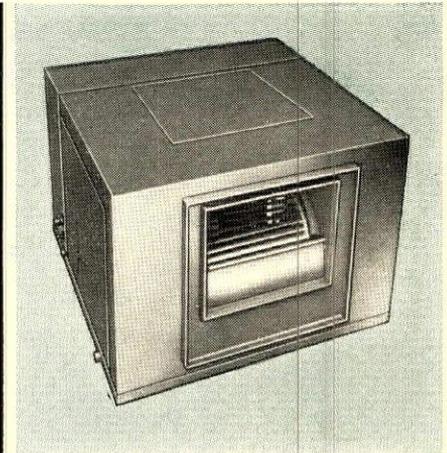
AIR CONDITIONING COILS TO FIT ANY SIZE OR TYPE OF HOME!



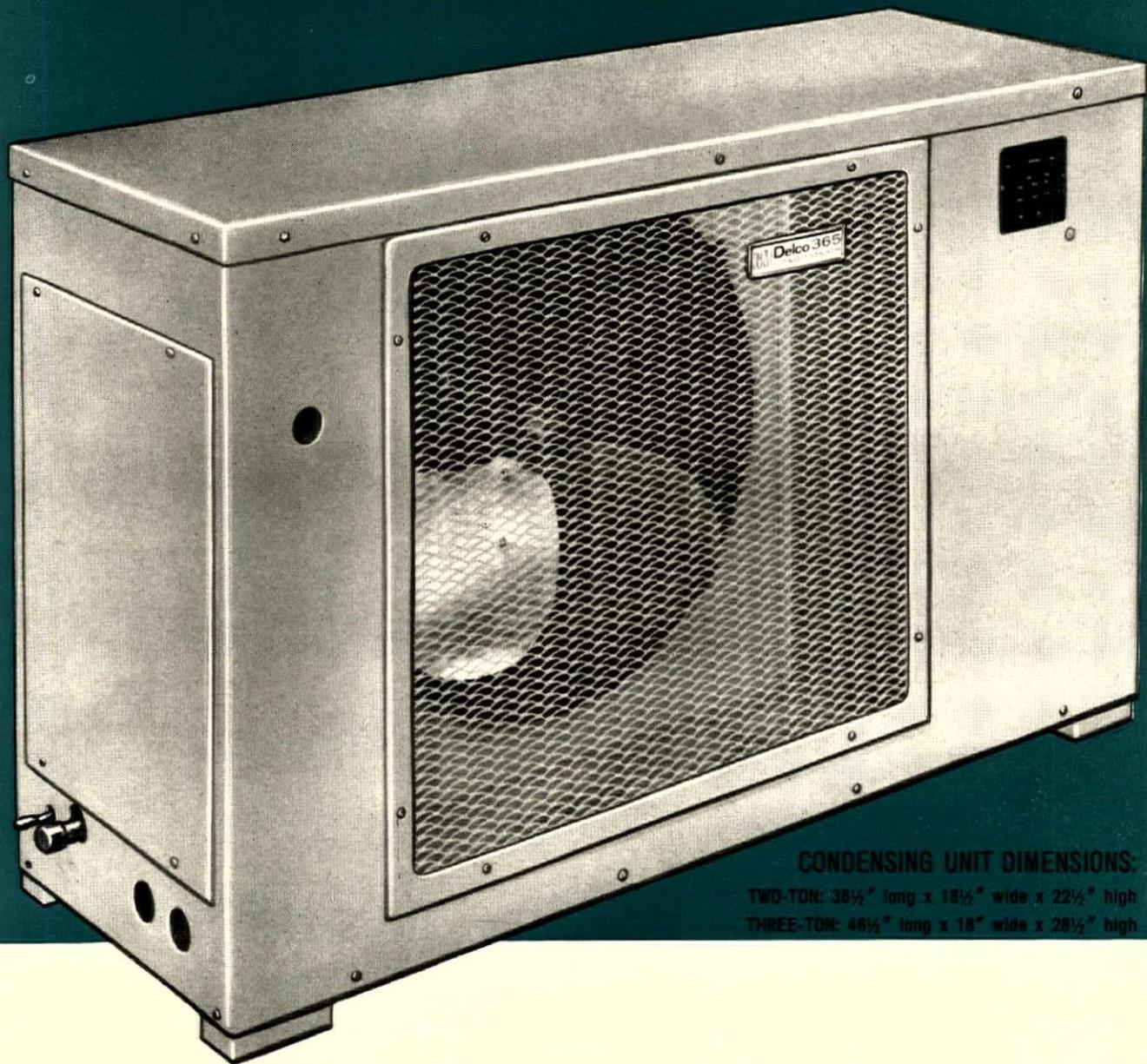
"A" COIL



HORIZONTAL COIL



COIL-BLOWER



CONDENSING UNIT DIMENSIONS:
TWO-TON: 38½" long x 18½" wide x 22½" high
THREE-TON: 48½" long x 18" wide x 28½" high

GET THE FACTS—FROM A TO Z—ON THESE NEW REMOTE AIR CONDITIONERS by writing Delco Appliance Division, Dept. XB-3, General Motors Corporation, Rochester 1, New York.

See all these Delco products at booth 1023, N.A.H.B. Show in Chicago.

GM Delco 365
CONDITIONAIR

DELCO APPLIANCE DIVISION • GENERAL MOTORS CORPORATION • ROCHESTER, NEW YORK

DOES EVERY WOMAN'S MIND HAVE A PRICE TAG?

Every woman thinks about price...but shops for value.
Learn her "private" shopping language...for fun and profit!



IT'S A BUY. She doesn't have to *say* this. You'll know it by the gleam in her eye. It reflects the gleaming sales appeal of Nickel Stainless Steel. This kind of sink beckons like a beacon to the wise, thrifty shopper.



IT'S A STEAL! (STAINLESS.) We don't guarantee this thought—except in the mind of an incurable punster. Actually, sinks of Nickel Stainless are priced for a fair swipe at the competition. You can't beat them for value.



GOLLY, IT'S THE CINCHIEST(!). This teenage term is a lofty compliment. Applied to a Nickel Stainless Steel sink, it honors a multitude of virtues. Quick wipe cleaning (no scouring or bleaching). Smart good looks (goes with anything). Buy it, daddy-o! Like soon.



IT'S MORE THAN I BARGAINED FOR. Now here is a tricky one, by gum. Does she mean *price* (reasonable enough) or *quality features* (plenty)? Stand this lady in front of a Nickel Stainless Steel sink, and you'll get a pleasant surprise. (Women are full of surprises.)

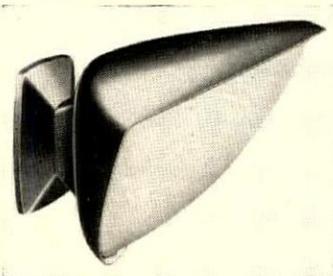
Get full sales value out of Nickel Stainless Steel sinks! They're easiest to sell when you know a few simple but powerful facts about them. Spend the price of a postage stamp. Send for the business-building 8-page booklet we offer. We'll also send you a list of manufacturers of Nickel Stainless Steel sinks. Write to Dept. HD.



THE INTERNATIONAL NICKEL COMPANY, INC.  67 WALL STREET, NEW YORK 5, N. Y.

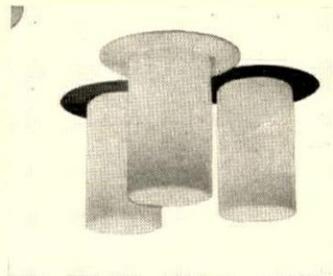
INCO NICKEL MAKES STAINLESS STEEL PERFORM BETTER LONGER

Lighting



Outdoor light, for post or wall, is made of aluminum with an acrylic diffuser. It sells to contractors for \$8.75 (without base mount) and uses a 150-watt incandescent lamp. Westinghouse Electric Corp., Cleveland.

For details, check No. 131 on p 219



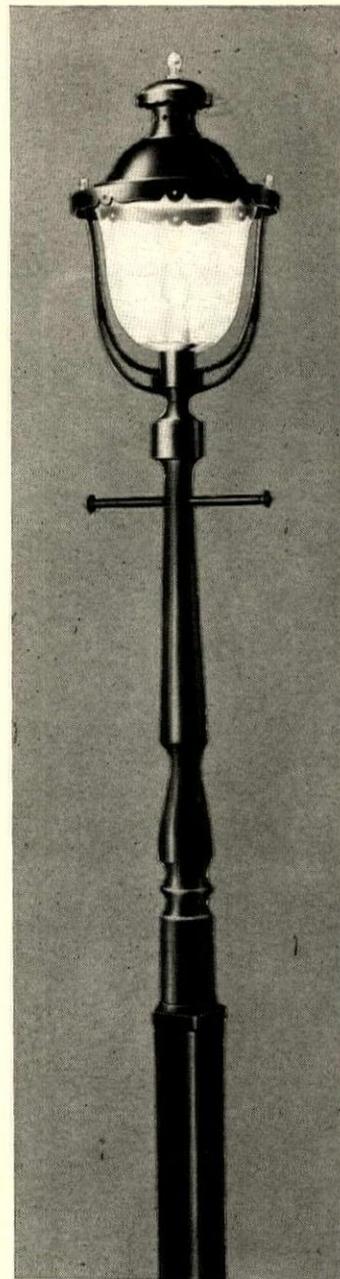
Cylindrical luminaires are offered in single- and three-light glass units for surface mounting. Cylinders are 5 3/8" x 12" deep. Available with collars in tangerine, turquoise and yellow. Markstone Mfg. Co., Chicago.

For details, check No. 132 on p 219



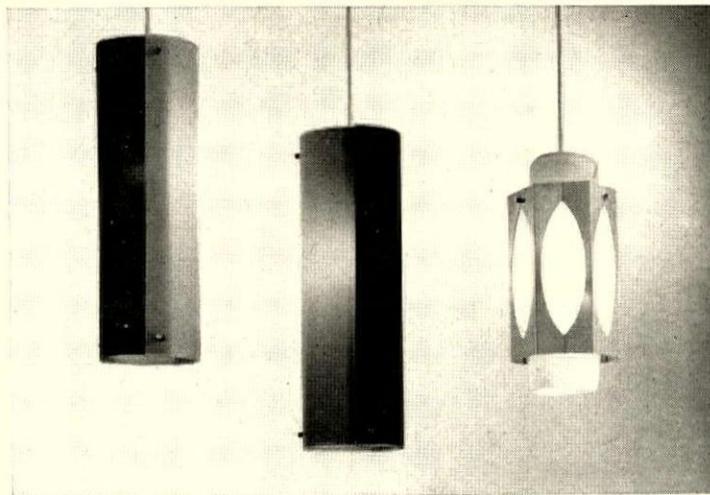
"Honeycomb" fixtures have plastic-covered shades in a cellular design. Fixtures come in emerald blue or tangerine gold. Pull-down, pendant or ceiling types are priced from \$19.95 up. Moe Light, Louisville, Ky.

For details, check No. 133 on p 219



Post-top light of aluminum is finished in either black and gold or white and gold. Shatter-proof reflectors give glare-free lighting. Uses standard bulb up to 150 watts. Line Material Industries, Milwaukee.

For details, check No. 134 on p 219



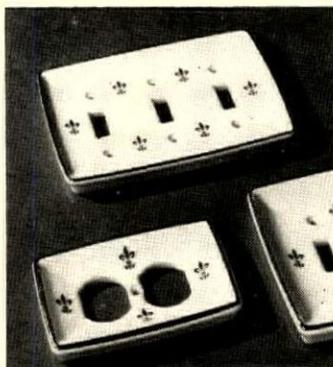
Pendant fixtures have overlapping curved glass panels (left and center) or hexagonal brass body with "portholes" (right). Each of the three fixtures lists for approximately \$20. Lightolier, Jersey City, N. J.

For details, check No. 135 on p 219

Traditional post light, right, is replica of old-fashioned gas lamp, made of cast aluminum and brass. Lamp retails for \$28.75, is 20 1/2" high. Telescoping post (7' to 8') lists for \$22.75. Progress Mfg., Philadelphia.

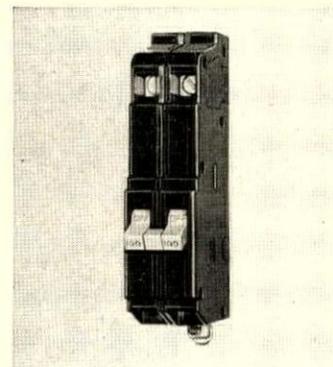
For details, check No. 136 on p 219

Wiring



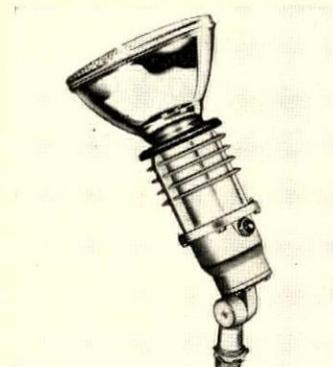
Ceramic receptacle plates are designed especially for kitchen use. They match the maker's line of drawer and cabinet pulls. Single plate lists for \$2.29, double plate lists for \$2.49. Yale & Towne Mfg., New York City.

For details, check No. 137 on p 219



100-amp circuit breaker for 120/240 volts has plug-in bolt-down feature so it can be fastened to panel at any breaker position with screwdriver. Can be used as main or feeder disconnect. Cutler-Hammer, Milwaukee.

For details, check No. 138 on p 219



Automatic flood light has photoelectric cell which turns it on at dusk, shuts it off at dawn. All relay wiring is done during manufacturing PE-200 fixture lists for \$15.95. Bryant Electric Co., Bridgeport, Conn.

For details, check No. 139 on p 219



Locking cover for switches is designed for home workshops, permits power tools to be locked "off" so children cannot start them. Lock can be installed over any metal plate. Harvey Hubbell Co., Bridgeport, Conn.

For details, check No. 140 on p 219

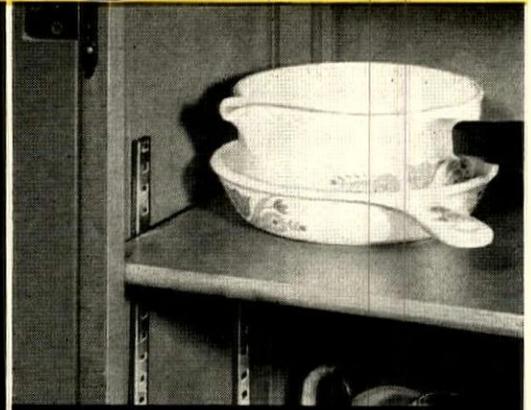
New products continued on p. 176

KAY VEE SAYS:

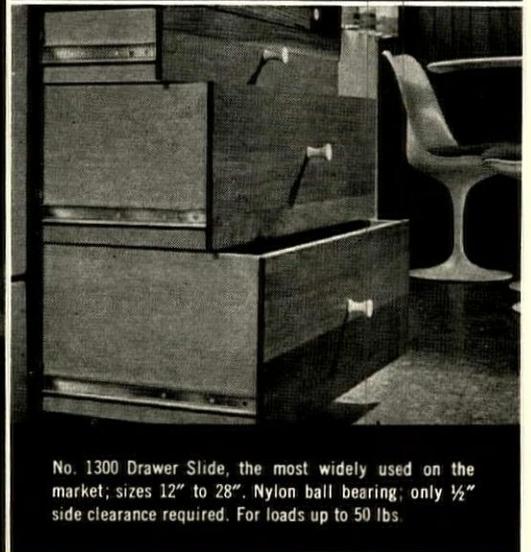
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Disappearing racks put out-of-sight storage convenience into under-cabinet space; No. 793 Three-bar Towel Rack; No. 790 Pan Rack, holds 14 handled utensils; No. 796 Wastebasket Rack. All have bright chrome finish.



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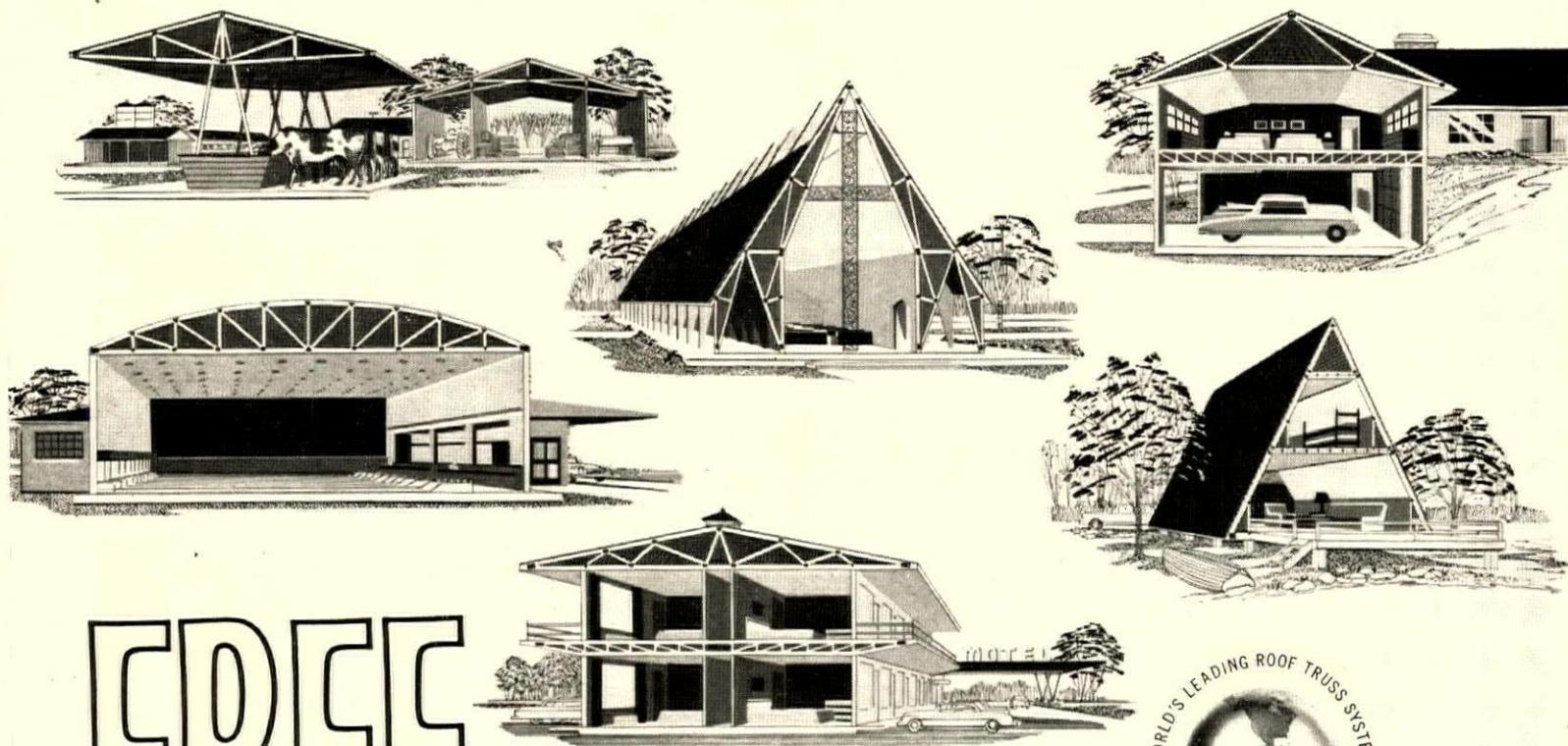
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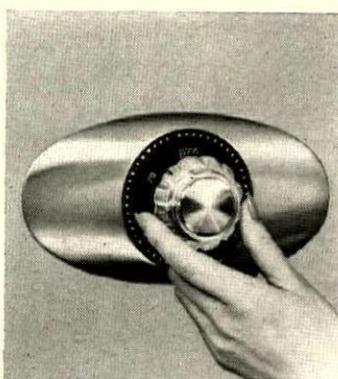
Other plants and offices:
Riverside, California / Indianapolis, Indiana
Dallas, Texas

Bathrooms



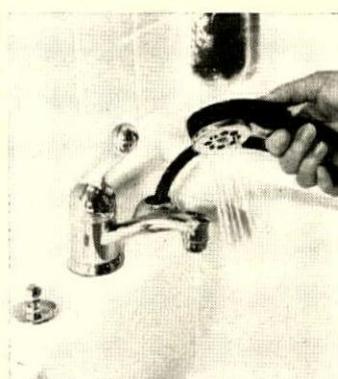
Flexible shower tube lets shower head be raised a foot above or below its normal position, locks itself in place. End fitting attaches to standard-size shower-outlet pipe. Mueller Brass Co., Port Huron, Mich.

