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AUGUST 1963
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FHA: key to how new job anti-bias order will hit builders

As expected, President Kennedy has amended his 1961 Executive Order barring racial bias on construction and other work under government contract to include federally-aided construction. This includes federal financial aid via “any grant, contract, loan, insurance, or guarantee.” So it takes in construction jobs on FHA, VA, urban renewal and other housing programs.

But the President is leaving it up to each agency how to carry out his order. FHA officials predict it may take them quite a while to act. And they predict their regulations will probably encompass only multi-family housing. Why? Explains one veteran: “It’s only there that we have contractual relations with the owner.”

Conceivably, how FHA carries out the Presidential mandate could be a life-or-death matter for its rental programs. Since FHA was founded 29 years ago, the firm basis of its operations has been that its insurance on a mortgage is incontestable in the hands of an innocent holder. Moreover, FHA has not wrenched on a commitment to insure, except when it found fraud. It has resisted all pressure so far, for example, to withdraw commitments from builders who had them before Kennedy’s anti-bias order in FHA and VA housing, even if they refuse to sell on an open occupancy basis. Now, 90% of FHA rental housing is now built with insured advances—that is, with FHA insurance on the loan before construction starts. Thus, if a contractor is successfully accused of job bias, FHA would flout the whole basis of its program by cutting off its insurance—and no doubt give lenders second thoughts about buying FHA loans.

More probably, FHA will adopt a lesser penalty to enforce JFK’s edict against job bias. Blacklisting of offenders is one possibility.

The target of Negro groups in this case, of course, is race bias in construction labor unions. So this latest twist in federal policy is an unexpected reward to non-union builders (about 50 to 70% of homebuilders, NAHB figures). The non-union builder cannot get caught in a bind beyond his control in hiring, whereas most unionized builders must hire whomever the union hiring hall sends out to the job.

Housing outlook: better and better

May housing starts hit the highest rate in 13 years. Seasonally adjusted, private non-farm starts reached an annual pace of 1,690,000 units. That is a gain of more than 4% over the revised April level of 1,618,000 units. Prophets are boosting their forecasts for 1963. MBA President, Dale Thompson now expects a gain of 40-50,000 units over 1962’s total of 1,482,000. HHF Administrator Weaver predicts his earlier estimate of 1,450,000 will be bettered. Contracts for rental housing are rising surprisingly, and FHA has just come up with the good news that its rental vacancy rate has begun to drop, after a five-year rise (see p. 18).

Rate controls for S&L dividends? Not this year

Friction between the White House and Sen. A. Willis Robertson (D, Va.), chairman of the Senate banking committee, has apparently torpedoed the Kennedy Administration’s chances of putting over its S&L control bill this year. Already miffed at the Administration’s civil rights moves, Robertson hit the ceiling when the White House decided to dump his protegé, Home Loan Bank Board Member Joseph J. Williams, when his four-year term expired June 30. (Small Business Administrator John Horne is slated to replace Williams—and he will probably win confirmation approval of Robertson’s committee because he is a former staff aide to Sen. John J. Sparkman, second ranking Democrat on the committee.) But Robertson has let it be known he will refuse to hold hearings on the S&L control bill this year. Up to now, he wrote the President tartly, he has not tried to block Administration legislation even though he has opposed much of it.

The S&L control bill, sent to Congress June 26 not by the HLBB but by Treasury Secretary Dillion, would give the Administration stand-by controls over S&L dividend rates (to be imposed by the HLBB after consultation with the Federal Reserve and the FDIC). It would also 1) impose stricter reserve requirements and added rules against conflicts of interest by S&L officers and directors, 2) boost the insurance ceiling for deposits in both banks and S&L from $10,000 to $15,000. S&L leaders have been pulling out all the stops against dividend controls, even though many of them privately deplore the dividend rate war raging hotter than ever in southern California (see p. 33).
What the new Negro militancy means for housing

Housing, like so much else in American life, is caught up in a revolution. In this one, only a few people apparently will be killed. Generally, law and order seem likely to prevail. There will be a lot of agonizing. And quite a few people—including builders—may be hurt, mostly financially.

Essentially, the U.S. white majority is in the same position as the British in India: unwilling to take the steps that would be necessary to surpress the uprising that American Negroes call their "summer of discontent." So—one way or another—most Negro demands will be met. On what timetable? That's anybody's guess. In the end, the ten-year-old prophecy of the National Association for the Advancement of Colored People. Leaders at a workshop entitled "Direct action to achieve integration" called for "mass involvement in pressure techniques—techniques which up to now have been carried out by a comparatively small number of action-group professionals and volunteers. Executive Director Harold Williams of the Cleveland NAACP chapter recommended mass demonstrations to integrate. In this one, only a few people apparently were hurt, mostly financially.

Mood of militancy. The new tone of militancy was nowhere more apparent than in Chicago last month at the annual convention of the National Association for the Advancement of Colored People. Leaders at a workshop entitled "Direct action to achieve integration in housing" called for "mass involvement in pressure techniques—techniques which up to now have been carried out by a comparatively small number of action-group professionals and volunteers. Executive Director Harold Williams of the Cleveland NAACP chapter recommended mass demonstrations to integrate. In this one, only a few people apparently were hurt, mostly financially.

Forced change. Already, the militant pressures are forcing changes on builders and real estate men. In Dayton, Negro tenants of a 503-unit FHA rental project staged a six-day rent strike. Their ground: poor maintenance and unfair rent practices. After demonstrations aided by the Congress of Racial Equality (CORE), Shelby Construction Co. of New Orleans bought out its maintenance staff. In Baltimore, a federal judge ruled that Developers Abraham S. Sird and Israel Cohen must sell a $26,000 house in an all-white Montgomery County subdivision to a Negro school principal. They are enjoined from selling it to anyone else.

Reactions. Resourceful builders are using various means to sidestep the financial woes of being caught in the rights fight. In Philadelphia, most builders merely take orders from models which are "not-for-sale." Thus they have no inventory of completed homes vulnerable to forced sale to Negroes. One Long Island builder asks for a $1,000 deposit, non-refundable if a customer fails to qualify.

Negro goal: 'Government neutrality is not enough'

Few are in better position to judge what directions the new Negro militancy in housing will take than Jack E. (for Everette) Wood, 42, housing secretary of the National Association for the Advancement of Colored People, largest and the best organized of the Negro groups. Wood works directly with 550 local NAACP housing committees and only about one-third of all NAACP chapters have housing committees.

"Our philosophy is constantly changing day by day," says Wood. "But one thing we have learned—government neutrality is not enough. You have to have positive and affirmative programs encouraging racial and economic diversification in housing. Something more than a law is needed. The laws don't mean a thing if you don't get out and push.

Pushing is Wood's job. Much of his time now is taken up in trying to convince state and federal officials that government should not be neutral in housing.

For example, he has prepared written arguments for the governors of three states—Massachusetts, New Jersey, and California. Some are partly acceding to his position. Gov. Richard Hughes (D.) of New Jersey has just held a housing conference at which he encouraged state public housing and planning agencies to do more to avoid continuing segregated patterns in selecting sites and staging land-reuse in renewal areas. Gov. Edmund (Pat) Brown (D.) of California has just formed a civil rights task force. First job: prepare executive orders guaranteeing equal opportunity in all businesses regulated or licensed by the state—including real estate.

At the federal level, the Urban Renewal Administration has just made itself a non-neutral in Wood's eyes. FHA Commissioner William Slayton has ordered all cities planning SIT-INS crimped in the sale office of Builder Don Wilson until he put them under citizen's arrest. Then came mass picketing which tied up traffic, scared housewives, and led local officials to ask him to close his office.

that the massive Negro demonstrations violated their right to peaceful occupancy of their homes. "They want their freedom, and it's their right—but how about ours?" cried Mrs. Don Foyle. "I'm sending my children out of the area this weekend. It's too dangerous."
community-wide renewal programs to study the housing needs of minorities and develop positive programs to improve the quality and quantity of Negro housing. URA will no longer let owners listing homes for sale or rent to families displaced by renewal projects show a race preference. And the Public Housing Administration has refused to approve a 100-unit project in Englewood, N. J. (scene of Negro school demonstrations) because the units would be built in an all-Negro neighborhood and thus tend to harden segregation.

Wood says that Negro groups are becoming a lot sharper on the long-term implications of site selection and types of housing to be provided in renewal and public housing. In White Plains, N. Y., outside New York City, Parent-Teacher Assns. have been won over to supporting vest-pocket public housing projects in all sections of town to shelter Negro displacees of an urban renewal project.

For the future, Wood forecasts: "I see builders making an overt effort to attract a segment of the Negro market. Many good builders have come around to support democracy in housing and profit by it—Redeveloper James Scheuer of New York City, Ferd Kramer, sponsor of interracial Prairie Shores in Chicago, Builder Joseph Eichler in Palo Alto, Calif. We admire them for taking the lead. In a short time I suspect their competitors will envy the acclaim they are getting.

"The guys who don't follow their lead are going to be competitively disadvantaged."

Could the NAACP and other Negro leaders stop the present wave of racial disturbances? Wood doubts it. Negro leaders have traditionally looked askance at demonstrations because they feared the mass of Negroes might not join in. And if they did, there was no assurance of victory. But the demonstrations in Birmingham and Philadelphia (News, July) showed something can be gained. As a result: "I expect it will continue and expand," says Wood. At the just-ended NAACP convention, Wood presented tips on "direct action to achieve integration in housing." The open treatment is new, but the subject is not, says Wood.

—Kenneth D. Campbell

LEGISLATURES

Amid riotous sit-ins, California bans bias in housing

California has just adopted bitterly-contested law outlawing race bias in an estimated 70% of the state's private housing. It was the only state to pass new bias curbs this year. Alaska adopted an anti-bias law last year, and five did so in 1961. All told, 11 states and 5 cities now have laws against bias in housing.

The California bill prohibits refusal to sell, lease, or rent because of race in all publicly-assisted single-family homes, all publicly-aided apartments of more than two units, and all apartments with four or more units. Publicly-aided housing may be either through FHA, VA, or the state's Cal-Vet loan program. The state Fair Employment Practices Commission will enforce the law, along with the 1959 Unruh Fair Employment Practices Act banning bias in all business including real estate offices. PEPC may seek a 20-day restraining order against alleged offenders while it investigates cases.

California legislators adopted the measure only a few minutes before mandatory adjournment at midnight June 21—to applause and singing of demonstrators and spectators. This followed days of sit-ins, hunger strikes, and other demonstrations by Negro groups inside California's capitol building itself.

Behind the headlines. What really counted was that Gov. Edmund (Pat) Brown (D.) used all his muscle to pass the bill. He summoned the state Democratic central committee to Sacramento six days before adjournment and told them bluntly: "I intend to use every ounce of power and persuasion a governor has to push this important legislation." He asserted that Democrats had not put their full strength behind the Berkeley anti-bias ordinance (defeated by voters in a referendum in April)—"and that's the kind of mistake we must not make again."

What put the state bill over was days of secret negotiations between Assembly Speaker Jesse M. Unruh (D., Los Angeles), Chairman Luther Gibson (D., Vallejo) of the Senate committee which stalled an Assembly-passed bill for nearly a month, and other key party men. Out of this came agreement to send the bill to a Senate vote—where Senate President pro tempore Hugh M. Burns (D., Fresno) voted against it.

The secret maneuvers by the power-structure short-circuited efforts of opposing Realtors and Builders who relied on lobbying with members of Gibson's committee. During the fight Gibson received 4,000 letters—2,500 opposing the Rumlford bill.

The California Real Estate Assn. moved quickly to advise its members of their rights and duties under the law. But Realtors hinted they may join in a fight to force the law to a state-wide referendum—which would require 292,662 signatures on a petition. Cries N.A.A.C.P. President L. H. Wilson: "The law is equivalent to seizure of private property without due process of law. We stand for equal rights for all and special privileges for none. This is class legislation."


Associated Press

AUGUST 1963
Condominiums: 23 more states adopt enabling laws

So far this year legislators in 23 states have adopted condominium laws. This is the biggest advance yet for condominium, which became popular in Puerto Rico in 1955 and spread to the U.S. when Congress began letting FHA insure condominium mortgages in 1961. (Under condominium law, apartment residents own their own apartments. In contrast, co-op owners hold stock in a corporation which owns the building. Co-op residents are liable for default by other residents; condominium occupants are not.) Before FHA condominiums could be widely used, state enabling legislation was needed. With few legislatures in session last year, only eight—Arkansas, Arizona, Hawaii, Kansas, Kentucky, Louisiana, South Carolina, and Virginia—legalized them before this year.

This year, when most biennial sessions of lawmakers are held, some of the nation's biggest housing states like California, Texas, and Florida have moved into the condominium column. Others joining the parade at this writing are Alaska, Connecticut, New Jersey, Georgia, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Nevada, New Mexico Ohio, Rhode Island, South Dakota, Tennessee, Utah, Washington, West Virginia, Wisconsin, and Wyoming. Nine states have bills pending.

Opponents falter. Only in Texas did condominium face organized opposition. The Apartment Owners Assn. assailed the bill as an "FHA boondoggle" and "an invitation for promoters to prey on the people's desire for home ownership." It added: "The condominium device gives the promoter an unusually dangerous sales gimmick." Apartment men argued that promoters would draw heavily upon widows and single working girls, who know the least about apartment operation, with promises of paying less than rent. Legislators rejected this argument, but they did heed pleas of builders who feared condominium would be applied to already-constructed (and vacant) apartments to let them compete with new homes. The law makes existing property ineligible for condominium financing.

States with homestead tax exemptions wrestled with the problem of whether to give a full exemption to each condominium apartment owner or only one exemption for the entire building. Florida lawmakers, fearing full homestead exemptions, authorized one homestead exemption of $5,000 assessed valuation for all units under the same roof. The tax exemption would be divided among apartment owners. Georgia and Minnesota allowed full homestead exemptions for each unit, although in Georgia some urban counties have already whittled away the nominal $2,000 exemption by imposing special school taxes.

In Connecticut, lawmakers substituted the word "unit" for "apartment" in the law, hence applying condominium to commercial development like shopping centers and offices.

Who buys condominium? Promoters of the first condominiums in California are planning their units to appeal to some new groups. At a condominium conference in Los Angeles, Leonard B. Schneider said his Ardenmore Development Co., which has merchandised many co-op apartments in the last nine years, is thinking of designing condominium complexes with large owner apartments and smaller rental apartments. His reasoning: "People who like the advantages of a home [plus a rental income] may find condominium very attractive," especially when problems were made. He points out that no one individual can own more than four units under FHA Sec. 234, but he doubts conventional condominiums will have this requirement. Adds Schneider: "Condominium could be merchandised as a form of syndication where large apartment buildings could be offered—conventionally financed—and fatten up on the basis of income-earning potential.

Schneider also sees a third market for condominiums: "the fixed income person (e.g., widows and retired folk) who can afford to pay cash but who must have low monthly payments."

But Schneider warns: "The real danger is from the fast-buck operators who promise what they cannot deliver. Condominiums are not a substitute for value in housing. Condominiums cannot fail. It is not the magic word that will guarantee rapid sale of any kind of junk you or I decide to put together. Condominium is not the product... and remember the customers must like the product. And the very elements which make any other kind of housing fail will make a condominium fail."

Minnesota: big cities derail drive against public housing

Pressure from mayors and councils in the Twin Cities helped block a bill to limit public housing units to 50 per 100,000 population and require a referendum on every proposed project. Most industry groups supported it. "Public housing can't justify itself, then it doesn't deserve the vote of the people," testified Executive Vice President Bernard Rice of the Minneapolis Board of Realtors at one of several heated hearings. The bill was offered by a House freshman, Daniel J. Slater of St. Paul, who had campaigned on an anti-public housing platform.

Mortgage bankers failed in an effort to reduce the redemption period on home foreclosures to six months. The present one-year requirement (in several states) leads investors to penalize FHA and VA loans via deep discounts. The bill was supported by mortgage bankers and homebuilders' groups, but it got nowhere in the face of major unemployment and a depressed economy in the Mesabi range area near Duluth.

"There was no future for such a measure when the state is burdened with its own unemployment problem," said Sen. Harmon T. Ogdaahl, a Minneapolis Realtor. A bill to establish a uniform state building code won widespread support outside the legislature but died in House committee in the adjournment rush. Rep. Robert Ashbach, a St. Paul contractor and one of its authors, blamed "three or four key people in key places." The League of Municipalities, professional engineering and building associations, and contractors backed it.

Oklahoma: state lawmakers shout down public housing

An overwhelming House voice voted killed a bill to make Oklahoma the 46th state to authorize public housing. The measure had squeezed through the Senate on a narrow vote before homebuilders, Realtors and mortgage bankers organized a grass-roots campaign in opposition. Builders sent dozens of letters, postcards and phone calls by influential persons. Industrial groups, lumbermen, and savings and loan associations joined the assault. The Senate had amended the bill to limit rentals to families with incomes of $2,750 or less.

Three states crack down on mail-order land sales

California and New York have tightened their law against land fraud and Oregon has added a strict regulatory act.

New Mexico was the first state to legislate against wide-open mail-order sales this year (News, May). Colorado, Florida and Minnesota have also enacted curbs (News, July). California had a law widely considered as the nation's most severe, but the legislature in Sacramento raised violations from misdemeanor to felony which opens the way into state prison for errant promoters. The change requires subdividers to show adequate financial backing, desist from misleading advertising, and establish roads and sewers. The state can bar a public report if it doubts that site improvements were made, and it can require non-resident subdividers to consent to be served with California complaints before letting them sell in the state.

Gov. Mark Hatfield of Oregon signed a subdivision control law providing up to $10,000 fines and prison terms for promoters failing to file full particulars with the real estate commissioner, failing to prove financial ability, and to submit acceptable plans for water and sewage lines. The law goes into effect Sept. 2.

New York amended section 9A of its Real Property Law to require a subdivider to offer a full-disclosure statement to buyers. The change requires a financial statement from the offering company and raises a violation from a misdemeanor to a felony. The new rules went into effect July 1.

California: controversial plan for new housing agency loses

Gov. Edmund G. (Pat) Brown's much debated plan to put the state deeper into the housing field cleared the Assembly but died in

HOUSE & HOME
a Senate committee during the adjournment rush. Builders, salesmen, lenders, title companies, and real estate brokers fought the program, which would have:

- Created a new state Department of Housing and Community Development to pressure the federal government for more and bigger loans and grants in housing (e.g. lobbying for amendments to FHA Sec. 221(d)(7) submarket interest-rate scheme so low-income families could borrow at subsidized rates to buy homes).
- Shifted to the new department the division of housing standards now lodged in the Department of Industrial Relations.
- Given the new department $1 million to lend local agencies for redevelopment.
- Set up a $600,000 experimental program on low-cost housing.

The governor’s proposals were based on the much more sweeping recommendations of a housing advisory commission headed by Builder Edward P. Eichler (News, Mar.). Among these was a suggestion that California adopt an interest-subsidized plan for middle-income rental housing like New York’s Mitchell-Lama program, under which the state uses its power to issue tax-free bonds to provide 50-year mortgage money at sub-market interest rates. The commission also proposed that the state should plan and develop new satellite cities—as a move to counter urban sprawl. To builders, this added up—as President Robert G. Stewart of the San Diego Building Contractors Assn. put it—to putting “the state into the housing business on a grand scale and giving it dictatorial controls over the building industry.” Perhaps moved by industry protests, the governor did not forward these recommendations to the legislature. “Perhaps moved by the breadth of this study and its imaginative recommendations. . . .”

California lawmakers also:

- Cracked down on urban sprawl by creating annexation agencies in every county with power to veto new cities or districts. “There is too much government in California today,” said Brown. “This will slow down the trend.”
- Tightened up provisions of California’s celebrated 1913 Municipal Improvement Act, under which smart developers were often able to form improvement districts consisting of land they owned, and issue bonds to finance utility costs in development. Improvement districts and cities issued some $450 million in tax-free bonds during the first five months of 1963—about 10% of the U.S. total—arousing fears about the state’s fiscal reputation.
- Passed a bill bringing house designers under the state Architects’ Act and requiring that designers be licensed—a move that organized civil engineers oppose as an invasion of their domain.
- Set up a fund—to be financed from realty license fees—from which persons aggrieved by an act of a real estate licensee may be reimbursed up to $10,000 if a defendant broker or salesmen lacks the assets to pay. The measure was sponsored by Realtors.
- Let die in Assembly committee a proposed state constitutional amendment to give cities and counties power to shift local realty taxes from land plus buildings to land alone. The idea is aimed at taxing away the profits in both slums and land speculation.

“Walter Dorn
FHA’S BERMAN
He’ll direct operations.

named associate deputy commissioner for management. He will supervise all FHA budgeting, administration, and auditing.

The two new $200,000-a-year appointments by FHA Commissioner Philip Brownstein end talk that FHA might split its rental housing operations off from its one-family operations, creating a dual processing and underwriting bureaucracy. Instead, Brownstein has created a new top layer of supervision between him and the eight assistant FHA commissioners, including Rental Housing Assistant Franklin Daniels. “I’ve been complaining for years about how FHA is run,” says Bernardino with a smile. “Now, I’ve got a chance to do something about it.

If this reorganization works, FHA’s percentage of starts should go up dramatically. A lot of jobs that now go conventional could go FHA if we can get the agency running better.” Statistics underscore the agency’s need. Its share of privately-financed starts fell to 14.4% for the first five months of 1963 vs. 18.9% for the same period in 1962.

Brownstein, a Cornell law graduate, joined FHA in 1949, but left in 1957. All his FHA experience was in multi-family housing—which now accounts for 12.4% of FHA’s business. But this is an area where even its own veterans concede FHA needs beefing up—particularly on cutting processing time in many field offices and on supervising rental projects after they are built.

Since leaving the agency, Brownstein has specialized in realty law, most of the time in partnership with former FHA deputy Commissioner Charles Sigety, real estate director of the New York State Housing Finance Agency. As a lawyer and as vice-president of Webb & Knapp, Brownstein figures he has helped set up $500 million worth of rental housing.

Carlos Starr, who joined FHA when it was founded in 1934 and has lately been assistant commissioner for field operations, has been FHA’s deputy commissioner. Berman, deputy for operations, will head up all FHA home and multi-family operations, property improvement and rehabilitation, and foreclosure dispositions.

FHA begins ad campaign to sell foreclosed homes

Foreclosures of FHA-insured homes are still rising—despite assurances by some congressmen like Rep. Albert Raives (D., Ala.) that they have leveled off.

FHA Commissioner Philip Brownstein has told the Senate appropriations committee that FHA foreclosures on hand may have shot up 22% in the last six months. At the end of fiscal 1965, he testified FHA expected to have 49,000 foreclosed homes vs. 40,073 units on hand last Dec. 31.

Foreclosures are still coming in at the rate of 3,000 a month, and the agency has been able to sell only 2,000, FHA men say.

FHA has boosted its estimate of new foreclosed homes it expects in fiscal 1966, ending next June 30. The old estimate of 37,000 “likely” will be topped, says Brownstein.

The agency has made many changes in tightening underwriting and market analysis, but Brownstein doubts the effect of these changes will be felt for another year.

To cope with the backlog, FHA plans to begin advertising its foreclosed homes in newspapers like the Wall Street Journal and New York Times. The agency first will push its 7,000 homes in Florida, an effort to sell Northerners on buying in this vacation area.

FHA’s disposition problems prompt some real estate men to say, “No, it’s not in FHA’s hands.” FHA’s experience has been in multi-family housing—which now accounts for 12.4% of FHA’s business. But this is an area where even its own veterans concede FHA under fire for dropping insurance on foreclosed units

Private insurance companies are protesting so loudly over FHA’s new policy of not buying hazard insurance on homes and apartments it acquires in defaults that the agency was called before the House housing subcommittee to explain. Insurance companies did not get very far. FHA stopped taking out hazard policies for foreclosed homes on Jan. 1 and for apartments on July 1.

FHA Commissioner Philip Brownstein defended the policy. He said premium payments were much more than FHA had recovered via fire and hazard policies. From 1954 to April 30, 1965, FHA paid $4,363,996 in premiums but collected only 57.5% in claims, or $2,576,166. The General Accounting

NEWS continued on p. 13

AUGUST 1963

8

9
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FOR COOLING — ADD-ON OR INDEPENDENT SYSTEMS

Package Cooling Units and Heat Pumps in a wide range of seven sizes, A.R.I. tested and rated. Low silhouette, insulated, weatherproof cabinet is approved for outdoor installation.

Summer Air Conditioning, Electric Powered, air-cooled condensing units up to nominal 20 tons. A.R.I. rated capacities with unusually low operating cost. Top discharge, weatherproof. Five-year warranty.

Gas Engine Condensing Unit, air cooled, operates on natural or LP gas and 115 v. A.C. Very quiet and economical in operation. Designed for use with direct expansion cooling coils.

Blower Coil Units, with evaporator, blower and filter may be used in either free discharge or ducted applications. A.R.I. capacities from 21,400 to 118,000 Btu./hr.

FOR COMMERCIAL-INDUSTRIAL HEATING

Gas-Fired Unit Heaters, the Janitrol 67 Series, leader in design, with eleven models from 30,000 to 250,000 Btu./hr. inputs. Includes complete control system, and durable aluminized steel heat exchangers, with stainless steel optional.

Gas-Fired Duct Furnaces, weatherproof model shown, is designed for outdoor installation; also available in standard models. For heating circulated air or tempering make-up fresh air. Available with either aluminized or stainless steel heat exchangers.

Heavy Duty Gas-Fired Blower Heaters for either free discharge or central system use. Equipped with high capacity blowers and aluminized steel heat exchangers with inputs from 250,000 to 1,750,000 Btu./hr.

More Information? Detailed specifications and engineering information on all of these models are available from your local Janitrol representative. He's an expert in equipment utilization and ready to provide personal assistance. Give him a call, he's listed in the yellow pages. Or, you may write to the Product Application Manager at the factory in Columbus.
"I’ve been soaked in hot water for 4 hours, steamed for 24, frozen for 80, and baked for 84. I can’t take it any more. I’m cracking up."

"Weakling!"

Both of the above panels—CreZon Overlaid Plywood and regular plywood—have undergone a grueling 8-day torture test designed to demonstrate resistance to weathering. For four cycles, 192 consecutive hours, they were alternately boiled, steamed, frozen and baked dry—the equivalent of years of weather exposure.

Result: The photos (unretouched except for cartoon lines) speak for themselves. Regular plywood started to face-check during the first cycle, and became progressively worse. But the same plywood with CreZon overlay remained smooth and tough. There was no checking, cracking or grain-raise.

Conclusion: CreZon is durable! It assures the maximum life for paint and other top coats.

We’ll be glad to send you an actual sample of the test panels so you can see and feel the difference yourself.

Write to Crown Zellerbach.

Crown Zellerbach makes the overlay. These companies use CreZon to make high-quality overlaid plywood:

- ANACORTES VENEER, INC. (Armoric);
- DWYER LUMBER AND PLYWOOD CO. (CreZon Overlaid Plywood);
- EVANS PRODUCTS Co. (Evanite CreZon Overlaid Plywood);
- GEORGIA-PACIFIC Corp. (GPX Yellow Panels, GPX Green Panels, GPX Yellow Bevelled Siding);
- ROSEBURG LUMBER Co. (CreZon Overlaid Plywood);
- SIMPSON TIMBER Co. (Simpson Guardian Overlay);
- ST. PAUL & TACOMA LUMBER Co. (Plyaloy);
- UNITED STATES PLYWOOD CORP. (Duraply).

CROWN ZELLERBACH
CREZON SALES DIVISION
ONE BUSH STREET, SAN FRANCISCO

HOUSE & HOME
House knives better housing statistics

Efforts to get more detailed and up-to-date housing statistics from the federal government (News, Mar.) have been stalled down in the House.

The House appropriations committee cut out all $210,000 the Census Bureau sought for a national housing inventory and slashed the remaining budget so deeply that work to improve housing vacancy data cannot begin.

The battle now shifts to the Senate, where the finance committee is pondering industry pleas to restore some of the funds. The Senate is traditionally more generous than the House.

No mid-census count. In dropping the $210,000 in 1965 or 1966, the House appropriation committee said tunnel: “If the interested housing agencies believe the inventory is necessary, they should provide the funds.”

But there is no chance that either HHFA or the Home Loan Bank Board, whose budgets are still stalled in the appropriation committee, could divert enough money for the count from other activities.

The big reason is that the $210,000 for the fiscal year ending next June 30 is only the first installment on a total bill of $6 million. The appropriations committee apparently was shocked by this estimate, because the housing inventory of 1956 cost only $1 million. That count proved a tremendous boon to the housing industry, for it revealed that the Bureau of Labor Statistics was understating housing starts by as much as 25%. One result was a major overhaul of the statistical method of counting monthly housing starts, beginning in 1959.

For the 1965 or 1966 housing inventory, housing men had wanted much more detail than in 1956. They wanted to get breakdowns between city and suburban areas in metropolitan areas to shed light on whether families are migrating back to the cities and whether the housing supply of central cities is increasing. The survey would also measure whether rents and house values are going up or down and how much deterioration is taking place.

Status quo in vacancies. The committee trimmed $3.2 million from a $17.2 million request for collecting, compiling, and publishing other Census statistics on housing.

This almost certainly dooms a plan to expand Census’ housing vacancy reports to cover the locals situation in 35 met areas. Currently Census reports vacancies only by sections of the nation. The funds provided would only let Census give technical aid to local organizations in gathering their own vacancy data.

Housing men in the Federal Statistics Users Conference are pushing hardest to get vacancies by metropolitan areas restored in the Senate. They say the met area program, along with a program of correcting the wild month-to-month swings in housing starts, would cost $1,035,000. A half-way approach to the met vacancy reports would cut this to $735,000.

Still undecided in the House is the fate of HHFA’s request for $600,000 to continue and expand its quarterly report on housing sales and unsold inventory.

LABOR

A fresh report on labor featherbedding

How widespread are labor abuses in home-building? A new NAHB survey gives definite, if spotty, support to builders’ contentions that restrictive practices—in a number of cases severe ones—exist and need remedying through changes in federal labor laws.

Some 15% of builders generally say they face labor abuses in one form or another. This percentage increases to 28% in areas where organized labor predominates. Given the small sample (86 replies or 11% of 778 builders queried) the survey is less revealing statistically than it is for the documentation it provides of restrictive practices. Some samples:

• Power tools: “no spray guns.” “all trades outlaw the use of power-actuated tools, guns;” “a 12½¢ premium per hour on automatic nailing machines for carpenters.”

• Contracting: all work, from “installation of form work for foundations (to) all types of cabinets, wardrobes and sliding doors shall be done by the prime contractor or builder direct with carpenters on a straight per diem basis.”

• Brushes and rollers: “Brushes over 4” wide shall be used in water soluble material only, but brushes over 6” wide shall not be used;” “maximum width of rollers shall be 9;” “maximum handle length shall be 18.”

• Prefabs: “They are opposed to packaged homes and always manage to change one or two requirements in building codes to keep them unacceptable here.”

Concludes NAHB Labor Director John J. Riley: “The replies . . . constitute a valuable record to support our position that changes should be made in federal labor laws, as soon as possible, to equalize the bargaining strength of labor and management.” He also calls for elimination “by a strict prohibition in the Taft-Hartley law” of restrictive practices related to either materials or procedures.

Another precinct heard from: a broad-based survey by the Builders Institute of Westchester and Putnam Counties turned up “an overwhelming number of responses complaining about feather-bedding as the primary problem,” according to Executive Vice President, George A. Frank. The study also branded the mechanical trades like electricians and plumbers as among the least productive, operating engineers as “the worst offenders in maintaining featherbedding work rules.” With a current average Westchester wage rate of $4.70 an hour, with an additional 54¢ for fringe benefits, the situation is growing worse— despite a “growing revulsion” toward these practices by builder and general contractors in the area, the survey reports.
"...installation very fast and simple"
"Saves counter-top waste and base cabinet"
"Homeowners like lowered top and foil-lined oven..."

Mayer-Peterson reports on new Kelvinator Slide-In Electric Ranges

"The ease and savings in the installation, appearance and customer accept­ance make the new Kelvinator 'slip-in' range a winner in our book," writes Mr. Curtis Peterson of Mayer-Peterson Builders, Tacoma, Washington. "The installation proved to be very fast and simple, and gives a true 'built-in' appearance—not to mention the savings achieved through counter-top waste and elimination of a base cabinet below the range. Our homeowners like the lowered, modern cooking top and the foil-lined oven very much." Why cut out, build up or drop in any more when Kelvinator gives you more built-in appeal for less? Install the new Kelvinator Slide-In Ranges and save!

Kelvinator
Division of AMERICAN MOTORS CORPORATION, Detroit 32, Michigan
Dedicated to Excellence in Rambler Automobiles and Kelvinator Appliances
The tract of rubble which rips a huge gash through the landscape not far from downtown Buffalo (see photo) testifies to the growth of renewal's crown of thorns: how to get cleared slum land back into the hands of private redevelopers.

A year ago House & Home found a big buildup of cleared land (News, Aug.). Today, renewal agencies are still failing to sell as much land as they buy and clear. But the pace of sales has quickened and the rate of buildup has slowed. And both renewal agencies and redevelopers are trying new ways to cut the backlog.

Reports to the Urban Renewal Administration show cities had a record 11,334 acres on their hands on last Dec. 31. During 1962, cities acquired 3,017 acres, down from a peak of 3,774 the year before. Sales of land reached 1,193 acres, highest since the federal renewal program began in 1949. But even with that brisk sales pace only 4,999 acres for former slums have been restored to some use.

**New tactics.** Redevelopers are taking some new approaches to the buying of slum land. Three or four years ago the big push was for negotiated agreements with cities. This approach is now losing favor. "I used to think negotiating was the best," says a Charles Brooks of United Redevelopment Corp. in Columbus, Ohio. But after working two years on a Newark, N.J. project which still has not materialized, he says: "The lead money is fantastic. Let the city set its terms and qualify its bidder. The bid basis is best."

