

House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

OCTOBER 1963



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House & Home

October 1963

MARKETS

Today's best built-for-sale houses—and what makes them sell . . . 71

A 30-page portfolio of fast-selling houses from all parts of the country, in all price ranges—including multi-levels (*page 72*), one-stories (*page 78*), and high-density housing (*page 92*). Plus a checklist (*page 102*) that sums up what makes a best-seller a best-seller in today's market

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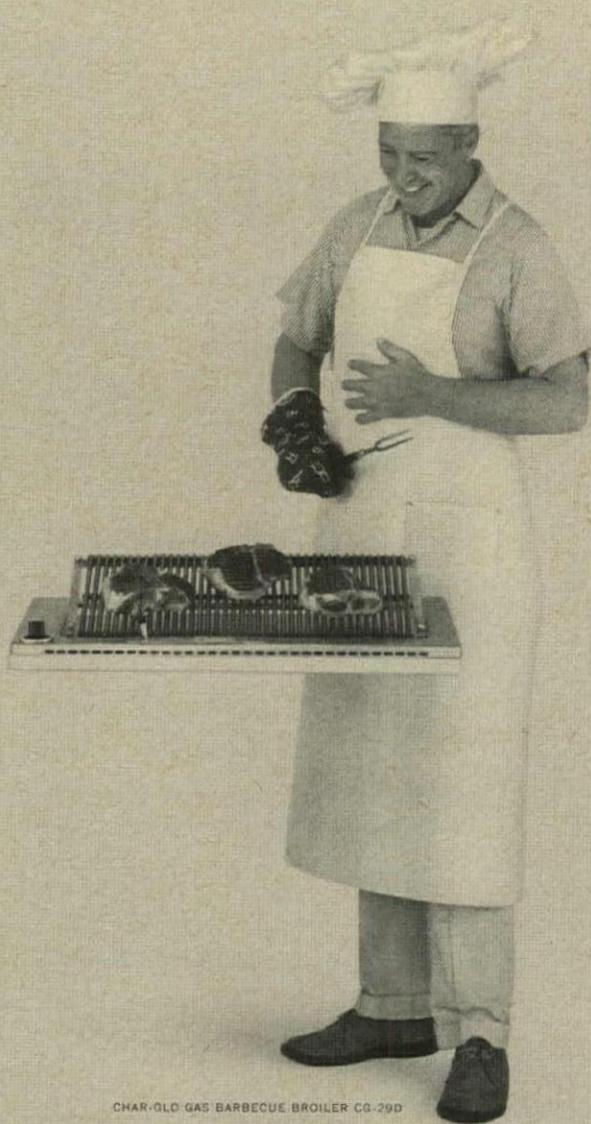
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The new housing industry, part VII: technology's performance and promise . . . 1964 housing forecast: Economist Miles L. Colean predicts how many starts and what kind (with special emphasis on apartments), and points up special problems of money, market, and government involvement in housing



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Is the building entrepreneur on the way out?

James Downs, who has frequently called the turn on major housing trends from his position as chairman of Chicago's Real Estate Research Corp., thinks he knows why some major apartment buildings are going ahead in the face of rising local vacancies (*see p. 9*). Predicts Downs:

"The entrepreneur now in construction is like the guy who owned the ferry when they built the bridge. He is going to be replaced by the institutional investor who can afford to wait years for full occupancy and 10 to 15 years for profit."

Mortgages for vacations bring new scrutiny of credit

For a year and a half, economists have been pondering why mortgage debt keeps setting new records while housing starts are running below 1959 peaks (and through July, only 5% ahead of 1962). One answer is now clear:

New studies by the Securities and Exchange Commission and National Industrial Conference Board have confirmed the view that more mortgage loans are being made to refinance existing homes so homeowners can pay for college, trips, and other non-housing uses.

In fact, NIBC says, refinancing "now substantially exceeds the use of instalment credit" by homeowners. This year it is running at a \$12 billion rate—and it never topped \$2 billion before 1960.

Chairman William McC. Martin Jr. of the Federal Reserve Board is sounding new warnings about this and other credit practices. He has just issued his sternest warning to date that "highly speculative" loans are financing apartments. But Martin, who never relies heavily on statistics, speaks from personal feeling. And the Fed will probably do nothing more than urge tighter standards.

Only in one area—Chicago—have some mortgage lenders hit trouble. There Tinley Park S&L (assets: \$24 million) has been taken over by the state because of a 46% loan delinquency, and Chatham Bank (deposits: \$17 million) is being liquidated. Kenneth Katschke, charged in a civil suit with illegally converting \$200,000 of Tinley Park funds (NEWS, Aug.), was also part owner of Chatham.

The idea that mortgage financing for non-housing uses is a bad practice is being challenged by some housing men. Chairman George Johnson of Dime Savings Bank of Brooklyn penned an open letter disputing "widespread misconceptions and misinterpretations" of Martin's warning.

The tax assessor: Is he killing sales?

It's no secret that suburban property tax rates are soaring. Some blame the current rise in home foreclosures on higher tax burdens new homeowners shoulder for new schools, roads, and other services.

And builders are now finding the tax assessor can sharply cut sales. Items: Builders of University Mews in Philadelphia (*see p. 96*) are battling an assessment that would add \$10 monthly to buyers' payments. They say the difference could kill sales.

Pennsylvania tax assessors have been slapping full taxes on incomplete and complete but unsold homes, boosting builder costs. Now builders have just pushed a bill through the legislature halting the practice. They predict a tripling of starts.

And San Diego assessors, like those in many other communities, are putting such low assessments on open land that owners can easily hold out until prices are sky high. Some evidence: the Grossmont school district paid \$4,000 and \$4,500 an acre for land on tax rolls at \$75 to \$176 an acre. At the same low assessment ratio the buyer of a \$20,000 home would pay \$70 a year in taxes—instead of the \$400 he actually pays.

New political vigor begins to stir in housing

Part of the industry's current political activity stems from the civil rights fight, part from builders' growing concern over code and zoning roadblocks.

The San Francisco Real Estate Board has just become the nation's first to back political candidates for mayor and supervisor posts. President Mitchell Cutler says the board acted because of building code changes, zoning decisions, and "concern with the continuing erosion of the rights of property owners."

The Michigan Real Estate Board has joined a homeowners group in circulating petitions opposing anti-bias laws. And the Cincinnati Home Builders last year collected money through a separate fund for parties of the donor's choice.

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FHA's Brownstein 'Reports of our demise are premature'

As he winds up his first six months as FHA commissioner, Philip N. Brownstein recalls with relish his first day on the job last March. An assistant commissioner, a veteran hand at FHA, came in, wished him well, and added, "No commissioner ever faced such problems."

"After nearly six months, I see no reason to take issue with him," quips Brownstein.

The list of problems Brownstein faced when he stepped into Neal Hardy's shoes as FHA's 11th commissioner was enough to frighten even a savvy government man with Brownstein's 25 years experience in housing. Items:

- Never before in its 29-year life had the agency had to wrestle with such a floodtide of foreclosed homes: 46,284 on hand and 33,000 more expected this fiscal year.

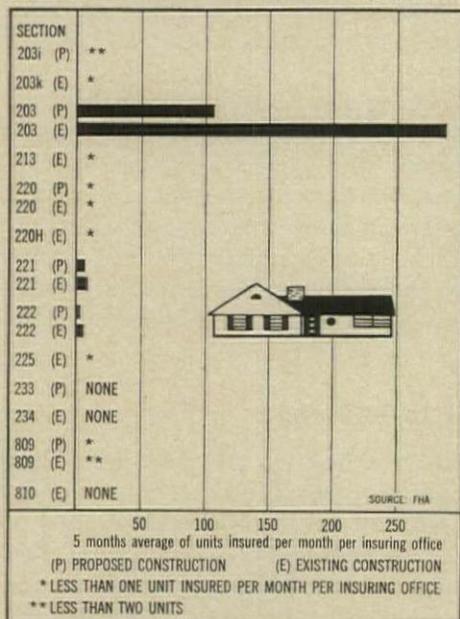
- Only once before had FHA's share of the housing market plunged so low. It hit 13.7% of housing starts in June, inched up to 14.9% in July, still near the record low of 10.7% set in 1946 when FHA kept lowering house valuations to fight inflation. Builders themselves gave many reasons why they began shunning FHA: red tape, ample mortgage money, and President Kennedy's order banning race bias in federally-aided housing.

- Not in years had the agency faced such sustained criticism for pouring large chunks of staff time into promoting and processing welfare-oriented programs in which economic soundness was waived.

Now the Mortgage Bankers Assn. is backing legislation in Congress to put FHA under an independent three-man board.

Reviving the corpse. Phil Brownstein knows that all FHA's critics will never be satisfied. "But reports of FHA's demise are premature," he tells *HOUSE & HOME*. Brownstein conveys the idea that his first and biggest job is getting "FHA and its private industry partners working in close harmony."

FHA'S 1-4 FAMILY INSURANCE ACTIVITY



GRAPH is used by Mortgage Banker George Patterson, critic of FHA programs waiving economic soundness, to show special programs are little used.



FHA'S BROWNSTEIN
Problems atop problems

In his brief months in office he has used remarkable energy and frankness in cutting some of his mountainous problems down to solvable size. Attacking torpid processing head on, Brownstein pushed the testing of two speedups conceived under Hardy. He has just told builders the two changes will be extended nationwide by year-end (see p. 7.)

Selling the backlog. Brownstein has grappled with the onslaught of foreclosed homes and now says FHA is making progress in getting repossessed homes back into private hands. In July FHA fell behind by only 800 homes (3,100 repossessed and 2,300 sold), down from a 1,000-plus average.

Getting rid of those 46,000 homes is perhaps the touchiest job Brownstein and FHA have. In some cities, new house builders and real estate agents find FHA may be their biggest competitor. If the agency chose to dump foreclosed homes at any price, it would easily upset the realty market.

Brownstein has repeatedly warned against dumping, offers these alternate solutions:

- 1) He has just told field offices to begin renting more homes, even to military officials who can lease up to 7,500 units.
- 2) A few units have been sold to local public housing agencies, and Brownstein has just told local FHA offices to list foreclosed homes with local public housers.
- 3) Brownstein started in July letting private mortgage lenders pick up the mortgages for repossessed houses. Formerly FHA held the mortgage.

In the pressure to sell he has just moved FHA toward selling with no-down payments (no down payment is made and closing costs are included in the mortgage) which was banned in 1955. He pointedly tells local offices that FHA is "not restricted to statutory cash requirements [and] the director is authorized to reduce cash requirements or sell with no cash downpayments when such action will make our properties competitive."

Not all of Brownstein's sales methods are universally admired. The National Association of Real Estate Boards has other ideas on how Brownstein could cut the glut of foreclosed homes. NAREB is stepping up its drive to get FHA 1) to abandon its year-old ban on exclusive listings for Realtors, and 2) to pay prevailing commission rates instead of 5%.

"A broker has no incentive to sell FHA

homes because they are listed on an open basis and he can only get 5% even though the local rate may be 6% or more," says a NAREB spokesman. When exclusive listings were banned a year ago, agency men intimated the move was made so brokers could not discriminate against Negro buyers. "Now FHA says the race issue had nothing to do with it, that they only wanted to sell more houses," complains the NAREB man. "But that just hasn't happened."

Brownstein says he "remains unconvinced" by the NAREB arguments. "FHA offers very favorable terms—there is no shaving of commissions, no absorption of discounts," he says. FHA assures brokers they will always get the standard 5% instead of trying to pressure brokers into cutting their fees to enhance prospects of a sale. And in reselling with private financing FHA will absorb a "reasonable" discount instead of asking the buyer to pay it, again helping brokers sell.

Next Year? Brownstein is silent about what FHA may ask from Congress next year. But agency insiders say FHA may ask:

- Broadening of little-used (1,003 units) Sec. 203k and Sec. 220h plans, 1961 innovations for big-ticket remodeling loans of \$10,000 for 20 years. One change would give mortgage holders cash payoffs on all claims.

FHA may also ask that all long-range improvement loans be relieved of meeting FHA's underwriting test of economic soundness. Builders and lenders say FHA has interpreted this rule so rigidly that Sec. 203k loans are killed in aging neighborhoods.

- Power to insure land development loans. This idea, often broached before, would let builders get short-term loans for development work such as grading and installing new streets and utilities. Now FHA says land development cost is the housing item that has gone up the fastest. Agency men say the insurance system might bring prices down. Builders, sharply divided on the subject, have claimed it would boost land prices instead.

WASHINGTON INSIDE

▶ Don't count on new tax rules (along with income tax cut) this year. The bill carrying new rules for real estate depreciation and home sales by elderly persons (*NEWS*, Sept.) is just clearing the House and faces unsympathetic Senate hearings.

▶ Senate housing subcommittee hearings on the American Bankers' Assn. plan to set up a national resale market for conventional mortgages are only to gain 1964 support. No chance for passage now. One possibility: let FNMA buy conventionals.

▶ FHA will take over processing of loan guaranty applications for Latin American housing from Agency for International Development. Only one loan has been insured in over two years. Behind the shift: a Senate committee blasted AID for cutting maximum guaranty to "artificially low" 90% instead of the 100% the committee says the law allows, freezing out many small builders.

▶ White House conference on community development will go on as scheduled Dec. 9-10—but planned road hearings to drum up support are off. Reason: fear Negroes would use hearings to blast bias.

NAHB DIRECTORS

Builders cheer FHA speedup, vote more study of integration

HONOLULU.

In the subtropical balm of Waikiki Beach's muggy heat mixed with cooling trade winds, builders were not much disposed to argue over their problems—even big ones. So the summer board of directors meeting of the National Association of Home Builders came and went with serenity at the end of August.

Biggest news of the five-day session was imported from Washington by FHA, whose officials:

1. Sprang an announcement that FHA was ordering into effect in 11 Western states a sweeping overhaul of its Minimum Property Standards for land use in high density housing built under planned unit development concepts (see p. 8).
2. Revealed that two trial methods of speeding up FHA processing have proved so successful that they are being adopted across the nation. One, irregular compliance inspections, under which builders need not wait for an FHA inspector before proceeding with construction, was ordered into effect in mid-August. The other, quicker conversion of conditional commitments to firm commitments by having mortgage bankers do some of FHA's paperwork, will be used nationally as soon as forms can be printed and distributed.

Brush at bias. Builders' widely publicized fears that President Kennedy's anti-bias Executive Order would deal housing a sharp setback this year have so far proved wrong. But the race problem in housing continues to be Topic A wherever builders gather. Honolulu was no exception. In private huddles, in air-conditioned committee meetings at the Hilton Hawaiian Village, at sessions of NAHB's executive committee, talk ranged over what—if any—steps the association should take to help cope with a situation in which most builders fervently wish they were not embroiled.

Some builders favored doing nothing and saying nothing. Some argued that the federal government ought to provide incentives for builders willing to pioneer open-occupancy subdivisions instead of threatening penalties for those who do not. How? By offering lower interest rates, firm FHA commitments, or even land-development insurance for open occupancy tracts, suggested one Pennsylvania builder.

Still other builders agreed with Big Builder William J. Levitt (who wasn't present) that the President ought to broaden his Executive Order to cover perhaps 90% of housing instead of 20% as at present, by including housing financed through institutions covered by the Federal Deposit Insurance Corp. and the Federal Savings & Loan Insurance Corp.

Compromise stand. The directors, without debate on the floor and by a unanimous voice vote, adopted a resolution creating a new committee on housing relations. The committee is charged with 1) developing NAHB policy on housing open to all Americans, 2) collecting and distributing data on race and housing including incidents involving pressure on builders, and 3) maintaining liaison with federal officials and private groups involved in anti-bias work.

The directors thus upheld Committee Chairman Edward W. (Ted) Pratt of Royal Oak, Mich., who urged NAHB to take no position



Relaxed by Honolulu's sport-shirt informality, builder and producer speak frankly

NAHB President W. Evans (Bucky) Buchanan leveled a blast at land speculators for driving up the price of housing—a comment significant for the vehemence with which he spoke and for the hope it gives that builders in time may move from deploring land price inflation to advocating action to end it. "Speculators go in and buy land," Buchanan told a press conference on a roof deck overlooking Waikiki Beach. "They don't give a damn what they pay; they can sell and take a capital gain. But I have to go to a doctor or dentist-speculator to get my land. We builders don't even get the same tax breaks a stockbroker does."

on extending Kennedy's anti-bias edict, Pratt told the directors that NAHB experts feel that it would be "impossible for the federal government to extend the [anti-bias] order across the board under present laws." Moreover, said Pratt, "while there are areas where this might be helpful, there are other areas where our people say it would hurt homebuilding."

Pratt, who has been chairman of a task force on race relations which is now supplanted by the housing relations committee with Pratt still at the helm, told the directors: "We have been unable to find words to express any better" the NAHB policy on race and housing adopted last year. This declares:

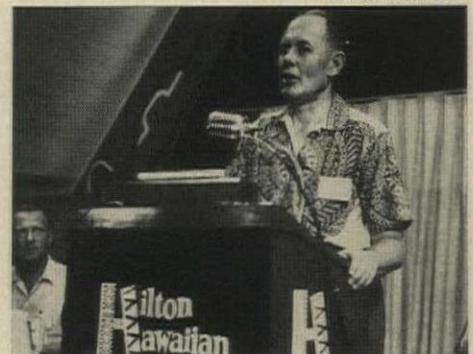
"For many years the homebuilding industry has pointed out that discrimination in housing does not arise from builder bias but results from the emotions and deep-seated attitudes of our customers; that this is beyond the control of our industry . . ."

In a separate resolution, NAHB directors also decided to seek a seat on the President's Committee on Equal Opportunity in Housing headed by former Gov. David Lawrence of Pennsylvania. Not one of the committee's seven public members, noted Pratt, is a home-builder.

To some onlookers, NAHB's action seemed a mouse-like result after mountainous labor. But considering how deeply divided builders are among themselves on what course to take, it is probably all anyone should have expected.

FHA Commissioner Philip N. Brownstein, who came from Washington to address the 1,200 delegates, members, and associates, called NAHB's move "very significant and forthright," recognizing that "a solution to the problem of housing all Americans must be met head-on and a solution found."

Brownstein contended that the experience of 17 states with anti-bias laws for housing



Photos: H&H Staff

Then Vice President David Slipher of Kaiser Industries, holding company for Henry J. Kaiser's aluminum-steel-cement empire, said a major roadblock to introducing new materials and methods in housing is lack of communication between builders and product manufacturers. "One trouble with new products is often that a manufacturer hasn't worked out how to fit them into a house with other products. Sometimes it takes a long time for word [about what's wrong] to get back through the corporate maze to the man who can do something about it. Be rough with us [manufacturers]. Speak up for what you need."

shows there has been "no serious effect" on housing output or sales. Many builders blame the President's anti-bias order for this year's sharp drop in FHA's share of starts (down from 18.2 to 13.7 of the private nonfarm total for the first six months). But Brownstein—as he has before—insisted that other reasons may account for this 17% drop in his agency's volume of new housing. "The abundant supply of mortgage money has boosted conventional lending," he noted. "And the principal cut in FHA activity comes in areas where we believe there is an over-supply of housing and have curtailed commitments."

Speedup for FHA. Another reason FHA's market share is shrinking may be the growing irritation among builders and lenders at its torpid processing of applications for mortgage insurance, plus the fact that mandatory inspections of new housing at three stages (foundation, open wall and mechanical, and final) sometimes inflict costly delays on tightly scheduled construction. Brownstein didn't say so, but it is no secret that FHA is counting on new processing methods to cut red tape and woo more builders back into its programs. The agency tested its inspection-speedup plan in seven offices for four months before deciding to apply it nationwide.

How will it work? Said Brownstein: "You builders notify us, as you always have, when you are ready for an inspection. But you don't wait til we get there. We will inspect what we see when we get there. We also may come occasionally uninvited and inspect what we see."

FHA has also tested its second speedup plan—for converting conditional to firm commitments—in ten offices, the commissioner reported. Result: "We cut processing time so

much it seems too good to be true." In most cities, the switchover takes only a single day under the new setup, never more than two. The technique involves making a single typing (via carbon paper) produce the commitment document, a rejection form, and the certificate of insurance endorsement. As soon as the Government Printing Office can print 1 million new forms, and FHA can distribute them, the setup will be made nationwide, promised Brownstein. When would that be? "We hope by the end of November, certainly by year-end," he said.

Multi-family processing also faces a complete overhaul "starting from scratch," the commissioner disclosed. As it now stands, FHA approval of rental projects is a "very time-consuming, tedious process" which needs a drastic speedup, he said. "I'm sure we are

going to be able to do it, but it will take some time."

Past NAHB President Alan Brookbank complained, in a question from the floor, that "it took five months to get a nursing home application to the point where we could draw the final plans. Isn't there some way to simplify this?"

Replied Brownstein: "There must be. That's why I've asked for a review of our methods." The directors meeting and marketing conference also produced these developments:

- Today's second- and third-time buyers are crying more storage space and much better planning of living space inside their homes, reported Publisher Paul Hornsleth of *House & Garden* magazine. His observations were based on a new six-city study still in progress among owners of homes in two price brackets:

under \$25,000 and from \$25,000 to \$40,000. Homeowners today "are amazingly well informed" about what makes value and quality, said Hornsleth, "and they would buy a better house if one were available. They complain that kitchen storage is often inadequate or poorly planned. Many want a pantry with floor-to-ceiling shelves. They want space in the kitchen for a table and four chairs. They want more closet and storage space throughout the house. Almost all object to garage doors on the front of the house. They prefer them at the side. They want the master bedroom to be a private sitting room for husband and wife." What would buyers give up to get such amenities? "Some tell us they would be willing to give up the basement, or even the garage," said Hornsleth. "They seem to want re-use of existing space."

FHA REGULATIONS

FHA adopts sweeping new land planning rules

The rapid rise of planned unit development projects has led FHA to write a whole new set of land-use regulations for them.

And the agency, moving with unaccustomed speed, has already put them into effect in 11 Western states—Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, and Wyoming—where the need is greatest.

The new rules give builders and local FHA underwriters a wholly flexible set of guidelines for combining high-density land use with amenities like parking space, open space, ground coverage by structures, and recreation space in both one-family and multi-family housing. The new rules will become Chapter X of FHA's forthcoming overhaul of its minimum property standards for multi-family housing, but affect one-family planned unit developments too.

Where it aims. Says Assistant FHA Commissioner Richard Canavan: "We're trying to encourage quality jobs in an area that's new and unfamiliar. And we're trying to prevent mistakes in development. We're going to have to insist on more attention (by developers) to good planning and design. We have a responsibility to participate in providing more living units people can afford. When this can be done by technical innovation, we should be at the head of the parade. But we can sure try to hold the line against goofy land speculation, too."

Says NAHB Vice President Leon Weiner: "These new rules will seriously affect the future direction of land use in the U.S., both in site planning and environmental planning. They are complex, but they should give us more flexibility in setbacks and sideyard requirements [where local ordinances often force projects into a straightjacket that violates today's best ideas in land use]. We hope FHA's example will help break down local barriers in zoning and codes."

How it works. Up to now, FHA has recognized three types of housing areas calling for differing densities of rental housing—garden apartments, high-rise, and center-city towers. "This isn't sophisticated enough," says FHA's

H&H staff



FHA's CANAVAN
Accent on quality jobs

Canavan, chief of technical standards, for the new planned communities of for-sale housing, co-operatives, condominiums, housing for the elderly, and garden and high-rise apartments. "We were getting dozens of proposals on the West Coast that our offices weren't prepared to handle without elaborate instructions from Washington."

Now, FHA offices in the West have been told to classify the intensity of ground use on a sliding scale ranging from one to ten. Each digit above one denotes doubled intensity of land-use. Thus, an intensity of one signifies one dwelling unit per acre. Two denotes two units per acre, three denotes four units per acre, four denotes eight units per acre—and eight denotes 128 units per acre. Most planned projects fall between intensities of three and eight, notes Canavan—and projects of intensity nine (256 units per acre) and ten (512 units per acre) will be subject to close scrutiny by top FHA technicians because they involve big sums of money.

Typically, one-story detached housing would have land intensities ranging from 3 to 3.6, says Canavan. One-story townhouses would have intensities ranging from 3 to 3.9. Two-story detached structures would range up to 4.

For each level of land-use intensity FHA has devised a ratio of requirements for such items as floor-areas-to-gross-land-area, parking space, living space, open space, and recreation space. And it has put the complete formula on a single graph. So developers and under-

writers need not be forced into rigid pigeon-holes in planning high-density housing; they can pick a density at any level (e.g. 4.75 intensity) and compute the requirements mathematically.

For a planned development with a land intensity of five (16 units per acre), FHA would impose the following requirements:

Floor area ratio	0.4
(a one-story structure covering 100% of a site yields an FAR of 1.0. So does a ten-story structure covering 10% of a site)	
Occupant-car ratio	1 plus
(refers to parking space without time limit)	
Total car ratio.....	1.3
(parking space for guests; may have time limit)	
Living space ratio.....	1 plus
(space on ground not covered by buildings, streets, parking—i.e. residual space)	
Open space ratio.....	1.8
(ground area minus buildings plus half of surrounding streets, parks, rivers, lakes, golf courses, etc. and plus half of covered open space like carports, walkways, high-rise structures on stilts, etc.)	

Local option. What intensity to allow for a given project will be up to local underwriters, explains Canavan. "This is one of the most crucial steps in making the new rules work," he notes. FHA's new MPSS admonish underwriters that choosing an intensity too low "adversely affects the economics of a project through under-use of land," while picking an intensity too high "lowers livability below the level appropriate for the location and thereby lowers the marketability or rentability" of a project.

The new land-use rules were devised by FHA's top technicians—William O'Connor, deputy director of architectural standards; Wallace Weichbrodt, director of appraisal and mortgage risk; Byron Hanke, chief of land planning; and John Lynch, chief of valuation. They spent three weeks in mid-May in FHA's offices in San Francisco, Los Angeles, and Santa Ana reviewing the score of planned unit development projects confronting the agency, and talking to local FHA officials. Then they returned to Washington and drafted the regulations on a crash basis.

LOCAL MARKETS

Builder's inside look at three markets

President Eli Broad of the phenomenally successful Kaufman & Broad Building Co. (H&H, Mar.) expects a slight slackening in the red-hot boom in Los Angeles (NEWS, Sept.).

"The first and second quarter annual rate was about 150,000 starts," he has just told the New York Society of Security Analysts. "The market can't absorb more than 140,000, and some slowdown is apparent." (Other sources point out that Los Angeles builders have one dwelling unit under construction for every two persons expected to arrive there this year.)

But Broad did not seem concerned—for K&B or the housing industry. ("There is no large inventory of unsold homes"). In fact, he called Los Angeles his best profit area, primarily because of K&B's almost instant success with its new Huntington Beach townhouses, which cut the company's land cost by two-thirds. K&B is so sold on Los Angeles that it is setting up a second division there, probably to build in the San Fernando Valley. And, Broad said, K&B will soon enter another Western market, either Houston or San Francisco. Broad's sizeup of two cities where K&B already holds 5% of the market:

Detroit. "We're ahead on volume for the first six months and expect our year's volume

Cincinnati: high apartment vacancies slow the market

FHA has taken over three Cincinnati rental housing projects because developers could not operate them profitably.

And the agency's Washington headquarters has just rejected as "too ambitious" a plan by Builder Ralph Bush of Norfolk, Va. for three 35-floor towers of 220 apartments each in Cincinnati's River Front renewal area. The FHA told him to scale down his plans and cited Cincinnati's insured-housing vacancy rate—at 17.9%, highest for comparable cities.

Vacancies in non-FHA housing are near 8%, according to Executive Director Orville Brown of the local home builders' association.

Overbuilding? "Cincinnati is overbuilt in homes and apartments," says a top builder. He says 600 luxury apartments are coming onto the market and 1,000 other \$200-plus units are already available. New buildings appear to be drawing tenants from older apartments—and slowing rental of some new units at less desirable locations.

The first FHA takeover came in March at Swifton Village, where the agency said Jonathan Woodner Inc. of New York was behind in interest and principal payments on its FHA-insured loan. Swifton's 1,165 units are near good neighborhoods, but its vacancy rate stood at 37.5% at foreclosure time and soared to 43.2% by Aug. 1. When Woodner built the \$10-million project as Sec. 608 housing only 10 years ago, it had a waiting list. As vacancies climbed recently, managers roiled long-time tenants by offering rent concessions to new renters. FHA has now stabilized rents at \$78.50 to \$85 for two-bedroom units.

FHA also foreclosed Glengate Terrace, with 72 units (\$75 for two bedrooms), and Baltimore Terrace, 20 units.



Joey Starr

BUILDER BROAD

Looking for new markets

to be considerably ahead." Detroit is just beginning to reap the rich harvest of two back-to-back bumper years of auto production. In the second quarter the city's one-family home market hit its highest level since 1959 and ranked No. 2 among ten markets surveyed by Advance Mortgage Co.

Phoenix. "We'll have a tough time doing as well as we did in 1962. The market will remain soft for the next six months."

Trouble ahead? Advance Mortgage Co. reports 53% of Cincinnati's FHA apartment loans are in default, tops in the Midwest. Cincinnati FHA Director Irwin Kuhn (who has just resigned) says negotiations are under way with the Hamilton Co. of New York, headed by Louis Leader, to head off a like fate (possibly by deferring amortization for six months) for the Fay Apartments, a 1,025-unit complex overlooking industrial Mill Creek Valley, and Richmond Village, a Sec. 221 project of 228 units in the Laurel-Richmond renewal area. Fay is 27% vacant, Richmond 17%.

Richmond adjoins Reynolds Aluminum's Park Town, a \$10-million co-op of 322 masonry-and-aluminum units completed in July



More builders flock to Puerto Rico's beckoning market

Builder Bill Levitt has just opened his first model homes in a 10,000 home community across the bay from San Juan. He plans 3,500 single-family homes first, including this four-bedroom, two-bath model with 1,079 sq. ft. on a 3,300 sq. ft. lot. Sales price is \$13,990 with \$440 down.

MARKET MURMURS

• FHA has told Dallas builders to stop including wall-to-wall carpeting and draperies in house sales. Builders took non-interest bearing, 10-year notes. FHA calls it a giveaway. VA agrees and follows suit.

• Imminent marketing of the first plywood made of Southern pine is causing Douglas Fir Plywood Assn. to seek a new name.

• Lumber dealers say they are expecting their biggest growth in remodeling.

• Housing is gaining in its battle for disposable dollars. Urban families boosted housing spending from 20% to near 25% of income in the 1950s, a just completed analysis of BLS data by the National Industrial Conference Board shows.

• A New York City co-op sponsor lets prospects rent on trial for six months before deciding if they want to buy.

• Home manufacturers are reaching for new markets. Swift Homes will supply materials for Pittsburgh public housing apartments. President Bill Hall of General Homes hopes to crack the renewal market (as has Crawford) and Madway Main Line Homes of Wayne, Pa. is moving into completed homes in addition to its pre-cut line. The Home Manufacturers Assn. is starting a West Coast branch.

1962. Three hundred units have been sold, 254 to Negroes. Construction of Park Town, the city's first new integrated housing, started under Sec. 213 but switched to Sec. 221d3 in March 1962, with the project going into rentals briefly. It's back on sales-only now.

Low monthly charges (\$93 for three bedrooms) possible with the subsidized 3 1/8% mortgages under Sec. 221d3 have helped Park Town and a second integrated co-op, partly-completed Garden Hills in the suburbs, attract white buyers in a city bordering the South. At Garden Hills—where only 60 of 401 units are completed—75 of 301 purchasers are white.

NEWS continued on p. 13



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SEGREGATION

Stiffer resistance brakes Negro drive for integrated housing

Warman—New York Herald Tribune

When President Kennedy banned race bias in federally-aided housing last November, no one expected an overnight turnabout.

Now, after a well-advertised "summer of our discontent" by Negro leaders that brought picketing of builders and scattered outbreaks of violence, the evidence suggests that resistance to integrated housing has hardened.

The fight most significant for builders comes in Orlando, Fla., where House & Home Ltd., a private company not associated with this magazine, has appealed a VA suspension for allegedly refusing to sell a home in 160-unit Bel Air near Cape Canaveral to a Negro assistant school principal (NEWS, Sept.). Charges partner N. A. Rossman:

"The suspension of our firm by the Veterans Administration was effected without any hearing. This [appeal to a three-man VA panel] will be our first chance to tell our side of the story."

Rossman testified the model in question had never been appraised by VA. Organized builders are fly-specking the hearing record for any sign the builder was penalized unfairly. So is the House veterans affairs committee.

Setback in Washington. President Kennedy's own Committee on Equal Opportunity ran into one of the sharpest setbacks. Its chairman, former Gov. David E. Lawrence of Pennsylvania, called Washington-area builders to three meetings and pleaded for an open-occupancy pact. But builders could not agree on methods, said Lawrence.

The committee then warned that it would urge the President to extend his anti-bias order to housing financed by conventional lending. It now covers only government-aided building, about 20% of the total, and would take in 90% if extended. But President Kennedy told a press conference he plans to stand on the existing order.

Builder William Levitt, after weeks of picketing at the Belair development in Bowie, Md., went to Federal court and won an injunction barring the property to pickets. But pickets continued on the highway; when 17 entered the sales office, they were arrested.

Retreat at Torrance. In Torrance, Calif. where bitter controversy raged for weeks over



The anti-bias drive turns on slumlords and building inspectors

Angry residents of New York City's lower east side slums dumped trash (above) near City Hall to protest toothless city housing code enforcement. City officials fired back by saying their umpteenth crackdown on slumlords had netted 16,267 violations. Two weeks later a court sent eight trash dumpers to jail for five to ten days.

Builder Don Wilson's sales policy (NEWS, July *et seq*), Negroes have eased their fight. The city agreed to drop trespass charges against 200 pickets, and the Congress of Racial Equality agreed to limit pickets to two on one day of the week. CORE said it de-emphasized its drive on suburban housing to concentrate on jobs instead.

Violent move-ins. A mob of 1,000 jeering men, women, and children smashed every window pane in the house when Horace and Sara Baker tried to move into all-white Delmar Village in the Philadelphia suburb of Folcroft. State police finally escorted them inside,

The idea carried to Englewood, N.J. and then to Philadelphia, where CORE demonstrators dumped at the feet of policemen a half-ton of junk collected from tenements. The Philadelphia Housing Assn. said a massive study showed housing rules "are not being vigorously or effectively enforced against persistent violators."

but the crowd threw in a bomb that started a fire, ripped out the plumbing and furnace, painted "Niggers' house" on the brick siding, and battered the Bakers' car into ruin.

The Bakers paid \$11,200 for their repossessed VA row house through Friends Suburban Housing in Ardmore, the nation's only real estate firm specializing in locating Negroes in all-white neighborhoods. It was the first violence in 62 integrated move-ins by FSH.

When tempers cooled, some 1,000 heads of households issued a statement deploring the violence but warning: "We will use passive resistance by demonstrations and boycotts of any business which serves them."

Negro jobs: the numbers game stalls

"What we're asking is 50% apprenticeship"—Oliver Leeds, Brooklyn CORE chairman.

"I don't think quotas are a good idea"—President Kennedy.

These views capsule the issue raised by the Negro's drive for construction jobs. Success has come to the drive in three cities but only via compromise.

Six hundred plumbers struck in Cleveland when the contractor on a \$10-million auditorium jumped two non-union Negroes over a white waiting list. But the plumbers returned when the Negroes agreed to wait their turn, and the 1,400-man union then signed pacts with 10 Negro plumbing contractors and opened its own apprenticeships to all races. Both sides gained: Negroes got union membership; unions ended non-union work.

Negroes got their first jobs as lathers and sheet-metal men on Chicago's federal courthouse. Philadelphia's roofers, electricians, plumbers, and steamfitters took them in as journeymen and apprentices.

In New York, where militants had insisted on quotas from 25% to 60% of the job list (NEWS, Sept.), the Building and Construction Trades Council had set up a special panel to process Negro apprentices from lists gathered by both the Republican state administration and the Democratic city administration. But the panel finally grew so angry over the "demands and threats" it said were coming from City Hall rights spokesmen that it decreed a city-wide freeze on all city-sponsored applicants.

Negro leaders, disgusted with this end to a summer of negotiation, scheduled a massive "march" on City Hall to get building jobs.

FHA meanwhile is issuing its rules for enforcing the President's order against job bias in federally aided building. Any builder, contractor or dealer who plans to construct, repair or rehabilitate a home and any mortgagor on a multi-family project must pledge not to discriminate against any job applicant or any employee. Best guess on penalties: black-listing.

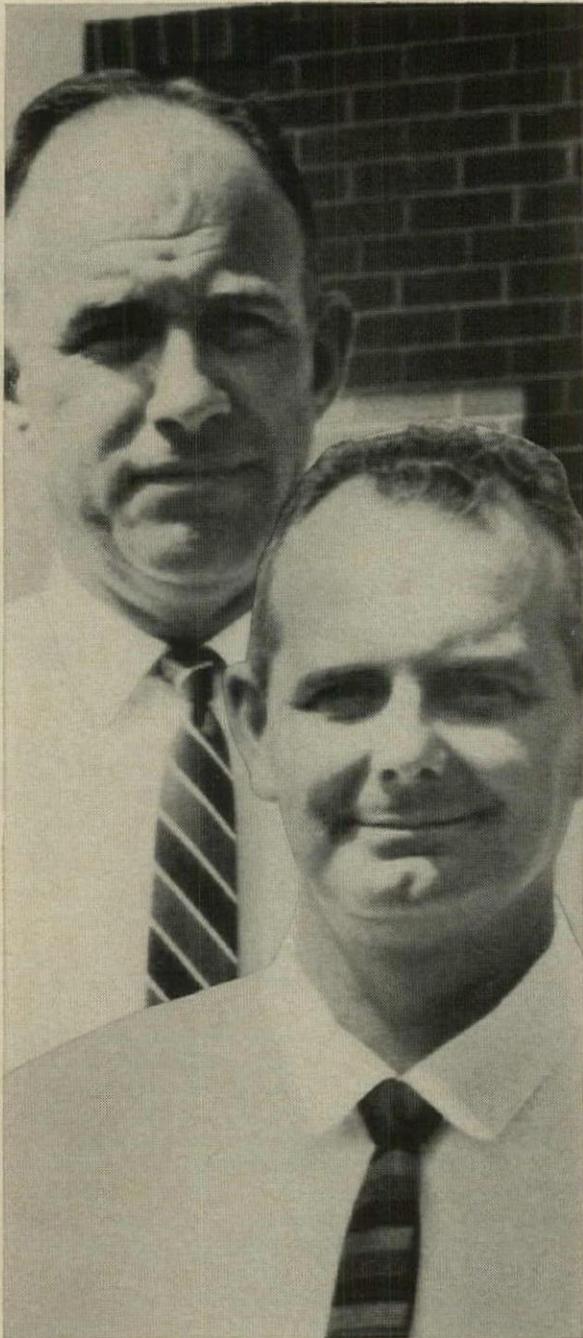
RIGHTS LEADER TRIPS HIMSELF

Budget Bureau Economist Karl D. Gregory, CORE's Washington housing chairman, last month sent white and Negro couples to pose as buyers at Marumsc Hills, a development in Virginia.

The visitors signed a complaint and two days later Gregory sent it and a letter to the President's anti-bias committee. Charges: the Negroes were asked for a higher down payment, discouraged on financing, told of a longer wait.

But Vice President John Woodward Sr. of Marumsc Hills said he had treated the Negroes just as any white couple. In fact he had sold to a Negro only two hours earlier, he said. The sale was verified.

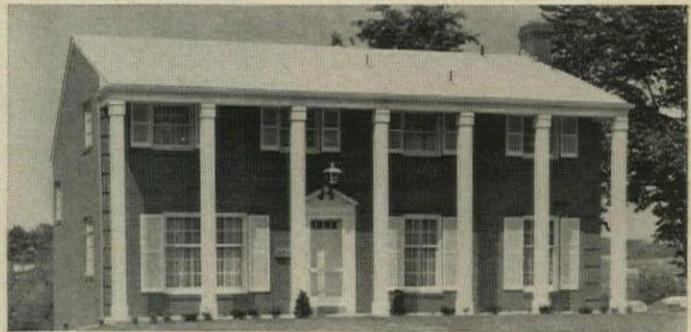
CORE fired, then rehired Gregory and admitted "error" for hasty press releases. But "I don't think an apology is necessary," said its chairman.



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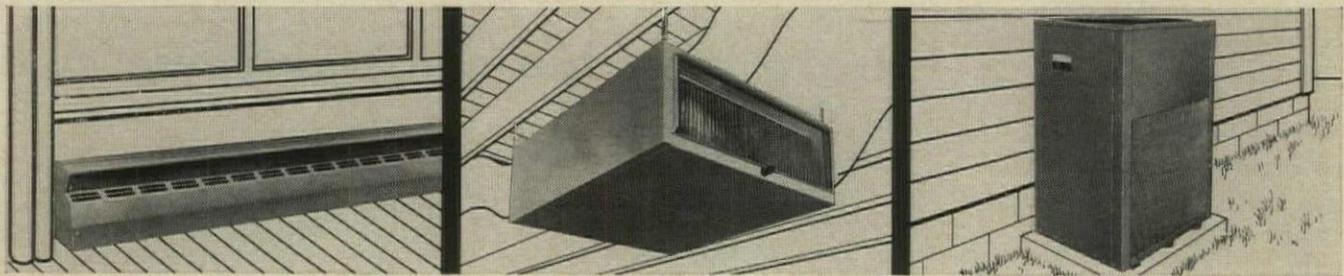
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LEGISLATURES

Connecticut lures builders with freeze on assessments

Gov. John N. Dempsey has signed legislation letting cities freeze tax assessments for 15 years as a come-on for middle-income rental builders.

The moving force behind the bill was New York Builder Louis A. Brown, formerly treasurer of J. Maxwell Pringle & Co. and presently a partner in Sey, Brown & Zimmerman, another New York mortgage brokerage. Brown has offered to build a \$19-million apartment project along the Connecticut River in Hartford as soon as the city can deliver the 10-acre site of its old gas works.

If the city council will offer the frozen assessment in lieu of the time-consuming urban renewal write-down on the cost of the cleared land, the 1,800-unit project can open by 1966 instead of 1969. Hartford will get less in taxes but will put the buildings on the rolls faster.

Pro and con. Chamber of Commerce leaders praise the plan and Executive Vice President Arthur B. Lumsden describes it as probably the most important enactment of the 1963 General Assembly.

But vigorous opposition has developed, much of it in resentment at how the bill was nursed quietly through both houses. Hartford's irate council passed a resolution demanding that Gov. Dempsey defer signing until the measure could be analyzed.

The assessment freeze permits taxes to rise with any city rate increase over the 15-year period, but critics contended the city would lose heavily on taxes and be providing a windfall for developers. Opponents also asked how Hartford could expect the new apartments to be any more substantial or attractive,

in return for the concession, than present high-rise rentals.

A history of subsidy. It was another first for Connecticut, a pioneer in state-subsidized housing with its \$15-million moderate income housing act in 1947. It provided bonding to let local authorities build housing with veterans' preference. The program has now hit \$115 million and is still operating \$1 million yearly.

Connecticut's new plan resembles New York's Mitchell-Lama Act in tax-relief intent, though it freezes assessments instead of abating levies. New York offered 10-year tax forgiveness to encourage new housing as early as 1921 under Gov. Alfred E. Smith's tax exemption law, but only in 1955 did it enact the controversial Mitchell-Lama Act to speed private middle-income building. It lets state or cities sell tax-exempt bonds backed by the state's credit in order to lend builders up to 95% of construction costs at interest rates (currently 4.09%) based on the low yield of tax-free bonds. Projects are also eligible for local realty tax abatement up to 50%. Mitchell-Lama and public housing now account for nearly half of New York City's annual output of 40,000 units. The original Mitchell-Lama bonds were backed by the state's credit, but the State Housing Finance Law of 1960 withdrew this support. Now, housing bond issues are legally backed only by the real estate, and the agency that floats them.