For details, check No. 141 on p 219



Thermostatic valve maintains exact water temperature, has calibrated dial so bather can select temperature before entering shower, and protects against scalding at all settings. Powers Regulator Co., Skokie, Ill.

For details, check No. 142 on p 219



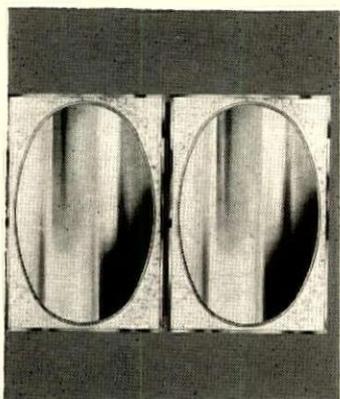
Spray unit mounted on flexible pull-out hose permits shampooing in the bathroom sink. Both the spray head and the faucet are operated by the central single-lever control. Delta Faucet Corp., Greensburg, Ind.

For details, check No. 143 on p 219



Diverter valve for changing tub flow to shower flow has been added to the "Dialcet" single-handle unit. A push-button below the valve handle is pressed to start the shower flow. Moen Faucet, Bellwood, Ill.

For details, check No. 144 on p 219



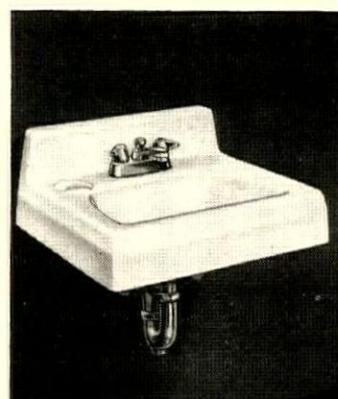
Double medicine cabinet has twin oval mirrors surrounded by ivory, lacquered gold or silver, or stainless steel. Wall opening for cabinet is 30½" x 19¾". F. H. Lawson Co., Cincinnati.

For details, check No. 145 on p 219



Low-cost one-piece toilet lists for \$99.90, is available in a wide variety of colors including black. Features include silent flush, non-overflow bowl, and low water use (¾ gallons). Case Mfg., Robinson, Ill.

For details, check No. 146 on p 219



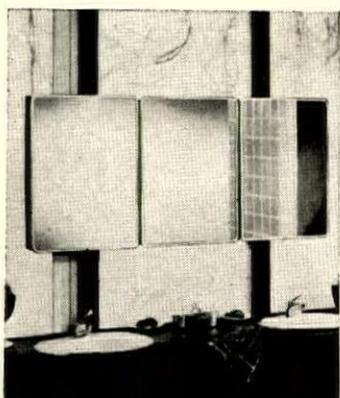
Lavatory has 4-in. back splash, is offered in two sizes—20" x 18", and 19" x 17". Unit is available in any of its manufacturer's standard colors or white. Eljer Div., Murray Corp. of America, Pittsburgh.

For details, check No. 147 on p 219



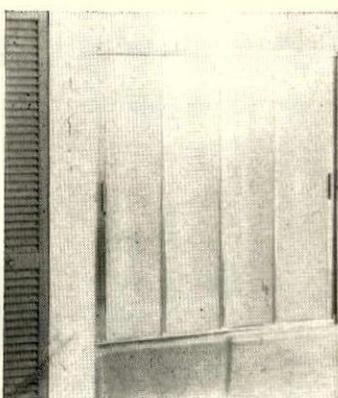
Wall-hung toilet has been added to this manufacturer's economy line of fixtures. Called the Glenwall, it is available in all colors, features jet-action flushing. American-Standard, New York City.

For details, check No. 148 on p 219



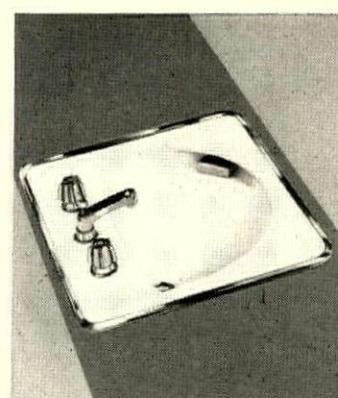
Multiple cabinet system permits three or more medicine cabinets to be used together in flush or recessed mounting. Each cabinet is 16¼" x 22¼". Miami Cabinet Div., Philip Carey Mfg. Co., Middletown, Ohio.

For details, check No. 149 on p 219



Plastic tub enclosure can be opened from either end, leaves 90% of the tub opening accessible when folded back. Translucent panels come in six different colors. Showerfold Door Corp., Chicago.

For details, check No. 150 on p 219



Countertop lavatory, the "Celette," has twin combination soap receptacles and overflows. It measures 20" x 18", and is available for either 4" centerset hardware or 8" spread fittings. Crane Co., New York City.

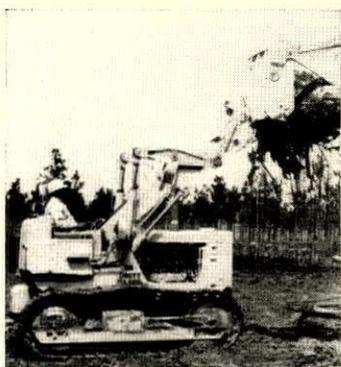
For details, check No. 151 on p 219



One-piece waterproof wall for tub-and-shower enclosure has Micarta surface, foam core, and Micarta backing. It can be installed over studs by one man in an hour. Micarta Div., Westinghouse, Hampton, S. C.

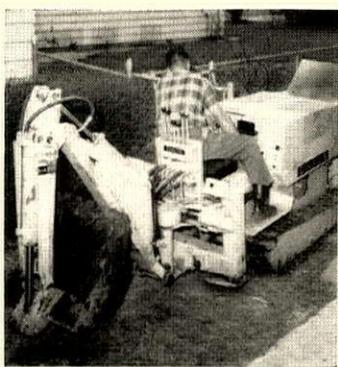
For details, check No. 152 on p 219

Earthmoving



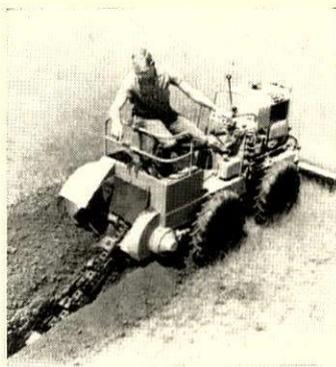
Loader, called the 150, is available with power shift or direct drive, develops up to 75 hp in power-shift models. Breakout force is 19,000 lbs with combination bucket, shown above. International Harvester, Chicago.

For details, check No. 153 on p 219



Trencher and backhoe are mounted on this crawler unit. Trencher makes cuts to 18" wide and 78" deep; backhoe has buckets up to 36" wide. Entire machine is only 37" wide. Davis, Mfg., Inc., Wichita, Kan.

For details, check No. 154 on p 219



Trencher—called the Ditch Witch—has pivoted front axle, can be steered for directional trenching. Standard unit can dig up to 12 fpm, or, with high-speed sprocket, up to 17 fpm. Charles Machine Works, Perry, Okla.

For details, check No. 155 on p 219



Multi-purpose bucket can be used for loading, topsoil stripping, bulldozing, backdragging and cleanup work. Capacities from 1 1/8 to 2 3/4 cu yds; prices from \$860 to \$1415. Caterpillar Tractor Co., Peoria, Ill.

For details, check No. 156 on p 219

Materials handling



High-capacity fork lift handles loads up to 25,000 lbs, has improved hydraulic system which doubles lift speed. Models have automatic or standard transmission. Clark Equipment Co., Battle Creek, Mich.

For details, check No. 157 on p 219



Medium-capacity fork lift handles up to 12,000 lbs, has four-wheel drive designed for job-site lumber handling. It can tow loaded trailers, or can itself be towed to the site with drive disengaged. Hyster Co., Portland, Ore.

For details, check No. 158 on p 219



Ford half-ton pickup has new fully synchronized three-speed transmission, is available with integral or separate cab-and-box body, and with metal or wooden box floor. Ford Motor Co., Dearborn, Mich.

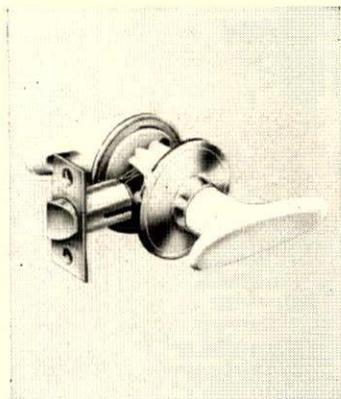
For details, check No. 159 on p 219



Chevrolet light-duty pickup has new 140-hp six-cylinder engine, is also available with heavy duty 165-hp engine, or 175-hp V8 engine. Trucks feature independent suspension system. Chevrolet Motor Div., Detroit.

For details, check No. 160 on p 219

Hardware



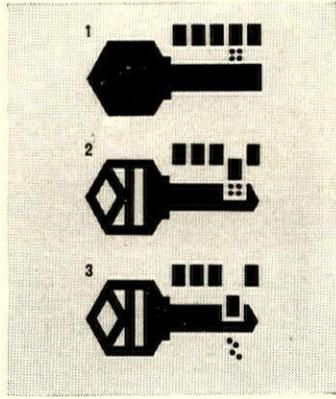
Removable lock cylinder allows builder to use master cylinder system rather than master key system for houses under construction. Escutcheon is metal, handle is plastic in choice of colors. Sargent & Co., New Haven, Conn.

For details, check No. 161 on p 219



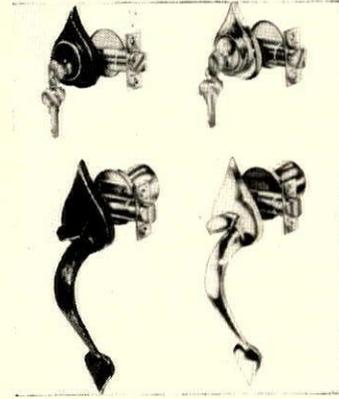
Custom door hardware in Pacific Indian motif is newest design offered by this manufacturer. Called the Haida, it is available in several different metals and finishes. Schlage Lock Co, San Francisco.

For details, check No. 162 on p 219



Master key system lets builder use master key (1) until owner moves in. As soon as owner uses his own key, (2) steel balls drop out, and owner's key (3) is only one that will operate lock. Kwikset, Anaheim, Calif.

For details, check No. 163 on p 219



Front-door hardware features colonial design. The "Concord," left, has hammered iron finish; and the "Kent," right, is in polished brass. Choice of three locking bolts. Dexter Industries, Inc., Grand Rapids, Mich.

For details, check No. 164 on p 219

New products continued on p. 183

Hardwick presents a new, greatly expanded line of beautiful Built-Ins... the most flexible, workable, complete line of Built-Ins ever offered. Available from economy priced units to the truly luxurious Starline models that will enhance any kitchen decor, Hardwick Built-Ins are suitable for homes in every price bracket. Hardwick offers you a trouble-free, easy to install range at a price much less than you would expect to pay. See the new line of Hardwick Ranges at the NAHB Convention, Booths 1156-1158 McCormick Place, Chicago, December 12-16, 1962.

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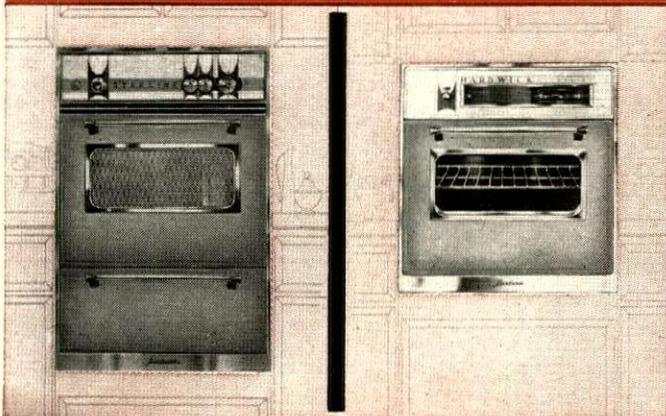
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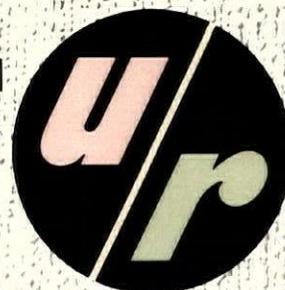
NEW COLORS

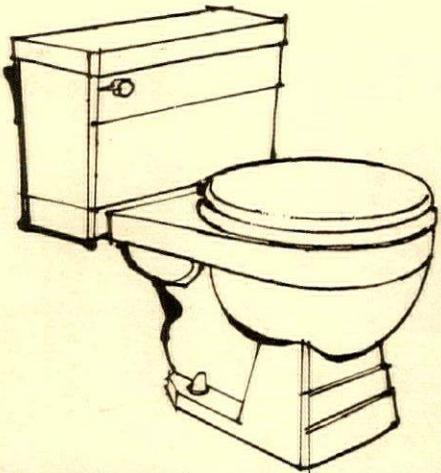


Café Au Lait

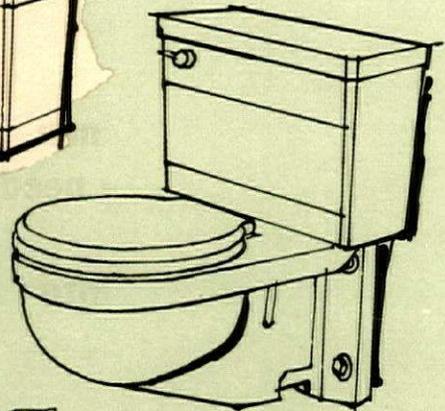
Petit Rouge

FROM

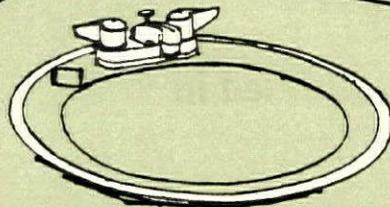




**SHORT
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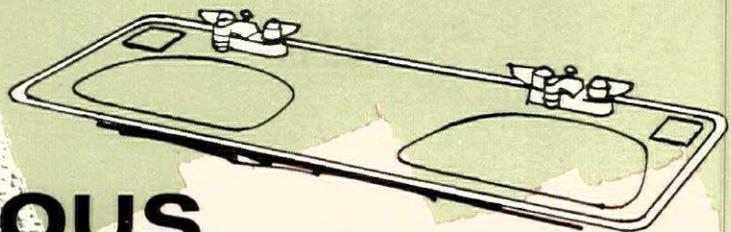


New Colors All...

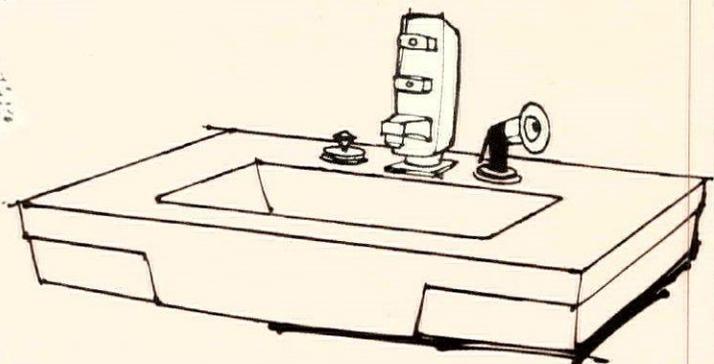


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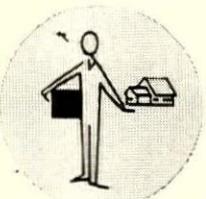
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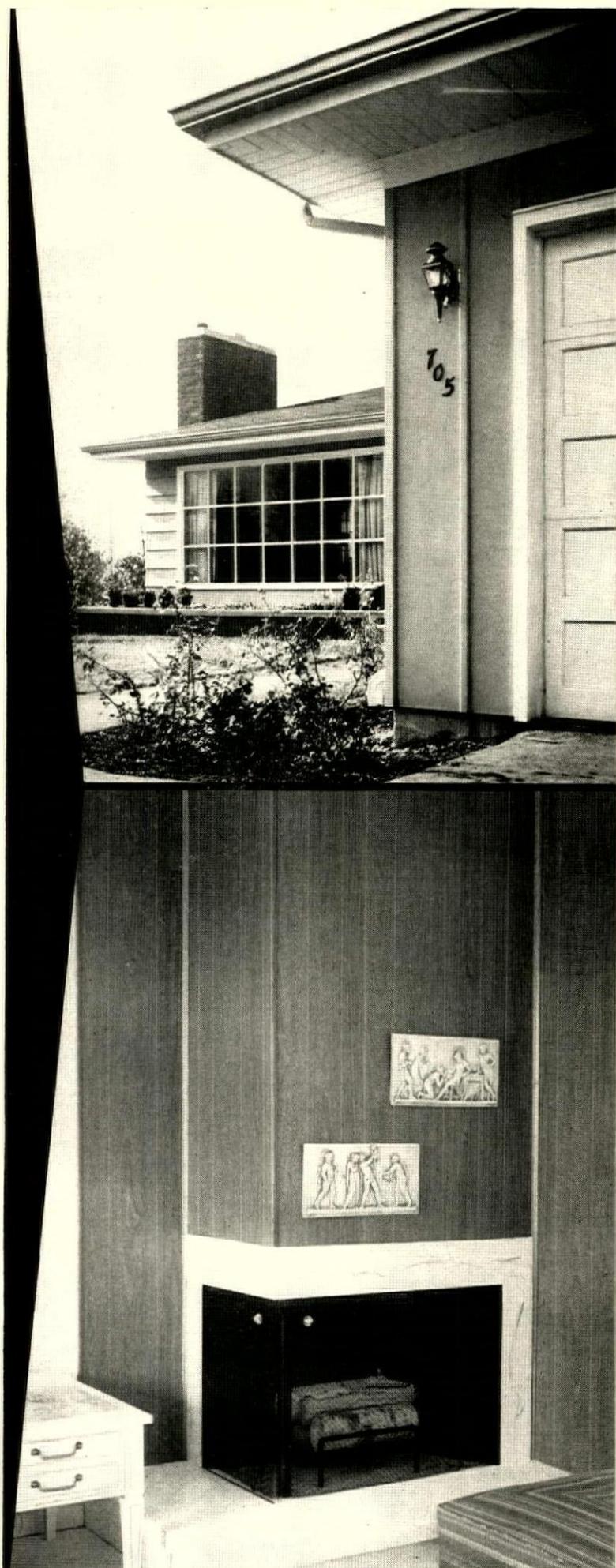
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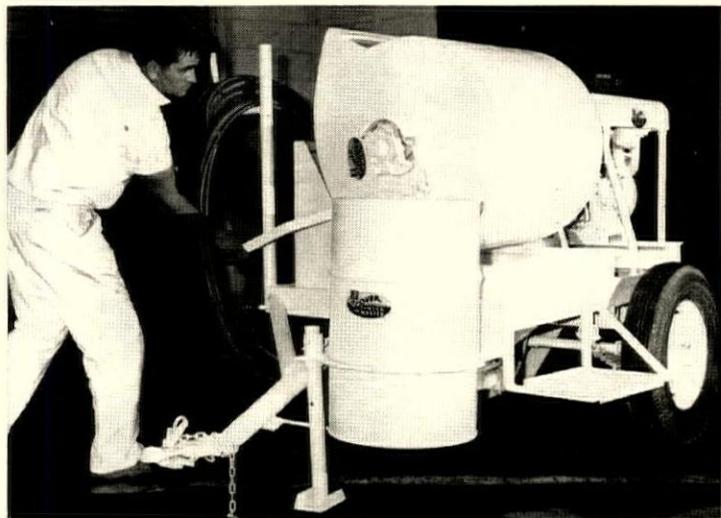