Redeveloper James Scheuer of New York City finds competition for good renewal projects hotter than ever. "Now that renewal has gained favor, a few redevelopers have been caught in local political fights.

VACANT TWO YEARS.

Vacant lots are a constant threat to renewal projects. This vacant lot in Buffalo was bought for its 75-acre Ellicott project. In the middle of negotiating a final contract, Republican Chester Kowal replaced a Democrat as mayor. Six months later the first redeveloper was ousted because his proposal for a supermarket omitted basements and brick veneer. In this politically-charged atmosphere nine bidders vied for the Ellicott land last January, and subsequent tests winnowed this to two. One is First Hartford Realty Corp. of Manchester, Conn., a publicly-owned company which has redeveloped areas in Putnam, New Haven, and New London, Conn. The other is Urban Properties of Pittsburgh, U. S. subsidiary of Revenue Properties Ltd. of Toronto. Mayor Kowal and his Republican administration line up in favor of Urban Properties; ten of the 11 Democrats on the common council have passed a resolution favoring First Hartford.

**New role for Realtors.** In the first sales of land by cities, the use of real estate agents was regarded with suspicion, since a redeveloper in any community is best. Now that renewal has gained favor, brokers are needed by city governments more than ever before to prevent accumulation of this land," says Chairman Lloyd D. Hanford Sr. of NAREB's Build America Better Committee. Samples:
To help you sell homes faster, Red Cedar Shingles on a roof add interest, color, durability, texture, insulation, wind resistance, maintenance freedom and the "buy appeal" of real wood.

They do the same for sidewalls.

RED CEDAR SHINGLE BUREAU
5510 White Bldg., Seattle 1, Wn., (In Canada: 550 Burrard St., Vancouver 1, B. C.)

Please send me free details about Red Cedar machine-grooved shakes and shingles.

NAME
ADDRESS
CITY
STATE

RED CEDAR SHINGLES
The "Certigrade" and "Certigroove" labels are your guarantee of quality specified by rigid industry standards.
NEWS

- Pittsburgh is paying real estate men who bring a genuine buyer or lease the prevailing commissions of the Real Estate Board.
- St. Louis offers a broker 6% commission to negotiate sale of industrial or commercial land in its 220-acre Kosciusko project.
- Little Rock has perhaps the most unusual tie with Realtors: the Housing Authority lists all property for sale with the local realty board, which then confers with all prospective developers. Developers submit their proposals through the board to the authority, which will pay a 6% commission on each sale. "This will be like having 1,000 people on your staff," enthuses Executive Director Dowell Naylor Jr.

The price is fixed. As renewal agencies grow more sophisticated, they tend more and more to fix the price of the land they offer and judge competing entries on design merit. This practice avoids the kind of furor raised two years ago when Santa Monica asked developers to increase their dollar bids.

Of the major competitions recently, Kansas City, Denver, Norfolk, Syracuse, Buffalo and Hartford used the fixed-price method. Lexington and Louisville will follow suit.

Some sample prices and winning bidders: Kansas City: $906,100 for 8.5 acres for 1,000 apartments by Lumbermen's Co.; Denver: 65c and 75c a sq. ft. for 658,824 sq. ft. for 473 units by Colfax Terrace West Corp. (combining Van Schaal & Co. of Denver and Midwest Redevelopment Corp. of Cleveland, headed by Chat Paterson); Norfolk: $220,000 for 7.9 acres for 49 high-rise units and 55 terrace apartments and townhouses by Samuel A. and Henry A. Berger of Philadelphia; Syracuse: $1.80 per sq. ft. for about ten acres of residential land for 972 apartments by Reynolds Aluminum Service Corp., associated with Eagan Brothers Corp. of Syracuse.

URA rapped for approving costly projects too fast

Is the federal government approving millions of dollars in urban renewal subsidies to tear down central city areas which need not be demolished at all?

The General Accounting Office, Congressional watchdog of federal spending, has just raised this question in a report that sharply criticizes the Urban Renewal Administration.

In Cleveland's $131 million Erieview project, says GAO, the federal renewal agency used unreliable inspection reports from city officials as a basis for judging housing substandard—thus eligible for razing. URA accepted city reports showing 71% of housing in the project area was substandard. But an on-the-spot inspection by GAO investigators, working with city and federal housing inspectors, indicated only 20% of the buildings were substandard "because of deficiencies which could not be corrected by normal maintenance." Moreover, this 20% accounted for only 11% of the ground floor area and 6% of the total floor area, GAO charges.

Yet on such flimsy and inaccurate evidence, says GAO, renewal officials approved federal grants of more than $10 million and federal loans of more than $33 million. In reviewing Cleveland's application, says the GAO report, HUD regional officials did not even go inside any of the 84 buildings the city classified as substandard—buildings which had appraised values as high as $900,000.

The GAO report complains that federal

AUGUST 1963
install NIBCO valves and fittings in any home according to accepted methods. NIBCO will make this guarantee on your certified installation.

Any installed valve or fitting proved defective will be replaced and $5.00 labor cost paid for each replacement, up to a total of $500.00 for each Certified NIBCO System (all NIBCO valves and fittings). This guarantee is made to the original home purchaser for 20 years. (See guarantee for full particulars.)

Here's proof of "hidden quality" in your expert home installations. And, it doesn't cost a cent extra! Put this guarantee to work for you. See your NIBCO wholesaler or write NIBCO INC., Elkhart 3, Indiana, for free "CAP" sales promotion kit.

FHA RENTAL VACANCY RATES
as of March 15, 1963

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The agency reports a 1% rise in vacancies to 22% in 60,368 additional apartments which the FHA has either foreclosed or taken after assignment of title by the owners. When these projects are added to insured units, the overall vacancy rate nationwide is 7.2%, down from 7.3% a year earlier. Local picture:

FHA vacancies drop again after five-year rise

officials give too little attention to the possibility of preserving structurally sound housing within the framework of renewal. HHPA Administrator Robert Weaver has defended the project on the ground that structural condition buildings in a renewal area is only one of many criteria which should be used in deciding whether a building should be demolished.

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"Chromalox all-electric Season-Aire does more than heat in winter and cool in summer," says Mr. Miller of R. E. Miller & Sons, Inc., Ohio builders. "It gives a home 24-hour-a-day, 12-month-a-year comfort conditioning whether the temperature's 100° above or 10° below zero."

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A federal grand jury in Brooklyn has indicted eight FHA field inspectors, a former inspector and a VA construction analyst on charges of taking $13,000 in bribes from homebuilding companies on eastern Long Island.

It also charged Builder Richard Wallen, 55, of Old Field, L.I., with perjury in denying he made bribe payments. Wallen heads the Echo Hills development in Kings Park, L.I. It was the largest mass indictment of FHA inspectors in the agency's 29-year history.

The accused, U.S. Attorney Joseph P. Hoey says the alleged bribe takers got from $110 to $8,000 between 1959 and 1962 and were offered money for expediting paper work for the construction and financing of 700 homes in the $16,000 to $24,000 range in Suffolk County. He said the $8,000 went to Edward Moss, 45, a $9,000-a-year supervising inspector in the FHA's Queens office. Moss was indicted for bribery and for perjury before the grand jury in denying he collected any money. Other inspectors connected with the Hollis office and similarly indicted: Hyman Wintzer, 42, a supervisor; Isadore Rosen, 48; James De Vito, 35; David E. Strutt, 58; Richard Maher, 58; Irving Hell- er, 50, who retired in August.

Two inspectors were charged only with accepting bribes: Arthur B. Civardi, 54; William T. McCartney, now with FHA office in Coral Gables, Fla. The VA man, accused of both bribery and perjury, was Frank Luciano, 62, supervisory construction analyst for the Manhattan office.

FHA has put its accused on paid leave and denied them access to their offices. The maximum penalty for bribery is three years in prison and a fine three times the amount of the bribe; for perjury it is five years and a $2,000 fine on each count.

The builders. Hoey says the bribes were paid by four companies besides Wallen's. Their officers cooperated with the grand jury and were not indicted. New Attorney General Robert Kennedy identified them as Laurell Corporation, (the late Dick Osias), Junard Homes, Royal Oaks Inc. and Tornado Realty.

Reports circulated before the indictments that L.I. builders were paying visit money, or fees, to persuade inspectors to call at construction sites on schedule after an earlier system of Yule gifts proved inadequate. FHA inspectors at three stages—foundation, rough framing and final—and can run up a builder's costs by delaying.

S&L scandal convicts two ex-congressmen

Maryland's seamy scandals echoed once more in court as a federal jury convicted ex-Congressmen Frank W. Boykin (D., Ala.) and Thomas F. Johnson (D., Md.) on all eight counts of conspiracy and conflict of interest.

J. Kenneth Edlin, 64, a Miami sat operator and ex-convict, and his attorney, William L. Robinson (L.I.), also were found guilty. Each of the four could draw up to 19 years in prison and $75,000 in fines.

Both congressmen were defeated for reelection last year. Multimillionaire Boykin, 77, a flamboyant fixture in the house for 28 years whose constant slogan was "everything is made for love," had received President Kennedy's accolade as a man of "blythe spirit and warm heart." Johnson, 53, had been endorsed by the President for reelection only six days before being indicted. Attorney General Robert Kennedy testified for the government at the ten-week trial, which ended June 13.

The charges. The indictment was drawn under an old conflict-of-interest statute and its first count charged the four with conspiring from April 1960 to December 1961 to obstruct the impartial operation of the Justice Dept. and to deprive the government of its right to the services of congressmen "free from corruption, dishonesty and fraud."

The next seven counts charged Johnson with accepting $24,918 from Edlin and Robinson in return for efforts to induce the Justice Dept. to quash charges against Edlin, who had been indicted in November 1959 on eight counts of mail fraud in the operation of First Colony sat of Prince Frederick and Elkton, Md. Boykin, Robinson and Edlin were also accused of abetting Johnson. The grand jury also charged that:

- Johnson defended Maryland's independent S&Ls in a House speech June 30, 1960, and the other three men circulated 50,000 copies.
- The congressmen participated in 36 contacts with Justice Dept. officials—including Attorney General Kennedy—trying to win dismissal of the Edlin charges.
- The charges were not dropped. Edlin pleaded no contest in December 1961 and finished a six-month term in the federal penitentiary at Tallahasee only a week before the Baltimore indictment.

The defense. Johnson testified that money from Edlin and Robinson represented legal fees for sat work. He cited his draft of incorporation papers for a $2.3 million apartment project in Prince Georges County, Md., as an example. He vehemently denied he had been bribed to make the House speech and termed it an honest rebuttal of newspaper stories he asserted were unjustly critical of S&Ls.

Boykin shook hands with newspapermen on hearing the verdict and walked out repeating "everything is made for love."

He had maintained his innocence from the start, insisting that $250,000 he got from Edlin was the down payment on two land tracts and not an inducement to use influence. He was defended by Lawyer Edward Bennett Williams, who has until Aug. 5 to file appeal motions. Johnson also says he will appeal.

Bryce Curry named to head New York HLB

Alabama-born Bryce Q. (for Quention) Curry, 39, who began his public career as a page in the House of Representatives in 1941, has been elected to the $35,000 presidency of the Federal Home Loan Bank of New York over the virtually unanimous protest of rank-and-file savings and loan men from New York and New Jersey. Curry, a nephew of Sen. John J. Sparkman (D., Ala.), has been general counsel of the National League of Insured Savings Assns since 1959.

His election by New York directors followed a day of controversy attending a visit by Chairman Joseph P. McMurray of the Federal Home Loan Bank Board.

McMurray had come from the capital to back Curry against sat managers from all over New York State who had proposed Michael Zarelli, acting president.

JAMES B. PRENDERGAST
He steps up

Shakeup at Barrett; Canadian named chief

The management shuffle has brought the resignation of H. Dorn Stewart, 56, as president of Barrett Roofing and his replacement by James B. Prendergast, 43, a Canadian war hero who joined the parent Allied Chemical only three years ago as a management trainee. He was formerly president of Gutta Percha & Rubber Ltd. in Toronto.

G. Peter Oldham, 50, of Riverside, Conn., is out as vice president for sales. His general marketing manager, Don A. Proudfoot, 52, of Greenwich, Conn., had departed earlier (News, June). Proudfoot and Stewart, a New Yorker, are past presidents of the Producers Council.

Insiders say the upheaval derives in part from the death in 1962 of Allied's dynamic chief executive, Kerby H. Fisk. Control passed to a group headed by President Chester M. Brown. Oldham, according to insiders, found the new Allied hierarchy unsympathetic to proposals to expand Barrett by buying new plants and modernizing to boost profits.

Now, he says only: "We carried it as far as we could."

Four housing concerns pick new top officers

Eichler Homes of Palo Alto, Calif. (1962 sales: $19.3 million) has named Edward P. (Ned) Eichler, 33, as president and manager of its single-family division, Ned Eichler chaired California Gov. Edmund Brown's housing commission whose controversial recommendations died in the just-ended legislature (see p. 8). He steps up from vice president, although recently he had been on loan to Janus Co. of Los Angeles. His father, Company Founder Joseph L. Eichler, becomes chairman and will concentrate on a new multi-family division. Richard L. Eichler becomes senior vp and treasurer.

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building company (1962 sales: $11 million), has picked Theodore D. Delson as president. Former Chairman Charles H. Kellstadt of Sears, Roebuck & Co. has been named chairman and chief executive officer of the General Development Corp., Miami-based land development company (which showed a loss last year, see p. 34). Kellstadt succeeds Magazine Publisher Gardner Cowles, Harry A. Years remains as president.

Francis S. Leven is new chairman of Franchard (né Glickman) Corp., New York City realty company whose former chairman Louis Glickman lost control when his personal syndication activities collapsed (NLWS, Feb.).

President W. Hamilton Crawford of Crawford Corp. in Baton Rouge and two associates have been elected to the 11-man board of Inland Homes Corp. of Piqua, Ohio. Crawford, who owns 28% of its stock, is now Inland’s largest shareholder. Inland earned $146,774 on sales of $77.7 million in the year ending Jan. 31, while Crawford had profits of only $2,338 on sales of $7.2 million in 1962.

Upheaval at Prangie: Sey quits as president

President William F. Sey, 65, a founder and director of J. Maxwell Prangie & Co., New York City mortgage brokers, has resigned amid a major personnel shakeup. Also departing: Senior Vice President Harry R. Moody, Treasurer Louis A. Brown and his son, Richard; Vice President William I. Zimmerman; and Salesman Richard W. Jennings.

Prangie, 68, and Sey blame policy differences for the parting, but emphasize that they were not in personal conflict with each other. They had been together 21 years. Sey has organized a new mortgage brokerage concern, Sey, Brown & Zimmerman. Max Pringle resumed the presidency of his company ($120 million in mortgage placement last year). Frank G. Sheehy of Chemical Bank New York Trust was named senior vice president, secretary, and treasurer. John F. Downey moved up to senior vice president.

DIED: Clarence A. Hardesty, 54, president of Carroll Mortgage Co. of Seattle (servicing: $58 million), who a speeding hot-rodder crashed into the auto in which he was riding, May 25 in Seattle. Hardesty was a governor and executive committee member of the Mortgage Bankers Assn. In 1956 he was one of 28 mortgage bankers who set up Investors’ Central Management Corp. of New York City to woo pension fund money into mortgages. ICMM now manages $200 million in mortgages. J. Lee McIntosh becomes Carroll president.

DIED: Albert H. Baum Jr., 75, veteran leader in the campaign for modern building codes, June 16 in St. Louis. Baum was president of the Building Officials Conference of America from 1948 to 1953 and for 12 years was chairman of the committee that drafted and administered the BOCA basic building code, one of the nation’s four proprietary building codes.

Baum helped organize the Joint Committee on Building Codes and was its chairman for 12 years. With insufficient funds and sparse meetings, the committee tried valiantly but unsuccessfully to eliminate the four regional codes. Baum also set up the American Society of Building Officials, a cooperative activity between BOCA and the International Conference of Building Officials. He helped to organize the National Coordinating Council of Building Officials Conference and the Southern Building Code Conference.

Al Baum began working for St. Louis in 1909 as a draftsman fresh out of Washington University. He joined the architects Hoer, Baum & Froese in 1921, helped design the Scottish Rite Cathedral, the West Park Baptist Church and Christian Hospital. In 1941, St. Louis named him building commissioner, a post he held until retirement in 1960. His last major effort was in behalf of the new code (News, Apr.) that has opened St. Louis to modern building techniques. He was the technical adviser to its drafting committee and attended most of its more than 100 meetings.

DIED: Harry Lefrak, 78, who came to New York from Palestine at 20 with $4 in his pocket to found the apartment house empire that bears his name. July 1 in New York City after a long illness. He was chairman of the Lefrak Organization, which has built 50,000 housing units in the New York area since 1920. He began building one-family homes in Brooklyn, but switched to apartments as New York City grew cramped for space. Today, the Lefrak’s estimate one of every 16 New Yorkers lives in a Lefrak house. Lefrak gave up many of his activities in 1948 when his son, Samuel J. Lefrak, took over management of the business.

DIED: Charles Marshall Cramack, 63, director of the fiscal management branch of the Public Housing Administration, June 13, of a brain tumor in Washington. Joseph J. Greenberg, 79 real estate developer and builder of one of the first large apartment houses in Philadelphia, co-founder of the Society of Industrial Realtors and president of the City Planning Commission, June 16 in Philadelphia; Alfred Itch, 53, vice president and director of City Investing Co., June 16 in New York City; Dr. Emil Lorch, 92, dean emeritus, University of Michigan college of architecture & design, June 20 in Ann Arbor.

CANADA

Liberals’ daffy prescription for housing provokes a dobbynbrook

The first budget by Canada’s new Liberal government, handed to Parliament in mid-June, has almost brought the housing industry to a standstill.

Builders are up in arms (some in Vancouver are threatening to strike) over the plan to apply Canada’s new 11% sales tax on manufactured products to building materials, until now exempt. On a $15,000 house, this will increase the price about 4%, or $600.

To make it easier for buyers to get their rebates on materials from $14,900 to $15,600. The government will give $500 tax-free grants to buyers of homes built between December 1 and March 13. This scheme seeks to spur winter construction across the country, since only Vancouver has a temperate winter climate. But builders protest it may lead potential buyers to wait for winter to collect the bonus.

Crippling sales. Moreover, imposing the tax on building materials has crippled an already weakened building industry. And they are not sure how houses they started before the tax was announced will be treated.

In extending the tax, embattled Finance Minister Walter Gordon said all fixed price contracts in existence would be tax exempt. But builders who have already started houses don’t know whether these houses had to be sold before the date or how they will get their rebates on materials ordered but not delivered until after the tax was levied. Compounding the confusion, Gordon later shaved the tax to 4% for now, with step-up schedules to 8% March 31, 1964 and to 11% Jan. 1, 1965. He promised revisions to apply it “more fairly” to prefabs.

Builders estimate that if the tax sticks it will cost at least a two-year depression in the industry. And even if it is ultimately rescinded, they say it cut a lot out of this year’s production. NHBA has received hundreds of telegrams, letters, and phone calls from builders already saying that people have lost interest in buying a house. Some builders have even lost sales—anywhere from five to 15 homes.

Cheaper money. Will the drop in sales intensify the already 6% drop in mortgage rates? NHBA loans by private lenders through May (before the rate cut) were running 2.1% behind year-to-year levels, and direct government loans were .9% higher. Overall private lenders were making 72% of all NHBA loans. But conventional mortgages bring 6% to 7% interest, and in the wake of the NHBA rate cut, some builders already say they can find no private lenders willing to lend at 6%. Canadian law bars discounts on NHBA.

AUGUST 1963

Walter Dran

NEWS

CODE LEADER BAUM

A long try at unification
The home where 100 people dial their climate on Zoneline Heat Pumps

How do you keep 100 residents of a nursing home never too hot, never too cold all year round?

At Wychmere Nursing Center, co-owner Bob Pugh answered the question with General Electric Zoneline Heat Pumps.

"The prime concern here is for the patient," says owner Pugh. "We get a broad temperature spread in Memphis. Anywhere from zero to the low hundreds. Plenty of humidity, too. The Zoneline Heat Pumps allow us to fit the room temperature to the needs of the person who's staying in it. They do it quietly. They do it economically, no matter what conditions are outside. There are times when the Zoneline Heat Pumps are cooling on one side of the building and heating on the other. In the morning and early evening, for example. You can't beat that for flexibility. Our people are very pleased with them. So am I. I am using them in a similar project at Knoxville, Tenn.

"Only there, I'm using twice as many."

More and more builders and owners are discovering the flexibility and economy offered by G-E Zoneline heating and cooling. How about you? Write Room Air Conditioning Department, General Electric Company, Appliance Park, Louisville 1, Kentucky.

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GENERAL ELECTRIC
MORTGAGE MONEY

Discounts firm but loan supply stays spotty; S&L dividends go two ways

Schizophrenic is the only way to describe the mortgage market evolving under the onslaught of a torrent of savings that persists in setting records almost each month. The FHA market has split into two sub-markets—one for the New York State savings banks and the other for Massachusetts savings banks, insurance companies, and pension funds. “There is a price and quality gap separating them,” says President Arthur Viner of Investors Central Management Corp. At the same time, Los Angeles S&Ls are pushing their dividend rates up a notch, mostly from 4.8 to 4.85% but to 5% in one instance, while some thrift men in other cities—including San Francisco and San Diego—are cutting dividends.

Mortgage supply is still lagging behind the increase in housing starts.

“It is becoming harder and harder for investors to obtain prime quality FHA or VA mortgage loans ready for near delivery at better than a 5% yield,” says Mortgage Bankers Patterson & Kirwin of New York City.

The supply of loans from the big California market—where almost 20% of U.S. housing is built—is still holding firm. Mortgage men say the volume is increasing from Texas, especially Houston where the new Manned Space Center is sparking a housing boom. Atlanta has a “greatly improved” loan supply.

The prima donna of the mortgage market now is the Sec. 220 loan because FHA will pay off in cash instead of debentures in foreclosure. So sought after are Sec. 220s that Mortgage Brokers Sonnenblick-Goldman of New York City have just arranged $43 million of Sec. 220s with the investors, all life insurance companies, paying their commission (under ½%).

The FHA market has split into two sub-markets—one for the New York State and one. State Mutual S&L, subsidiary of Far West Financial Corp., has jumped a conventional or all-cash basis are bulking larger and larger; in May these starts are 15% ahead of 1962 and now account for 81% of total activity.

FHA financing is shrinking and starts of one-to four-family units under FHA are 19% behind 1962 through May. In this new market many mortgage men are making more spot loans on existing homes than ever before. Los Angeles and San Francisco mortgage bankers say they are setting new records in this category.

The S&L dividend picture: It's southern California vs. the nation.

Two months of official pressure by Home Loan Bank Board officials and trial balloon dividend cut (later rescinded) by S&L Tycoon Bart Lytton, have split the S&L market. California, until now a high-rate island with dividends generally at 4.8%, is now two markets: many Los Angeles S&Ls are at 4.85% and one, State Mutual S&L, subsidiary of Far West Financial Corp., has jumped to 5%. Four large San Francisco S&Ls—Citizens Federal, San Francisco Federal, First Savings of Oakland, and Guaranty Savings of San Jose—retreat from 4.8% to 4.5%. S&Ls in Cleveland drop ¾% to 4%/4% and Majestic S&L, a Midwestern Financial subsidiary in Denver, drops from 4%/4% to 4%/4%. Three large Dallas S&Ls go from 4%/5% to 4%

Bart Lytton, after saying his Beverly Hills Federal S&L would cut from 4.8% to 4.6% in October, cancelled that cut and upped rates in his Lytton Savings from 4.8% to 4.85%.

The S&L market is fragmented, and mortgage supply is still lagging behind the increase in housing starts. mortgage men are anxiously waiting the first figures for what effect these changes will have on S&L savings inflow. New S&L money is 40% ahead of 1962 through May and an increase of 10% to 15% is estimated for June. Savings banks are holding pace, with net savings running 6.8% over 1962 through June.

The hot competition for savers’ dollars is hurting some commercial banks. Two giants in New York City, Chemical (assets: $5.3 billion) and Morgan Guaranty (assets: 5.2 billion), report lower profits through June due largely to higher interest payments on deposits.

August 1963
a powerful selling tool...

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You have a real, merchandisable selling feature when you install QO “quick-open” circuit breakers in your homes. You’re providing far more than adequate wiring. You’re providing a convenience that’s easily demonstrated and readily appreciated. There are no fuses to replace. Even a child can restore service, quickly and safely. You’re providing modern protection against overloads and “shorts.” You’re providing for future circuits as they’re needed—and in today’s home, that’s vitally important.

As your electrical contractor can tell you, Square D’s QO is the circuit breaker that heads the list in quality and performance. Specify QO...the finest breaker ever built!

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Mercer Road, Lexington, Kentucky
Crackdown on S&L brokers stands despite protests

In a surprise move, the Home Loan Bank Board has curbed the activities of savings and loan brokers who place accounts with S&Ls for a commission, usually 1%.

The new rules—1) bar a third party such as a builder or saver holding company from paying the commission and 2) prohibit a federally-insured S&L from accepting more than 5% of its assets from brokers. Formerly, an S&L could accept more than 5% but could not pay commissions on deposits above that figure.

HLBB Chairman Joseph McMurray says the new rules were put into effect June 14 without the usual 30-day advance notice to comment for strength to the hands of S&Ls who wanted to lower their dividend rates on July 1.

"Any delay in issuance of the regulations would facilitate raiding of their accounts by competitors using the practices restricted and prohibited by the regulation," says McMurray.

"Such raids could have endangered the safety and soundness of insured institutions that had reduced or announced their intention to reduce the return on their shares, deposits, or other withdrawal accounts."

S&L brokers—there are less than 50 of them —cry that the Bank Board is trying to interfere with the free flow of capital from capital surpluses to capital short sections. Most brokers place accounts with California and Nevada S&Ls where rates are tops in the U.S. Some S&Ls are making imprudent mortgage loans to protect their accounts; others, the brokers contend HLBB should crack down on lending practices instead of pressuring dividends down by the back door.

HLBB shows no inclination to back down.
HOUSING STOCKS

Builder goes public to raise funds to finance buyers’ second mortgages

In a move that puts public money behind second-mortgages with balloon payments, S. V. Hunsaker & Sons of Irwindale, Calif., has sold a $1.5 million offering of common stock and debentures. Issuance of 150,000 new shares leaves the Hunsaker family, which owns 650,000 common shares, with 81% control.

Hunsaker is the first homebuilding company to go public since another southern Californian, Louis Lesser, and Cousins Properties of Atlanta did so last September. Underwriters Bateman, Eichler & Co. of Los Angeles say the entire offering was snapped up five hours after sales opened—evidence that the securities market is receiving building companies better these days than many other reality issues.

Hunsaker grossed $15,215,673 in fiscal 1962. It sold 762 houses priced from $17,000 to $24,000, built apartments (some of which it held for rental income), and operated a lumber yard.

Off-beat financing. The company uses no FHA financing and offers VA terms in only two of its 16 subdivisions. Instead, it gains a competitive edge in a tough market by under-cutting FHA and VA down payments with two sometimes controversial forms of financing—but forms which seem likely to gain wider use as builders strive to avoid the race-bias entanglements of selling FHA or VA.

1. Most of its houses are sold with a combination of conventional first mortgages and second trust deeds (second mortgages). Buyers get a 70% to 80% mortgage at 6 1/2% to 7% interest. The company takes back a second trust deed for the difference between first mortgage amount and down payment. Second trust deeds are for five to seven years, “usually with a large principal payment at maturity.”

2. Some houses are sold under conditional sales contracts. The company holds title to the house until the mortgage is paid off—usually for 25 to 30 years.

The upshot, says Hunsaker’s prospectus: Competitors offering government financing require larger down payments (usually $800 to $2,700 more under FHA in the Hunsaker $17,000 to $24,000 price bracket).

Hunsaker will use the $1,240,000 net proceeds from its sale of securities (after underwriting discounts and commissions of $150,000 and expenses of $110,000) to try to sidestep its high-interest method of raising capital to help finance its customers. It will repay $183,664 in unsecured bank loans and $200,000 of $619,052 borrowed on second trust deeds taken from homebuyers.

The company takes back a second trust deed for the difference between first mortgage amount and down payment. Second trust deeds are for five to seven years, “usually with a large principal payment at maturity.”

Key question. How has Hunsaker’s venture into junior financing affected the company’s overall fiscal picture?

The prospectus does not report the annual volume of second trust deeds. But at the end of fiscal 1962 seconds owed to the company topped its retained earnings by $160,030 and totaled 5% of its $53,516,000 residential real estate sales in the past six years. In the past six years, the company was owed $2,703,852 in second trust deeds at 6 1/2% to 7% interest. Against this, it owed $2,434,548 in installment notes at 8% to 10% interest. Of that total, $1,746,376 was secured by second trust deeds, and for the balance ($688,172), the company had assigned second trust deeds.

At the end of fiscal 1962, Hunsaker held $12,113,612 in conditional sales contracts. Installment notes against the contracts, generally payable over 25 years, totaled $17,434,272.

Repossessions. In the past six years and five months, the prospectus discloses, Hunsaker has repossessed 20% of 3,812 new homes sold. All but 44 have been resold. Last year the company sold 157 repossessed houses at a net loss of $69,063 (or $439 a house). Losses were $5,614 on 133 resales in 1961,

$44,302 on 200 resales in 1960. In 1960 and 1961 Hunsaker also surrendered its $370,000 equity in an un-named number of homes which it could not resell in the Palmdale-Lancaster and Riverside areas.

Tight control. Hunsaker incorporated in January 1962 to consolidate the building and real estate operations of 12 companies owned by S. V. Hunsaker Sr. and his two sons, S. V. Jr. now serves as chairman at a salary of $37,500; Richard is president at $30,000; S. V. Jr. is vice president and secretary at $25,000.

The Hunsakers, all directors of the corporation, have waived cash dividends on their stock through Sept. 30, 1965, will accept reduced dividends in 1966 and 1967.

Hunsaker debentures are subordinate to its senior debt of $41 million and convertible to common stock at $5 a share through Dec. 31, 1964 and at higher prices after that. The underwriters are also receiving warrants to buy 20,000 shares at an initial price of $5.50.

Diversification. Hunsaker began building apartments in October 1961, has completed 646 units in Los Angeles and Orange Counties and started 225 more. Unaudited financial statements for the five months ending Feb. 28 show $201,000 in operating costs and $158,000 in rental income. Units completed three months or longer were 86% rented.

The company also began operating a wholesale and retail lumber yard in July 1961, but says profits to date have been insignificant.

The prospectus offers a seldom-seen look at what land prices really are. Hunsaker, which buys only land it will soon develop, reports these prices: $15,100 an acre (plus 7% interest from the option date) for a 39 1/2-acre detached-house tract in Huntington Beach; $1,660 per unit (plus 7% interest) for an 84-unit apartment site.

Realty trust wins half of battle with tax collector

Internal Revenue Service has reversed its stand that income from construction loans bars a real estate investment trust from getting conduit-tax treatment.

Under a 1960 law, a realty trust pays no income tax if it distributes 90% of its income to its investors. The trust must earn 75% of its income from real estate, including rents, interest on mortgages, or property interests. Early this year IRS ruled that First Mortgage Investors of Boston could not qualify because over 25% of its income came from construction loans and mortgage warehousing (News, Mar.). IRS held these were too close to other construction loans to be considered as “realty investment.”" IRS asked IRS to reconsider.

Now, IRS says income from construction first mortgage loans qualifies as “interest on obligations secured by mortgages on real property." But its holds firm on its stand that interest on mortgages warehoused under interim purchase agreements does not qualify under the law. FMI Secretary Jack R. Coursin says income from this source never did exceed 25% of total income.

The trust had net earnings of $665,137 in the year ending Jan. 31, and paid 97%, or $647,066 to shareholders. For the quarter ended Apr. 30, it paid 99% of $168,545 income, or 15% a share. Price now: 15% bid, 14% asked.
Going public grows popular again

For months, realty and housing stocks have lagged behind the general recovery in the stock market. The Dow-Jones industrial average, for example, has rebounded fully from its 1962 dip; last year it was 716.45, close to an all-time high. By contrast, HOUSE & HOME's index of housing stocks, which hit its lowest point in November, 1962, is back up to 10.46. And again, buyers are ready to buy into housing companies which have no taint of syndication or land promotion and show good earnings prospects. So the housing industry is back in Wall Street—and more particularly back in regional securities markets—with a new rush of public issues.

Slow start. Only four housing companies—two of them newcomers to the market—registered stock or debentures with the Securities & Exchange Commission in the first three months of this year, SEC says total offerings then were the lowest since 1958. Although the issues totaled $37,240,000 (with the companies raising $36,580,000), the $13,860,000 on the market has not yet reached the market. This is the Dennis Real Estate Investment Trust of Albany, Sponsor George J. Dennis says he has held the issue off the market because he feels conditions are not yet right.

The second newcomer, Americana East of Macon, Ga., sought to raise a net $850,000 for a motel and apartment building. The issue—a speculative one—was not fully sold five months after registration.

In the second quarter stock issues totaling $40,942,230 were registered with SEC by 12 companies in housing and selling shareholders. Companies listed on a major exchange had little trouble getting new financing. Four—Sunset International Petroleum, San Diego Imperial, Realty Equities, and General Builders—raised $13,301,730 by issuing stocks, bonds, notes, or debentures. These issues were sold quickly, brokers reported. General Builders (traded as) offered $6,883 thousand to existing stockholders at $3 a share; brokers said the offer was well received.