New Jersey also granted restricted abatement with its limited dividend housing corporation law in the 1950s. The Fox-Lance-Crane Law of 1961 sought to stimulate private white-collar building in renewal areas by let-

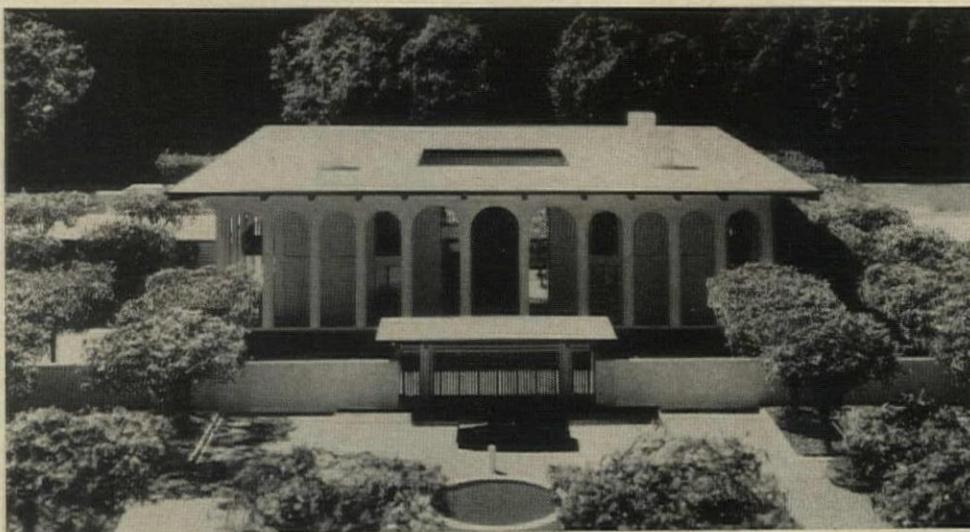
ting builders pay 15% of their rent receipts as taxes, but developers have made almost no use of it. Gov. Richard J. Hughes has now asked the legislature to set up a state agency to lend 90% of construction costs by selling bonds unsupported by state credit. Builders could then seek tax abatement under the two previous laws. The middle income program, patterned on the New York State housing finance law, remained bottled up in committee in the lower house during the spring session. Hughes will try again in November.

Florida: builder-lawmaker blocks public housing project

In 1940, the St. Petersburg housing authority opened its 446-unit Jordan Park housing project. It is still in operation, but the authority has built no units since.

A 1949 try was defeated in a public referendum. Last year, the agency tried again. This time, the city council chose not to call for a referendum and in January got Public Housing Administration approval—and a \$57,500 grant—to plan 400 units for persons over 62 (376 units for whites, 24 for Negroes).

Early this year, Builder-developer Richard Deeb of St. Petersburg was elected a Republican state legislator. In June, the public housing authority began to run into strong local protests over its choice of a site—which required rezoning. Suddenly in a special session of the legislature supposedly limited to finance, a bill appeared—to require elections on any public housing in Pinellas



California lawmakers refuse money for a contemporary mansion

A distinguished jury selected this design—by Architects Campbell & Wong & Associates—over 196 other entries to replace the wedding-cake governor's mansion (photo right) used since 1903.

But . . . "The legislature has made it clear," said State Finance Director Hale Champion, "that it does not want the kind of building Mr. Wong designed." It expressed its disapproval by turning down Gov. Edmund G. Brown's budget requests

—first for \$850,000, then for \$650,000. Besides sniping at the design, lawmakers questioned Wong's concept of combining the governor's offices into the building. ". . . The site chosen for the mansion is across the street from the capitol, and the offices can stay where they are." Too the site itself fronts on busy (and noisy) Route 40.

Says Architect Wong, who will be paid \$60,000 for the design: "I'm fed up."



R. Crane, LIFE

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BESTWALL

CERTAIN-TEED

County (where St. Petersburg has the only housing authority).

With no time to advertise the proposal as a special local act under Florida law, the bill was quickly rewritten—insiders say by Rep. Deeb—as an amendment to a general act. It passed.

Lawyers say the act probably is unconstitutional because it doesn't apply uniformly. But the housing authority has dropped its \$1,000 option on a \$130,000 site—and is pondering what to do next.

Georgia: limitation voted against out-of-state lumber

The General Assembly passed and the governor signed a law requiring all contractors for the state or its political subdivisions to use Georgia lumber "when available."

The measure's tacit target was West Coast lumber. The bill's sponsor said Georgia taxpayers were footing the bill for too many out-of-state products on public construction projects while Georgia timber went begging.

The lawmakers gave permanent status to the Georgia Real Estate Investment Board, created under an act that expired in 1962. The board will pass on the plans that any of Georgia's six fund systems have for investing in real estate. The systems cover teachers, peace officers and other retirement groups. The bill seeks to remove such funds from the danger of manipulation.

A bill to establish a state FHA to insure loans in segregated housing was carried over to the 1964 session. There was no organized support from the housing industry, and no industrial groups took a stand.

Iowa tightens housing law to restrict jerry building

Gov. Harold Hughes signed an amendment to Iowa's Cities-and-Towns Housing Law to set standards for all new building in and within a mile of cities of 15,000 and over. Supporters called the measure imperative to block shack villages on city outskirts.

The standards in some cases paralleled those of FHA's minimum property standards. Iowa thus became the first to take a modest step toward adopting the FHA guides as a state code.

The measure had clear sailing in both houses after overcoming rural opposition in the lower chamber's cities-and-towns committee. The antis wondered aloud "whether we should be telling people how to build their homes," but the House approved 95 to 6 and the Senate 43 to 1.

Rep. Tom Riley, a Cedar Rapids attorney, first offered the bill in 1961 but it was blocked by rural interests, primarily because it would have applied to towns of 5,000 and over. Rep. Riley excluded everything under 15,000 this year. The Iowa Home Builders Assn. was solidly behind the measure.

One effect will be to open Iowa to new building techniques and materials. Examples: The law drops an archaic requirement for 8'-3" ceilings, written when lumber was cut in that measure, and permits a 7' minimum. Bed and living rooms must have an 80 sq. ft. minimum and no room can be less than 7' wide. The requirement for kitchen windows is dropped in favor of interior kitchens with mechanical exhausts.

SPEED-UP!

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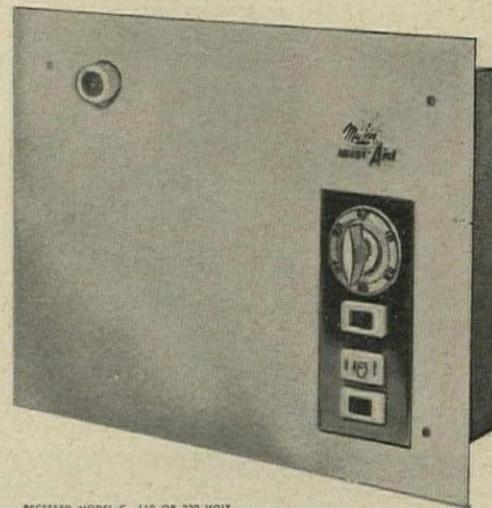
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HOUSE & HOME

URBAN RENEWAL

Urban renewal faces a battle over its 1964 course

Seeds of the conflict were sown last summer when the General Accounting Office, Congress's watchdog over spending, reported that 71% of the buildings in Cleveland's Erieview renewal area had been marked for razing, even though four-fifths of the defects were easily corrected minor ills (NEWS, Aug.). Snapped GAO:

"In view of the vagueness of the blighting factors described in URA's regulation, very few areas of any city would not be eligible for total demolition under the concept expressed by the commissioner [William Slayton]." Slayton has just fired off a letter to the Senate noting the GAO never challenged Erieview's eligibility for federal aid. If renewal is "narrowly circumscribed," he predicts only "patch-work jobs."

Aroused by this use of eminent domain, a bipartisan cadre of Congressmen has now introduced corrective legislation.

Sen. Wayne Morse (D., Ore.) and Sen. Jack Miller (R., Iowa) want to ban the razing of buildings 1) that can be economically improved to meet reasonable standards and 2) whose owners or leasees agree to make repairs within a reasonable time. Rep. William Widnall (R., N.J.) is backing a similar proposal in the House.

Chances are slim that any of these measures will get a hearing this year. But next year, when renewal and public housing subsidies will be near exhaustion, the whole subject will be up for intensive study. Sen. Joseph Clark (D., Pa.) already has recommended giving URA \$3 billion more to spend next year (as well as providing \$105 million to build 140,000 new public housing units).

Accent on taxes. Rep. Widnall, ranking GOP member of the House housing subcommittee, also wants to probe further into the causes of slums. His bill would direct HFA administrator Robert Weaver to "check with appropriate domestic and foreign officials regarding tax policies and other devices such as zoning and housing codes used to halt the spread of urban blight and slums and make slum and blighted properties unprofitable."

One visiting foreign official—Dr. Rolland O'Regan, a New Zealand tax authority who toured the U.S. last spring—told how tax systems can fight blight (NEWS, May). He said levying property taxes against land only has kept New Zealand's cities slum free.

Concern over taxing reflects mounting evidence that many renewal projects bail out slum owners at high prices after years of low assessments have let them milk property.

"What they gave me for that junk on Main no one else would have given me," says a Memphis warehouse owner. Cleveland likewise took 40 frame and brick tenements off Ben Frankel's hands for \$372,000 (sample deal: a house bought for \$3,500 in 1950 sold to the city for \$11,900). Until the city moved in, 80-year-old Frankel complained that owning slums was unhandy because "when you get old there's no way to get out of it. No one wants to buy these properties."

Pay as you raze. Widnall, Sen. John Tower (R., Tex.) and Rep. John Kyl (R., Iowa) also want to limit federal renewal subsidies to projects which cannot liquidate their own

costs through increased property taxes. Bonds issued on the promise of higher tax yields (tax anticipation bonds) have already financed some California renewal.

Widnall and Sens. Morse, Miller and Frank Lausche (D., Ohio) want to set up the House and Senate housing subcommittees to probe renewal or act as watchdogs over the program.



Variation wins in quest for fresh renewal ideas

The \$10,000 top prize in Ruberoid Co.'s fifth annual architectural competition went to Hodne Associates of Minneapolis, for its variation (above) of the familiar high-rise-and-town-house combination.

Hodne kept the high-rise towers but, instead of the usual town houses, used clusters of five- and six-story apartments separated by landscaped pedestrian malls. The scheme is for

LABOR

Prefabber wins over Ohio carpenters

The National Labor Relations Board has just ordered the Ohio Valley District Carpenters Council to stop using boycotts and strike threats to keep prefabricated materials out of the Council's nine-county district.*

The board's broad order protecting all manufacturers of "prefabricated materials" climaxes a three-year dispute between the carpenters and Columbus, Ohio prefabber Austin Guirlinger, head of Cardinal Industries.

In 1960 Cardinal contracted to furnish prefabricated trusses, paneling and pre-hung doors at the Park Town urban renewal apartments in Cincinnati. Carpenters protested that their contract barred all off-site assembly of framing parts unless it was done within the district and by outside carpenters (who work outdoors and draw higher wages than shop carpenters). Columbus is beyond the district, and Cardinal's mill craftsmen are inside carpenters represented by another local.

Guirlinger asked NLRB if the carpenters could legally bar prefab work by such a contract clause.

NLRB ruled that the contract violated the

*Brown, Clermont and Hamilton counties in Ohio; Boone, Bracken, Campbell, Grant, Kenton and Pendleton in Kentucky. Case 144 NLRB No. 16.

a 17-acre site in Manhattan's East Harlem.

It was the first time Ruberoid had asked architects to solve design problems of an actual site, and the first time New York City had let a private company foot the bill for a design competition on one of its renewal projects. The city has promised to try to use the winning concept in rebuilding.

But Chairman Milton Mollen of the Housing and Redevelopment Board showed some disappointment at the results: "We did not come across any outstandingly brilliant or entirely original idea . . . we expected too much from the architectural profession."

New land-value rules promise speed and pitfalls to builders

The Urban Renewal Administration and FHA have just worked out a new way to set value on cleared slum land that may clear away red tape but also could cause headaches for developers.

Instead of local renewal agencies setting a land price independently and then getting FHA approval, the two will now pick a single price jointly after getting two appraisals.

This becomes the fixed land price if the land is sold without bidding, and developers are assured FHA will not haggle about giving builders this full value in applications.

But if the land is sold through sealed bids or at auction, the price becomes the minimum acceptable bid. "A prospective redeveloper may offer a higher price, but does so in full knowledge that he will have to make up the difference in additional equity," warn the agencies.

Landrum-Griffin law's prohibition against hot-cargo treatment of prefabricated work—but meanwhile the apartments had been completed without using trusses under dispute.

Last September, a carpentry subcontractor at Cincinnati's Garden Hills apartment project again sought to put up prefabricated trusses shipped in by Cardinal. Although Council carpenters had handled prefab stairs, cabinets and doors without objection, the Council struck to exclude the trusses because they were framing work done off the site. Cardinal and its subcontractor protested again.

NLRB has just found the Council guilty of boycotting the trusses by threatening, coercing and restraining the subcontractor and union carpenters. This time the board has issued a broad cease-desist order because the union's behavior "indicated the conduct . . . may be repeated" not only with Cardinal but with other prefab manufacturers.

But NLRB bases its ruling on reasons that may dilute its general application. NLRB says the Cincinnati subcontractor had no control over what carpentry was prefabricated because he was working for another contractor. It thereby avoids a second direct ruling on the disputed contract clause.



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Builders start a youth movement

A wide upward movement of young executive talent is under way as builders and developers seek to fortify the ranks of middle management. A new position is coming to the fore: marketing director in charge of all sales, promotion, publicity and model home displays.

One such is **William Driscoll**, 37, newly appointed by Brown & Kauffmann of Palo Alto and formerly general sales manager of Mackay Homes. Another is **Dr. Norman Young**, 38, Levitt & Sons' new marketing vice president.

Levitt also has a new ad director in **Walter D. Strang**, 39, former ad manager for Callaway Mills, a New York textile house. And **Justin H. Utal**, 43, a builder of 250 houses a year in Philadelphia, joins Levitt as general manager for Florida.

The Mackle Brothers' C.K.P. Development has just promoted

Neil E. Bahr, 37, to a vice presidency for sales in its Florida developments. **William H. O'Dowd**, 42, steps up as vice president for finance and development.

Paul R. Williams, 41, has left the Air Force to direct sales for Tatum Construction Corp., now building 1,200 homes in Victoryville, Calif.

George C. Otto, 54, is the new sales director for Douglass Construction Co. in San Clemente, Calif. He was divisional sales director for Leo J. Shanahan & Son, Los Angeles builder.

Horizon Land in Tucson has just named **C. E. (Joe) Julian**, 44, as vice president in charge of development and construction for projects at Albuquerque, Belen, N.M., El Paso, and several Arizona locations. Horizon, a development company, is expanding its home construction and commercial building activity.

URBAN RENEWAL: Illinois is embarking on Project Upgrade to persuade landlords to repair 90,000 slum and marginal dwellings which the state supports by \$60 million in rent paid relievers.

Gov. **Otto Kerner Jr.** has named President **Percy E. Wagner** of the Chicago Real Estate Board and Chairman **Clarence Swibel** of the Chicago Housing Authority to head the plan to guarantee rent payments to landlords who agree to correct violations. The guarantees will let owners get repair loans.

Developer **Lewis Kitchen** has two new top aides. Attorney **Paul W. Lashly** becomes president of Mansion House Center Redevelopment Corp., which has just started building three 28-story apartment towers with 1,248 units in St. Louis. Attorney **Edward Fraher** takes a similar post with Kitchen's Allegheny Center development in Pittsburgh. Kitchen has also signed a contract to

clear a ring of slums hurting rentals at his renewal apartments in Kansas City (NEWS, July '62). The replacement: a Hilton Hotel.

Reynolds Metals picked **O. Alvin Thomas Jr.** to manage Philadelphia's Eastwick renewal.

MANUFACTURERS: **Wesley E. (for Emmet) Gatewood**, **John I. (for Irvin) Geary** and **Malcolm K. (for Kermit) Peterson** are the new vice presidents in the team President **James B. Prendergast** (NEWS, Aug.) is lining up to expand the Barrett Division of Allied Chemical Co. in New York. Prospects: mergers or acquisitions to extend Barrett's Broad line of building materials.

Gatewood, 42, joined Barrett in 1959 and had been general sales manager since 1961. Geary, 41, has been with the division since 1955 and was technical director of its lab in Morris Township, N.J. Peterson, 43, was Masonite's marketing vice president.

Builder faces jail term for faulty sewers: the reason why

Builder **Richard L. Powell**, 55, has just been sentenced to one and one-half to three years in Sing Sing Prison for misrepresentation in the sale of a Brooklyn, N. Y. house. Powell's attorney called the sentence unprecedented for charges hinging on the quality of a builder's work.

Powell's troubles started when he was involved in a "sinking homes" scandal in Brooklyn last year. Owners of a \$26,500 house sued him after their basement flooded. Then he was indicted and convicted for falsely stating that the house met building-code standards despite an illegal water-drain hookup. The city had approved a drain connecting with

a dry well, but it connected, in fact, to a sanitary sewer.

Investigators probing the case found records in Powell's handwriting detailing large payments to city officials. The city now wants him to tell a grand jury whether these payments were graft.

In sentencing Powell, Justice **J. I. Shapiro** turned down his plea to make repairs or buy back the house. Declared Shapiro: "The over-riding issue is whether he (Powell) wants . . . to expose official corruption." Powell's attorney says: "That question is a separate one before the courts." He is appealing on grounds that no crime was committed.

Year in jail for two in renewal bribe case

Wilmington Councilman **Joseph L. Wallace**, 56, and nightclub operator **Edward S. Rovner**, 57, were sentenced to a year in prison and \$1,000 fines each for soliciting a bribe to influence the City Council's award of a contract for Wilmington's Poplar Street renewal project. Each is free pending appeal. They were convicted of seeking the bribe from President **Leon N. Weiner** of Wilmington Renewal Associates, the syndicate chosen to build the 2½-block project (NEWS, Aug.).

TAMAP chief heads new products division

James F. Shequine, 34, has been appointed by The Stanley Works, New Britain, Conn., to head a department to develop new housing products and methods.

The department is a result of Project TAMAP, which Stanley conducted with the NAHB Research Institute and Builder Robert Schmitt of Berea, Ohio. TAMAP's study of residential construction turned up changes that saved \$700 to \$1,000 on a \$16,700 house. Shequine ran TAMAP for Stanley.

OPINIONS AND INSIGHTS

► Realty man **Luther Brooks**, after showing Miami city commissioners pictures of crumbling buildings which his company manages: "I can't make an owner do what the city won't make him do. That's my whole point. If the city enforced the laws on the books, we wouldn't have slums."

► Advertising Director **Craig W. Moodie Jr.** of Armstrong Cork Co., telling how a fictional farmer had sold shady hilltop lots with a crude sign saying only, "Amish Farm Land For Sale": "His copy didn't show even a rudimentary knowledge of the art [of advertising]. He didn't even bring in his strong copy points like the shade trees and the view. He even forgot to say how big the lots were and how much they cost . . . What he did right was put an attractive product on the market that a lot of people

wanted—and then simply tell them about it."

► The American Institute of Architects, reviewing a court ruling that New York's handsome Seagram Building must pay \$383,000 extra in taxes because of its prestige value: "A dangerous precedent . . . [that] would discourage the nation's best hope for revitalizing our great cities."

► Architect **Vladimir N. Ossipoff**, FAIA, telling of Oriental influence on U. S. Housing: "Someone said you change models every six months because they get shopworn. That's a sad commentary. Volkswagens are basically the same. They sell. They improve. A well-designed builder house will also sell. Let's borrow the big idea from Japanese architecture, not the gimmicks. To pick a detail and stick it on is incredible."

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California S&Ls' critic will now regulate them

A Berkeley professor whose report on California's free-wheeling S&Ls demanded tighter chartering rules is the state's new S&L commissioner.

He is Dr. Frederick E. Balderston, 40, Gov. Edmund G. Brown's choice to succeed Preston Silbaugh, 44, in the highly sensitive regulatory post.

Balderston's report on S&Ls in March did not arouse anything resembling the industry criticism of an earlier survey by Prof. Edward S. Shaw of Stanford, who urged an outright moratorium on charters because of competition in lending (both studies were commissioned by the state). Hence industry reaction to Balderston's appointment has been generally favorable.

Commissioner Silbaugh is accepting an Alliance for Progress post in Chile. A former associate



ASUC. Photography

CALIFORNIA'S BALDERSTON
New man in a hot spot

law professor at Stanford, Silbaugh joined the California S&L division in 1959 as deputy commissioner and stepped up to the \$17,365 top job in January 1961.

S&L leaders have been pushing to dump Silbaugh since he publicized the Shaw survey. But they have also pressed for Silbaugh to impose dividend controls, and thereby keep most S&Ls from upping dividends to 5%.

International housing expert joins Buchanan

Dan R. Hamady, from 1955 until June of this year assistant administrator for international housing of HHFA, moves to W. E. Buchanan Co. of Washington as vice president.

Fluent in French, Arabic, and English, 48-year old Hamady, American-born in Lebanon, has been traveling since he was 4. He was educated at Flint (Mich.) Junior College and the American University, Beirut. After joining HHFA, he was: official U.S. observer on modular coordination in Milan and Rome in 1956, a U.S. housing consultant to Lebanon and the then President Luis Somoza of Nicaragua, and chairman of the U.S. delegation to the Housing Committee of the U.N. Economic Commission for Eu-



BUCHANAN'S HAMADY
On the move, on the globe

rope at Geneva. He was the last of the GOP group to be cut out of HHFA.

Since Buchanan's firm is exploring housing in foreign countries, it is a good guess that Hamady will keep just as busy as ever.

ARCHITECTS: Seattle Architect Paul Thiry, 58, has been made a member of the National Capital Planning Commission. A practicing architect since 1929, he was chief architect for the Seattle World's Fair and headed the architectural profession's Committee on the National Capital.

Harvard University has appointed Benjamin Thompson, Cambridge architect and planning advisor for schools and colleges, as professor of architecture and chairman of the department of architecture at Harvard.

Named to President Kennedy's Fine Arts Commission: John Carl Warnecke, San Francisco architect; Aline B. Saarinen, author,

lecturer and widow of famed Eero Saarinen, Birmingham, Mich; and Burnham Kelly, city planner and dean of Cornell University's college of architecture.

Eric Pawley, research secretary of the American Institute of Architects, has been named professor of architecture at University of Southern California.

Once "boy wonder" president of Lever Brothers and now a Los Angeles architect, Charles Luckman, has been elected chairman of California's State College Board of Trustees.

Thomas R. Creighton, former editor of *Progressive Architecture*, has joined John Carl Warnecke's firm in San Francisco.

Modern Homes picks Locke as president

Edwin A. Locke Jr., 53, is the new president of Modern Homes Construction Co. He succeeds **Ralph S. De Loach**, 52, founder of the Valdosta, Ga., shell housing concern, who died July 8 of leukemia in Gainesville, Fla.

Locke, Boston born and Harvard '32, was a vice president of Chase National Bank (now Chase Manhattan) before serving as ambassador to the Near East in 1951-3. He was president of Union Tank Car, whose Lindsey Co. division makes water conditioners, from 1955 until last spring, when he surveyed Africa's economy for the U. S.

Modern Homes earned \$1.7 million on \$22.5 million sales in the year ending Sept. 30, 1962 for its best performance since it started in 1956. In the nine months ending June 30 of this year, it earned \$971,000 on \$18.2 million sales—down 11% from the like period in 1962.

DIED: **Louis John Berlanti**, 55, and his son **Fred Berlanti**, 32, when their twin-engine Bonanza apparently hit a thunderstorm and crashed into Florida's Lake Okechobee Aug. 18. When Berlanti, builder of turnpikes and sewer systems, decided to enter housing, he got the wealthy Murchison family of Texas to finance the filling and connecting of some lonely sandpits in Tampa Bay to create the upper-bracket development of Tierra Verde. Fred managed the project. The Berlantis' deaths came as Tierra

Verde, after a well-publicized opening early this year, was hitting slow sales (45 homes). After Berlanti's death, **Clint Murchison Jr.**, took over as Tierra Verde president and said subsidiary Centex Construction Co. will continue building.

DIED: **Alan C. Gardner**, 60, a vice president of Brown, Harris Stevens, Inc., real estate company, and writer for The Appraisal Journal and The American Banker, Aug. 8 in New York City; **Henry C. Van Schaack**, 76, head of a multimillion-dollar real estate concern and acknowledged as Denver's leading realtor, Aug. 14 in Denver; **Daniel Kroll**, 40, builder of racially integrated communities and formerly president of Donbar Development Corp., Westbury, L. I., Aug. 18 in New Hyde Park, New York; **William Sells**, 55, president of General Shale Products Corp. and Structural Clay Products Institute, trade association of brick and structural tile manufacturers, Aug. 19 in Johnson City, Tenn.; **Harry S. Temple**, 62, comptroller of the National Association of Real Estate Boards, Aug. 23 at Lac du Flambeau, Wis.; **William E. Green**, 57, Maryland landowner who for 10 years fought a lonesome but loud fight to bar realty developers from Assateague Island (News, May), Sept. 2 in Baltimore; **Stanley Woodward**, 77, president (1954-58) and vice-chairman (1958-59) of the Ruberoid Co., Sept. 4 in Baltimore; **Aladar Olgay**, 53, architect who helped design homes related to climate, Sept. 10, in Princeton.

CANADA

Builders find hoopla sells houses

This year apartments will almost surely capture over half the Canadian housing market. Through July, apartments accounted for 52.5% of the market. And while apartments are running 40% ahead of last year (31,232 starts), one-family houses have dropped 16% to 28,249 starts. But in Toronto single-family starts are 21% ahead of last year. The key reason: Builders there have imported high-powered, U. S.-style merchandising methods. Items:

Heavy display advertising. On a recent weekend one Toronto paper carried display ads—some close to a full page—for 16 subdivisions. Ads stressed prices, terms, and even such seemingly insignificant competitive features as cleaning-tissue holders in bathrooms.

Carnival openings. Bands, clowns, balloons, prizes, free pop and ice cream and radio broadcasts from the sales area are now the ingredients of many subdivision openings.

Sales pressure. In at least four projects visitors have to pass through the sales office when entering and leaving the model-house area. And some builders won't give prospects a brochure until they come back through the office. There salesmen get their names, addresses, and phone numbers, then follow up during the week with letters or phone calls.

One of Toronto's top home merchandisers is Public Relations Man William A. Hagon. He handled Park Royal where Unibilt Ltd. has sold 134 houses in 150 days and now hopes to get the rate up to one a day.

This free booklet sells your homes faster



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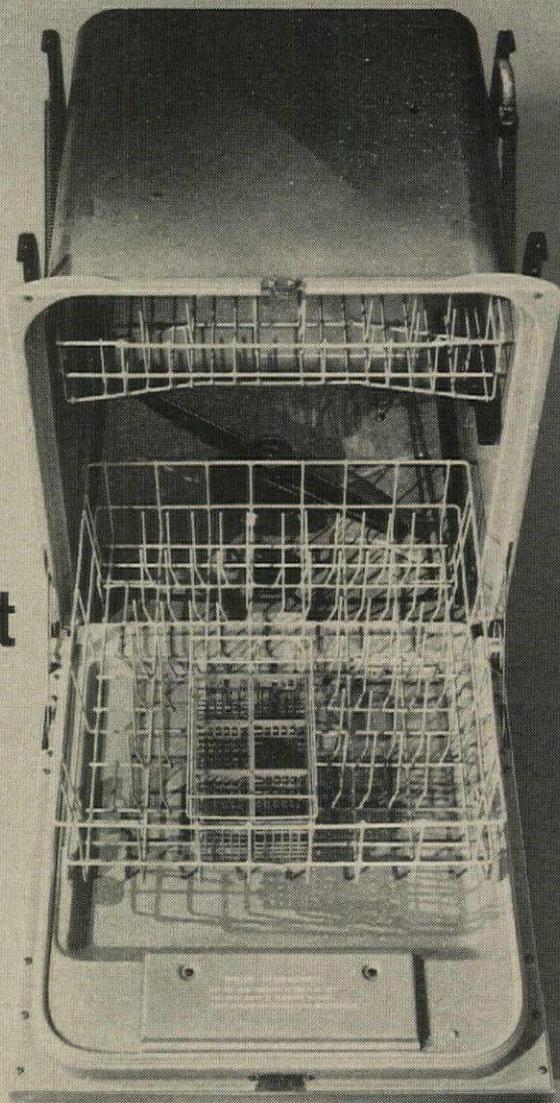
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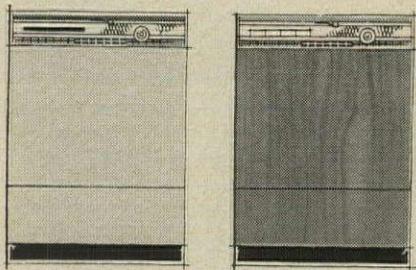
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MORTGAGE MONEY

Surge of loans holds discounts firm despite pressure for higher yields

A surprise torrent of new loans is entering the mortgage market on the heels of a banner summer of home construction.

"The money supply is still strong but the paper is tending to balance it," says President Robert Morgan of the Boston 5¢ Savings Bank and the Massachusetts Purchasing Group of savings banks. Many of the new loans are coming from North Carolina (where building activity is now high) and such missile sites as Houston and Cape Canaveral. Mortgage men's only question is whether the flow will continue to year's end.

The Federal Reserve Board's increase in its rediscount rate from 3 to 3½% (NEWS, Sept.) has driven short-term money rates up 0.19% since mid-July, thereby intensifying investor pressure for higher yields on VAs and FHAs. But most immediate-delivery FHA loans are still being placed at 5.06%, HOUSE & HOME's monthly survey of 18 cities discloses. A California mortgage man says New York investors are trying gamely for 5.15% but seldom getting it. "They'll take 5.06," says William W. Curran of Franklin Capital Corp. in Newark, N.J., in judging today's investors.

In California, where 20% of the nation's housing is being built, mortgage men are edgy. "Everybody's been waiting for Wells Fargo and the Bank of America to drop half a point on discounts," says one. "They haven't." These twin giants are holding generally firm at 98½ and a spokesman expects little change. But even if they do move, a Los Angeles mortgage banker says: "That's the market—98½." That spells a yield of 5.06.

An HLBB plan for split-level dividends is roiling the S&L industry

The Home Loan Bank Board is proposing to let federally chartered S&Ls pay an extra dividend of ¼% on \$1,000 saved over one year and ½% on similar two-year money. Insiders say the board hoped this would let West Coast S&Ls back away from their rates (which now range up to 5%) and help Eastern S&Ls compete with Western rates without an across-the-board increase. In New York City, Franklin Society Federal S&L has already blazed the trail to 4¼% from 4%, and New York State savings banks one leveling at 4% for new money, up ¼%.

Board Chairman James P. McMurray is inviting comment, and it is coming sharp and fast from California. Industry sources insist the proposal would merely raise long-term dividends without allowing rate cuts on the in-and-out money that follows rises. Not a single one of the six top S&L leaders interviewed by HOUSE & HOME says a rate cut could result, for state-chartered S&Ls have no authority to cut and the federals thus could not do so if they wished to remain competitive.

"S&L dividends are too high now," says President T. Franklin Schneider of San Diego Imperial Corp., an S&L holding company. President Jack Thompson of San Diego Federal adds: "We'd rather pay more on the regular rate than go for this bonus plan."

Upshot: insiders predict HLBB will drop the idea.

Surprise trend in participation lending: S&Ls turn to mortgage brokers

This is the latest thing in mortgage brokerage. "It opens out a whole new field," says J. Max Pringle of the New York broker's house bearing his name.

Participation lending (in which an S&L lets a distant investor participate in up to 75% of a mortgage loan it makes) has been going on since 1958. Last year Congress let S&Ls extend the practice to the booming apartment market, and HLBB's follow-up rules (NEWS, June) opened the door to active trading. Most everyone thought the business would stay within the S&L family.

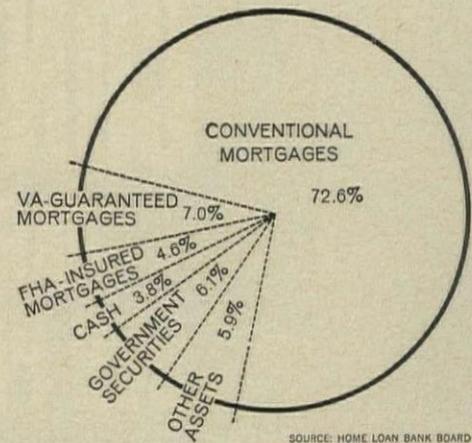
But some of the big West Coast associations are now asking brokers and some mortgage bankers to find investors. One offer coming into New York is to place a 75% participation in loans averaging \$100,000. Yield: 6.15 to 6.25%.

The activity thus far is generally confined to California and the big New York and New England buyer market. The broker's profit is usually ½%.

Not all reaction is favorable. A California mortgage man said he found one S&L participation offer full of over-appraisals and questionable property.

Insiders say the new technique gives further evidence of the S&L industry's search for investment outlets.

"The S&Ls will confer with each other and get such deals back into their own family within three months," one mortgage expert says.



\$100-BILLION breakdown of S&L assets shows heavy concentration in conventional mortgages.

S&Ls hit \$100 billion mark with a question: what next?

The nation's 6,300 savings and loan associations have just ballooned to a staggering \$100 billion in assets—a dramatic leap from \$8.7 billion in 1945. And the flood of cash continues—at a record \$1 billion a month in the first half of 1963.* The big problem for S&L leaders: where to invest it?

S&Ls are restricted by law on where they can put this bonanza. They have traditionally found their bread and butter in single-family home mortgaging, but commercial banks are competing ever more aggressively in this field and besides, the U.S. S&L League believes the one-family building peak is past for the next few years. Single-family house starts have plummeted from 85% of the 1957 market to a current 62%, and a sprinkling of S&Ls with no place to invest have trimmed interest rates offered on savings, usually from 4¼% to 4%. But other S&Ls, notably in California, have boosted dividend rates. And a confidential study shows they gained new deposits while the rate-droppers lost savings.

We need elbow room. So says the U.S. League's legislative director, Stephen Slipper, who leads the muscular S&L lobby's flying wedge for legislation to extend S&L lending power to cope with the new billions. Last year Congress gave them much broader power to lend on apartments (NEWS, Nov.). And now S&L men have asked Congress for power to put money into a rainbow of new fields: municipal bonds, individual loans, appliance manufacture, carpeting work, and even scholarships. The House banking committee is holding hearings.

The smaller National League of Insured Savings Assns. is going another direction. S&Ls are now locked into lending within a 50-mile radius of their offices, and the National League would let them move much farther afield—even to other countries. It wants Congress to set up an International Home Loan Bank, to which domestic S&Ls would lend up to 1% of assets for relending to S&Ls in Latin America.† This would ease the aid load of the Alliance for Progress.

There's one major drawback. This plan

*The 4,395 federally insured S&Ls suffered a setback in July with a net savings loss of \$124 million. It was only the fourth time in 21 years that withdrawals surpassed deposits.

†Chile has 22 S&Ls; Peru, 12; Ecuador, 8; and the Dominican Republic, 3.



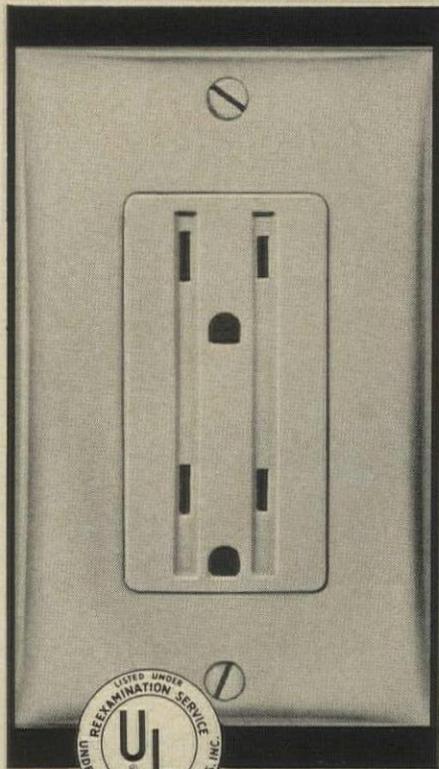
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To meet our exacting standards—highest in the building industry—Bestwall Gypsum Company products are produced by the most modern, efficient methods of quality control: **Firestop, Eternawall, Decorator Line of Eternawall, Wallboard, Pinholath, Ceiling Tile, Lath & Plaster, Sheathing**, all reinforced with glass fibers for greater performance. Bestwall Gypsum Company, Ardmore/Pa. PLANTS AND OFFICES THROUGHOUT THE UNITED STATES

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Medalist Specification Grade Wiring Devices . . . New modern design grounding receptacles. Available in 5 colors with matching wall plates . . . provides new wiring ease. Patented Speedwire system accepts up to eight #12 or #14 wires—permits internal splicing—eliminates wire nuts. Patented side-release permits instant change of hook-up. Meets all 1963 NEC grounding requirements. Full information on complete Medalist line of outlets and switches is available, write today.

Slater
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Watson Bros.

S&L MAN AHMANSON

Will s&Ls go into planned towns?

likewise has virtually no chance with Congress this year. The Administration opposes the international bank and the U.S. League is tepid at best. "It's a two-bit program," says one of its spokesmen.

Where else to invest? The s&L's post-war growth rate of 978% far outstrips that of its mortgage-lending competitors. Since 1945 s&Ls have shot past mutual savings banks in assets and are nearing the \$133 billion life insurance industry.

Some experts say s&L's growing funds will go into apartments and commercial property. Others see the home mortgage as an all-purpose credit reservoir.

But the best answers come from the industry's own giants, the fabulously successful Howard Fieldstead Ahmanson, 56, chairman and owner of Home s&L in Los Angeles, and Home's President Kenneth D. Childs, who built Home from a \$960,000 institution in 1947 to the largest and richest s&L with \$1.3 billion assets.

"s&Ls will go everywhere," says Childs, "as soon as they are able. The first big step will be into municipal bonds and, in general, in areas associated with the home."

Action speaks loudly. Ahmanson himself is more inclined to point the industry's way by acting instead of talking. One of his most impressive profit innovations is mortgage manufacturing—buying up vast tracts and financing construction of entire communities to create mortgage markets. He has just commissioned Architect William Pereira to plan a town within a town on 3,400 acres in the Los Angeles suburb of West Covina. The project is the size of Beverly Hills, and it is to have about the same population—30,000 people.

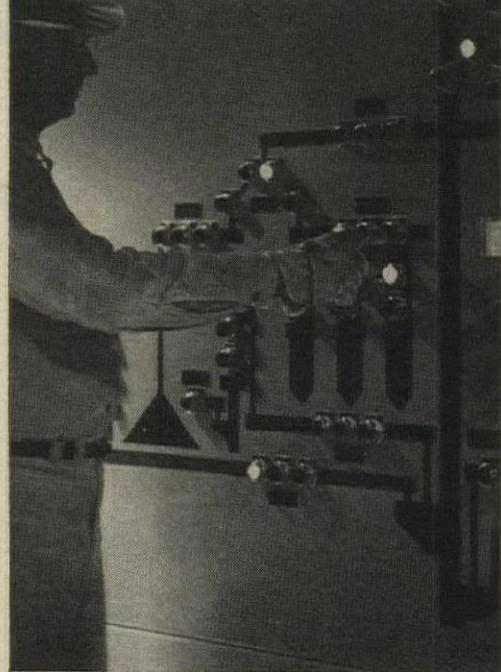
Home s&L has also bought the 6,000-acre Crummer Ranch in the San Fernando Valley and an 800-acre spread at Agoura—and given Pereira carte blanche. It adds up to 10,000 acres and a population of 100,000, virtually all Home's own private market.

**More mortgage bankers
expand operations**

James W. Rouse & Co., Baltimore-based mortgage banker also operating in Washington and Pittsburgh, has added the Chicago Mortgage Investment Co. to its combine. The consolidation boosted Rouse's \$260 million servicing portfolio to \$300 million.

Financial General Corp., a diversified holding company, has acquired its Washington neighbor, National Mortgage and Investment Corp., paying about \$2,100,000 for 70% of National's stock. National and Thomas J. Fisher & Co., bought last November, will be

CONTROL



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Now is the time to grow with the rapidly expanding remodeling industry. Sales are expected to total \$20 billion in 1963—designated as Home Improvement Year.

To help you enter this field, or to maximize profits if you are already engaged in it, Bestwall and Certain-teed provide the services of a staff of trained Systems Engineers. These men are experienced in many phases of remodeling, including design and construction, and offer guidance in finding the best markets, estimating remodeling jobs, preparing contracts, selecting appropriate financing, using proper materials and installation methods, and other services.

Gypsum Drywall Systems, Roofing Shingles, Roll Roofing, Siding, Building Insulation, Lath & Plaster are among the installations where our Systems Engineers can assist you. Contact your Bestwall Certain-teed Sales Corporation office.

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The home where 100 people dial their climate on Zoneline Heat Pumps



Wychmere Nursing Home, Memphis, Tenn.

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.

Progress Is Our Most Important Product

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the first subsidiaries of Financial Mortgage Co., a mortgage banking holding company wholly owned by Financial General with \$25 million servicing volume.

Palomar Mortgage Co. of San Diego has gotten Securities and Exchange Commission approval to buy Central Investment & Mortgage of Atlanta (NEWS, Nov.). The prospectus says Palomar is paying 88,337 shares of its common, valued at \$971,717, for CIMCO. Palomar has a \$485 million portfolio.

ATICO Financial Corp. of Miami bought Washington Security Co. to boost its servicing by \$55 million to \$300 million.

FNMA starts buying FHA condominium mortgages

President Stanley Baughman says the Federal National Mortgage Assn. will pay the same prices for Sec. 234 condominium mortgages under its secondary market program as for home mortgages insured under FHA Sec. 203b. Prices are from 97½ to 99½ for immediate purchase and 92 under 24-month standby commitment contracts.

Thirty-eight states have passed laws legalizing condominium apartment ownership since Sec. 234 was approved in June 1961. But largely because most of the states did not act until this year, FHA has insured only 35 condominium units.

FHA raises interest rates on debentures and 221d3s

Debenture interest rates rise from 3½% to 4% under amended FHA regulations. All home and project mortgages endorsed or committed July 1 or later are affected except 20-year-old mortgages governed by Sec. 221g4.

Interest rates for Sec. 221d3—mortgages subsidized so rates are below the market—go from 3½ to 3¾%. The new rate applies if the FHA commissioner has allocated funds for a project after July 1.

Surprise federal go-ahead lets savings banks merge

The Bank for Savings, the nation's seventh largest mutual, got a green light from the Federal Deposit Insurance Corp. and has merged with the New York Savings Bank, ranked 22nd. The healthy offspring is the New York Bank for Savings, fourth largest in the country with deposits of \$1.2 billion (largest: Bowery Savings Bank in Manhattan, with assets of \$2 billion.)

The New York State Banking Dept. had endorsed the merger in May. But the Justice Dept. argued against FDIC approval lest such a combine restrict competition. U.S. Currency Controller James J. Saxon held it would do no such thing, said the merged bank would have only 5.8% of savings bank deposits in New York City, and called a special FDIC meeting to approve the plan.

The Justice Dept. won't say if further action is planned under its new power—result of a Supreme Court ruling—to act against bank mergers under the anti-trust laws. The ruling barred a merger of two commercial banks in Philadelphia because the merged bank would have had 30% of the city's banking.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Sept. 6, 1963.