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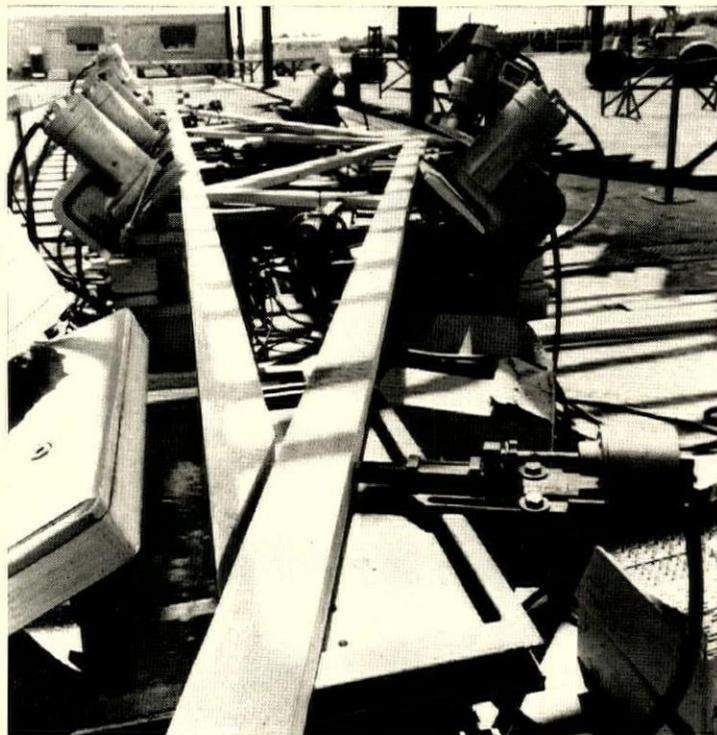
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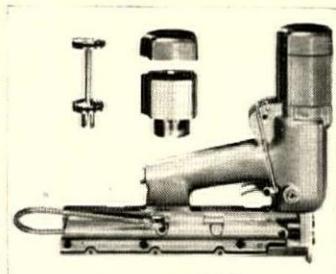
Tools



Compact spray unit for acoustical plaster uses one engine for mixer and spray compressor, is trailer mounted for easy on-the-job movement. Glover Mfg. Co., Van Nuys, Cal. For details, check No. 165 on p 219



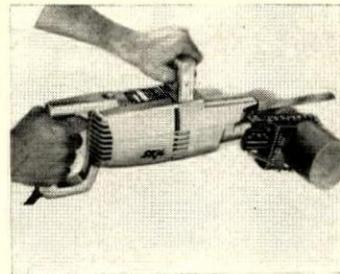
Truss machine, right, turns out a 24' truss in 45 seconds, including setup time. Makes trusses up to 60' long, handles lumber up to 2x8. Hydro-Air Engineering, St. Louis. For details, check No. 166 on p 219



Power stapler has 25% more power than maker's previous models, delivers full nailing power at lower air pressures. Unit handles plain or plastic coated fasteners up to 2½" long. Spotnails, Rolling Meadows, Ill. For details, check No. 167 on p 219



Production router, the Porter-Cable Model 350, provides 1½-hp and ½"-bit capacity for \$99.50. New collet design keeps shaft runout under .004 per cent. Rockwell Manufacturing Co., Pittsburgh. For details, check No. 168 on p 219



Portable hack saw has a built-in chain vise, can handle stock from ¾" to 5" in diameter. Two speeds permit cutting of soft and hard metals. Vise can be replaced with standard saw-foot assembly. Skil Corp., Chicago. For details, check No. 169 on p 219



Piston-type gun drives fastenings into work at low velocity. Blank cartridge drives the piston which in turn sets the fastener. Unit weighs 4½ lbs. Winchester-Western Div., Olin Mathieson Chemical Corp., New York City. For details, check No. 170 on p 219



Automatic stapler has attachment which spaces staples and fires fastenings as tool is rolled along surface. Spacing can be from 2" to 8". Gun uses staples or nails from ⅝" to 2". Speed-fast Corp., Long Island City. For details, check No. 171 on p 219



Compact airless sprayer is priced at \$192.50. The unit weighs 17 lbs, includes a 5-gal. paint container with pump and handle mounted on the lid. Unit operates on a 1-hp air compressor. Devilbiss Co., Toledo. For details, check No. 172 on p 219



Veneer trimmer has swivel base which swings 45° in either direction, permits edge beveling of angled joints. Tool also scribes work and cuts it in a single operation. Stanley Works, New Britain, Conn. For details, check No. 173 on p 219



Power stapler is available in models that handle staples from ⅜" to 2", and T-nails from 1¼" to 2½". It operates on air pressures as high as 90 psi or as low as 40 psi. Bostitch-Calwire, East Greenwich, R. I. For details, check No. 174 on p 219

New products continued on p. 188

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Add a custom touch to your homes:
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General Electric's laundry center is so helpful to housewives, it's going to be a valuable extra selling point for the homes you build. Let's see how it holds those prospective buyers in place.

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Starch or dye clothing in the utility tray. Fill ice-cube trays or wash hands under the mixer faucet. There are many uses for this General Electric innovation which will enchant prospective buyers.



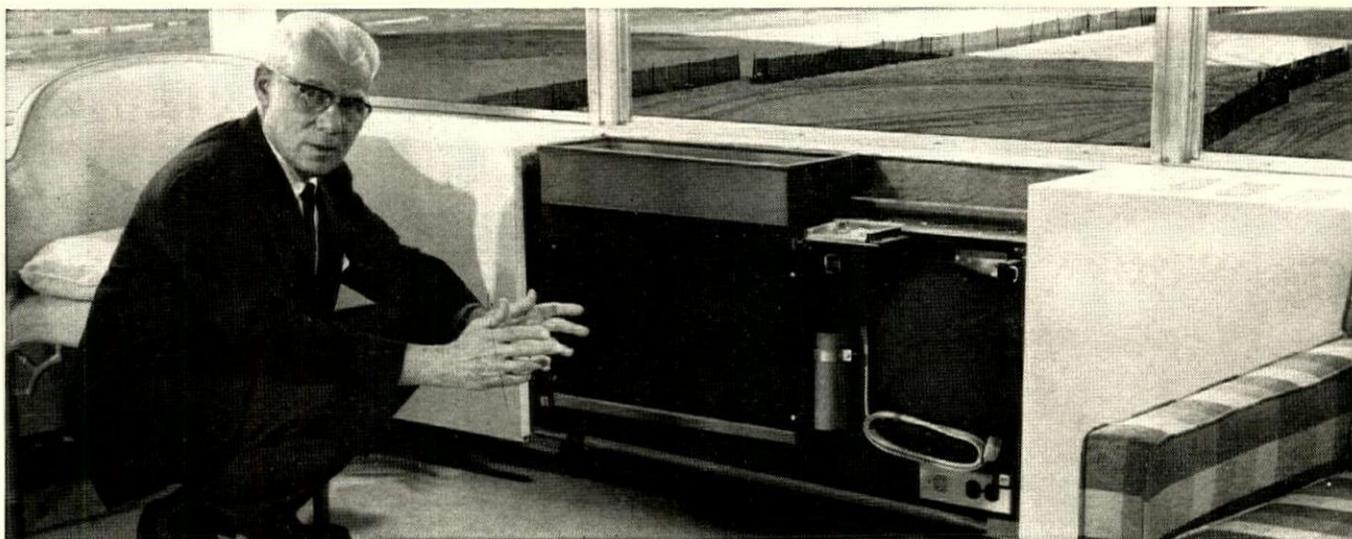
Undercounter dryer completes the 54-inch laundry center. It automatically adjusts drying time to type of fabric, water control, size of load and room temperature. It is the final custom touch.

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“We’re completely sold on zonal air conditioning systems. They let tenants control their own temperature. They can bring in fresh, filtered air without opening windows, too. And, of course, if a central-plant system goes out, the whole building suffers. No danger of that with a zonal system.

“And we’re completely sold on General Electric. We’ve used their window units in our other apartments and found them most dependable and efficient.

“So when our architects, Loewenberg & Loewenberg,

recommended the new Zonline ‘42’ for 5757 Sheridan, we agreed right away. It was simple to build in these convactor cabinets with the air conditioner above, the hot water pipes below. The cabinet itself doubles as a window seat and shelf. Our tenants have heating and cooling in one good-looking, easy-to-get-at unit.

“And, in talking to our tenants, we found that they are very, very pleased with the *quietness* of the Zonline ‘42’. And that, of course, pleases us.”

Add the flexibility of zonal air conditioning to your next building with General Electric’s Zonline ‘42’. Build it in for cooling alone—or combine it with hot water or electric heating. For complete information, write to the General Electric Company, Room Air Conditioner Dept., Building 104C, Louisville 1, Kentucky.

Progress Is Our Most Important Product

GENERAL  ELECTRIC

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



Cold, calculating salesman.

Women adore him. Men like his affordability

Put a General Electric refrigerator into your new homes and get extra help in selling both wife and husband. You pay her (and your kitchen) a smart compliment by providing a top brand she would very likely choose herself, for her new home.

And you can make it all simple by

packaging the General Electric refrigerator into the total financing. You make it easy for the prospect to afford a quality refrigerator with the latest features—swing-out shelves, roll-out freezer drawer, no defrosting ever with Frost-Guard. Best of all—the very latest, a self-filling ice tray.

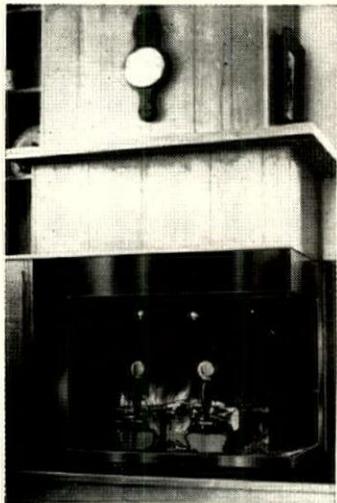
You can even match the refrigerator to wood cabinets with wood-grain decorator panels on the front as shown above. And you get the selling benefits of these product features plus the quality rub-off that can help close another sale. Your General Electric distributor is the man to call.

Household Refrigerator Dept., Louisville, Ky.

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

GENERAL  ELECTRIC

Other new products



Packaged metal fireplace is designed for corner installation, has 36" front opening and 20" end opening. Unit needs no footings or masonry in its installation. Majestic Co., Inc., Huntington, Ind.

For details, check No. 175 on p 219



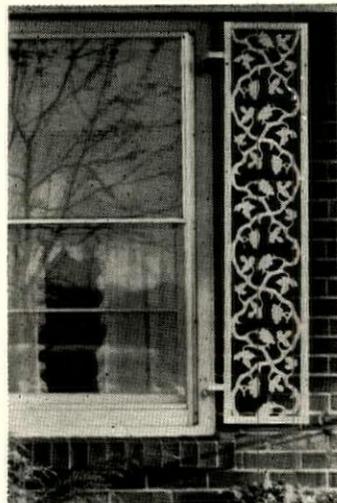
Prebuilt cupola is made in six models, from 24" x 24" to 48" x 48". Construction is redwood, with wood or copper roof. Weather-vane is cast aluminum. Typical unit costs \$40. George M. Stephenson & Co., Cleveland.

For details, check No. 176 on p 219



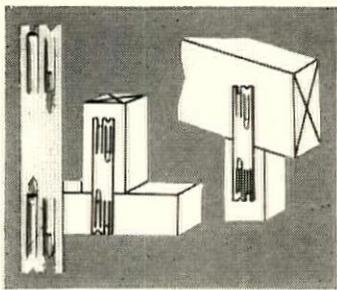
Fountain heads have automatic rotating mechanism that discharges water in tiers and plumes, breaks it up into droplets instead of solid streams. Several spray patterns are offered. Rain Jet Corp, Burbank, Calif.

For details, check No. 177 on p 219



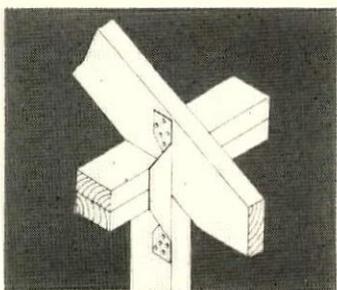
Ornamental iron shutters are offered in several patterns, including grape, curly oak, and scroll and leaf. They are available in four sizes to fit most standard windows. Logan Co., Louisville, Ky.

For details, check No. 178 on p 219



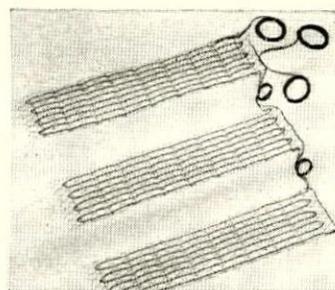
Component clips speed fastening of truss members, gables, and many other wood members. They are zinc coated and have integral barbed nails, are applied with an ordinary hammer. Panel-Clip Co., Farmington, Mich.

For details, check No. 179 on p 219



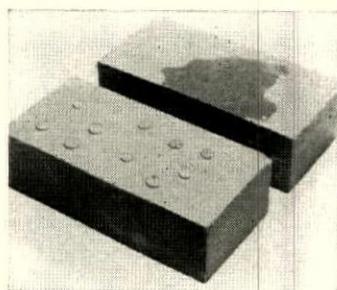
Metal fastener is used for rafter-to-plate-to-stud anchorage at places where rafters and studs are in line. Other types are available for out-of-line applications. Timber Engineering Co., Washington, D. C.

For details, check No. 180 on p 219



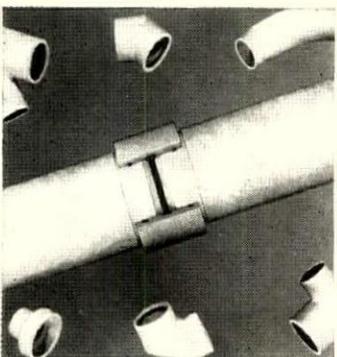
Electric "Sno-Melter" for steps has 8" x 36" mesh mats, comes in two- and three-step combinations, and lists for \$14.95 or \$19.95. Units use 115, 208 or 240 volts. Easy-Heat Inc., New Carlisle, Ind.

For details, check No. 181 on p 219



Water repellent for brick, called Silaneal, can be sprayed on, or dip-applied right after kiln drying. Brick absorbs no moisture, but is still free to breathe. Dow Corning Corp., Midland, Mich.

For details, check No. 182 on p 219



Sewer pipe of asbestos-cement is available with crush strengths of 1500 or 2400 lbs per lineal foot, 4" and 6" diameters. System includes rubber gasketed fittings. Certain-teed Products Corp. Ardmore, Pa.

For details, check No. 183 on p 219



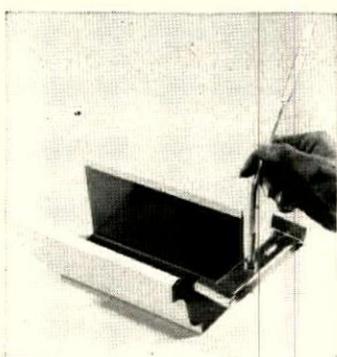
Calking compound, called 3M Tile Calk, is designed to seal around bath tubs, sinks, shower stalls and counter tops. It sticks to almost any material. Minnesota Mining & Mfg. Co., St. Paul, Minn.

For details, check No. 184 on p 219



One-ply roofing, called "Last-O-Roof," is made of polyisobutylene welded to an elastomer-bonded asbestos support. It is applied with cold adhesive, can stand up to any climate. Johns-Manville, New York City.

For details, check No. 185 on p 219



New gutter hanger fits inside 5" or aluminum gutter. A 10 1/2" rod is attached to the hanger piece, and can be bent to fit any slope or shape of roof. Aluminum Co. of America, Pittsburgh, Pa.

For details, check No. 186 on p 219

Publications start on p. 199



THE BROADEST SHINGLE LINE IN THE BUILDING INDUSTRY...

PHILIP *Carey*

Roofing Shingles



Inside, outside, all around the house

..... Turn page •

GOOD IDEAS IN ... PHILIP **Carey**

Roofing



Carey FIRE-CHEX . . . the most merchandisable shingle on the market. A Fire-Chex Roof is a sound investment in home protection as well as beauty.

On fine residences, motels, commercial and institutional buildings and sloped-roof factories . . . a **Fire-Chex Roof is profitable for you** . . . and it's a really economical roof for your customers, because Fire-Chex Shingles are backed by a 25-year guarantee bond. With this long life, a Fire-Chex Roof costs less over the years—a powerful selling point for you.



Over half these homes could have been saved by Fire-Chex Roofs.

The National Fire Protection Association says more than 50% of the 400 homes destroyed in this Los Angeles fire burned because they lacked fire-resistant roofing. Carey Fire-Chex Shingles have the highest fire safety rating, Underwriters' Laboratories Class "A". They protect against fire — will not support combustion, even under **severe** fire exposure.



The broad **Carey shingle line** gives you the greatest selection in colors, sizes, styles and weights. You'll be interested in such fine Carey Roofing Shingles as:

Carey SOL-SEAL SHINGLES—bond together right on the roof . . . seal by the heat of the sun, and they carry Underwriters' Wind Resistant Label.

Carey STANDARD STRIP SHINGLES—the truly **balanced** roofing shingles. Balanced to lay flat and stay beautiful on the roof, regardless of weather. UL Class "C" Label.

Giant Carey ROOFMASTER SHINGLES—save application time because they're bigger . . . have special Sta-Seal Tabs which seal immediately on pressure contact and they carry Underwriters' Laboratories Wind Resistant Label.