Only one unlisted company came back to market with a secondary issue. Mortgage Guaranty Insurance Co. of Milwaukee, offered $5,400,000 in common stock in May, netting $5 million. The issue was oversubscribed at $27.

How newcomers fared. Six new companies went public in the second quarter, triple the first three months. Altogether, they registered $20,770,500 in securities.

Builders S. V. Hunsucker & Sons were sold in one day (see p. 34). Associated Mortgage Companies, holding company for three Eastern mortgage banking companies with over $430 million servicing (News, Feb.) was oversubscribed within a month, says Shields & Co., the underwriter. Associated $1,062,500 issue netted the company $866,250 after underwriting and distribution costs of $160,250 and expenses of $90,000. The company has just paid an 8c dividend, its first.

Fleetwood Securities, underwriters for the fifth company, Southeastern Mortgage Investment Companies, which went public in the second quarter, triple the company's $4,300,000 issue, with underwriting on an all-or-nothing basis for the first 40,000 shares ($10 each) and a best-effort basis after that.

HOUSING'S STOCK PRICES

<table>
<thead>
<tr>
<th>Company</th>
<th>May</th>
<th>Aug</th>
<th>July</th>
<th>Sept</th>
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<tbody>
<tr>
<td>enses &amp; Bldg Inc</td>
<td>100%</td>
<td>98%</td>
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<tr>
<td>Capital Bldg Inc</td>
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<td>Deve Corp. Inc</td>
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<td>Dev. Corp. Inc</td>
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<td>Edv. Org. Inc</td>
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<td>96%</td>
<td>92%</td>
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<tr>
<td>First Bldg Rmt Inc</td>
<td>100%</td>
<td>99%</td>
<td>96%</td>
<td>92%</td>
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</table>

STOCK MARKET

Housing stocks, as reflected by HOUSE & HOME's index, gained 1.1% last month—from 10.35 to 10.46—while Dow-Jones industrials eased off 1.3% to 716.45. The National Quotation Bureau's over-the-counter average rose 0.2% to 137.24.

Real estate investment trusts led the housing groups on a gain of 15.3% to 10.40. It has traceable to advances by Continental Mortgage Investors, up from 11% to 14%, and First Mortgage Investors, up to 10%.

Building companies dipped 1.7%, with Dow-er, Edwards Engineering, Eichler, Hawaiian Pacific and Del E. Webb the principal losers. Kaufman & Broad rose from 27% to 28%, and Levitt from 4½ to 5¼.

Here are HOUSE & HOME's averages of selected stocks in each housing group:

<table>
<thead>
<tr>
<th>Housing Group</th>
<th>May</th>
<th>June</th>
<th>July</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building</td>
<td>5.93</td>
<td>6.32</td>
<td>6.21</td>
</tr>
<tr>
<td>Land development</td>
<td>5.26</td>
<td>5.16</td>
<td>5.25</td>
</tr>
<tr>
<td>S&amp;Ds</td>
<td>23.21</td>
<td>22.53</td>
<td>22.53</td>
</tr>
<tr>
<td>Savings &amp; loan banking</td>
<td>11.48</td>
<td>11.35</td>
<td>11.35</td>
</tr>
<tr>
<td>Realty investment</td>
<td>5.85</td>
<td>5.68</td>
<td>5.85</td>
</tr>
<tr>
<td>REITs</td>
<td>8.80</td>
<td>9.02</td>
<td>10.40</td>
</tr>
<tr>
<td>Shell homes</td>
<td>9.06</td>
<td>9.34</td>
<td>9.40</td>
</tr>
<tr>
<td>Average</td>
<td>10.42</td>
<td>10.35</td>
<td>10.46</td>
</tr>
</tbody>
</table>

REGISTRATIONS WITHDRAWN

<table>
<thead>
<tr>
<th>Date</th>
<th>Company</th>
<th>Amount</th>
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<th>Date</th>
<th>Company</th>
<th>Amount</th>
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PROFITS AND LOSSES

<table>
<thead>
<tr>
<th>Company</th>
<th>Fiscal 1962 % change</th>
<th>Recent % change</th>
</tr>
</thead>
</table>

*Stock newly added to table—closing price (ASE).—closing price (NYSE).—no bids. —to offer.

Listings include only companies which derive a major part of their income from housing activity and whose stocks are either listed or actively traded.

FINANCIAL AND EQUITY RESEARCH

Developments in the real estate field for the week ended July 26, 1963.

NEWS
1. To insulate masonry walls well:

2. Start with Styrotac® bonding adhesive.

5. Take wallboard. (Forget about furring.)

6. Apply Styrotac—no nails, no holes to fill.
3. Take Styrofoam® FR insulation board. If it isn't blue, it isn't Styrofoam FR.

4. Press Styrofoam FR into place. It installs fast, resists heat transfer, stays dry for year-round comfort.

7. Press on wallboard. No warping, no "pops!"

Freon* Freeway... direct route to better home building

Freon Freeway—a new, “bug-free” refrigerant flow control system—the LENNOX RFC™.

This ingenious freeway tube will make your residential air conditioning as simple, affordable and foolproof as the kitchen refrigerator! Gone are yesterday’s problems. No unpredictable expansion valves. No “cap” tubes to clog. No capacitors to go wrong. No receivers to cause trouble. Installation is quicker, less costly. New years of trouble-free service are added. Yes, it’s time to take a new look at air conditioning, and a new look at home design. For when you design your homes around LENNOX air conditioning you design in, almost free, the freshest sales story a builder ever told. Get up-to-date on air conditioning. Write LENNOX, 19 S. 12th Avenue, Marshalltown, Iowa.

*DuPont registered trademark
This STEEL STRUCTURAL SYSTEM is the HEART of the MOST COMPLETE LINE of RESIDENTIAL PRODUCTS in the MANUFACTURED HOMES INDUSTRY!

... and is the big reason our builder-dealers have a strong competitive edge over other builders. This system enables you to offer buyers a product that keeps its like-new soundness longer, requires less maintenance, and is the one steel structural system for residential housing with proven marketability and consumer acceptance. For more information and a look at our complete 1964 product line, turn the page.
Here is the most complete 1964 line of manufactured homes in the industry.
This is the U. S. Steel Homes story for 1964: the widest range of residential products on the market, plus the exclusive steel framing system. These two powerful selling tools can go to work for you if you're a U. S. Steel Homes Dealer. But, there's more: U. S. Steel Homes Dealers get comprehensive financial assistance through U. S. Steel Homes Credit Corporation, complete advertising and marketing help, expert assistance in planning your building program, in FHA and VA procedures and submissions, sales training, and sales literature. Whether you are interested in building apartments, town houses, or a wide range of single family homes, U. S. Steel Homes has the products and program for you.

To find out how you can become a U. S. Steel Homes builder-dealer, call or write U. S. Steel Homes, 2549 Charlestown Road, New Albany, Indiana. USS is a registered trademark.
"Central air conditioning helps me sell houses in Hartford"

says Irving R. Stich, Pres.
I. R. Stich Associates
West Hartford, Conn.

Would you think that in New England, central electric air conditioning helps sell new homes? Mr. Stich, builder of homes in the $16,500 to $20,000 price range, thinks so—and does it!

"Today's home owners want to get their money out of the house, preferably at a profit," says Mr. Stich. "More and more consumers are recognizing that, if they ever have to sell, air conditioning not only increases market value, but also makes it easier to move the house, particularly when in competition with a non-air-conditioned home. These are some of the powerful sales arguments I use in selling my homes."

You, too, can boost sales by featuring central residential air conditioning. Leading builders are doing it right now through participation in the "Crowning Touch" promotion program. For more information mail the coupon to: Du Pont Company, "Freon" Products Division, N-2420HH8, Wilmington 98, Delaware.

SEND FOR FREE BOOKLETS
Du Pont Company
"Freon" Products Division, N-2420HH8
Wilmington 98, Delaware.
□ Please send builder's booklet on central residential air conditioning.
□ Send booklet on "Crowning Touch" promotion.
Name ____________________________
Company _________________________
Address __________________________

(Offer good in United States only)
Du Pont makes FREON® refrigerants, not air-conditioning equipment.

Better Things for Better Living...through Chemistry
Three builders add guarantees to their sales pitches

But the guarantees are not alike—one covers houses, one covers tax levels, one covers apartment rents. Specifically:

A ten-year structural warranty is given with each house sold by Houston Builder Downey Bros. "We introduced the warranty in the ads for our new $11,989 model," says Bros. "and most prospects were astounded that we would back our houses for such a long period." Bros' warranty, like that of Columbus, Ohio Builder Ernest Fritsche (H&H, July), covers materials and workmanship in the house structure.

A three-year property tax guarantee is offered by Kaufman & Broad Building Co. in its five communities in the Phoenix area. The company will pay any tax increases levied until 1966. "We've found the guarantee is a very good closing tool," says General Manager William Langenberg. "We researched the tax situation very carefully, and decided the guarantee is a reasonable business risk."

A plan guaranteeing no rent increase during the life of the tenant is offered to senior citizens (50 years or older) who move into J.W. Blumenfeld's Copper Beech Club apartments in Secane, Pa. The plan was introduced in a new 72-unit section where, as a result, the number of units rented to senior citizens is 25% higher than in previously built sections. (The guarantee is retroactive, however, and now also applies to all senior citizens.)

"We expect the plan to give us more continuity in our rentals," says Blumenfeld, "and to save us the advertising and redecorating costs that go with re-renting."

Mystery living area sells out 100-house project in 48 hours

The area is actually a finished room in the lower level of a $13,990 split-entry house. But Crown Realty Co. of Baltimore didn't say that in its ads; instead it talked about a 40'x14' "living level."

"The ads drew the biggest opening crowd I've ever seen," says Leonard Attman, Crown's secretary-treasurer, "and we sold all 100 houses in 48 hours—firm sales, not just deposits."

Crown Realty could have offered the house for $1,200 less by eliminating the paneling, floor, and ceiling in the recreation room and adjoining powder room. "But," says Attman, "we think this gives us a more unusual sales story, since standard practice in our area is to leave most of the lower level unfinished."

The houses were sold with FHA and VA financing on leased land.

20’ storage wall makes the most of hall space

And it has been a big sales feature too. Kodner Construction Co. of St. Louis says the wall is a major reason for the success of its Bordeaux model (plan, right): 25 sales in six months.

Storage units are just over 2' deep, leaving slightly less than 3' for hallway width—tight but adequate. The biggest cost item is the steel folding doors: ten pairs at $12 a pair. The only other expense is shelving inside the closets. Doors are full height, from floor to ceiling, and have no side returns, so there is no additional framing.

Parchment scroll makes a memorable brochure

The parchment, showing renderings and plans of four model houses, is rolled up on two stained redwood dowels and tied with a leather thong.

"It looks so expensive that people just don't like to throw it away," says William P. Decker, president of Maricopa Builders, Scottsdale, Ariz. "It's so bulky that it doesn't get lost in the shuffle of brochures people have picked up at other subdivisions. And it's so handsome that some of our subs have it hanging on the walls of their offices."

The printed parchments, 22"x10", cost 15¢ each. Then Decker's sales staff stained the dowels and stapled the parchment sheets to them.
IN ILLINOIS: "No other building material has as much curb appeal."
William L. Lee, Palatine

IN COLORADO: "Insulite gives our buyers more for the money."
Melody Homes, Boulder and Aurora

IN MINNESOTA: "Striking beauty pulls prospects in... pre-sells our homes."
Ray Kroiss, St. Paul

IN ILLINOIS: "Builds our reputation for quality."
Lippold Construction Co., Omaha

IN OHIO: "We use all three kinds of Insulite for design variation."
R. M. Jones, Inc., Toledo

IN MASSACHUSETTS: "Good prime coat helps me lick the weather."
Andrew J. Lane, Hudson

IN NEBRASKA: "No knots or splits with Insulite."
David L. Dillion, Tulsa

IN OHIO: "Goes up looking good... and stays that way."
Ball Homes Inc., Lexington

IN KANSAS: "Easier to handle, easier to nail than shakes or wood siding."
R. Eugene Lawrence, Wichita

IN OKLAHOMA: "No splits, no paint callbacks."
Leep Construction Co., San Jose

IN KENTUCKY: "In West Virginia: "I've never had a siding callback since I switched to Insulite."
Mel Wright, Huntington

IN WEST VIRGINIA: "I've never had a siding callback since I switched to Insulite."
Leep Construction Co., San Jose

IN NEW YORK: "Insulite lets us start selling outside the house."
Orsilio Bros., Penfield

IN SOUTH CAROLINA: "Excellent dimensional stability."
Mauldin Co., Greenville

IN VIRGINIA: "Saves time and money on the job."
Rashkind & Rosen, Norfolk

IN DELAWARE: "Here's quality I can sell."
Walter J. Ellis, Dover
375,000 homes built with Insulite

So why settle for less! Put the 4 proven advantages of Insulite Primed Siding to work for you

1. Extra design versatility! Now it's easy to add beauty and value to any home in any price range. Insulite Primed Siding is available in three styles...
   - **Horizontal lap** ... in 16' lengths, 8', 10' and 12' widths.
   - **Vertical grooved** ... 4' wide, in 8', 9' and 10' lengths.
   - **Vertical plain** for board and batten construction ... in 4' wide panels, 8', 9' and 10' lengths.

2. Goes up fast! Insulite is easy to handle, easy to work with, easy to nail into place. Saws like wood without wood's knots, grains or splinters. No scantage; every piece is true to size.

3. Virtually eliminates callbacks! Offers exceptional dimensional stability. Many builders who have used Insulite Primed Siding for 5 years ... even longer ... report that they have never had a siding callback due to warping or buckling. Joints stay butted because expansion and contraction are reduced to an absolute minimum. Furthermore, Insulite's special weather-drip edge stops wicking action, causes water to drip off outer edge ... prevents water from seeping behind siding and causing wall deterioration and paint blistering. And the factory-applied deep prime coat means Insulite takes paint beautifully, further resists paint blistering.

4. Curb appeal! Insulite's striking beauty pulls prospects in ... pre-sells your homes. Extra smoothness ... fewer, tighter joints ... deep shadow lines ... all work to create a lasting impression of beauty and value. How about you? Isn't it time to put the proven advantages of Insulite Primed Siding to work for you? Before your next start, get all the facts from your Insulite Dealer. Or ... for fact-filled, full-color brochure ... write Insulite, Minneapolis 2, Minn.

**INSULITE**
*Primed Siding*

Insulite Division of MINNESOTA AND ONTARIO PAPER COMPANY, Minneapolis 2, Minnesota
ed on 375,000 homes coast to coast
(And growing every month)

IN MISSOURI: "Goes up faster than shakes or wood siding."
Best Built, Inc., Raytown

IN OHIO: "Reversible edges help us eliminate waste on gable ends."
Smith-Kettler Bldrs., Inc., Cincinnati

IN MARYLAND: "No shortages with Insulite. You get all the siding you pay for."
Florian & Kirschman, Baltimore

IN DELAWARE: "Little waste with Insulite Primed Siding."
Mike Toner, Wilmington

IN OHIO: "Weather-drip edge stops paint blistering."
F & F Builders, Indianapolis

IN COLORADO: "Never a complaint in over 5 years."
H. B. Wolff Co., Denver

IN ILLINOIS: "Here's quality that I can save money on."
Shorewood Park, Inc., Joliet

IN TENNESSEE: "I can count on the price . . . no wild fluctuations with Insulite."
John R. Price, Realtor, Knoxville

IN CAROLINA: "Adds beauty to any style home."
Hal Porter Homes, Santa Cruz

IN GEORGIA: "Insulite takes paint beautifully."
Scott Hudgens Builders, Atlanta

IN NORTH CAROLINA: "We avoid the problems of grain, knots and splits."
Lashley-Austin, Inc., Raleigh

IN MISSISSIPPI: "I save time and money with Insulite."
Fonzo Finch, Jackson

IN OREGON: "Pre-priming means we can outlast the rainy days."
Cooley Construction, Portland

IN MASSACHUSETTS: "My customers like the way it looks."
R. P. Pidgeon, Wilbraham

IN INDIANA: "Callbacks? Not with Insulite!"
Lebrato Bros., Inc., Fort Wayne
Insulite Primed Siding is performance-proven:

IN SOUTH DAKOTA: "Doesn't split when we nail or saw."
Tabbert Inc., Sioux Falls

IN MICHIGAN: "A beautiful, quality product."
Modern Builders, Lansing

IN PENNSYLVANIA: "The way Insulite takes paint is almost too good to be true."
Arthur W. Blaker, Yardley

IN TEXAS: "No guesswork. Insulite comes in uniform lengths and thicknesses."
Gladwin Construction Co., Arlington

IN OHIO: "Our carpenters like to work with it."
Sims Bros. Inc., Marietta

IN IOWA: "Looks great on homes in any price range."
Davenport Co., Sioux City

IN PENNSYLVANIA: "Saws in any direction...goes up with no splits or cracks."
Colosimo Construction Co., New Stanton

IN INDIANA: "Absolutely no paint blistering or cracking."
John Kleinops, Indianapolis

IN WEST VIRGINIA: "Wide widths, long lengths mean Insulite goes up fast."
C. F. Woodroe, Charleston

IN NORTH CAROLINA: "My buyers know and want Insulite."
Crestmont Bldg. Co., Greensboro

IN PENNSYLVANIA: "Pays off in appearance, performance and design versatility."
C. R. Lange, Ardmore

IN TENNESSEE: "Unmatched for lasting beauty."
McCallen Builders, Memphis

IN IOWA: "No shrinkage...joints stay butted!"
Star Homes, Sioux City

IN OHIO: "Terrific design flexibility with Insulite."
Wargo Realty, Sagamore Hills

IN MICHIGAN: "Every piece stays true...no warping, twisting or splitting."
James Boonstra, Grandville
PERFECT VENTILATION
for Bi-Level Oven/Ranges

2400 SERIES—VENTLESS

2300 SERIES—VENTED

...vented and ventless
both only 6 inches high!

Ventilation for one-piece, bi-level combination oven/ranges can now be accomplished simply and economically with the new 2300 and 2400 Series Swanson Range Hoods. The simple, clean design of these new units blends perfectly with that of any of the many one-piece oven/ranges available for either built-in or free-standing use today.

Specify the Ventless 2400 or the Vented 2300 depending on the particular installation. Both are available in 30-inch, 39-inch and 40-inch sizes with brushed chrome finish. Both are only 6-inches high allowing placement of a standard 12-inch high wall cabinet over the range hood.

free, full-line catalogues ... write today

Swanson MANUFACTURING CO.
DEPT. HH2
607 S. WASHINGTON STREET, OWOSSO, MICHIGAN

MARKETING ROUNDUP
starts on p. 43

Photos: Walter Daran

Famous folks spout selling quotes

Strung out across the construction bridge (below) of a New York apartment are easily recognized caricatures of famous figures past and present. As the close-ups above show, out of the mouth of each figure comes an invented—but appropriate—quote extolling a feature of the building. Cartoons and quotes are the work of Lubell Advertising Inc. When finished, the 35-story, $25-million building—owned by Glenwood Management Corp.—will have 825 one- to four-bedroom units at $150 to $550 a month. So far 200 units have been rented despite a sticky market in luxury units.

EYE-CATCHING CARTOONS are at second-story level for top visibility.
How to know you’ve saved dollars,

before you’ve spent a dime

CHOOSE THE REPUBLIC PACKAGE! To get all the conveniences of one source of supply, one purchase order, and one invoice, plus prompt delivery when you want it, with minimum paper work, always specify the Republic Package of Building Products!

One purchase order to your man from Republic can cover all these from Republic; doors, frames, windows, folding closet doors, patio doors, all cabinets for kitchens, gutters, downspouts, metal lath, drainage and subdrainage products.

You'll get the best in steel or aluminum windows—or, better still, install new Republic FREEDOM STAINLESS STEEL WINDOWS—the ultimate in durability and permanent beauty, and priced for every home.

Save more time and more dollars with Republic NEWPORT Packaged Doors and Frames for interiors...doors that almost hang themselves! Another almost automatic installation, TARTAN Door Frames.

Save time on the job and on callbacks ...and put the savings in your pocket! Send the coupon for details on the Republic Package, today!
These American-Standard beauties speak for themselves—and the model homes you place them in. They say new and modern in a most winning way. But loveliness of form isn't all the Contour bathtub, Circlyn lavatory and Custom-Line sinks (single- and double-well) have to offer. Under the smooth-sweeping enameled exterior is a heart of sturdy cast iron. For real selling excitement, install them in the Colors of the Year—Fawn Beige, Venetian Pink and Spice Mocha—with modern American-Standard single-control fittings that won't drip or leak. Also available in four other fashion colors and white. Ask your American-Standard representative. Or write American-Standard, Plumbing and Heating Division, 40 West 40th Street, New York 18, N. Y.
COST CUTTERS
PALCO PAINT-PRIMED REDWOOD PLOWED FASCIA, SIDING

NEW! PALCO DOUBLE-PLOWED FASCIA BOARD cuts on-site labor. One plow on back fits ¾" soffit, the other, ¾". Eliminates cost to apply soffit mouldings. Available in any combination of specified lengths — and mill primed! With fascia and Palcote paint-primed siding you save two ways! Write for literature.

PALCO® PAINT-PRIMED REDWOOD
THE PACIFIC LUMBER COMPANY
San Francisco - 100 Bush Street • Chicago • San Marino, Calif.
NEW from Moe Light – an imaginative
new line and catalog featuring

27 NEW CHANDELIERS
56 NEW PENDANTS
21 NEW OUTDOOR LIGHTS

Plus 500 OTHER EXCITING STYLINGS IN MOE LIGHT'S IMAGINATIVE NEW 92-PAGE FULL-COLOR CATALOG

Here is the newest, brightest, longest selection of residential and decorative commercial fixtures ever offered at one time—a full display of all types, styles and finishes. Added to that are over 30 smart lighting idea room settings to guide your planning. You need this bright new catalog to plan lighting for your new homes. For your copy, see your Moe Light Distributor or send the coupon today.

THOMAS INDUSTRIES INC.
MOE LIGHT DIVISION
207 E. Broadway, Louisville 2, Ky., Dept. HH-8
Moe Light • Benjamin • Star Light

- Send me the new 92-page Moe Light catalog.
- Please have your representative call.
Name: ________________________
Firm: ________________________
Address: _____________________
City: _________________________ Zone: ______ State: _______
ALL THIS...

FOR $126 TO $394 LESS*!

*Based on a comparison of latest available manufacturers' suggested retail prices of popular conventional tip-ton panels.
'63 FORD ECONOLINE VAN
To Your
Town Houses and Single Family Homes

BUYER PREFERENCE—Yes, buyer demand for the modern comfort of Quiet Conditioned Living is increasing daily! Alert builders are turning this demand into sales advantages for their town houses, apartments, single family homes.

Through widespread publicity, as well as personal experiences, prospective buyers and renters have learned that noise can be reduced. In some cases, tenants have left apartments because of irritating noise that could have been eliminated by soundquieting construction.

To help you capitalize on this fast-growing buyer demand, Celotex offers a helpful brochure defining noise problems and showing drawings for tested-rated constructions. Send coupon for your free copy today.
Quiet Conditioned Living begins with Acoustical Ceilings by Celotex

Celotex acoustical ceilings in the model home or apartment are visible evidence to the buyer that his builder has Quiet Conditioned the home. Prospective buyers and renters can see and feel the benefits of quiet. These are the ceilings that absorb and hush the irritating noises. People know this. For years they have enjoyed the comfort of acoustical ceilings in luxury hotels, shops, offices and restaurants. Little wonder Celotex acoustical ceilings dramatically, convincingly demonstrate extra value. Choose from a wide variety of exclusive Celotex designs.

NEW! Celotex Incombustible Mineral Fiber Acoustical Tile in the handsome exclusive 3-D Riviera pattern. Square, kerfed edges and striations make joint lines invisible, provide monolithic appearance. (Size: 12" x 12" x 5/4").

Construction shown here provides vastly improved Sound Transmission Loss over ordinary partition construction (1/2" gypsum wallboard on both sides of 2x4 studs 16" o.c.).

In this partition, both sides have lining of 1/2" Celotex Soundstop Board and laminated facing of 1/4" Celo-Rok tapered edge Gypsum Wallboard. Excellent Sound Transmission Class (STC) : 50.

*Based on tests conducted by Geiger and Hamme Laboratories, Ann Arbor, Michigan.

Get the Facts on Quiet Conditioning by Celotex—Send for this FREE MANUAL

PARTITIONS THAT REDUCE SOUND TRANSMISSION

SOUND DEADENING CEILING-FLOOR ASSEMBLY

This ceiling-floor assembly reduces transmission of both airborne sound (e.g., loud voices) and impact sound (e.g., dropped objects, footsteps).

Sound Transmission Class (STC) for airborne sound : 42, as tested by Armour Research Foundation Riverbank Laboratories, Geneva, Ill. On floor side, Celotex Soundstop Board is installed over joists, under plywood sub-floor. On ceiling side, Celo-Rok 1/2" Gypsum Wallboard is applied directly to joists.

Dept. HH-83, THE CELOTEX CORPORATION
120 S. La Salle St., Chicago 3, Illinois

Please send me, without obligation, the FREE 8-page brochure, “New Building Techniques for Quiet Conditioned Living.”

My Name

Firm Name

Address

City Zone State
The Mount Vernon has four bedrooms, two baths and powder room, plus a 19' 10" x 13' 1" family room with log-burning fireplace. White marble window sills, slate foyer and jalousie basement windows are examples of the quality features in the home.

In Cincinnati, Ohio, this house sells for $35,000

("... and features like concealed telephone wiring help sell it," says builder William F. Hendy)

"Concealed telephone wiring is a terrific convenience—for us and for our customers," says Mr. William F. Hendy, Treasurer of The Arcose Company, which builds an average of 150 to 200 homes a year in nine locations around Cincinnati.

"The wiring is installed quickly by the Telephone Company while the walls are open. The work never interferes with our timetables.

"Besides being an excellent sales feature, concealed telephone wiring helps keep customers happy after they've moved in. One question they always ask is where their phones will be. They're elated when we say, in effect, 'you name the locations.'"

* * *

For help in telephone-planning your homes, call your Bell Telephone Company and ask for the Architects' and Builders' Service. Also, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 33a/Be.
Who worries about garage doors fading weathering shattering denting warping?

Not you — if you insist on residential and commercial garage doors made with genuine Structoglas, the most beautiful, most durable fiberglass reinforced panels made.* Lightweight, of course, but tougher, more weather-resistant than ordinary fiberglass panels. Its jewel-like colors keep their good looks longer — transmit light more evenly to every corner of the garage. Structoglas doors give you added selling points — for instance, there's more usable living and play area, less maintenance, greater security against prowlers — and Structoglas never needs painting.

*Structoglas contains a vastly better light stabilizing ingredient, the highest quality guaranteed fiberglass mat, more evenly dispersed resins—not just a plating. So naturally it looks better—lasts longer.

Avoid call-backs and complaints. You can forget garage door worries when you patronize quality manufacturers who use real Structoglas. There is no "equal".

Arm-R-Lite Doors
Arm-R-Lite Door Mfg. Co.
Overhead Doors
The Overhead Door Corp.
Ro-way Doors
Rowe Mfg. Co.
Weather-Tite Aristocrat Doors
Weather-Tite Division of the Pacific Coast Co.
"TODAY'S HOME BUYERS LOOK FOR VALUE...THAT'S WHY ALL OUR STREETS ARE CONCRETE"

Says FRANK MAROON,
Maroon Brothers Builders, Inc., St. Louis, Missouri

In our Madonna Hills subdivision in south St. Louis County, we found that concrete streets and driveways really add 'curb appeal' to our homes. Potential home buyers like the clean, attractive look of concrete. They know that as builders we have first and always considered their safety, convenience and pride of home ownership.

For all subdivisions—modest to luxurious—builders find it pays to provide streets of modern concrete. Paving is fast and easy. Homesites are accessible for construction work in the worst weather. And no temporary paving is needed for hauling materials.

Homes are more salable on a concrete street. Everything stays clean and neat. No tar to track in... no periodic patching and surface treatment... no "break-up" every spring.

For safety, only concrete gives a grainy surface for dependable skid resistance... the light color that reflects more light for high visibility at night.

With all this, concrete's initial cost is moderate. Builders find that concrete streets protect their reputations for quality work. And it's the popular pavement with home buyers everywhere.

PORTLAND CEMENT ASSOCIATION
An organization to improve and extend the uses of concrete
Japanese-style house stars in Toronto show

More than 53,000 people visited this model at the Canadian National Home Show. Sponsored by the Toronto Metropolitan Home Builders' Assn., the house was designed by Architect Harry B. Kohland and built by Walter H. Little, who estimates it could be reproduced for about $30,000 on a buyer's lot.

How to use a sales office to build goodwill

After they've sold out a subdivision, most builders move their sales office to another tract or simply tear it down. But Alco-Pacific plans to offer this striking $50,000 sales pavilion, plus five acres of land, to the city of Westminster, Calif., as a community center. The 1,700 sq. ft. building at Alco-Pacific's new Sol Vista project now houses smart and attractive sales displays like those shown below. When complete, Sol Vista will have 569 homes priced from $22,895 to $28,300. More than 250 houses have been sold in three months since opening day.

DISPLAYS include building products behind show window, phones through which visitors hear sales talks about each room in models.

Marketing roundup continued on p. 69

Last year saw the big breakthrough in central air conditioning. More than 200,000 American families—north, south, east, and west—joined the 1,700,000 U.S. households already enjoying central air conditioning. The trend is up again this year.

Now you can sell the year-round benefits of controlled temperature, humidity, and air filtration at low cost and with the knowledge that the air-conditioning equipment you buy will perform as rated.

How? By insisting that it bear the ARI Seal of Certification. By doing so, you benefit from an industry-wide program whose participants make more than 90% of all central air conditioning. Cooling capacity is measured only in British Thermal Units per hour. ARI engineers check manufacturers' specifications. Equipment is selected at random for testing by the Electrical Testing Laboratories, Inc., of New York City. Any manufacturer's claims are subject to challenge by another participant in the ARI Unitary Certification Program.

Want to know how to offer the additional prestige of central air conditioning at the lowest possible installation price in all your new homes? (1) Write ARI for the new, free homebuilder's manual, "The Big Breakthrough in Central Air Conditioning." (2) Ask for the free ARI Directory of Certified Air-Conditioners. (3) Specify units bearing the ARI Seal of Certification.

AIR CONDITIONING AND REFRIGERATION INSTITUTE
1815 N. Fort Myer Drive • Arlington, Virginia
MOVE SALES-AHEAD FAST!
WITH THE

Never—until now—could you offer so much value at such low cost! Extra-large living room. 3 spacious bedrooms. New “Decorator” floor plan allows excellent furniture arrangements. Double width closets. Solid 2” x 4” construction. 12 superb designs. Choice of slab, garage, basement or carport models.

Only Inland gives you all these top-quality, brand name materials: Fiberglass insulation. Aluminum windows. Primed siding. Formica counters. Birch wood kitchen cabinets. Many more!
ALL NEW WITH A LOW BASIC PACKAGE PRICE

$1745.00

Inland's flexible financing slashes red tape.

The best merchandising program in the industry helps you every step of the way.

Make your move now towards a bigger, more profitable sales year! Contact John H. Thornton, Vice President-Sales, Department H-8, (phone 773-7550) Piqua, Ohio.

INLAND HOMES CORPORATION
MANUFACTURER OF AMERICA'S FINEST HOMES
PLANTS IN PIQUA, OHIO; HANOVER, PENNSYLVANIA; CLINTON, IOWA; CEDARTOWN, GEORGIA
Always first in service because huge plant facilities permit larger inventory of finished goods. That's why Kitchen Kompact provides the fastest service in the industry... and saves you time and expense.

Kitchen Kompact, with its popular styling, is the preferred line. Handsomely designed to satisfy the majority of builders and home-buyers.

Precision engineering permits quick installation... minimizes "in-wall" costs. And there are fewer call-backs with long lasting baked-on synthetic resin finish and guaranteed warp-resistant doors.

STOCKED NATIONALLY BY 100 DISTRIBUTORS IN ALL MAJOR MARKETS. A FEW SELECTED AREAS AVAILABLE FOR DISTRIBUTORSHIP. WRITE TODAY FOR FULL SPECIFICATIONS AND PRICES.

Kitchen Kompact INC., JEFFERSONVILLE, INDIANA
Look to Moncrief for the solutions to tight space requirements, tricky application problems, and economical installations. Moncrief starts under $500 for a complete heating-cooling installation... gives you concealed installations like the one shown above, through-the-wall applications and the exclusive "slant-face" condensing unit that pitches air up and away from the house. See your Moncrief Distributor for complete details, or write direct for "Builder Brochure."

THE HENRY FURNACE COMPANY • MEDINA, OHIO
In our Ohio storms, Bird Wind Seal® Shingles consistently withstand winds of as much as 70 MPH! So states John Koerber, of Kenwood Builders, Cleveland, Ohio. He continues: "A lot of the homes we build are in the $40,000 — $60,000 class, so our customers are most particular in every detail. But we don't worry about a Bird Wind Seal Shingle roof, and we've never had a callback or a complaint about one. And in storms like we've had, with winds of as much as 70 MPH, that's really a record!" Mr. Koerber also expressed his complete satisfaction with Bird Aluminum Siding and with Bird Architect® Vinyl Flooring. "I particularly like Bird Architect Vinyls in kitchens, breakfast alcoves and rumpus rooms," he said. "It's really handsome to look at and wears better than any other flooring I've ever encountered." You too can increase your customers' satisfaction by stocking and recommending quality Bird Vinyl Flooring and Bird Wind Seal Shingles. Why not write today for complete details?