City	Conventional Loans ^w		Construction Loans ^w		FHA 207 Firm Commitment	FHA 220 Firm Commitment 35 years	FHA 203 ^b Min. Down 35 year Immed
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Interest + fees Savings banks, S & Ls			
Atlanta	5¼-6	5¼-6	6+2	6+2	a	a	97½-98
Boston local	5¼	5¼ ^m	5¼-5¾	5¼-5¾	a	a	a
out-of-st.	—	—	—	—	a	a	97½-98
Chicago	5¼-5¾	5-6	5¼-6+1-1½	5¼-6¼+1½-2	99-par	99-par	97-98
Cleveland	5½	5½-6	6+1	6+1	99-par	99-par ^b	97½-98½
Dallas	5½-5¾	6	6+1	6+1	99-100	a	98-99½ ^p
Denver	5¼-6	5¼-6½	6+1½-2	6+1½-2	99	a	a
Detroit	5¼-5½	5¼-5½	6+0	6+0	99½-par	99½-par	97½-98
Honolulu	5¾-6½	6-7	6+1-2	6+1-2	a	a	97
Houston	5½-6	5½-6¼	6+1	6+1	98-99	98 ^{bd}	98
Los Angeles	5½-6	5¾ ^h -6.6	6+1½	6-6.6+2-3	98½-99	98½-99	98½
Miami	5½-5¾	5½-6	5¾-6+½-1	5¾-6+½-1	99 ^b	a	97½
Newark	5½-5¾	5½-6	6+1	6+1	99-99½	99-99½	98½
New York	5½-6	5½-6 ^r	6+0-1	5¾-6 ⁿ	99-par	99½-par	99-par
Okla. City	5½-6 ^h	5¾-6½	6+1-2 ^h	6+1-2	a	a	97½-98½ ^h
Philadelphia	5-5¾	5¼-6	5½+1	5¾+1	99½	par	99
San Fran.	5½-6 ^h	5¾-6.5	5¾-6+1-1½	6-6.6+1½-3	99-99½	99¼-99¾	98
St. Louis	5¼-6	5½-6¼	5½-6½+1-2	5½-6¼+1-2	a	a	a
Wash. D.C.	5½-5¾	5¼-5¾	5¾+1	6+1	par	par-½	99

FHA 5¼s (Sec 203) (b)

City	FNMA Scdry Mkt ^{uv}	New Construction Only				Existing ^r Min Down 25 year Immed
		Minimum Down ^a 30 year Immed	Fut	10% or more down 30 year Immed	Fut	
Atlanta	97¼	98-98½	98-98½	98½ ^b	98 ^b	97½-98½
Boston local	98¼	par-101	par-101	par-101	par-101	par-101
out-of-st.	—	97-98	97½-98	a	a	97½-98
Chicago	97¼	99-par	98½-99½	98½-99	98-99	99-100
Cleveland	97¼	98½-99	98-99 ^b	99-par	98½-99	98-98½
Dallas	97¼	98-99½	97½-98½	98-99½	98-99½	97½-99
Denver	96¾	98-99	97½-98½	98-99	97-98	98-99
Detroit	96¾	98½	a	99-99½	a	98½
Honolulu	96¾	97½	97½	98	97½	97-97½
Houston	97¼	98-99	98-98½ ^h	99	a	98½
Los Angeles	96¾	98½	98	98½ ^h	98½	98½ ^h
Miami	97¼	98	a	99 ^h	a	98
Newark	97¼	99-par	99	par	99	par
New York	98¼	99-par	99-par	99-par	99-par	par
Okla. City	96¾	98-99	98-99	98-99½	a	97½-99
Philadelphia	97¼	par	par	par	99½	99½
San Fran.	96¾	98½	98-98½	99	98½	98-98½ ^k
St. Louis	97¼	97-99	97-99	97½-99	97½-99	97-99
Wash. D.C.	97¾	99	99-99½	99-99½	99-99½	99

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

VA 5¼s

City	FNMA Scdry Mkt ^{uv}	New Construction Only	
		No down 30 year Immed	Fut
Atlanta	97¼	98-98½	98-98½
Boston local	98¼	par-101	par-101
out-of-st.	—	97-98	97½-98
Chicago	97¼	98-99	98-99
Cleveland	97¼	97½-98	97½ ^h
Dallas	97¼	98-99½	97½-98½
Denver	96¾	97½-98½	97½-98½
Detroit	96¾	98½	a
Honolulu	96¾	97½	97
Houston	97¼	98-99	98-99
Los Angeles	96¾	98½ ^f	98
Miami	97¼	98	a
Newark	97¼	99	98-99
New York	98¼	99-par	99-par
Okla. City	96¾	97½-99	97½-98½ ^h
Philadelphia	97¼	99½	99½ ^h
San Fran.	96¾	98½	98-98½
St. Louis	97¼	95-99	95-99
Wash. D.C.	97¼	99	99-99½

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks, Inc.; Boston, Robert M. Morgan, pres., Boston Five Cents Savings Bank; Chicago, Murray Wolbach, vice pres., Draper & Kramer Inc.; Cleveland, David O'Neill, vice pres., Jay F. Zook Inc.; Dallas, Aubrey M. Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen C. Bradley, asst. vice pres., Mortgage Investments Co.; Detroit, Harold Finney, exec. vice pres., Citizens Mortgage Corp.; Honolulu, Howard Stephenson, asst. vice pres., Bank of Hawaii; Houston, John F. Austin, Jr., pres., T. J. Bettes Co.; Los Angeles, Jack Grisby, asst. vice pres., The Colwell Co.; Miami, Lon Worth Crow, Jr., pres., Lon Worth Crow Co.; Newark, William W. Curran, Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Oklahoma City, M. F. Haight, first vice pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Sidney L. Aubrey, vice pres., Mercantile Mortgage Co.; San Francisco, Frank W. Cortright, senior vice pres., Bankers Mortgage Co. of Calif.; Washington, D.C., Hector Hollister, exec. vice pres., Frederick W. Berens, Inc.

Footnotes: a—no activity, b—limited activity, c—for local portfolios, d—on spot basis, e—FNMA is only purchaser, f—98 for loans over \$20,000, g—depending on location, h—limited 6%, j—some 5½ and 5¾ available, k—for 25 or 30 years, m—no fee is permanent loans included, n—limited 5%, p—½ point differential has generally disappeared, r—depending on % of loan, s—no fees to 1%, w—interest charged to borrower, x—FNMA pays ½ point more for loans with 10% or more down, y—plus 1% stock purchase figured at sale for 75¢ on the \$1, z—on houses not over 30 years old of average quality in a good neighborhood.

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

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

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

NEW YORK WHOLESALE MORTGAGE MARKET

FHA, VA 5¼s
 Immediates: 97-98 Futures: 97-98
 Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FHA, VA 5¼ spot loans (On homes of varying age and condition)
 Immediates: 97-98
 Prices cover out-of-state loans, reported the week ending Sept. 6, by Thomas P. Coogan, president, Housing Securities Inc.

NET SAVINGS DEPOSIT CHANGES

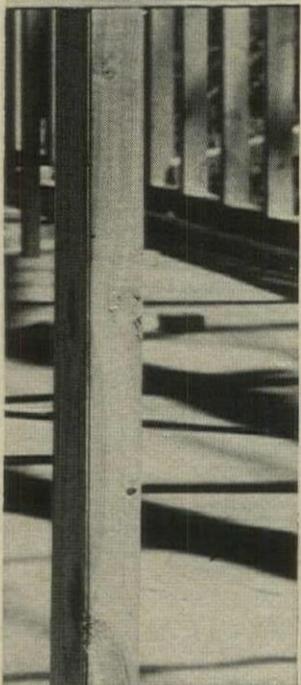
(in millions of dollars)	% change from July '63		% change from 1962	
	July '63	July '62	Year to date	% change from 1962
Mut sav banks ^a	137	(-22)	\$1,774	8.2
S&Ls ^b	(-280)	—	5,801	26
Commercial banks ^c	1,400	56	9,800	-4.1

^aNational Association of Mutual Savings Banks, ^bUnited States Savings & Loan League projections, ^cFederal Reserve Board.

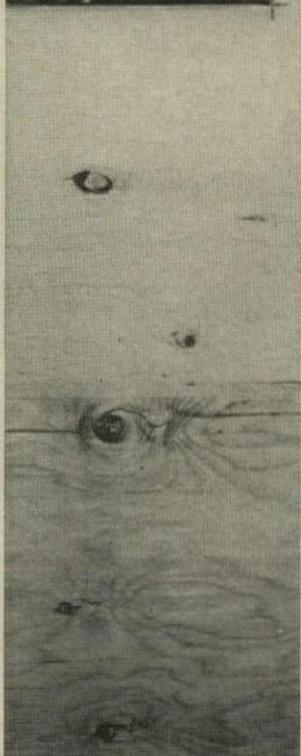
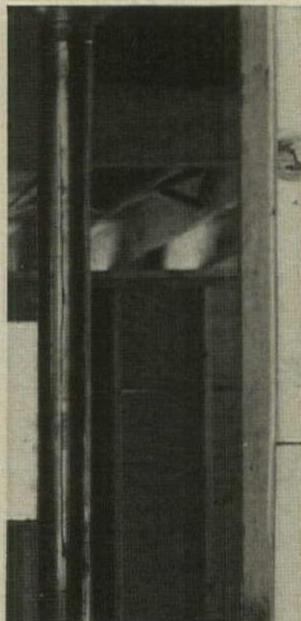
CONVENTIONAL LOANS

(combined averages)	May	June	July
New homes	5.82	5.82	5.82
Existing homes	5.95	5.94	5.93
(Interest charged by various lenders, new homes)			
S&Ls	5.95	5.94	5.93
Life Ins. Cos.	5.57	5.53	5.55
Mortgage Companies	5.67	5.69	5.70
Commercial Banks	5.65	5.67	5.71
Mut. Sav. Banks	5.58	5.58	5.56

Source: Federal Home Loan Bank Board.



You can show them the studs.



You can show them the sheathing.



But for quality they can see, show them the G-E Refrigerator.

You can talk about "hidden values" till you're blue in the face.

But when that lady walks into your kitchen and comes face to face with a General Electric refrigerator, she *knows*.

She knows you haven't cut back. She knows you've put the maximum quality into her kitchen—and that means she'll feel the same about everything. (And she'll get that feeling of confidence across to her husband, too.)

So why not put a dependable General Electric re-

frigerator into that hole in the kitchen? Why not turn an empty space into an honest asset—by putting the refrigerator *she* wants where it can do you *and* her the most good! See your General Electric distributor and find out how easy it is to put in a G-E refrigerator (especially when most prospective homeowners can include the price of the General Electric refrigerator in their mortgages).

Household Refrigerator Department, Appliance Park, Louisville, 1, Ky.

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STOCK MARKET

Third mortgage insurer goes public

American Mortgage Insurance Co. of Raleigh, N. C. has registered with the Securities & Exchange Commission 31,070 shares of common.

The stock was offered at \$18 a share, first to AMI's 400 private shareholders in North and South Carolina, Georgia, and Virginia, and the issue was oversubscribed. The stock traded on Sept. 5 at 18 1/4 bid, 19 asked. The issue netted \$559,260 to the company.

The move is new evidence that private insurers of conventional mortgages are finding growing acceptance among investors. The trailblazer and largest, Mortgage Guaranty Insurance Co. of Milwaukee, was founded in 1957 and went public in 1960. Continental Mortgage Insurance of Madison went public in 1961 and has just issued \$1.7 million of new stock.

AMI started business in April, 1961 and has just passed the \$100-million mark of insurance in force. President William Granberry says AMI like the others insures the top 20% of high-ratio conventional mortgages. AMI has master policies with more than half the S&Ls in its four-state operating territory.

AMI earned \$109,881 last year on net premiums written of \$709,267. On June 30 the company had \$222,279 in loss and contingency reserves, compared to a total potential liability of \$18.4 million.

Loss experience by the private insurers is still skimpy. AMI insures 7,745 properties and 58 were delinquent on June 30. Of these, four had been foreclosed by the lender and sold without claims; four had settled claims on the company with AMI taking title in two cases; six loans were in foreclosure, and 12 had been acquired by lenders, enabling them to file a claim against AMI.

AMI says MGIC writes more insurance in Georgia, South Carolina, and Virginia than AMI. AMI does more business in North Carolina than MGIC. Continental competes in Virginia. Two other newer private companies, First Mortgage Insurance Corp. of Greensboro and Southern Mortgage Insurance Co. of Baton Rouge, are just getting started in their home states. Other company notes:

SEABOARD HOMES, FISHKILL, N. Y. maker of prefabricated homes, has asked federal district court in New York City for permission to continue operating under court protection under the federal Bankruptcy Act. Seaboard is asking protection against lawsuits from individual creditors, too. Twenty-four companies including U. S. Plywood, Georgia Pacific Corp., and Johns-Manville Corp. have brought suits against the company. Seaboard says it has assets of \$439,000, including accounts receivable of \$111,000. Liabilities of \$329,000 include \$115,000 in unsecured loans and \$115,000 in trade accounts from 118 creditors. Seaboard President Joshua Benanav blamed his troubles on the capital cost of developing prefabricated units, and "errors in experimentation" in extending credit to builders. Seaboard went public with a \$255,000 issue in December, 1960.

GREAT LAKES HOMES, Sheboygan Falls, Wis. maker of custom homes, has bought the home manufacturing division of Craft Way, Inc. of Aurora, Ill. from Chicago builder Don L. Disc. No price was revealed in the exchange of stock transaction. Craft Way can produce 1,250 to 1,500 houses yearly. Great

Lakes sales reached an estimated \$9.5 million in the year ending June 30, up from \$6.9 million the year earlier.

HOUSE & HOME's average of housing stocks jumped 7.3% in the month, led by the S&Ls, up 10.4%, and shell homes, up 8%.

All but four S&Ls jumped in price, with Financial Federation leaping from 51 to 58 1/2. All shell house makers posted gains.

At the same time the Dow-Jones industrial average rose 4.8% to a new high of 737.98, and the National Quotation Bureau average hit 144.23, up 4.7%.

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

	July 5	Aug. 7	Sept. 5
Building	6.33	6.60	6.58
Land development	5.25	5.22	5.38
S&Ls	22.53	22.50	24.85
Mortgage banking	11.46	12.46	12.54
Realty investment	5.86	5.91	5.83
REITs	10.40	10.85	11.00
Prefabrication	5.85	6.08	5.96
Shell Homes	8.38	8.55	9.30
AVERAGE	10.28	10.28	11.03

HOUSING'S STOCK PRICES

Company	July 5		August 7		September 5		Company	July 5		August 7		September 5	
	Bid	Ask	Bid	Ask	Bid	Ask		Bid	Ask	Bid	Ask	Bid	Ask
BUILDING													
Adler-Built Inc.	20 1/2	25 1/2	25 1/2	35 1/2	30 1/2	40 1/2	Capital Bld. Inds.	31/20	31/10	3	31/10	27/10	23/4
Cons Bldg (Can)	9 1/4	9 3/8	8 1/2	8 5/8	9	9 1/4	Dev. Corp Amer	3/2	7/8	3/8	7/8	1 1/8	1 1/2
Dover Const.	4 3/8	5 1/8	4 3/4	5 1/4	4 5/8	5 3/8	Edwards Eng	5 3/8	6 1/8	6 3/4	7 1/8	4 1/4	4 5/8
Edwards Inds	3/8	1	5/8	1	5/8	1	Eichler Homes	8 1/2	9 3/4	9	9 3/4	8 1/2	9 1/4
First Natl Rlty ^b	3	3	3	3	3	3	Frouge	2 7/8	3 1/8	2 3/8	2 7/8	2 1/4	2 5/8
Hawaiian Pac Ind	2 5/8	3	2	2 7/8	2 5/8	2 7/8	Kavanagh-Smith	4 1/4	4 3/4	4	4 3/8	3 7/8	4 1/4
Kaufman & Broad ^b	28 1/4	29 1/4	29 1/4	32 1/4	32 1/4	34 1/4	Louis Lesser Ent.	8 1/8	8 3/8	9 3/8 ^b	9 1/2 ^b	9 1/2 ^b	9 1/2 ^b
Levitt	5 1/8	5 3/4	5 1/8	5 1/8	5 1/8	5 1/8	Lusk	1 1/2	1 3/4	1 1/8	1 7/8	1 1/2	1 3/4
Pacific Cst. Prop ^b	10 1/2	10 1/2	10 1/2	10	10	10	U.S. Home & Dev.	1 3/8	1 1/8	1 1/2	2	1 1/2	7/8
Del E. Webb	10 1/2	11 1/8	12 1/2	13 1/2	11 3/8 ^c	11 3/8 ^c	Webb & Knapp ^b	11 1/8	11 1/8	1/2	9/16		
MORTGAGE BANKING													
Advance	10 1/2	10 1/2	9 1/2	9 7/8	9 1/4	9 1/2	Associated Mtg Cos.	a	7 7/8	8 1/4	8	8 1/4	
Charter	2 5/8	2 7/8	2 1/8	2 3/8	2 3/8	2 5/8	Colwell	17 3/4	18 1/2	17	18	18	
FNMA	88	91	88 7/8	91 7/8	89 3/4	90 3/4	MGIC	26 3/4	27 1/4	25 3/8	25 3/4	34 1/4	34 1/4
Palomar	5 3/4	6	5 3/8	5 3/4	6 1/2	6 3/4	Stockton, Whatley	10	11	10	10 3/4	10 1/2	11
Wallace Invests	7 1/4	8 1/8	7 1/2	7 1/8	6 7/8	7 5/8	REAL ESTATE INVESTMENT TRUSTS						
American Rty Trust	9 3/4	10 1/8	9 7/8	10 1/8	10 3/8	10 3/4	Contl Mtg Inv	14 1/4	15 1/4	14 3/4	15 1/4	14 7/8	15 7/8
First Mtg. Inv	13 3/8	14 5/8	14 3/8	15 3/8	14 7/8	16	First Ntl	8 1/2	8 3/4	9 5/8	10 1/8	9 3/4	10 1/8
Liberty	7	7 3/8	6 7/8	7 1/8	6 7/8	7 1/8	U.S. Realty Inv	8 3/8	9 1/2	8 5/8	9 1/4	8 5/8	9 1/4
PREFABRICATION													
Admiral Homes	1 1/2	1 7/8	1 3/2	1 3/4	1 3/8	1 5/8	Crawford	3 3/4	4 1/4	3 3/4	4 1/4	4 1/2	5
Great Lakes Homes	7 1/4	7 3/8	5 3/8	5 3/4	6	6 3/8	Harnischfeger ^b	16 3/4	16 1/2	17			
Hilco Homes	1	1 1/4	1	1 1/4	7/8	1 1/8	Inland Homes ^b	11	10 3/4			8 1/2	
Madway Mainline	13	14	12 1/2	13 1/4	12 3/4	13 3/4	Natl Homes A	5 1/4	5 7/8	5 3/4	6 3/8	6	6 5/8
Richmond Homes	4 1/4	4 3/4	5 3/8	5 7/8	6 1/8	6 5/8	Seaboard Homes	1/8	1/2	3/8	3/8	5/8	
Swift Homes	2 5/8	3 1/8	2 7/8	3 3/8	3 1/4	3 3/4	Steel Crest Homes	5 1/4	5 5/8	5	5 1/2	4 3/4	5 1/2
LAND DEVELOPMENT													
All-State Prop ^b	2 1/2		2 1/2		3 1/4		American Land	1 1/8	1 3/8	1 1/4	1 3/8	1 5/8	
Amer. Rty & Pet ^b	4	4 1/8	3 1/2	3 3/4	3 3/4		Arvida	5 3/4	6 3/8	5 1/2	6	5 3/4	5 3/4
Atlantic Imp	16 1/4	17	15 1/4	16 3/4	15 1/2	16 1/4	CKP Dev.	13 1/4	13 1/2	13 3/8 ^b	13 ^b		
Canaveral Int ^b	6 1/8	5 3/4		6			Cons. Dev	1 3/4	2 1/4	1 1/2	2	1 3/8	1 3/4
Coral Ridge Prop.	1 1/8	1 3/8	1 1/4	1 1/2	7 7/8	8 1/2	Cousins Props	8 5/8	9	9 1/2	8 7/8	9 3/8	
Christiana O. Corp. ^b	7 1/2	6 1/4		6 1/4			Forest City Ent ^b	5 3/4	5		5 3/4		
Garden Land	4 3/8	5	4 7/8	5 1/8	4 7/8	5 1/4	Gen Devel ^b	6 1/4	5 7/8		5 3/4		
Holly Corp ^b	1	1 1/8	1 1/8	1			Gulf American ^b	5	4 5/8		4 1/2		
Horizon Land	4 7/8	5 1/2	4 1/2	5 1/8	4 3/8	4 7/8	Laguna Niguel	10 5/8	11 1/2	10 3/8	11 1/2	11	11 7/8
Lake Arrowhead	3	3 3/8	3	3 3/8	5 1/2	6	Lefcour ^b	3 1/2	3 3/8	3 1/2	3 1/2		
Macco Rty	7 1/2	7 7/8	12 5/8	13	7 3/8	7 3/4	Major Rty	1 1/4	3 3/8	3 5/8	4 5/8	1 1/4	3 5/8
Realsite Inc.	1 1/16	3 1/16	0 4/16	1 4/16	0 2/16	1 0/16	Sol Rty & Util ^b	3	2 1/2	2 5/8	2 5/8	2 5/8	2 7/8
Sunset Int. Pet ^b	6 1/4	6 1/4		6 1/4			United Imp. & Inv. ^b	3 3/8	3 3/8		3 3/4		

a—stock newly added to table. b—closing price (ASE). c—closing price (NYSE). d—not traded on date quoted. e—no bids. f—no offer. g—Not included in calculating averages. Sources: New York Hanseatic Corp., Gairdner & Co., American Stock Exchange, New York Stock Exchange. Listings include only companies which derive a major part of their income from housing activity and whose stocks are either listed or actively traded.

PROFITS AND LOSSES

Company	Fiscal year ends	1963 revenues (000)	% change from '62	% change net '62
CKP Development	June 30 ^a	\$4,720	NA	\$354 NA
Coral Ridge Props.	Apr. 30 ^a	\$5,031	(-43)	1,001 (-42)
Dover Corp.	June 30 ^a	16,446	31	1,170 45
Eichler Homes	June 30 ^a	9,835 ^b	17	284 ^b 37
General Develop.	June 30 ^a	16,010	(-53)	157 (-39)
Great Lakes Homes	June 30	9,545	38	335 35
Inland Homes	June 30 ^a	2,733	1.6	131 (-17)
Natl. Homes Inc.	Mar. 31	3,552	(-22.6)	47,415 (-74)
Swift Homes	Mar. 31	7,151	(-15)	198 (-76)

a—Six months report. b—unaudited. NA—No comparable data.

NEW ISSUES REGISTERED

Date	Company	Proceeds to company	Offering price of securities
Aug. 12	American Mtg. Investors	\$ 559,260	\$18.00
Aug. 20	Palomar Mtg. Co.	971,718	11.00 ^a
Sept. 9	Potomac Real Est. Inv. Tr.	2,000,000	5.00

a—Acquisition of Central Investment and Mortgage Company.

New world of total-electric leisure equipped by General Electric



People took one look at this total-electric world and started buying apartments. Four months later, 1700 apartments had been sold in builder Ross W. Cortese's Rossmoor Leisure World.

Constructed expressly for the retirement market, this is the largest community of its kind in America. It is the first to include housing, medical, recreational and religious facilities at one centralized location.

In addition to complete General Electric kitchens, each of its 6470 Gold Medallion apartments is wired for comfort with radiant ceiling heat and room-by-room temperature controls. Appliances, heating, lighting and wiring equipment were supplied by General Electric.

Design and application engineers from General Electric worked closely with builder Cortese in preparing the electrical system tailored to Rossmoor's needs, from the underground distribution system to special wall outlets, placed 24 inches above the floor to minimize stooping.

General Electric's program for builders of total-electric Medallion Homes and Apartments offers you expert engineering assistance, combined with customized promotional support and top-quality products. To find out how it can simplify your construction and scheduling, and increase your sales or rental rates, send in the coupon.

Construction Market Development Operation
General Electric Co., Appliance Park, AP-6, 230
Louisville 1, Kentucky

I'm interested in General Electric's program for Medallion Homes. Please send me more information.

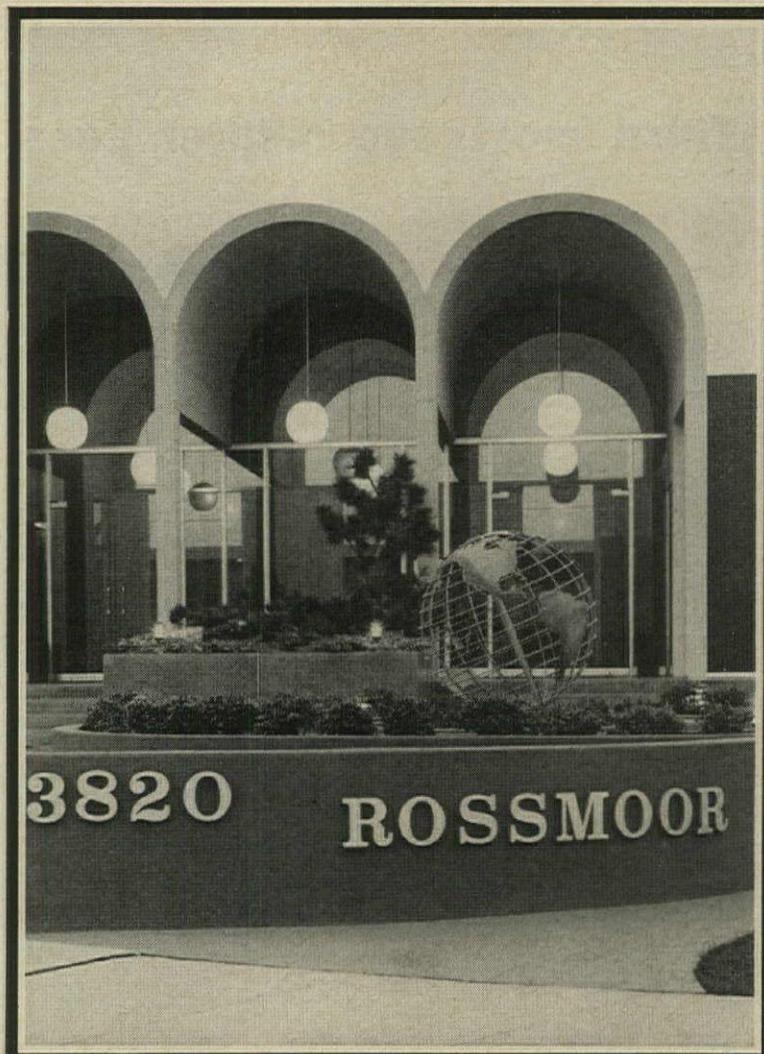
Name _____

Company _____

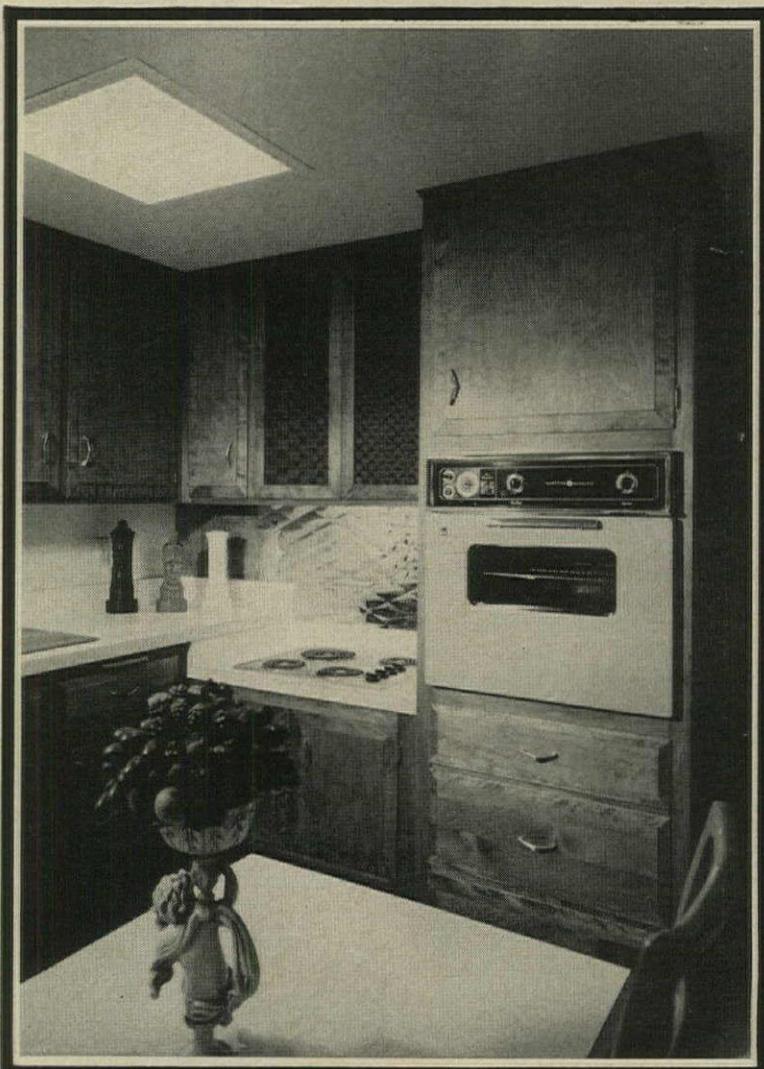
Address _____

City _____ State _____ HH-10

GENERAL  ELECTRIC



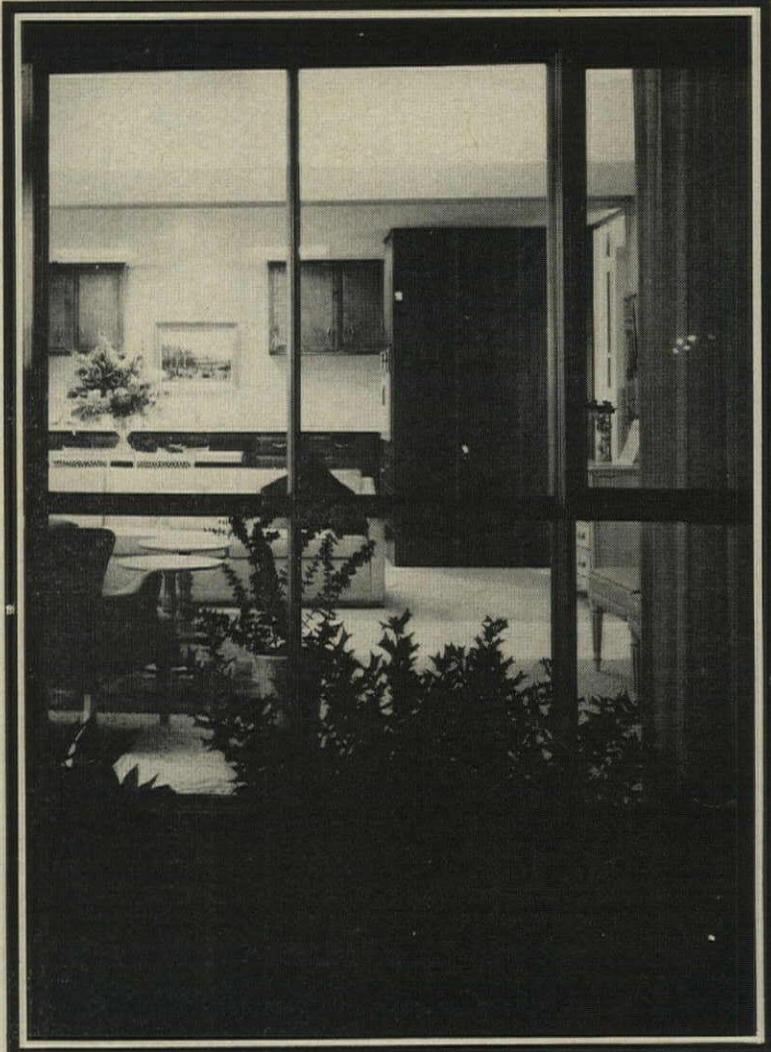
Rossmoor Leisure World—6470 total-electric Gold Medallion Apartments.



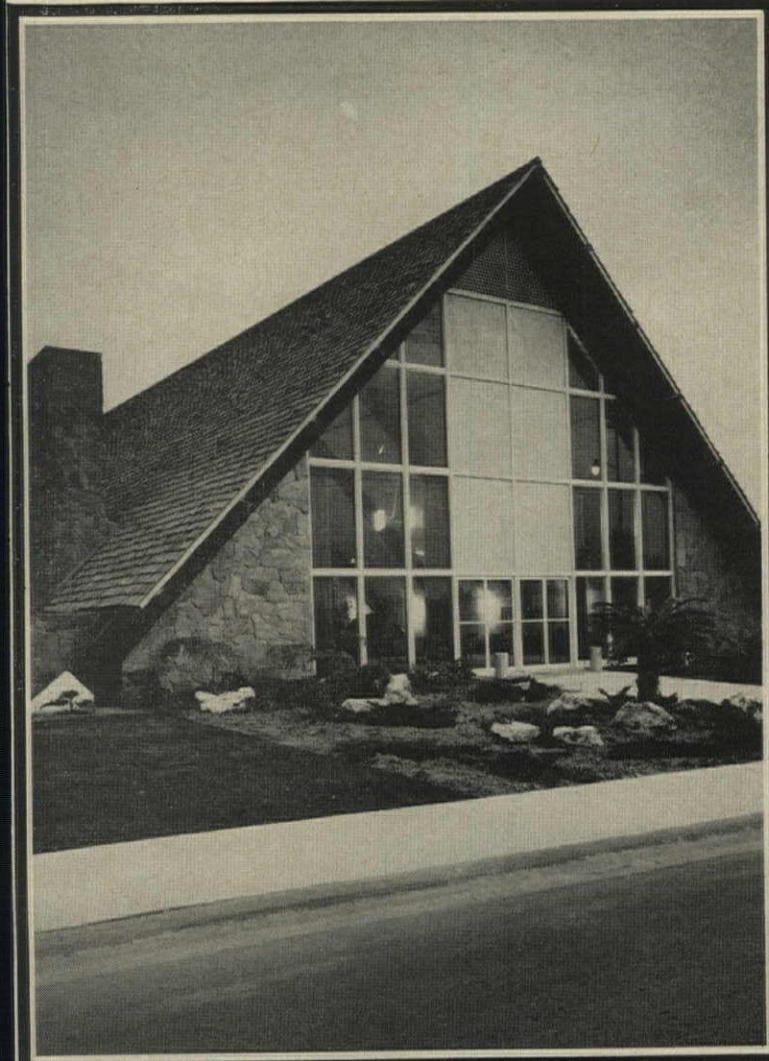
Modern kitchens feature General Electric push-button appliances.



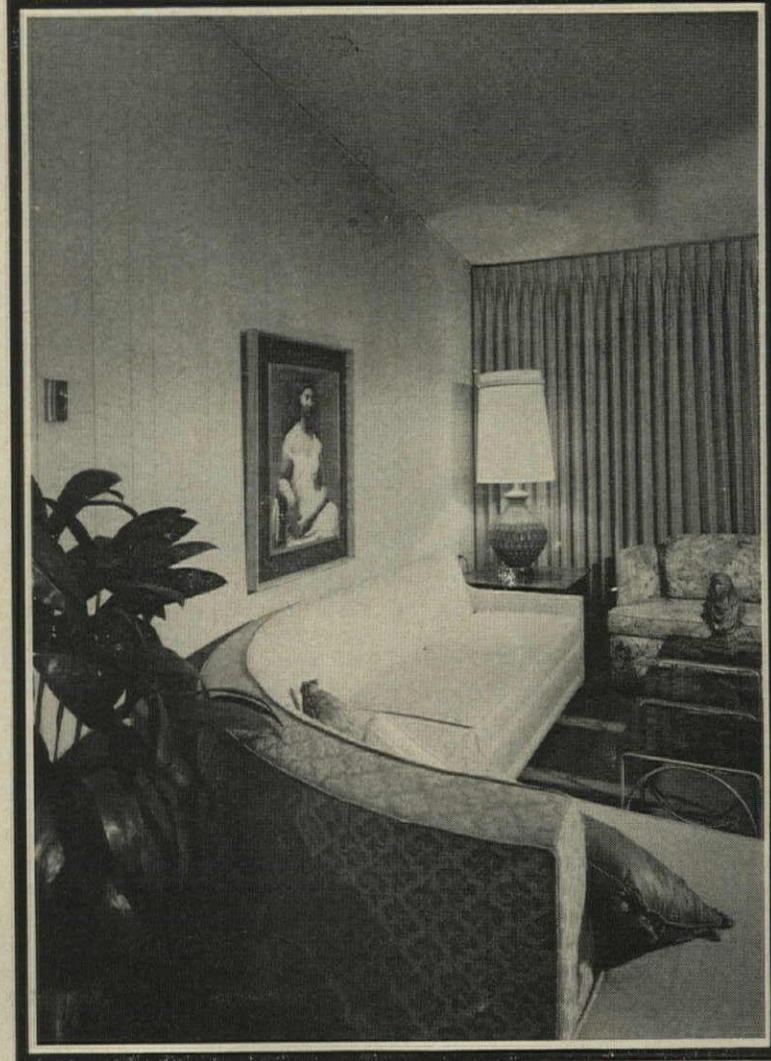
Underground power distribution eliminates unsightly overhead wires.



Light for living, both decorative and functional, expands living area.



All-electric clubhouses add beauty and recreational facilities.



Each room has flameless electric heat with individual temperature controls.



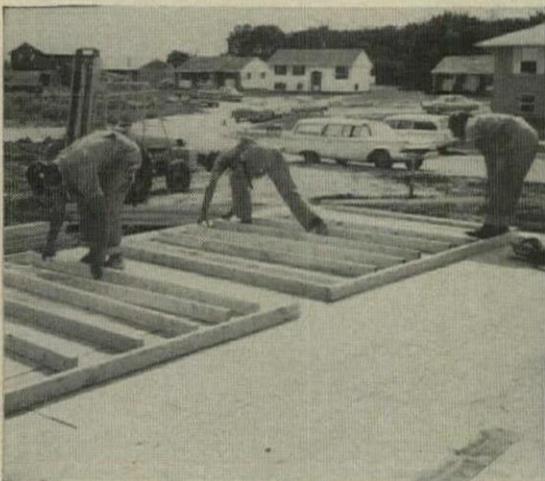
End-to-end joists join over the supporting beam's center to eliminate wasteful overlap, provide uniform spacing for UNICOM's modular subflooring or decking.



Block bridging placed between joists directly over the center beam is the only bridging needed with UNICOM to assure strong, straight floors in your house.



UNICOM board subflooring, delivered pre-cut to standard uniform modular length, is quickly and accurately laid down to provide you with a sturdy, lasting deck.



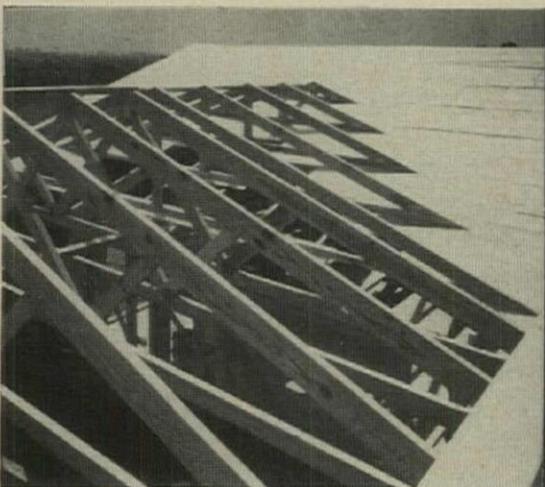
Carpenters use the open deck area as a convenient and uncluttered table to assemble wall components from pre-cut UNICOM parts delivered to the site.



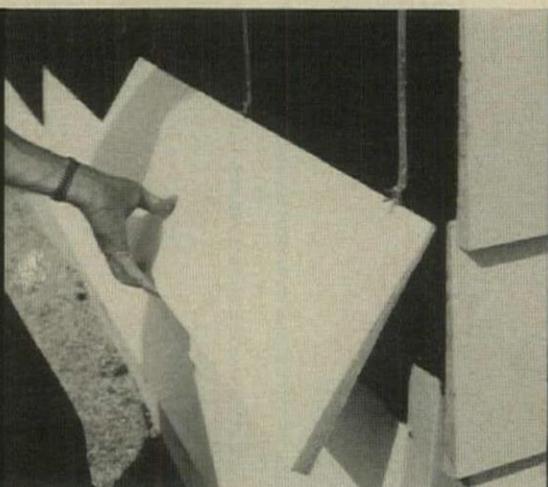
Trusses are raised to position as needed with a fork lift. UNICOM-coded trusses are keyed to working drawings for speedy placement. Wall elements are coded, too.



A notched gin pole moves a truss into position for the UNICOM house. W trusses provide free-span area below, obviate load-bearing interior partitions.



Easily applied, UNICOM roof board sheathing is pre-cut to size. Note that valley trusses are used to connect the garage roof and the roof of the house.

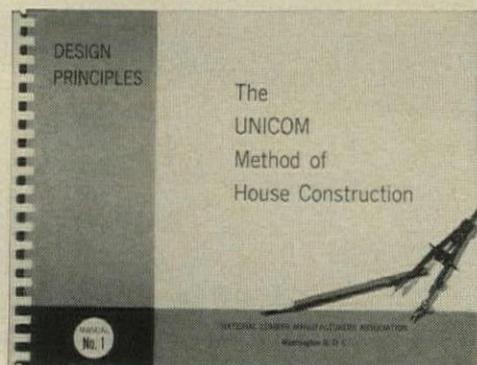


Siding clips are nailed into the wall sheathing with a rubber-headed hammer. Sheathing is butt-joined for a snug fit—a constant feature of UNICOM construction.



From the foundation to the finished home, the UNICOM house is solidly built, easily constructed, made to assure fewer callbacks and better business for you.

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.



unicom: WHO NEEDS IT?

You do! New modular system builds any house of **WOOD**
with less time on the site, more profit from the sale

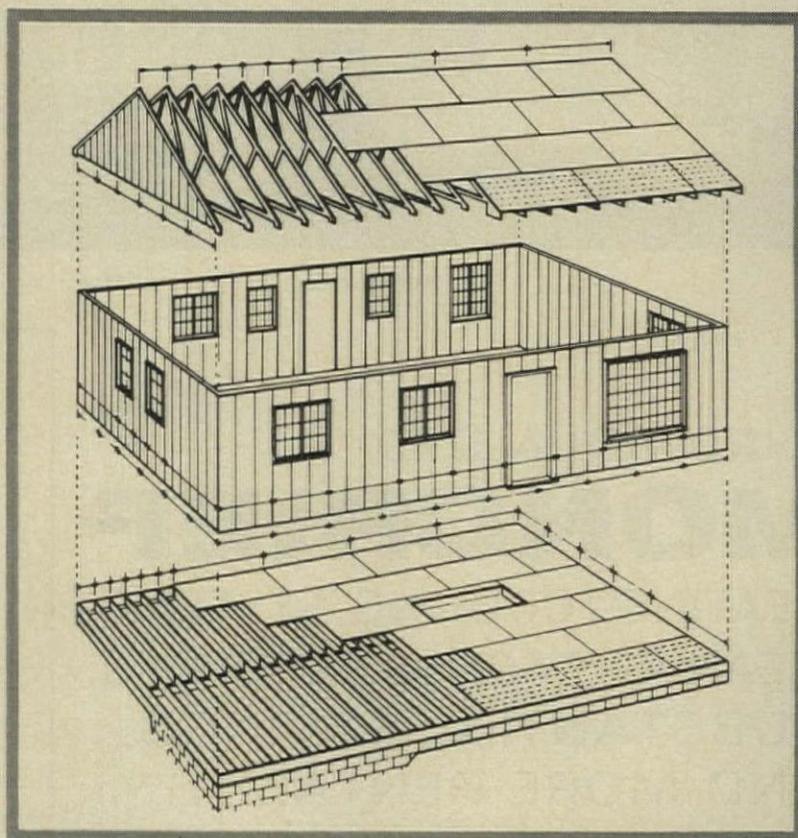
Always good, wood now is better than ever for building . . . with UNICOM, the modular component method of construction that gets your house up faster and ready for living in sooner.