Fire-Chex is shown here on the Duck Key Motel, Duck Key, Fla. The previous tile roof was ripped to pieces by hurricane winds. Fire-Chex Shingles were chosen for replacement for their great resistance to blasts experienced in the Florida Keys.



WRITE for color literature on Carey Fire-Chex, Sol-Seal, Roofmaster, Standard Strip and other fine roofing shingles in the complete Carey roofing line.

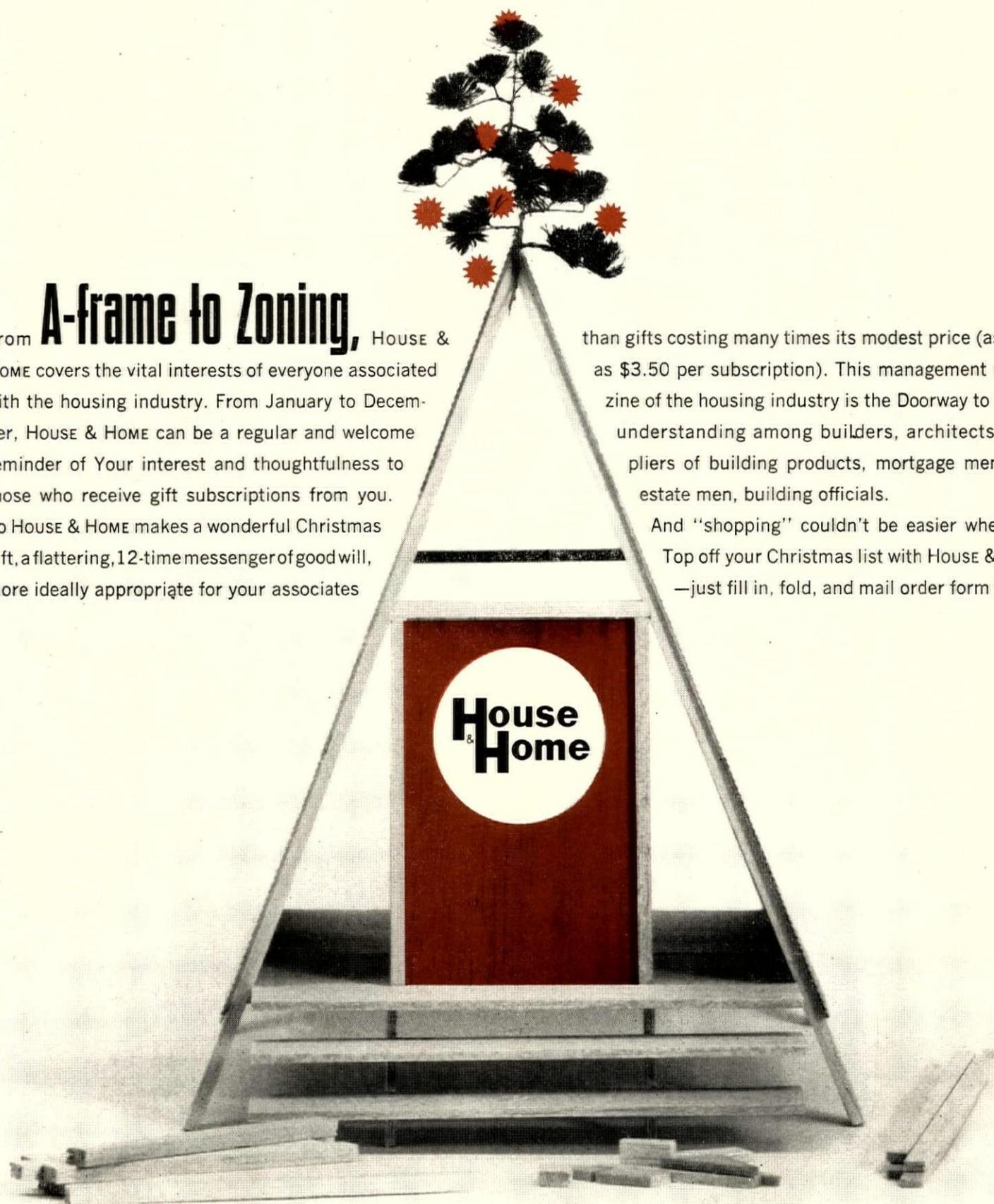
THE PHILIP CAREY MFG. COMPANY • CINCINNATI 15, OHIO



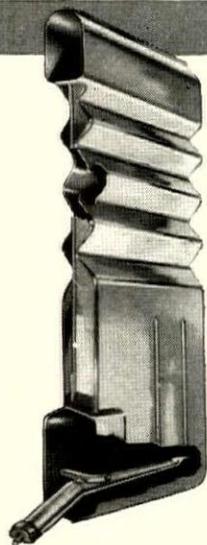
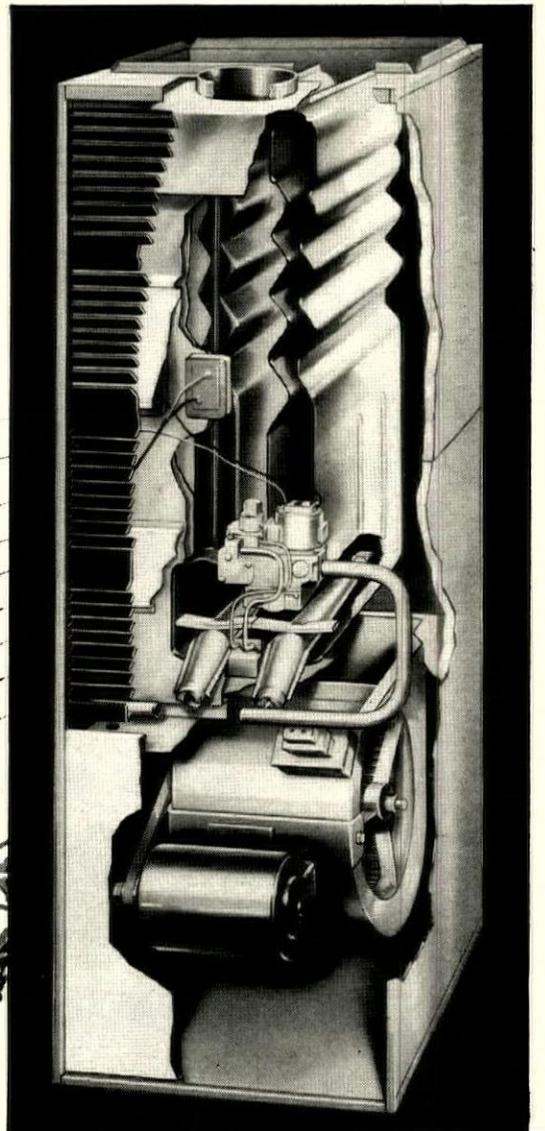
From **A-frame to Zoning**, HOUSE & HOME covers the vital interests of everyone associated with the housing industry. From January to December, HOUSE & HOME can be a regular and welcome reminder of Your interest and thoughtfulness to those who receive gift subscriptions from you. So HOUSE & HOME makes a wonderful Christmas gift, a flattering, 12-time messenger of good will, more ideally appropriate for your associates

than gifts costing many times its modest price (as little as \$3.50 per subscription). This management magazine of the housing industry is the Doorway to better understanding among builders, architects, suppliers of building products, mortgage men, real estate men, building officials.

And "shopping" couldn't be easier when you Top off your Christmas list with HOUSE & HOME —just fill in, fold, and mail order form today.



NOW - Year 'round



featuring the newest achievement in heating efficiency . . .
THE SUPER-THERMEX HEATING HEART

The key to Janitrol's compactness and peak performance is this unique Super-Thermex heat exchanger-burner combination. The exchanger tubes have an unusual zig-zag design in which the hot gases change velocity seven times in their upward travel. This alternating turbulence and high velocity provides faster, more efficient heat transfer that not only results in low fuel costs, but also in smaller tubes which permit a lower furnace height.

Janitrol's new and exclusive proportioning ribbon flame burner generates a clean, intense flame that is precision-centered in each exchanger tube so that no live flame touches metal . . . hot spots that cause burn-out are eliminated. The burner automatically mixes air and fuel for maximum combustion efficiency . . . no adjustments are ever needed!

comfort goes compact

new Janitrol package designed especially for the modern apartment and small home market.....

This all-new heating and air conditioning package by Janitrol meets the demands of modern apartments and small homes for individualized, all-year environmental control.

Architects, builders and real estate operators agree that the increasing popularity of apartments, row-houses, small homes and multi-zone large homes, calls for heating and air conditioning equipment with these engineered qualities:

- Sized to conserve on floor space.
- Economical to buy, economical on fuel consumption.
- Dependable, trouble-free maintenance.
- All-season living comfort in every climate.
- Completely flexible in location and size of units.

The new line by Janitrol has all these features and many more, including pre-charged, tested and sealed refrigerant systems, quick-connect couplings for speedy installation, and burners that never need adjustment.

The New Line by JANITROL is Small in Size, Big in Performance!

Contemporary Styling — clean, neat, uncluttered. Finished in durable baked enamel, neutral grey-beige with front panels in accent colors of storm blue and cloud white.

Sturdy, compact cabinets — only 12 inches wide, 28" deep, of rigid, unitized welded steel construction.

Thermally and acoustically insulated with foil-faced fiberglass.

Factory-tested — all models are wired, fired, and inspected at the factory before shipment.

Prelubricated Blower Bearings — deep-well reservoir-type that require no oiling for five years under normal operation. Rigidly supported by a 3-point mounting for durability — rubber-cushioned to absorb vibrations.

Quiet air circulation — larger blowers operate at reduced speeds to move larger volumes of air with unusual quietness.

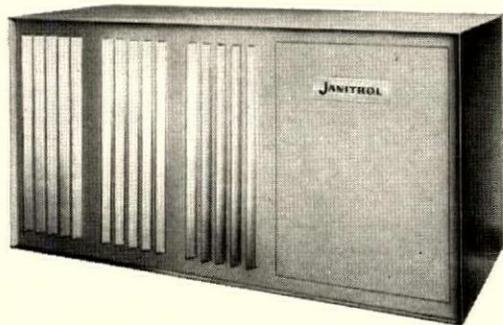
Precision Controls — Automatically maintain your comfort and protect your investment. Protected from tampering and ventilated by the louvered front access panel.

Sealed Base — A solid base panel in upflow models seals against dirt . . . saves the expense of grouting.

Sensitive Thermostat — an adjustable, heat anticipating-type that maintains uniform, healthful temperatures automatically.

Air Filter — One-inch thick disposable, blanket-type air filter removes dust, dirt and pollen from all circulating air.

Higher Capacity Models — When design conditions require, the new units are available in a 100,000 Btu/hr. heating capacity with an 18" wide cabinet. The matching condensing unit is the Janitrol 52 Series.



PLUS Custom-Matched Cooling

The companion 57-Series air-cooled condensing unit measures only 39" x 18" x 18". It's fully precharged, with quick-connect refrigerant lines included. Available in 16,000 and 24,000 Btu./hr. capacities. A. R. I. rated.

On Display at the N.A.H.B. Show

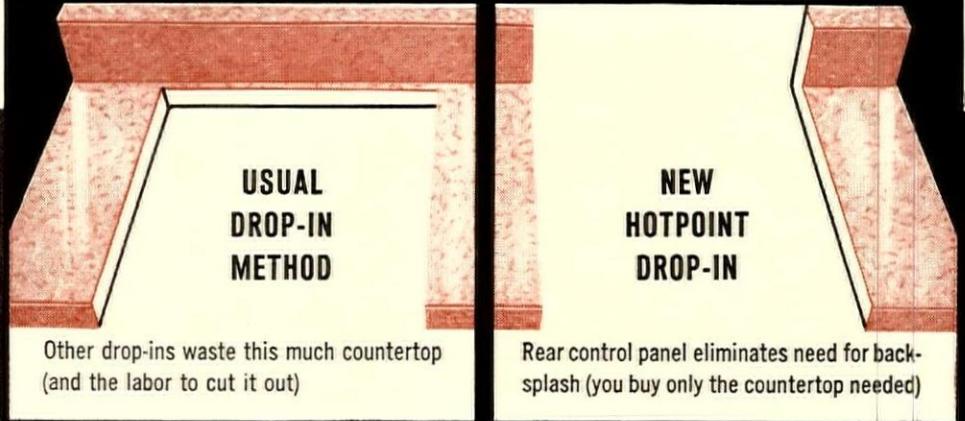
Booth 1412—McCormick Place

JANITROL HEATING AND AIR CONDITIONING DIVISION
MIDLAND-ROSS CORPORATION, COLUMBUS 16, OHIO

MR

New Hotpoint 24" drop-in

HERE'S HOW YOU SAVE ON COUNTERTOPS:



New Hotpoint Town and Country Range
Perfect for apartments • Ideal for homes

cuts your costs an extra \$15

Rear control panel eliminates 24" of counter-top 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 25¼". 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

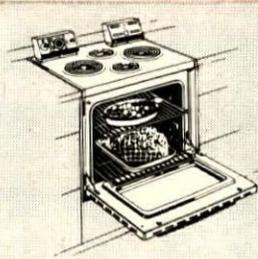
with just a quick and easy adjustment.

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 four 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.

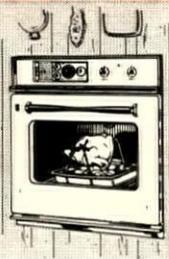
The new Hotpoint Town and Country range can save at least \$15.00 on every installation. And it gives the smart built-in appearance that makes a kitchen look expensive and impressive. Get full specifications and prices from your Hotpoint distributor today!

See this money-saving range at the N.A.H.B. Convention.
Display space 834, 835, 836, 935, 936—McCormick Place.

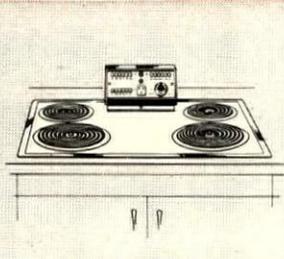
THE INDUSTRY'S MOST COMPLETE LINE OF BUILDER APPLIANCES



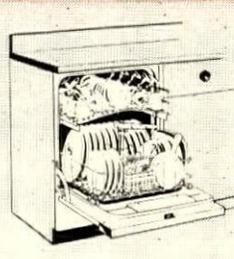
6 DROP-IN RANGE MODELS
in 24" and 30" widths.



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



Fischer & Frichtel's fabrication shop, where complete wall sections are assembled. Fischer & Frichtel plan to build 350 homes in 1962, ranging from \$15,500 to \$45,000. Andersen Strutwalls will be used in all price ranges.

NO MATTER HOW YOU BUILD... ANDERSEN STRUTWALLS* COST YOU LESS INSTALLED

LU-RE-CO FABRICATION. Strutwalls come as a complete modular unit ready to install. Simply tip into place, and nail to deck and studs of adjoining panels. Can be ordered with sheathing.

LONG-WALL FABRICATION. Cut side struts to length (or order units with box headers), position in wall jig, nail to sole plate, header and adjoining wall members. Entire wall section is ready for transport to site.



This builder can't afford a cheap window

"We cut window installation time more than 40% with Andersen Strutwalls"

says John Fischer, Fischer & Frichtel, Inc



Using Andersen Strutwalls is a matter of common sense. They are made-to-order for our manufactured construction. We just set them in our wall jigs . . . nail 'em in . . . and haul 'em to the site. It's as simple as that! When we started using Strutwalls in 1959, we reduced our window installation time better than 40%."

"This adds up to real labor savings . . . considerably more than the extra cost of the windows. And, we just can't put a price-tag on the callback headaches Strutwalls have saved us. Since they don't cost us any more installed, we figure the extra quality is a free bonus."

LOOK FOR TOTAL VALUE

When you buy your next windows, look beyond the purchase price. Consider the *added value* of Andersen Strutwall Windows . . . dollar-saving value you can't get with any other kind:

Trouble-free, "no callback" operation—every Andersen Window is precision-built at factory controlled tolerances of .025. Hardware is custom designed for each unit . . . insures smoothest possible operation. And, Andersen Windows are all at least 4 times as weathertight as industry standards require.

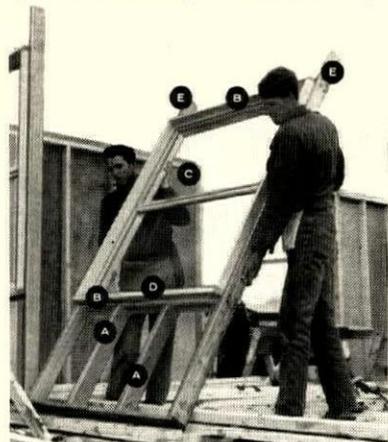
Engineered for modern building methods—whether you build 1 or 1000 homes, Andersen Strutwalls will fit right into your own construction techniques . . . will save you time, money, manpower, yet permit you to completely customize your homes.

Selling power of the Andersen name—don't overlook it! The Andersen label is nationally recognized as a

sign of the quality throughout the home. As America's best-known window, it's a definite sales advantage for you.

Complete field service—why bear the expense—and responsibility—for an "unbranded" window that doesn't work? You don't with Andersen Windows! Andersen's field-based specialists are merely a phone call away . . . ready to solve any window problems that might arise at your building site.

Can you really afford a so-called cheaper window? You owe it to yourself to get the complete, money-saving story on Andersen Strutwalls. Call your dealer today!

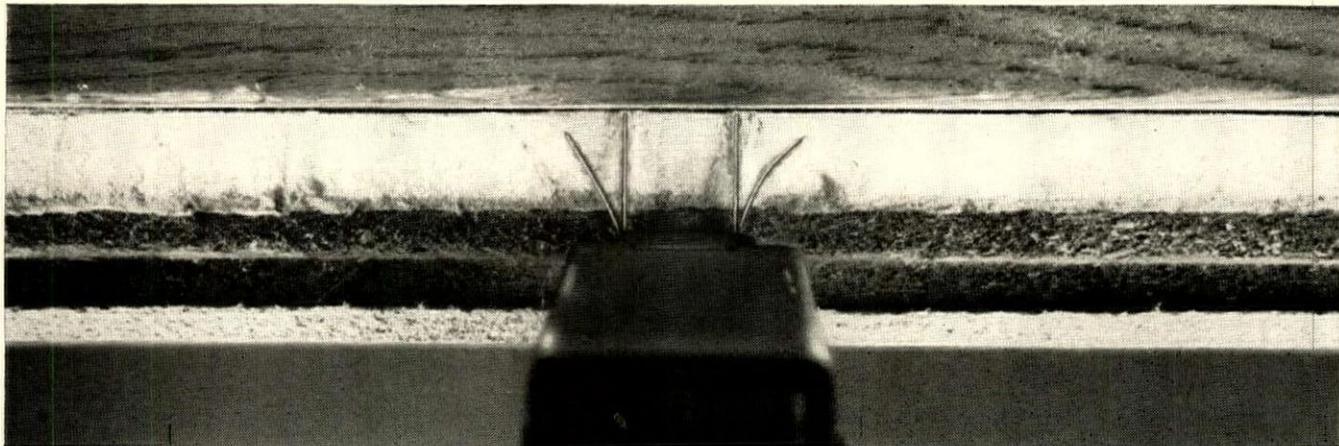


THIS IS THE STRUTWALL! A complete, factory-assembled package adaptable to any construction need. Jack studs (A), top and bottom nailers (B), glazing (C), hardware (D), and side struts (E) are factory installed . . . permits faster job enclosures. Removable grilles, paint priming, plywood box headers and sheathing to fit your needs are factory options.