7 REASONS WHY YOU'LL LIKE BIRD WIND SEAL SHINGLES

- Powerful seals spaced for drainage
- Proved to hold fast in hurricanes
- Bear the Underwriters' Laboratory Wind Resistant label
- Install in the usual way... no pulling apart or turning
- Long lasting double-surfaced construction
- Guarantee bonded, with bonds backed by the Travelers' Indemnity Company
- Advertised to your customers in consumer magazines

BIRD & SON, INC., EAST WALPOLE, MASS. • SHREVEPORT, LA. • CHICAGO, ILL. • CHARLESTON, S.C. • PERTH AMBOY, N.J.
Revolving house turns talk to a custom builder

Built on an exposed hilltop in Novato, Calif., the house has been a promotional gold mine for Sam Harkleroad, who builds from two to five high-priced ($20,000 to $70,000) houses a year. In six months, more than 13,000 passersby have paid $1 each to see it, and a local TV station has featured the house on two programs. The house turns 360° during the day to follow the sun. Harkleroad plans to live there himself, will duplicate the house for $45,000 to $50,000.

HOUSE PIVOTS around circular staircase. Utilities are in base.

At last—the coloring book fad hits housing

Good for a chuckle when they poke fun at President Kennedy or the status-conscious young executive, coloring books can also be good for business. So reasoned the Marc Stevens ad agency which designed a book—sample pages are shown here—touting the features of Philadelphia's Shawmont apartments. Shawmont visitors took away 5,000 copies, and the agency sent 900 more to builders and ad men who asked for them.

Feature Built-In Kitchens!

Eliminate Built-In Costs

SLIP-IN THIS 2-oven

Sunray Riviera

"built-in"

The Riviera is just one from a fabulous line of "slip-ins" that obsolete old-fashioned "built-ins". You get the custom-look every prospect wants, at a fraction of custom-costs. Every Decorange slips in between standard cabinets, looks like a homemaker's dream of luxury.

FREE Builder's Guide to Slip-in profits!

G. Wolfe, Vice President
Sunray Stove Company, Delaware 5, Ohio

Letters start on p. 77
QUALITY PIPE PRODUCTS THAT REDUCE

TRANSITE® AIR DUCT A slab-on-grade perimeter heating-cooling system can save you $85 and up, per house. No concrete encasement is needed. Only one pour is necessary. Smooth duct interior means 30% lower pressure drop. Thus, a smaller diameter pipe or a smaller blower can be used. Duct delivered unitized.

TRANSITE BUILDING SEWER PIPE In connecting house drains to cesspool, septic tank or street sewer, Transite costs approximately a dollar per foot less to install. Installation time up to three times faster than with other quality materials.

TRANSITE TELEPHONE AND ELECTRICAL CONDUITS Burying these services underground in Transite Conduits can cut your installed costs anywhere from 5 to 15¢ a foot. Unique coupling method and long lengths permit narrower, shallower trenches. You'll sell your homes faster, too, when utility lines are buried out of sight.

TRANSITE “STRAIGHT SHOT” GAS VENT Venting gas-fired appliances with Transite means a 50% reduction in material and installation costs when compared with metallic pipe. Available in 10-foot and longer lengths, one section is usually all it takes to reach from furnace through roof. It's factory-cut to size so there's no waste or over-buying for the job.
YOUR COSTS...INCREASE YOUR PROFITS!

**TRANSITE WATER PIPE** In community water systems, Transite can save about $25 per house (based on 70' frontage and main serving both sides of street). Transite permits installation of the most feet per day. First costs are your last costs. Many other cost advantages if private-utility planned.

**TRANSITE SEWER PIPE** Ideal for community sewer systems, Transite’s longer lengths mean 3 to 4 fewer joints. It installs faster and is easier to align. Many other cost advantages if private-utility planned.

**J-M PLASTIC PIPE** When J-M Plastic Pipe is used for a DWV pipe tree, for a lawn sprinkling system or for individual water service lines, installed costs are 20 to 30% less than with the normally used metal pipe. For full details on all J-M pipe products, mail in this coupon.

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Box 362, HH-8
New York 16, N.Y.

Please send me handbook TR-307A which explains how builders and land developers can cut cash investments... increase sales and profits with J-M Pipe Products. In addition, please send me illustrated brochures on the following:

- Transite Air Duct
- Transite Building Sewer Pipe
- Transite Gas Vent
- Transite Water Pipe
- Transite Sewer Pipe
- Transite Conduits
- Transite Gas Vent
- Plastic Pipes

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COUNTY _______ ZONE _______ STATE _________

JOHNS-MANVILLE PIPE DIVISION

*Transite is Johns-Manville’s registered trademark for its brand of asbestos-cement pipe and other products.
A COLD CASH MACHINE—AND NO FOOLING!

BOSTITCH MARK II PNEUMATIC STAPLER AND NAILER

There are countless machines that can save you money in your business, but the BOSTITCH® Calwire brand Mark II stands out like a pro among amateurs! Study the following facts... act on them... and see how your contract bids come down and your bank account comes up.

SPEED
30% to 100% more speed over manual nailing.
can drive hundreds of staples per minute up to 2" long, or nails up to 2½" long.

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portable... lightweight... operated by one hand from any position... operator can wear gloves in cold weather.
completely pneumatic... operates on as little as 40 p.s.i. pressure.

PERFECT CONTROL FOR PERFECT WORK
accurate, consistent drive for all applications, such as countersinking into hardest woods... critical surface control for working with fiberboard, gypsum sheathing, and other easily fractured materials... guaranteed top production, fine workmanship, minimum worker fatigue.

PAYS FOR ITSELF FAST
original price within every contractor's budget... so useful it can be used in an infinite variety of jobs... amortizes itself within a very brief period.

Today, call THE MAN WITH THE FASTENING FACTS. He's listed under "BOSTITCH" in most phone books—or write direct.

Fasten it better and faster with BOSTITCH®

528 Briggs Drive, East Greenwich, R.I.
The best floor plan: carpeting of Caprolan nylon

It's easy for a woman to imagine her furniture and family in an apartment that's luxuriously carpeted, wall-to-wall.

That's why it's so much easier to rent apartments with carpeting of 100% Caprolan nylon pile.

And even though carpeting of Caprolan makes any apartment look more expensive, it doesn't have to be more expensive.

Here's why: Instead of investing in finished flooring, just install carpeting of Caprolan nylon over plywood subflooring.

And why Caprolan?

Because people love the beauty of its deep-dyed colors. Because it cleans so easily that maintenance costs are lower. And because it's so rugged and long-wearing it'll take heavy traffic, lease after lease.

So for apartments that rent easily and command good prices, include the lasting beauty of Caprolan nylon in your floor plans.

Caprolan nylon—it's the soft touch no woman can resist!

Pride, Noxon, Painter, and Trend: just a few of the fine mills that make carpet of Caprolan nylon.

Fiber Marketing Dept., 261 Madison Ave., N.Y. 16, N.Y.
Add beauty to any room with Barrett's new Snowflake decorative acoustical tile that costs no more than plain acoustical tile.

BARRETT OFFERS A BROAD LINE OF BUILDING MATERIALS BACKED

OFFER BUYERS THE PROFITABLE PLUS OF SOUND CONDITIONING! Your salesmen can turn the growing interest in the benefits of sound conditioning into profit by showing prospects homes finished with Barrett ceiling tile.

Why use Barrett ceiling tile? For as little as $33 extra per home, you can have the competitive advantage of offering home buyers sound conditioning in a bedroom, den or rumpus room. Easy to install, Barrett ceiling tile can be stapled or nailed directly to furring strips, or bonded to gypsum lath. With Barrett tile you eliminate the expense of ceiling board, taping and painting. Barrett's fast, on-time delivery ends costly on-job delays. Because of its extra strength, it requires no "kid glove" handling.
BARRETT IS A REGISTERED TRADE MARK OF ALLIED CHEMICAL CORPORATION.

BARRETT SELF-SEALING 240 SHINGLES FOR AN ADDED SELLING FEATURE! Offer home buyers longer lasting, maintenance-free roofing protection with these high-quality Barrett shingles. Virtually hurricane-proof, they cost no more to apply than other shingles.

A SHEATHING-SIDING COMBINATION THAT INSULATES AND GOES UP FAST! Save $40 to $80 a house with Barrett nail-base Rigidwall sheathing, a product so dense you can apply shingles directly to it, so strong it needs no corner bracing. Maintenance-free Barrett asbestos-cement siding comes in the widest range of colors, colors sealed in plastic to prevent fading. Available in more locations than from any other manufacturer.

VINYL BUILDING PANELS FOR PATIOS, CARPORTS AND BREEZEWAYS! Here is a new, low-cost vinyl building panel for the fast erection of bright, light, colorful patios, breezeways and carports. Non-combustible, flexible, and available in new longer lengths, Barrett vinyl building panels weigh only 7½ ounces per square foot and they can be handled easily on the job.

BARRETT'S AWARD WINNING CATALOG DESIGNED FOR HOMEBUILDERS. This valuable free catalog was specially designed to help homebuilders compare and select building materials more efficiently. It contains complete product information, specifications and information on building code regulations.

BY PRODUCT SERVICE AND A COMPLETE MERCHANDISING PROGRAM

Investigate Barrett's coordinated merchandising aids, specially designed to meet homebuilders' selling needs. They received the highest award for merchandising materials in the 1962 NAHB "Ideas for Homebuilders' Contest"! Used with other manufacturers' materials, these aids give you a completely coordinated program to help you sell your homes. Mail this coupon today.

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(Dept. HH8)

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COMPANY

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CITY ZONE STATE
KINGSBERRY VALUE helps former conventional builder Hiram Bracewell kickoff 1963 with 33 sales in first 4 months

Southern Alabama's Hiram Bracewell got a head-start toward his greatest year ever with 33 sales in the first four months of 1963. Bracewell, one of the leading builders in Alabama, had been a conventional builder for 13 years—then he switched to Kingsberry in August, 1961. In the two years since then his Bracewell Homes firm has sold over 100 homes within 60 miles of Dothan, Ala.

Bracewell credits KINGSBERRY VALUE with much of his sales success. In addition, he cites Kingsberry as having the "finest plans, the best sales aids (particularly the color reproduction sheets) and the established name in the manufactured home business."

Hiram Bracewell is just one of many former established conventional builders who have found KINGSBERRY VALUE the answer to the growing competition in the homebuilding field. This may be the answer to your problems, too. Send in the coupon below for further information.

Kingsberry means VALUE...and value means BUSINESS!

Jerry Nowak, General Sales Manager
Kingsberry Homes Corporation—Dept. HH8—5096 Peachtree Road, Chamblee, Georgia
Please have your sales representative show me how Kingsberry Homes can help me offer EXTRA VALUE, increase my sales.
I have _____ lots ready to build on. I have _____ lots being developed. ( ) I am interested in construction financing. ( ) I am interested in model home furnishings financing.
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Zone

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KINGSBERRY HOMES
5096 Peachtree Rd., Chamblee, Ga.
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KINGSBERRY VALUE

HOUSE & HOME
The new housing industry... the retirement market... critical path method

The new housing industry

H&H: The many-fingered federal puppeteer (May, June) is first class in analysis, content, comprehensiveness, and implication of federal control in housing. Every redevelopment agency should have a copy of the section on slum clearance. You are doing a real service by presenting such comprehensive and professional insight into the problems that prevent further growth and development of our economy.

LEON RIMOV architects and city planners Berkeley, Calif.

Retirement housing

H&H: Your retirement housing article [Giant warm-climate builders are running away with a market, May, Apr.] was timely, provocative, and quite complete. And I certainly don't believe any of us would take issue with your editors' conclusion that the retirement housing market is everywhere.

Your capsule summary of our desert retirement community, Palm City, could be misconstrued to mean that we made a gross error in locating there. On the contrary, we recognized both the plus and minus factors of building far from metropolitan areas.

When we decided to drop the age limit, it wasn't out of desperation. We had discovered that we had a truly young (youngest average by five years of any similar community), active population. We found that our facilities in a resort area appealed to a group even younger than 50. That is why we lowered the limit to 45. And while not setting records, sales are satisfactory.

We have found that we led the way in the trend to selling the adult community where no children live full time. The words retirement and senior citizen are being dropped. Others, we are pleased to note, are following in our footsteps of changing slightly the concept to resort-type adult living and appealing to younger, more active citizens.

DANIEL B. GRADY, president
Marcel Development Co.
San Diego.

H&H: Your statement that the big developers are "running away with the market" [for retirement housing] needs clarification. There are several reasons why larger developers are more active:

1. The investment involved is enormous and the time required to get one's money out is unattractive to the smaller real estate man. The developer of retirement communities usually base his operation on large volume with a small per-unit profit. He must buy huge tracts and put great sums of cash into roads, water, power, and often recreational facilities.

2. Many retirees have little money, so the developer must be able to work on a short markup. The now popular $10-down and $10 to $25-per-unit profit is highly attractive, especially for those people who are not planning to retire for six to eight years.

3. New, stringent real estate laws, make the sale and advertising of retirement property expensive, especially on a nationwide scale.

4. It is advisable to build recreation facilities with retirement housing. The investment for such facilities, is often not economically worthwhile for the small developer.

Despite these problems, I am sure there will be new names appearing in the retirement housing field. Many prominent in huge retirement developments today were not even in real estate 10 or 15 years ago.

HOWARD FRIEDMAN, secretary
American Realty & Petroleum Corp.
New York City.

Critical path method

H&H: Your article on CPM (Apr.) did an excellent job of pointing out the major points and advantages values of this management versatile technique. But several points should be discussed more thoroughly.

There is no reason to assume that a project manager has to be big to benefit from using computers with CPM. The bulk of the work involved in implementing a CPM endeavor lies in developing the project's arrow diagram and determining activity time-cost estimates. No further work is required if you use a computer. Furthermore, computer costs —because of the great speed of the computer—are not significant. No project using CPM at the G.E. Washington computer center has incurred charges exceeding .305% of the total project value. A recent $400,000 project cost a CPM user less than $200 for multiple computer runs over six months.

Your article indicates that if the critical activities have been isolated, only these jobs need be speeded up to accelerate the project. This isn't quite true. As activities are expedited, other activities become critical. Using the diagram in your article for example:

The critical activities are A, B, H, J, and G. You say these are the only activities that must be considered if the project is to be expedited. But if B or H is reduced by more than one day, C and I become critical also.

Your article says the decision as to what jobs to speed up is made from an analysis of the critical activities and can be done easily by hand. All activities must be analyzed to predict when a particular activity will become critical. The computer does the best work on cost-slope analysis. It can analyze the cost slopes for all activities and quickly develop the best project schedule and adjust the schedule if a project falls behind time.

Today housing uses modern building techniques and equipment. It should use modern management techniques and equipment too.

GLENN L. WHITE, CPM specialist
G.E. information processing center Washington, D.C.

Marketing consultants

H&H: No doubt there has been a lot of comment about your fine May issue. But I noted a serious omission in the list of consultants in market research. We continually use the services of Sanford Goodkin, not only for market research but as a marketing consultant. In our opinion he is the outstanding man in the field and brings an unusual insight on housing to our organization.

JAMES F. DIANE, builder
Huntington Beach, Calif.

Military housing

H&H: Your article, "Will FHA blacklist lenders for trigger-happy foreclosures?" (News, June), mentions Killeen as one of the towns where FHA has a foreclosure problem. This is not true. Our bank and one other bank have made a majority of the loans to the military in Killeen and the surrounding area for many years. And we have had only four foreclosures in the past 15 years when a member of the military was the mortgagee.

S.R. GADOMSKI, president
Temple National Bank
Temple, Tex.

• FHA says 25 duplexes went into default in Killeen when Fort Hood personnel was cut back temporarily. The agency soon resold the units, has only two on hand now.—Ed.

Bouquets

H&H: I have taken over the United Press International real estate column. I had never seen House & Home until I inherited this run, and it has been among the more refreshing pieces of reading matter to come with the job. I knew that somewhere, someone could write about the housing industry in a lively and interesting fashion, and you proved it.

JOSEPH D. HutNvan
United Press International Washington, D.C.

H&H: We were fascinated with your recent (June) piece on the boom in houses by the water . . . We are now planning a series of large-scale water-oriented subdivisions. House & Home is one of our prime sources of solid, informative ideas.

DAVID H. PEARSON, executive vice president
Sea Pines Plantation Co.
 Hilton Head Island, S.C.

LETTERS
PAY OFF IN HOME OWNER SATISFACTION
NEW PPG GATEWAY® II SLIDING DOORS

GATEWAY II is the type of sliding door your prospects want!

No other sliding glass door offers the quality, the excellence of design, that you get in the GATEWAY II—at such a moderate price.

• Two panel unit—right or left hand panel can be sliding—your option at time of installation.
• Three panel unit—center panel or either end panel may slide—whichever you choose.
• Frame is reversible when assembled—makes possible inside slider-outside screen or outside slider-inside screen.

GATEWAY II is easy to install. Standard 6'8" height, in 4 widths to fit nominal 6', 8', 9', and 12' openings, available for single and Twindow® Insulating Glass. Frame attaches to head and jambs with wood screws. Just tie down the fixed panel, slip sliding panel into place, make a small screwdriver adjustment and the job is done.

Local PPG branches have GATEWAY II Sliding Glass Doors available and ready for delivery to your job.

GATEWAY II offers these luxury features:
• Smart, modern styling, with stiles wide enough to be strong, yet narrow enough to be graceful.
• Exclusive safety-threshold—low profile, no fitted to catch heels on. No water can be trapped behind fixed panel, nor run out on floor.
• Quiet, smooth action . . . door glides on nylon-covered rollers with lubricated ball bearings.
• Vinyl weather seals and silicone-treated wool weather-stripping keep out drafts, moisture, dust and insects. Door can be adjusted easily for height without losing weather seal.
• Finest lock in industry . . . can be ordered master keyed, keyed alike or keyed to rest of house.
• Top-rolling fiber glass screen—won’t jam or rack.
• Anodized aluminum construction tells a buyer that this GATEWAY II Sliding Glass Door will stay beautiful for years.

And remember, the PPG label is one more indication to a buyer that you’ve chosen quality construction materials. Many of your prospects will have seen the GATEWAY II Sliding Glass Door on network television, and in Better Homes & Gardens, House Beautiful, and House and Garden.

P PITTSBURGH PLATE GLASS COMPANY
PAINTS • GLASS • CHEMICALS • FIBER GLASS

Available glazed with new HERCULITE® K Tempered Safety Sheet Glass—to meet latest FHA MPS!
The new FHA MPS for glass, revision 109 and many local safety standards, now require safety glass or the installation of muntins or safety bars on all patio doors. GATEWAY II, glazed with strong and safe Tempered HERCULITE K, meets these requirements.

1. Simple adjustment.
2. Flat safety threshold.
3. Tremendous impact strength.
4. Finest lock in industry.
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Today's best in apartment design

Apartments remain the fastest growing area in housing (about 35% of 1963 starts so far). This growth is mirrored by entries in the eighth annual Homes for Better Living competition sponsored by the American Institute of Architects, HOUSE & HOME, and LIFE. This was only the second year that multi-family housing has been judged, but there was one garden-apartment or townhouse entry for every two entries of merchant-built one-family houses. The 12 winning apartments (two First Honors, three Merit Awards, seven Honorable Mentions) are particularly notable for their private outdoor living and their skillful land use—often on problem sites. Best news of all: Vacancies in these buildings are almost non-existent—suggesting that the public, given as wide a choice as it has today, will choose and pay for good design.
Covered drive leads to interior entry court. Metal grilles help screen balconies from sun and passersby.

Interior court serves as by-pass for autos. Two stairways (one is shown at left) lead to five second-floor apartments.
Site plan shows perimeter of U-shaped building with three ground-level apartments and utility room in black. Carports and ample turnaround are at rear, invisible from street.

**Artful handling of a slim site on a busy street**

This site is only 63' wide. It is tightly flanked by other buildings. And it fronts on a narrow, traffic-clogged street.

**Problem:** How to let autos pull up at the two main entries of the eight apartments without blocking the route to the rear carports and parking area.

**Solution:** A two-way driveway with the inbound lane running under one arm—and one apartment—of the U-shaped, two-story building. Space under the other arm of the U is used for a laundry, utility room, and double carport. But, the jury noted, the site plan does far more than solve a traffic problem: It sets the stage for the elegant design—the invitingly deep view from the street (above, left), for example, and the metal balcony grilles that not only serve as sun baffles but also relieve what might have been a starkly block-like facade. The apartments (three on the first floor and five on the second) were rented at $140 within a few weeks after their completion.
Protected stairway leads to one of two second-floor entry foyers and balcony overlooking the interior auto court.

Second-floor entry foyer serves three apartments. Sectional metal grille, left, is flange-bolted to floor and ceiling.

**SLIM SITE ON A BUSY STREET continued**

Floor plans are identical except for a slight shifting of kitchens and bedrooms dictated by stairway and balcony inserts.

All apartments open to balconies or terraces. Five units are reached from one main entrance, three from the other.
Balcony, with a metal grille for shade and privacy, extends the living room. Room air conditioner is hidden in cabinet under bookcase.

Compact kitchen (left) has full line of appliances along with ample storage space which is essential in better apartments.

Living area (right), seen here from balcony, has accent paneling at the dining end. Entry is at right rear, door to bedroom hall at left.
In the heart of a city: total privacy indoors and out

Here is patio-townhouse planning (H&H, July) at its best—eight houses with visual privacy not only from their urban surroundings but also from each other.

The U-shaped atrium houses are arranged around central courts (plan at left) in two flat-roofed buildings in Chicago's Hyde Park-Kenwood renewal area. Outside walls of the steel and masonry buildings are windowless, but inside glass walls open each 1,610 sq. ft. house to a secluded 480 sq. ft. patio (opposite). Individual entrances open off a landscaped mall (above) between the two buildings. And off-street parking is concentrated on one side of the site—admittedly a slight inconvenience for four of the homeowners.

Six of the houses sold for $32,000, two (with basements) for $36,000 (Observed one juror: "The exposed steel detailing is so simple that it's expensive"). The land cost $3,500 per unit, but since the project's completion in 1961, immediately adjacent land has almost doubled in price.

Summed up the jury: "A major breakthrough in living patterns . . . especially appropriate for expensive land."

HONOR AWARD
ARCHITECT: Yau Chun Wong
BUILDER: Nathan Linn & Sons
LOCATION: Chicago
All major rooms are open to the patio. Ceiling panels and steel beams are left exposed. Woodblock floors are laid over concrete slab.

Hollow court is divided into two private patios by 8' masonry wall. Skylights bring extra light into the interiors of the houses.
View from street (above) shows balconies of four duplexes (D opposite) above fenced-in terraces and corner carports of two ground-floor units (E). Private patios (below) off each ground-floor living area (duplex A in plan) are created by enclosing side and rear courts with high wood fences.
A variety of floor plans copes with site restrictions

“A surprising number of plans,” said one juror of this two-building apartment. The mixture of five different plans is, in fact, one reason why the 12 units, including eight duplexes, fit into a tight site (87' x 183') and still comply with zoning rules—a 2½-story height limit, ½ parking spaces per apartment, and front, side, and rear setbacks.

To make the most of the site, Architect Enslie Oglesby put two studio units (apartment C in plans) atop a communal carport and put four inverted duplexes (D) atop two ground-floor units (E). The duplexes were inverted so their living areas, above the bedrooms, get a view over neighboring two-story buildings and meet the zoning-ordinance definition of a half story (“an enclosed area not larger than three-fourths of the floor below, with ceiling height averaging not more than 8’”). Ceilings of the third-floor living areas slope from 9' peaks to 7' walls. Part of the space is devoted to roofed (but not enclosed) balconies.

MERIT AWARD
ARCHITECT: Enslie O. Oglesby Jr.
BUILDER: Cecil Carr Construction Co.
LOCATION: Dallas

Variety of plans ranges from studio units (C) to three different duplexes (A, B, D). Rents are $140 to $200. Setbacks on all four sides dictated siting of buildings, which, the architect says, was his toughest problem.

Living room of duplex apartment (D in plans above) opens to balcony and view through all-glass wall (sliding glass doors topped by glass gable end). Wood ceiling extends beyond the wall and out over the balcony.

continued
Back-to-back apartments face wooded courts

These apartments back up to each other (see plans below) so the buildings have no rear elevations. No matter how you approach them, you see an attractive facade.

The apartments were a quick success—160 rentals in 168 days (H&H, Feb.). At rents ranging from $99 for a one-bedroom unit to $152 for three bedrooms, they offer many features not included in competitive rental housing. Examples: air conditioning, private balconies and terraces, walk-in closets, colored appliances and bath fixtures. Slab-on-grade construction kept the profiles of the buildings low, and both the scale of the buildings and their exterior materials harmonize with nearby one-family neighborhoods.

Tall trees, the only natural feature of the flat site, were saved where possible. Pierced brick walls next to balconies hide air-conditioning units, and header bricks project 1" to add texture to the facade.

MERIT AWARD

ARCHITECT: Cohen, Haft & Associates
BUILDER: Community Builders Inc.
LANDSCAPE ARCHITECT: Thurman Donovan
LOCATION: Norfolk, Va.

Site plan creates a series of seemingly casual courts—each a distinctive shape, all contributing to a park-like atmosphere.
Man-made lagoon enhances a lake-side project

Every family in this 40-unit development enjoys an intimate waterfront view, but only 14 apartments overlook the lake. The other 26 face a concrete-lined lagoon that winds between the buildings. Each unit on the lagoon has a deck cantilevered over the water (photo above), while the 14 lake-front apartments have private patios (below). To conform to the natural topography, the lagoon and the buildings around it are on five different levels—which adds variety and interest to the water-front views.

The apartments are duplexes with clerestory windows. One-bedroom units have two-story living rooms. Two-bedroom units (plan below) have two-story dining rooms (more details, H&H, May).

Patios of lakefront apartments are on a slight rise above the shoreline and an existing stone wall. Exterior walls of the building are stucco and rough cedar board-and-batten.

Lagoon flows beneath the edges of concrete decks, which have built-in perimeter seating as a protective barrier and wood screens for privacy between the decks. A pump recirculates water from on-site well through the lagoon.

AWARD OF MERIT
ARCHITECT: Campbell & Wong
BUILDER: Nevada Lakeshore Co.
LANDSCAPE ARCHITECT: Royaton, Hanamoto, Mayes & Beck
LOCATION: Reno

Site plan orients all outdoor living toward the water: Patios of 14 apartments face the lake; decks of the other 26 units face the lagoon.

continued
Well proportioned design in the wood tradition

Planned as two simple blocks forming an L, this 14-unit apartment gains interest and excitement from the use of space-capturing extensions like deep roof overhangs, outriggers, free-floating fascias, balconies, outside stairs, and even patio fencing.

The post-and-beam building also deals neatly with noise from a nearby freeway. Only small sliding windows or fixed glass are used on the freeway side of the building, and all patios and balconies face away from the traffic. The owners—a religious group called the Vedanta Society of Southern California—credit much of their ease in renting to this solution of the noise problem. Ten units are rented (at $110 to $165); 4 house visiting society members.

Protected passageway is entered by ramp (foreground of left photo), leads to ground-floor apartment and stairs to second floor. Each apartment has a private terrace (right) or deck screened by wood slat fences or solid panels.

Auto court, on the traffic side of the building, is large enough to handle both tenants' and guests' cars. The jury was impressed with the use of the site, which provided a maximum number of units without overcrowding.
Split-levels enclose a park in an urban renewal area

This development's 120 apartments were designed to set a residential pattern for the renewal of a large blighted section in St. Louis. Its four buildings are sited around a quadrangle with redwood benches and a tiled fountain that doubles as a wading pool.

To get the necessary high density and, at the same time, comply with strict fire-code rules on halls and floors between apartments, the architects came up with a front-to-back split-level plan that sandwiches a one-floor apartment (level 3 at right) between the bedroom levels (1 and 5) of the split units. A single corridor, with a two-hour fire rating, runs the length of the building and serves all apartments. Rentals range from $100 to $170.

Balconies and terraces face into the quadrangle and open off the living rooms of split-level apartments. The ground-level terraces are screened from the quadrangle and each other by 4'-high redwood fences.

HONORABLE MENTION
ARCHITECT: Leo A. Daly Co.
CONSULTANTS: Mayer, Whitley & Glass
BUILDER: Millstone Construction Co.
LANDSCAPE ARCHITECT: Lawrence Halprin & Associates
LOCATION: St. Louis

Floor plan shows layout of lower-level apartments and corner efficiency units. The hollow-court building arrangement (left) helps keep out noise from two traffic arteries and an adjacent school and playground,
Greens and commons between buildings emphasize the openness and park-like atmosphere. They afford a view of the mountains and wooded slopes that surround the city. Power and phone lines are underground.

**House-like garden apartments in a park-like setting**

Some outward marks of these expensive ($28,900 to $38,900) condominium apartments hark back to the Spanish style of early California houses (tile roofs, slump brick walls, and heavy timbers). But the project is completely contemporary in plan.

Each building is a four-unit cluster to provide economy in construction, while the pin-wheel placement of each apartment in the cluster provides the private entrance and sheltered patio normally associated with an individual residence.

The long (1,200'), oddly-shaped site was developed into a series of connected greens with a central area for guests' parking. Services, trash pickup, and garages are confined to the rear of the property.

HONORABLE MENTION
ARCHITECT: Hawkins & Lindsey & Assoc.
BUILDER: Myer Bros. Construction Co.
LANDSCAPE ARCHITECT: Lawrence R. Moss
LOCATION: Santa Barbara, Calif.

Pool and other recreation facilities are isolated at the narrow end of the site to keep the noise and activity from disturbing residents.

Private patio off the corner of each apartment is well screened from neighbors and passersby. Every unit has all appliances and carpets.

Oddly-shaped site (shown in part here) is 370' wide in the center, tapers to 20' at each end. Density is six-to-seven units per acre.

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Public and private open space offers a competitive edge

All around this project in Orange County, Calif., are apartments of mediocre design at rentals up to 50% less. So the prime problem was to beat the competition with superior design and site planning.

Zoning imposed almost no limits on density, but the architect and owner decided that open space between buildings, private patios and balconies for outdoor living, and a generous pool and recreation area would be the most potent attractions. Upshot: one three-story elevator building containing over half of the project’s one-bedroom apartments. Results: Only three of 51 units are vacant at rentals from $125 to $225 (Orange County’s last reported apartment vacancy rates—December 1962—averaged 8.9%).

Photos: Julius Shulman

Central court includes a pool and recreation area flanked by the terraces of one-story units. This view is from the top floor of the project’s three-story building.

Varied building heights (one, two, and three stories) solve the problem of monotony in multi-family housing and help achieve abundant open areas (site plan, below) without reducing the density demanded by economics.

HONORABLE MENTION
ARCHITECT: Carl Maston
BUILDER: Providence Farming Co.
LANDSCAPE ARCHITECT: Jocelyn Domela
LOCATION: Anaheim, Calif.

Floor plans of one-story (top) and duplex units show how center-foyer entrances permit good traffic dispersal. All two- and three-bedroom apartments have 1½ or two baths and private terraces screened by masonry walls.

continued
No autos clog an urban site—parking is tucked underground

This building illustrates one of the toughest design requirements for apartment planning: How to provide for tenants' autos on a mid-city site with little or no parking on nearby streets. Architects Hawkins & Lindsey took advantage of the sloping lot (a 25' drop over its 310' depth) to put a garage and service area (entered from a rear alley) below grade and beneath the buildings, garden, and swimming pool. The three-story buildings have three different types of duplex apartments on the second and third floors to keep vertical circulation to a minimum, to reduce the need for sound control between floors, and to provide a feeling of spaciousness within tightly limited floor areas.

HONORABLE MENTION

ARCHITECTS: Hawkins & Lindsey & Associates
BUILDER: Tiomsland Brothers Contractors
LANDSCAPE ARCHITECT: Lawrence R. Moss
LOCATION: South Pasadena, Calif.

Night lighting of the entry and reflecting pool dramatizes street facade and contrasts the open staircase and balcony with the adjoining unbroken wall. Needing no front driveway, the building fills the 75' width of lot.

Site plan breaks buildings into five blocks connected by pedestrian walks and garden courts. This permits cross ventilation of all apartments and a private garden or balcony off every living-dining area.

Front-to-rear section shows how the garage and service area were tucked under buildings, terraces, and pool. Broken line shows original grade from street to alley.

Living room window in duplex is two stories high. Ground-floor apartment garden is behind wood screen.
Crisp cost-cutting design with steel components

New components of light-gauge, coated sheet steel trimmed the cost of this 28-unit pilot project by nearly 10% (about $34,000).

The components were developed for Armaco Steel Corp. by Architect Carl Koch, who also designed the apartments. They include a roof system of box-type, ribbed-steel panels coated with aluminum; a floor system that serves as a structural slab, sound barrier, finished ceiling, and air distributor; a window-wall system; and exterior wall panels.

Technology aside, Koch's design provides private gardens for most apartments and two- or three-bedroom duplexes with bedrooms above or below the living-dining-kitchen areas.

Outdoor structural components—fences, trellises, and sunshades—are steel. Brick-and-block end walls and foundations are only conventionally built elements in the apartments.

Floor plans and sections show one-level units, left, and duplexes, right, with easy access to private outdoor areas. Steel exterior wall panels have gypsum drywall interior faces and insulation cores.
Carport platform bridges the slope between the driveway and outside entry stairs at midpoint of the living levels. No entrance is more than 1 1/2 stories from carport grade. Wraparound balcony has views in several directions.

Twin buildings, rather than one long structure, save trees between them and permit maximum light, air, and exposure for every apartment. All 12 units have the same two-bedroom plan flopped right or left.

Cross-section shows how balconies and carport are supported free of the building on poles.

Pole-hung decks capitalize on a steep site with a fine view

Two prime assets of the site, a spectacular view across San Francisco Bay and a grove of old oak trees, offset a single drawback—a 35% grade. The architect used the assets and conquered the drawback in designing a pair of six-unit buildings that give each apartment its own wide balcony overlooking the vista and sheltered from sun and rain.