UNICOM's modular planning grid, the guide for this system of uniform dimensioning, uses equal spaces of 4, 16, 24 and 48 inches for width and length. The 4-inch unit is the standard element throughout . . . with multiples of the 16- and 24-inch units used for walls, windows, and door panels.

For wall heights, the standard for the first floor is 8' 1½" from the subfloor top to the ceiling joists bottom. Second floor heights vary to fit the style. Standardized roof slopes and overhangs, uniform floor-to-floor dimensions for ready-made stair, window, door, and other built-in components . . . all work wonders with house designs of any kind.

Using standard lumber sizes, UNICOM permits construction on the site or fabrication in the shop . . . for every type of 1-, 1½-, 2-story, split-level, and bi-level home. UNICOM's standards are easily co-ordinated with other materials . . . applicable to both conventional and component methods of construction.

The interchangeability of units from any supplier following the UNICOM system, the lower inventory of parts, no waste with ready-to-fit components, and less construction time . . . these advantages provide generous economies

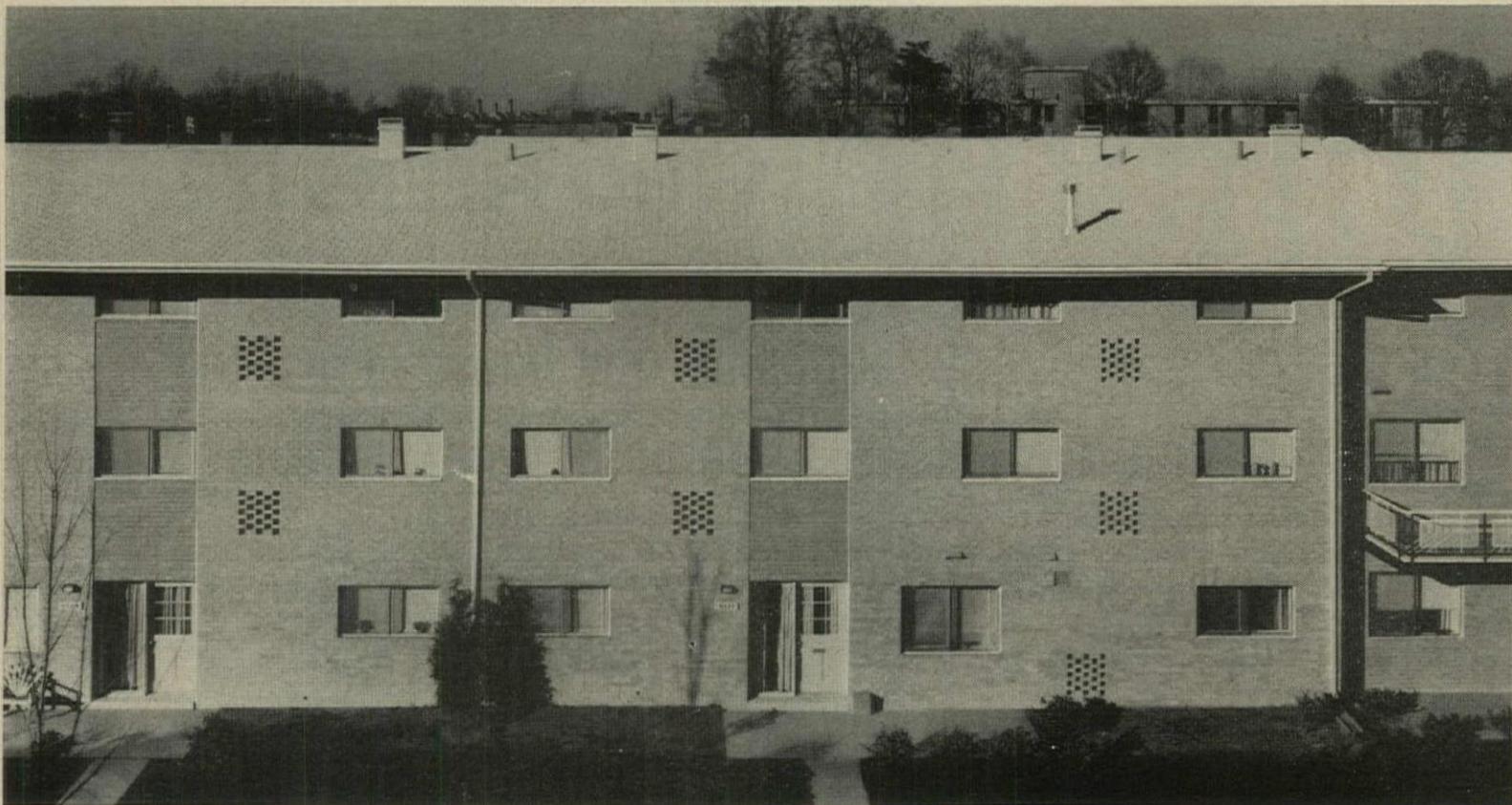


in your building costs, whether you build one or one hundred homes. The accuracy and discipline of UNICOM assures better workmanship and an improved selection of materials . . . makes your estimating easier, also. With UNICOM, your job is organized from start to finish.

UNICOM savings and sure quality combined with the traditional benefits of wood give you much more flexibility to build the best homes . . . the best-selling homes . . . in your community. For more information on building better homes with wood and UNICOM, write:

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

ATTENTION, APARTMENT BUILDERS:



Attractive Apartments conceal Moncrief condensing units behind brick grilles.

...INDIVIDUALIZED
MONCRIEF
HEATING / COOLING SYSTEMS
MEAN ATTRACTIVE EXTERIORS,
SUBSTANTIAL SAVINGS...
AND MORE RENTABILITY!

You can save as much as \$300 per suite, and get greater rentability when you specify Moncrief *individualized* heating/cooling systems for your apartments. Tenants prefer to select their own year 'round temperatures. There'll be lower maintenance costs, too, because no employee is required to operate these systems.

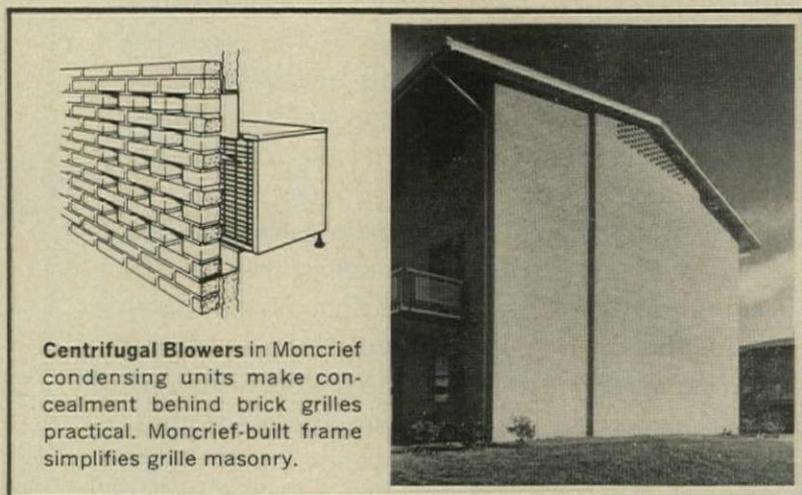
Moncrief offers local design service; a wide range of components to meet every apartment need; local Moncrief installation supervision; local Moncrief maintenance service.

Contact your local Moncrief distributor when you plan your next apartment. Let him show you the Moncrief way to greater rentability at lower cost!

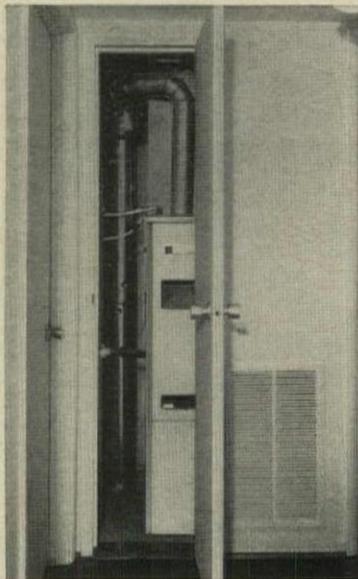
MONCRIEF

THE HENRY FURNACE COMPANY • MEDINA, OHIO

44

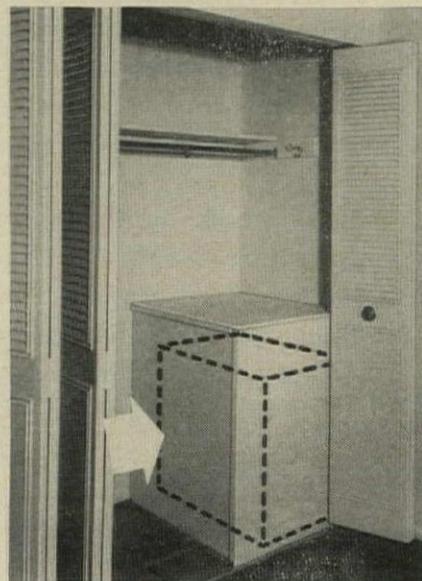


Centrifugal Blowers in Moncrief condensing units make concealment behind brick grilles practical. Moncrief-built frame simplifies grille masonry.



Compact Moncrief Heating/Cooling Components require as little as 2 square feet of floor space.

Through-the-wall Condensing Unit is hidden in apartment closet, covered with pressed fiber-board soundproofing.

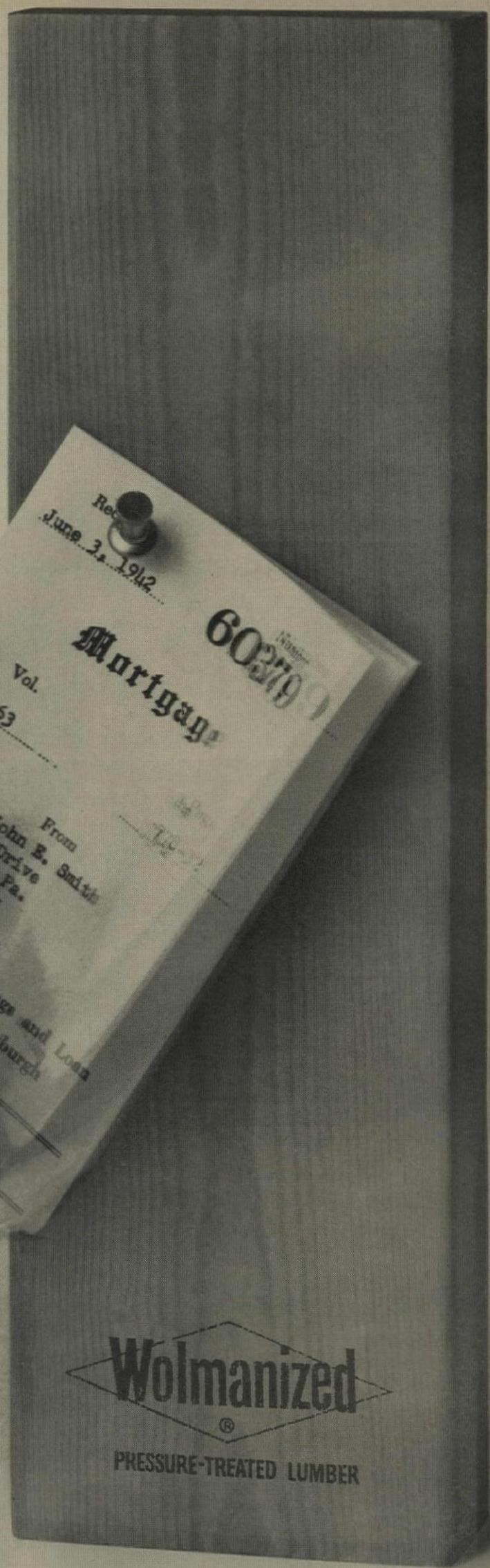
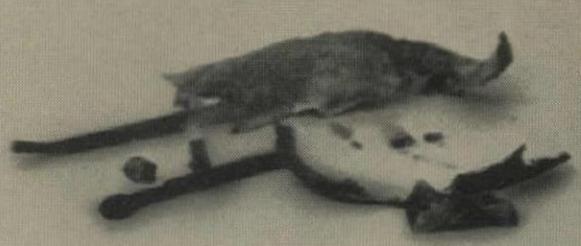
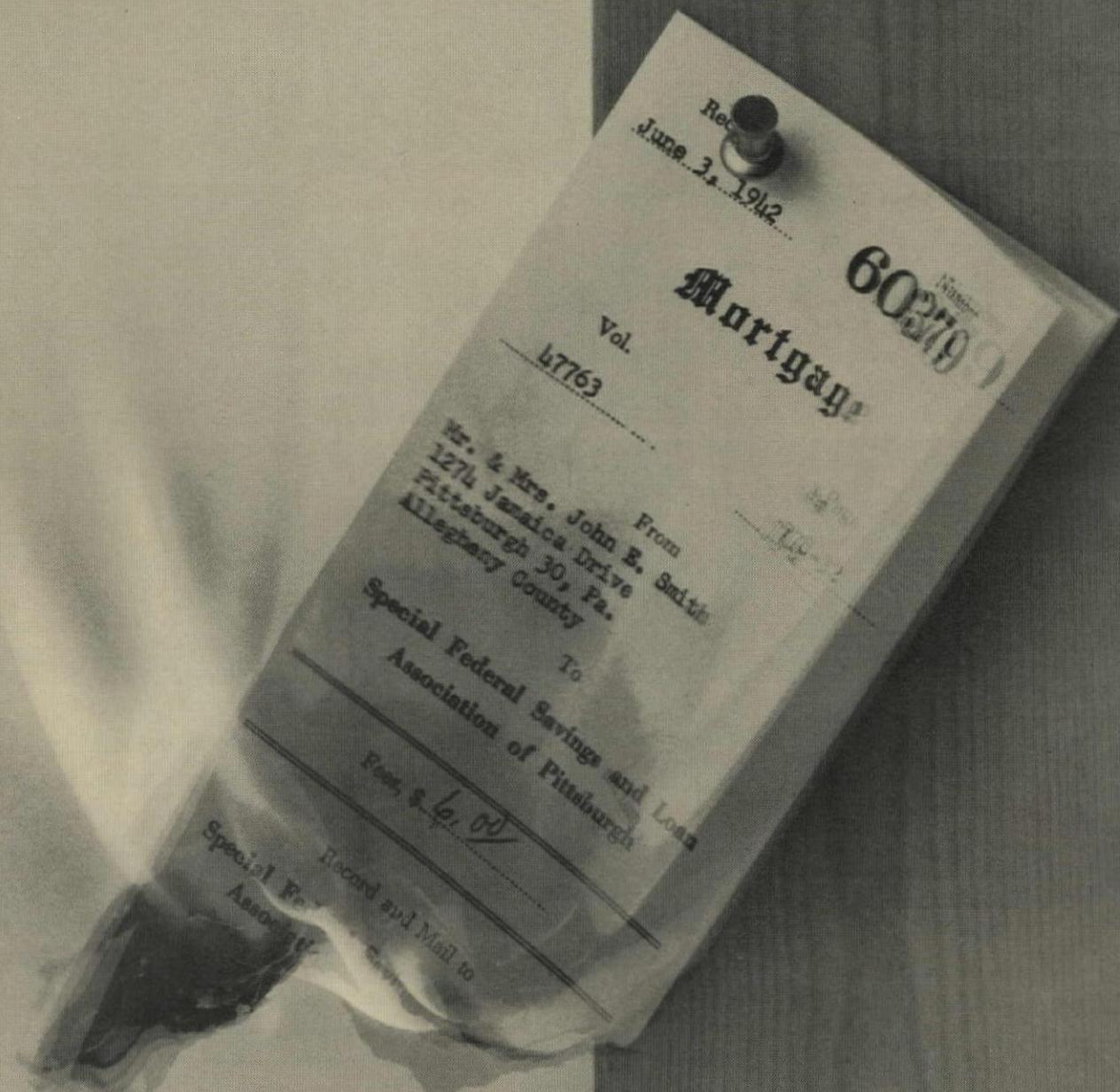


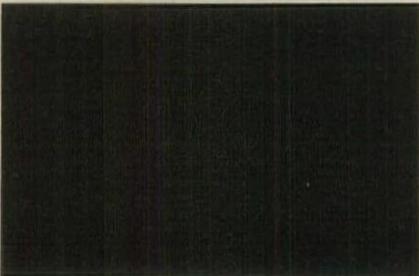
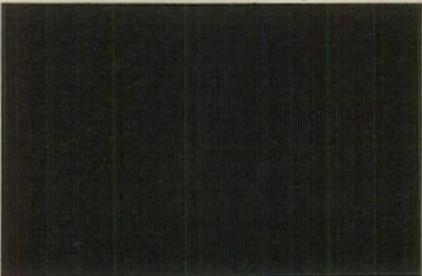
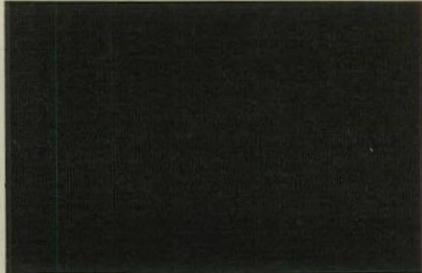
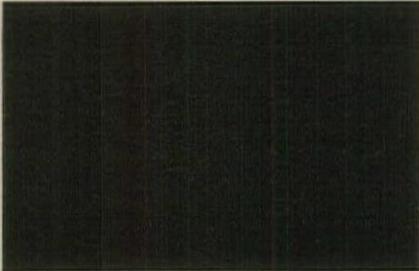
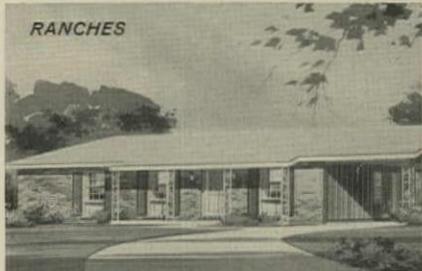
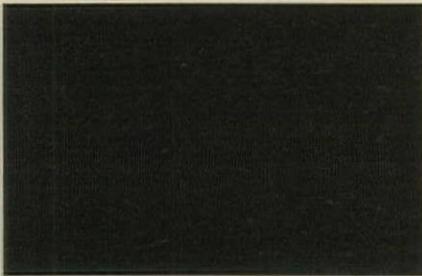
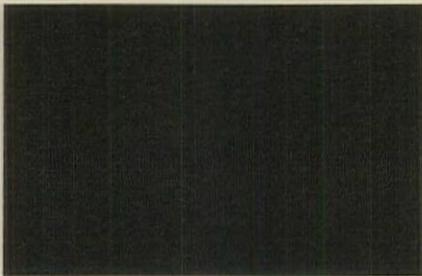
HOUSE & HOME

Go together... Wolmanized pressure-treated lumber and the traditional mortgage burning. Home owners can count on Wolmanized pressure-treated wood members to still be in sound condition for such festive events. First installation of termite-and-fungi-toxic Wolmanized lumber was 35 years ago. It's still in good condition without a dime spent for repairs. Some product. Some sales tool. Motivate home-seekers more with the story behind Wolmanized lumber... about the exacting standards applied by Koppers Company, Inc. ... laboratory-controlled specifications that assure consistent high quality and uniformity. Build homes that will outlive the mortgage. Specify Wolmanized lumber wherever wood members are near ground or contact masonry.

Write for brochure "Safeguard Building Dollars". Wolman Preservative Dept., Koppers Company, Inc., 750 Koppers Building, Pittsburgh 19, Pa.

Wolmanized
®
 PRESSURE-TREATED LUMBER





all
types
all
styles
all
beautiful

Ranches, two stories, split levels, split foyers, L-shapes . . . Arkraft has them all, each in many elevations, many varieties. But so what? So do many other companies who sell manufactured homes. ■ Why then should you buy Arkraft Homes? Quite simple. **Because you'll sell them faster!** They're more appealing, better designed, better planned, and better constructed. ■ Investigate the many advantages of using Arkraft Homes in your next project. **Use coupon below.** ■ The Arkraft line includes all types, all styles, but most important, all beautiful! (And that's no line).



MANUFACTURED HOMES OF
EXTRAORDINARY QUALITY

ARKRAFT HOMES

P. O. Box 12286, N'side Station, Atlanta 5, Ga.

Gentlemen:

We're interested in learning more about your "Distinctively Different" Arkraft Homes. Please send us full information.

NAME _____

FIRM _____

ADDRESS _____ PHONE _____

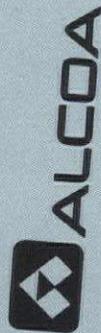
CITY _____ ZONE _____ STATE _____

ALCOA WEEKEND RADIO CHIT GENUINE

This Certificate is redeemable by

(Alcoa manufacturer-customer)

*radio time subject to the terms and conditions
shown on the reverse side hereof.*



Date _____

**This is an ALCOA RADIO CHIT! IT'S WORTH
RADIO SPOTS TO BUILDERS!
Ask your Aluminum Window and
Door Supplier about them.
He has the whole
story.**

*This may be the first...but not the last
time you'll see this label!*

QUALITY CERTIFIED

The manufacturer guarantees by affixing this label that this window or door is a duplicate of samples found by independent test and physical inspection to comply with the specifications of Architectural Aluminum Manufacturers Association.

CODE 00-0



Far from it! It represents a vital and necessary decision by window and door manufacturers. It represents a determination and a contractual agreement by each participating manufacturer to maintain a constant high level of quality in his products. Specifically, the aluminum windows and sliding glass doors *you* hang in *your* houses.

The Certification Program became effective on October 1, 1963.

Independent tests and physical inspections are being conducted now to assure the AAMA that *all* production units bearing this label comply with the master specifications. Chances are your 1964 model homes will show aluminum win-

dows and doors that carry this "Certified Quality" label somewhere on the sash. Look for it! By the spring of 1964, the home-buying public will be!

As an Associate Member of AAMA and as a prime supplier of aluminum to the window and door industry, Alcoa is proud to support the Certification Program. The "Certified Quality" label is being featured this fall in Alcoa's network television commercials as well as in full-color advertisements in *Life* and *Better Homes & Gardens*. As an extension of these consumer efforts, full-color spread advertisements are also appearing in *House and Home* and *Savings & Loan News*.



ALCOA

P.S.

To Builders and Dealers:

There's lots more than radio spots in Alcoa's big aluminum window and sliding glass door promotion. Lots more! And all of the materials can be tailor-made for YOU! Ask your window and door supplier about:

- As advertised in *Life* and *Better Homes & Gardens*, merchandising brochures.
- Colorful model home site signs with YOUR name on them.
- Beautiful, 8-page brochures—*How to Decorate Aluminum Windows*. Created for Alcoa by Jeremiah Goodman, all standard window styles are illustrated and discussed. A great giveaway at model home shows! Designed to carry YOUR name!
- Builder plaques, suitable for framing, awarded to you by your window supplier.

No doubt about it! This is a big year and a big promotion. Ask your aluminum window and door supplier for the complete story. If he's an Alcoa customer, he has it!

If your old buyers like their homes, get them to write and tell you

That's what Stackler & Frank did when they opened their newest project in Hauppauge, Long Island. Result: An effective—and inexpensive—display of testimonial letters.

Stackler & Frank wrote to more than 200 previous buyers and asked them how they liked their houses. More than three dozen people answered. The builders had the best letters photostated, montaged, and mounted under a head, "Read what long-time owners say about their Stackler & Frank homes."

"Everyone who comes through the sales office stops and reads the letters," says Junior Partner Robert Stackler, "and our salesmen always point them out to prospects. Besides showing that our buyers like their houses, these testimonials emphasize our long experience as builders. One of them is from a man who bought his house from us 25 years ago."

How do you keep new buyers and tenants from changing their minds?

Here are three new—and successful—ideas for post-sales selling:

1. *Construction-site tours* for new home-buyers are run by Long Island's Neptune Developers. The tours show buyers how Neptune's houses are built. They are held on Saturday mornings, last about an hour, and are open only to signed-on-the-line buyers—not to the general public. Guides and speakers include not only Neptune personnel but also some of the company's suppliers and subcontractors. Results? Increased buyer confidence in Neptune's houses plus referral sales. Merchandising Counsel Alan Wolpert says the tours are one reason for a 20% increase in the company's volume.

2. *Homeowners' kits* are distributed to new buyers by Denver's Perl-Mack Construction Co., biggest builder in the Rocky Mountain area (more than 1,000 sales a year). A Perl-Mack representative delivers kits to buyers as soon as they have signed purchase contracts. The kit is a plastic briefcase filled with samples of ceramic tiles, floor tiles, plastic laminates for countertops, interior and exterior color swatches, and a blue-printed floor plan. The idea: Keep the buyer from doubting his decision by encouraging him to think about the choices of colors and materials in his new house. Also included in the kit are two gold key blanks to be notched for the front door when the house is finished and a bonus-certificate booklet good for premiums if the buyer gets his friends to buy Perl-Mack houses.

3. *Interior-decorating kits* are distributed to new apartment tenants at Seacoast Towers in Miami Beach by the builder, Alexander Muss of New York City. The kit, called "the Home Coordinator," is a plastic-faced, loose-leaf portfolio divided into sections for each room of an apartment or house. Each section contains layout paper, furniture cut-outs, stiff paper sheets with die-cut rectangles for comparisons of fabrics and colors, and tabular sheets for itemizing sources, costs, and orders of furnishings. The kit retails for \$10 but is available to builders at quantity rates from Coordinators Co., New York City.



Louis Reens

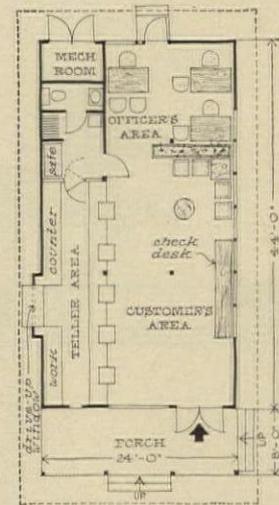
Prefab building puts bank branch in business fast

Five weeks after the concrete slab was finished, this suburban branch of a New York City bank was serving customers.

The Mt. Kisco, N. Y. branch of First National City Bank was erected by Long Island Builder John A. Jansson & Son with house panels made by Techbuilt, the Cambridge, Mass. home manufacturer (see p. 115), and slightly modified for commercial doors, a drive-up window, and the like. It has 1,188 sq. ft., cost \$28,600 without land or site preparation.

Jansson sold First National on the use of prefab panels because 1) speedy construction let the bank move quickly into a competitive market and 2) the building is demountable (panels are bolted together) and can be re-erected elsewhere (for about \$10,000) after the growth of business justifies larger, conventionally-built quarters in Mt. Kisco.

Jansson has also completed two other Tech-built bank branches in the New York suburbs.



EFFICIENT PLAN moves customers from entry to tellers' counter. Officers' desks are in rear.



Markow

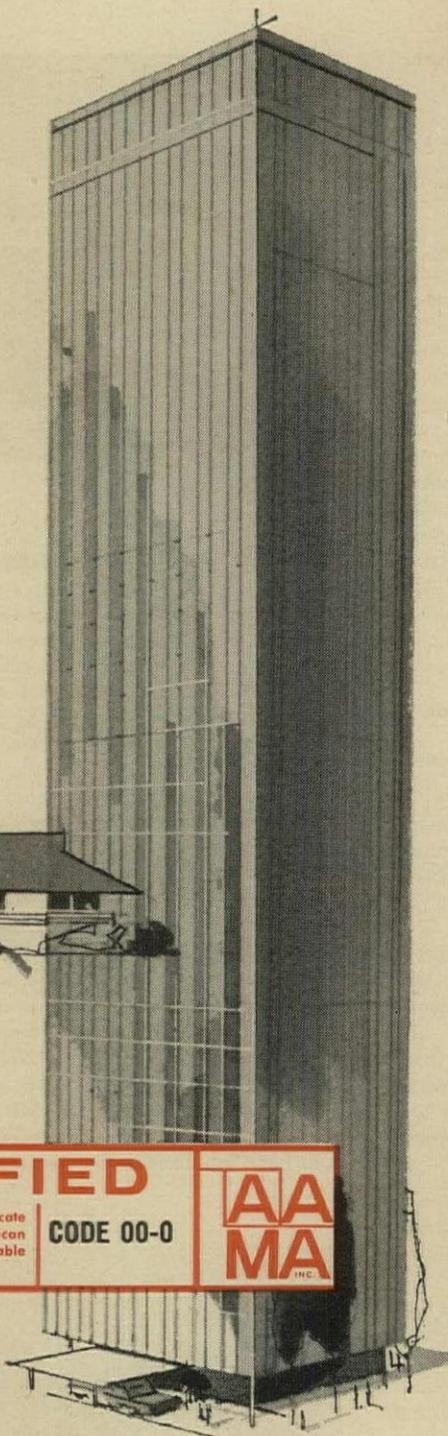
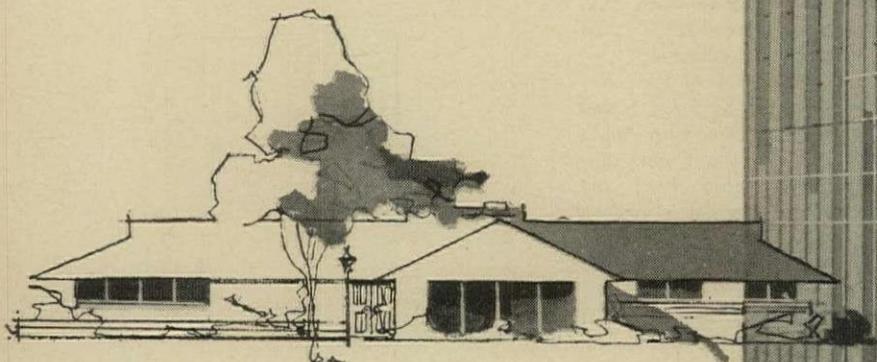
More Russian replicas hit the model-house circuit

Earlier this year homebuilders' associations in Louisville, Dallas, and San Antonio drew 235,000 visitors to a 384 sq. ft. house that showed what Russian buyers get for \$22,000 (H&H, July). Now two other models built to the same Soviet plan (but with varied ex-

teriors) are being displayed—one (above) by Builder John F. Long in Phoenix, the other by Trend Homes and Columbine Investment Co. in Denver. Long's house has attracted more than 50,000 visitors, about 75% of whom stayed to shop his regular models.

Marketing roundup continued on p. 54

AAMA, INC.
QUALITY CERTIFICATION
LICENSEES



QUALITY CERTIFIED

The manufacturer warrants by affixing this label that this window or door is a duplicate of samples independently tested, inspected and certified in accordance with American Standard Practice for Certification Procedures, ASA Z34.1, to comply with the applicable specifications of Architectural Aluminum Manufacturers Association.

CODE 00-0



- ADOR CORPORATION
Fullerton, Calif.
- AIR-LITE METAL PRODS. CO.
Oakland 1, Calif.
- AMERICAN DURALITE CORP.
London, Tennessee
- AMERICAN METAL WINDOW CO., INC.
Shreveport, Louisiana
- THE WILLIAM BAYLEY CO.
Springfield, Ohio
- BELLHOUSE, INC.
Stone Mountain, Ga.
- THE BRITT COMPANIES
Houston 36, Texas
- CAPRI SALES, INC.
Burbank, Calif.
- CECO STEEL PRODUCTS CORP.
Chicago 50, Illinois
- CORONET ALUMINUM COMPANY
Kansas City 4, Missouri
- CROSSLY WINDOW CORP.
Miami, Florida
- CUPPLES PRODUCTS CORP.
St. Louis 17, Missouri
- DARYL INDUSTRIES INC.
Miami, Florida
- DECATUR IRON & STEEL CO., INC.
Decatur, Alabama
- EFCO CORPORATION
Monett, Missouri
- MICHAEL FLYNN MFG. CO.
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- FOUR SEASONS WINDOW CORP.
Ferndale, Michigan
- GRIFFCO ALUMINUM, INC.
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- HI-VIEW PRODUCTS, INC.
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- HOLLYVIEW CO.
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- LOOK PRODUCTS, INC.
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- LUMIDOR MFG. CORP.
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- MIAMI WINDOW CORP.
Miami 48, Florida
- MILCO SPECIALTIES INC.
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- MILLER SLIDING GLASS DOOR CO.
Miami, Florida
- NUDOR OF INDIANA, INC.
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- YALE OGRON MFG. CORP.
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- PEACHTREE DOORS, INC.
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- PORTA ALUMINUM INC.
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- PORTERFIELD INDUSTRIES, INC.
Miami 37, Florida
- PORTER-LITE PRODS. CORP.
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- REYNOLDS METALS CO.
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- ROMAN METAL PROD. INC.
Tucson, Arizona
- ROYAL ALUMINUM CORP.
Hialeah, Florida
- SECURITY ALUMINUM CORP.
Compton, Calif.
- SOUTHWEST ALUMINUM PRODS., INC.
Dallas, Texas
- STANLEY BUILDING SPEC.
North Miami, Florida
- SUNLIGHT METAL PRODUCTS
Denver 23, Colorado
- SUPERIOR WINDOW CO.
Hialeah, Florida
- TUCKER ALUMINUM PRODS. INC.
Hialeah, Florida
- VALLEY METAL PRODS. CO.
Plainwell, Michigan
- WARE ALUMINUM WINDOWS, INC.
Miami, Florida
- WELLS ALUMINUM CORP.
North Liberty, Indiana
- WEATHER-TITE MFG. CORP.
Baltimore 5, Maryland
- WINDALUME CORP.
Kenvil, N. J.

Cost: 2½ to 10 cents... but what's it worth?

Most seals are inexpensive to print, and some don't mean very much. Is ours any better?

Let's look at the facts:

Before a manufacturer can put the AAMA, Inc., Quality Certified Seal on his aluminum windows or sliding glass doors, his product must pass every one of the demanding tests conducted for AAMA, Inc. by independent testing laboratories.

It takes an outstanding product to pass the rigorous tests on air infiltration, water resistance, wind load, hardware, strength of members and other factors.

But, "What if a manufacturer sends a good window to be tested, and produces inferior windows?" Here's where AAMA, Inc. policing takes over.

The independent administrator, Electrical Testing Laboratories, Inc., makes two unannounced inspections at each factory each year. What's more, any

product bearing the seal can be challenged for cause at the job-site by any AAMA, Inc. member.

And, if either in-plant or job-site inspections disclose a product which is not a replica of the test sample, the manufacturer either "makes good" or gets dropped from the Quality Certification program.

Effective October 1, 1963, this seal on every aluminum window and sliding glass door for residential and architectural applications is your assurance that the product will satisfy your customers. The AAMA, Inc. Quality Certification program has teeth... so the seal means something.*

Ask About Aluminum... Quality Certification. Ask any Licensee and write for the AAMA, Inc. Q-C Booklet.

*Meaningful Quality Certification is assured by complying with "American Standard Practice for Certification Procedures," A.S.A. Z34.1.

ARCHITECTURAL ALUMINUM MANUFACTURERS ASSOCIATION, INC.

35 EAST WACKER DRIVE • CHICAGO 1, ILLINOIS



NEW QUALITY CONTROL FOR ALUMINUM WINDOWS AND SLIDING GLASS DOORS!

QUALITY CERTIFIED

The manufacturer guarantees by affixing this label that this window or door is a duplicate of samples found by independent test and physical inspection to comply with the specifications of Architectural Aluminum Manufacturers Association.

CODE 00-0



Now you can buy with confidence...guided by the new AAMA Quality Certified label. For this label assures you not only high quality specifications, but also full compliance with those specifications, supervised through the Architectural Aluminum Manufacturers Association.

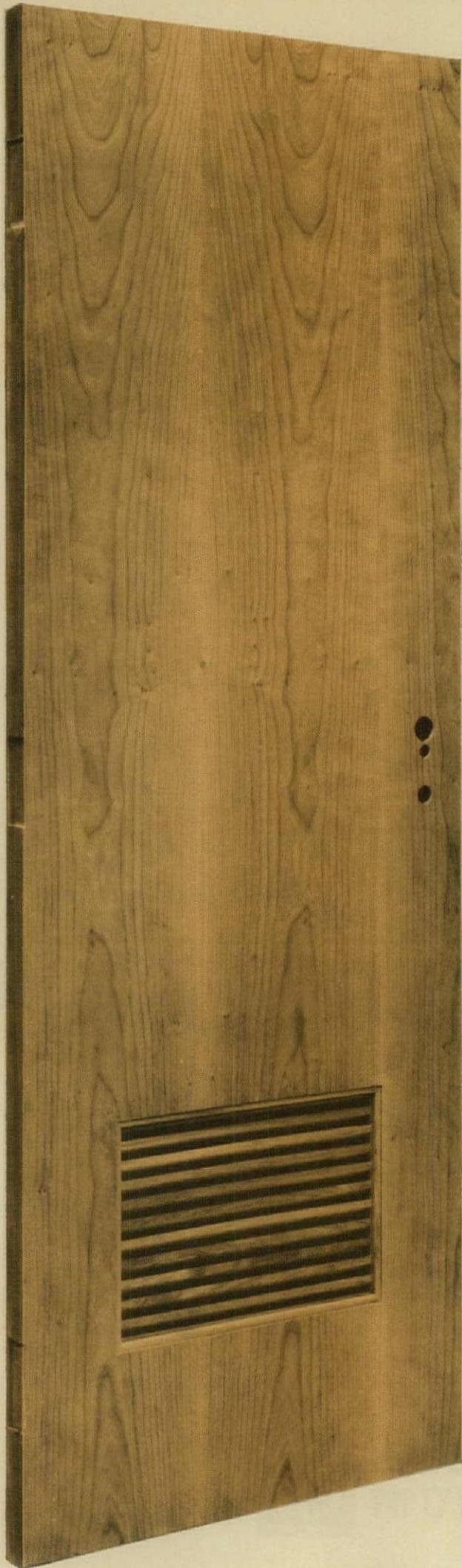
Now you can depend upon sound design and construction when you put into your building the natural advantages of Aluminum Windows and Sliding Glass Doors: *no painting, minimum maintenance, good looks, ease of operation.*

Reynolds is proud that so many Quality Certified windows and doors will be made of Reynolds Aluminum. We salute the AAMA and its participating manufacturers on this far-sighted program. Their names are listed in the Certified Products Directory issued bimonthly. For your copy write to AAMA, Inc., 35 East Wacker Drive, Chicago 1, Ill., or Reynolds Metals Company, Richmond 18, Va. 23218.

REYNOLDS ALUMINUM



Watch Reynolds exciting TV program on NBC: "The Richard Boone Reynolds Aluminum Show" Tuesday nights.



This door's fit to be hung

It was pre-cut at our Algoma plant to exact dimensions for a particular opening. It was pre-machined for a certain set of hardware. And it was pre-finished exactly as specified.

The door arrived on the job—with other Weldwood® pre-machined and pre-finished doors—properly protected and identified, ready for installation of hardware and hanging. This kind of service maintains schedules—eliminates delays caused by the weather and errors in on-the-job workmanship. It assures proper operation—prevents costly call-backs for adjustments.

Best of all, you can fill complete door schedules with Weldwood Doors. There are doors for every need, interior and exterior, fire doors, acoustical doors, special-purpose doors. There are engineered constructions for every requirement. These doors come in a variety of faces—selected hardwood veneers, Permagard®, plastics and Duraply® (the best surface for paint). They all have the backing of a single, responsible manufacturer, United States Plywood. Send in the coupon for complete information about Weldwood Doors and Weldwood factory machining and finishing services.

WELDWOOD®

DOORS

Products of United States Plywood

United States Plywood, Dept. HH 10-63
55 West 44th Street, New York 36, N. Y.

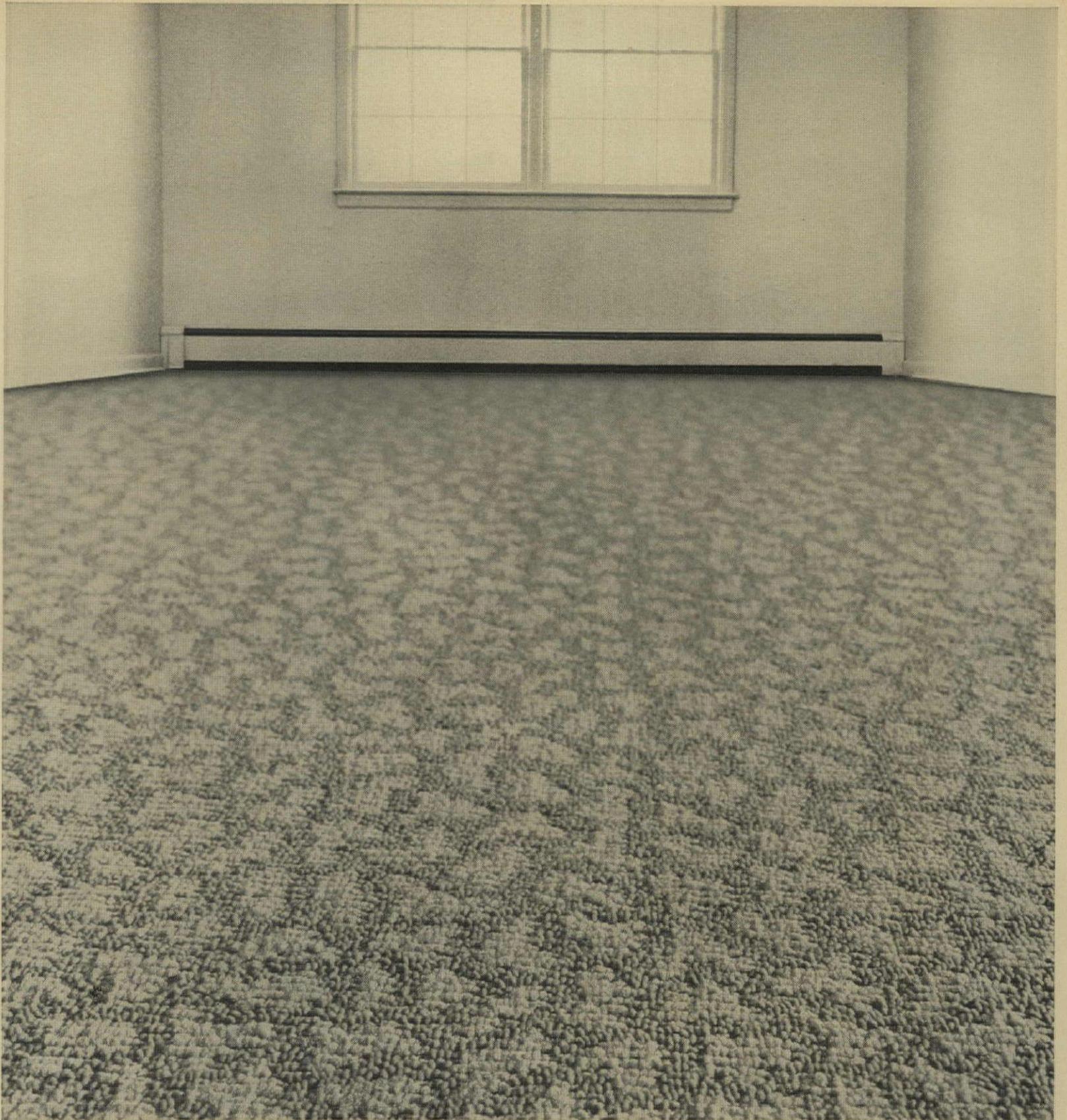
Please send me your 23-page Weldwood Door catalog.

NAME

FIRM

ADDRESS

CITY.....ZONE.....STATE.....



Wall-to-Wall Salesman

Recognize him?

He's the one on the floor.

He's the carpeting of Caprolan® nylon that makes a house seem *finished*, ready to move into. Makes it easier for you to sell.

Hire him. Put him to work selling *your* houses. He's not expensive.

Instead of investing in finished flooring (which will be covered with carpet anyway), have 100% Caprolan nylon pile carpeting installed over plywood subflooring.