DECK FABRICATION. Merely cut the Strutwall side struts to length, position unit in the window opening, and nail securely in place. Absolutely no window framing required! It's a fast, easy, three-minute job for one man!

Andersen Windowalls 

ANDERSEN CORPORATION • BAYPORT, MINNESOTA



In this cross sectional photo, edge of ceiling tile has been cut away to show how new Bostitch Gyplok Tacker places two staples through ceiling tile into rock lath or gypsum board. Second staple is driven over first—and flares out for extra holding power.

**APPLY CEILING TILE
DIRECTLY TO
GYPSUM BOARD
OR ROCK LATH
WITH THE
NEW BOSTITCH
GYPLOK TACKER**

To make a big saving in both time and material costs.

Especially developed by Bostitch, this entirely new principle involves two staples—the first one is driven straight, then the second is driven over the first and flares out to furnish the required holding power. The shape of the staple and the design of the driver make it easy to locate the second staple accurately.

This forward step in fastening ceiling tile to rock lath or gypsum board eliminates mastics, produces holding power well above the acceptable minimum.

You get a really clean, owner-pleasing job that saves you time, money, and manpower in installation. This is one

more example of how Bostitch leads the way in developing tools to help you get better profits through faster fastening methods.

For all the up-to-date facts, call your Bostitch representative. He has the latest list of ceiling tile manufacturers who have approved this new method for use on their products. Call him soon.

Fasten it better and faster with



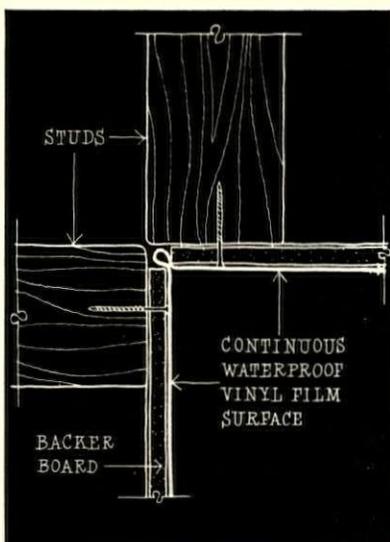
532 Briggs Drive, East Greenwich, R.I.



Manual details installation of waterproof backer board

In eight pages with drawings and photos like those at right, this booklet explains the installation of National Gypsum's new vinyl-surfaced backer board—a waterproof base for ceramic tile around tubs and shower stalls. It describes advantages of the new system (which, the maker reports, can save up to \$70 a house), alternate methods of application including details for applying the board around corners without breaking the film, framing requirements, placement of tubs or shower pan, preparation of material including taping of holes for faucets, application of adhesive and tile, typical architectural specifications. National Gypsum Co., Buffalo.

For a copy, check No. P1 on coupon, p 219



Eight bulletins offer new ideas for laundries

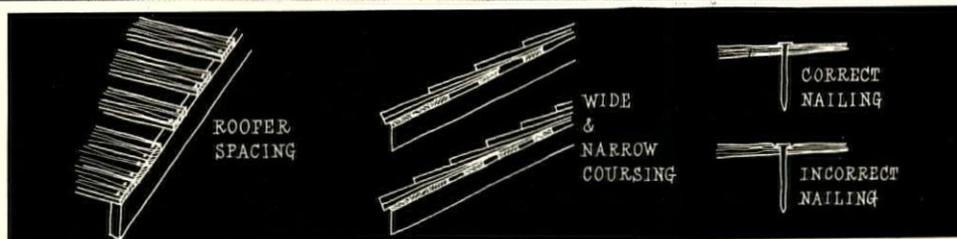
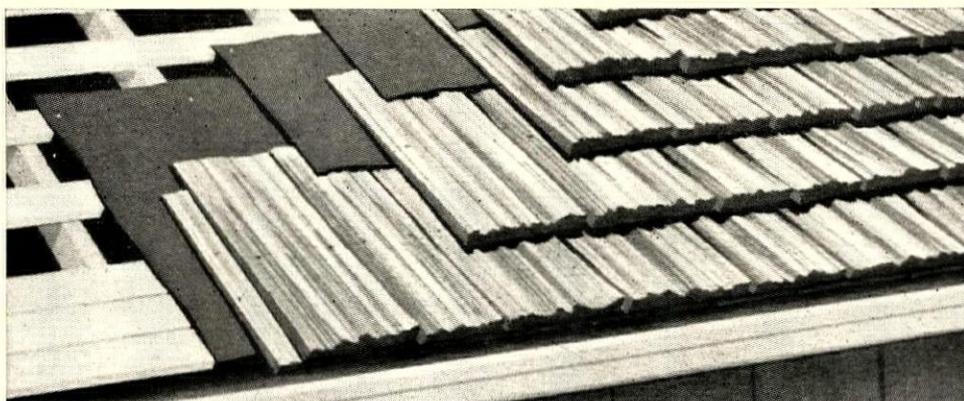
The series of bulletins—which range from two to six pages and are illustrated with both drawings and photos—discuss all of the details in planning a home laundry center for new houses and remodeling jobs. Bulletin No. 1 lists the requirements of a home laundry—from space for soiled clothes to clean clothes storage. No. 2 discusses alternate locations. No. 3 gives specifications of the maker's washers and driers. No. 4 details a complete laundry center, in Colonial style, designed to fit in a 10'-wide space (see left). No. 5 details a contemporary-styled center. No. 6 shows a typical layout for a remodeled town house. No. 7 discusses the idea of a two-laundry layout (one main laundry in the bedroom wing, a household linen laundry in the kitchen). No. 8 details the optimum laundry center. The Maytag Co., Newton, Iowa.

For a copy, check No. P2 on coupon, p 219

Booklet shows how to apply hand-split cedar shakes

Detailed in this 32-page booklet are alternate methods of roof sheathing (solid or spaced) under shakes; specifications for roof pitch and weather exposure for 32", 24", and 18" shakes; construction of open or closed valleys; specifications for flashing and counter-flashing around chimneys and against walls; and nailing details. Also shown in drawings with explanatory text: handling of shakes on walls, with special details on inside and outside corners, and application for distinctive effects like graduated exposures, tilted strips at gable, staggered courses. Another section lists general rules for avoiding leaks, and handling gutters, building paper, and staining. And there is a section on remodeling: use of shakes over existing walls and roofs. Red Cedar Shingle Bureau, Seattle.

For a copy, check No. P3 on coupon, p 219



Publications continued on p. 202



Wood makes a cozy kitchen in the most modern home. Here, behind folding doors that are part of the paneling, a serving counter and decorative shelving complete the handsome arrangement of wood cabinets and walls. Family room in foreground opens onto a wood-decked patio.

Only WOOD puts such practical charm... and so many sales points...in your kitchens



This wood counter triples as a snack bar, a beverage bar, a room divider. Kitchen area beyond is surrounded by wood cabinets and built-in storage space. Paneled walls and ceiling enhance the setting.

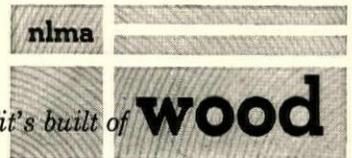
Practical as a cutting board, pretty as a picture, wood can make a kitchen irresistible . . . to the housewife who is a key factor in the choice of a home.

On kitchen and family room walls, in well-chosen patterns, lovely paneling of wood controls noise from without and within. In the floors, wood's resilient comfort is as welcome as its look of elegance, its response to simple care. And, for warm appearance and storage efficiency, nothing is so widely wanted as wood cabinets . . . pre-built or custom-crafted to exactly fit the room. Wood's ease of remodeling, as family growth or new appliances require, is another strong point in its favor.

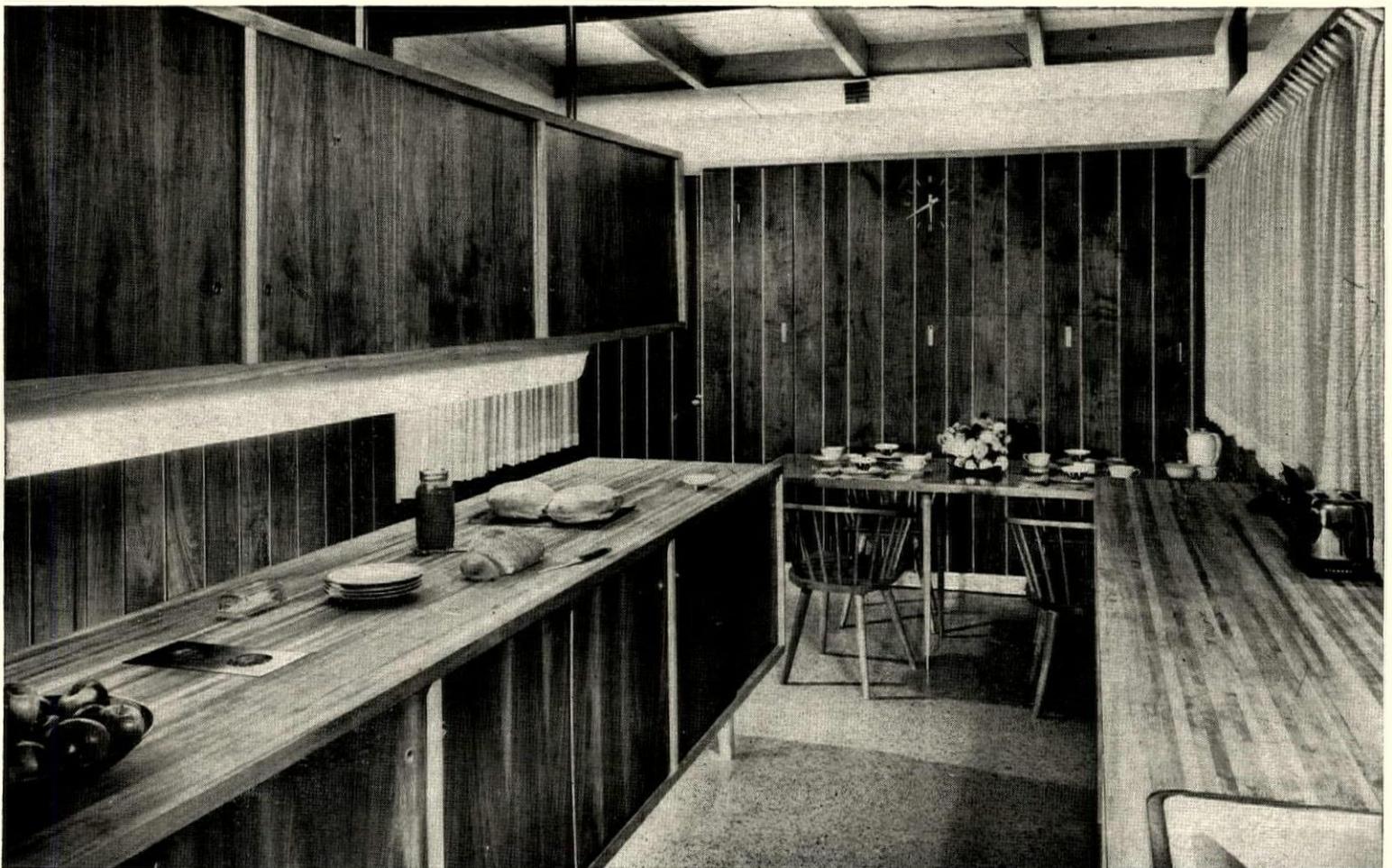
Earlier this year, an NLMA page in *Life* displayed a wood kitchen in all its well-planned beauty. For faster selling, your homes should do the same. For more information on building better homes of wood, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION

Wood Information Center, 1619 Massachusetts Ave., N. W., Washington 6, D. C.



It's built to sell when it's built of **wood**



Effective visual contrast is provided by this kitchen's varied wood grains and finishes. In addition to imaginative uses of wood in the walls and ceiling, off-the-floor base cabinets have warm, durable working surfaces of wood.

For copy of free literature, check the indicated number on the coupon, p 219.

Installation brochures

RIGID VINYL BUILDING PANELS. 8 pages. How to cut, drill, attach, and flash panels for greatest durability, economy, and speed. Tabular data on flammability, light transmission, chemical resistance, and physical properties. Describes fasteners, sealants, filler strips, and caulking compounds. Monsanto Chemical, St. Louis (*Check No. P4*)

LIGHTNING PROTECTION. 48-page handbook shows exterior and built-in systems for conventional and steel-framed buildings. Also tree, smokestack, and chimney systems. Code requirements; grounding details; electrical service, telephone, TV, and radio lightning arresters. Independent Protection Co., Goshen, Ind. (*Check No. P5*)

PLASTIC ELECTRICAL CONDUIT. 4 pages each on underground and above-ground polyvinyl chloride conduit. How to cut, join, and support conduit in sizes from 1/2" to 5" diameters. Also contractor price lists. Carlon, Compton, Calif. (*Check No. P6*)

POLYSTYRENE ROOF INSULATION BOARD. 8 pages. How to machine-apply or hand-apply built-up roofing over this type of insulation deck. Dow Chemical, Midland, Mich. (*Check No. P7*)

SNOW MELTING SYSTEMS. 8 pages. Design and fabrication details; tube, pump, and boiler sizing; tube spacing; antifreeze quantity; expansion joints; coil designs; and header fabrication. Revere Copper & Brass, New York City. (*Check No. P8*)

PLYWOOD SINGLE-WALL CONSTRUCTION. Revised 12-page booklet shows how to use FHA-accepted specialty plywood sidings without sheathing. Technical data included. Douglas Fir Plywood Assn., Tacoma. (*Check No. P9*)

PREFABRICATED GAS VENT. 2 pages. How to install new 7"-diameter Van-Packer fire-clay tile lined flues for gas appliances. Flintkote, New York City. (*Check No. P10*)

Catalogs

CABINET HARDWARE. 24 pages in color show pulls, knobs, hinges, catches, and finishing hardware in contemporary, provincial, and Early-American styles. Also merchandising aids and displays. Ajax Hardware Corp., City of Industry, Calif. (*Check No. P11*)

VINYL FLOORS AND COUNTERS. 6-page color card shows 57 floor patterns and colors, 34 counter styles. Goodyear Tire & Rubber, Akron. (*Check No. P12*)

WIRING DEVICES. 100 pages show over 1,500 electrical products including switches, receptacles, wall plates, electronic light-sensitive controls, push buttons, and lamps. Eagle Electric Mfg. Co., Long Island City, N.Y. (*Check No. P13*)

SANDSTONE. 24 pages. Includes color pictures, technical data, patterns, and finishes, offered in Berea sandstone. Cleveland Quarries Co., Amherst, Ohio. (*Check No. P14*)

Publications continued on p. 213

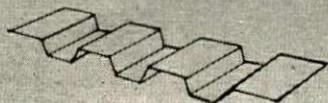
* Lightness



RAYLON

by **Raynor**
Aluminum and Fiberglass
Garage Doors

* Weighs 1/3 that of wood sectional doors . . . embraces entire garage in soft, pleasant daylight . . . maintenance-free, never needs painting.

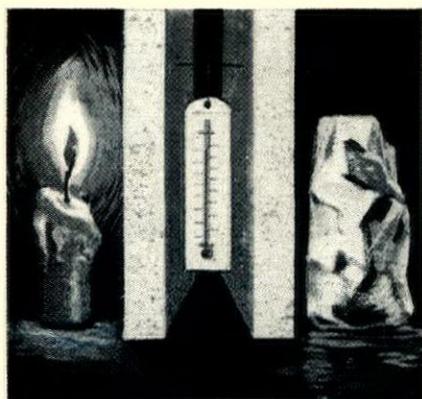


Raylon Doors for Residential and Commercial Installations

RAYNOR MFG. CO., Dixon, Illinois Hammonton, New Jersey

URETHANE INSULATION

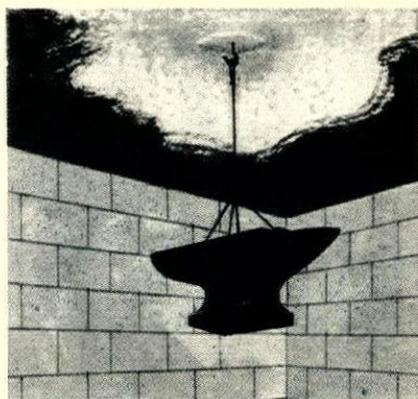
is now better than ever
with **MONDUR[®] MR** to lock in
these functional gains . . .



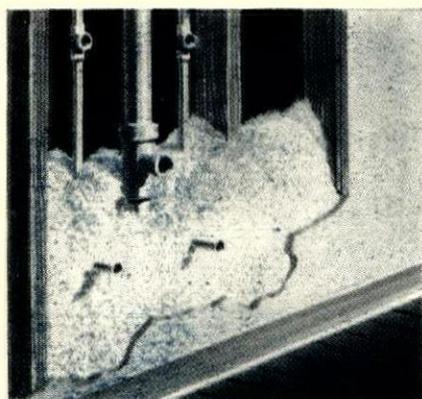
THERMAL BARRIER—with a K factor twice as good as the next-best material.



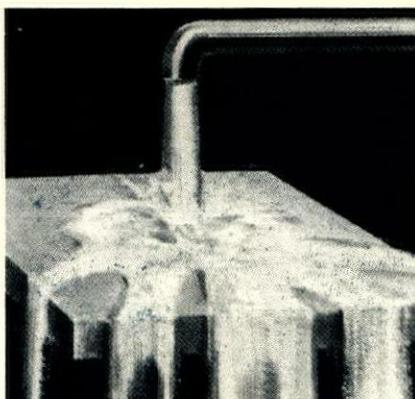
SELF-EXTINGUISHING—to meet mining industry needs as a fire-wall barrier.



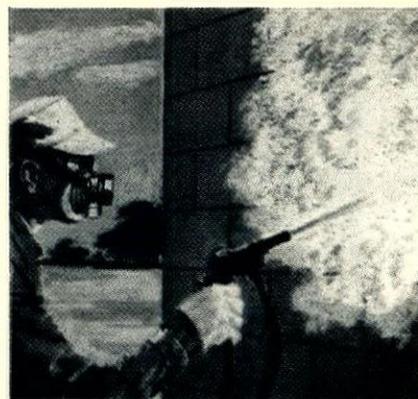
SELF-BONDING—for strong adhesion to masonry, wood, plaster and steel.



VOID-FILLING—to fill every nook and pocket when sprayed on or poured.



VAPOR-BLOCKING—to permanently lock out moisture and seal out seepage.



SAFE—easily applied with only normal paint spraying precautions.

Rigid urethane foam, based on Mobay's specially-formulated **MONDUR MR** isocyanate, gives you the best functional insulation on the market today, plus low cost, ease of application, and per-

formance properties to meet broad use requirements. If buying, selling or installing insulation is your business, write for Mobay's report on this new scientific advance.

MOBAY CHEMICAL COMPANY
Code HO-2, Pittsburgh 5, Pennsylvania

Please send me your new book on Urethane Foams for Insulation.

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Firm _____

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f-54

NOW FROM TRANE!