The buildings are simple cubes, conventionally framed. But their balconies, carports, and deep roof overhangs are carried on pressure-treated wood poles (fire regulations demanded steel columns at outdoor stairways and entry ramps). Even some trees become a visual part of the structure because decks and roofs are built around them. In fact, the main reason for planning two buildings (connected by bridges at each level) instead of one was to save a fine group of oaks in the center of the site.

Individual balconies are 32' wide. They are 8' deep on the two upper floors, and 12' deep on the lowest level to compensate for less view and to help break the vertical lines of the downhill facade. Service, laundry, and storage areas are built into the lowest level. Rentals: $195 to $225.

Earth tones and color accents on exterior walls are shown in the cover photo.
Dining area looks out at balcony and view. Deep roof overhanging the deck protects glass window wall.

Structural posts of balconies blend with trees, some of which were left growing through the deck.
...now this model is basically Tudor... but with a happy blending of French Provincial, Cape Cod and Colonial...
The farm-house motif and contemporary touches plus the thatch roof result in that "Je ne sais quoi" we're famous for...
The cartoon on the facing page is typical of mounting criticism of the design of built-for-sale housing—criticism that is making more and more builders and lenders uneasy, and causing more and more architects to ponder whether they have abdicated a major responsibility. Here is a look at the problems and . . .

The hope for better architecture

"Good house design is probably the most important and least understood ingredient in homebuilding. A project of well designed houses is half sold before the second house is built. As the housing market becomes more and more competitive, design becomes increasingly more important, but up to now, there has been little increase in understanding between architects and builders."

This observation, penned by past NAHB President Thomas P. Coogan in 1959, is, still just as true today as when he wrote it. The general quality of built-for-sale design has risen noticeably in the last decade, but (with significant exceptions in many markets) the best you can say about the bulk of it today is that it is not as bad as it might be. What critics deplore is not the industry's failure to embrace the sophisticated tastes of the contemporary school of architecture. But critics do hold their noses at the lack of good proportion, balance, order, and simplicity they see in too many built-for-sale houses.

Today's built-for-sale house is a much better buy than most houses were 15 years ago. With a little shopping around, any buyer in almost any price range can get a lot of space and prefinished materials and a kitchen loaded with brand name appliances and luxurious compartmented bathrooms and sliding glass doors opening to a rear patio and full insulation and adequate wiring and good hardware and perhaps even central air conditioning. What he too seldom finds is thoughtful design—the subtle ingredient that makes the big difference between functional shelter and pleasant living and pleasant appearance.

"Unfortunately," as Coogan also observes, "good design is not an item carried on architect's shelves or available through slot machines. Design is not grademarked like lumber and available to those able to pay the price for specific quality." Neither has anyone yet found a way to make good design an optional extra (desirable as this might be to settle once and for all the question of whether the homebuying public knows the difference between good and bad). So—since it is the builder who most often creates the basic residential environment—each builder's design decision takes a stand.

Joseph Eichler, a notably successful builder whose houses are far above the California average in design, recently said: "I don't think that an architect need play the part of a master builder . . . This role I reserve to myself . . . the making of economic judgments, the taking of economic risks, and reaping the economic results if there are any." Eichler is a man who in the last 12 years has sold some 7,000 houses designed by architects like Anshen & Allen, Jones & Emmons, Aaron Green, and Claude Oakland, and who recently told a California audience: "I suppose you are familiar with the dictum of LeCorbusier that 'you employ stone, wood and concrete, and with these materials you build houses . . . That is construction. Ingenuity is at work. But suddenly you touch my heart. You do me good and I am happy and I say, this is beautiful. This is architecture.'" Adds Eichler: "This admirably expresses my philosophy."

Architect A. Quincy Jones (who has a nationwide reputation for built-for-sale house design) views the problem of improving design this way:

"There is no panacea, no one concept or no one approach will do it"

"First," says Jones, "we have to be aware that there is no unimportant architecture. As children live and develop, they are products of the times and environment in which they live. The effect of architecture is pervasive. We are influenced by the spaces in which we work, live, study and worship."

"It was all too easy in days of the rising market to feel content because houses appreciated in value along with inflation and the rise in gross national product. Also, it is easier to criticize the builder's product than it is to help him provide a better product. We have the responsibility, however, to do everything we can to provide better living for people and to eliminate the chaos today and slums tomorrow which result from poor and inadequately planned communities.”

It is not House & Home’s purpose here to cry outrage! (though we and others have done it before and will do it again). This article is a look at the forces controlling architecture—for better or worse—in today's new housing industry, a study of the attitudes that are now encouraging better design, a look at the impeding forces that let us hope for much faster progress tomorrow towards a better environment for both homebuyers and renters.

The first four articles in this series examined the major revolution that is producing new (and much bigger) managerial combinations in housing, the new financial methods that underpin these combinations, and the remarkably changing marketplace itself in which the product, homes and apartments, must be sold. These changes, when taken together, are also an encouraging portent of better design in the years ahead.

continued
Why is the design of so many built-for-sale houses

Here is Dallas Builder I. P. Jacobs' answer: "The lack of interest in homebuilding by the fine architects of the country on one hand, and the lack of interest in producing an esthetically beautiful product by the homebuilders on the other." This is, of course, an oversimplification—and there are other villains in the piece—but Builder Jacobs has indeed stated the basic problem:

The architects cry most about builder house design—but few put any time and effort where their tears fall

"At a time in America of enormous wealth, not merely of money, but of extraordinary technological invention, of new and sometimes wondrous materials, and of new and sometimes wondrous uses of the old, what proliferates... all across this once beautiful land but the scourge of suburbia: the mindless, faceless malignancy of the tract."

Typical architect's cry of outrage? Yes. But it comes from an atypical architect—Robert Anshen, who has designed many built-for-sale houses for California builders. And Anshen's acid criticism was not directed at homebuilders but at architects who "have abdicated their responsibilities."

There are, of course, many skilled architects who have successfully worked with builders to their mutual advantage—and the advantage of the buying public. But the question remains...

Why aren't more architects working to improve the residential design they complain about? Most architects blame the fees. They say they cannot earn enough money designing houses for builders to justify the time and expense. Says one architect who has worked for years with a 400-house-a-year builder: "The attitude of most builders towards design is odd. They have no compunction about a 5% fee to house their houses sold... but they begrudge the money spent for design." (For a detailed look at the problem of design fees, see page 114.)

But there are other reasons for the small number of architects active in the merchant-built field—some valid, some unrealistic:

1. Many architects object to the whole principle of built-for-sale housing. Says Architect Hank York (who has designed literally thousands of built-for-sale houses): "Many architects don't like the idea of designing a house as a product for sale. They consider themselves to be primarily artists, secondly engineers. They are willing to design buildings which will in themselves stimulate commercial enterprises, but not to design a house with the prime object its sales appeal to buyers."

Builder Ike Jacobs, in an article for the AIA Journal, backs this point of view: "The architect, by inclination and training, is oriented to design a specific house for a specific family on a specific site, to be built only once... not to designing a structure for an unknown occupant to be built on an unknown site."

2. A great many architects do not know how to design a builder house. Says Architect Richard Leitch (who does—he has worked with well over 50 builders who have put up over 5,000 houses from his plans): "Builders want ideas and are willing to pay for them, but in order to be able to contribute, the architect must know more about builders' products and problems and be able to come up with solutions that really help. If the architect offers no more to the builder-developer than non-professionals, why should he hire him? More and more builders really need design help to get ahead, but the architect must prove that he knows what to do and how to do it." Adds Architect Henry Norris (who is now working with about ten builders, has worked with between 35 and 40, and whose designs have yielded between 5,000 and 10,000 houses): "The reason more builders don't use architects is that so few architects are equipped for this field—they don't know the builder's problems, costs, or merchandising or the public's taste. They don't even know what kind of drawings a builder needs, how much or how little detailing, how to get the most out of stock parts, what is easy to do in the field and what is hard. In brief, many architects are a liability rather than an asset to the builder."

3. Many good architects are unwilling to design houses for an already planned tract. Says Architect Leitch: "The architect wants and needs to get on the team early and know all the problems before they get to be fixes that have to be worked around... If the tract comes to the architect as a map with all the lots laid out, what can he do? Vary the setbacks, change the plan types and elevations, vary the colors, and try for one tree on each lot. But given the raw site, he might adapt the houses to the terrain, group buildings to best visual advantage, and—if conditions are right—vary the lot size, create some open space, give variety to the street pattern, and relate the houses better to each other and to their surroundings... Good architecture can never overcome poor tract layout."

4. Too many architects don't understand the time lag between what is acceptable to upper class clients in the custom-designed market, and what the mass market is ready to accept. Says one longtime housing analyst: "Too many architects leave out warmth and texture when they get rid of gimcracks. That's why the public took up gingerbread. It preferred gingerbread to the bread and water diet some architects offered."

The builders have the excuse that it's their profit on the line—but almost all could do better

"Good design is the kind the public buys." That's the oldest and commonest excuse for the mediocre (or worse) subdivisions visible on every side in every market area. In a way, it is hard for any architect or critic to argue with that definition. After all, it is the builder who gets rich or goes broke by what he can or cannot sell.

But this leaves unanswered a number of questions:
1. Would his houses sell just as well (or maybe better) if they were better designed?
2. Doesn't the homeowner have a public responsibility beyond
so mediocre?

Many smart and responsible homebuilders feel as frustrated as industry critics about the quality of design. For example, says Builder Jacobs (who has used independent architects, staff designers, and who now uses a combination of staff architects and outside consultants): "Housing design in this country stinks and I am not excusing my own. We make a tremendous effort to provide good design, but many times we fall short." (One practical indication of Jacobs' frustration and interest: The firm sponsors a yearly design competition in the architectural department at Texas A&M College. "Our object, of course, is to interest more young men in the housing field.")

Part of the problem is that many thoughtful and conscientious builders have, in one way or another, been stung by experience with architects. The list of builders who have built magazine or other promotion houses and watched thousands of prospects go through—and then waited and waited and waited for a sale—is legend. While the house almost always served its purpose as a crowd puller, the experience has frightened many builders away from architect design as a product.

One leading California builder who has used architects in the past ("with great success") but no longer does argues that "the basic difference between architects and builders can never be reconciled. . . . The problem is the extent of conflict which occurs between creative progressive design and the limitations of a cost-conscious competitive market. . . . He [the architect] would rather do something better and he should do something better." What a world of frustration shows through those words!

Another common complaint is the young and inexperienced architect. Builder W. E. Witt of Viking Construction Corp. notes: "In an architect's office, the newest employees normally work on residential work to gain drafting experience, and when they gain sufficient experience, they are then put to work on larger structures." For most architects, designing larger buildings is much more profitable.

Further, just as many architects don't know how to work with builders, many builders don't know how to work with architects. Dwight Mindling, marketing director of Brown & Kauffmann, which builds 375 houses a year, points out: "It makes about as much sense for a builder to engage an architect and simply instruct him to design a house as it does to engage a carpenter and tell him to build a house without plans and specifications. The more information the builder can supply on the architect's work on what the finished product should be, the better the finished product will be."

Many leading builders have switched to staff architects—and their reasons point up some of the problems of architect-builder collaboration. Builder James Strauss of Lincoln, Neb., who once used outside architects, now uses two staff architects, says outside architects weren't fast enough. Strauss sells 300 houses a year—many with custom changes—and it took 30 days to get drawings of the changes. I'd have the house built by then." ( Strauss is most specific that his design costs are not lower: He pays his staff men "a salary plus so much-a-house sold over 100. This keeps them interested in the salability of their design.")

Builder Edward Gladden of Mossman-Gladden, Albuquerque argues: "Staff architects and designers are closer to the company's methods of construction and specifications, and are constantly available to management, the sales staff, and homebuyers."

For Builder Bruce Blietz, the reason is supply: "The firms that seem to have the really top quality talent are too wrapped up in large-scale custom housing or other types of work and have not been interested."

Most independent architects are critical of their fellows who join a builder's organization. Their arguments range from reasonable ("often good design needs to be sold to the builder, and the outside architect on a fee is sometimes in a better position to do this") to harsh ("I have yet to find a captive architect whom I could use in my office. They are mediocre, incompetent, and unable to hold their own in an architecturally competitive situation.").

But Architect Alexander Prentice makes a strong case for the staff architect: "Captive architect is a phrase which prolongs the misunderstanding between architects and builders. Builders' staff architects should be no different from staff attorneys, engineers, or accountants. We have experienced appalling lack of rapport between free architects and builders—so why not try the integrated approach."

Another indication of the builder's disenchantment with architects is the meteoric rise of the design service companies. The best known and most successful are two in California: L. C. Major & Associates (which last year drew 250 designs from which 22,000 houses were built) and Development Coordinators (which last year did over 150 designs from which 8,000 houses were built).

In the 18 years since it started, L. C. Major has designed over half a million houses in more than 2,000 subdivisions in 15 states. And since Development Coordinators was set up five years ago, $380 million of houses have been built-for-sale in Western states from its designs.

The appeal (indeed the main selling tool) of such outfits is a package of services that architects apparently cannot—and certainly do not—offer. Both provide not just design, but land planning, feasibility studies and market analysis, design of model home areas and sales offices, landscape design and coordination, color-coordination and display boards, interior decoration, financing advice, and merchandising and promotion counsel—in short, as Cliff Major puts it: "every builder service short of construction." President Howard Eichen of Development Coordinators lays it on the line: "For years, experts and consultants have been urging all the specialists connected with homebuilding to cooperate. In our concept, we go beyond urging and theorizing. Our firm is a tightly-knit group of specialists in the residential unit."

Both firms talk builders' language. Listen to Development Co-
ordianers' Eichen: "Design in our approach takes its basic guide line from cost and proceeds in a constant awareness of cost. If the designer does not know where to put the dollars, how can he design? To do the builder a real service, we sometimes have to be hard-headed over seemingly small things. There is quite a difference between a price of $14,950 and $15,500 in an area that calls for a $14,950 price tag. One is beyond the buyer's reach, the other within his reach. Our role is to look at the whole design of the product, and give the builder a product he can sell."

And listen to Harry Stewart, executive vice president of L. C. Major: "We do not think Ford or General Motors design cars that their executives would like to drive; they design cars they think will sell. The most beautiful thing in the world—unsold—is a liability. We lean heavily on market research, and today builders are far more conscious of the need for research [snip, July]. We design for the market without trying to insert our own tastes. Like the automakers, we find the way to develop a product is to 1) determine the need, 2) develop a product around the need, then 3) package it in a pleasing manner and price it right.

"Builders have recognized the necessity for more design, but by design they do not mean esthetically pleasing design. We'll sell the esthetics two to one because we offer the amenities that people are looking for. We put in the most important amenities that we can afford at the price the house is to be sold at."

What does the builder pay for such a package of service? Development Coordinators changes a fee ranging from 1% to 2% of the gross sales price, the percentage depending on the volume. L. C. Major is going heavily into retainer fees and equity arrangements with builders. Fees are based on the size of the house, the number of plans and elevations to be drawn, and any attendant service; they range from $50 to $200 per lot. Major's Stewart lays it on the line to his competitors: "Our company has grown so much because architects vacated the small house field. For architects to get back in now, they would have to learn all the things we've learned over the past 17 years."

**Lenders (and government) have the muscle to encourage good design—but they haven't flexed it yet**

Many architects are bitter on the subject of lenders. This comment from a Southwestern architect is typical: "There is a monotonous sameness about all federally financed housing in the United States. Government lending agencies and banks excuse themselves by design they do not mean esthetically pleasing design. We'll sell the esthetics two to one because we offer the amenities that people are looking for. We put in the most important amenities that we can afford at the price the house is to be sold at."

Architect Rufus Nims says it plainly: "The same banks that make rules by which the architect must design give no credit for the talent of the architect or the money the builder spends to pay for that talent. The builder has no incentive except his pride to build good design. He's reasonably sure the public will buy a bad house because none of his competitors offer anything better."

The biggest complaint is that lenders (like so many people who are unschooled in design) tend to group together all housing that is not wholly conventional; few can or will separate good contemporary design from bad modernistic or barracks design. A house which properly turns a blank face to the busy street, for instance, is down-rated for lack of curb appeal.

This gripe isn't new. As long ago as 1951, builders in Los Angeles were crying that FHA's "mossback thinking" was giving a 1925-model house a better valuation than something up-to-date.

The kernel of the problem is that lenders approach design evaluation—and the subsequent decision about how much mortgage to grant a house—by looking backward, not ahead. So what happens, happens logically. Lenders give the best appraisal to the kind of design that proved a good mortgage risk 10 or 20 years ago. Many lenders have, at last until recently, scarcely realized that their fiduciary responsibility could include more stress on good design. The U.S. Savings & Loan League is in the forefront of this awakening. Three years ago it hired a young architect, John Schmidt, to educate its loan committee on what is—and what isn't—good design. "The main reason lenders aren't encouraging better design," comments Schmidt, "is that they aren't trained to judge it." But exposure needs to grow in both directions. Schmidt's first advice to his fellow architects: "Take a lender out to lunch."

A leading New York banker defends his fellow lenders with a sound point: "Architects cannot expect lenders to pioneer with the American public's savings money. But whenever and wherever there is a strong public demand for any kind of design—including contemporary—and it can be built at reasonable cost, the lender will go along. Lenders are not pioneers—they cannot risk money on housing that is not readily marketable. But they are reasonable."

There is evidence that the sleeping financial giant is awakening to its potential in encouraging better design. Says Schmidt: "The lender has muscles—potential influence on the builder and on the design of built-for-sale housing—that he hasn't even flexed yet. But it can work. Not long ago, local utilities and manufacturers spent thousands of dollars in public relations and advertising trying to get builders and buyers excited about 100-amp. service. Not much happened. Then some of the lenders got excited about 100-amp. service, and from then on every builder in their areas had to offer it."

**Item: Miami's $41-million Biscayne Federal Savings has established an architectural advisory board. It is made up of five leading Miami-area architects who are paid a $50 a month retainer. At least one board member attends each meeting of the S&L's loan committee, comments on the plans and specifications builders have submitted. He advises the loan committee on the architectural merit of each submission, and makes suggestions for improving the design or quality of the plan without raising costs. Most builders have accepted the architectural boards' suggestions on almost every point "...because they can see how these changes will make their models more salable." In the few cases where builders have refused, Biscayne Federal has refused to commit funds. Says its mortgage department chief, Earle A. Giddens: "Our architectural advisors have started our builders thinking about proper orientation of a house to its site, about the value of better design, and about upgrading the quality of planning and construction. The result has been better sales for our builders and better mortgage investments for Biscayne."**

**Item: Metropolitan Savings & Loan Assn. of Los Angeles, concerned that "the unavailability of adequate hillside home designs..."**

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**THE HOPE FOR BETTER ARCHITECTURE continued**
has led many builders to use indiscriminate cut and fill techniques," sponsored a design competition under the auspices of the Southern California chapter of AIA. It offered cash awards of $1,000, $500 and $250 for the best three designs for both uphill and downhill sites. Judges: Architects Richard Dorman and Carl Maston, and the agency's senior vice president, M. F. B. MacBan. Says MacBan: "While none of the houses were built, mostly because of a complex ordinance here in Los Angeles, the competition had two important benefits. It got a number of architects interested in the problem, and—because it was extensively covered in the press—it made the public and homebuilders aware of what could be done with hillside sites."

Item: Under its new Sec. 233 for experimental housing, FHA is encouraging not just new developments in construction methods, but new ideas in design and land use. For example, says Architect Orville Lee of the architectural standards division: "We could insure new housing in areas where it has not yet proven its market acceptability; we could insure designs that test new component systems; we could insure research into new ways of building low-income housing. In all our projects, we try to encourage the use of architects. We always suggest to the sponsor that the new idea be allowed to dictate the design. In one solar house proposal, for example, the developer had hidden the solar unit. We persuaded him to have an architect redesign the house around the solar unit."

Item: Top FHA officials are now meeting with AIA's committee on residential architecture. Under discussion: a broad range of design and standards problems, and most particularly, design symposia to help local FHA officials recognize and appraise the values of good design.

Item: FHA has just announced a design awards competition—the first in the agency's 29 year history. Eligible: any one-family house, multi-family project, nursing home or housing for the elderly completed on or after Jan. 1, 1958 which had an FHA commitment before construction. Said President Kennedy in a letter congratulating FHA on its plan: "Good housing is inseparable from good design. . . Above all, I hope the awards will be a spur to the realization of housing communities which provide all Americans with a better environment and a better life."

Sidelight item: Canada's Central Mortgage & Housing Corp.—its FHA and Fanny May combined—has a standing invitation to Canadian architects to submit designs to a committee made up of four CMHC staff members and a representative of the Royal Architectural Institute of Canada. If the design is accepted (about 5% of submissions are), the architect then prepares detailed working drawings, for which he is paid $1,000.

These designs are published periodically in catalog form. There are about 100 designs in each catalog (new designs are added; old ones weeded out). Builders or the public can buy detailed drawings for $10, of which $3 is forwarded by CMHC to the architect as a royalty.

Last year, 5,223 sets of plans were sold. CMHC is not sure how many of Canada's 74,443 single-family homes have been built from these plans, but Andrew Hazeland (a member of the design advisory board) says that "this program clearly has educational value—it encourages people to spend time examining various designs before they buy or build."

A plan service? Yes, and with plan-book architecture's big built-in fault: it is so apt to be wrong for the site, the climate, the area, the orientation. But at least it is a direct attack by the Canadian government on the problem of built-for-sale design, and for some architects has resulted in attractive extra income.

The public is partly to blame for mediocere design—though it has had little chance to use good judgment

There's no doubt that the American homebuying public has bought a lot of awkward design. But one big question remains: Has the public really been offered enough choice—might it not choose something better if it could get it in the same price range? Too many builders build what they think the public taste is, and assume it is less than their own. Marketing analyses have a big weakness on this score. People cannot comment intelligently on what they are not familiar with.

Does exposure to unfamiliar design influence people? Yes indeed. The house just below was drawn by a six-year-old who lives in a 1791 colonial house—but often plays with a classmate who lives in a house designed by Architect Richard Neutra. And Architect Roger Lee last year bought three lots on the hillside below his own house in Berkeley, Calif., designed houses for them and sold them speculatively. Says Lee: "Family after family of prospects came in and said 'We've seen things like this in magazines and always admired them, but this is the first time we have ever really been in one.'" Lee claims that he could have sold many more houses than the three he had, and— that if some of the $33,500 cost had been pared by production economies—"the market would have been substantial." In short, Lee and Architect Claude Oakland (who now designs most of Eichler's houses) puts it: "We should not build what the public wants, but what the public would want if it were offered."

The press—that molder and arbiter of U.S. taste in everything from art to zoosuits—has been strangely silent at architectural criticism. So the homebuying public has almost nowhere to turn for expert guidance at appreciating good design. Press criticism like the cartoon opening this article (p. 106) is rare indeed. There is certainly only limited nationwide criticism (mostly in magazines like Harper's, The New Yorker and Horizon) and most of the outcry from newspaper critics occurs only in a handful of the big cities. Most real estate sections are undiscriminating and puff the worst design in the same terms as the best. Too many publishers view realty sections as a cheap way to make a profit, and so condone free publicity in return for paid advertising on a scale they do not countenance elsewhere in their papers.

Says Architect Roy Johnson: "Children are exposed to music and to art in most schools. Why aren't they exposed to architecture? It's certainly a universal art." And Architect Raymond Kapp, who has worked with several builder clients, makes this tellingpoint: "I have never been convinced that all of our society wants gags, gadgetry, and gingerbread, and even assuming that they do, the American public's taste can be swayed very readily. Why not sway this swayable taste with good architecture, good planning, and good design principles?"

Many people have already, of course, shown that they accept good design—by buying it. For a very small sample, turn the page.
These houses were designed by good architects

In Alexandria, Va., Builder Robert C. Davenport introduced this $16,500 house designed by Charles M. Goodman Associates in 1953. Result: ten sold in six weeks, with FHA financing.

In Middletown, N. J., Builder Jacob Lefferts introduced this Royal Barry Wills model in 1958. Still at the same price—$48,000 on a $5,000 lot—it remains one of Lefferts' best sellers.

In Scottsdale, Ariz., Builders Charles and Vernon Deise's leading model—12 sales the past year—is this house designed by Alan Dailey Associates. Price: $24,950 including a $6,000 lot.

In San Antonio, Builder Ray Ellison's square 1,296 sq. ft. house (H&H, Oct. '62) designed by Architect Ralph Bender is a best-seller (50 the past year). Price: $14,300 on a $1,650 lot.
for leading builders—and they sold very well

In Poway, Calif., Garden City Builders has sold 170 houses from this model designed by Architect Richard Nadeau. Buyers get a choice of eight elevations. Price: $13,500 on a $3,000 lot.

In Seattle, John Anderson & Associates designed this model for Bell & Valdez in 1960. Priced at $20,500 on a $2,000 lot, it accounted for 25% of the builder's sales.

In Bethesda, Md., Builder Edmund J. Bennett sold all 15 versions of this model offered last year. Keyes, Lethbridge & Condon designed it. Average price: $36,900 on $6 to $11,000 lots.

In San Jose, Calif., Eichler Homes built this Arshen & Allen model in 1959. Its price on a $5,000 lot was $23,000; it accounted for 16% of all sales made in its subdivision.

continued
And there are plenty of reasons for hoping that design

1 The problem of architects' fees
is not all that it is cracked up to be

Good architectural design service is not nearly as expensive as most builders think. And many leading architects find the fees for built-for-sale design quite profitable enough to stay actively in the field. Says one: "Fear of inadequate compensation is irrational. The individual fees may be small but the volume can be large and the profits good. Many a doctor gets rich on $10 fees."

Moreover, architects are moving away from the fixed-percentage fee. There are now 100 ways that architects charge builders—and all are a matter of negotiation. All objects only when an architect uses negotiation as a device to cut out a competitor. And, as you'll see below, many experienced architects will design built-for-sale houses for what amounts—after fees are prorated over a reasonable volume of repeat houses—to between $100 and $200 a house. Some get a lot less, and some architects, of course, charge more, and builders pay them more to get what they want. Builder Jacob Lefferts, who builds 40 to 50 houses a year priced $32,500 to $55,000, pays an average of $400 a house in architectural fees. Architect Robert Englebrecht has just surveyed leading architect-builder teams and finds that fees per project vary, in most cases, from 1½% to 2% of appraised value.

Is this too much to pay for better-designed products? Many builders pay an average of $600 for an optional fireplace in their built-for-sale house. It is unreasonable to hope they would pay $150 or $200 for a better planning and design? If a $200 design fee is included in the mortgage, it costs the homeowner about $1.28 per month for the life of his 25-year FHA mortgage. If good design were sold with the skill that glamorous homeowner about $1.28 per month for the life of his 25-year FHA mortgage. If good design were sold with the skill that glamorous

Here are sample fee schedules from several leading architects:

A Southern architect, who works with a number of builders, uses varied arrangements. Examples: 1) $1,000 per month flat payment to provide a 200- to 300-house builder with enough designs for a salable program. (This amounts, at 200 houses a year, to $60 per house.) 2) $350 for each design accepted plus $45 per house built. (This is $115 a house for five houses from one design, $80 a house for ten houses from one design.)

A California architect who has worked for a number of leading builders charges "drawing and design costs multiplied by 2.5; plus a royalty of about $100 a house." This formula is common. Many architects and builders pay for their designs on this basis.

A Southwestern architect who has worked with 25 builders reports: "My fees are usually based on a royalty—from $100 a unit for large projects to $500 or $600 a unit for smaller ones."

Builders quote similar figures. A large-volume California builder of $25,000 to $35,000 houses reports: "Our architect fees average about $20,000 per year. This includes all design and drafting, alternate elevations and plot plans. At our volume, this amounts to less than $75 a house."

Reports a Florida builder: "We pay $300 per model with a royalty of $25 per house, and we pay at an hourly rate for exhibits and necessary changes."

A builder in Washington State reports: "Our architect's fees average $150 per lot, plus costs for special plan changes. This includes site planning, new models, conferences, prints, and government-agency contacts."

Many architects do not like, and refuse to work, under a royalty arrangement. Says one top architect: "We insist that the builder state how many designs he wants and the fee is so arranged. The danger [in per-unit royalties] is that the architect might spend a lot of time on designs which are never built."

But many will share the risk with a builder by working under a royalty-fee system. One Eastern architect, who reports that drawings often cost him $700 or more to produce, charges only $300 per design plus a $45 per house royalty. On this basis, for a three-model project, the architect delivers more than $2,000 of work for $900, and the builder must sell 25 houses before the architect starts to make a profit. A West Coast architect sums up the point of view of architects who work under a fee-plus-royalty system: "Architects are no different from anyone else. If they are paid for doing a good job, then they tend to do a good job. Royalties let them share in the profit if the project is successful."

2 Architects can come to understand the problems of built-for-sale design

Some architects and many builders feel that the only answer is a change in the education of architects, but Architect Henry Norris sums up the majority view this way: "The best way for architects to learn more about builder's problems is to work with the builder—on-the-job training, so to speak, and the attitude that the builder has a lot to teach. Architects should play salesman on Sundays—show buyers through the house, try to sell them new ideas and designs—but always with an open mind."

To builders who complain they cannot find the architect they want in their area, Architect Norris answers: "Call one in from out of town." From Atlanta, he works in San Antonio, Cape Canaveral, Indianapolis, and Richmond. The only added cost: travel expenses.

3 Homebuyers are seeing more and more examples of good design all around them

One reason air conditioning is gradually catching on in houses is that people experienced it in their offices and plants—and realized they could be just as comfortable at home. Similarly, people are influenced by the growing number of examples of good design being built around them—distinguished churches, apartment buildings, vacation houses, promotion houses, and even shopping centers (opposite, top left). One example: Since the completion of his church in Rowayton, Conn. (opposite, top right) Architect Joseph Salerno has been commissioned to design public buildings in two other ultra-conservative Fairfield County towns.
standards will improve in the future

Mondawmin—a highly successful shopping center in Baltimore—was designed by a team of architects including Pietro Belluschi. "Architecture is our big extra pull," says Developer James Rouse.

Thousands of visitors to Latipne-Perini's Marin Bay saw this striking house, designed by Architect R. R. Zahm and sponsored by DPFA and West Coast Lumberman's Assn. It sold for $65,000.

Vacation house in Washington State—designed by Architect Marshall Perrow and built for less than $5,000—is typical of imaginative contemporary design becoming common in second homes.

Architect Joseph Salerno's design for the United Church of Rowayton (Conn.)—which later won an AIA First Honor Award for 1963—was approved by the congregation by a 9-to-1 margin.

Apartment in Webb & Knapp's Hyde Park project in Chicago has remained fully rented "after a start slowed by a fringe location." Architects: I.M. Pei & Assoc. with Harry Weese & Assoc.

continued
Architects Anshen & Allen designed this and four other houses ($20,000 to $24,000) for the first sections of 9,800-acre El Dorado Hills. Developer is sold ahead, expects 250 sales this year.

This is one of a number of criterion houses commissioned by Laguna Niguel Corp. Architects: Thomas & Richardson. Most builders buying land in big tracts are hiring top architects.

Designed for scattered lots in a series of expensive Marin Bay (Calif.) sites, this design by Architects Chan Rader & Associates was commissioned by giant Land Developer Latipac-Perini Co.

Sunset International Petroleum sold 70 homes before opening its new Sunset satellite city outside Sacramento from 12 conventionally styled, architect-designed models. Prices $22,500 to $34,800.

Some of the housing industry's new giants are setting high design standards

The "rich and patient land and community developers" described in Part I of this series (H&H, Jan.) are dealing in big, blue chips. These emerging giants are likely to commission good design talent because the size of their investment makes any niggling or second-best design work a bad gamble. And as Architect Robert Anshen (who has designed houses for 9,800-acre El Dorado Hills —H&H, Mar.) puts it: "These more sophisticated entrepreneurs may well bring total design to their new developments. Their early design controls may loosen; they may not get involved too deeply in the design of the houses built by others who buy their land. But it is hopeful to see the start of an over-all approach."

It is hopeful, indeed, to get a report like this from Architect Knowlton Fernald, director of planning, architecture, and engineering for Laguna Niguel Corp., which is developing some 7,000 acres in California (H&H, Aug. '60): "The work of the outside architects we have commissioned and the coordination of their work by our own staff architects have been equally important ingredients in our sales success. "In each development, we established an architectural board to review plans for houses, and built some criterion houses. We built 16 Ladd-Kelsey-designed houses in Monarch Bay, one of which received an AIA-HOUSE & HOME award. In Niguel Terrace, we built 25 houses by Architects Schwager-Ballew, one of which received an AIA-HOUSE & HOME award (top left). These houses have sold well, but of greater importance to us is the fact that they have established a high level of architecture and construction. Builders who are buying land in Laguna Niguel are following our lead in employing top architects and relying on design quality as an important contributor to sales."

And near Washington, D.C. Robert E. Simon Jr. is developing a 6,750-acre self-contained community, Reston, Va. It will be the result of a comprehensive plan prepared by Harland Bartholomew & Associates, detailed neighborhood planning by Whittlesey & Conklin, and economic studies by Arthur D. Little & Co.

The trickle-down of design ideas from custom houses is still working to improve built-for-sale design

Architects are constantly searching for fresh ways to handle design problems, new ways to handle old materials, and experimenting with brand new materials. Many built-for-sale houses are better because they borrow ideas developed in the laboratory of custom-design—ideas like the open plan, the rear living room, walls of glass opening to a patio, a closed front facade facing the street, sloping and beam ceilings, interior kitchens and baths. The idea of making a small house look bigger with strong horizontal lines originated in custom design. And the most important—and most effective so far—evidence of trickle-down is in floor plans. There is common agreement that the quality of floor plans has increased markedly in the last few years. Architect Norman Raab—who serves as director of the home bureau for Union Electric Co.—reports that seven years ago, when he started advising builders who came in with drawings, almost every floor plan needed correction. "Today" says Raab, "it is a rare plan that needs any meaningful improvement."