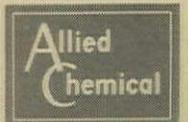
Why Caprolan? Because you get all the extra sales-power Caprolan builds into famous-name carpeting. Beauty to match the homes you sell. Color that's deep-dyed to stay brilliant, resist fading. Ruggedness to stand up to heavy traffic, year after year.

So to build houses that sell faster, include the wall-to-wall salesman, Caprolan nylon carpeting. He gives the hard-sell no woman can resist. With the soft touch that makes her want to move in—soon.

Oh yes!

He also helps you rent apartments!

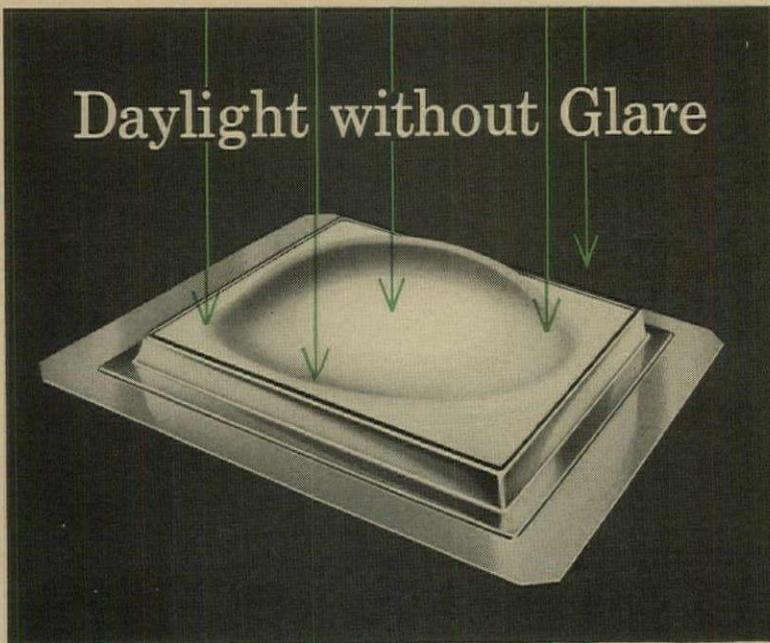
Evans & Black, Crestwood, Modern Tufting, Adamo and DN&E Walter are just a few of the many fine mills that make carpet of Caprolan nylon.



Fiber Marketing Dept., 261 Madison Ave., N.Y. 16, N.Y.

caprolan nylon

Daylight without Glare



and *COLOR* too!

Consolite®

Aluminum-Framed Fiberglass Skylights
by **HUNTER**

- SOLVES LIGHTING PROBLEMS**—Doesn't create new ones!
- DIFFUSES DAYLIGHT**—Eliminates "inside" glare
- REDUCES SOLAR HEAT**—Blocks out hot spots
- LONG LIFE**—Sidesteps possibility of accidental breakage

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*.

Eight pastel color tints match or contrast with existing décor... provide a complete range of light transmission coefficients. Single or double dome models, all standard sizes. Ask for descriptive folder showing how Consolites add *daylight without glare!*

HUNTER ENGINEERING CO.

Main Office: 1495 Columbia Avenue • Riverside, California
Consolidated Division: P. O. Box 7425 • Houston, Texas



HUNTER ENGINEERING CO.
1495 Columbia Avenue, Riverside, California

YES! Please send complete Architectural File Folder on Hunter Consolites.

Name _____

Firm _____

Street _____

City _____ State _____

HH



Old airplane attracts kids to playground

It takes imagination to keep children amused while their parents shop model houses. Knoell Homes' answer is the 20-year-old surplus plane in the sales-area playground shown above.

"It's better than a jungle gym," says Sales Manager Don Liem, "and the kids get a kick out of operating the rudder and flap

controls." Knoell, which sells about 250 houses a year (price range: \$14,000 to \$21,000) in Tempe, Ariz., bought the plane for \$500 from a local surplus-goods dealer, spent another \$100 to move it, paint it the company colors (blue and orange), and remove all glass and sharp objects inside and out.



Mulch-making machine speeds land clearing

And, reports Elliott Mackle of Florida's Mackle Bros., it helps save selected trees—a strong sales feature—at the company's new Deltona community in central Florida (H&H, Apr.).

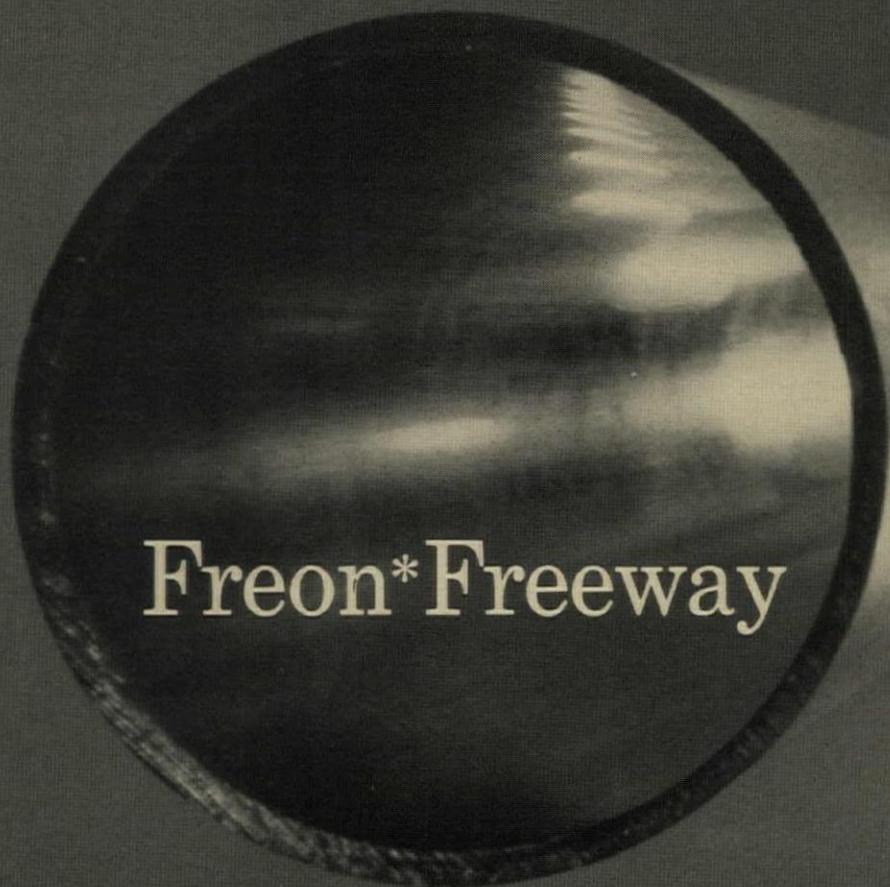
Mackle crews use no bulldozers on Deltona lots. Instead they mark the trees to be saved, then clear the land with chain saws, axes, and brush hooks. Though some time is lost in clearing by hand, no time is lost in burning or hauling away debris. Small trees (up to 5" in diameter) and underbrush are fed into the macerating machine which grinds

them up and spews out shavings and small chips that settle into the ground as a mulch.

The machine, made by Asplundt Shipper Co. of Jenkintown, Pa., cost \$4,300. It is towed from site to site by a 90-hp. tractor.

Mackle officials say the natural beauty of their partly-wooded, lake-front site is a key factor in Deltona's sales record — 225 houses (\$6,900 to \$21,400) in less than six months. They also say their sales rate, far from slumping as expected in the summer, actually increased.

Letters to the editor on p. 64



Freon* Freeway

The shortest, most direct route to making home air conditioning as common as the kitchen refrigerator—and just as affordable. More than just a copper tube, this metered refrigerant line is an integral part of the new Lennox RFC™ System. Cuts installation costs to a minimum . . . eliminates the causes of many operational troubles to assure years of trouble-free cooling. Unique, compact design gives a flexibility of installation that makes Lennox year 'round comfort practical in any size home or apartment. Find out how you can now afford to add this extra sales feature in your homes. Write LENNOX, 21 S. 12th Avenue, Marshalltown, Iowa.

*DuPont Registered Trademark

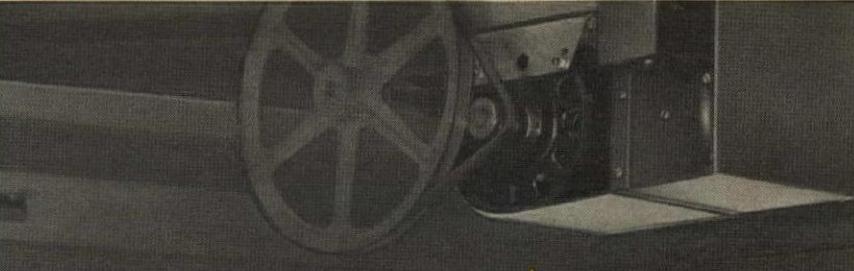
AIR CONDITIONING • HEATING

LENNOX®



This old-fashioned gas buggy? It's a demonstrator that Ralph Markus used to dramatize the AUTO-MATE Automatic Garage Door Operator on his modern Marlis Homes. *Every* Marlis Home comes equipped with AUTO-MATE as a standard, no-extra-cost feature. But Mr. Markus is a true showman. What the car *really* demonstrates is that every home in his area *without* AUTO-MATE is as old-fashioned as this car! ■ Think what AUTO-MATE can do for *your* homes! Dramatic demonstration appeal. A prestige home feature. AUTO-MATE has all the fine-quality features—safety reversing, overload protection, UL approval, separate radio unit, extra garage-lighting circuits—features that have made "OVERHEAD DOOR" operators famous for years. ■ Here's the sales appeal that can help you close a sale faster—with top mortgage evaluation. *Include* AUTO-MATE as a no-extra-cost feature of *your* "package." Contact your "OVERHEAD DOOR" Distributor today for details—plus a complete point-of-sale display kit for your homes.





NEW- FANGLED WAY TO SELL HOUSES!

"When we included the **AUTO-MATE** Garage Door Operator free with every *Marlis* home, we knew we had a winner. It's the greatest selling plus for us since built-ins!" says Ralph Markus, developer of Camelot and builder of 2000 homes in northwest Chicago suburbs.



OVERHEAD DOOR CORPORATION

General Offices and Manufacturing Division: Hartford City, Indiana. **Manufacturing Distributors:** Dallas, Texas; Portland, Oregon; Cortland, New York; Hillside, New Jersey; Lewistown, Pa.; Nashua, New Hampshire.

In Canada: Oakville, Ontario.



Ralph Markus, President of Marlis Construction Company, is an enthusiastic booster of the **AUTO-MATE** Garage Door Operator.

What does DWV copper



**IN CAST IRON SOIL
PIPE...YOU CAN
SEE...FEEL...AND
HEAR THE DIFFERENCE!**

The facts on the adjoining page show the many advantages you get with cast iron soil pipe. They reveal with startling clarity the limited advantages you get from DWV thinwall copper tubing.

For instance: Cast iron soil pipe has a thick, strong wall. *Copper tubing has a soft, thin wall.* Cast iron soil pipe absorbs water noises and pipe vibration. *Thinwall copper tubing amplifies them.* Cast iron soil pipe can't be punctured accidentally by nails. *Thinwall copper tubing is puncturable.* And, cast iron soil pipe, in more than

a century of drainage service, has proved itself safely resistant to corrosive materials in ordinary sewage.

Homes in any price bracket reflect better quality and bigger value when you build with **Q** cast iron soil pipe specified for plumbing drainage and sewer lines. You know how today's buyers look for utmost freedom from maintenance expense—and here's a whole lifetime of it. Two new folders help you convince home buyers that cast iron plumbing drainage piping means more carefree home-owning. Mail coupon for folders.

MEMBERS OF THE CAST IRON SOIL PIPE INSTITUTE



Alabama Pipe Company
The American Brass & Iron Foundry
American Foundry
Anniston Foundry Company
The Buckeye Steel
Castings Company

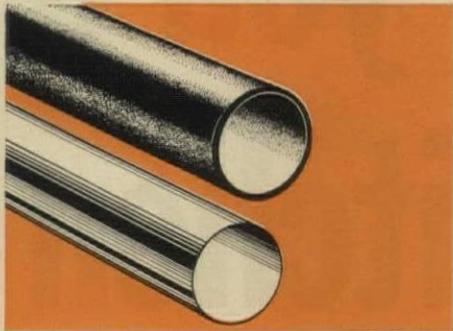
Buffalo Pipe & Foundry Corp.
Charlotte Pipe and Foundry Company
Glamorgan Pipe & Foundry Co.
Rich Manufacturing Company
Russell Pipe and Foundry Co., Inc.
Tyler Pipe and Foundry Company

United States Pipe
and Foundry Company
Universal Cast Iron
Manufacturing Company
Western Foundry Company
Williamstown Foundry Corporation

See...Feel...Hear the difference! Specify **Q — the way to buy modern...**

CAST IRON SOIL PIPE

drainage tubing fail to deliver?



Cast iron soil pipe—a rugged nominal wall thickness about four times that of soft, thin-wall DWV copper tubing. You can See... Feel...and Hear the Difference!



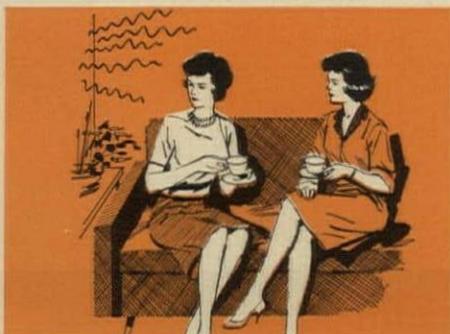
Cast iron soil pipe is nailproof! Accidental puncture of drain lines or stack can't happen with cast iron soil pipe. Plumber's "snake" does no damage from inside the pipe.



Cast iron soil pipe resists corrosive bathroom wastes that attack thinwall DWV copper drainage tubing—as demonstrated by actual experience. (Ask to see the evidence.)



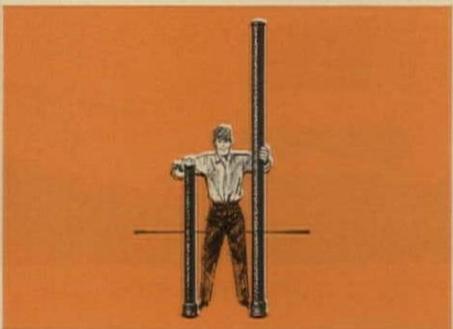
Cast iron soil pipe takes household chemicals in stride! Detergents and drain cleaners have little corrosive effect on cast iron soil pipe—even after many years of use.



No embarrassing bathroom noises! Thick-walled cast iron soil pipe muffles gurgling water sounds, quiets vibration noise—the sign of a quality plumbing installation. Thin-wall DWV copper tubing amplifies sounds.



Cast iron soil pipe gives long, long service. It is not unusual to find cast iron soil pipe installations which have served through three generations—about 100 years.



Modern 10-foot lengths of cast iron soil pipe save installation time and cost. Fewer joints are needed in any drainage system in the house and to the street sewer.



Q symbol of top quality. This insignia on cast iron soil pipe and fittings guarantees these products are American-made, and meet the rigid specifications adopted by the Cast Iron Soil Pipe Institute.



Cast iron soil pipe under the floor and to the street sewer gives maximum protection against infiltration, root penetration, crushing, pipe-joint failure. No substitute drainage piping can match it.

MAIL COUPON TODAY!

Every home builder should know the facts in these two important documentary folders on trouble-free plumbing drainage systems



Cast Iron Soil Pipe Institute, Dept. K
205 W. Wacker Drive, Chicago 6, Ill.

Gentlemen: Please send the two new folders: "Cast Iron Soil Pipe or Thinwall Copper Drainage Tubing?" ... and "Why the Sewer Line from Your House to Street Should Be Cast Iron Soil Pipe."

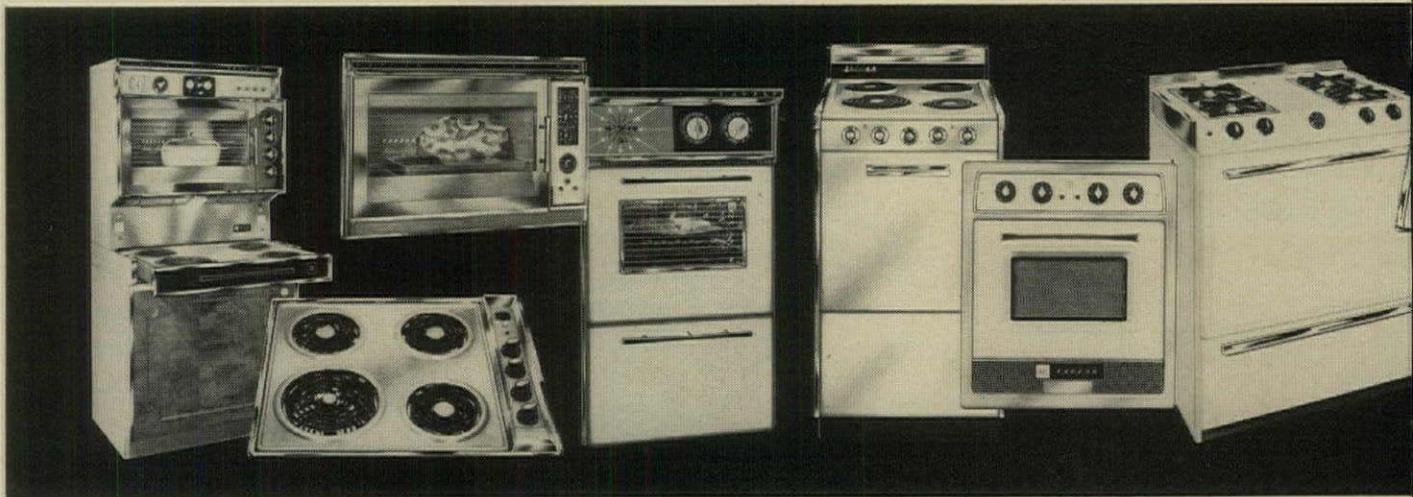
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Your name, title _____

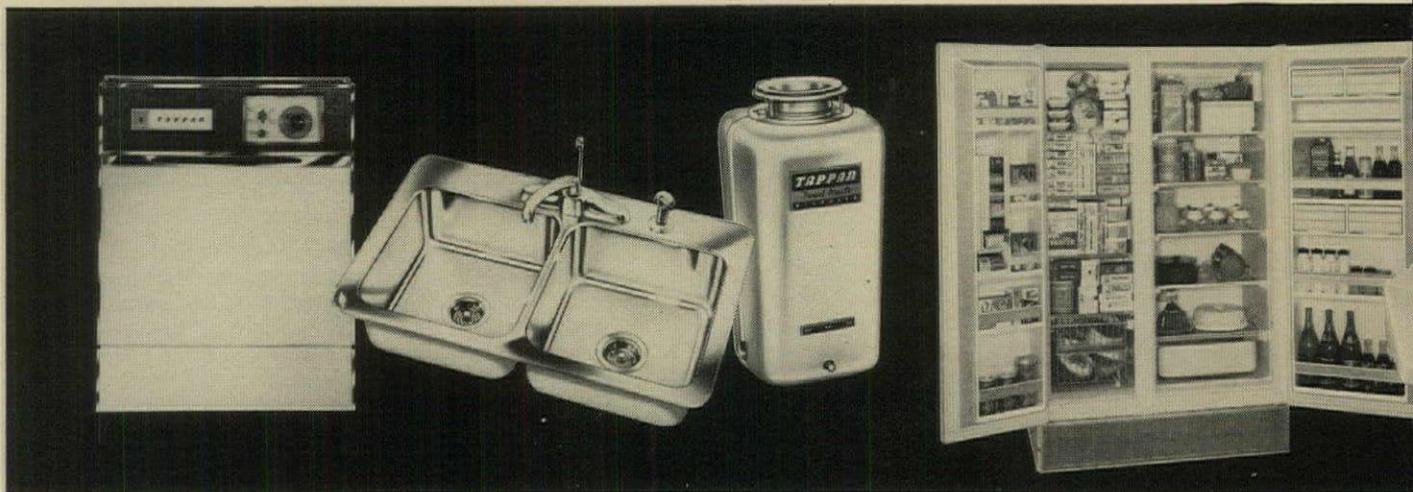
Address _____

City _____ Zone _____ State _____

Tappan gives you a package kitchen



*And when you add choice of colors, more than 60 million combinations are



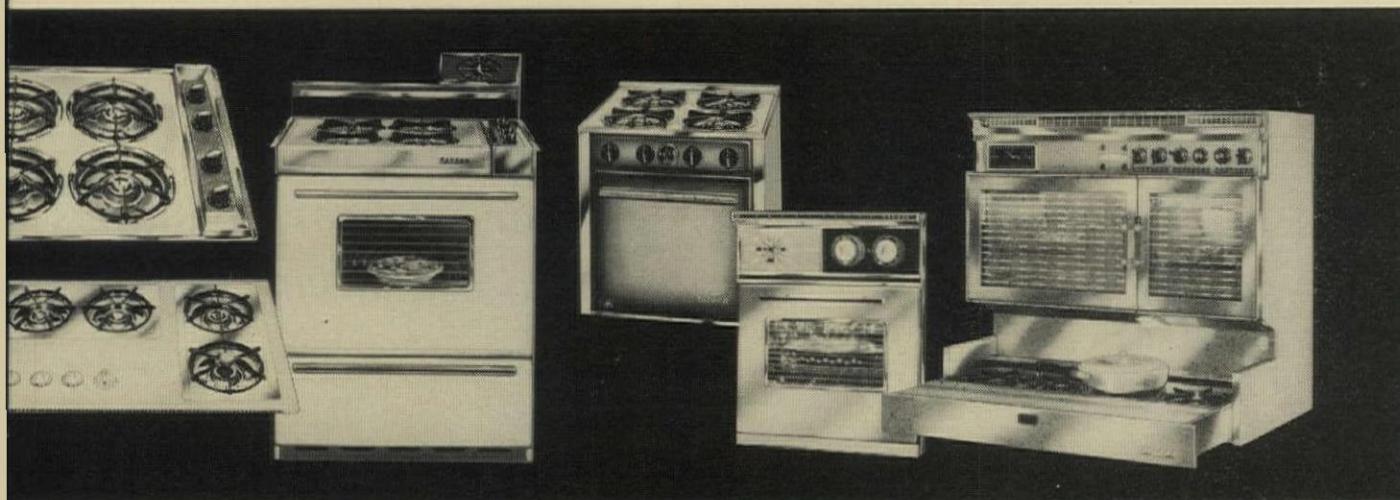
dishwashers, sinks and disposers, refrigerator-freezers. Can also include

choice of 40,512*

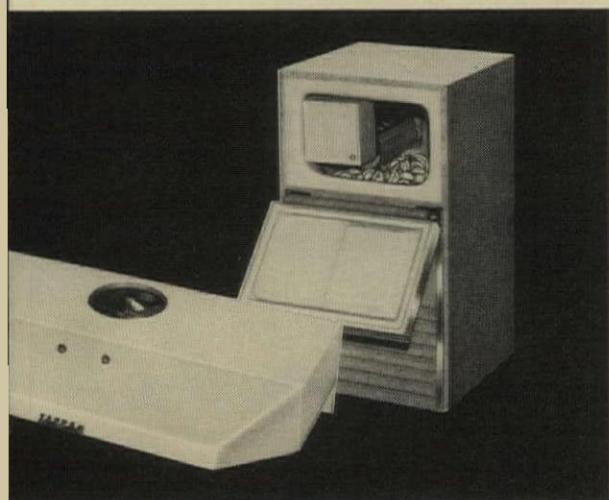
combinations!

We'll help you select the right one for your homes in half an hour

Tell us what you need in terms of budget, style, space and color. Specify gas or electric—or a combination of both. With all the combinations that are possible in a Tappan Kitchen Package, we can give odds of 40,512 to 1 that we'll be able to match your exact needs—exactly. Find out more about Tappan's complete, *quality* line. Write us or see your Tappan distributor for full information.



possible — including the broadest choice of gas and electric cooking units,



TAPPAN

The Tappan Company, Mansfield, Ohio

Tappan-Gurney, Ltd. Montreal

Send coupon for full information.

The Tappan Company, Dept. HH 10-3
Mansfield, Ohio

Please send me details on Tappan package kitchens; Built-in oven and surface units; Free-standing and slide-in ranges; The 'Fabulous 400' ranges; Dishwashers; Vent hoods; Refrigerator-Freezers; Disposers; Sinks; Icemaker.

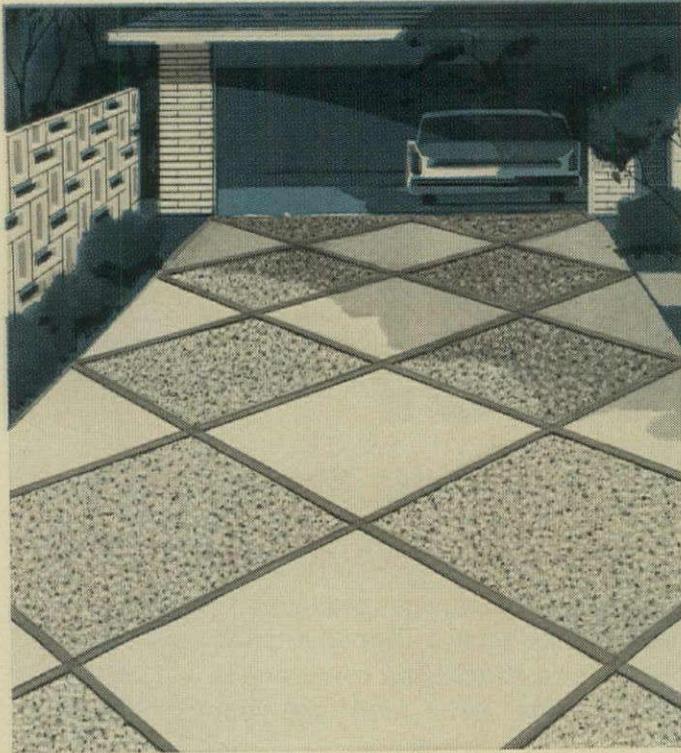
Name _____

Firm _____

Address _____

City _____ Zone _____ State _____

vent hood and Tappan Icemaker.



A HANDSOME CONCRETE DRIVEWAY adds distinctive styling to any home. Textures, patterns and colors can be chosen to harmonize with house designs, landscaping and the neighborhood.

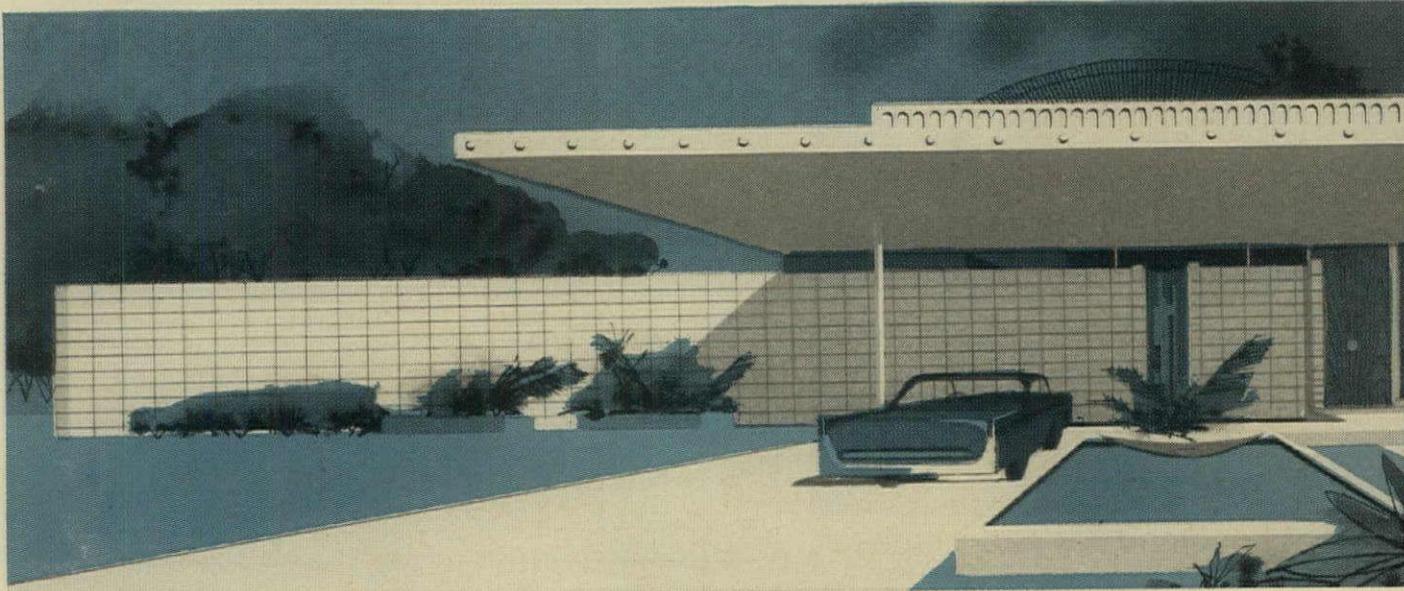


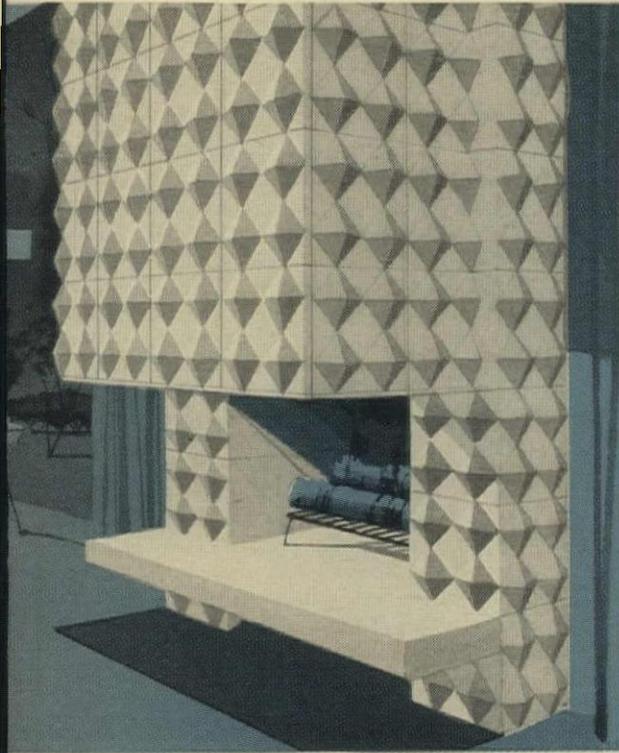
SCREEN WALL OF CONCRETE MASONRY. Lacy pattern is created from sections of standard block. Planters to patios, concrete can be both high-style and practical.

Fresh ideas from the Horizon Homes Program...

***modern concrete shows
new ways to sell home buyers***

This prize-winning home from the Horizon Homes Program features a prestressed concrete roof, with an open skylight centered above an interior courtyard.





A CONCRETE MASONRY FIREPLACE can be dramatically spectacular or quietly conservative. The wide variety of new masonry shapes and sizes provides custom styling to suit every type of home.



A GRACEFUL FOUNTAIN of colorful concrete shells adds a touch of elegance to a patio corner. Concrete basins are easily precast with integral color and a variety of textures.

More and more, builders are discovering the special sales appeal modern concrete can effect. Each year, the Horizon Homes Program, sponsored by the nation's concrete industries, provides outstanding examples of concrete's versatility, backed by local merchandising support.

From dramatic structural innovations to intriguing decorative effects, concrete offers endless possibilities for making home owning more satisfying, less work. Almost any shape, pattern, color or texture is readily achieved with concrete.

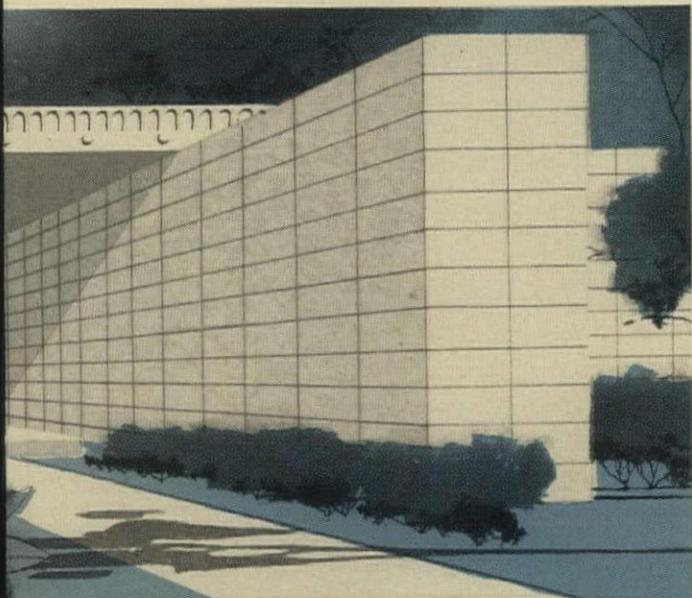
Everywhere, today, builders find concrete adds beauty,

livability and value. It sells more homes! Plan to enter the 1963 Horizon Homes Program, designed to showcase the newest home-building ideas in modern concrete and encourage consumer acceptance of imaginative home-building. National and regional awards are offered. Contact the district office of the Portland Cement Association in your area for complete details.

Portland Cement Association

A national organization to improve and extend the uses of concrete

Better living begins when you own a new home



Military housing . . . better architecture . . . federal housing controls



Military housing: overstated need?

H&H: The Great Falls Board of Realtors has asked me to write you of their investigation of the property [News, July] captioned "labeled inadequate," and which was a part of the propaganda [Defense] Secretary McNamara used in his appeal [to Congress] for federal military housing.

The furnished house [above] is occupied by a Negro staff sergeant who pays \$75 per month rent plus utilities, which in Great Falls would not exceed \$20 per month.

Tax assessed value of the property is \$2,890 indicating a market value of \$7,803 on which there is a \$4,000 mortgage. The owner's monthly costs include:

City taxes	\$ 7.78
County taxes	9.88
Water service	4.95
Interest on mortgage	20.00
TOTAL	\$42.61

This does not include maintenance, insurance, or irrigation. The house is more than 800 sq. ft. with two bedrooms and not in bad condition excepting the front porch—which could be repaired or removed.

More than 1,400 federal housing units have been built at Malmstrom Air Base in past years in Great Falls. It is true that the military families most in need of housing are not the families accommodated under present Air Force rules and regulations. But a staff sergeant and his wife (no children) now can occupy a three-bedroom, two-bath unit at Malmstrom.

You reported: "The Pentagon says two-thirds of off-base housing here is substandard but few private apartments are being built." This is inaccurate. I would guess that what was meant to be said was that two-thirds of off-base housing vacant and available was substandard according to Air Force standards of acceptability including square footage and price.

Recently, 200 more relocatable housing units were approved for Malmstrom. Our normal free-enterprise building market averages only 500 single-family units a year. We can stop at 300 in 1964 unless there is an appreciable increase of military personnel at Malmstrom. When 200 Malmstrom units are occupied nearly 200 privately-owned residences are vacated.

TOM MATHER, president
Great Falls Board of Realtors
Great Falls, Mont.

• As HHFAides who suffered through the Korean War defense housing fiasco attest, the Pentagon has a chronic tendency to overstate its need for family housing.

The hope for better architecture

H&H: I have just received my August issue and couldn't be more delighted if it had been solid gold. For many years now, I have been talking to stone walls about the poor quality of 95% of the tract-built homes and now I find I am not alone . . . If you never fight another fight, you will have a big place in history if you get results on this one.

ROBERT E. KRIECKHAUS
Design Associates
Manchester, Mo.

H&H: I just finished your plea for better architecture. It is absolutely great. No better case has even been presented on improving design and, most particularly, why.

WILLIAM DUDLEY HUNT JR., AIA
Port Chester, N.Y.

Wanted: "home" architects

H&H: There is a need in this country for a well educated group who call themselves home architects or for a group like the industrial designer who designs anything but houses.

We have consulted with many of the best architects in the West, and the best local architects have worked on our houses, but there is a great shortage of original concepts in the architectural parts of homebuilding. And most architects do not know how lumber is processed; they do not know the best length to cut to make the greatest savings; they do not keep up with the new materials. No group could care less about the cost of the finished product, and yet the industry is based on producing a product for a given market. Architects are not competent to advise a builder.

The fee is not the builder's greatest problem. If he were sure that the architect had not made mistakes, and had designed the parts as they should be designed, he could save a lot. We have yet to see houses where mistakes are not prevalent. But it is cheaper to work out mistakes on paper than in the field. In other words, I am going to stay with the architect—he is still better than an ordinary house designer, but he should put his house in order, and come down off his high horse.

ALAN E. BROCKBANK, builder
Salt Lake City

The many-fingered federal puppeteer

H&H: I am in almost complete agreement with your analysis of federal housing aids. It seems that the entire industry (and the government as well) is merely employing a lot of tired clichés in the stimulation of housing. As you point out, most of the real issues are being glossed over and ignored. These two articles [June and July] ought to help get people off dead center.

JAMES C. DOWNS JR., chairman
Real Estate Research Corp.
Chicago

H&H: It is the finest recapitulation of federal housing legislation that I have ever seen and should help awaken all of us who are dedicated to the private enterprise system to the state of dependency we have fallen into regarding the housing industry.

MAURICE G. READ, president
Mason-McDuffie Investment Co.
Berkeley, Calif.

The Long Beach S&L hassle

H&H: In July ["At it again: Home Loan Bank and Long Beach Federal S&L"] you said the association was returned to Thomas Gregory's control last year "under terms which have not yet been disclosed publicly." The settlement agreement, dated Feb. 14, 1962, under which control was returned to the former management, has been a matter of public information since that time. The agreement was reviewed by the U.S. district court for the Southern District of California, and the superior court of California before the return was effected on Apr. 2, 1962. Copies are on file in the offices of the court clerks.

In the same article, on the merger of Long Beach Federal into Equitable S&L of Long Beach, the tenor would indicate that while the dispute was settled, its provisions were secret. The plan for distribution of the net worth of Long Beach to its shareholders was not concealed . . . proxy statement fully and accurately presents the extent to which shareholders might participate; copies were sent to thousands of Long Beach shareholders.

The matter of Long Beach is such a delicate one that I want to keep the record straight. The board, to the fullest extent public interest permits, adheres to the policy of full disclosure . . . I hope the case is finally settled once and for all, although we still have to face a court battle on it.

JOSEPH P. McMURRAY, chairman
Federal Home Loan Bank Board

Market research: tool for sales

H&H: Market research's latent importance to homebuilding is at last gaining acceptance. In competitive Southern California, market research [H&H, July] is imperative to successful merchandising.

Too little emphasis has been placed on family-unit sizes and age and income groups as determinants of design features and sales programs. It is good to know what is selling today; it's better to know what will sell tomorrow.

W. THOMAS WALL, assistant director
of operations

John D. Lusk & Son
Whittier, Calif.

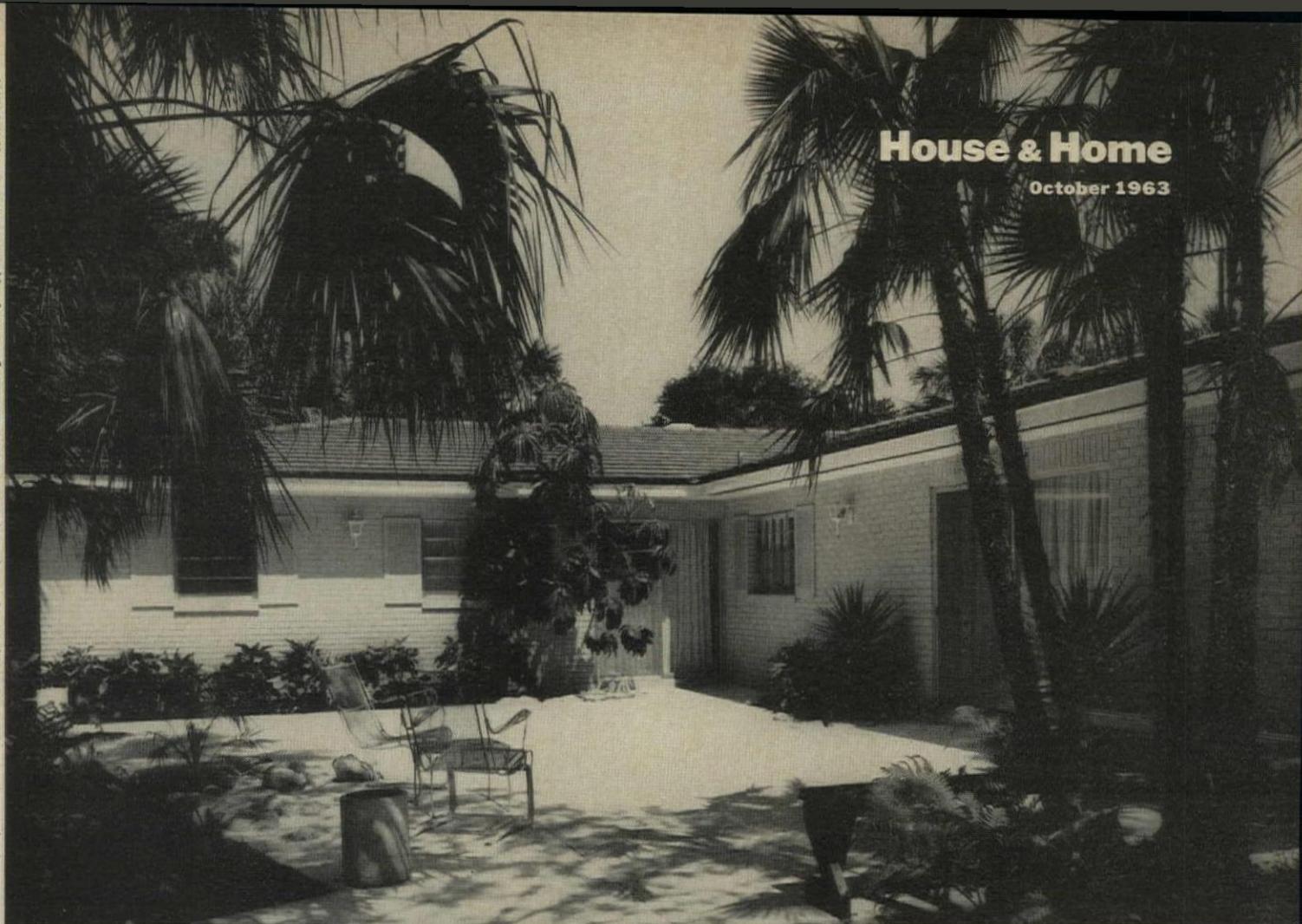
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Best-selling 1,780-sq. ft. house at \$26,500 by Tampa Builders LaMonte-Shimberg is fully applianced and air conditioned.

House & Home

October 1963



Today's best built-for-sale houses —and what makes them sell

The house above and 23 others shown on the next 30 pages are all fast-selling houses.

There are big houses and small ones; houses priced below \$10,000 and houses in the \$50,000 class; one-story, two-story and high-density housing. What do these varied houses have in common? What gives them their high market appeal?

For one thing, a standard of design that is higher than it was even a year ago. Some of the houses are, to be sure, plain vanilla. But most show the result of more builders turning to good architects for design help.

Another thing: the floor plans of almost all of these houses are excellent. They have central entries that set up good traffic circulation to other rooms. Most are thoughtfully zoned—noisy activities are separated from bedroom areas, living areas are generally to the rear for good indoor-outdoor living.

And, most important in today's tough market, they offer buyers more for the money than they have ever gotten before. Built-in features that were news only a year or so ago—push-pull mixing faucets, prefurnished wall paneling, luminous ceilings—are now commonplace. Today's fast selling houses often include in their prices air conditioning, carpeting, landscaping well above the FHA minimum, and appliances once strictly in the optional-at-extra-cost class—washer, drier, disposer, refrigerator, and dishwasher.