Central home air conditioning competitively priced...and

Whether you build 10 homes or 1,000, here's the complete line of air conditioning that gives you a quality installation for any size, shape, style home you build . . . at a competitive price.

Built with the skill that has made TRANE a leader in big building air conditioning, new Climate Changers give you all of these important advantages:

UNMATCHED SIZE SELECTIVITY!

With TRANE you're not limited by an incomplete line. There's a Climate Changer cooling unit or heat pump to meet exact capacity requirements for any home. Puts an end to unsatisfactory under-sizing and costly over-sizing.

- Split-system cooling units are now available in 2, 2½, 3, 4, 5, 7, 10, 12½ and 15-ton sizes.
- Horizontal self-contained cooling units in 2, 2½, 3, 4, 5 and 7-ton capacities.
- Heat pumps, both split-system and horizontal self-contained, in 2, 2½, 3, 4, 5 and 7-ton sizes.

GREATER INSTALLATION FLEXIBILITY!

There's a Climate Changer to be installed any way you need it. Outside, inside, through-the-wall . . . at ground level, in the attic, on the roof . . . combined with TRANE furnaces . . . tucked away in closets, crawl space or under the stairs.

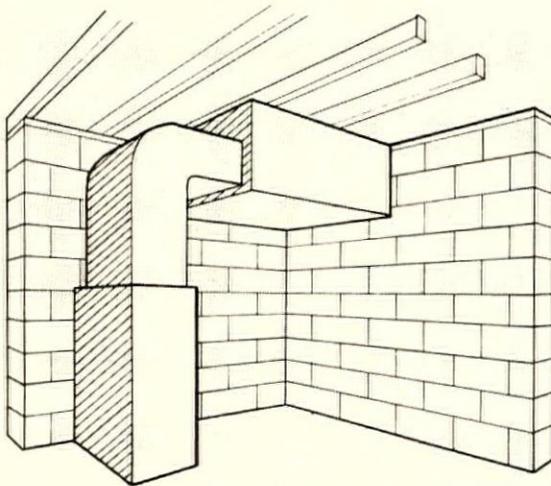
MORE COMPACT!

Up to 50% more compact than other makes of comparable capacity. Results in more installation flexibility, better appearance for outside installations.

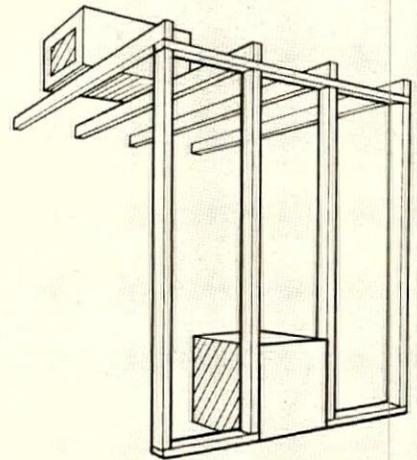
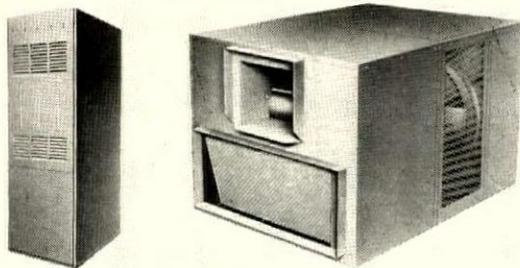
QUIETER OPERATION!

Every Climate Changer fan is carefully selected to provide top efficiency with minimum sound. Fans are accurately balanced before installation . . . are belt driven for quieter operation. Both fan motors and compressors float on rubber. Where even greater sound reduction is required, an accessory sound attenuator is available.

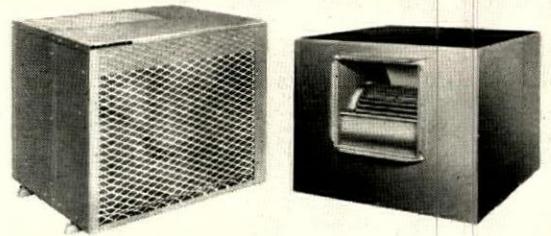
Now for greater installation flexibility in your air conditioned



Horizontal self-contained cooling unit installed through-the-wall, ducted into central heating and cooling system.



Split-system cooling unit. Condensing unit installed inside, or outside, connected to a horizontal fan-coil unit that can be installed in attic, basement, utility room or garage.



that's built with "big system" skill, backed-up by local service!

QUALITY EQUIPMENT COMPETITIVELY PRICED!

With TRANE you get all the experience and know-how of an established leader in air conditioning everything from skyscrapers to jet planes to subway trains. In the multi-million dollar TRANE plant in Clarksville, Tenn., top-grade materials, skilled workmen and careful testing and inspection procedures work to efficiently produce the kind of high-quality, competitively priced air conditioning equipment you want in the homes you build.

LOCAL TRANE SERVICE!

Your TRANE Dealer is a hand-picked expert in the field of air conditioning. He's your assurance that your homes are equipped with the right sized unit, that it's installed right and serviced right. And he's supported by the qualified air conditioning engineers located in the local TRANE Sales Office in your area.

Starting now... let TRANE Climate Changers help you build and maintain your reputation as a quality builder. Discover how you can begin offering quality air conditioning at down-to-earth prices. Call your local Authorized TRANE Dealer or TRANE Sales Office today!

COMPLETE LINE OF MATCHING TRANE FURNACES DESIGNED FOR EASY ADDITION OF AIR CONDITIONING!

Air conditioning can be included from the start with TRANE furnaces, or your home buyers can add it later... easily and economically. Gas-fired furnaces available from 77,000 Btu to 154,000 Btu... oil models from 84,000 to 140,000 Btu.

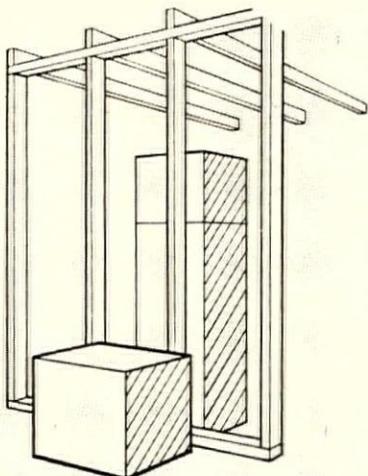
TRANE

AIR CONDITIONING AND HEATING

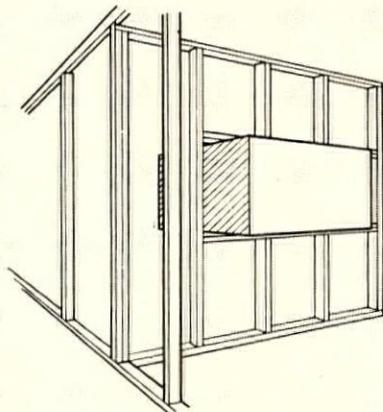
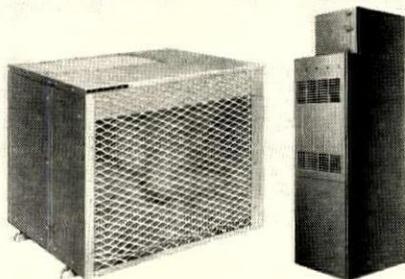
Manufacturing engineers of air conditioning,
heating, ventilating and heat transfer equipment

The Trane Company, La Crosse, Wis. • Scranton Mfg. Plant, Scranton, Pa. • Clarksville Mfg. Plant, Clarksville, Tenn. • Salt Lake Mfg. Plant, Salt Lake City, Utah • Trane Company of Canada, Limited, Toronto • 109 U.S. and 20 Canadian Offices.

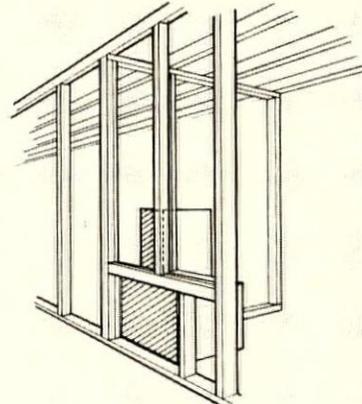
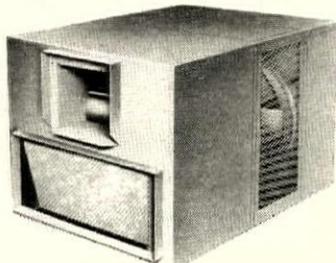
homes... specify Trane



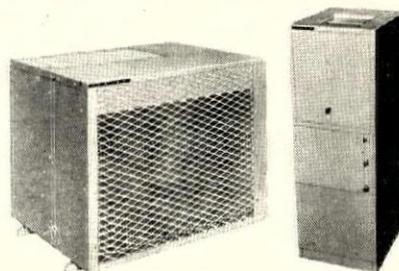
Split-system cooling unit with outside condensing unit and furnace-mounted evaporative coil.

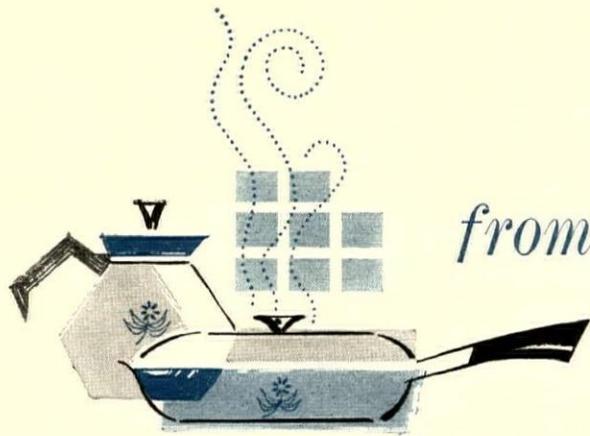


Horizontal self-contained heat pump can be installed through-the-wall of a standard frame house by cutting just one stud. Offers both heating and cooling from one compact package! Also can be installed completely outside.

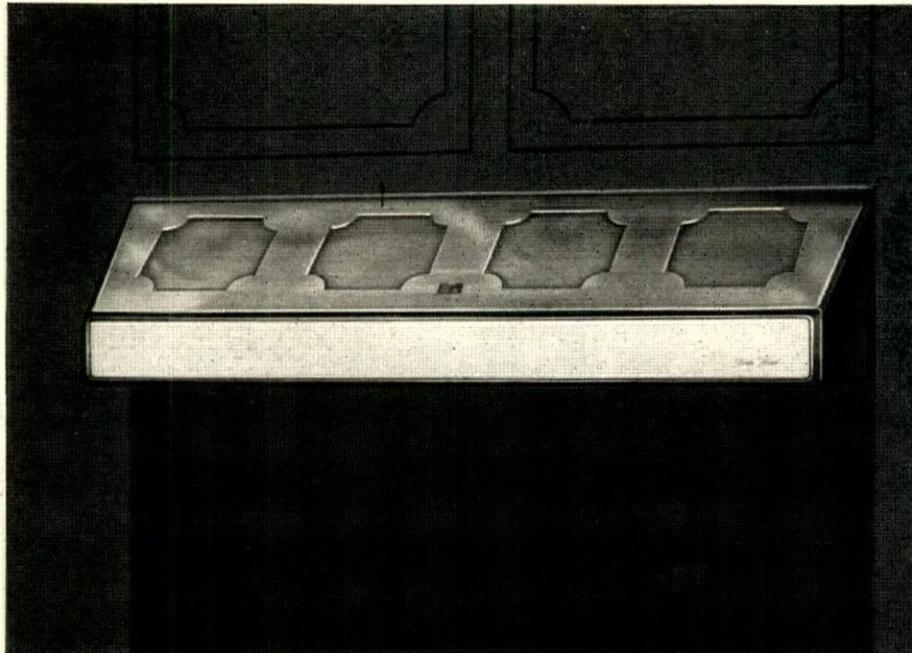


Split-system heat pump. Condensing unit, here installed through-the-wall, is connected with vertical fan-coil unit that installs anywhere to distribute conditioned air throughout the house. Condensing unit also can be installed completely outside.





from the quality name in
Kitchen Ventilation...



Decorator's Collection

by *Trade-Wind*

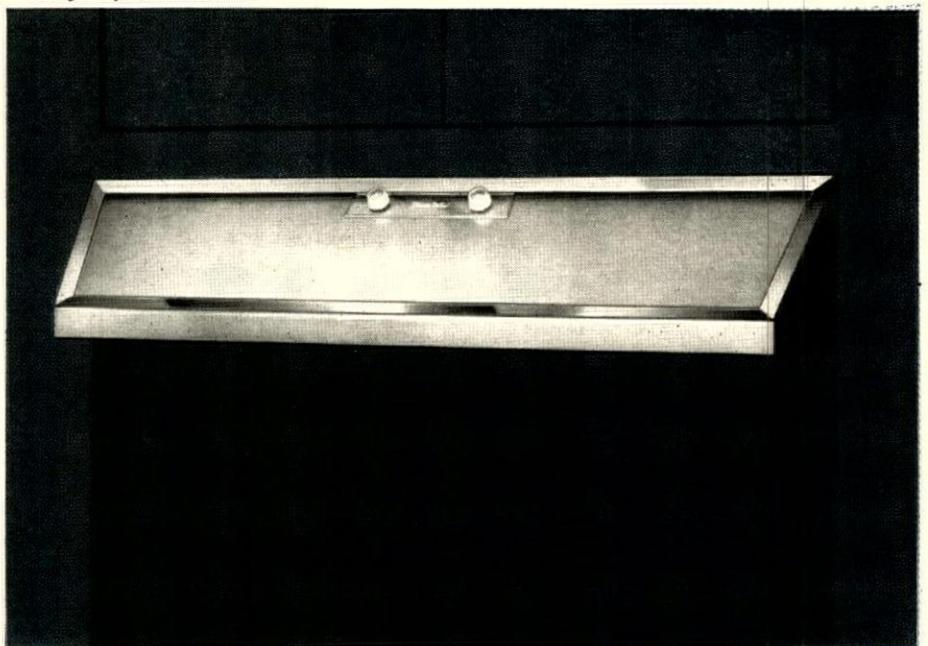
Unique styling combined with light... for function... for decor... for high performance ventilation. The Traditional design (shown) in antique copper, with recessed panel effect, the Contemporary in brushed stainless steel, with simple, smooth lines. Both with Aztec bronze trim and both in standard lengths. The powerful ventilator with H.V.I. certified ratings is located under the hood. A fluorescent fixture behind the front translucent panel and the underhood baffle provides warm white, shadow-free lighting over entire cooking surface.

Designs by Sheldon Rutter

Classic Collection

by *Trade-Wind*

The look of elegance in this medium priced series. The contrasting decorative picture frame molding around the recessed face presents a tailored look which matches modern appliance decor. Available in the Deluxe (shown) and Standard models as well as a Ventless design. All available in coppertone and satin chrome. Standard lengths. Underhood ventilators are H.V.I. rated.



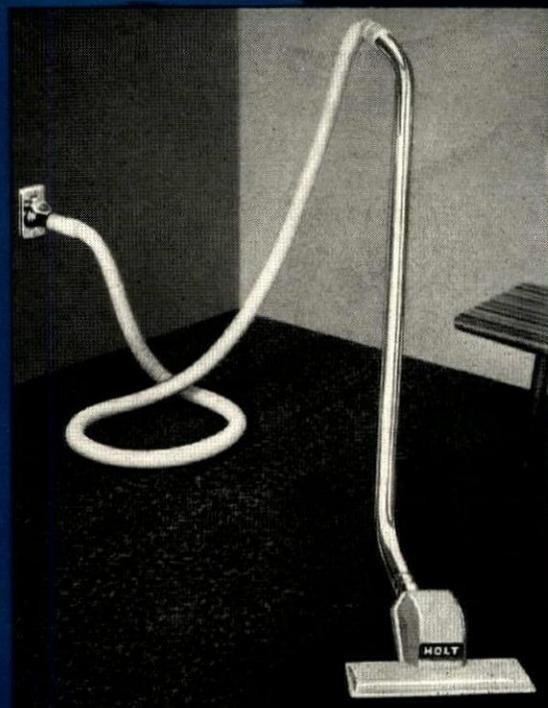
For new glamor... for new sales appeal in any kitchen be sure and see these Trade-Wind hoods at the NAHB Show or at your dealer.

Trade-Wind



DIVISION OF ROBBINS & MYERS, INC. 7755 PARAMOUNT PLACE, PICO RIVERA, CALIFORNIA DEPT. HH

BIG NEW PROSPECT PULLING POWER



NEW HOLT CUSTOM BUILT-IN VACUUM SYSTEM...

key to easier housework, happier housewives, faster house sales. Most powerful cleaning action. Simple to use, easy to store cleaning "wand". Low builder per unit cost. High consumer exposure in national publications. Don't miss the most merchandiseable sales tool since the built-in range.



See it dramatically demonstrated at Booth 1680—Chicago Home Show.

HOLT
MANUFACTURING COMPANY

P. O. Box 16296, Tampa 10, Florida
Western Division: Oakland 12, Calif.
Eastern Division: Newark 8, N. J.

IF YOU PLAN
BE SURE TO READ



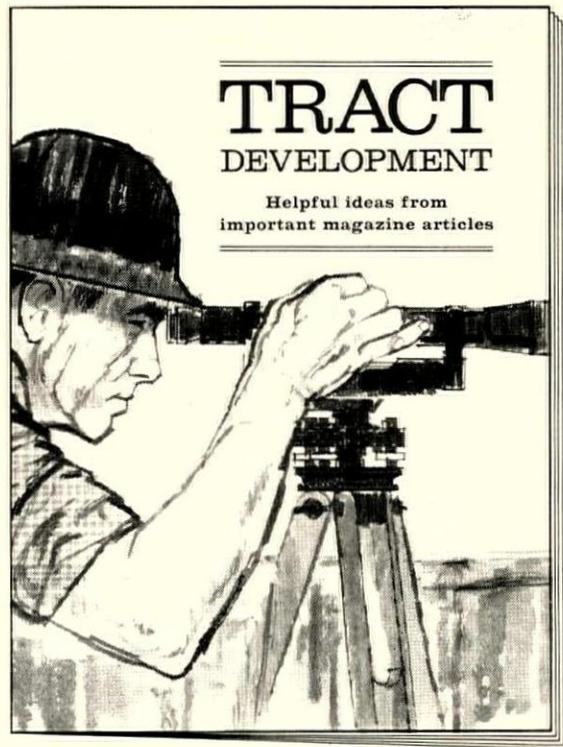
LAND DEVELOPMENT... THIS FREE BOOKLET!

A COLLECTION OF IMPORTANT ARTICLES
ABOUT THE MANY DETAILS AND PROBLEMS
YOU'LL FACE . . . AND HOW TO SOLVE THEM

If you're interested in or concerned with land development, you must prepare for all the problems that will arise. You must consider water, sewers, gas, paving, legal restrictions, zoning, landscaping and a multitude of other details.

Any *one* complete source of information is difficult to find; you'll find a bit here and an article there. But piecemeal research is inadequate as well as time-consuming.

Now, in this free booklet, you'll find the most pertinent recent articles dealing with problems developers face and up-to-date ideas for solving them. The articles have been culled from the building industry's leading magazines. A valuable reference piece for the large or small, new or veteran land developer. It could easily save you money. Send for it today.



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THE MARK OF PIPE THAT LASTS OVER 100 YEARS

CAST IRON PIPE RESEARCH ASSOCIATION

Thos. F. Wolfe, Managing Director, 3440-H Prudential Plaza, Chicago 1, Ill.