Another example: Of the 21 best-selling houses in HOUSE & HOME'S May merchandising issue, 18 have separate central entries and only one has a plan which forces traffic across the living room. And one version or another of the atrium plan—reintroduced in custom houses the last ten years—is fast becoming a hallmark of built-for-sale housing.
Increasing emphasis on higher-density housing may lead to higher design standards

The reason is simple: The complex design problems and high land costs involved tend to bring architects into the picture more often than they are brought in on simpler subdivision problems.

For example: There is no universal agreement, but the majority view is that the general level of apartment design is higher than the general level of one-family house design. One reason: Lenders, in view of the large commitments involved, generally demand (as Architect Alexander Prentice puts it) “some professional ingredient.” Architect Earl Swensson of Nashville, who has designed $10-million worth of apartments in the last two years, finds “our clients not only wanting the best we can do, but insisting upon it. Why do they push for better design? Because the apartment market is extremely competitive and it has been shown that good design makes a difference.”

Further, the whole problem of high-density housing fascinates architects. The drawing at right, for example, is from a study made by Quincy Jones of the advantages of planned-unit-development housing over conventional planning. And architects have been involved in proposals for nearly every major urban-renewal project. Last month, for example, Hartford’s Bushnell Plaza project drew entries designed by I. M. Pei; Skidmore, Owings & Merrill; and Emory Roth & Sons.

In short, higher-density housing—which continues to grow in importance—is a field where builders apparently feel the need of architectural advice (and are ready to pay for it), where lenders apparently feel the need of design reassurance, and where architects seem eager to make a contribution. Successful collaboration of architects and builders in this field may well lead to more successful collaboration in single-family detached housing.

Increasing the role of architects in products and materials of housing may help to upgrade design

The makers of materials wield strong influence over the design of built-for-sale housing—for most of a house—both outside and inside is assembled from the parts and pieces they produce.

This influence may well increase. Many of the big manufacturers—Alcoa, Certain-teed, Reynolds, National Gypsum, U.S. Plywood, and U.S. Steel, to name a few—are actually building houses or apartments. Others—including Ferro Corp., Armco Steel, Crown Aluminum, Universal Atlas Cement, and Douglas Fir Plywood Assn.—have sponsored experimental houses designed by top architects (two examples, right).

The manufacturers’ stake in bringing good architects into this research is clear—for the houses serve two important purposes: 1) They are important promotion efforts, and 2) they help improve systems for using their products in the field. The Crown Aluminum house, for example, led to a new system for allowing aluminum clapboards to expand and contract freely with temperature changes (H&H, Nov. ’62).

Further, many of the larger manufacturers are making field studies of the use of their materials and products in the field (one notable example: Stanley Works’ participation in NAHB’s TAMAP study, H&H, Apr.).

As Dean Burnham Kelly of Cornell’s school of architecture has pointed out, now that more and bigger parts of houses are factory assembled into components, architects must lift their sights from assembling houses from catalogues of parts to the design of the big components. This may mean a shift from architectural office to manufacturing office. Already, some successful products in housing are architect designed (Plywood Texture 111 is an example).
A new design discipline may grow out of housing's developing technology

One great advantage that architects and builders have today is an unlimited choice of materials and design forms. But this advantage is also a problem because it imposes no discipline from without and leaves the way open for banana-split, Roman-candle design.

Much of the architecture of the past that we admire today grew out of one or another discipline. For example:

The discipline of strict rules of proportion governed the design of many late 17th and 18th century houses.

The discipline of poverty required the builders of many appealing European cottages to erect the walls and roof of the simplest materials. (Economy still disciplines for good design: in this year's Homes for Better Living competition, i.e., July, four of six merchant-built Honor awards were in the lowest price class.)

The discipline of technology dictated much of the design of early New England houses. Their much-copied form grew partly out of the demands of frigid New England winters but also—to a great degree—out of the materials' technology of the day. The neat rows of clapboards, for example, were as close as Colonial carpenters could come to a big sheet of weathertight material; and the 12-light windows made use of the biggest sheets of glass available.

This age—confronted by a plethora of opportunities—has yet to reach a consensus on design discipline. There are opportunities in today's new technology:

A new discipline might grow out of materials so far little used in housing. The strength of steel and concrete, for example, offer design possibilities that have scarcely been explored (photo, top right). But you can have as good design discipline with wood, if you impose it on yourself.

A new discipline might grow out of modular components. Components have not yet been completely accepted as cost-savers, but there is no doubt that, without restricting design flexibility, they promote a pleasant sense of order. Nearly 3,000 houses ranging from $5,000 vacation houses to $60,000 luxury houses—have been built from Architect Carl Koch's modular Techbuilt system (photo right). All of them share the basic simplicity that has made Techbuilt houses popular. The lumber manufacturers' Unicom system is the most complete discipline of all.

A new discipline might grow out of the continuing efforts to build houses in the factory. Alside Homes, for example, has set up a huge plant to produce steel-framed, glass- and aluminum-panel houses (i.e., Sept. '61). It is still too early to judge Alside's acceptance in the marketplace, but the houses set a high design standard (see bottom photo, right). And while the design of most sectionalized houses leaves much to be desired, Architect Robert Engelbrecht—in his design for the Seattle World's Fair house (see photo, far right, and i.e., June '62)—showed that an exciting house can be devised for complete factory production.

Housing's technology is gradually leaving its horse-and-buggy days. This trend should now get its greatest thrust from the new managerial combinations—bigger and better integrated teams well enough financed to pay much more attention to product design than small and scattered entrepreneurs. The architect himself is beginning to become more involved in the design of big, factory built components. Soon, housing demand should begin to rise again, too. Out of this new mix of forces could well come a design discipline, growing naturally from materials and their technology, that will make our housing not only much more livable at the same construction cost, but also much more pleasant to look at and live in.

—WALTER F. WAGNER JR.

Modular system is used in Alside Homes' prefabricated and prefinished model. Alside's Akron plant can produce 50,000 houses a year. Sales (through dealers) will start this summer.

Sectionalized house at Seattle World's Fair was prefinished, plumbed and wired; shipped in four 12'x24' living modules. Architect: Robert Engelbrecht. Sponsor: U.S. Plywood.
Builder Edward F. Fitzsimmons’ Honolulu home captures all the allure of designing, building, and living in the tropics—an allure heightened for housing men who hear talk about...

Booming, beckoning offshore housing markets

Opportunities such as housing professionals have never dreamed of await them outside the continental boundaries of the U.S., and in places with such exotic-sounding names as Trinidad, Buenos Aires, Honduras, and Lima.

New markets are opening up and beginning to draw U.S. housing people to islands in the Caribbean, to Latin America from Mexico to Chile, even to Europe and Asia Minor. In some places the boom in housing construction is already in full blast—most notably in Puerto Rico. In others the prospects are even better, in a sense, for the boom is just about to come.

Moreover, new ways are being found to finance mortgages abroad; new techniques are cutting construction costs down to market needs; homebuyer incomes are rising fast in these markets; and always there is the population explosion and galloping urbanization to supply basic demand for good new housing.

All this is true—with a great big BUT:

The great opportunity exists for only a few U.S. builders. It exists chiefly for those with a lot of capital and even more patience to wait it out while investments of time and money pay off. Architects, lenders, builders, planners, and other industry people moving into these markets face not only undreamed-of opportunities but undreamed-of roadblocks never faced at home: soaring inflation, inept officialdom, language barriers, anti-Yanquism, social-clique problems, and almost always sky-high land prices.

The siren call from beyond the continental shores should be heeded by a relative handful of housing people for the present. But every thoughtful industry leader should know what is going on in these warm-weather outside markets, because what is happening in them shows promise of providing solutions for some of today’s and tomorrow’s knottiest land-use, construction-cost, and other problems looming at home.
Hawaii's lack of for-sale land led to leaseholds—with a few good benefits

Last state to enter the union, Hawaii is first in land problems, natural and man-made. More than 80% of Hawaiians live in Honolulu on the 22x27-mile island of Oahu. Much of the land is unsuited to building, and nearly all useful land is owned by federal and state governments and by a few century-old estates. The conservative estates, favored by low tax assessments, have hung onto the land while its value has skyrocketed. They have weathered wave after wave of land reform efforts. By now the land has so appreciated in value that the estates face enormous income taxes if they sell much of it, so they hang on and on.

Thus most builders who want land must negotiate for leaseholds. Homebuyers get 55-year leases, pay rentals and the property taxes, and in choice areas, they must pay $5,000 and up to get a leasehold with an ocean view. What little fee-simple land is available costs $2 or more a square foot. Recently some 10,000 sq. ft. lots on Diamond Head were snapped up at $25,000.

Yet leaseholds are not an unmixed evil. Leases let buyers get homes at lower prices: Lease rentals run about 3 1/2% of land value, whereas land included in a mortgage calls for about 6%. Moreover, one land reform measure now permits lessees to extend leases from 55 to 75 years.

Leaseholds, strangely enough, have led to better land planning and controls. The estates have demanded good land plans and development programs. And leases force owners to toe the mark in keeping homes and lawns in good shape.

In any case, builders say they are less bothered by land problems now than high construction costs. No one in Hawaii has been able to build a new house priced as low as $16,000 (above the U.S. average for new FHA homes), even with leased land and thin-wall construction. Labor wages and development costs are high. And sales have sagged. Permits fell from 4,189 in 1960 to 3,654 in 1962; they are off another 13% for the first four months this year. Henry J. Kaiser's big Hawaii-Kai project, launched in 1960 as a planned community for 50,000 people to be built by 1970, so far has had only 300 sales.

But Kaiser and Centex Construction Co. (which claims 500 sales a year) each say they expect to sell 2,500 units in the next three or four years. Hawaiian Pacific Industries sold 892 homes in 1962, expects a banner year in 1964. And NAHB's First Vice President William Blackfield is going at a fast clip (see photo top right).
Puerto Rico turns to strict land-use controls amid an astounding boom market

Few have seen as strong a housing market as metropolitan San Juan is today since the postwar stateside boom of the 1940s—and certainly nobody has ever seen such exacting land-use requirements as have just gone into effect for all of this U.S. commonwealth.

From now on, here is what builders must do to get a go-head from La Junta, the powerful Puerto Rico Planning Board:

For each basic group of 900 housing units, the builder must not only provide land for a 16-room school but complete all the following by the time the units are occupied: a shopping center with 16 specified service stores; two churches; a baseball diamond with bleachers, basketball court, handball court, and tennis court, all night-lighted; a meeting hall and a library. Houses must face center malls. All wiring must be underground. Townhouses and apartment houses—if not public housing—are required as well as one-family homes.

The two men most responsible for the plan's details and future success are shown here — Ramón García Santiago (left), dynamic, idealist chairman of La Junta de Planificación, and big Builder Herbert Heftier, whose Sierra Bayamon project (plat at left) has been the guinea pig in the give-and-take of getting García's concept to the working stage. Another key man: FHA Regional Director Epifamio Rodriguez Collazo, who has gone about as far as he can go to adapt FHA requirements to fit the Puerto Rican program. (ITEMS: sideyard minima now govern instead of minimum 325-square-meter lot sizes; houses may literally face center malls but FHA will consider them as facing streets; no sidewalk is required along streets.) Rodríguez' cooper-

450-ACRE COMMUNITY for more than 4,000 units in Heftier Construction Co.'s Sierra Bayamon was planned by Basora & Rodríguez to meet rigorous new plan requirements. Enlarged section reflects a new requirement calling for more loop streets and fewer culs de sac.
ation is crucial because more than 80% of new homes in San Juan are FHA-insured.

Q. Will the new land planning work? Is it too starry-eyed?

A. No one yet knows, not even García, who concedes it is still subject to adjustment. Even troubled builders cannot predict whether the severe regulations will hurt their sales or cut heavily into profits. Hefter's, whose first Bayamón units will be completed this month, says his first FHA commitments are based on adequate valuations. The 800 sales of his $11,750 to $14,250 single-family houses are far ahead of production at Bayamón. But this is peanuts: He is 3,000 units ahead of production at his much larger Villa Carolina project. Here, he does not plan to start producing homes until next year.

FHA's Rodriguez is moving cautiously, going slow on commitments until he is convinced buyers will pay extra for all the new facilities builders must now provide. Small builders are afraid the greater initial investment required will force them out; large builders fret over how much their market may shrink when they raise prices $1,000-plus for the amenities.

But you hear no talk about getting out of San Juan's market because of the drastic new requirements. And everyone agrees that García is on the right track. Something had to be done. San Juan's metropolitan population in 1950 was 508,000 (equal to Honolulu's 1960 population). By 1960, San Juan had 648,000 residents, and all indicators point to a population of more than 1 million by 1970. Rapidly rising incomes and more jobs are drawing rural people to San Juan and even bringing Puerto Ricans back from the States. And builders from stateside have been coming in fast, too. Housing starts started soaring in 1960—almost all three-bedroom homes on typical 325-square-meter (about 3,600 sq. ft.) lots, with few of the community facilities new owners needed. So 18 months ago, La Junta suddenly stopped approving more units, to get its bearings.

Odd as it may sound, the planning board fretted over the problem of wasting so much land with lots eight or ten to an acre. An important concept in the new plan is that it aims at increasing density. Puerto Rico as a whole has 700 people per square mile, one of the highest densities on earth.

Q. Now that the hiatus has ended—and with demand seen for 10,000-plus starts a year—is this a good time for U.S. builders to move into Puerto Rico?

A. Emphatically not—except for operators who can invest heavily in land and improvements, wait a long time for project approval, and build in large volume. Puerto Rico has already attracted some of the na-
tion's most competitive and well-organized builders. Levitt & Sons built in San Juan several years ago, is returning soon. International Basic Economy Corp., the Rockefeller Brothers' far-flung organization, has built nearly 10,000 low-price ($6,000 to $18,000) homes in Puerto Rico and is ready to open a big new tract. Heftier is joint venturing with Centex, giant Dallas-based company, in a 2,000-acre project where they expect to build 25,000 homes. Others include Franklin Burns of Denver, teamed up with local builder James Wilson to build a golf course community; Sam Kellner & Sons of Forest City, N.Y., to build 1,000 high-rise condominium units; James Scheuer of Renewal & Development Corp., New York City (photo, lower right), and several more.

Other big builders include Frank Ramirez de Arellano, HBA of Puerto Rico president; Rexach Construction Co., publicly held firm also building in Colombia, and other Puerto Rican builders.

One main reason why the time is out of joint for latecomers who have little capital and no local experience: most of the demand is for low-priced masonry homes, which can be satisfied only by the mass builders who know this type of construction. (For some of their methods, see H&H, Sept. '61.)

Another formidable problem newcomers face today is higher land prices. Heftier reports that the average price of raw acreage has gone up from about $2,000 three years ago to about $5,000 today. Land costs are expected to keep mounting now that the planning board has drawn a line around the San Juan metropolitan area to limit the area immediately developable. The board has also taken direct action against land speculation by its policy of approving projects on the basis that the developers complete the work and offer housing units at rentals and sales prices approved by the board. Economist Uriel Manheim says comparable housing is priced higher in Puerto Rico than in the States ($15.15 vs. $13.10 a sq. ft.) solely because of higher lot costs ($3,700 vs. $2,500). And, he notes, "the building lot is only about half as large on the island."

Yet there are always opportunities for special talents—and there may still be room for men like Fred Epstein, a Long Island builder who started from scratch building 60 low-priced homes in St. Thomas, V. I. five years ago. He now heads Development Corp. of Puerto Rico and has the following projects in various stages of work: a 140-bed nursing home financed under FHA Sec. 232; 186 Sec. 207 high-rise rental units; 130 Sec. 221(d)(3) rental units; seventy $40,000 split-level homes conventional financed; a project for 2,200 low-cost homes; a 12-story 12-unit condominium building; 150 Sec. 203 townhouses; and 1,000 homes in Lima, Peru.
Building in Latin America: can U.S.-spawned S&Ls solve its mortgage mess?

The savings and loan associations are new ones springing up in many countries, giving promise at long last of solving the all-important mortgage money problem common to all 20 Latin American nations.

This brand new development offers an enormous potential of activity for U.S. housing leaders. There is virtually no housing industry anywhere in Latin America—where the total population is 214 million and at least 10 million families can afford to buy good new homes if they could find reasonable long-term financing. U.S. builders, lenders, planners, and other industry people can find many places to fit into Latin American housing.

Says Builder Donald Dice, Aurora, III., chairman of NAHB's international housing committee: "The only missing ingredients in Latin American housing are U.S. know-how and capital to do the job. Many U.S. builders are ready to furnish the missing coordinators needed to establish a housing industry in these less-developed countries."

Only a comparative handful of U.S. builders—perhaps 30—has so far been active south of the border. Many have been interested but have been blocked by the mortgage money problem. As Dice points out, the typical terms available to South American buyers are "50% cash down, the balance payable in two years plus interest at rates up to 36%.'"

The financing problem arises from inflation, which arises from 1) economies so feudal the rich pay few taxes and 2) governments too corrupt or unstable to provide much social justice or economic security. Anyone with savings usually puts it in land or U.S. or Swiss banks. Governments are too weak financially to do more than subsidize a few public housing projects.

The S&L solution, offering brightest prospects over the long run, is already working well in Chile. There, 22 S&LS have been formed with 30,000 savers, $16 million deposits, and a like amount invested in mortgages. The inflation bugaboo was solved by pegging both savings and mortgage amounts to an annual wage index. If the wage index goes up 25%, so do both the outstanding amount of the mortgage debt and depositors' savings accounts. This plan is being studied in Argentina, Brazil, Colombia, and Mexico. There are now S&LS in the Dominican Republic, Ecuador, Panama, Peru, and Venezuela, each of which has some form of Federal Home Loan Bank Board. Guatemala has an FHA-type system.

These S&L systems were set up under the guidance of S&L executives from the U.S. and are being assisted with "seed money" grants from the State Department's Agency for International Development. Total to date: $31.6 million. And also can insure up to $60 million of U.S. capital invested in Latin American housing, but in two years has insured only one project for 440 houses in Peru—a sluggish pace that has drawn criticism from senators, builders, and even (privately) from AID staffers (News, Mar.).

Still needed: action by Congress setting up an International Home Loan Bank. As provided in a bill introduced by Sen. John Sparkman (D, Ala.), creation of this bank would let S&LS invest up to 1% of their assets in Latin American S&LS. This would mean a potential $800 million for investment abroad, a good part of it in Latin America.

Nearly everyone interested in Latin American housing endorses this idea. Among them is Norman Mason, ex-NAHFB administrator, now chairman of American International Housing Corp., an All-State Properties division building Argentine housing (see cut). Says Mason: "An international bank to guarantee loans could accomplish much with comparatively little from the start. Just $1 million invested in guarantees would result in production of $20 million worth of housing or 4,000 units in Latin America."

Those who know the big opportunities in Latin America agree there are big risks, too, for the unwary. Says Harvey Weeks, IIEC's South American housing manager: "American builders must adapt to Latin customs—not try to impose U.S. dogmas of design, construction methods, and the like. Best advice: tie up with a local firm of solid standing—and be prepared for a long wait before your project gets off the ground."

—ROBERT W. MURRAY JR.
OVERHEAD JUNGLE of poles, crossbars, and wires clutter the skyline of this otherwise attractive subdivision in Palo Alto, Calif.

There’s no need for ugly wirescapes now that wires can be buried for $100 a lot.
Costs, the perennial problem in underground wiring, are coming down, but they are still a major roadblock.

It would be hard to find a builder who doesn’t appreciate the sales value of an uncluttered skyscape like the one pictured below. “We feel strongly that underground utilities are a definite sales advantage,” says Wesley Mohr, project manager for Del Webb’s Clear Lake City in Houston. Adds Joseph Eichler of Palo Alto, Calif.: “I’m sure underground wiring has increased the sales of our homes.”

But it would be even harder to find a builder of medium-priced homes ($20,000) who in today’s hard-sell markets would risk spending $400 to $500 a house to avoid wirescapes like the one at left. And that, a House & Home survey shows, is the premium now paid by the average builder who wants underground wiring instead of unsightly poles and wires.

There are hopeful signs for the future. Less than three years ago many of the power companies queried by House & Home said they simply weren’t doing underground wiring. Today most of them at least offer underground service, and those that still don’t are finally giving the subject serious thought.

The big reason for this changed attitude is the changed policy of the Bell Telephone System, which operates 81% of the nation’s telephones. Bell has asked its 22 operating companies to bury their cables wherever possible, and expects that by 1970 virtually all new service will be underground.

“This puts us in a very sensitive position,” says one electric company executive. “With all the other utility lines out of sight, we’re the only ones left messing up the landscape, and we’re really beginning to feel the public pressure. It’s good public relations for us to go underground as fast as we can.”

Mounting public pressure has already led some power companies to cut their charge to builders

Arizona Public Service Co. charges about $120 a lot for underground wiring—down 80% from five years ago. Southern California Edison Co. charges about $150 a lot—roughly half as much as five years ago. San Francisco’s Pacific Gas & Electric Co., which charged as much as $1,000 a lot 15 years ago and $600 a lot three years ago, now charges less than $400 a lot. And Houston Lighting & Power Co., which has just begun to offer underground service, already charges less than $200 a lot.

But most builders around the country have to pay much more. In St. Louis, the underground premium is $1,000 a lot; in San Antonio and Memphis $500; and in Seattle up to $500.

Charges like these don’t rule out underground wiring just for low-and medium-range builders. They also make high-priced builders think twice. Says Denver Builder Marcus Bogue, whose underground charge for his new Eastridge Homes was $400 a house: “At these prices I wouldn’t put underground wiring in any site where I wasn’t trying to capitalize on the view. It’s just too expensive—even for our $35,000 houses.”

Are high underground charges necessary?
Not according to Chicago’s Commonwealth Edison Co.

Comm Ed has found that under normal ground conditions, with today’s equipment and engineering know-how, it can provide underground wiring for subdivision builders at less than $100 a lot.

To be eligible for this rate, a builder must have at least 24 houses in his development, and lot frontages must not exceed 125’. If he meets these qualifications, Comm Ed will bury his wires for a basic charge of $50 a lot, plus 75¢ per trench foot for service lines. (The average service length is 60’, costs $45.)

Moreover, if a builder puts at least two major electric appliances in each of his houses, Comm Ed will usually rebate enough to cover the entire underground cost.

Unsurprisingly, Commonwealth Edison is doing far more underground wiring than any other electric utility in the country. This year the company expects to bring underground service to 4,000 to 5,000 new houses.

Comm Ed’s underground methods—detailed on the following two pages—require only standard manufactured equipment and involve techniques that have been thoroughly tested in actual service. They are worth study by builders and developers who want more attractive—and more saleable—subdivisions and by other power company executives who recognize the growing public pressure for underground service.
How Commonwealth Edison holds underground-wiring costs to $100 a lot

Commonwealth Edison's low underground costs result not from any single dramatic breakthrough, but from a combination of attention to detail, careful engineering, close cooperation with Illinois Bell Telephone Co.'s underground operations, and just plain experience gained during 30 years of putting wiring underground.

Here are the elements of Comm Ed's underground system and the reasons why it cuts costs.

A basic layout unit of 12 houses makes the most efficient use of transformers

"We made computer studies," says Senior Staff Engineer William Nelson, "and found that this layout gave us the best combination of capacity and cost. We have to vary it sometimes to fit the land plan. For instance, we might put 16 houses on a transformer rather than have one transformer for an end section of four houses. But generally we stick to this pattern."

Primary cable runs down the easement strip along the back lot lines and ties into a pad-mounted transformer in the center of the block. A combination power and telephone pedestal is set at the center of each four-lot section and fed from secondary cable that runs in the same trench as the primary. Service cable radiates from each pedestal to the four houses in the section. Illinois Bell Telephone lays its cables in the same trenches at the same time.

Random trenching for power and phone cables has cut trenching costs 25% for Comm Ed and Illinois Bell

Here is why: Separation trenching (left, above), recommended by the National Electric Safety Code, calls for a 36" trench. Power and phone cables must be separated by at least 1' of tamped earth, which means two backfills and two wire-laying passes. Random trenching (above, right) needs only a 30" trench and one backfill, and both phone and power cables can be laid at the same time.

Only Illinois permits random trenching now, but approval by Michigan and Wisconsin is expected soon. Its safety was proved in tests two years ago by Edison Electric Institute and Bell Telephone. Comm Ed took the test results to the Illinois Commerce Commission, got permission to use random trenching over a four-year test period, and has since laid 700,000 feet of cable this way.

Reduced prices of direct-burial cable have been a major item in cutting Comm Ed's underground costs

"Five years ago we paid over $1 a foot for direct-burial primary cable; today we pay just over 30¢ a foot," says Nelson. The rigid conduit system used by many other utilities costs anywhere from $1 to $4 a foot in place. And even the new plastic conduit, which comes with the cable installed, costs from 60¢ to 70¢ a foot.

Comm Ed also saves about 15% on primary cable costs by using No. 4 cable instead of the more common No. 2. The cable (above, right) is a concentric, polyethylene direct-burial type, with neutral conductors wound around the outside. If a piece of digging equipment accidentally cuts into it, it is automatically grounded and so presents no hazard to the operator.

Secondary and service cables (above, center and left) are ribbon types, with webbing joining the wires, so they can be taken off a single reel instead of three separate reels. Cores are aluminum—about 20% cheaper than copper. Secondary cables have two 4/0 wires and a 2/0 neutral, cost about 40¢ a foot. Service cables...
come in two sizes—two 2/0 wires and a No. 2 neutral (30¢ a foot) and two No. 2 wires and a No. 4 neutral (20¢ a foot).

**Repairs and adding capacity—two big utility worries—are more trouble in theory than in fact**

In theory: 1) Underground trouble is hard to pinpoint, expensive to repair, and causes long outages. 2) Adding capacity requires digging up and replacing the whole system unless cables run in conduit and can be pulled out and re-fished.

In actual fact: Maintenance and repair costs have been far lower in Comm Ed's underground systems than in its overhead systems. Says Nelson: “In 30 years we've never had to replace a cable because of deterioration, and manufacturing faults in the cable are very, very rare. The few troubles we have are widely spaced in both area and time. With overhead systems, on the other hand, a disaster like a big ice storm gives us trouble in one big wallop. Another point is that we have no tree trimming around wires. That item alone costs us millions of dollars a year.”

**Underground outages can usually be corrected faster than outages in an overhead system**

Primaries are laid out in a split-loop (schematic, above) which is fed from both sides. Under normal conditions, the loop is split at one of the transformer switches—switch C in the system shown. A fault in the primary cable at the point marked X would knock out power to all houses served by transformers between the fault and switch C. To restore power, a maintenance crew closes switch C, then opens switches A and B. The faulted cable section is now isolated and can be repaired at leisure.

"We don't have to dig up the whole cable section to splice it," says Nelson. "We have equipment that can pinpoint the break within a couple of feet. Then we can usually dig, splice, and backfill in two or three hours."

Secondary and service breaks must be spliced immediately. "But usually the break is caused by someone digging," says Nelson, "so all we have to do is make the splice."

Repairing a break seldom ruins finished landscaping because virtually all breaks occur during construction of the project. "We don't have to look for the break," says Martell Tuntland, assistant division engineer of Comm Ed's Western Division. "We just look for the man who caused it. Usually he's standing with a shovel in his hand looking foolish."

**Adding capacity to an underground system is not much of a problem—because it's seldom necessary**

The 12 kV primaries (Comm Ed, like most utilities, switched over from 4 kV cable several years ago) can usually handle considerably more load than they are carrying. Secondaries are also adequate for the increased loads caused by normal addition of electrical appliances.

What's more, even if all the houses added enough appliances to raise their potential load by, say 50%, the system would never be called on to carry the whole 50% increase. Why? Because all appliances in all the houses do not run at the same time.

One type of added load—electric heat—almost always requires reinforcement. "But electric heat loads are always added slowly, a house or two at a time," says Tuntland. "We have to put in new secondaries and services and a new transformer. But we're more than happy to do this at no charge to get the extra load."

![Diagram](attachment:image)

One reinforcing method (above) requires a larger transformer mounted on the same pad as the old one. A new pedestal is set beside the old one, and a new secondary tied into it. Larger service cables are then run to the houses.

![Diagram](attachment:image)

Another reinforcing method (above) requires a new transformer mounted next to the pedestal taking the added load. The old secondary to this pedestal is disconnected, and the new transformer feeds all the houses in that particular four-unit section. Again, new service cables are run to the houses with electric heat.

What about reinforcing a whole primary loop? It's hardly ever necessary, but when it is, it's done by tying in a new primary cable at the mid-point of the loop (Comm Ed leaves half the width of its 10' easement strip unused for just this eventuality). The new system then has twice the primary capacity of the old.

Comm Ed is working on two new ideas that could cut the cost of underground wiring even more

1. Meters could be mounted on pedestals instead of on houses, allowing the final hookup to be made at the pedestal. Under the present system, a hole is left next to the house so that the final hookup can be made after the electrical contractor has finished wiring. Comm Ed's crews have to make an extra trip to the site to tie in the house and backfill the hole.

2. Simpler switchgear could be designed for transformers, or a system devised to allow one set of switchgear to serve several transformers. Says Nelson: "This could save $100 a transformer."
Business men who are writing cost figures down more than once are probably wasting office time and money. They should look into . . .

One-write accounting systems:

"The quickest, easiest, and most economical way for most builders (even many over 20 houses a year) to keep track of costs is to adopt a one-write posting board system."

This advice comes from Edmund J. Bennett, who was management analyst for the Budget Bureau and State Dept. before he started building homes in Bethesda, Md., in 1954.

One-write posting systems give bookkeepers what templates give carpenters: a pattern for doing repetitive tasks. All of the systems (there are about 70 on the market today) basically use a posting board (either metal or bookbinder type) that holds coded and carbon-backed stationery forms to pegs or clips and registers cost figures on records placed beneath a carbon-backed check or basic cost record (see illustration).

One-write posting board accounting systems are not new, particularly for payrolls. Thousands of small businessmen have used them for years, but the use of single-writing systems for accounts payable or general disbursements is just now starting to gain headway in the housing industry.

Bennett, like many growing builders (he started 14 houses in 1959, over 60 last year), began to use a one-way system for his payroll when he found his bookkeeper falling behind posting his costs. The bookkeeper’s load was immediately reduced 50%. Then

Here is how the one-write posting system works

One-write accounting systems put all cost information in its proper place on prepared accounting forms. Bennett’s bookkeeper now writes the following information on the job cost record: job number, cost account number for each cost category, description (e.g.: dry wall), plus budgeted figure (e.g.: bid price). When the bookkeeper writes a check that has spot carbons on the back of it, it simultaneously records data in the cash journal (see drawing). A bigger-than-usual check stub (at the right in photo) serves as a remittance statement and shows cost allocation by job, money disbursed (or retained), plus the gross amount of money paid. Again, spot carbons post the pertinent portion of this data on the individual job cost record and in the journal. To write another check covering the same job, the bookkeeper simply positions the check one line lower on a series of metal pegs, so the posted data lines up vertically.

Thus, within one day of completing the major portion of monthly disbursements, job-cost records can be summarized for any type of analysis desired and compared to an original budget. When a house has been almost completed, Bennett’s new system lets him group like-type houses together in a master summary which shows: 1) budgeted amounts, 2) actual amounts spent to date, 3) money to be spent to complete, and 4) variations from the budget. Chief advantage: within each job category (like masonry, pointing, etc.), a builder can see if he is staying within his budget. Says Bennett: "Job costs are the key to immediate action. When a builder knows these quickly he can make the right kind of management decision. If he doesn’t know job costs quickly, he is in no position to make a decision at all."

By contrast, ordinary accounting involves transferring data from check stubs or invoices to basic records like a cash disbursement journal, a job cost ledger, and a general ledger. When mail brings an invoice, a bookkeeper has to verify performance or delivery by checking against receipts or by calling a field supervisor and then recording the information on a check stub and before writing a check. Then each check is posted in the individual job (and might have to be broken down into 12 different jobs). Next, cash disbursements can be summarized. Totals are posted in a general ledger. Finally, individual job costs are posted in a job cost ledger. Jobs cannot be analyzed for variation from the budget without checking in several places. Some built-in pitfalls of the system: transposition of figures, failure to record some figures, extra time spent writing data twice, delay in getting final costs.
Bennett, realizing that his payroll was only a fraction of his whole cost-record setup, extended the system to his general disbursements. After checking several available systems, he found none that satisfied his precise needs. "One problem peculiar to house building is the allotment of costs," he explains. "Often a $500 expenditure must be allocated to a series of houses." Working with Royal-McBee, Bennett devised a system that fits his needs. "My records are now always up to date. My bookkeeper can keep up with the posting workload. And I get my precise costs quickly."

**Standard or tailor-made systems can fit almost any builder's needs**

Royal-McBee, as well as two other companies which are national in this field, now has standard accounts-payable systems adaptable to builders' needs. The Todd division of Burroughs Corp developed a standard system for contractors as far back as 1956. Shaw-Walker (which also manufactures office furniture) has had a standard system for over 15 years.

"Many building contractors think their needs are so special that no standard system will fit them," says one Shaw-Walker sales executive. "But the chances are that they will end up with a standard system using standard forms with several new headings on them."

Royal-McBee now sells a system that combines both payroll and accounts-payable systems. Shaw-Walker and Burroughs Todd division have systems that can combine the two.

**One-write systems record all costs while a disbursing check is written**

Like many of the systems on the market, Bennett's one-write system lets him:

1. Write a check without duplicating data on a check stub.
2. Simultaneously record cost information in a disbursement journal.
3. Provide his subcontractors or vendors with a remittance statement (the reverse of an invoice) that tells them exactly what they are paid for.
4. Post individual job costs to a job cost record (which Bennett set up according to the standard chart of accounts developed by the National Association of Home Builders).