What makes these houses sell? Simply this: they offer today's discriminating buyer not just more value for his money, but a better way of living.

Fast selling multi-level houses—like those shown here and on the next four pages—continue to be big market news across the country. Once confined chiefly to New England and the Middle Atlantic states—and to the upper price brackets—two-level houses are now being built and sold rapidly in almost every price range and in all parts of the country—even Florida, Texas, Arizona, and Southern California; strong holds of the long, low ranch house.

While multi-levels are still not as popular as one-stories, they are accounting for a growing percentage of sales for many leading builders—and this trend, in turn, is influencing many local markets substantially. Item: earlier this year, a two-story, five-bedroom model by Larwin Companies, selling for \$19,950, was the fastest selling house in Southern California—and its success triggered the building of other two-story houses by competing builders.

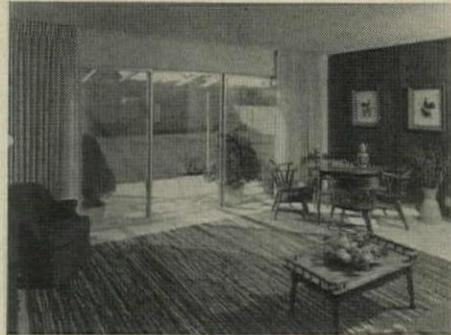
Several factors account for the growing numbers and popularity of multi-story houses:

1. High land and lot costs are forcing more and more builders to build up instead of out.
2. Except in the lowest price range, multi-level houses have the lowest square-foot building costs. Architect and Construction Expert James T. Lendrum notes that split-entry models offer the lowest square-foot costs in the middle price ranges; and true two stories are the most economical to build in the upper price ranges.
3. Many buyers are frankly tired of one-story living, and as their incomes and families increase they swing toward two-story structures—partially for the nostalgia and prestige attached to these models, but also for the additional privacy (most bedrooms in multi-level houses are completely separated from the living area) and the greater number of bedrooms (most two-stories have four bedrooms, and four of the six houses shown here have five).

For a closer look at what makes multi-story houses sell, begin at the right.



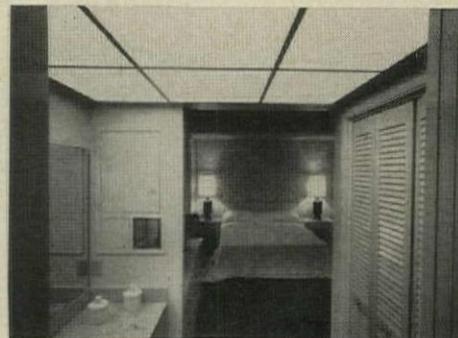
LIVING ROOM, seen here from entry hall, has bookcases and cabinets flanking the fireplace.



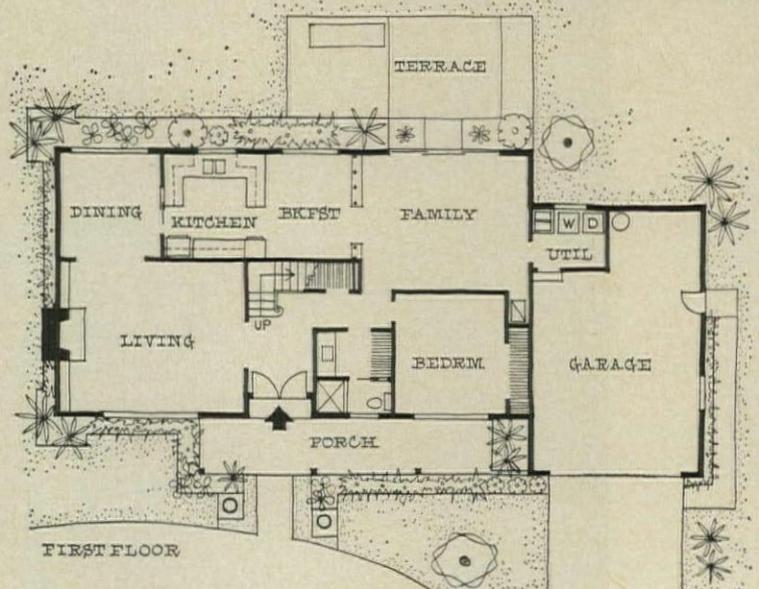
FAMILY ROOM opens to rear terrace, is close enough to kitchen for use as third dining area.



BEDROOM, furnished here as a study, has French doors opening to the front balcony.



DRESSING ROOM off master bedroom, at rear, has wall-to-wall mirror and luminous ceiling.



PLAN provides wide tiled entry hall with direct access to the living and family rooms.

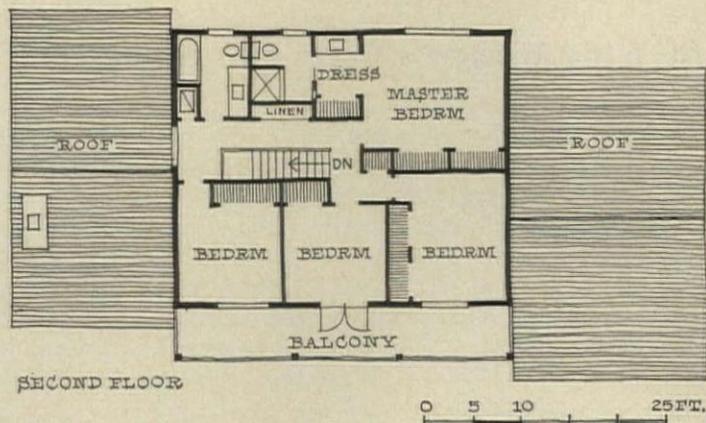
Photos: Ernest Braun





FRONT BALCONY is eye-catching feature of Mackay Homes' two-story model. House is also offered without balcony and with three other elevations.

This best-seller combines a traditional sense of shelter with up-to-date planning



Its deep roof overhangs and broad front balcony recall the ranch homes of the Old West. But it is planned for easy modern living, with the formal living room well separated from the informal family room, two dining areas flanking a compactly organized kitchen, three full baths, plenty of storage, and five bedrooms, one of which can be used as a guest room, in-law room, or office-at-home. And despite its two-story height, it has the long (70') look of many of today's best-selling one-story houses.

The 2,503 sq. ft. house, one of five models (and the only two-story) at Mackay Homes' Arroyo Saratoga subdivision near San Jose, Calif., has accounted for 12 of 45 sales since last November. Prices range from \$38,700 to \$41,400 depending on lot size (the minimum is 85'x120') and location. Financing is conventional. Designers: Irving Caster and Dick Finnegan.

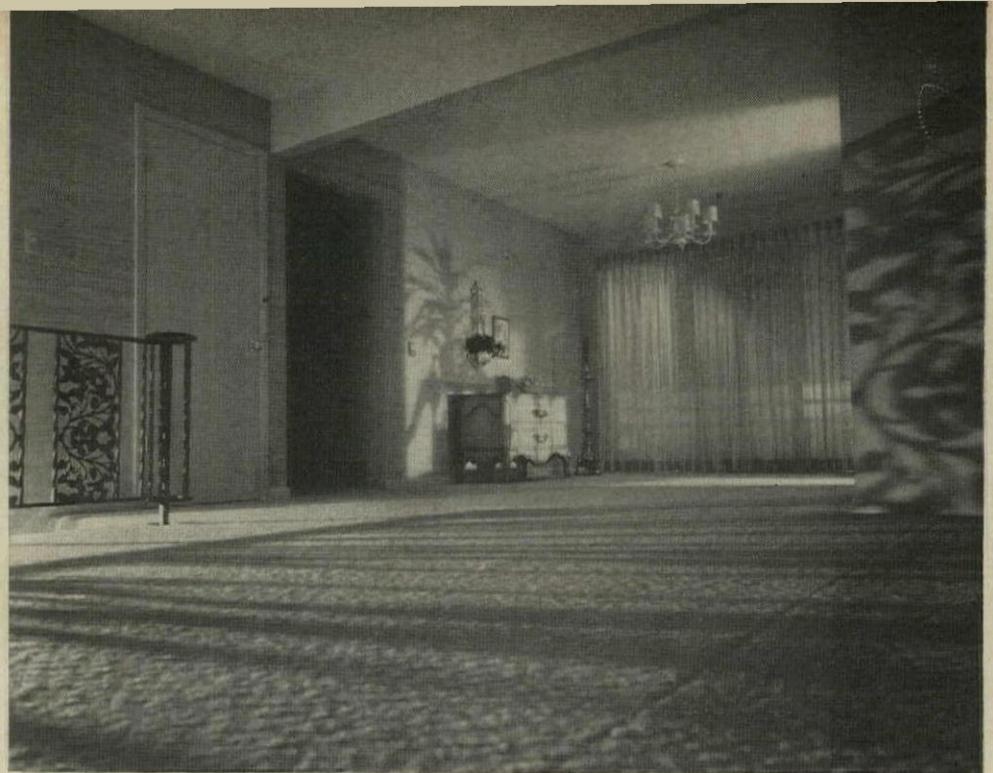
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Associated Commercial Photographers

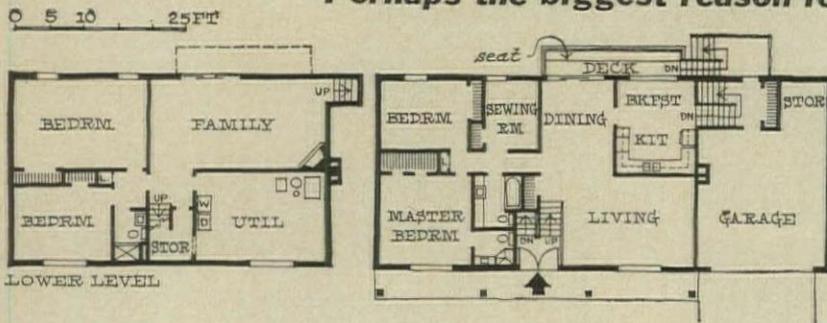


SPLIT-ENTRY EXTERIOR has double front door under portico. House is 68' long.

LIVING-DINING AREA is one open space. Broad windows at rear open to a deck.



Perhaps the biggest reason for the popularity of two-level houses is space



PLAN puts two bedrooms upstairs, two below; separates formal living area from family room.

In the photo above, for example, you are looking across 28' of living-dining space in Worthman Homes' split-entry model in Fort Wayne, Ind. The large house (2,792 sq. ft. of living space, plus a 458 sq. ft. garage) has four bedrooms and three baths, an 8' x 10' sewing room, a 27' x 13'6" family room, a big utility room, and a kitchen big enough for a dining table. The \$43,500 selling price includes \$700 in landscaping, \$480 in lighting, \$400 in wallpaper, over \$2,000 in carpets and drapes, all appliances—and an \$8,000 lot. Two houses have been sold since early summer and, says President Jack Worthman, "We expect to sell many more."

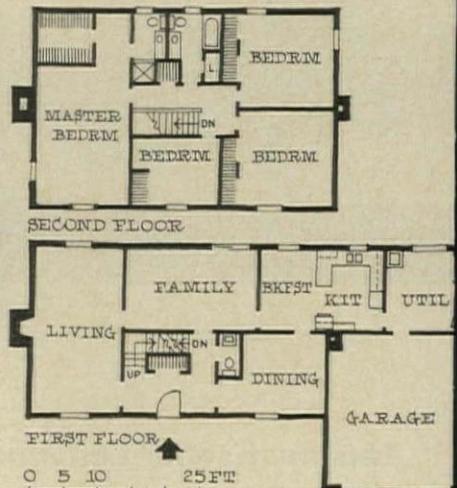


KITCHEN AND BREAKFAST NOOK form 11'6" x 18' area only a step from family room and separate dining room.



BRICK-AND-CLAPBOARD EXTERIOR is one of 14 elevations used to minimize look-alikes.

PLAN opens most rooms off the central entry and the stairwell. Master bedroom suite is 13' x 26'.



... space for a big kitchen with its own dining area

The 18' x 11' kitchen shown at left is only one of the selling features of this 2,600 sq. ft. two-story offered by Birmingham, Mich. Builder William J. Pulte for \$32,500 on an \$8,000 lot. The house is available with an optional fifth or sixth bedroom, has a family room as well as a separate dining room opening off the over-size kitchen. And, reports Sales Manager Joseph E. Baranska, "Buyers have been enthusiastic about the large [11' x 12'] laundry room on the first floor." This model—one of several two-stories in Pulte's line—is available in 14 exteriors. It has accounted for 37 sales since its introduction a year ago.



Ben Schnall

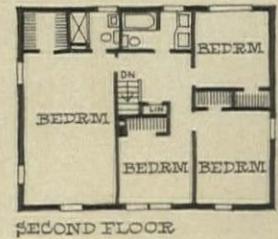
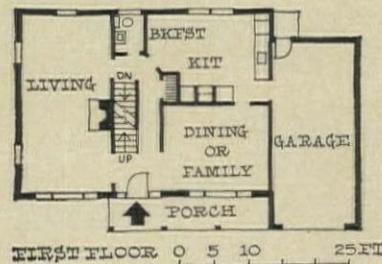


TRADITIONAL TWO STORY has cantilevered upper floor with four bedrooms and two baths.

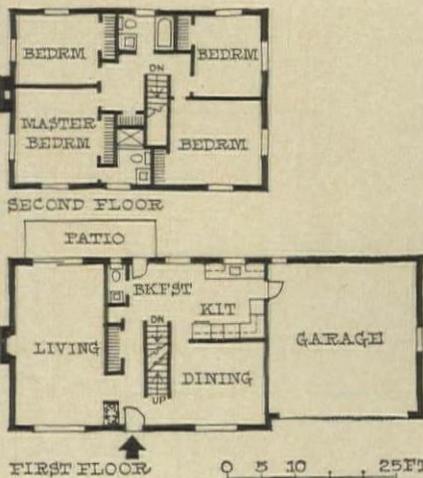
MASTER BEDROOM is 20' x 12'4"—big enough to be used as parents' private sitting room.

... space for more and bigger bedrooms

A big master bedroom (above), plus three additional bedrooms, is the big appeal of this house. When introduced a little more than a year ago, the house sold faster than the four others offered by Robilt, Inc., Lakewood, N.J., even though it was the highest priced (\$19,000 to \$19,900). Although later outsold by smaller and lower-priced houses, it taps a market that Robilt had not been reaching: the junior executive with a large family whose wife likes the prestige of a two-story home and the comfort and convenience of bedrooms away from children's daily traffic. Sales to date: 125. Architect: Lester Cohen.



TRADITIONAL PLAN has a 285-sq. ft. living room, dining room, large kitchen, powder room.



GARRISON-FRONT MODEL, with four bedrooms and 2½ baths, has brick-and-clapboard facade. **PLAN** has wide hall, 286-sq. ft. living room, 155-sq. ft. dining room, 210-sq. ft. kitchen.

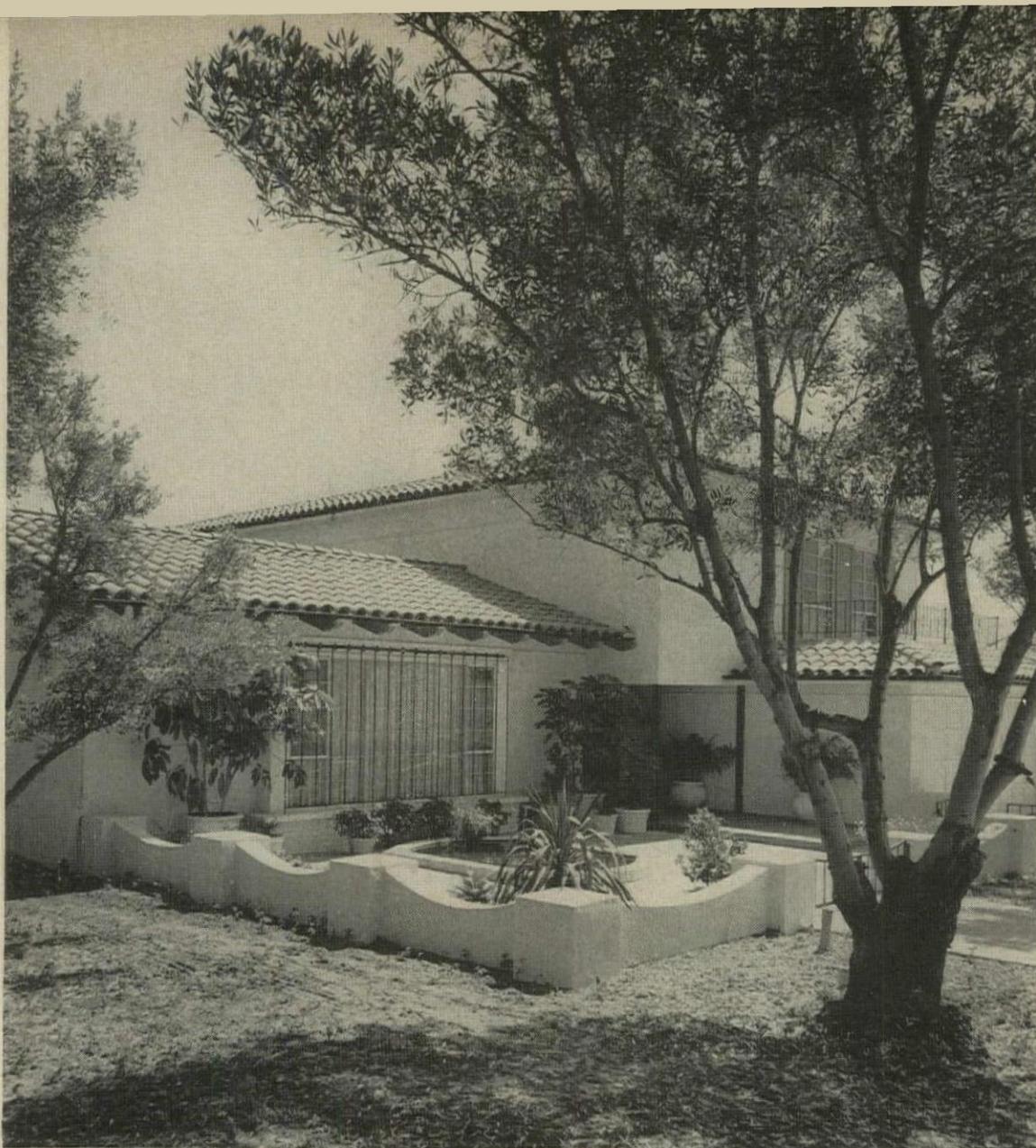
... and space for a separate dining room

Big families with a penchant for entertaining like the formal dining room (right) in this fast-selling model. They also like the four-bedroom plan, the two-car garage, and the long (19'9") kitchen with its neatly defined food-preparation and eating areas. But the model's over-riding appeal is the space and equipment for the money. Buyers get 1,870 sq. ft., plus a full basement, for \$20,950 (\$11.20 a sq. ft.). They also get air conditioning, a double oven and range, a dishwasher, and a fireplace. Denver's Perl-Mack Construction Co. has sold 90 houses like this to families with a \$10,000 median income. Architect: Warren A Flickinger.



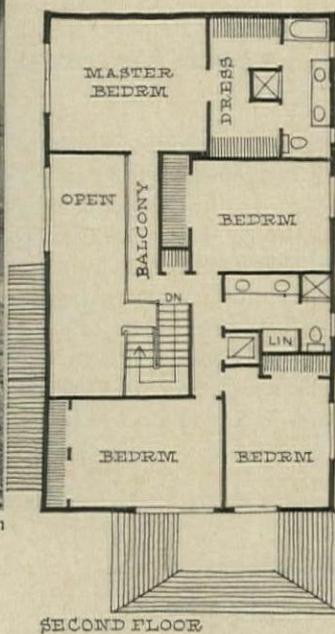
FORMAL DINING ROOM is just off central entry hall (door at right), supplements a large kitchen-dining area.

continued



SPANISH EXTERIOR—with tile roof and stucco walls—is regaining popularity in California. Foreground: entry garden outside living room window.

Photos: Julius Shulman



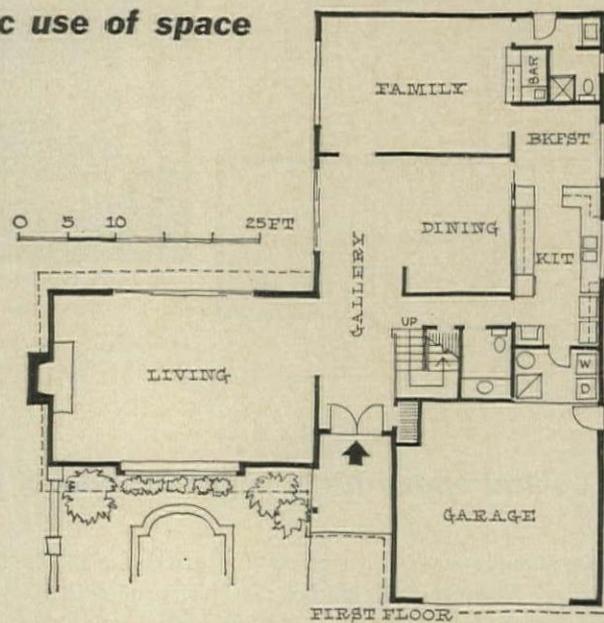
SECOND FLOOR

Two-story design opens an opportunity for dramatic use of space

The kind of design impact shown opposite is possible only in a two-story house, where there is vertical space to work with. And while such lavish use of space is justified only in a higher-priced house, similar effects can be worked on a smaller scale in houses with a much lower price tag.

This house is in Builder Harlan Lee's Los Feliz Estates, a luxury-priced community in the heart of Hollywood, Calif. where the spectacular hillside lots range from \$38,000 to \$49,000 and most of the surrounding houses are in the mansion class. It is one of five basic models offered (though no look-alikes will be built), is priced at \$41,500, and was one of the first houses sold in the opening 24-house section—"There is new interest in Spanish Colonial design in California" reports Vice President Carl Bucky. Three of the same model with varied exteriors have also been sold. The price includes 3,300 sq. ft. of living area; four big bedrooms including a 15'x30' master suite, four baths, a kitchen with a breakfast nook that opens to a dining room as well as the family room, and a huge (28'x18') living room open wide to a patio and the view. Also included: the kind of detailing shown opposite, wall-to-wall carpeting throughout, marble and tile baths, walnut kitchen cabinets—and underground wiring.

Architects for this and the other houses in Builder Lee's community are Johnson & D'Agostino. Voorheis-Trindle & Co. did the land planning; interiors are by Jarman Roach of Albert Parvin & Co.; landscape architecture is by Sid Galper & Associates.



FIRST FLOOR

PLAN provides good circulation to all rooms on both levels from the gallery.

GALLERY, handsomely paneled and detailed, runs 20' from front door to rear family room.



Fast-selling one-story houses like those at right and on the next 12 pages are still the backbone of most builders' sales programs.

It is easy to spot some of the reasons these houses are best-sellers: compared with top-ranking houses of only a few years ago, they are bigger, and have more bedrooms and bigger and more luxurious baths. The standard of design is up—several of these houses could hold their own in any design competition. Most of the floor plans are excellent. And the quantity and quality of built-in equipment (kitchen and laundry appliances and air conditioning) included in the price show a steady increase.

Also, among these and the other best-selling one-story houses surveyed by HOUSE & HOME's editors this year, other significant but less obvious changes are evident:

Item: This year the best-selling one-story houses have broken almost completely out of the economical rectangle. Not a single one of the ten best-selling one-story houses shown here—even the lowest priced (\$9,195) model—is planned within a rectangle. (And of 23 best-sellers shown in the May merchandising issue of HOUSE & HOME, only six were planned in rectangular form. (Most of this year's one-story best-sellers are L shaped, and H shapes (for courtyard entries) and T shapes are increasing in number and popularity.

Item: The two-car garage is now almost standard for one-story houses with or without basements, and the carport is gradually disappearing except in the lowest price houses. Of the ten best-sellers shown, seven have double garages, two have single-car units and only one (the lowest priced) has a carport.

Item: Central entries are almost a *sine qua non* of selling today. Each of the ten best-selling houses has a separate entry to set up an efficient traffic pattern (as did most of the best-sellers shown in May).

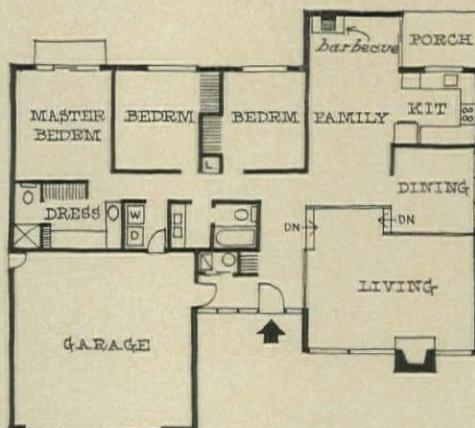
Item: More builders are using raised ceilings and/or step-down floor levels to create design interest and define living areas. These design devices are used most often to give extra excitement to the living room.

For evidence of these and other ideas that give houses a sales edge, begin at right.

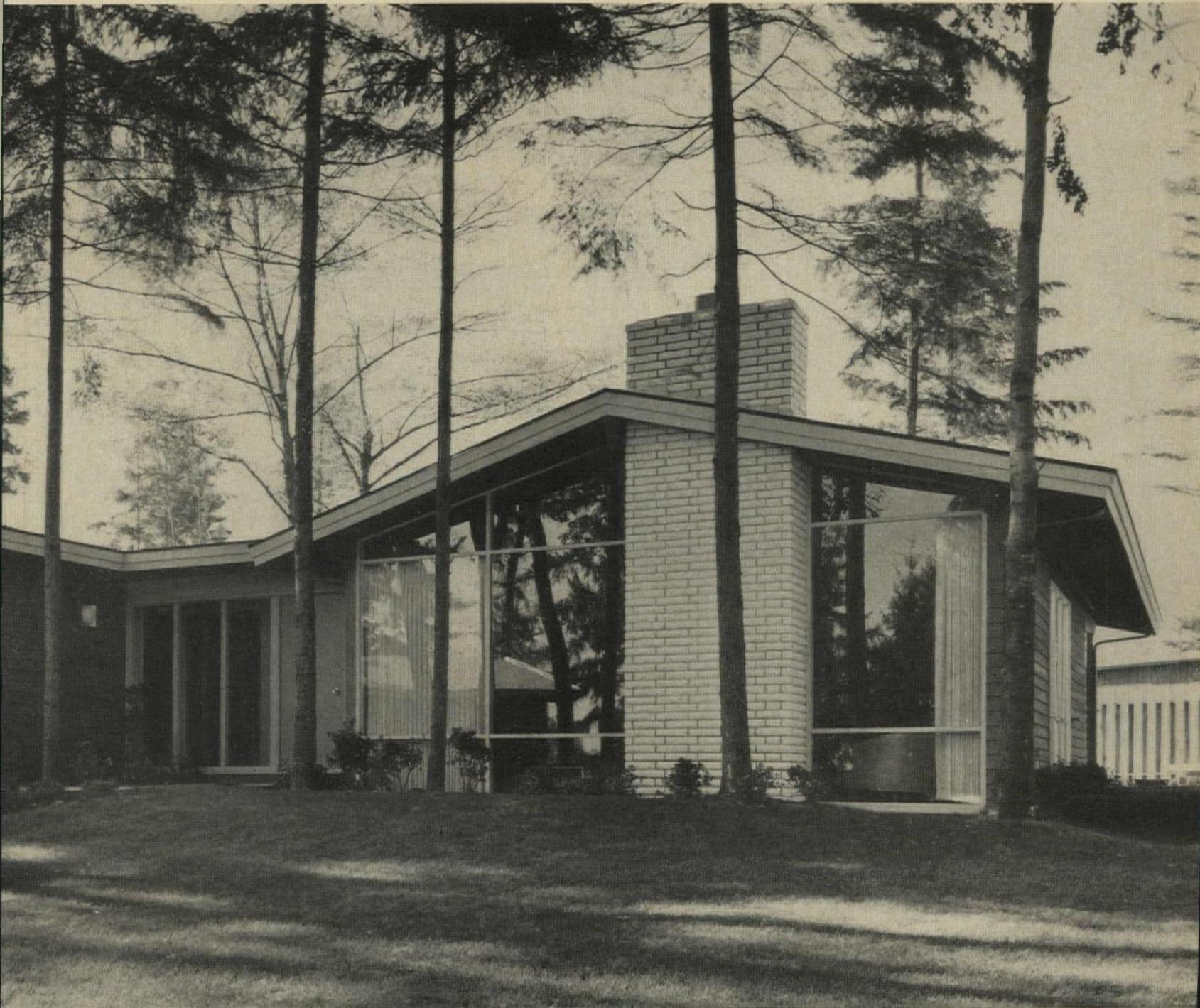
Photos: Charles R. Pearson



SIMPLE EXTERIOR uses only three basic materials: beveled cedar siding, glass and brick. Double fascia creates a strong, unifying roof line.



CENTRAL-ENTRY PLAN efficiently zones bedroom-bath-laundry wing from open-planned living area. Garage forms pleasant entry terrace.



Buyers like the crisp lines and simple use of materials of this best-seller

At \$21,700 (not including \$4,000 to \$6,000 lot), Bell & Valdez of Bellevue, Wash. have built and sold eight repeats of this model and have orders for five more. The house is designed for the uphill side of the street, and Architect John M. Anderson faced the living room to the street and the view beyond. The kitchen and family room open to the rear to permit private outdoor dining. The house has 1,680 sq. ft. of living space plus a 483-sq. ft. garage, and the sales price includes dishwasher, disposer, range, oven, barbecue, and fireplace. Interior features liked best by buyers: sloped wooden ceilings over the entire living area, a sunken living room, a master bedroom with a dressing area and a sun lamp lounge, a small private patio off the master bedroom, a laundry located near the bedrooms where most soiled clothes accumulate, and a central entry that permits a smooth flow of traffic to any room without crossing any other room.



FAMILY ROOM has wood ceiling and barbecue, opens to roofed patio.

Brant



LIVING ROOM is two steps down from dining room, foreground.

continued

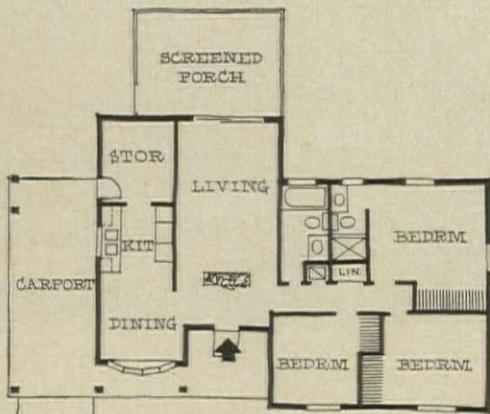


Photos: Lionel Murphy



BLOCK AND BRICK are used in the same light color on this Tampa model, which faces a well traveled highway to attract prospects for odd-lot housing.

PLANTER AND DIVIDER screen foyer (foreground) from the living area, which opens through sliding glass doors to a screened porch at the rear.

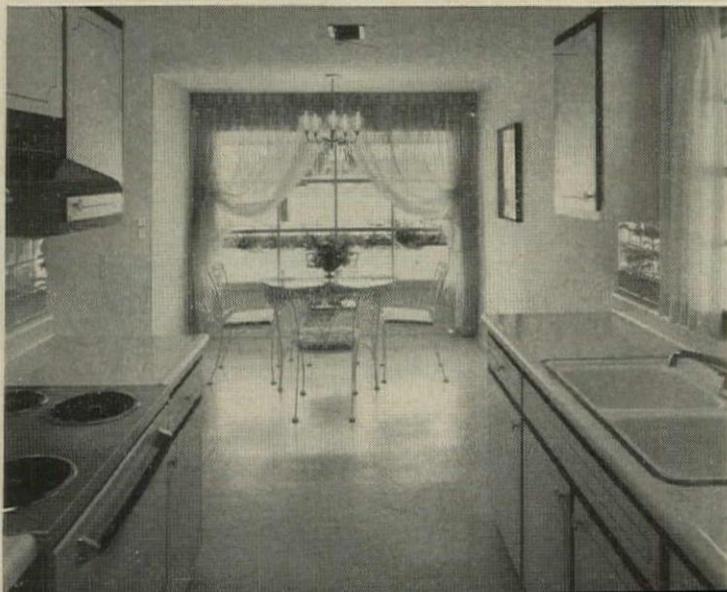


CENTRAL ENTRY PLAN—unusual in this price range—eliminates cross traffic in any room.

Buyers like the luxury-house planning in this \$9,195 house

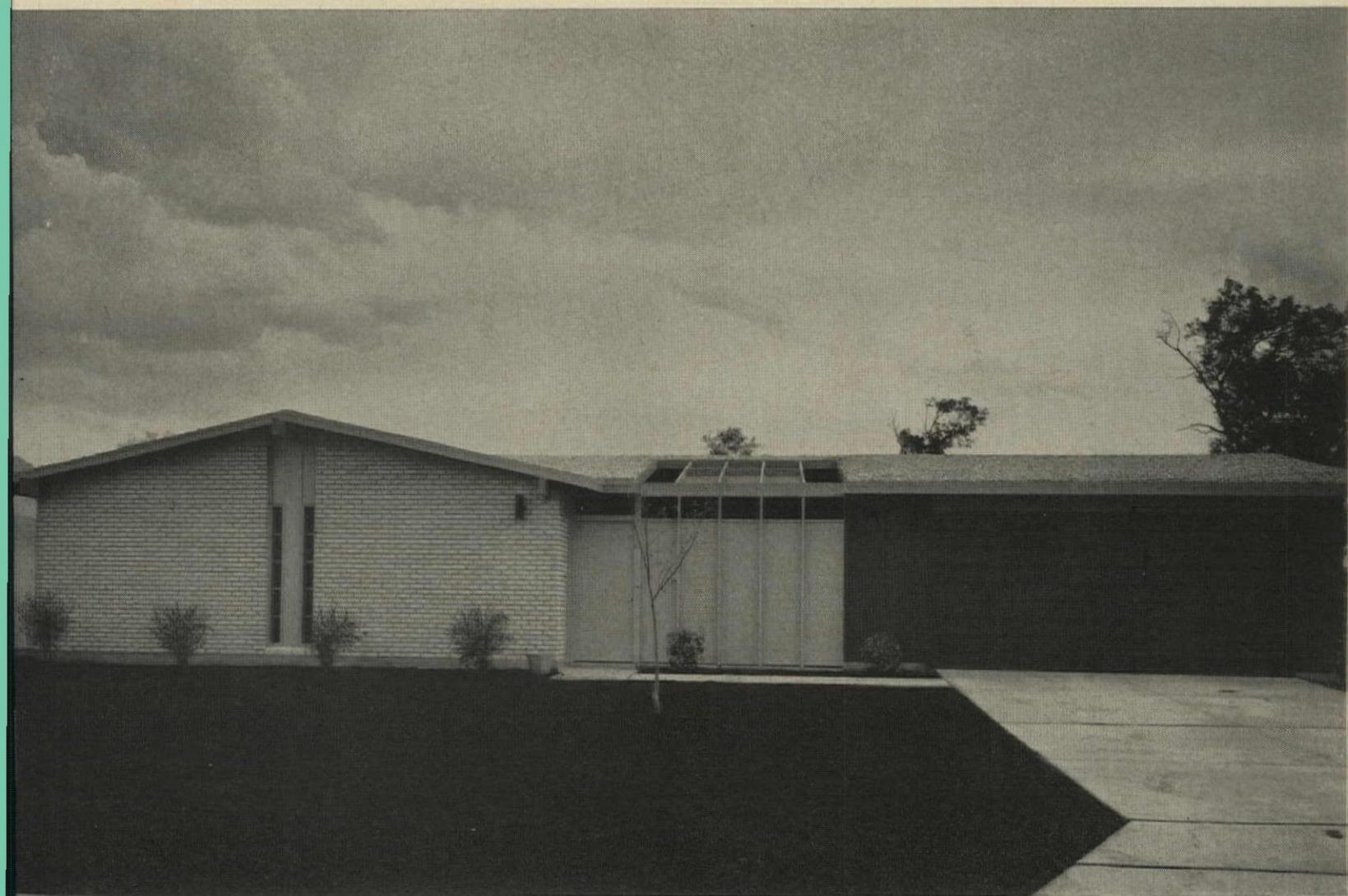
It is the best-selling model of Tiffany Homes, one of Florida's fastest growing odd-lot builders. And President George Karpay reports it the most popular house he ever built: his company took 21 deposits opening day, sold 81 two-, three-, and four-bedroom versions in six months. The house has 1,181 sq. ft. of living space, a 250-sq. ft. carport, a 204-sq. ft. screened porch and a 103-sq. ft. covered entryway: Included in the \$7.78 per sq. ft. sales price are: oven, range, hood, carpeting, colored fixtures in both bathrooms, glass-lined water heater, tile backsplashes, and ceiling insulation.

DINING AREA, lighted by a big front window, opens off foyer and is close to the galley-type kitchen with its plastic-faced cabinets.



MASTER BEDROOM has cross ventilation, measures 13½'x12'. Room has its own bath, and a big sliding-door closet.

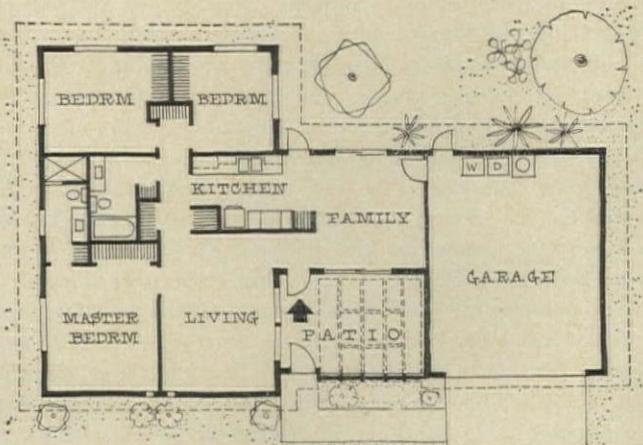




CONTEMPORARY MODEL has a clean, crisp look. Door opens in to an enclosed patio. Slit windows are the only fenestration facing street directly.

. . . and the indoor and outdoor privacy in this \$15,650 house

The house turns a blank face to the street, and both the living room and the family room open to a screened entry patio. This design scheme appealed most to young families, reports Builder Quincy Lee of San Antonio. Lee sold three models like this before the first one was complete, and could have sold many more. But he decided the elevation was so distinctive that it could not be repeated without risking a look-alike neighborhood. He will use this model soon in a new location. The price of the house comes to \$13.24 a sq. ft. including lot.



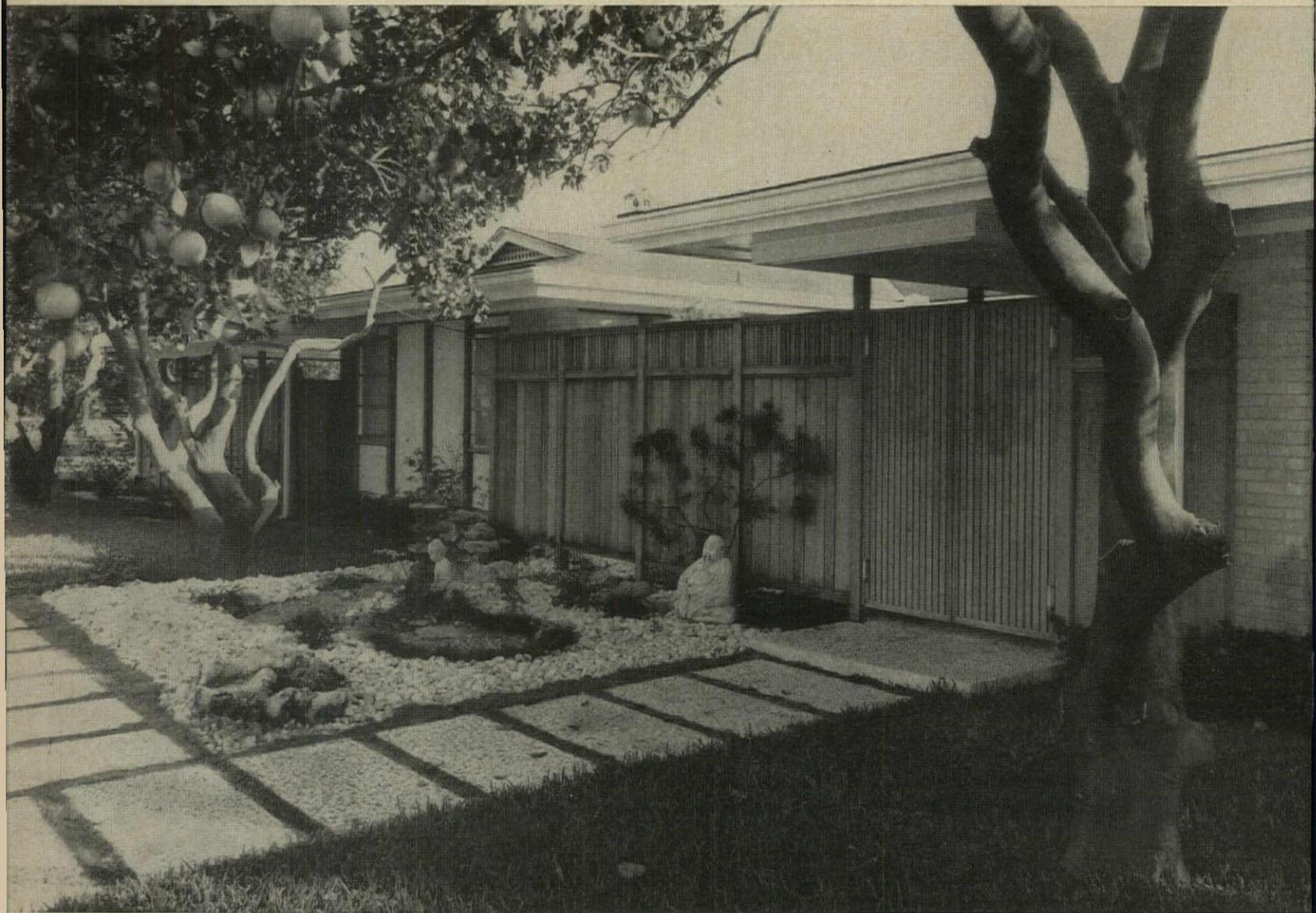
PLAN puts the kitchen between living and family rooms. Sliding door leads directly from the family room onto the screened entry patio.

Photos: Zintgraff



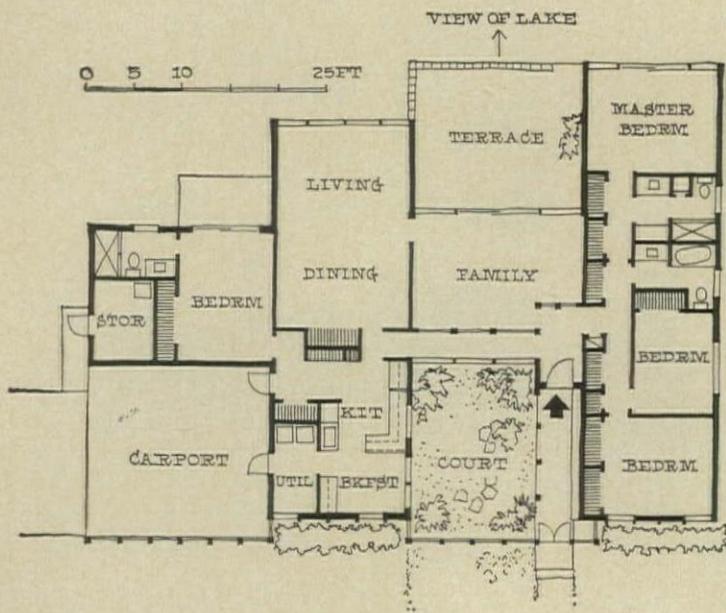
LIVING ROOM has only a slit window on the street side, but is lighted by a big window overlooking the patio (out of photo to left).

continued



PACIFICA LOOK of exterior is achieved with latched gable ends, cement asbestos panels between stained redwood posts, and the panelized fence.