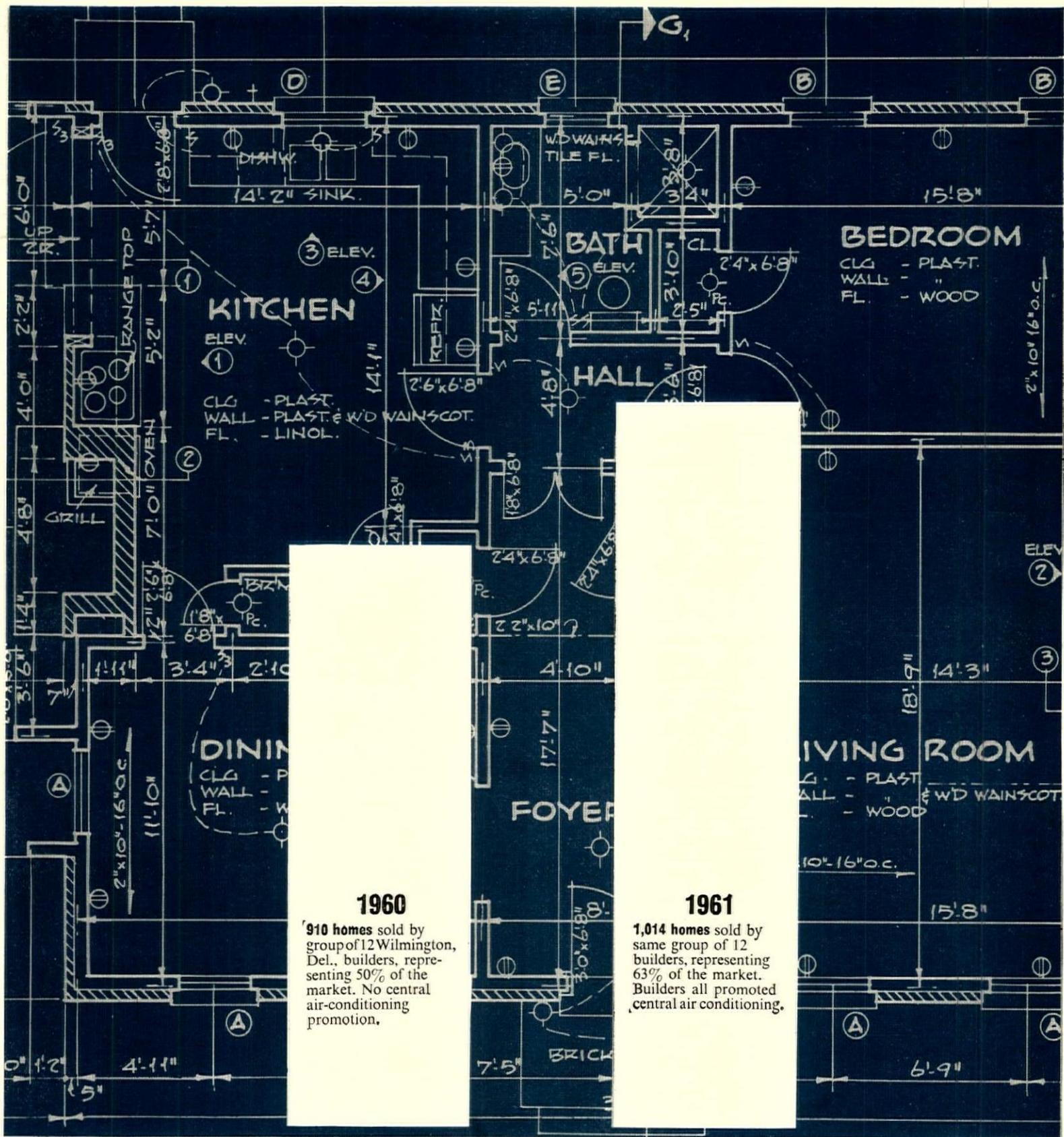
Please send me the free booklet, "TRACT DEVELOPMENT . . . helpful ideas from important magazine articles."

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FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____



Central cooling ups home sales in Wilmington, Del.

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.

Freon[®]
 refrigerants



Better Things for Better Living... through Chemistry

Publications

start on p. 199

More catalogs

PUMPS. Specifications of self-priming centrifugal, diaphragm, and sump pumps in many sizes up to 90,000 gph. Also swimming pool, agricultural, circulator, utility, and high-pressure pumps. Barnes Mfg. Co., Mansfield, Ohio (Check No. P15)

VALVES. 4 pages. Condensed catalog of water and sewage valves in large sizes up to 96" in diameter. Chapman Division, Crane Co., Indian Orchard, Mass. (Check No. P16)

STEEL DOORS. 8 pages on hollow metal doors, kalamein doors, pressed steel frames, and entrances. Baxter Steel Equipment Co., Indianapolis. (Check No. P17)

FORGED BRASS HARDWARE. 8-page condensed catalog in color showing knockers, letter-box plates, bolts, pulls, and bumpers. Baldwin Hardware Mfg. Corp., Reading, Pa. (Check No. P18)

Merchandising aids

\$5,000 TERMITE DAMAGE PROTECTION. New guarantee provided with each pretreating job relieves builder of responsibility for termite attack. E. L. Bruce Co., Memphis. (Check No. P19)

QUALITY HYDRONIC HEATING. Brochures, posters, and signs stress quality construction, house features, comfort of hydronic heat. Hydrotherm, Northvale, N.J. (Check No. P20)

HAND-SPLIT CEDAR SHAKES. Builder-imprinted consumer piece explains benefits and beauties of shake roofs and sidewalls. Red Cedar Shake Assn., Seattle. (Check No. P21)

COLOR CARD. Illustrates six colors of varnish stain, six colors of penetrating oil stain. Great Lakes Paint & Varnish, Chicago. (Check No. P22)

PLYWOOD SAMPLES. 12 prefinished plywood squares in a portable kit including teak, ash, fruitwood, cherry, walnut, etc. Ply-Gem Corp., Jamaica, N.Y. (Check No. P23)

DISHWASHER DECORATOR KIT. Samples of six different finishing materials for KitchenAid dishwasher fronts. Hobart Mfg., Troy, Ohio. (Check No. P24)

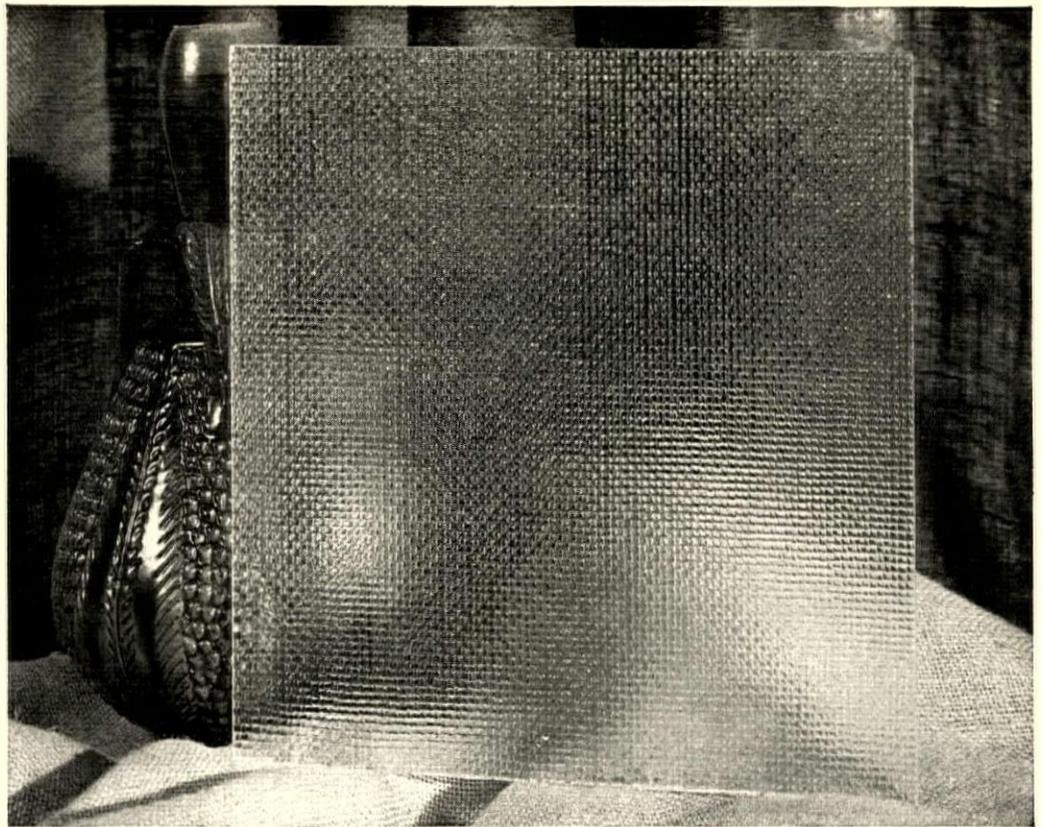
Technical literature

COPPER PIPING MANUAL. 16 pages. Describes types of joints, specifications, and tolerances on fittings and tubing, expansion and contraction tables, and friction-loss charts. Nibco, Elkhart, Ind. (Check No. P25)

LUMBER GRADE SIMPLIFICATION. 8 pages. Gives standard grade descriptions, sizes, and new sheathing and paneling thicknesses. Also simplified joist and rafter span tables. National Lumber Manufacturers Assn., Washington. (Check No. P26)

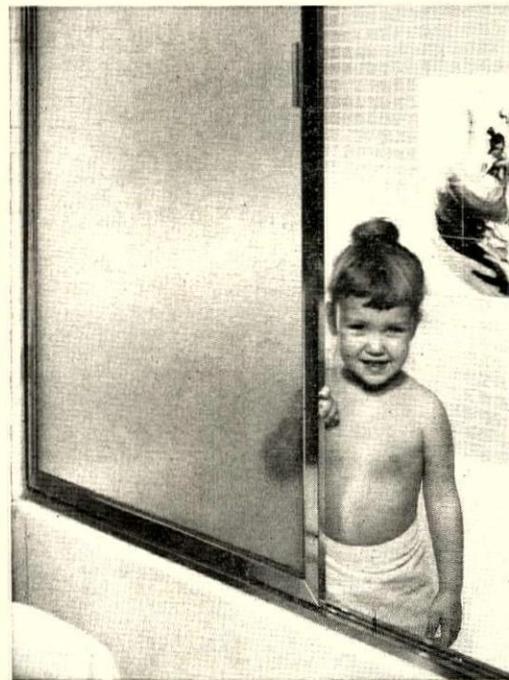
AUTOMATIC DOOR OPERATORS. Fact file with detail drawings and specification sheets of hydraulic, electric, and pneumatic operators for swinging, sliding, or folding doors. Rubber carpet, photo-electric eye, or push-button operating controls. Stanley Works, New Britain, Conn. (Check No. P27)

Publications continued on p. 217



Now Dramatic New Texture in Glass

NEW BURLAP BY MISSISSIPPI



With the introduction of BURLAP, figured glass takes on exciting texture and brilliance . . . reaches a new peak of practical beauty. Here is a pattern offering another dimension and broader scope for creating interiors high in interest and utility. Exceedingly brilliant and sparkling, highly obscure, it has excellent diffusing properties and its functional and decorative applications are limited only by the imagination. Use it lavishly or sparingly and gain light, drama, distinction. BURLAP glass is available at your nearby quality glass distributor. Free sample on request.



Write for free idea booklet, "Make Your Home Distinctive with Decorative Glass." Address Dept. 9

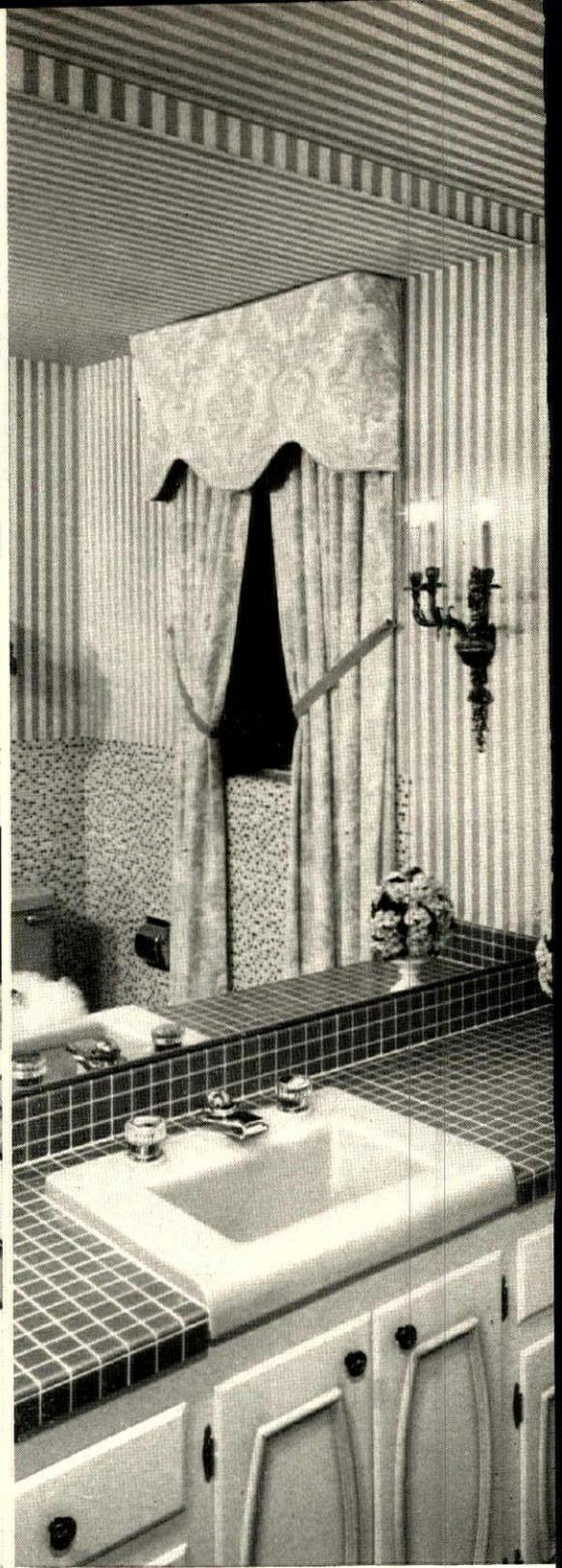


MISSISSIPPI GLASS COMPANY

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WORLD'S LARGEST MANUFACTURER OF ROLLED, FIGURED AND WIRED GLASS



“Haft-Gaines’ The Landings will be the most influential, most copied houses of 1963”...





...and they all feature Crane bathrooms

"Crane plumbing fixtures are part of the legendary U.S. standard of living that is famous round-the-world. Because the best plumbing is unmistakably Crane's, every home at The Landings will include these top ranked plumbing fixtures. We promise you, you'll notice the difference—for both in appearance and performance Crane has earned its fame." (from Haft-Gaines' architectural sketch book on The Landings)

"It's the best merchandising job in the country . . . finesse I've never seen before . . . best bathrooms we've ever seen." These are comments from other builders.

Obviously, merchandising is the key to success in selling these \$38,900 to \$53,900 homes in Fort Lauderdale, Florida—merchandising that sold 50 houses before the formal opening. And with Haft-Gaines, bathrooms play a very large role in their merchandising program.

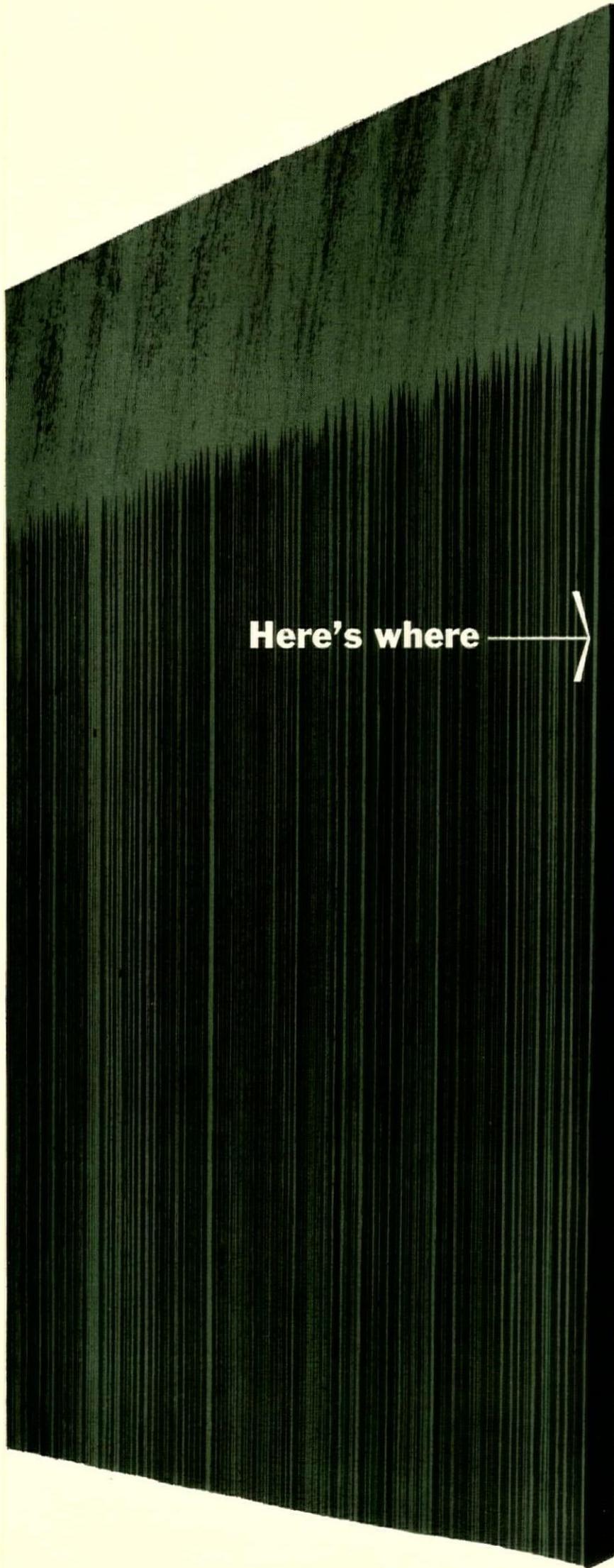
Imaginative decorators used marble, chandeliers, size, color and special lighting to create beautiful bathrooms. Crane did the rest: handsomely styled fixtures that add to the decor and are unobtrusively attractive.

Crane fixtures can help you merchandise your houses too. There are Crane fixtures

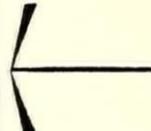
that are right in price so you can afford the very best, no matter what price range you're building in. Crane—the symbol and mark of prestige to homeowners everywhere; Crane—for products that create "better living" homes. Write now for brochure and information. Crane Co., Box 780, Johnstown, Penna.

CRANE

PLUMBING • HEATING • AIR CONDITIONING • VALVES • PUMPS
WATER TREATMENT • ELECTRONIC CONTROLS • PIPING • FITTINGS



Here's where



imitations taper off!