Here are five benefits that Bennett cites for his one-write system:

1. It reduces record keeping time 25% by actual test. (Most concerns selling such systems claim a 66% time saving since they eliminate two postings out of three.)
2. It keeps records up to date and in balance. Says Bennett: "I'm never months behind knowing my costs—like many builders".
3. It prevents duplicate payments and incorrect costs. "No longer do we find ourselves charging one house with two roofs or failing to charge in the cost of a garbage disposer," says he.
4. It reduces errors (since all transcriptions are made via carbon paper).
5. The system can be adopted quickly without disrupting past office procedure (some companies say they can install a system within ten minutes, but thirty minutes is more likely).

Companies marketing systems cite two additional benefits: The systems can be used by technically untrained people, and, except for a supplemental calculator, require no accounting machinery. But most systems do not preclude the use of accounting machines. Says Ronald Melworm of the Todd division of Burroughs: "Our one-write systems can also be adopted to accounting machines. We suggest that small businessmen start first by using a posting board system, then switch to accounting machinery as their business grows. The only things that accounting machines provide that our semi-automatic posting board systems do not provide are automatic totals and subtraction."

**Posting-board accounting systems cost from $100 to $500 to install**

"Our greatest sales pitch to businessmen on one-write systems," says William Berkery of Shaw-Walker, "is to point out that they are paying for the systems whether they use them or not. They are paying for them in the extra time it takes bookkeepers or payroll clerks to recopy figures that shouldn't be written more than once." Royal-McBee says it can install a one-write system for both payroll and accounts payable for no more than $150. Shaw-Walker offers to install an accounts payable system for as little as $110 or up to $500, depending on how elaborate the setup is. Bennett's system, worked out with McBee, cost $125.

**Volume of checks, not houses, determines when a builder can adopt a system profitably**

Opinions on the minimum number of checks that must be written before a system will pay for itself vary. Some aggressive salesmen put the figure as low as 40 checks per month—about what many families write in paying household accounts. A more conservative minimum would be closer to 100 checks per month.

Says Bennett: "A one-write system that combines both payroll and general disbursements will generally involve enough checks so that every small-volume builder would find the system pays for itself. Many smaller builders don't realize the need for simplifying their cost accounting—if they even know their accounting could be simplified—or they think that a one-write system costs more than it's worth. But the builder who is going to grow must know his costs accurately and quickly, and one-write systems are his best answer.

"If a builder writes more than 200 checks per month, he should start thinking of machine accounting. Another signal that it's time to switch from manual to machine accounting is when a builder must hire another office employee to keep up with the work."
Low-cost concrete dome needs no formwork

Instead the thin-shell dome was formed by spraying concrete on both sides of metal lath supported by a light steel frame.

Three men completed the dome and the slab beneath it in four days. Cost—competitive with conventionally framed house shells—was $1.50 a sq. ft. for all covered space, $2.32 a sq. ft. for the 729 sq. ft. of usable floor area (plan at right). The dome was designed and built at Tavernier Key, Fla. by Architect Richard A. Rose and Engineer Bertram S. Warshaw, who say Alliance International Corp. of Miami will sell similar domes on buyers' lots for $2,950 plus $800 for the slab.

Here is how the dome is built: In one day (and after the foundation is in) two men erect arched trusses made of reinforcing bars, set steel tubes across them, complete the steel net with six concentric rings of reinforcing bars, and cover it with expanded metal lath. Next day three men spray both sides of the lath with concrete (they start work from scaffolding, then walk on the structure itself). On the third day the slab is poured.

Attempts to produce concrete domes without conventional formwork started before World War II. In 1942, Engineer Wallace Neff formed a thin-shell dome over a huge rubber balloon. Ten years later, Architect Eliot Noyes used an $8,000 nylon-and-neoprene balloon to form 600 sq. ft. shells costing $5.33 a sq. ft.
ARCHED TRUSSES, prefabricated of reinforcing bars, span between corner piers and support framework of 1"-square, arched, steel tubes.

CONCRETE DOME, parabolic rather than spherical, spans a 34' square with only 2½" of concrete. Living space under the dome measures 27'x27'.

SPRAYED CONCRETE clings to metal lath and rings of reinforcing bars, at right, supported on tubular framework. Spraying time: 24 man hours.

ENCLOSED LIVING AREA beneath dome is a 27' square. Partition heights are held to 7' to create open feeling except in kitchen and bath which have ceilings. Piers are tied to slab to take outward thrust of arch.
LEGS OF DOME are thickened to carry thrust down to pyramidal piers. Thrust is counter-balanced by underground tie rods from pier to foundation.

CLERESTORY GLASS arches between top of louvered wall and curve of dome. Aluminum posts on 3" centers are studs for both exterior walls and movable partitions of redwood paneling.

DETAILS (left and right) show how a bead of an elastomer caulk-seals top of glass and a bead of epoxy seals top of aluminum post to dome. Glass and aluminum are cut to match dome's curvature.
Honeywell's Clock Thermostat automatically sets temperature down at night, up in morning. Model T852 for heating. Model T861 for heating and cooling.

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Can you think of a more economical way to sell quality-minded home prospects?

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The Honeywell Round, T86—world's most popular thermostat. Accurate and reliable, with unique picture window dial, large numerals. Separate temperature and setting scales. Other Honeywell Thermostats are available, too.
Now, clean the air in your home of dust and pollen...electronically

New electronic air cleaner from Honeywell removes up to 95% of airborne dust and irritants

Why just hate dust? Let Honeywell's new electronic air cleaner help you do something about it. It fits in the return air duct work of any forced air heating, ventilating or air conditioning system, removing up to 95% of airborne dust and other particles passing through the system.

It catches millions of tiny particles that pass right through ordinary filters (the kind you probably have). It's these bits of smoke, grease and grime that carry soiling power to smudge furnishings, put a dingy haze over windows and mirrors. Nothing will remove the bigger particles of dust that settle before they enter the system except your dust cloth, but these are easy to whisk away.

Air cleaning has been proved practical for years in hospitals and other buildings where clean air is vital. Now the same benefits can be yours in a system of practical home-size and price. In a new home it may be included in the mortgage.

What a wonderful difference it makes! Air passing through the system will be freed of up to 99% of the pollen!—tobacco smoke and other particles will also be effectively removed. Mirrors and windows will stay sparkling—draperies fresh and clean—longer than before. You'll save on cleaning bills, too. You won't throw away the dust cloth, but you'll surely reduce dusting.

If you don't have a forced air system in your home, you can get cleaner air in single rooms with the Honeywell Portable.

So why just hate dust? Do something about it. Send in the coupon now for more information.

*As measured by the National Bureau of Standards Dust Spot Method.

Electronic air cleaning is not a treatment. Be sure to consult your doctor. Ask him what it may do for you.

Thousands of interested home-owning prospects send in coupons from Honeywell advertisements like this for more information about electronic air cleaning.

New whole-house Electronic Air Cleaner

Handsome panel in living area shows cleaner efficiency. Signals when unit needs cleaning.

Easily installed in new or existing homes, with little interruption of heating or cooling.
More than 15,000,000 homeowners and home buying prospects will see Ads like this in 1963

Shouldn't you add the selling punch of this new appliance in your homes? It gives you the greatest, new selling feature since the introduction of Built-in Kitchens

(And, it can be added to the mortgage.)

Low-cost cabinet assembly makes Honeywell air cleaner installation easy

The prospect may want air cleaning after he buys your home. Be sure you have the Honeywell cabinet assembly installed. Costs only a few dollars extra when your contractor installs the forced air heating or cooling system. Makes the air cleaner installation easy and inexpensive when the homeowner decides to get it. Gives you the selling feature now of homes that are ready for Honeywell electronic air cleaning.

Capitalize on the power of Honeywell's advertising campaign appearing in these magazines and others:

HOUSE BEAUTIFUL
HOUSE & GARDEN
NEWSWEEK
SPORTS ILLUSTRATED
U.S. NEWS & WORLD REPORT
NATIONAL GEOGRAPHIC
ESQUIRE
TOWN & COUNTRY
TODAY'S HEALTH
SPLIT LEVEL designs. As warm air rises to upper levels, cooler air moves to lower rooms. This can cause uncomfortable areas throughout the house.

ROOMS OVER UNHEATED AREAS, such as a garage or excavation make the floors and walls cold, can make the room too cold to be used.

LARGE GLASS AREAS, such as picture windows, alter inside temperature when sun, wind or outside temperature change. Even true of double-paned windows.

SPREADOUT FLOOR PLAN. The effects of sun, shade and wind in different areas of the home can cause widely different heating or cooling requirements.

FINISHED BASEMENT. Because it is partially below ground level, the temperature needs in a basement are far different from the rest of the house.

SEPARATE LIVING AND SLEEPING AREAS require different temperatures—warm and relaxing in the living area—cool and comfortable for sleeping.

You can prevent these heating or cooling problems in your homes (and make them far more saleable)

Now offer your homes with the most wanted feature—good heating—with Honeywell Zone Control.

Zoning your homes to take care of the problems above can help you sell your homes faster.

Zoning itself is relatively simple for your plumbing, heating or cooling contractor. In addition to two or more thermostats, he installs dampers and damper motors in forced warm air heating; valves to control hot water flow in hydronic heating.

He will lay out a piping or duct system for each zone, and at the time of planning, he can let you offer Zone Control at very little extra cost.

Adequate heating is the most wanted feature in a home, according to the HI-PO (Housing Industry Promotion Operation)* survey of consumers. 65% would insist on adequate heating. So, give them what they want—with Zone Control by Honeywell. For helpful sales literature, send for the information listed in the coupon below.

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☐ Electric Clock Thermostat  ☐ Day-Nite Round
☐ New whole-house Electronic Air Cleaner
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IN CANADA: Honeywell
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USE THIS COUPON NOW TO GET MORE INFORMATION ON HONEYWELL HOME COMFORT CONTROLS AND AIR CLEANER SHOWN ON THIS AND PRECEDING PAGES

Honeywell
New gauge measures thickness of glass in place

The gauge is a simple card with various thickness markings (printed in reverse so they can be read as a reflection in the glass being measured). The card is simply held at a 45° angle against the glass to be measured. Two images of the markings are reflected in the glass, one by the inside surface, and one by the outside surface. The long baseline image will coincide with one of the markings (¼", 3/16", etc.) indicating glass thickness.

The gauge should be helpful to FHA builders since the agency has revised and stiffened its rules on glass thickness (H&H, Apr.).

The gauge is shown here in reduced scale. A full-scale gauge is available for $3 from J. R. Cumberland, 5416 24th Av., S.E., Washington 21, D.C.

Blind fastener shoots wire from spool through paneling

The experimental tool above was used to apply sheet paneling in the NAHB Research House (H&H, Feb.). Its developer—U. S. Steel—predicts that it may cut panel-fastening costs up to 40%, speeding up fastening time and eliminating finishing time. A light hammer blow on the end of the shaft drives a short length of the steel wire, from a spool held in the head of the tool, through the paneling and into the stud beneath. At the end of the stroke, the wire is snipped off flush with the surface. Wire heads are all but invisible, need no putty or touch up. U.S. Steel hopes to find a manufacturer for the new tool.

Appliance-size purifier makes potable water for household use from salty or impure sources

Hard, salt, brackish, or silty water—and water with a high bacterial count—can be made as pure and soft as rain with the experimental unit shown above.

The unit is being developed by General Electric under contract from the Department of the Interior's Office of Saline Water. GE calls it a diffusion-distillation machine, says it should be available to consumers in three years.

There is a big market for such a unit—if the price is right (GE's price goal: "about the same as a major appliance"). The unit should be most appealing in some areas of the Midwest and Southwest, where the ground water is too brackish for human consumption or so brackish it tastes foul; and for houses by the sea where the supply of good drinking water is either small or expensive.

The operating principle is simple: The unit condenses pure water vapor on a cool surface, just as water condenses on the bathroom mirror when you take a hot shower. Impure water is heated (to standard hot-water temperature: 140°F to 150°F) and let into the bottom of a circular tank. As shown in the drawing, metal disks, rotating at 60 rpm, pick up films of this warm water on their surfaces. At the top of their turn, the disks pass between condenser plates, which are kept cold by a refrigerant circulating through them. Water, evaporating from the warm film of impure water on the metal disks, condenses on the cold plates and runs down in droplets which are collected in a small runoff trough. The result is pure distilled water—200 gallons per day.

Most distillation units, to accomplish the same thing, boil the impure water at temperatures above 212°F, or use a pressure vessel so water boils at lower temperatures. GE's diffusion-distillation unit operates at regular hot water temperatures and at atmospheric pressure, so it consumes less fuel and has fewer problems of corrosion and sealing (because of the lower temperatures). Moreover, it does not require a pressure vessel which would add expense and might conflict with local safety codes.

Books start on p. 143
Now Trane offers whole-house installed right, serviced

That's why it's good business to get a bid on Trane equipment before you air condition your next homes.

Whether you're a tract developer building hundreds of homes each year... or a custom builder constructing a few units... now you can specify whole-house air conditioning that really meets your demands for quality at a competitive price. You'll find it in the new line of Trane Climate Changers—the whole-house air conditioning built with all the skill and dependability that has made Trane a leader in big building air conditioning.

SIZED RIGHT! This is the complete line of residential air conditioning that meets exact capacity requirements. No unsatisfactory under-sizing, no costly over-sizing.

Just look at the size selectivity!
- Split-system cooling in 2, 2 1/2, 3, 4, 5, 7, 10, 12 1/2 and 15-ton capacities.
- Horizontal packaged cooling in 2, 2 1/2, 3, 4, 5 and 7-ton sizes.

INSTALLED RIGHT! When you specify Trane, your central air conditioning can be installed just about anywhere, anywhere that's best for your homes.

There are Climate Changers to go outside or 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.

And these Climate Changers are really compact—up to 50% more compact than other makes of comparable capacity. Adds extra installation flexibility while preserving space inside your homes... or gives your home buyers a more attractive outside installation.

SERVICED RIGHT! Your Trane Dealer is a hand-picked expert in the field of air conditioning. He's the kind of business-like contractor that will see to it 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
sits on, fits in, hangs up, builds in, or you name it!...

CARTE
GAS OVEN

Fabulous sales-winner from CALORIC...featuring flexibility that's rare—and well done! • Never before anything like CALORIC's new A LA CARTE—most adaptable gas oven ever! It answers design problems of limited kitchen space...it lets you offer prospects the convenience of an extra oven—special feature of a kitchen that's anything but commonplace! It's a perfect sales-clincher! • Yes, the A LA CARTE is a new concept of flexibility: you can design kitchens the way customers want 'em! And so easily! Sits on a counter top. Hangs on any wall. Fits beneath or between wall cabinets. Can even be built in. Most important: complements CALORIC's "slide-in" Compacto® range with the built-in look. • The A LA CARTE offers latest cooking conveniences, too. It has CALORIC's simple dials for low temperature cooking...used as a second oven, the A LA CARTE lets homemakers bake and roast at the same time at two different temperatures. Plus the Cook-and-Keep-Warm oven system that cooks to perfection, then holds food dinner-ready for hours. Plus the sleek good looks that sell! • Don't lose time—prospects will look for the A LA CARTE. It's going to start plenty of talk...compel plenty of sales. Tie-in and sell more homes!

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Caloric kitchen color-planning by a famous color consultant answers all decorating questions for you. It's yours free, exclusively from Caloric.

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Six new aluminum-framed fiberglass skylights, plus standard all-fiberglass models, cover any installation requirement on all roof types; open new architectural vistas in interior lighting—for home, office, factory, or institution.

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Today is an important word in the title, for this is no didactic treatise touched with the dead hand of historicism. The author—architect, photographer, master-builder-in-the-old-tradition—has loved and explored his subject for a lifetime. Yet he has the insight into today’s conditions to realize that the historical background—the technical developments that led to the evolution of the New England houses of the 18th and 19th centuries from the brick and stone domestic architecture of Georgian England—are just that: background technicalities. So he has concentrated on a compendium of knowledge that is useful and practical. And he looks back at the underlying philosophies just enough to get across respect and sympathy for the reasons why those houses were designed-and-built the way they were. Without the realization that design and building were at that time synonymous, it is impossible for today’s designers to re-create the feeling of belonging—the nostalgic atmosphere of home—for which today’s homebuyers are searching, so often in vain. Here is a guidebook to the understanding and appreciation of the best small-scale domestic architecture of America’s past—a practical primer for today’s builder on the hows and whys of colonial design. Besides, it is a handsome volume, well illustrated and well printed.—JAN V. WHITE

Town centers: cure for suburbia’s ills?

CITIES IN THE SUBURBS. By Humphrey Carver. 120 pp. University of Toronto Press. $4.95

Here is a proposal for a dream community based on ideas drawn from ancient cities and new experiments, but primarily the approach is philosophical and psychological. The author, vice-president of the Town Planning Institute of Canada, believes we have not paid enough attention to the spiritual and social nature of man in planning today’s cities.

His ideal town center is composed of a series of five squares, all within walking distance. The market square contains relatively small shops rather than large shopping centers because big commercial areas are alien to the aesthetics and the spirit of his community. Schools, theaters and restaurants are in a cultural square. No longer would it be necessary to keep the schools out of the commercial part of town because the atmosphere is now proper to education. The city government area is flanked by doctors’ and lawyers’ offices. There is a cluster of community churches and, finally, a handsome park. Thus the town center would have the pleasant bustle of a Venice without the congestion and noise of a New York. Because single people and the elderly want to live close in, multi-family housing for them should surround the town center. Housing for families would lie outside this complex.

How basic building materials influenced the development of architecture.

New on the booklists

ARCHITECTURE, MAN IN POSSESSION OF HIS EARTH. By Frank Lloyd Wright, with a biography of Frank Lloyd Wright. Double-day & Co., Garden City, N. Y. 128 pp. $10.

Here is a guidebook to the understanding and appreciation of the best small-scale domestic architecture of America’s past—a practical primer for today’s builder on the hows and whys of colonial design. Besides, it is a handsome volume, well illustrated and well printed.—JAN V. WHITE

Aimsed at the homeowner, but the builder will find ideas that will tune up his communication with his interior designer.


A realty analyst and a lawyer delve into the finer legal points involved in condominium apartment ownership.


A handsome well-illustrated analysis of the simplicity and grace of Japanese houses, with particular attention to ideas borrowable for U.S. use.
Why Weyerhaeuser Wood Products Are Your Best Building Buy
Four profitable reasons for using Weyerhaeuser wood products in your Commercial Building Projects

Careful product selection becomes increasingly important within the highly competitive margins of commercial building. Initial costs, projected maintenance costs, overall design concepts and safety factors must all be considered. Heavy emphasis must be placed on product performance and availability. Here's how Weyerhaeuser wood products can help you meet these exacting demands:

**Design Flexibility:** Within the diversified Weyerhaeuser line, you'll find a product (or choice of products) to satisfy all functional or aesthetic design considerations. In many instances, interchangeability of species and grades permits flexibility in planning and bidding. Custom products or services, such as fire-retardant treated prefinished hardwood panelings, or Nu-Loc lumber in preferred lengths and widths, enable you to compete within pre-established specifications—profitably!

**Dependable Performance:** For over 60 years, the name Weyerhaeuser has been synonymous with quality wood products—products that have their beginnings in managed forestlands, are carefully milled, scientifically Kiln-Dried, accurately graded to industry end-use standards, and protectively shipped. Many are performance guaranteed in writing.

**Overall Economy:** These better building products can lower total in-place costs through time and labor savings, reduced callbacks and replacements. And for the owner . . . savings on future maintenance dollars.

**Customer Acceptance:** The Weyerhaeuser trademark is known and respected as a standard of excellence in wood building materials. Advertising and merchandising programs aimed at your key customers and prospects point out the quality product features of your building programs.

Nationally known and trusted building materials—skillfully manufactured to meet your design and performance requirements—available through a source nearest you. These are the reasons why Weyerhaeuser wood products are your best building buy!
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3 BEAMS—In many sizes and lengths for light commercial requirements

4 DECKING—Patterned or S4S K-D decking, plus laminated decking with tongue and groove, end-matched, vee-edge design

5 SPECIALTY ITEMS—Millwork including trim, baseboard, moldings and door jamb sets

6 HARDWOOD PLYWOOD PANELING—Such prefinished hardwoods as new 7/16” Craftwall in 14 distinctive tones and the popular Forestglo in 9 fine finishes

7 HARDBOARD PANELS—Regular, perforated, grooved, striated, prefinished and prime-coated

8 PARTICLEBOARD PANELS—Including top quality factory filled and sealed Timblend, ready for top-coat finishing

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SUITABLY SPACIOUS CLOSETS WITH SMARTLY STYLED DOORS

FLOAT-AWAY'S NEW GEORGETOWN CLOSET DESIGN

...turns lookers into buyers, yet costs no more than the basic flush panel door. Also, at no extra cost—

- 5 decorator colors when ordered in truckload quantities—Driftwood White in any quantity.
- 10% heavier than any other metal closet door—now increased to #23 gauge steel.
- No rust worries ever—zinc electroplated and bonderized steel.
- No door frames needed—all Float-Away Closet Systems are complete with trim.

Write for details.

FLOAT-AWAY DOOR COMPANY
1173 ZONOLITE ROAD, N. E. / DEPT. H-863 / ATLANTA 6, GEORGIA

NO OTHER CLOSET DOOR EVEN OFFERS ALL THE FEATURES FLOAT-AWAY GUARANNESES
AND YOU WILL CHOOSE EDWARDS ZONED HYDRONIC HEATING OVER FORCED AIR EVERY TIME!

Item 1 . . . When you install forced air heat, you must pay extra for a water heater. In an Edwards Zoned Hydronic (hot water baseboard radiation) System, the domestic hot water heater is an integral part of the boiler.

Item 2 . . . When you install forced air heat, you must cut (and pay for) ugly holes in the walls. An Edwards Hydronic System requires no extra carpentry.

Item 3 . . . A forced air system often creates drafts, uneven temperatures and complaints from your home buyers. An Edwards Zoned Hydronic System provides an even blanket of warmth and satisfied customers.

Item 4 . . . A forced air system costs the home-owner up to 30% more in fuel. An Edwards System can be zoned, thereby eliminating waste heat.

When you stop to figure these added costs and sales disadvantages of forced air heat, you will choose an Edwards Zoned Hot Water Baseboard Radiation System every time.


AN EDWARDS ZONED HEATING SYSTEM MAKES YOUR HOMES SO MUCH MORE SALEABLE!

WE'LL HELP YOU FIGURE IT OUT FOR YOURSELF, SEND THE COUPON FOR ACTUAL COMPARISON FIGURES.

Edwards Engineering Corporation / Pompton Plains, N. J. / Dept. H H 8

NAME _______________________
COMPANY ____________________
ADDRESS _____________________
CITY _________________________ STATE _______
new Homeshield PRE-HUNG FOLDING DOORS

eliminate costly installation labor of on site assembly and painting

Yes, these new folding doors can be installed in less than 10 minutes. They are pre-hung in a pre-finished aluminum frame. All hardware is installed. Door panels are finished in Oyster white, no need to paint. Doors are packaged as one integral unit ready for immediate installation! Even trim is included!

Operative features include new patented spring hardware that permits full access to closet opening. This feature also assures quiet operation, prevents sagging and holds doors positively in open or closed position. Doors have been fully tested and proved to withstand abuse, humidity and temperature extremes.

The beauty of the doors speaks for itself. Now you can select from 4 decorative patterns, any of which will add a new, distinct and decorative focal point to any room, whether modern, contemporary or traditional. Ideal for homes, offices, motels, apartments.

Operative features include new patented spring hardware that permits full access to closet opening. This feature also assures quiet operation, prevents sagging and holds doors positively in open or closed position. Doors have been fully tested and proved to withstand abuse, humidity and temperature extremes.

The cost? COMPETITIVELY PRICED!
The installation savings and customer satisfaction? PRICELESS!

For more information and full specifications write today.

AMERICAN SCREEN PRODUCTS COMPANY
Chatsworth, Illinois • Dept. HH-8
Mr. John J. Finnegan (left), Vice President Operations, and Mr. Herbert R. Savage, Chief Architect, of General Development Corporation, Miami, Florida.

The Gold Bond difference:
New Spiral-Core speeds home construction, sustains quality for progressive General Development Corporation.

"Spiral-Core is perfect for builders who use trussed roofs," says Mr. Herbert R. Savage of General Development Corporation. "We're using it in the homes we're constructing in our big developments at Port Charlotte, Port St. Lucie and Port Malabar, Florida." Yes, Spiral-Core is a time-saving and cost-cutting product that is playing an ever-increasing role in panelization... still maintaining quality standards. Despite its space-saving thinness, Spiral-Core
Cutaway shows built-in wiring channel in center of each panel.

Large 4' x 8' panels go up quickly and easily.

acts a foot thick. Thump it. The sound is solid . . . no hollow or "drumming" effect. And it has strong impact resistance . . . several times greater than between stud areas of conventional partition construction. The core of each lightweight but sturdy 4' x 8' panel is formed of precision-cut hardwood spirals. Exterior surfaces are tough gypsum wallboard. Only 2 3/8" thick, Spiral-Core partitions can save up to 33 sq. ft. of floor space over conventional walls in an average-size house. And erection time for all interior, nonbearing partitions is substantially cut. Electrical raceways come built in. Or you can pierce the wood spiral core with conduit or cable. For samples and technical information, see your Gold Bond® Representative. Or write Dept. HH-83, National Gypsum Company, Buffalo 25, N. Y.

Gold Bond materials and methods make the difference in modern building
Goodyear floors add more sales appeal at less cost than any others you can buy. Just look at what they offer—at the lowest price of any solid vinyl on the market: Handsome patterns and colors. Easy care—no waxing or heavy scrubbing required. Long wear—backed by Goodyear’s Lifetime Guarantee. Goodyear solid vinyl floors come in two constructions: DeLuxe True Vinyl, a solid vinyl floor, in 9" x 9" tiles and multicolor marble patterns that go all the way through; or DeLuxco, the all-vinyl compounds floor, in 9" x 9" and 12" x 12" tiles or 72"—wide sheet vinyl. There is a variety of decorator designs both in smooth surface and in the exciting new Cloisonette textured surface such as the new Chipstone pattern shown here. Both tile lines are easily installed on or above grade. Get the full story on these sales-building floors from your Goodyear Flooring Dealer or Distributor. Or write Goodyear, Flooring Department H-8127, 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.
Decorative materials

Transparent vinyl panels for windows, doors, partitions, and skylights are rigid, shatterproof, and nonflammable. New line includes standard-size panels and rolls and glazing panes in 12 sizes: all are .055" thick. Available in corrugated and flat sheets, clear and with a green tint. About $50 per sq. ft. Alsynite, New York City.
For details, check No. 1 on p. 183

Prefinished plywood panels are now offered in four luxury wood veneers. Classic-line paneling is grooved for 16" o.c. installation. Suggested retail prices: $1.50 per sq. ft. for teak (top right), $1.60 for butternut (right), and $2.95 for wormy chestnut and Brazilian rosewood. U.S. Plywood, New York City.
For details, check No. 2 on p. 183

Vinyl-asbestos flooring is embossed to look and feel like wood. Color is integrated in the tile rather than inked on the embossing. New Terraflex tiles are 9"x9"x1/16", come in four wood shades: ash, birch, maple, and teak. Johns-Manville, New York City.
For details, check No. 3 on p. 183

Decorative hardboard has a 50% open area with a full border. Because the hardboard is tempered, it can be used outside as well as indoors. Classicboard is 3/16" thick, comes in 48"x96", 48"x36", and 16"x36" sizes. Retail for 35¢ per sq. ft. Hardboard Fabricators, Newark, N.J.
For details, check No. 4 on p. 183

Plastic laminate finish looks like real wood when treated with oil. It is best suited to kitchen cabinets and other surfaces where durability and fine finishes are desired. Oil-Rub laminate comes in all Decorative Micarta colors and patterns. Westinghouse, Hampton, S. C.
For details, check No. 5 on p. 183

Colored tile for patios, porches, and playrooms is made of cement treated to look like natural slate. It weighs up to 75% less than natural slate and is more durable because it is homogeneous throughout. Dealer price: less than 50¢ per sq. ft. EMCo/Electromatic Corp., Reading, Pa.
For details, check No. 6 on p. 183

Hollow-core panel with a predecorated finish can be applied directly to joists or studs or to furring on plaster, brick, or block walls. Korelock has a V joint for fast, accurate fit. Paneling is 3/8" thick, comes in 2'x4' and 2'x8' sizes, in 11 colors and six woodgrains. Marsh Wall Products, Dover, Ohio.
For details, check No. 7 on p. 183

Vinyl Tile is offered in two new patterns. La Paz (top left) is designated for accent in entries and other high traffic areas. It comes in gray, brown, green, and beige, 9"x9" and 12"x12", 5/8" and .080" gauge. Finesse (left) is for family rooms, kitchens, and halls. It comes in ten pastel colors, 9"x9"x1/16" size only. Burke Rubber, San Jose, Calif.
For details, check No. 8 on p. 183

New products continued on p. 165
UNICOM-coded trusses, keyed to working drawings, allow quick and accurate placement on the site. W trusses eliminate load-bearing partitions for a free-span area below, too. Note use of notched gin pole for positioning.
UNICOM: WHAT IS IT?

New uniform modular dimension system gets your homes of WOOD under roof faster, ready for sale sooner

A new word for wood . . . UNICOM now gives you a standard modular component system to build with and profit by. Whether you build one home or one hundred . . . every one can go up faster, be finished off sooner, weather or not.

UNICOM is a system of uniform dimensioning . . . using a modular planning grid divided into equal spaces of 4, 16, 24, and 48 inches for width and length. Based on the 4-inch modular standard, the 16- and 24-inch units are the multiples for walls, windows, and door panels. The 24- and 48-inch units are for overall exteriors and for floors, ceilings, and roof construction.

Vertically, UNICOM's first floor standard exterior wall height is 8' 1½" from the top of the subfloor to the bottom of the ceiling joists. Roof slopes are standardized, too . . . as are other floor-to-floor dimensions, which permits the use of ready-made stairs for an infinite variety of house designs.

UNICOM is flexible . . . allows on-site construction or in-the-shop fabrication . . . always based on standard lumber sizes. UNICOM is applicable to all types of 1-, 1½-, 2-story, split-level, and bi-level homes . . . welcomes the use of wood with other materials, such as walls of glass or stone, and masonry foundations.

UNICOM is cost-saving . . . assures interchangeability of units from any supplier using the system, and reduces inventory of parts. It cuts labor costs with less time on the site.

With UNICOM you can come to quicker selling terms with your prospect, because you can have his house up sooner to meet his buying terms. Only wood gives you so much flexibility to build the best homes . . . the best-selling homes . . . in your community. For more information on building better with wood and UNICOM, write:

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

UNICOM MANUAL NO. 1: "The Unicom Method of House Construction" . . . 122 pages of building principles, drawings, and modular planning for basic homes of wood. Single copies of Manual No. 1 are available without cost to those associated with or supplying the home building industry. Your request should be made under professional letterhead, and sent to UNICOM, National Lumber Manufacturers Association, 1619 Massachusetts Avenue, N.W., Washington 6, D.C.
Max R. Kargman, President of the 1-FRST REALTY CO. OF BOSTON, builder of Riverview Apartments in Cambridge, Mass., has, through the use of divided levels, set off the activity areas in his apartments. Ceiling-to-floor glass provides a lovely view of city or landscaped gardens.

More and more builders of quality homes and apartments are installing RCA WHIRLPOOL appliances to strengthen their quality sales approach even more. It takes more than just a "sharp pencil" to sell them, because they know just ordinary appliances can bog down their quality story in the kitchen. That's why for his Riverview Apartments, Mr. Kargman offers his prospects a choice of 14 or 12 cu. ft. RCA WHIRLPOOL No-Frost refrigerator-freezers, a striking new electric set-in range, a built-in dishwasher and food waste disposer. Builders are offering our top-of-line No-Frost refrigerator-freezer with the IceMagic® automatic ice maker in quality RCA WHIRLPOOL kitchen packages. These builders also like the economy of one-source ordering for a full line of appliances that can decrease paper work and increase discounts. Join up . . . it's easier to sell homes with RCA WHIRLPOOL appliances than sell against them. Call your distributor today!
builder specified appliances because on his list!

MODEL SKU-70
You can easily finish door and service panel of dishwashers with any material up to ¾" thick for a perfect match with your kitchen decor.

MODELS RKE155 AND RKE867
You can offer a choice of 24" or 30" RCA WHIRLPOOL built-in ovens, drop-in cooktops, new set-ins or 36" and 30" free-standing ranges. Most models available in brushed chrome, two-tone copper, turquoise, yellow, pink or white.

MODEL RKE2700
Your greatest asset is our quality performance!

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

AUGUST 1963
WASH IT

United States Steel
You'll like stainless steel sinks because they stand the rough and tumble of finishing up a kitchen in a new home. You can't expect carpenters, electricians, plasterers, and plumbers to be accident-proof. When they're working in the kitchen, things just might spill or drop. But stainless steel sinks shrug off the mishaps, and still look like they've been handled with kid gloves.

You'll like these sinks, too, because their quality sparkle helps sell new homes and keep them sold. Women go for stainless steel sinks because they clean easily, and are not discolored by the strongest food acids. Fact is, stainless steel sinks actually improve in appearance with age.

You'll like stainless steel sinks most because they reduce callbacks. An enthusiastic wife may be anxious to stock the cabinets of her new kitchen and start feeding the family. It's understandable if she drops a can, or bounces a pan. But it's no worry to you. Stainless steel sinks can take the roughest treatment of the most excited new homeowner.