Buyers like the choice of outdoor living in this \$45,000 house



FLOOR PLAN shows front entry courtyard and rear terrace, both partially sheltered by the H shape created by the living and bedroom wings.

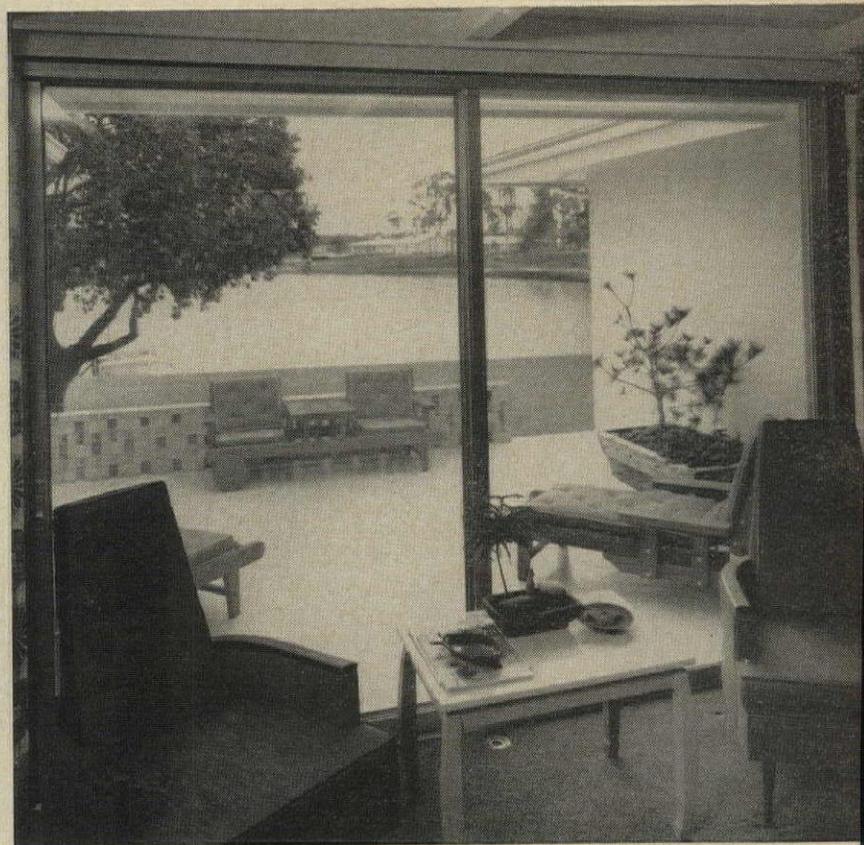
It has both a raised rear terrace off the family room and a pleasant entry courtyard off the kitchen-dining area (see plan and photos). The house was designed by Architect George R. McKelvey and was built and priced under a unique cost system (based on the square footage of finished, interior wall surface) by Tampa Builder Matt M. Jetton's Sunstate Builders, a company that combines the individuality of custom building with the construction and marketing know-how of merchant building. As in custom building, Jetton's houses are individually designed by registered architects (two independent, two staff). But as in merchant building, Jetton displays furnished models and promotes one special house each year (this year it was a Portland Cement Assn. Horizon Home). Jetton limits reproduction of display houses to one per street, counts on the individuality of several hundred custom houses to help sell other houses in his lake-studded Carrollwood community. The house shown here will not be duplicated but helped sell other houses—because the owners let Jetton show prospects through it (by appointment) and because it was prominently published in the local press. Jetton has sold 77 houses since January 1; 23 houses in 26 days after the start of his most recent promotion of PCA's Horizon Home design by Architect Mark Hampton.



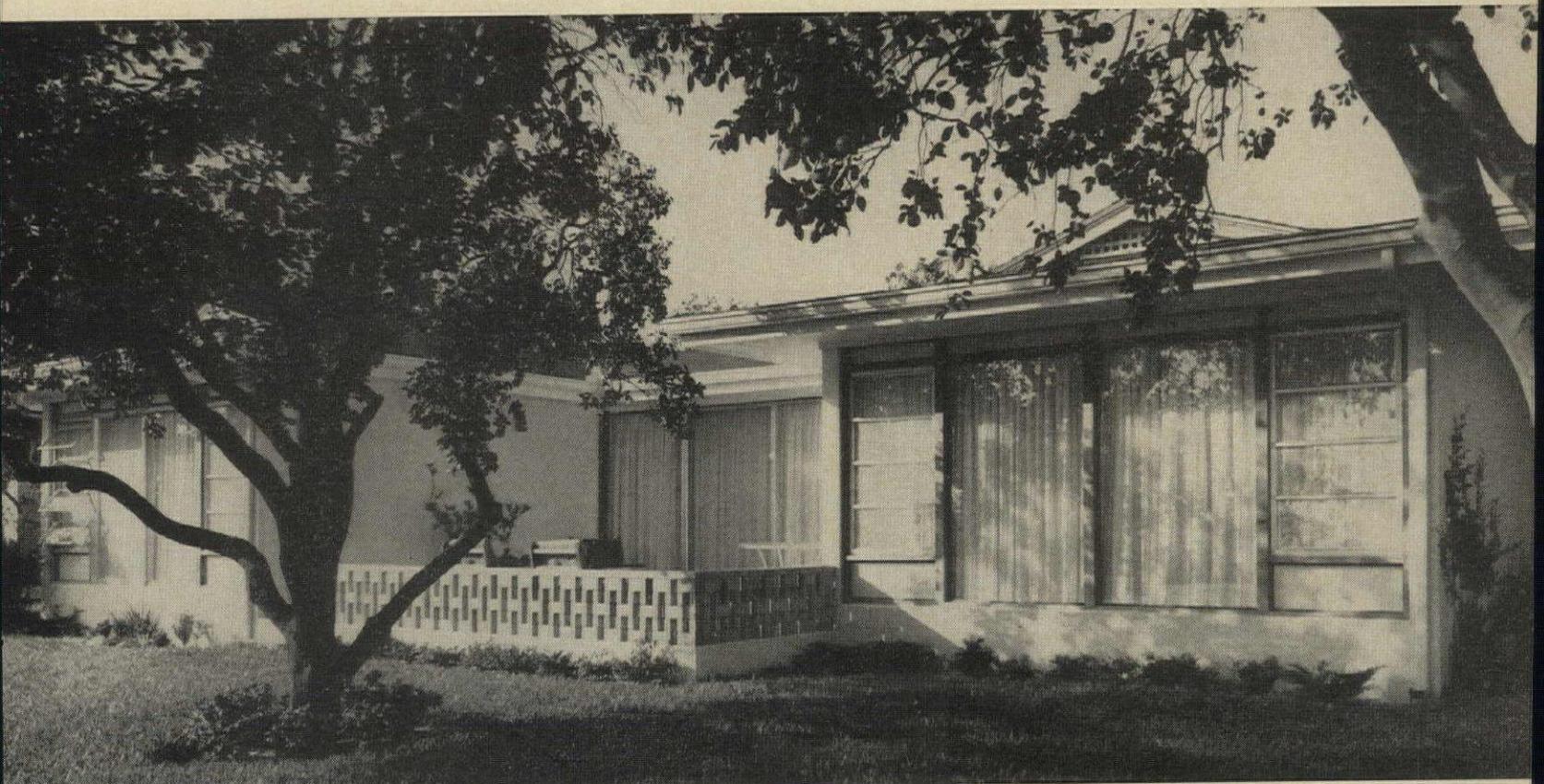
GARDEN ENTRY COURT was landscaped by the owner to carry out the Pacifica detailing of entry door and paneled façade of the exterior (left).



KITCHEN-DINING SPACE overlooks the garden entry court through a fixed-glass window wall. Window at right faces the street.

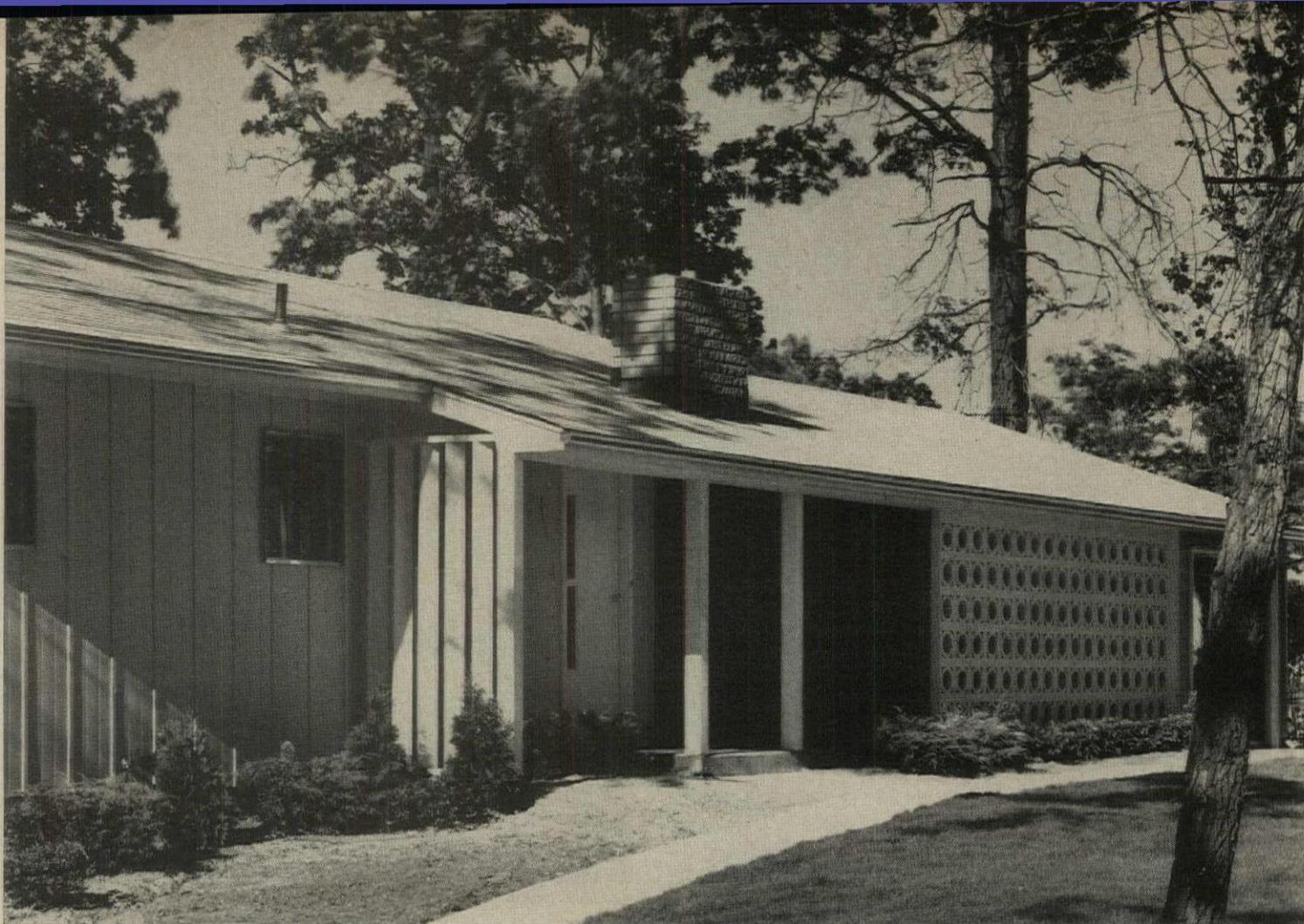


FAMILY ROOM opens onto a raised terrace and a view of the lake beyond. Other lakeside houses of individual design are in the distance.



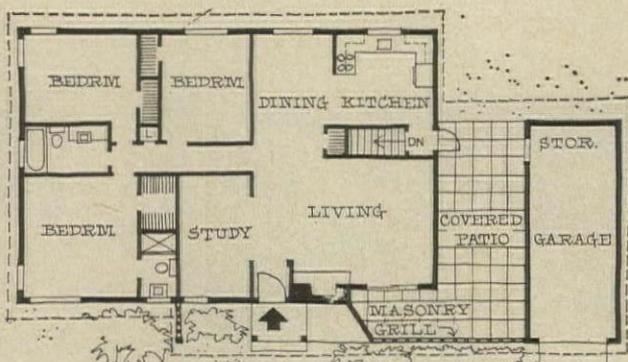
ALL-GLASS WALLS open (l. to r.) the master bedroom, the family room and the formal living-dining room to the lake view (behind camera).

continued



FRONT ELEVATION is dominated by masonry screen that gives privacy to (but lets breeze into) a big outdoor room between house and garage.

Buyers like the fresh treatment of a breezeway in this Long Island model



PLAN has compact three- or four-bedroom wing. Covered patio is open to the living room through sliding glass door, has door to kitchen.

The Catalina room—a covered and screened patio between the living room and garage—proved the main sales feature in this \$19,990 to \$20,890 house in Rocky Point, N.Y. Builders Arthur J. Calace, Jr. and Albert Taylor sold 15 such houses in The Tides, their resort-like community near Long Island Sound. The idea for the big outdoor room was developed by Designer Ray H. Fiebig, who planned the space to double as a children's play area and an adult dining-recreation room. There is extra storage space at the rear of the over-size garage to hold dining table and benches and children's toys when they are not in use.

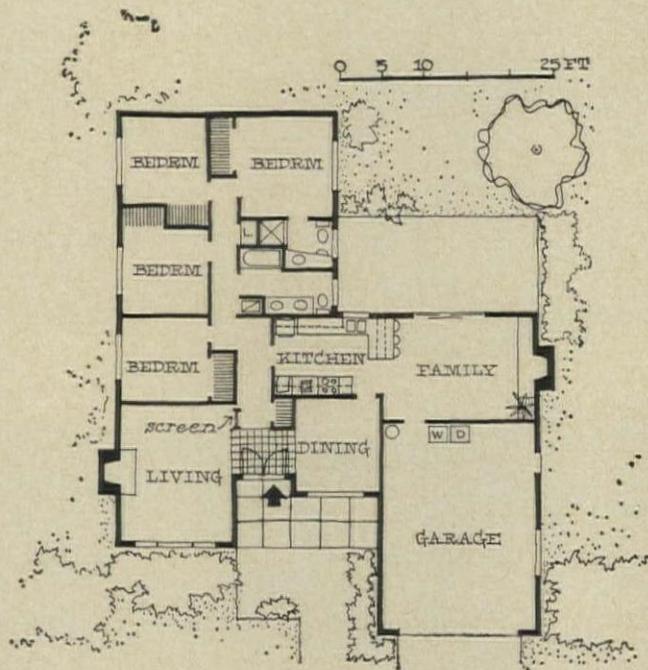
Photos: Richard Averill Smith



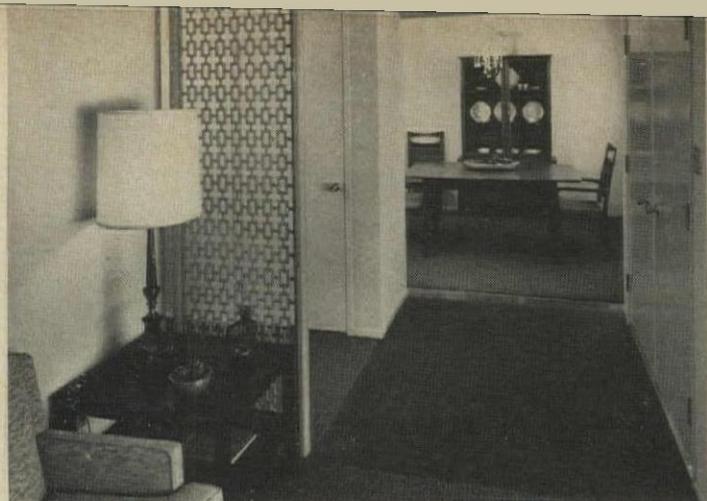
COVERED OUTDOOR ROOM has 325 sq. ft. of paneled living space. Door at left opens to the garage storage area. Kitchen is at right.



IN LIVING ROOM, sliding glass door opens into the outdoor room. Raised-hearth fireplace is optional at extra cost.



UNUSUAL PLAN has central corridor, offset to screen bedrooms from living areas. Note wide separation of living and family rooms.



FOYER with double entry door, right, opens to formal dining room and to the living room, foreground. Door at left is to guest closet.



LIVING ROOM, dead-ended away from traffic, has prefinished plywood wall and a fireplace. Broad front window is out of photo at left.

... and the well organized living areas in this big-family house

To attract the growing number of prospects with big families (42% of his 200-plus sales last year were four-bedroom models), Sacramento's Richard C. Price had Architect Kenneth C. Rickey and Interior Designer Fred E. Brooks develop this four-bedroom plan with a central kitchen, separate dining room, and two well zoned living areas. Opening in mid-July, Price sold 12 models like this by the end of August. The \$23,350 sales price includes 1,585 sq. ft. of living area, top-of-the-line appliances, a completely fenced rear yard, a landscaped front yard, custom-quality hardware, hardwood and vinyl flooring, and a slate entry.

Photos: Glenn Fishback



SHAKE ROOF HOUSE is 50½' wide, 60' deep. Entry with double front doors is recessed under 8' roof overhang.

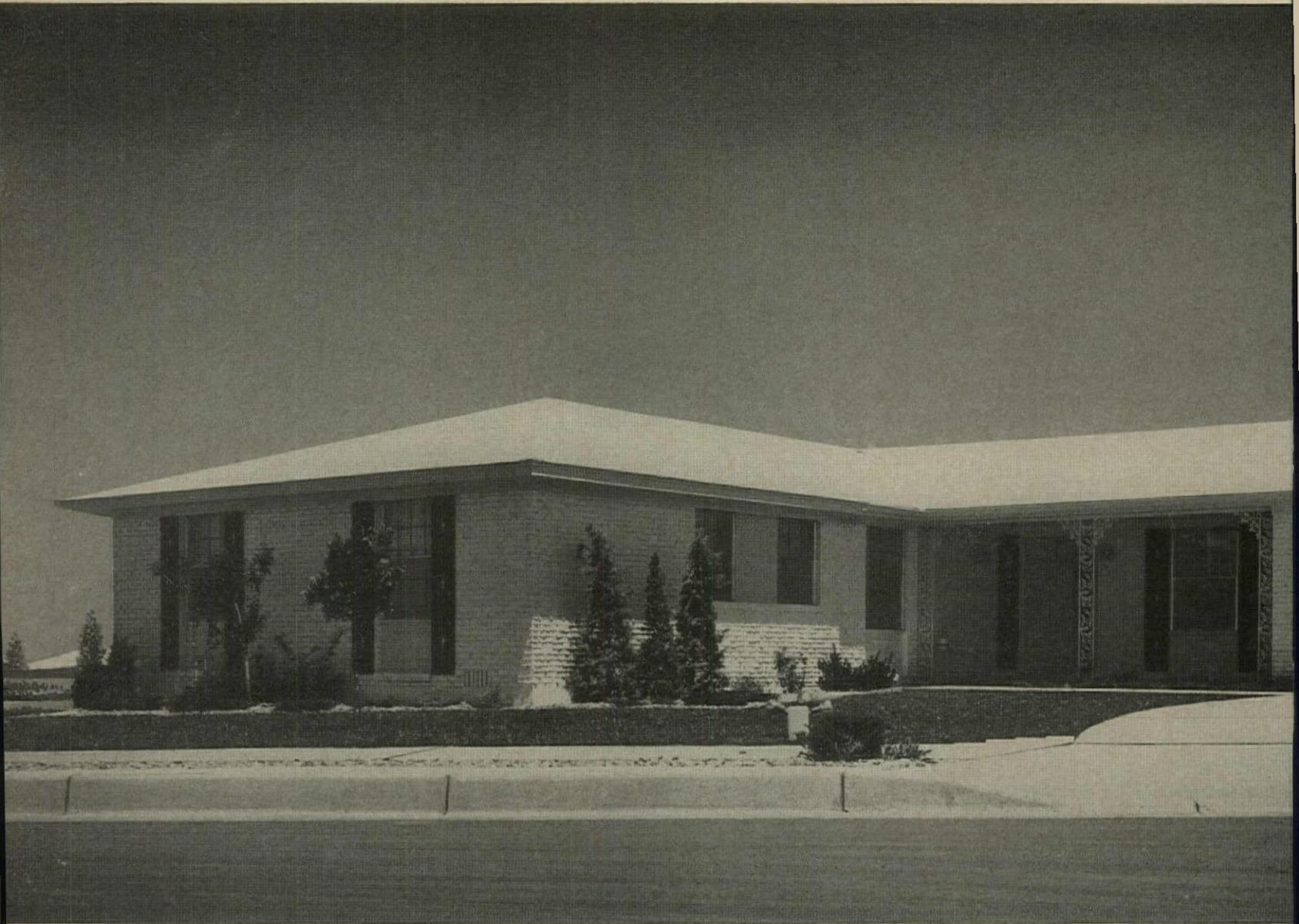


KITCHEN has a full complement of appliances and a luminous ceiling, opens to a family room with its own fireplace wall.



TWO BATHS are similarly equipped with laminate-and-teak vanities, big mirrors, vinyl-fabric wall covering, colored fixtures, and clean-lined lighting.

continued



FAMILY ROOM and kitchen are accessible from both front and rear entries, as well as the garage.



FORMAL DINING and living areas are contiguous, and set-off from entry hall by screen (left).

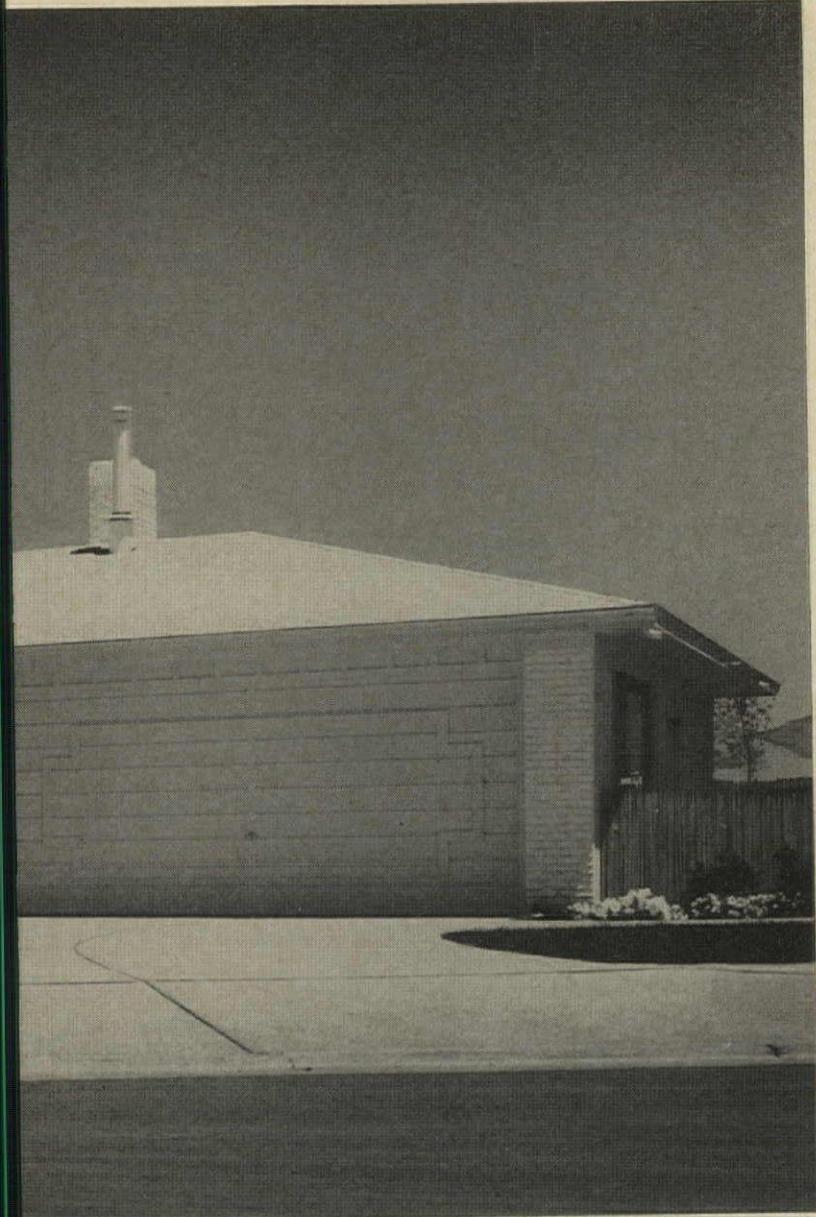
Buyers like the zoned living in this four-bedroom model

Many builders who aim at the big-family market sometimes forget that the very family size that dictates a larger number of bedrooms also demands extra group living space—usually complicated by a wide variety of ages and activities.

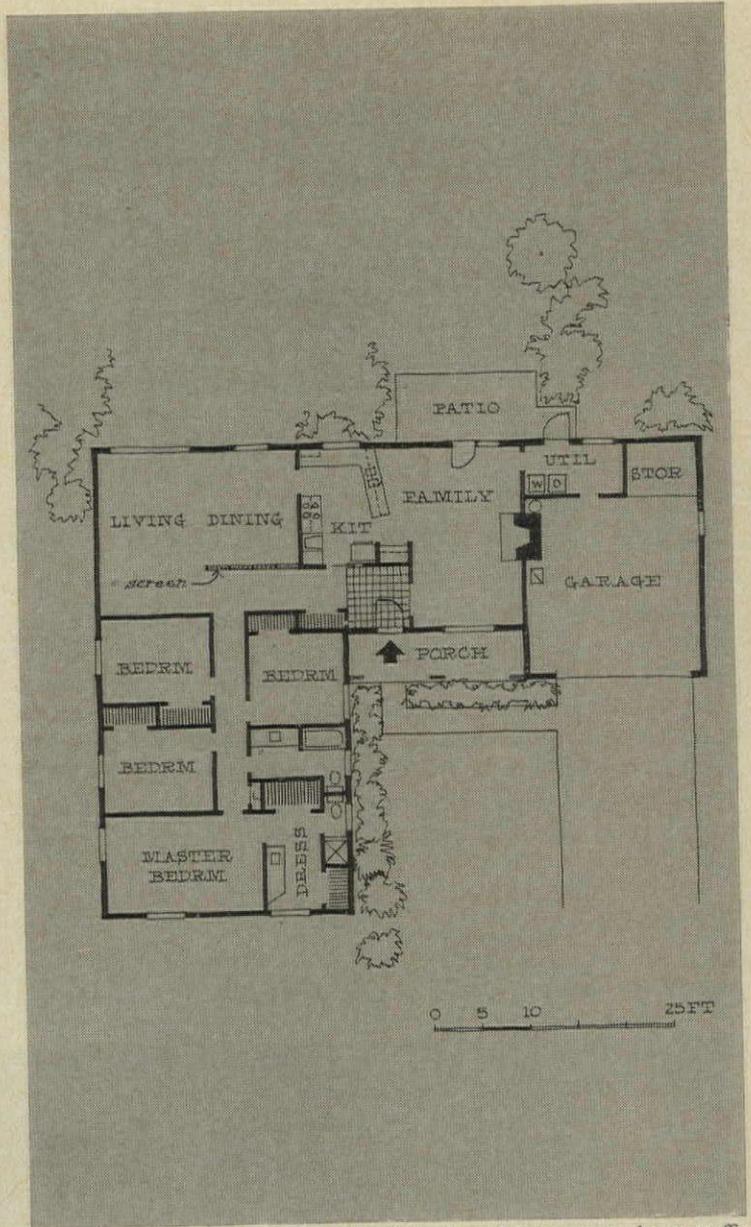
This L-shaped ranch house in Albuquerque became a best seller for Mossman-Gladden Builders (19 sold in three months, at \$26,450) mainly because it uses its kitchen and dining area to separate the family room from the more formal living area; preventing noisy and quiet activities from overlapping, and giving both adults and children some privacy from each other. In addition, the large master bedroom suite affords a third “sitting-room” area, even more private and separated from the rest of the house.

Other high-ranking features with buyers are the central entry foyer, with its excellent circulation to all areas, and the ample storage provided by the double garage (500 sq. ft.), utility room, and storage room at one end of the L. Entrance to the rear patio is from the family room, and the rear yard is walled for the family’s outdoor living privacy.

Central air conditioning is included in the price, as are range and double oven with matching dishwasher (buyer’s choice of three brand names), and a woodburning fireplace and refreshment bar in the family room.



IMPRESSIVE WIDTH (70') of house was an often-cited reason for its popularity with buyers, as was the deep-sheltered entry porch



FLOOR PLAN makes a "dead end" of the formal living room, keeps traffic to the hall or family room, and puts all sleeping rooms well away from noise.



MASTER BEDROOM has its own dressing room and bath, and plenty of room for furniture to let it be used as a combination bed-sitting room.



DRESSING ROOM has ample storage in the full-width vanity and in two walk-in closets. Windows are placed to give cross-ventilation to bedroom.

continued

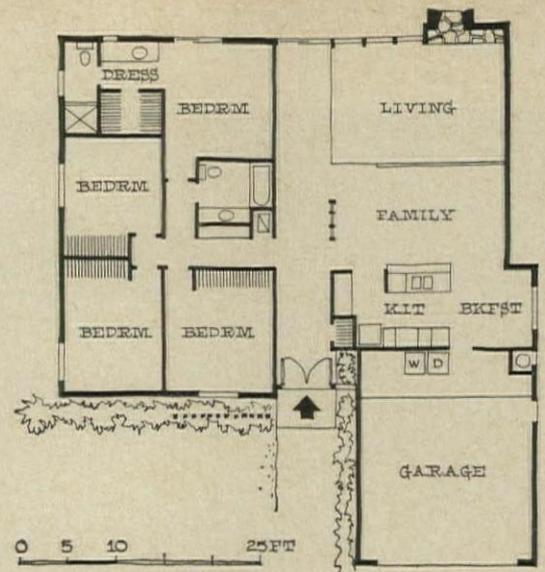


BIG SHELTERING ROOF, board-on-board siding, and native stone planter combine to give this big house a warm and textured look.

Buyers like the open plan in this four-bedroom house

Although many people would not care to live in a house as open as this one, since late January 75 buyers paid between \$24,950 and \$25,850 for this 1,920 sq. ft. model in one of the four elevations offered. Builder Al Solomon of Alco-Pacific Construction Co. reports the spacious family room and step-down living room were so popular because of the visual impact prospects got upon entering the house through the 38'-long gallery. Prices include a completely equipped kitchen. Architect: Robert L. Barnett Associates.

WIDE OPEN SPACES of living room, family room, and kitchen-dining area are defined only by simple dividers and the living room's step-down floor.



L-SHAPE PLAN has a 38' gallery zoning bedrooms from the open-planned living area.



LIVING ROOM has a raised fireplace, soffit lighting, and a wide window to rear yards.

Photos: Fred Farish

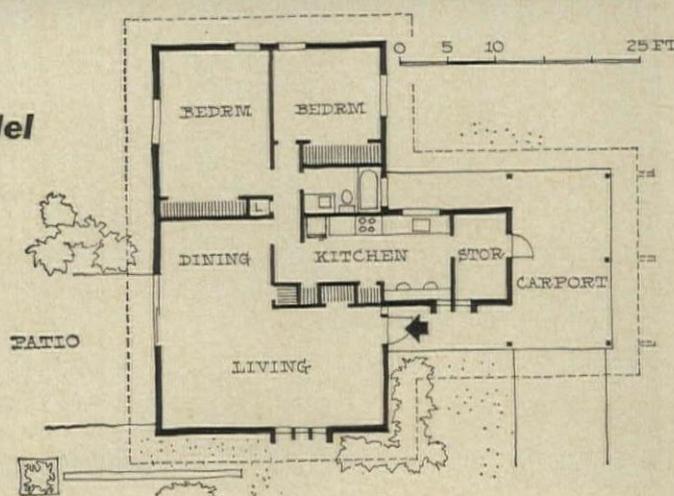




CLEAN DESIGN of the walls and roof make this small, \$14,750 house look much bigger than it is. Roof overhang: 3' to 5'.

... and the simple lines of this two-bedroom model

The house was designed for the opening of a big new Miami subdivision, where Builder Neil Schiff (who usually sells in a higher price range) felt he needed a house at about \$15,000 to attract a broader market. Instead of building a big, too-cheap house, Schiff and Architect Milton C. Harry decided to offer this modest two-bedroom, one-bath house—but to include in the \$14,750 price an extra large living room, a 12' x 16' master bedroom, and the quality appearance of many of the adjoining houses (priced up to \$50,000). Schiff's decision was a good one: He sold 20 of this model in a year at his well landscaped Fairway Pines community.



T-SHAPED PLAN has 1,180 sq. ft. of space. Note separate service entry opening from carport.



LIVING-DINING AREA is bigger (13'10"x24'6" and 10'x12') than in many much-larger houses, is lighted by unusual strip windows.



GALLEY KITCHEN has a narrow dining bar, right, plenty of cabinet space, and a pantry closet (door at right). Door at rear leads to carport.

continued



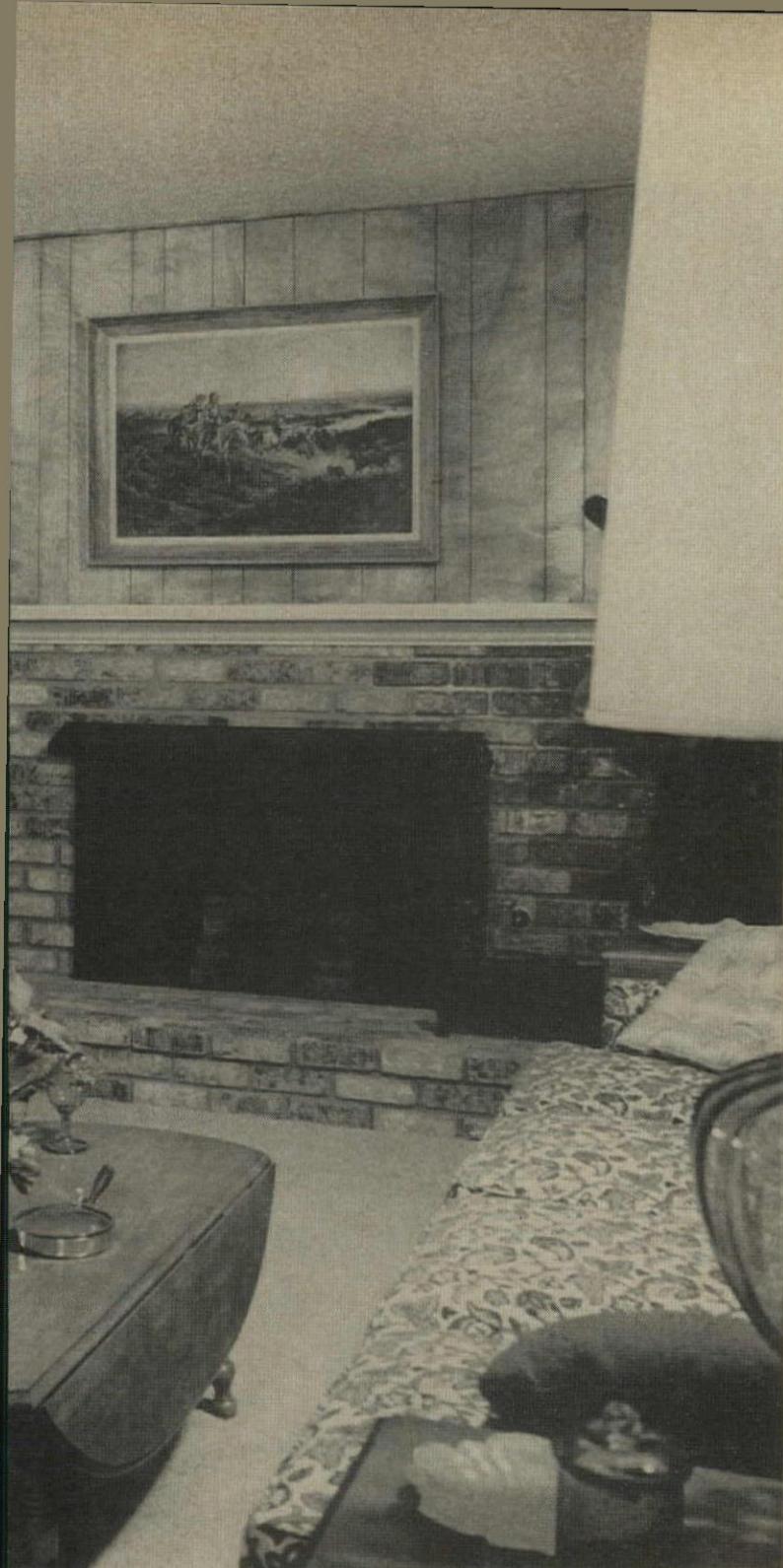
Buyers like the big rooms and the two-generation planning in this California house



FRONT VIEW of model shows one of three facade variations offered with the same floor plan. Utility wires and tv cable are all underground.

This carefully zoned house is directed at today's large—and growing-up—families whose varied age groupings demand living and sleeping areas well defined and separate from each other. The floor plan adapts to either four or five bedrooms (with or without the study), in two areas at opposite sides of the house. The living and activity rooms that serve the entire family act as a buffer zone between the sleeping quarters. Convenient access from garage to family room and kitchen is another popular feature.

The builder, Sunset International Petroleum Corp. (which is developing 12,000 acres outside Sacramento), got a preview of consumer acceptance well in advance of the October 1 opening. It sold 80 houses before opening day; and this house and one other of the ten models offered accounted for four out of five sales. Significantly, the two runaway successes were the most expensive models in the line (\$28,900 and \$29,500). Other houses were priced as low as \$22,500.

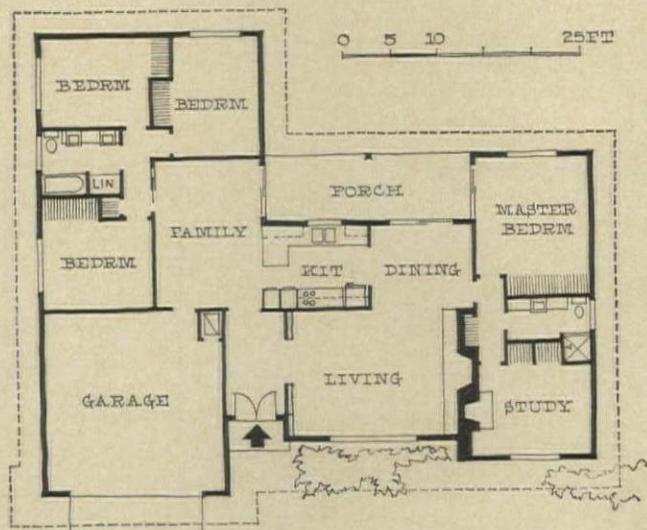


IN FAMILY ROOM, paneled walls reduce maintenance to a minimum, add the warmth of wood.

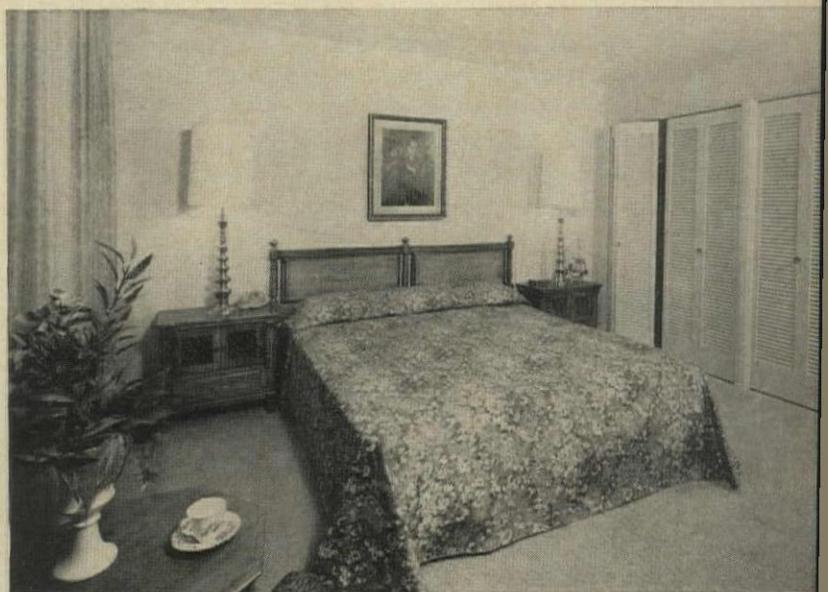


KITCHEN (seen from family room) is completely equipped with appliances, plus breakfast bar.

LIVING ROOM has massive fireplace as focal point, with wood paneling above the mantel. Wall-to-wall carpeting is included throughout the house.



PLAN illustrates complete separation of the two bedroom areas. Sliding glass doors open to porch from family room, dining room, and master bedroom.



MASTER BEDROOM has closets across width of end wall, easily accessible behind folding doors.

High-density housing — garden apartments, high-rise apartments, and townhouses—is on the increase everywhere in the U.S. It's being built on high-cost city land, in urban renewal areas, in the suburbs, and even in exurban areas like New York's Rockland County and Virginia's Fairfax County. And it is a key ingredient of planned unit development, the new planning approach that has led FHA to write a whole new set of land-use regulations (see NEWS).

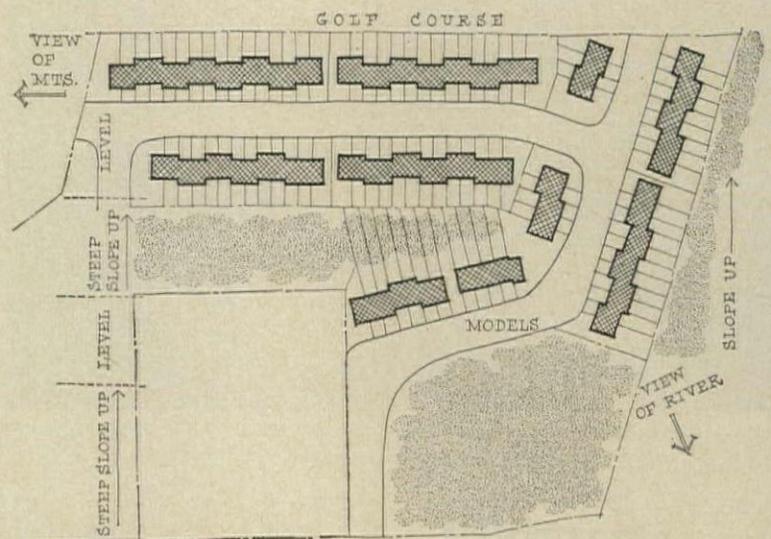
The remarkable thing about much of this high-density housing is that it is now being built for sale instead of for rent. Multi-family units accounted for 37% of private nonfarm housing starts in the first half of this year. Rental apartments comprise the lion's share of this total. But while government housing statisticians do not break out for-sale units among multi-family structures, reports from most major markets show a steady rise in the number of townhouses and apartments sold as co-ops and condominiums or in fee simple.

Why this swing to high-density, for-sale housing?

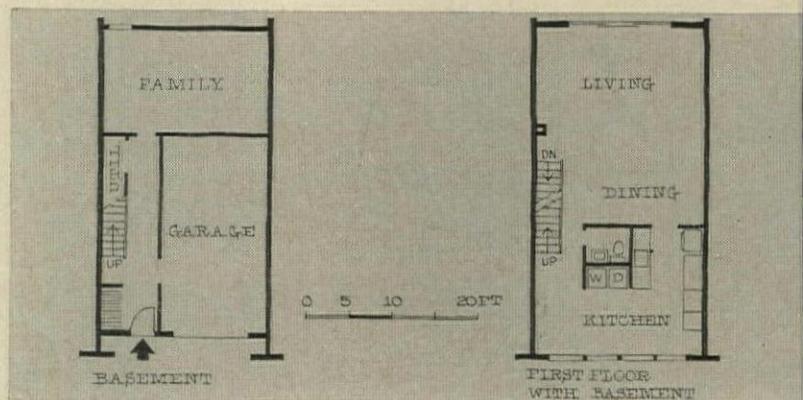
One factor, of course, is the rising cost of desirable land. Another is the growing desire of people, particularly retirees, for the tax and investment advantages of home ownership without the problems of house and grounds upkeep. A third factor is the recent passage—so far, by 38 states—of enabling laws that spur the wide use of FHA-insured condominium mortgages. (Condominium is a form of co-op in which apartment residents own their own units but share ownership of the land, walls, hallways, and other common areas.) And a fourth factor is the increasing willingness of local planners to accept appropriately placed, thoughtfully designed high-density housing. Take the townhouses and apartments on the following pages, for example: Their essential characteristics are pleasant design, skillful (though compact) plans, some provision for private as well as public outdoor living, and land planning that creates an inviting community despite the concentration of units.