Only genuine Red Cedar machine-grooved sidewall shake gives you this kind of thickness (nearly $\frac{1}{2}$ " at the butt) for deep horizontal shadow lines. Strong, durable and highly insulative, this great natural material offers you all the extra sales advantages of real wood over imitations. Available in dozens of rich, long-lasting, factory-applied colors, this unique material is proved lowest in applied cost. Write, wire or call for details.

RED CEDAR SIDEWALL SHAKES



The "Certigrade" and "Certigroove" labels are your guarantee of quality specified by rigid industry standards.

Red Cedar Shingle Bureau
 5510 White Bldg., Seattle 1, Wn.
 (In Canada: 550 Burrard St., Vancouver 1, B.C.)

HH-11

Please send me free details about Red Cedar machine-grooved shakes and shingles.

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CITY _____

STATE _____

Publications

start on p. 199

More technical literature

TEN WESTERN PINE SPECIES. 28 pages. Sizes, stress data, selection guide, framing spans (by grade and species), siding and roof decking guides, grading specifications, mouldings, paneling. Western Pine Assn., Portland, Ore. (Check No. P28)

REFRACTION SEISMOGRAPH. 6 pages. Describes instrument and explains new techniques for subsurface investigation. Soiltest Inc., Chicago. (Check No. P29)

ROOM AIR CONDITIONERS: BUILDERS GUIDE. 8 pages. Lists BTU/hr cooling capacities of 181 NEMA certified models of special interest to builders for through-the-wall or other permanent installations. National Electrical Manufacturers Assn., New York City. (Check No. P30)

ROCK RIPPING. 8 pages. Rock types that can be ripped with bulldozer-pulled ripper. Also, how to judge rock types by seismograph soundings. Caterpillar Tractor Co., Peoria, Ill. (Check No. P31)

Product bulletins

PLASTIC PIPE. 4 pages. Drain, waste, and vent pipe. Installation tips, performance data, properties, and chemical resistance of "SRK" pipe and fittings made of ABS plastic. Republic Steel, Cleveland. (Check No. P32)

COLONIAL STYLED KITCHEN APPLIANCES. 2 pages in color. Valley Forge line of built-ins includes dishwasher, oven, and surface units with maple handles, wrought-iron scroll work, Federal eagles, and other Early American design motifs. Waste King, Los Angeles. (Check No. P33)

MARBLE TOPS. 8 pages in full color show marble in kitchens, baths, and bars, and on floors, mantles, and tables. Georgia Marble Co., Atlanta. (Check No. P34)

SAW-TEXTURED CEDAR. 4-page, full-color brochure shows rough-sawn cedar patterns including clear channel, clear t&g v-joint, clear bevel, and clear t&g flush joint. Staining and painting suggestions are given. Western Red Cedar Lumber Assn., Seattle. (Check No. P35)

FIRE ALARM SYSTEMS. 4 pages. For 120/12-volt transformer operation. Also transistor model for 12-volt battery operation. For residences, farms, mobile homes, small business buildings. Notifier Corp., Lincoln, Neb. (Check No. P36)

ROLLING ALUMINUM WINDOWS. 4 pages. Lists 362 sizes and multiple window combinations including single vent, double vent, center vent, and other styles. Weatherstripped sash rides on nylon rollers. Kendall Industries, Fresno, Calif. (Check No. P37)

RIBBON PIPE DOPE. 2 pages show plastic Telflon tape used to seal threaded joints in pipes of all kinds. Permacel, New Brunswick, N.J. (Check No. P38)

WATERPROOF LINER. 4-page brochure shows how to use heavy asphalt-saturated Careymat to line drainage ditches, aerating basins, farm ponds, etc. Philip Carey Mfg. Co., Cincinnati. (Check No. P39)

Publications continued on p. 219

NEW...EXCLUSIVE CHROMALOX ALL-ELECTRIC season :: aire COMFORT CONDITIONING

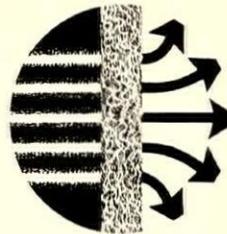
Make your homes truly distinctive and unique with Chromalox All-Electric Season-Aire Comfort Conditioning Systems. They offer all the ingredients of year-round comfort conditioning—room-by-room, controlled base-board perimeter heating; mountain-fresh cooling; electrostatically filtered air and balanced humidity to fit all seasons all the time.



Heats and Humidifies



Cools and Dehumidifies



Filters and Circulates



Ventilates and Deodorizes

You can offer Chromalox matched comfort conditioning as a complete heating/cooling package or with add-on components in the Gold Medallion Homes you build selling for over \$20,000.

GET DETAILS NOW

Send for Chromalox All Electric Season-Aire literature describing the complete system and its matched components. Write or wire today!

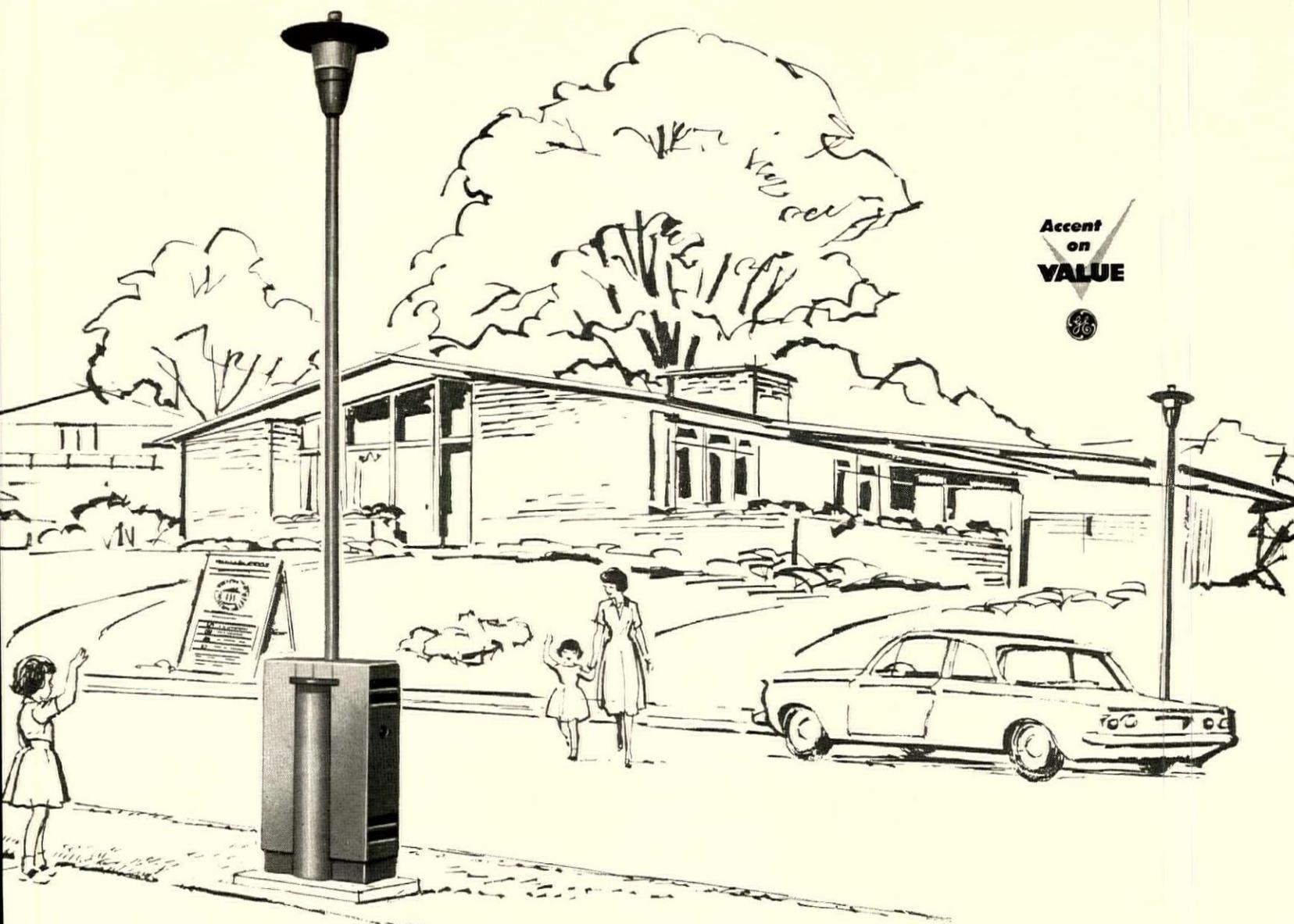


WR-38



EDWIN L. WIEGAND COMPANY
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VALUE



New General Electric Lumitran* Units

Add sales power to your homes!

Decorative street lighting and the wireless view afforded by underground distribution of electric power add value to your development that prospects see instantly. Result: more home sales . . . faster . . . at better profit.

General Electric's compact new Lumitran assembly combines attractive metal-pole street lighting with a distribution transformer (and sometimes meters). It is ideal for economical underground electrical distribution on the same curbside right-of-way serving other utilities.

The choice of stylish luminaires available on Lumitran

units is a proved sales feature for your Gold Medallion development. Evidence is overwhelming that today's homeowners desire the convenience and safety of modern residential street lighting. G.E.'s Lumitran combines beauty and function to help you capitalize on this demand.

Lumitran assemblies are now being discussed with electric utility and municipal power officials across the country. For your complete information on this newest outdoor lighting idea from General Electric, mail the coupon below today. *Outdoor Lighting Department, Hendersonville, North Carolina.*

To: Section 460-22, General Electric Co., Schenectady, N. Y.

- Send me full data on new Lumitran units.
- Send me Roadway and Area Lighting Buyer's Guides.
- Have a representative contact me.

NAME _____

COMPANY _____

STREET _____

CITY _____ STATE _____



Attractive street lighting luminaires available on Lumitran assemblies.

* Reg. Trade-mark of General Electric Co.

Progress Is Our Most Important Product

GENERAL  ELECTRIC

More sales power for your homes with General Electric outdoor lighting



MODERN STREET LIGHTING is the first sign of a well-planned development. General Electric M-250R (left) and PMA-115 mercury luminaires help these builders pull in prospects.



RECREATION-AREA LIGHTING adds hours of pleasure, makes developments with lighted "extras" more appealing. This pool uses G-E PMG-114 filament units for nighttime swimming.



GOLF COURSE LIGHTING is one unusual way developers can boost buyer interest. With G-E mercury floods, used here, and other G-E luminaires, you can profitably light many such areas.

For G-E Buyer's Guides to Roadway and Area Lighting, mail the coupon on the opposite page.

Progress Is Our Most Important Product

GENERAL ELECTRIC

More product bulletins

ROTARY HAMMER. 2 pages. Continuous-duty electric hammer for drilling holes up to 1 1/4" diameter in concrete. Black & Decker, Towson, Md. (Check No. P40)

BATHROOM VENTILATING FAN. 4 pages. For ceiling or sidewall installation, with built-in damper, low noise levels. Berns Air King Corp., Chicago. (Check No. P41)

WHEEL LOADERS. 8 pages. 105 to 205 hp, features, accessories, capacities. Caterpillar Tractor Co., Peoria, Ill. (Check No. P42)

FORCED-AIR BASEBOARD. 6 pages. Features, photographs of installations. Thermo-Base Div., Gerwin Industries, Michigan City, Ind. (Check No. P43)

CAST-IRON BOILERS. 6 pages. Specifications and dimensions of large residential and commercial boilers rated from 375,000 to 687,500 Btu/hr input. Peerless Heater Co., Boyertown, Pa. (Check No. P44)

WATER SOFTENERS. 4 pages. Large commercial and institutional models for apartments, motels, resorts, etc. Basic ratings of equipment range from 100,000 to 1,000,000 grains. Lindsay Co., St. Paul, Minn. (Check No. P45)

FORMICA-COVERED DOORS. 8 pages. Architectural doors for apartments, schools, shopping centers, offices, etc. Shows specifications and styles; lists sales offices. Formica Corp., Cincinnati. (Check No. P46)

MOVABLE PARTITIONS. 8 pages. Drawings of various applications, technical information, installation tips, specifications, physical properties, and sound-attenuation charts. Simpson Timber Co., Seattle. (Check No. P47)

EXPANDING CEMENT. 4 pages. X-Pandotite is a white, mortar-like cement which expands as it sets. Used for anchoring railings, machinery, bolts, screws, and for filling cracks. X-Pando Corp., Long Island City, N.Y. (Check No. P48)

For more information check the numbers below (they are keyed to the items described on the New Products and Publications pages) and send the coupon to: HOUSE & HOME, Rm 1960, Time & Life Building, Rockefeller Center, New York 20.

NOTE: HOUSE & HOME's servicing of this coupon expires Feb. 28, 1963. If you contact manufacturers directly, it is important that you mention the issue of HOUSE & HOME in which you saw the item.

New Products

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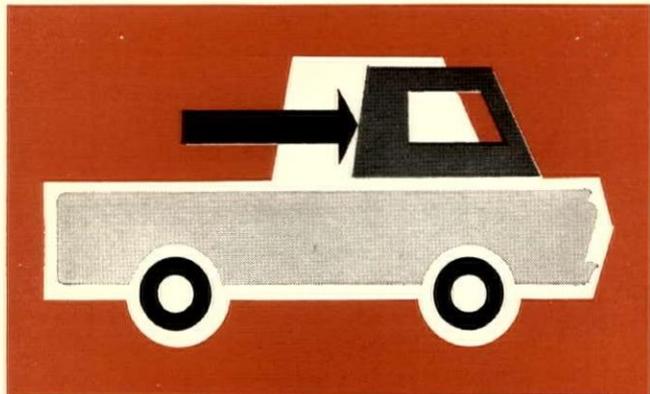
City.....State.....

'63 FORD ECONOLINE VAN

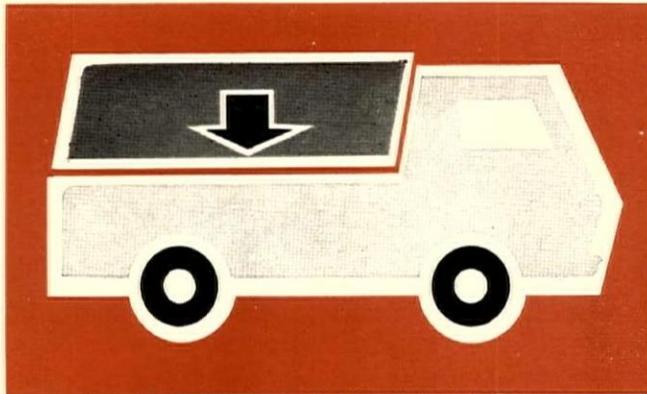


NEW WARRANTY ON ALL 1963 FORD TRUCKS. Ford Motor Company warrants to its dealers, and its dealers in turn warrant to owners, as follows: That for 24 months or for 24,000 miles, whichever comes first, free replacement, including related labor, will be made by dealers of any part with a defect in workmanship or materials. Tires are not covered by the warranty; appropriate adjustments will be made by tire companies. Owners will remain responsible for normal maintenance services, routine replacement of parts, such as filters, spark plugs ignition points, wiper blades and brake or clutch linings, and normal deterioration of soft trim and appearance items.

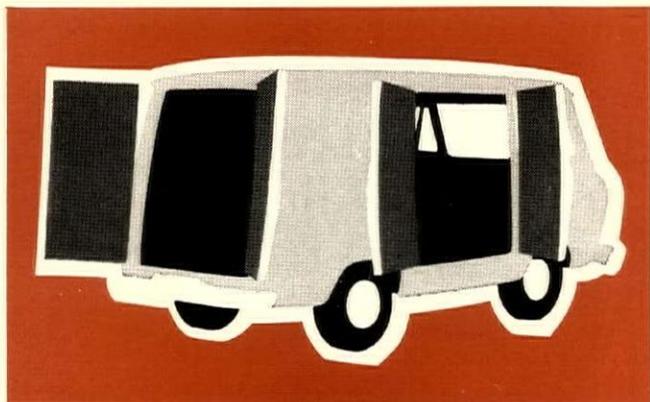
..the "covered pickup"



TAKE A PICKUP, MOVE THE CAB FORWARD SO YOU CAN SEE THE ROAD BETTER AND HAVE MORE LOADSPACE...



PUT A COVER ON THE LOAD AREA TO KEEP OUT THE WEATHER AND PREVENT THEFT...



PUT LARGE DOUBLE DOORS AT THE BACK AND SIDE FOR EASY LOAD HANDLING...



RESULT: A VERSATILE COVERED PICKUP—THE NEW 1963 FORD ECONOLINE VAN...

And for less money than 2 out of 5 pickups!

Pickup users: get 204 cubic feet of protected, lockable loadspace . . . big 4-foot door openings for easy loading . . . 1,675 pound payload capacity . . . and get it for less money than two out of five makes of conventional pickups!

Here's a truck that can do most anything a pickup can do—and a lot more besides! It makes an ideal "workshop on wheels" and carries $\frac{3}{4}$ -ton loads with ease! Loading and unloading is easy, too—thanks to wide door openings and low, flat floor. The Econoline's shorter overall length makes it easy to handle, easy to park!

For load accessibility that's even better than a pickup's, the Econoline van's new eight-door option provides lower, easier unloading from any side: curb side, street side, front or rear! This puts every load within reach for easier, quicker handling.

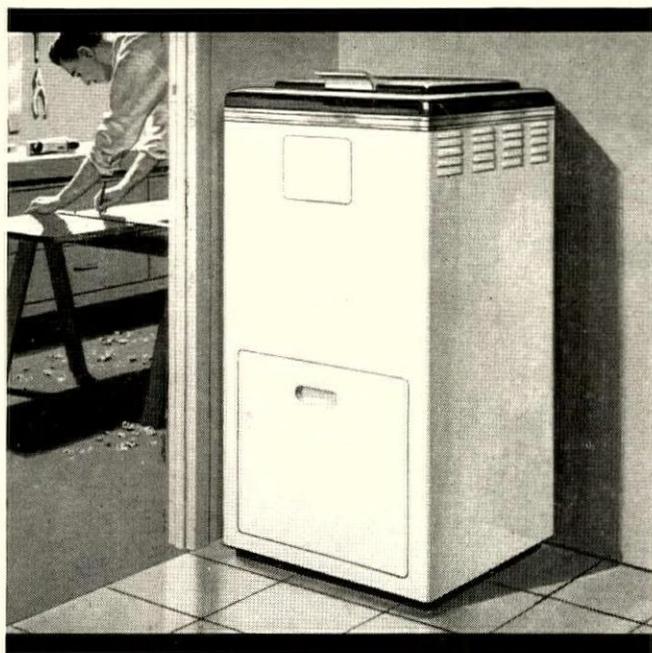
Biggest surprise of all, you get these advantages at a price so low that it's even less than you'd pay for some pickups. Then add Econoline's low operating costs—savings on gas, oil, tires and maintenance that can average as much as \$100 yearly. See what a strong case you have for making your next pickup a van . . . a Ford Econoline van!

FORD ECONOLINE VAN

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MOTOR COMPANY

Why it pays to include
**MODERN GAS
 INCINERATORS**
in your homes



In the highly competitive business of selling homes, the smart builder is ever alert to new features—*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.

AMERICAN GAS ASSOCIATION

Check your local Gas company for full details.

House hunters know they can



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 FOR LESS
 WITH...**

GAS

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