Yes, you'll like stainless steel sinks, and you'll be pleased with the wide variety of shapes and sizes of stainless steel sinks made by reputable manufacturers. U. S. Steel will be glad to help you get further information from them.
Where there's a wall.....there's a way....!

And this way saves 20% on gas vent cost.

- Installs in a 2” x 6” plumbing wall — saves floor space.
- Has the capacity for both central gas furnace and water heater.
- Does the work of two vents — saves 20% in material costs.
- Costs less to install.

Called Metalbestos 5'/6" Oval, this is the newest, most practical vent ever developed for central gas heating.

Builders can stop wasting valuable living space on gas vents. Metalbestos 5'/6" Oval disappears inside the wall with the plumbing vent and water pipes.

Wall vents are no longer limited primarily to space heating. New Metalbestos 5'/6" Oval is listed by U.L. as a Type B gas vent and can handle the combined output of a central gas furnace and water heater.

Quality heating contractors have Metalbestos 5'/6" Oval now. Also ask about the full line of Metalbestos products: chimneys for masonry, shell and free-standing fireplaces and incinerators—large diameter QC gas vent for multi-story residential, commercial and industrial heating.

Name
Firm
Address
City Zone State

I DIVISION OF THE WILLIAM WALLACE COMPANY • BELMONT CALIF • LOGAN, OHIO

Metalbestos
P. O. Box 137 • Belmont, California

Please send me material on 5'/6" Oval Gas Vent.
Plumbing

**Plastic piping** is made of specification grade pipe and fittings, has solvent-welded joints; sewer and drain pipe (above) has belled end. Plastic cement is applied to straight end of the next length which fits into belled end with a slight turning motion. Kyova, Ironton, Ohio.

For details, check No. 9 on p. 183

**Asbestos-cement pipe** for community water systems and sewer mains comes in three pressure gradings. Weld-Tite couplings are easy to assemble, provide pipe-end separation and a flexible, leakproof, vibration-absorbent seal. Eight sizes: 3" to 16". Orangeburg, New York City.

For details, check No. 10 on p. 183

**Nylon plug** for drain cleanout lines will not freeze in fittings, its maker says. Zytel nylon resists mineral deposit build-ups, solvents, acids, and alkalis. The plug head has a torque range of 3,220 to 3,965 psi for easy removal. Standard sizes. A. H. Voss Co., Kellogg, Iowa.

For details, check No. 11 on p. 183

Kitchens

**Built-in electric range** offers the economy of slide-in installation. Model 2413 is 30" wide, has top controls, a smokeless broiler, a 25" oven with an interior light, and a brushed-chrome backguard. Retail price: about $199.95. Roper, Kanakee, Ill.

For details, check No. 12 on p. 183

**Top-of-line disposer** has new sleeve bearing, impeller, and grind ring which its maker says cut operating sound 10%. Plastic plug on dishwasher connection, slotted screws, and round snap ring simplify installation. $139 retail. Waste King, Los Angeles.

For details, check No. 13 on p. 183

**Undercounter dishwasher** has six full cycles plus dialed short cycles and a plate warmer. A lazy-susan top rack pulls out and adjusts up and down. Supermatic 310 comes in seven colors with a one-piece porcelain tub. Gaffers & Sattler, Los Angeles.

For details, check No. 14 on p. 183

**Double sink** has angle-mounted fitting panel which sets off the brass fixtures and lets water from wet hands on the faucets run back into the sink. The Herrick is 32"x21"x8", has rounded corners and off-center drains. Kohler Co., Kohler, Wis.

For details, check No. 16 on p. 183

**Low-cost disposer** is a continuous-feed unit with a preassembled sink mount, threaded dishwasher inlet, long threaded electric connection, and long tail for the trap connection. TA 24A has a 1/3-hp. motor, retail for $49.95. Tappan, Mansfield, Ohio.

For details, check No. 15 on p. 183

**Warming oven** fits over the range hood replacing the traditional over-range cabinet. Thermostatically controlled, it has a maximum temperature of 140°F. Oven is 15" high, 12" deep, 30", 36", 42", or 48" wide. Stanthony, Los Angeles.

For details, check No. 19 on p. 183

New products continued on p. 168
Profiles in total-electric living—by General Electric

General Electric's program for total-electric Medallion Homes and Apartments has speeded sales and construction for these builders. It can do the same for you.

As a starter, you enjoy the advantages of General Electric product quality and dependability.

General Electric experts will help you plan an advertising and merchandising program tailored to your market and your project.

Along with the promotional aid, you receive invaluable technical assistance from experienced G-E Design and Application engineers...and that includes kitchen and laundry designs.

With this kind of support, your Homes and Apartments will sell faster, rent faster and be easier to build—when they are Medallion Homes, equipped by General Electric.

Birmingham Housing Corp., Birmingham, Ala. Builder Ed Lewis features Weathertron® heat pumps in all 7 of his projects. Taking advantage of General Electric's promotional assistance, Lewis had over 3500 people visit his homes the first two weeks after opening.

The 800 in Louisville is Kentucky's newest and tallest apartment building. Built by Drybrough Enterprises, this 247-unit Medallion Apartment features complete G-E kitchens. Builder Fritz Drybrough is using a customized General Electric promotion program to boost rental sales.
Chicot Terrace, Little Rock, Arkansas. This brand-new, 85-home, Gold Medallion winner opened on February 10th and is already 25% sold. Every house in the Wickard-Baldwin, Inc., project is total electric and fully equipped from kitchen to heating plant by General Electric.

Clifton Knolls, Schenectady, N.Y. In the midst of a severe cold climate, these total-electric homes are kept warm with General Electric baseboard electric heat. Builder R. Van Patten says "... my buyers love it." 130 Gold Medallion homes are already sold; and another 500 are planned.

River College Manor Apartments, Sacramento, California. The first unit of 32 total-electric apartments was eighty percent rented three weeks after completion. Construction is now under way on the balance of the 64 apartments. Builder: V. Hal Treadaway. Features: General Electric kitchen appliances, electric heating and cooling.

Southmont Estates, Tulsa, Oklahoma. The sale of one hundred and thirty General Electric equipped Gold Medal- lion Homes in only fourteen months led builder Irv Berman to start a second Medallion project with a backlog of 10 homes sold. These homes feature General Electric kitchens, intercoms, heating and cooling systems.
**NEW PRODUCTS**

**Heating and cooling**

**Apartment-size gas boiler** is only 2' high, has a 50,000 BTUH input. The 100 Series 2-U has an automatic control which increases the burner flame to meet quick temperature changes or peak heating demands. Bastian-Morley Co., La Porte, Ind. For details, check No. 20 on p. 183

**Counterflow furnaces**, left, are only 54' high, have capacities of 50,000 to 150,000 BTUH. Gas-fired series has new quiet direct-drive motor blowers and factory-installed wiring and piping. Filter plenum is optional. C. A. Olsen Mfg., Elyria, Ohio. For details, check No. 20 on p. 183

**Electric baseboard heater** comes in five models with 1,500 to 4,000 watt capacities. Fan-forced heaters fit between studs 16' o.c. without notchig, extend less than 4" from the wall. A lineal protector prevents thermal overload. Emerson, St. Louis. For details, check No. 21 on p. 183

**Fan-forced wall heater** will fit small spaces; housing is only 8½"x12½"x4". Unit has a 30v to 100v range. Automatic thermal reset prevents overheating. Manual-switch model costs $22.95, automatic thermostat model is $25.95. Nutone, Cincinnati. For details, check No. 22 on p. 183

**Hydronic package** heats house, domestic water, and pool from one unit without a water-storage tank and without mixing water. PHH units have 80,000 to 675,000 BTUH capacities, are 30"x42" to 34" by 52". Ace Tank & Heater, Santa Fe Springs, Calif. For details, check No. 24 on p. 183

**Self-contained cooling** for apartments and small houses has the advantage of central air conditioning with single cabinet installation. Two-ton model delivers 23,000 BTUH of cooling; three-ton models give 34,500 BTUH. Peerless, Indianapolis. For details, check No. 25 on p. 183

**Hot-water gas boiler** vents through the wall, needs no water connections, and no electrical connections if used as a gravity system. Wall boiler has 18,000 BTUH input, is 28¼"x12½"x 12¾". Roberts-Gordon Appliance Corp., Buffalo. For details, check No. 26 on p. 183

**Ceilings**

**Textured ceiling tiles** have been added to Armstrong's low-priced Temlok line. Larkwood (above) is an embossed fissure pattern. Montclair (far left) and Bedford (left) have simulated marble patterns. Armstrong Cork, Lancaster, Pa. For details, check No. 27 on p. 183

**Acoustical ceiling tile** has a snowflake and sparkling crystal design; crystal pattern also comes without perforated snowflake. Fiberboard t&g tiles are finished with fire-retardant white paint. Size: 1'x1'x⅝". Barrett, Allied Chemical, New York City. For details, check No. 28 on p. 183

**Decorative ceiling tiles** have gold flecks and tiny crystals embedded in washable white woodfiber. Gold-Brite (above) and Sno-Sheen t&g tiles are 12"x12"x⅝" and have beveled edges. Retail price: about 20c per tile. Johns-Manville, New York City. For details, check No. 29 on p. 183

New products continued on p. 171
Light is the new dimension which makes the Trade-Wind Decorator's Collection really new... it's another first from Trade-Wind. Translucent panels on the face and under the hood provide evenly diffused, shadow-free light over the entire range area from a warm white fluorescent fixture.

The outstanding styling of the Decorator's Collection is matched by the outstanding performance of the built-in ventilator, delivering 350 CFM as certified by H.V.I.

And all these features too: Rocker switches to control the lighting and the 2-speed ventilator... exclusive baffle equalizes air intake... interchangeable discharge with damper... twin snap-in filters... 30", 36", 42" and 48" lengths in real antique copper in the Traditional Model... and in brushed stainless steel in the Contemporary Model.

When you sell Trade-Wind... you sell quality.
"THE HOUSE YOU DON'T HAVE TO PAINT" SAVES YOU MONEY...SELLS BEST!

REYNOLDS ALUMINUM SOFFIT SYSTEM

This versatile soffit system is entirely pre-finished and self-supporting, saving the builder time and money while offering the homeowner continuing economies. It effects construction savings by eliminating on-site painting of soffit, fascia and trim areas, eliminating vent strips and lookouts and reducing the need of gable louvers and roof vents.

Reynolds soffit system consists of coils of ribbed aluminum sheet, perforated for ventilation or non-perforated, plus aluminum fascia and frieze runners along which the soffit sheet slides into place. A polyethylene spline seals the soffit into the runners. Coils are 50' long, widths from 12" to 48". Pre-finish is Polar White baked enamel, applied by the famous Reynolds Colorweld® process. There is a variety of fascia and frieze runners for sloping and horizontal conditions, and double channel runners for extra wide installations.

Reynolds soffit is ideal for carports, walkways, and apartments, too. In today's maintenance-conscious market it's the kind of "Easy Living" feature people want. So check the products shown below and see how near you come to "the house you don't have to paint"...the house that saves you money and sells best.

TYPICAL OVERHANG

REYNOLDS ALUMINUM BUILDING PRODUCTS • Check this List for Information

TEAR OFF AND MAIL TO REYNOLDS METALS COMPANY, RICHMOND 18, VIRGINIA

□ SOFFIT □ WINDOWS
□ SLIDING □ SHINGLES
□ GLASS DOORS □ GARAGE
□ DOORS
□ SIDING □ FLASHING

Your Name
Company Name
Address
City Zone State

Watch Reynolds TV program on NBC: "The Dick Powell Reynolds Aluminum Theatre" Tuesday nights.
**Equipment**

**Boring attachment** for trencher (left) bores horizontal holes with diameters up to 3" and back reams up to 12", going under streets and sidewalks. Borer has its own hydraulic motor. Sizes: 2" or 3" boring bit, 8" or 12" back reamer. Davis, Wichita.

For details, check No. 30 on p. 183

**Utility truck** has a full-width (86") section behind the cab that opens on both sides for storing pipe and long-handled tools. Side compartments lock weathertight. Self-locking shelves and bin dividers are easy to adjust. Reading Body Works, Reading, Pa.

For details, check No. 31 on p. 183

**Tool-supply wagon** has a 48" x64" rear door for easy loading. It will haul up to a ½-ton load, is 6' wide, 6'2" high, and 10' long (360 cu. ft.). Steel body has glass-fiber skylight roof ends. Platform height: 20". Wells Cargo, Elkhart, Ind.

For details, check No. 32 on p. 183

**Bathrooms**

**Shower curtain-door** is made of folding translucent Styron panels. Towel bars hook in horizontally to provide two rigid sliding doors. For full access to the tub, towel bars unhook and panels fold like a curtain against the wall. Tub-Master, Orlando, Fla.

For details, check No. 33 on p. 183

**Glass-fiber bathroom line** includes stall showers, tubs, and countertops. Units can be installed in 15 minutes by nailing directly to rough framing, are said to be leakproof, durable, and easy to clean. Plasticon Home Products, Santa Ana, Calif.

For details, check No. 34 on p. 183

**Rimless lavatory** of vitreous china is installed in countertops with a Silicone adhesive. Template for cutting the counter is also included. Model No. 188 is 18" in diameter, comes with or without slant fittings in 50 colors. Case Mfg., Robinson, Ill.

For details, check No. 35 on p. 183

**Off-the-floor tub** allows 2½" between the drain outlet and the floor for an above-the-floor drain. The trap, designed for high-rise apartments, can go in the hole where water and drain pipes run from floor to floor. American-Standard, New York City.

For details, check No. 36 on p. 183

**Hardware**

**Magnetic catch** for cabinets has dual self-aligning pulls providing a holding force of 10 lb. to 15 lb. The catch is 2 x ½" with elongated mounting holes for easy vertical or horizontal installation. Shelby Corp., Shelby, Ohio.

For details, check No. 37 on p. 183

**Surface bolt** has concealed screws for use on French and Dutch doors. Spring holds the bolt open or closed. No bands cross the face to mar the bolt surface. Sizes: ½" to 12" long, ¾" to 2¼" throw. Quality Hardware Mfg., Hawthorne, Calif.

For details, check No. 38 on p. 183

**Spring-action hinge** (right) automatically closes a cabinet door left open at less than a 30° angle. At openings wider than 30°, a cam roller in the hinge holds door in position. Bright brass, antique copper, or bright chrome. Bildwel, Tecumseh, Mich.

For details, check No. 39 on p. 183

New products continued on p. 173
Rugged is the word for Douglas Fir and Larch, as pre-seasoned by Western Pine Region mills. These species are among the strongest of all softwoods ... perfect for structural uses ... and produced in their finest form by the pre-seasoning processes of the Western Pine member mills. Seasoned before milling, before grading, Douglas Fir and Larch from these mills provide the truest framework ... the basis for better building. These Western Pine mills products are also stress-graded to give you the ideal wood for each framing function. For construction that's straight and strong, and stays that way, look for the WPA grade and species marks.
For open-wall shelving, K-V 80 Standards (18" to 144" lengths, 1" adjustment). K-V 180 Brackets (4" to 20" lengths). Satin anochrome, brass or ebony black finish.

KAY VEE SAYS:

"When you run into a blank wall... make it a sales tool with K-V Shelf Hardware!"

Every housewife who ever rearranged a room will be delighted with the opportunity of rearranging a whole wall — an opportunity you give her when you install K-V 80-180 hardware for open shelving. It's practical, decorative, and versatile. It's inexpensive and easy to install. It's strong and sturdy; keeps shelves straight and sag-free. Ask your K-V distributor about K-V hardware and fixtures, or write for our catalog, today.

For bookcase or cabinet shelving,
K-V 280 Standard (24" to 144" lengths, 1/2" adjustment),
K-V 286 Support (3" long, 1/2" wide), Nickel, zinc or bronze finish.

KNAPE & VOGT MANUFACTURING CO.
Grand Rapids, Michigan
Manufacturers of a complete line of quality drawer slides, sliding and folding door hardware, closet and kitchen fixtures and Handy Hooks for perforated board.
Enough of this playing around.

We mean business.

Homebuilding business. And business has a way of looking mighty good for no-nonsense advertisers who use HOUSE & HOME to help rack up fat sales of products for housebuilding and light construction. HOUSE & HOME concentrates a sales story against the successful, management-minded builder, large or small, who does most of the building—and against the members of his team: architects, distributors and dealers, realty men and lenders. (It's a team operation these days, and the smart builder knows it. Any member of the team can swing product-decision weight—for you or against you.) With a circulation of 140,000, HOUSE & HOME delivers more of these key influences than any magazine in the field. HOUSE & HOME is first in circulation—and in advertising—because it's first in service to the industry. 

Good business—for products displayed and sold in House & Home

Management magazine of the housing industry
**NEW PRODUCTS**

**Nail apron** clips to belt or pants over the hip so the workman has easy access to its pockets from a crouch or working from ladders. Rounded corners feed nails to center of pocket; taped seams keep nails from puncturing fabric. Weyerhaeuser, Tacoma.

For details, check No. 40 on p. 183

**Transit level** has two level vials, wye-bearing standards, and a magnetic compass. It can also be used as a squaring instrument by establishing one point, then putting the telescope barrel in the wyes in place of the telescope axle. Bostrom-Brady, Atlanta.

For details, check No. 41 on p. 183

**Aluminum mirror molding** screws to the wall, has 1” plastic strips that slip into front grooves and hide screws. Mirror Mount is 1¾” wide in brass or chrome finish. Plastic inserts come in six colors. Carolina Mirror Corp., North Wilkesboro, N.C.

For details, check No. 42 on p. 183

**Contact cement** is nonflammable and has an ingredient that turns the cement a noticeable tan when it is time to bond. Designed for countertops, Safe-T-Tac can be applied by brush, roller, or spray. In pint, quart, and gallon cans. W. J. Ruscoe Co., Akron.

For details, check No. 43 on p. 183

**Smoke detector** responds when light beams from airborne smoke reflect on a photoconductive cell to set off an alarm. Each unit monitors up to 3,600 sq. ft. Units also have fixed temperature elements to detect smokefree fires. Edwards Co., Norwalk, Conn.

For details, check No. 44 on p. 183

**Truck-mounted crane** comes in lengths up to 53’. It lifts 1,350 lb. at a 44’ radius. Boom folds over tractor cab when traveling with a loaded trailer. Stationary, telescoping, and jib booms are also available. National Crane Corp., Waverley, Neb.

For details, check No. 45 on p. 183

Publications start on p. 179

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**Operation Showmanship**

The “on site” — “off site” MERCHANDISING PROGRAM That Puts Your Homes In The Spotlight.

Merchandising Material

Worth $3,000

That’s what you’d pay if you prepared it...but it’s yours FREE when you specify Century Heating/Air Conditioning. Both “on site” and “off site” promotions and material feature YOUR HOMES...not Century!

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**Contact cement**

*Send for booklet “3 Ways Century sells new homes faster” Dept. CBB*

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**Aluminum mirror molding**

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**Smoke detector**

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**Truck-mounted crane**

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We at Cousins Properties choose materials for their dependability. We set high standards for our suppliers and use only materials for our homes which live up to all their claims. Peachtree Doors have always exceeded our expectations.

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**Dependable Sliding Glass Doors**

P. O. BOX 19682 • ATLANTA 25, GEORGIA
A dozen knocked down 24-foot roof trusses of West Coast Lumber occupies a small space. Trusses for several houses may be hauled in one truck load.

The stress grades of West Coast Lumber meet the rigid specifications for a variety of sizes and types of roof trusses for labor-saving building techniques.

Reassembly of knocked down trusses requires only a hammer. The tough fibers of West Coast Lumber provides holding strength for connector teeth.
"Our Knocked Down Trusses are made practical and economical with WEST COAST LUMBER"

says G. M. McCORMACK, President
COMPONENT ENGINEERING COMPANY
P. O. BOX 453, LAKE OSWEGO, OREGON

"We have developed a knocked down roof truss for the light construction industry and West Coast Lumber with its natural structural strength, is our basic material. Our connector plates, fastened into the stress grades of this coast region dimension lumber, take advantage of its naturally tough fiber structure. This permits disassembly and reassembly without loss of strength.

"West Coast Lumber supplies us with a dependable and important uniformity in grading and manufacturing. These qualities simplified the development and engineering of our truss system that provides the builder with a cost-saving modern building technique for all types of light construction. Our system is in accordance with FHA Bulletin No. SE-349."

Here is another example of the qualities of coast region West Coast Lumber meeting the specifications for a new application in the building industry. You, too, can capitalize upon the qualities of the standard sizes and grades of West Coast Lumber in all of your building . . . regardless of type.

West Coast Lumber is available wherever lumber is sold . . . Ask your retail lumber dealer, he is your nearest source of information and supply.

West Coast Hemlock 2" x 4" for Webs.
West Coast Hemlock 2" x 4" for some chords, depending on span.
West Coast Hemlock 2" x 4" for top chords and some bottom chords, depending on span.

Build with the best . . .

A copy of West Coast Lumber Grades, Uses and Specifications is available FREE. Write . . .

WEST COAST LUMBERMEN'S ASSOCIATION
1410 S.W. Morrison Street
Portland 5, Oregon
Here's one way the Kodners use decorated tile to spark up a tiled wall area over a kitchen range. Their buyers can choose from 6 decorative treatments and a variety of decorated tile designs.

New decorated tile... sales feature in St. Louis homes!

St. Louis County builders, Mike, Martin and John Kodner, offer American Olean decorated tile at no extra cost in their award-winning Bellerive Estate homes.

The Kodners report: "People like the special custom touch that decorated tile gives our homes, and the opportunity it offers to add something personal in the way of decorative effect."

The Kodners feel that "ceramic tile is important to sales today. People know it means quality. Tile also saves housework—a big selling point with women buyers. And when you use American Olean tile in hard-to-clean areas—like a bathroom vanity backsplash, and behind kitchen sinks and built-in ranges—it's a real sales feature!"

American Olean

Write for Booklet 1040, Decorated Tile.
Copper flashing for masonry construction

Applications of factory-formed flashing are shown in this new 20-page booklet. Three basic systems are covered: 1) A two-piece cap flashing system consists of a receiver, built into the masonry wall, and a counterflashing insert, which snap-locks into the receiver after roofing is in place and can be easily removed for repairs. 2) A ribbed through-wall flashing (right) that interlocks at the end joints so does not need soldering. 3) A spandrel-beam flashing that uses a patented reglet cast into the spandrel. More than two dozen drawings like those above show how these three flashing systems are applied to standard masonry construction. Revere Copper & Brass Inc., New York City.

For copy, check No. PI on p. 183

How to plan space for clothing storage

An eight-page folder, issued by Auburn University Extension Service, suggests dimensions and arrangements for closets and cabinets. Arrangements include ceiling-high and under-window storage, straight and corner plans, and back-to-back and side-to-back closets. Charts suggest minimum, moderate (above), and liberal storage in bedrooms for two adults, two girls, or two boys. Equipment & Housing, Auburn, Ala.

For copy, check No. P2 on p. 183

GREAT ARCHITECTURE FOR THE SIXTIES

A GRAPHIC EXHIBIT FOR BETTER
PUBLIC UNDERSTANDING
AND APPRECIATION OF
CONTEMPORARY ARCHITECTURE

Due to the popularity and demand of its first poster exhibit (now completely sold out) Architectural FORUM has produced its second annual edition of posters for public exhibition. Incorporated in the poster set are handsome black and white photographs of ten new buildings* which, in the opinion of FORUM's editors, have contributed significantly to the art of architecture in 1962.

Designed by John Martinez, a leading graphic artist, the ten posters are particularly suitable for display in schools, colleges, libraries, museums and other public areas such as convention halls, banks and department stores.

Each poster measures 18½” x 24”; but the full set is designed to hang handsomely as a unit.

Cost: $5.00 per set postpaid while the limited supply lasts.

Address all inquiries to Architectural Forum, Room 19-39, Time & Life Building, Rockefeller Center, New York 20, N.Y.

*U.S. SCIENCE PAVILION BY MINORU YAMASAKI / COLUMBUS ELEMENTARY SCHOOL BY JOHN CARL WARNEcke / NECKERMANN WAREHOUSE BY EGDON BIERMANN / FOOTHILL JUNIOR COLLEGE BY ERNEST J. KUMP AND MASTEN & HUDO / PLACE VILLE MARIE BY I. M. PEI / ASSEMBLY BUILDING BY LE CORBUSIER / MARIN COUNTY CENTER BY FRANK LLOYD WRIGHT / NEW HAVEN GARAGE BY PAUL RUDOLPH / DULLES INTERNATIONAL AIRPORT BY EERO SAARINEN / BACARDI BUILDING BY MIES VAN DER ROHE

AUGUST 1963

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For copies of the free literature check the indicated number on the coupon, page 183.

Catalogs

HARDWOOD PLYWOOD: Where to Buy. 12 pages. List of 28 species and 22 specialty products available from 60 hardwood plywood manufacturers. Each manufacturer notes which species it makes, glue type and sizes. Hardwood Plywood Institute, Arlington, Va. (Check No. P3)

KITCHEN CABINETS. 18 pages. Photos, diagrams of available drawer and shelf units, dimensions, and colors for steel, laminate, and wood cabinets. Youngstown Kitchens, Warren, Ohio. (Check No. P4)

Fixture fittings for showers, tubs, lavatories, and sinks. 8 pages Each type is illustrated, described, and sketched to show installation position. List of parts, specs Speakman Co., Waltham, Mass. (Check No. P5)

ZINC ALLOY BUILDING PRODUCTS: termite shield, flashing, and roof edging. 8 pages Photos, installation sketches, sizes. Physical properties of zinc alloys American Zinc Products, Muncie, Ind. (Check No. P6)

Design aids

Door ideas. 16 pages. Doors used for decorative wall effects in studies, hallways, and bedrooms and to disguise cluttered shelf storage. Popular door styles are shown. Ponderosa Pine Woodwork, Chicago. (Check No. P7)


SOLAR SCREENS. 4 pages. How to figure the amount of screening needed in relation to climate and geographic factors. Sample patterns and specs. Morris Kartzlon Inc., Chicago. (Check No. P9)

PEGBOARD IDEAS. 12 pages. Photos of decorative schemes for working walls. Plastic and metal fixtures are shown. Masonite Corp., Chicago. (Check No. P10)


Installation brochures

ELECTRICAL GROUNDING SYSTEM. Data sheet. Four-step instruction diagramed and described. Alesco Aluminum, Akron, Ohio. (Check No. P12)

INTERIOR PANELING. 4 pages. Photos show seven steps to apply panels on furring strips. Formica Corp., Cincinnati. (Check No. P13)


Product bulletins

MATCHED MOLDINGS. 4 pages. Aluminum extrusions can have any material laminated to the exposed surface. Available shapes are illustrated. Installation directions. Keller Products, Manchester, N.H. (Check No. P15)

Ripping attachments for dozers. Four-page re-report on performance of No. 9 rippers. Caterpillar Tractor Co., Peoria, Ill. (Check No. P16)

BATHROOM VANITIES. Data sheet. Photos and dimension drawings of door and drawer lavatory units. Mengel Wood Industries, Union City, Ind. (Check No. P17)

INTERIOR WINDOW BILLY. Data Sheet. Installation data and physical properties of Permadall, a malleable-like plastic. Woodall Industries, Skokie, Ill. (Check No. P18)

BERMUDA ROOF. 4 pages. Features, construction detail, specs. Airilite Processing Corp., Vero Beach, Fla. (Check No. P19)

ELECTRIC INSECT CONTROL SYSTEM. 8 pages. How to place units for maximum control. Zerotope Products Ltd., Burnaby, B.C., Canada. (Check No. P20)


MULTIPLE-CORD SUSPENSION LIGHTS. 4 pages. Photos and specs for six models. Heifetz Co., Clinton, Conn. (Check No. P22)


Publications continued on p. 183
Copper costs no more—often less—than rustable piping. Specify it for drainage, water, heating and you build in: better resale value (home buyers appreciate the quality of copper) . . . lower maintenance (no costly trouble due to rust) . . . more usable floor space (3" copper stack installs in standard-width partition). Send for illustrated brochure "Why It Pays to Specify Copper." Write Anaconda American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ontario.

All-copper plumbing gives home buyers extra value at no extra cost to you

ANAConDA®
AMERICAN BRASS COMPANY
Leading Wholesalers Stock Anaconda Products
**ARE YOU THIS KIND OF BUILDER?**

—you may not want to look at furnaces...you may not want to hear about furnaces...you may not want to talk about furnaces? Then, this is for you...a furnace you can install and forget. We've just come up with your kind of price tag. We call it Temp-O-Matic. And right in the heart of this ‘ready-to-install’ furnace we've plunked our top-of-the-line heat exchanger. That's why Temp-O-Matic is the furnace you install and forget.

The best way NOT to see, hear, or talk about furnace problems is NOT to get 'em...get Temp-O-Matic.

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**Temp-O-Matic**

Gas or Oil—in Lo-Boy, Hi-Boy, and Counter-Flow Models. Also 50,000 BTU Apartment Model.

Write for complete specifications!

THE WILLIAMSON CO.

Cincinnati 9, Ohio
More product bulletins

**SINGLE-HUNG WINDOWS** of white enameled aluminum, 4 pages. Specs and installation instructions. Capitol Products Mechanburg, Pa. (Check No. P24)


**FLUORESCENT LIGHT FIXTURE**. 4 pages. Drawings show construction features, installation, and dimensions. Coefficient of utilization chart. Silvery Lighting, New York City. (Check No. P26)

**COLORED CURBS** for parking lots. Data sheet. Harrison Sheet Steel, Chicago. (Check No. P27)

**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 Oct. 31, 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 AUGUST

1. □ Alysatite transparent vinyl panels
2. □ U.S. Plywood luxury paneling
3. □ J-M vinyl-asbestos flooring
4. □ Hardboard Fabricators Classicboard
5. □ Westinghouse Oil-Rub laminate
6. □ EMCO/Electromatic slate tile
7. □ Marsh hollow-core panel
8. □ Burke vinyl tile
9. □ Kyroa plastic plumbing
10. □ Orangeburg asbestos-cement pipe
11. □ Voss nylon drain plug
12. □ Roger Ventilator range hood
13. □ Waste King top-of-line disposer
14. □ Gulfers & Sattler undercounter dishwasher
15. □ Tappan low-cost disposer
16. □ Kohler Herrick double-bowl sink
17. □ Swanston ventless range hood
18. □ Caloric A La Carte gas oven
19. □ Sturdioway warming oven
20. □ Olsen counterflow furnace
21. □ Emerson electric baseboard heater
22. □ Nutone fan-forced wall heater
23. □ Bastian-Morley small gas boiler
24. □ Ace Tank & Heater hydronic package
25. □ Peerless self-contained cooling
26. □ Roberts Gordon hot-water boiler
27. □ Armstrong textured ceiling tile
28. □ Barrett sparkling acoustical tile
29. □ J-M decorative ceiling tile
30. □ Davis-trencher boring attachment
31. □ Reading ton truck
32. □ Wells Cargo tool wagon
33. □ Tub-Master shower curtain-door
34. □ Plasticon glass-fiber bathroom line
35. □ Cise rimless lavatory
36. □ A-S of-the-floor tub
37. □ Shelby magnetic catch
38. □ Quality Hardware surface bolt
39. □ Bildwel spring-action hinge
40. □ Weyerhaeuser nail apron
41. □ Bostrum-Bauer work level
42. □ Carolina Mirror molding
43. □ Ruscora contact cement
44. □ Edwards smoke detector
45. □ National Crane folding crane

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House & Home the management magazine of the housing industry... reaches the men whose help you need to get more of your products into more housing...
NEW FROM ARMSTRONG!

Here's a new Armstrong sheet vinyl floor that gives builders an important new merchandising tool: ready-made color-coordination. Called Medallion Corlon, it's color-keyed to today's most popular colors in appliances, fixtures, and finishes.

New Medallion Vinyl Corlon helps you decorate your models more effectively; speeds and simplifies your customers' color selections; makes it easier for new home owners to decorate with confidence.

**How Medallion is color-coordinated**—Medallion Corlon is essentially a white floor. But each of its seven colorings is gently flecked with varying shades of a single, pastel accent color. The accent colors in Medallion have been carefully coordinated with the color lines of the leading manufacturers of kitchen appliances, bathroom fixtures, ceramic tile, counter-top materials, even towels and other decorative accessories. As a result, regardless of what appliances or fixtures you or your customer may choose in a given color, they coordinate perfectly with one of the seven Medallion Corlon floors. In our picture, the accent color is lavender; notice how effectively the floor blends with the bathroom fixtures and with all the other varying shades of lavender and blue used in both rooms. (Other Medallion styles accent pink, white, beige, yellow, green, turquoise.)

**Why color-coordination is important**—Medallion Corlon ends the search for the right shade in flooring; ends doubt as to which is the right shade. If you or your customer selects green, for example, as the basic color in the kitchen, it may be difficult to find the right green in flooring. So, the natural course is to select a neutral color flooring to be "safe", if not decoratively perfect. Given any basic color theme, Medallion is decoratively perfect, because within a single Medallion pattern, there are varying shades of the basic color which harmonize with the other elements in the room.

Install Medallion in your models, and its subtle shades will add a professional decorator's touch of color planning that registers with your prospects and sets your homes apart in their minds. What's more, Medallion is economical—costing only 70c-75c sq. ft. installed. And, because it comes with the exclusive Hydrocord Back, it will go anywhere in a home: above, on, or below grade.*

For samples and complete information on Medallion as well as the details on what Armstrong will do to help you sell homes, contact your Armstrong flooring contractor or the Architect-Builder Consultant at your nearest Armstrong district office. Or write direct to Armstrong, 308 Sixth St., Lancaster, Pa.

*Except in unusual cases where excessive alkali or hydrostatic pressure makes on- and below-grade use of any resilient floor impractical.

Hydrocord & Corlon are registered trademarks of Armstrong Cork Co.