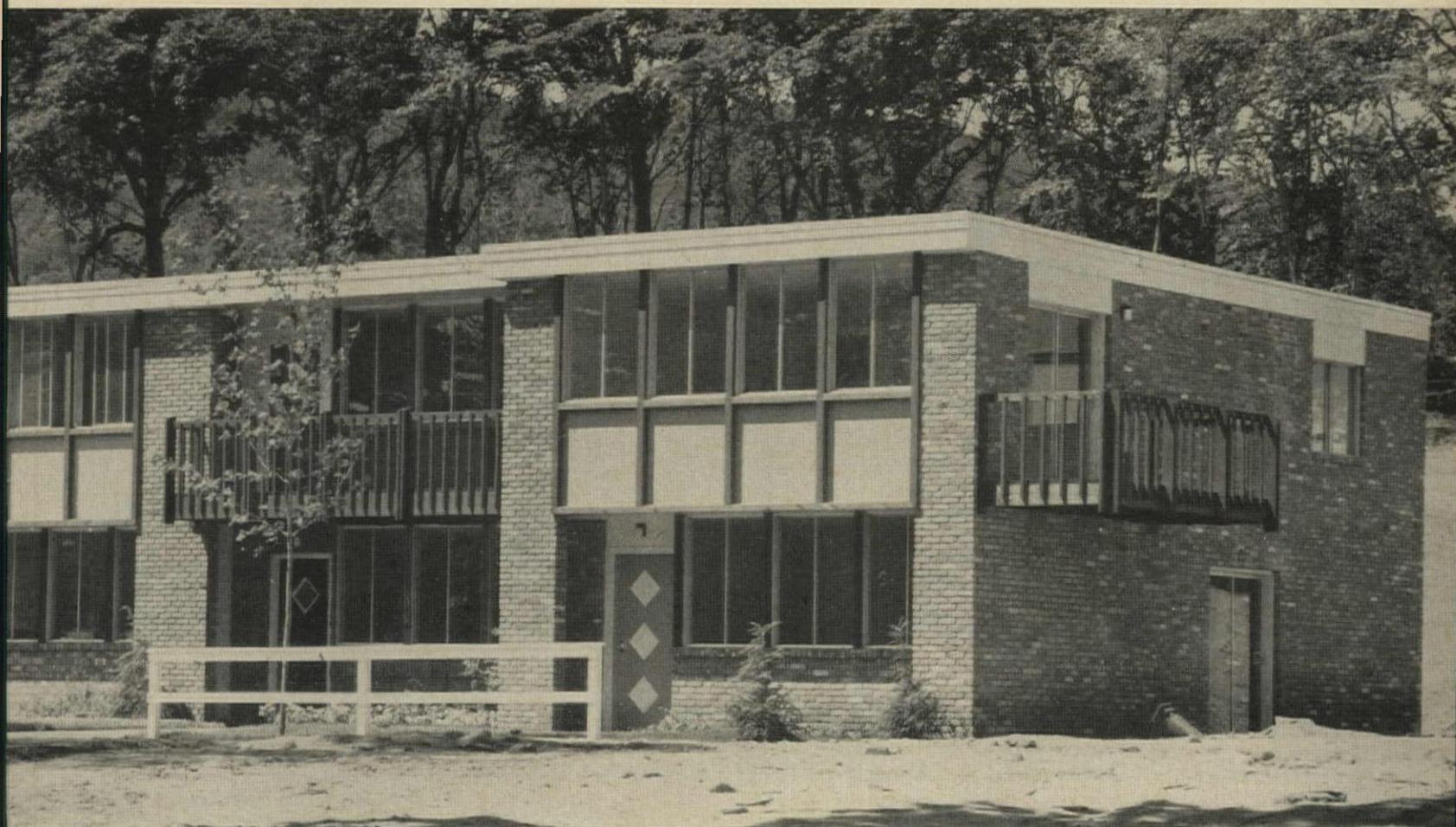
Photos: Bernie Singer



SITE PLAN puts houses on level land, saves trees as privacy screens on steep slopes. Houses have views of Hudson River, golf course, and mountains.



27 FLOOR PLANS, some at extra cost, were made available with different combinations of the room arrangements shown here. Among other things,



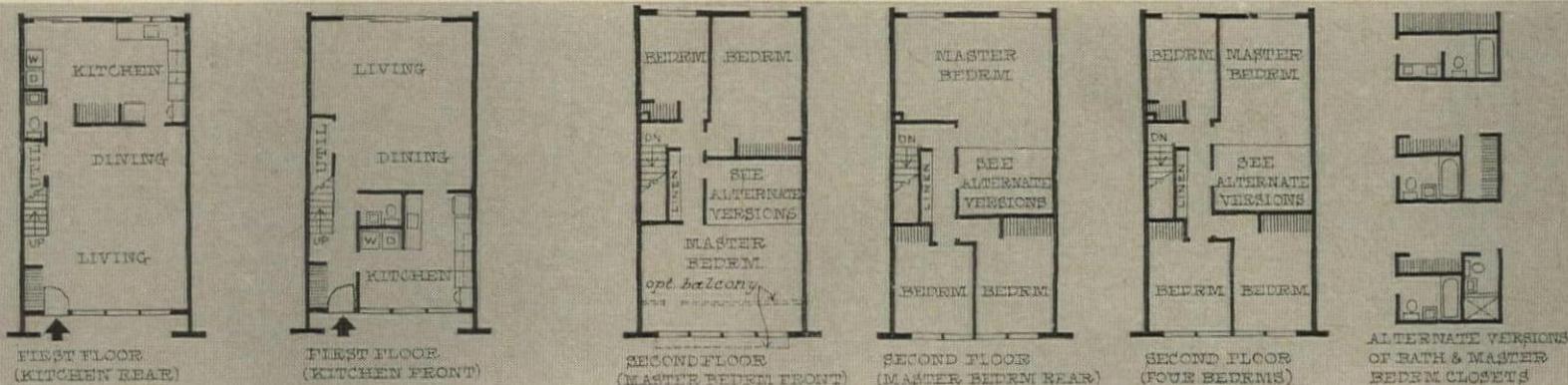
WALL-TO-WALL WINDOWS dominate townhouse facades, are set off by vertical brick panels that define units. Architect: Matthew J. Warshauer.

Townhouses in an exurban market: a 99-unit sellout in four months

And these units in New York's Rockland County were snapped up while sales were lagging for competing townhouse builders. What gave them the edge? They offered a lot of space for the money—1,338 sq. ft. for as little as \$15,990 (\$11.95 a sq. ft.). They were skillfully sited for privacy and views on high, wooded land (plan at left). They gave buyers a choice of 27 floor-plan combinations (below). And their plans and designs were distinctive enough to win a national award in the *McCall's* Home Certification program. The project, called Four Seasons, and two others in the same area were the first townhouse enterprises since World War II in Rockland and Westchester Counties, where tight zoning has generally ruled out high-density, for-sale housing. The houses were built by Fred Picker and Howard Beck on 14 acres developed by Northern Properties Inc.



LIVING ROOM opens to paved rear patio, an optional extra. Dining area is at right.



buyers got a choice of front or rear living rooms, three or four bedrooms, and one or two bathrooms. And on lots that sloped from rear to front, they

were offered a basement with a garage, entered from the front, and a roughed-in recreation area. All houses have the same over-all dimensions—20' x 37'.

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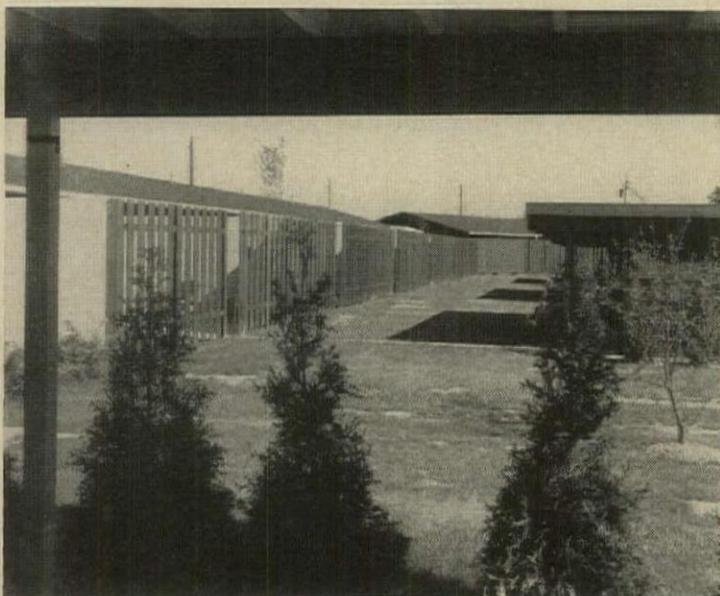


VIEW FROM END OF CUL DE SAC (see land plan below) shows how front carports and fences of front patios screen every house from the street.

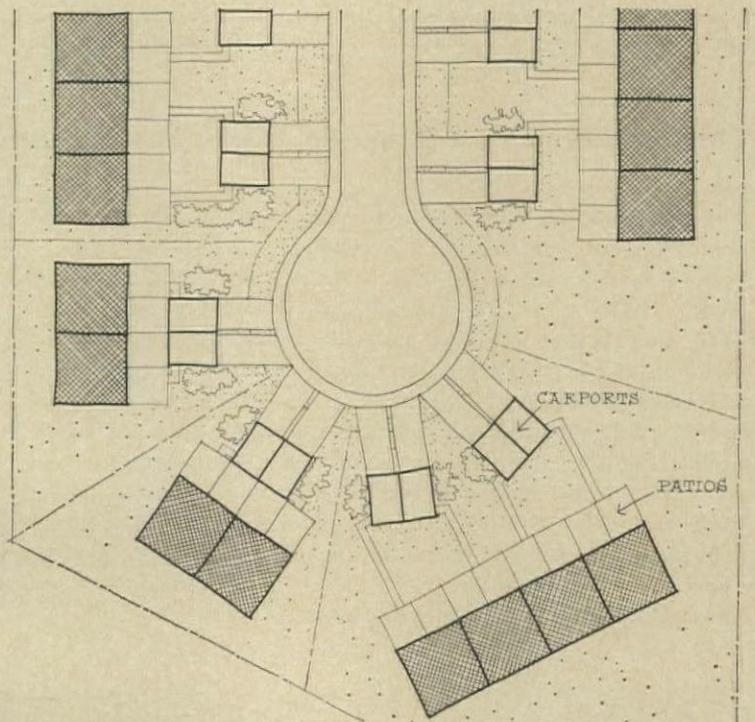
Townhouses in suburbia: a 28-unit sellout in two months

"I could sell a thousand more if I really promoted them and if I could get land zoned for them," says Builder Robert F. Schmitt of Berea, Ohio.

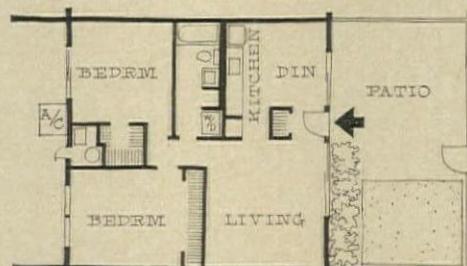
The \$13,500 townhouses, ten miles from downtown Cleveland, are the first high-density venture by Schmitt, who is nationally known for his streamlining of building methods (TAMAP, NAHB Research Institute). Their price included air conditioning, double-glazed windows, carpeting, a washer-dryer, all kitchen appliances except a dishwasher, a private paved patio, landscaping, and "absolute noise control" between units (two insulated 2x4 walls sandwiching a 9" insulated cavity with no openings for electrical or plumbing outlets). Buyers—mostly widows and semi-retired couples—were offered 90% mortgages, but all made larger down payments, and 50% of them paid cash.



OPEN AREAS between patios, left, and carports and building exteriors are maintained by homeowners' association which charges residents \$6 a month.



SITE PLAN (only partly shown here) puts houses behind carports and fenced front patios and up to 85' from street, which ends in landscaped cul de sac.



FLOOR PLAN, designed for families without children, is 810 sq ft., has compact kitchen-bath-laundry core and front and rear indoor-outdoor living.



BRICK-FACED APARTMENTS, designed by Architect Joel Robert Hillman, were built in an established area and set off by extensive landscaping.

Condominiums on prime close-in land: a 32-unit sellout in ten days

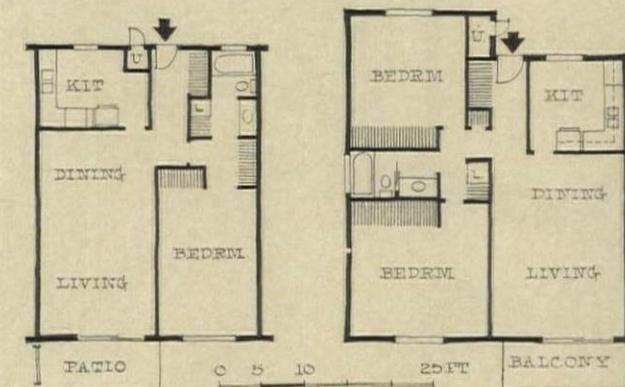
And that was only the beginning. Encouraged by the quick sellout—and by a turnout of 2,000 visitors on opening weekend—Chicago's Dunbar Builders has started 300 similar condominium units on five other sites and is planning 200 more. Says President Herbert M. Rosenthal: "For the first time since 1948 we are selling well ahead of construction."

Dunbar's first condominiums, also the first in the Midwest, were opened under common real estate law almost five months before Illinois' condominium law went into effect (July 1). The project, called Fountain View, is in an established residential neighborhood seven miles from the Loop. Other sales features were air conditioning, electric heat, carpeting, private patios or balconies, fully equipped kitchens. Prices: from \$15,990 for one-bedroom to \$22,000 for two bedrooms with down payments as low as \$1,600.

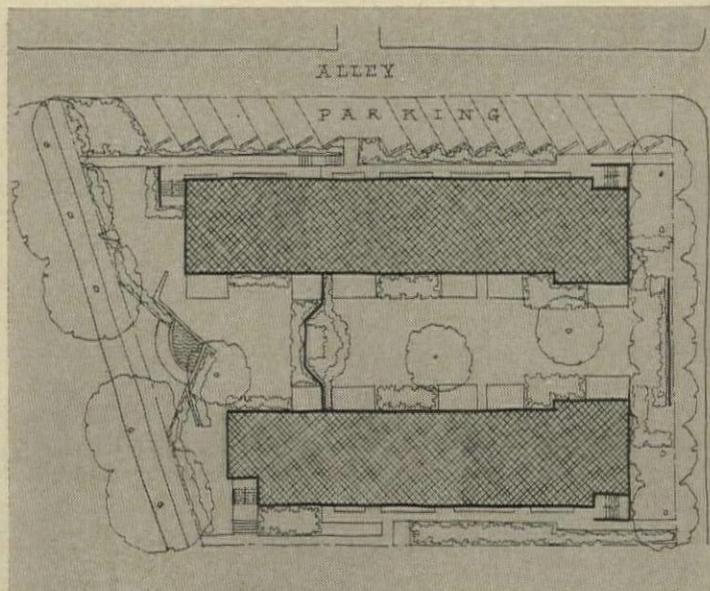
Photos: Hedrich-Blessing



LANDSCAPED MALL extends the length of the site between the two buildings. Deep roof overhangs shelter balconies and add interest to facades.

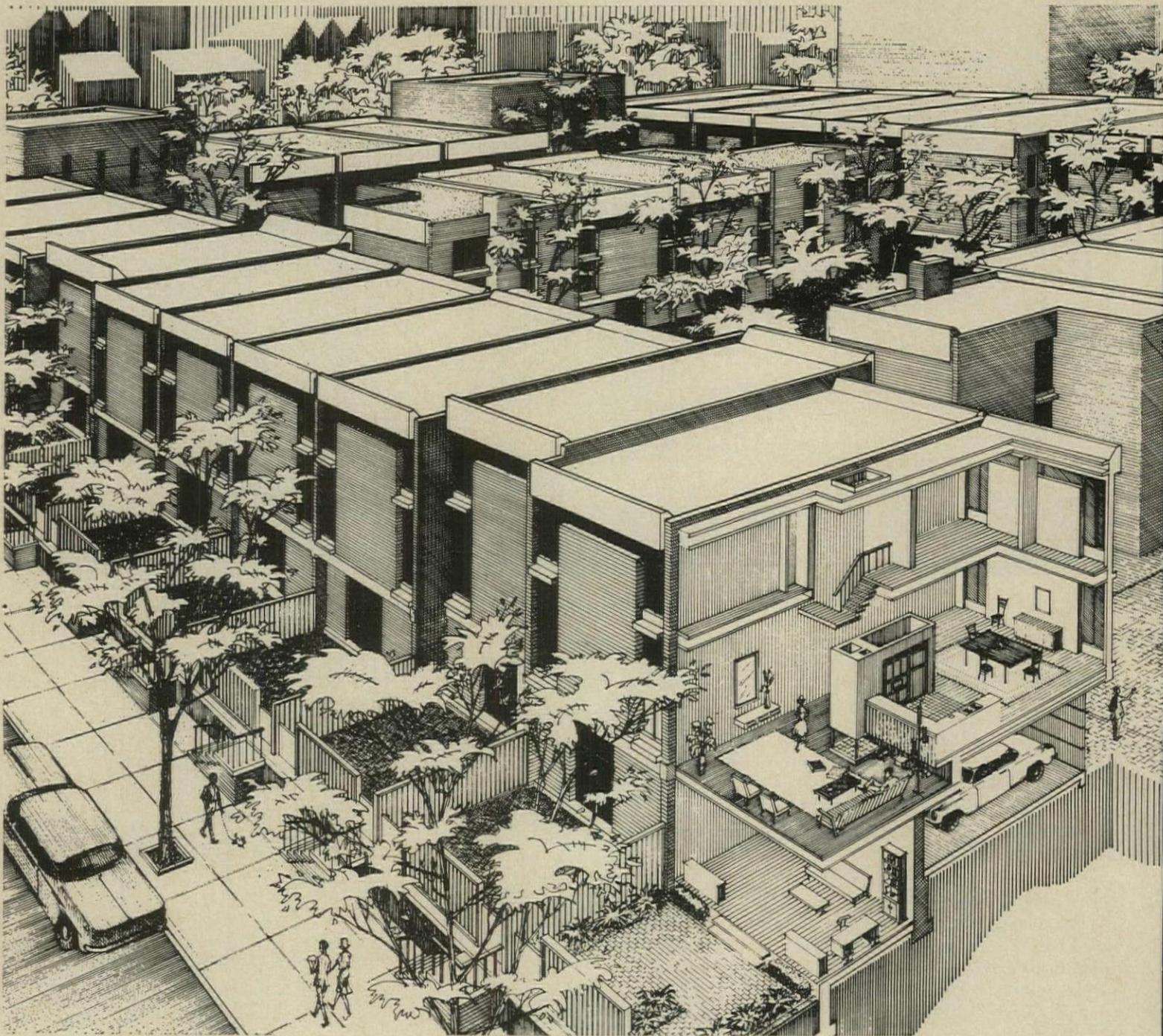


FLOOR PLANS of one- and two-bedroom units provide for house-size kitchens (eating space for four persons) and large living-dining rooms.



LANDSCAPING PLAN, by Landscape Architects Dean & Novak, contributed to the project's success. Buyers' monthly payments cover garden upkeep.

continued



Middle-income townhouses in a renewal area: smooth selling

Sales are steady—at five units a month—for three good reasons:

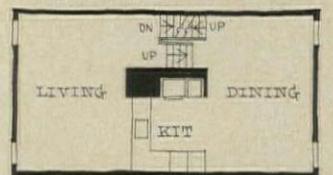
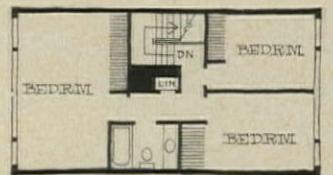
1. This 64-unit project, University Mews, is located in the University City area of Philadelphia, just across the river from downtown and close to five of the leading colleges and hospitals of the city. (It is approved by the residential development program of the West Philadelphia Corp., organized by the five institutions to turn the tide of urban decline in this old neighborhood.)

2. Builder-Realtors Maurice Hertzfield and Irwin Horowitz teamed with Architect Ronald C. Turner to produce a high-density plan that rings the project with walled gardens and spots pleasant landscaped commons amidst the units.

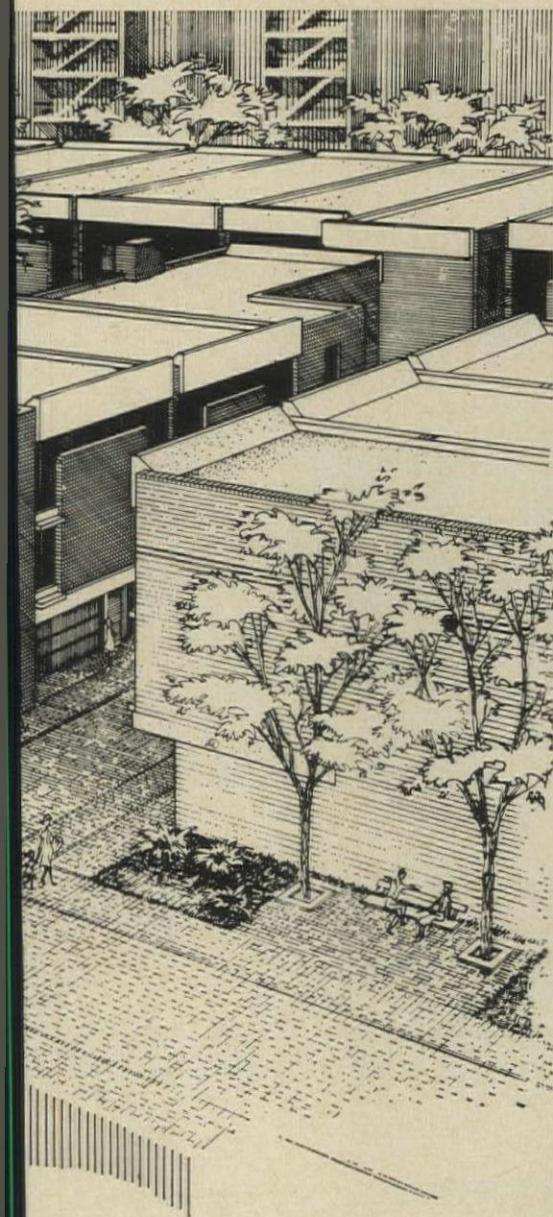
3. To reach the middle-income market, the builders set prices at \$22,000 for two bedroom units, \$29,500 for three bedroom units; and insisted that each unit have an attached garage, important to Philadelphia buyers.

The builders plan more high-density building: "All we need is the permission of local authorities for more high-density land use."

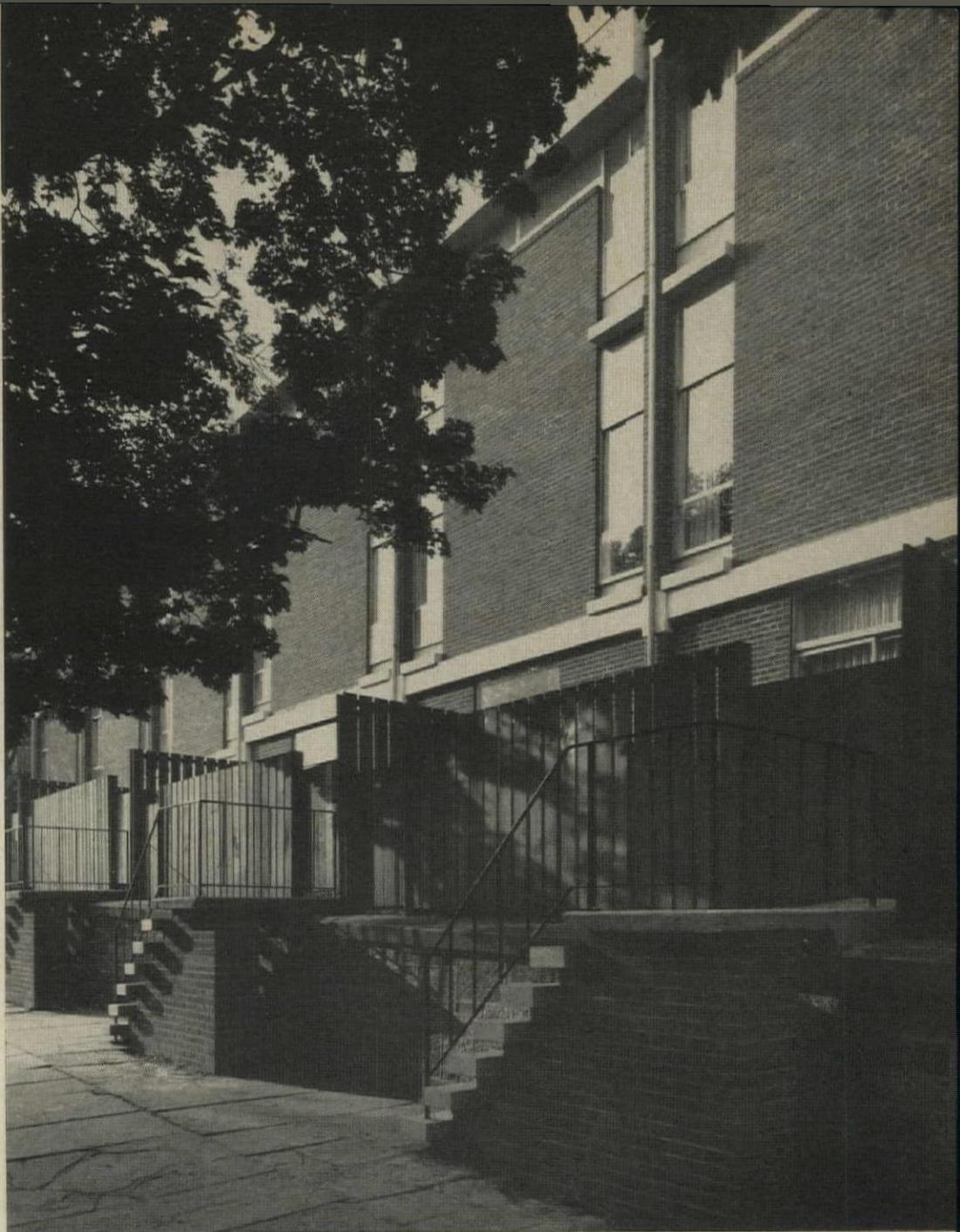
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LARGEST PLAN (shown in cutaway above) is 20' wide, has three bedrooms, 2½ baths, 14' study.



PERSPECTIVE CUTAWAY shows multi-level planning of units on a site that slopes up from a dedicated street, left, to higher, interior lots reached from private streets. Each unit has a one-car garage. Room at lowest level in cutaway is a study; rooms at top are bedrooms.



BRICK AND STONE EXTERIORS are in Philadelphia tradition. Steps lead from perimeter street to walled gardens of units' studies.

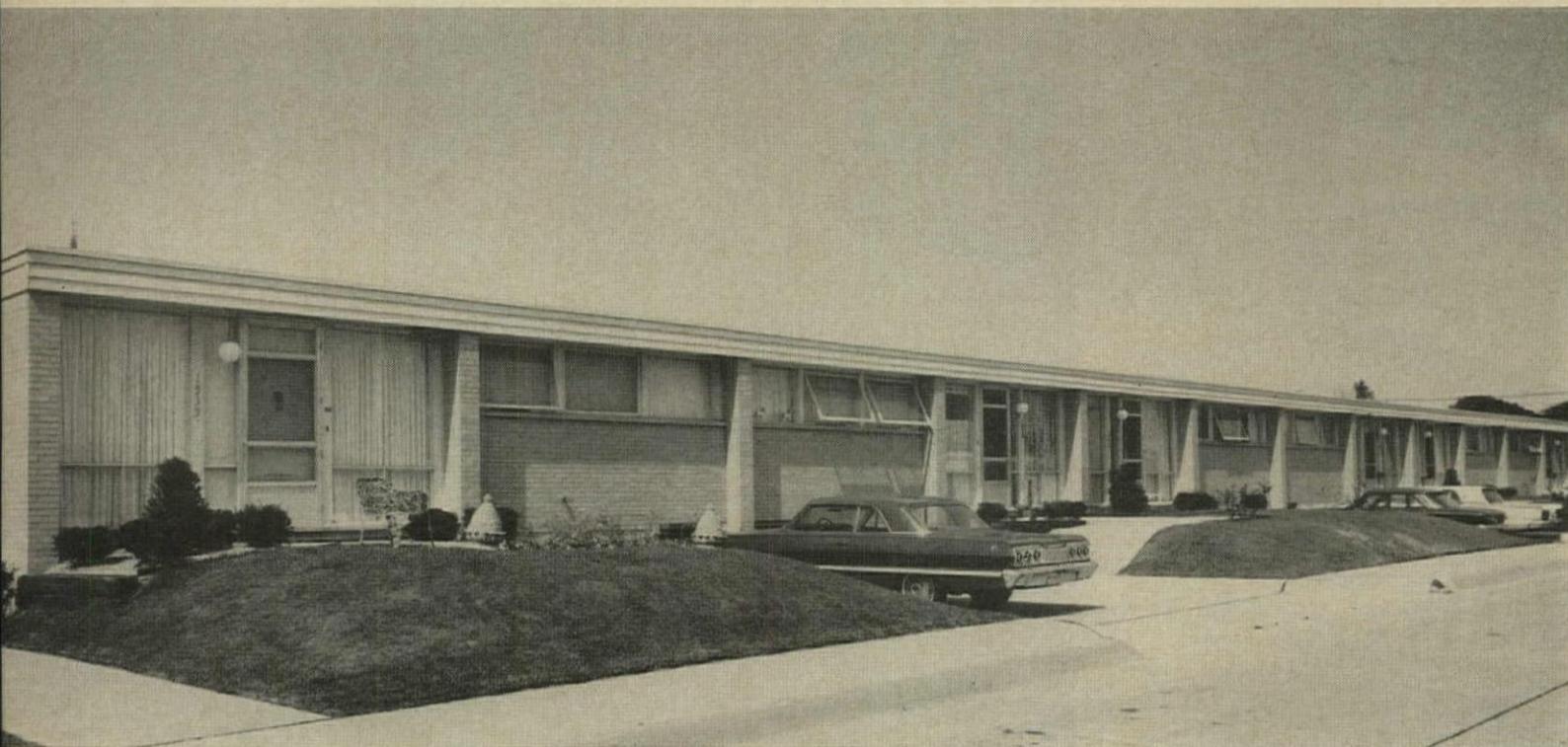
OPEN STAIRWELL lets kitchen and dining area, background, borrow light and space from the high-ceilinged living room, foreground.

Photos: Lawrence S. Williams



KITCHEN-DINING AREA, is on its own level a few steps up from the living room. Staircase, right, leads up to the bedroom level.





Photos: Don Buker

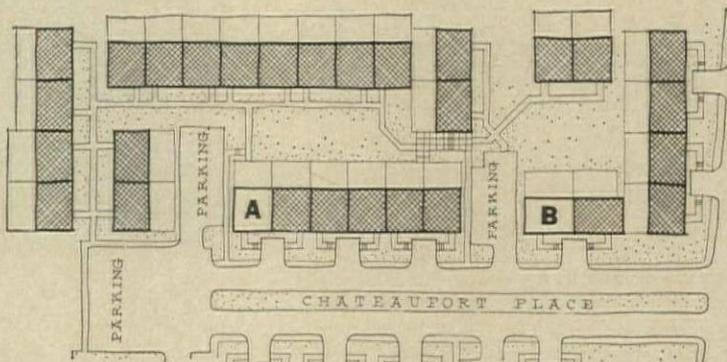
ARTFUL GRADING adds height to long, low facade; plays down drives by tucking them between front yards. These are "A" units (plan, right below).

Co-ops in an urban-renewal area: a 60-unit sellout in less than a year

These three bedroom, two-bath townhouses offer middle-income buyers all the amenities of suburban living within walking distance of downtown Detroit.

Built by Edward Rose & Sons in Detroit's Lafayette Park redevelopment area, the integrated project (about 15% of the buyers are Negroes) was financed under FHA Sec. 213 (cooperatives). Buyers paid \$500 for a share of stock in the co-op. Monthly payments are \$165 for "A" units (exterior photo above) and \$185 for the larger "B" units (interior photo below).

The houses, designed by Architects Lorenz & Paski, have full basements, rear living areas with big windows and glass doors facing into private, fenced-in yards. All units are air conditioned. Kitchens are fully equipped (range, oven, vent hood, refrigerator, freezer, and disposer).



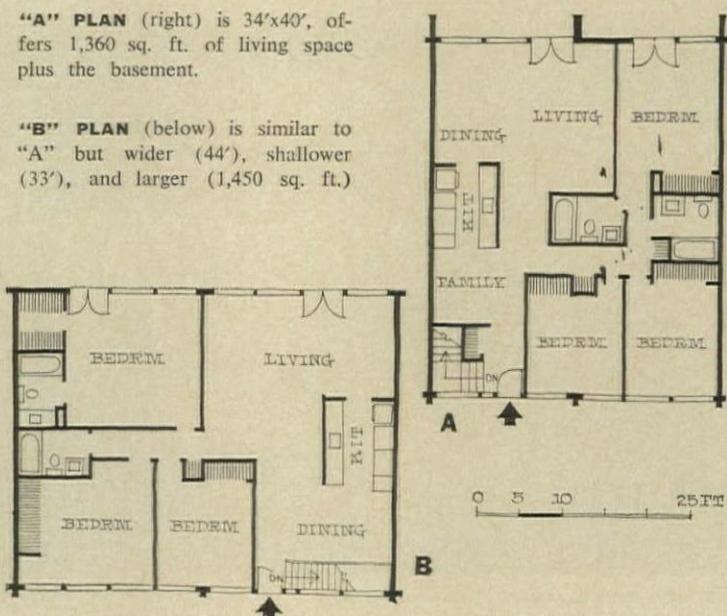
SITE PLAN limits auto traffic to Chateaufort Place, which enters center of project. Only half of site is shown here; other half is identical.



LIVING AREA of "B" unit (plan at right) is 21'9"x17'x7". Pullman kitchen is behind swinging doors; dining area is in background.

"A" PLAN (right) is 34'x40', offers 1,360 sq. ft. of living space plus the basement.

"B" PLAN (below) is similar to "A" but wider (44'), shallower (33'), and larger (1,450 sq. ft.)





TRADITIONAL MODELS, with brick façades and colonial details, attracted 2,000 visitors, 20% of local population, before they were finished.

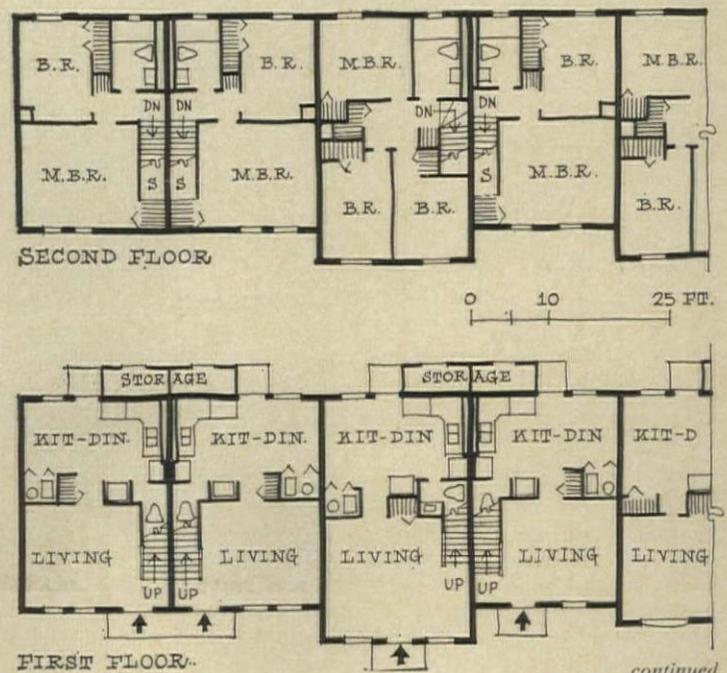
Townhouses in the Florida market: 80% sold before opening day

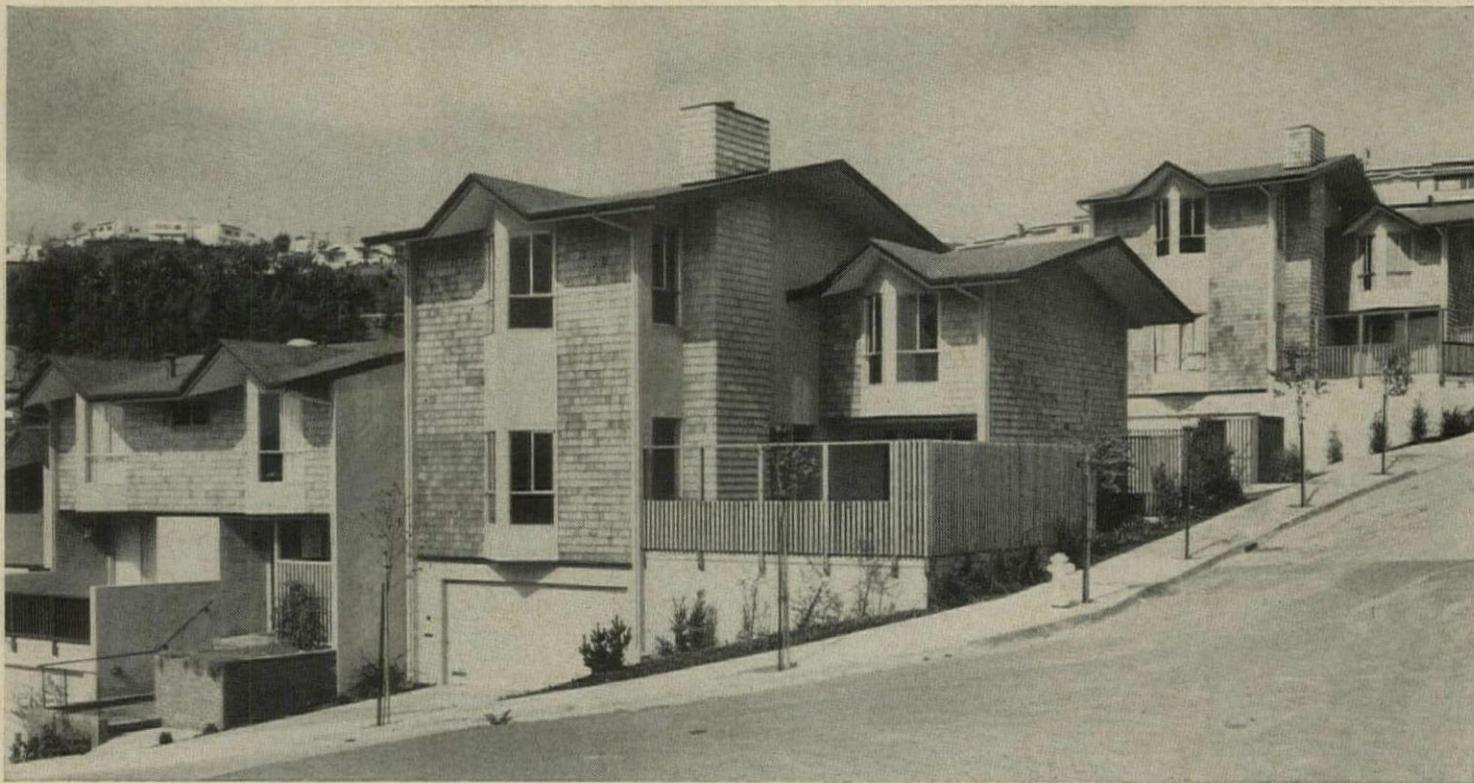
"By the time we finished the first of our six models (above), we had already sold all but four of the houses in our 20-home project," reports Builder-Developer Daniel M. Knoebel of Vero Beach.

The two-story, traditional houses are strikingly like the Bollinger-Martin models in Louisville that sparked a nationwide surge in townhouse construction after they were shown on HOUSE & HOME's cover in March 1961. But there are differences: Knoebel included a lavatory on the first floor, and, more importantly, his houses are U. S. Steel prefabs with steel-framed wall panels. The houses have two and three bedrooms, are priced from \$11,500 to \$13,000. Buyers, mainly retirees, were offered 15% down payments, but most paid 30% or more, and some paid all cash.

Knoebel, now U. S. Steel Homes' Florida representative, says other builder-dealers are now building 334 similar U. S. Steel units (some with four bedrooms and some for rent) in West Palm Beach, Clearwater, Fort Lauderdale, and Cape Canaveral.

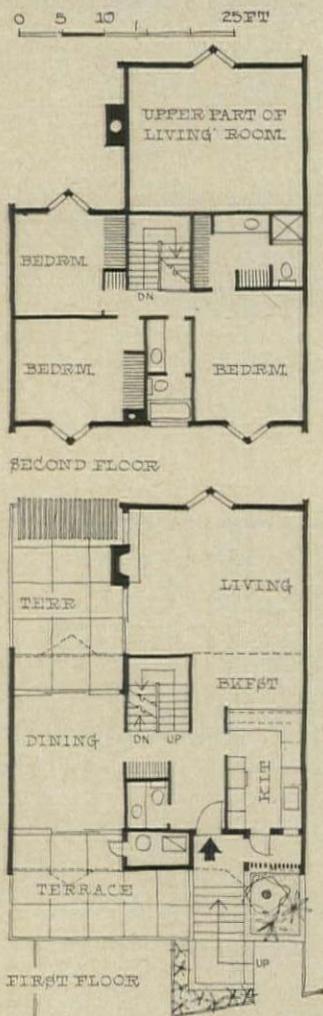
TWO-STORY PLANS of two- and three-bedroom prefabs have 816 sq. ft. and 1,020 sq. ft. of living space plus outside storage areas.





TWO-STORY UNITS are all built on a steeply sloping site, are unified in appearance by pitched roofs, striking bay windows, and wood-shingle walls.

Big-family townhouses on an urban renewal site: 22 sales at \$40,000 and up



TYPICAL PLAN for a three-bedroom unit shows two-story living room, sheltered patio. The space over the living room is used for a fourth bedroom in some models.

These three- and four-bedroom units by Galli Construction Co. are "selling steadily"—even though they are the highest priced townhouses in Diamond Heights, an urban renewal area of San Francisco. Galli bought 63 improved lots (for \$6,000 to \$8,000) from the redevelopment agency, spent additional money to engineer the steep hillsides for the big houses. Architects Hayes & Smith, developed three- and four-bedroom units chiefly because they and the builder agreed there was a shortage of large-family houses in close-in locations. Says the builder: "This is the first time in our 38 years of building that we used architects—but we're sold! We pay more for design, but we get more." Prices of the units range from \$40,000 to \$45,000. This was also the builder's first experience in urban renewal: "Next time we do this, we'll know how to do even better."



DINING-KITCHEN AREA, close to the front door, has a low ceiling which contrasts dramatically with the adjoining two-story living room.

STRIKING PATIO, open to living room through glass wall, is formed by L-shaped plan and wall of adjoining unit. It is screened from street by a lattice fence.



To sum up . . . A house is a best seller because it includes not just the features that buyers expect in a house, but features they do not expect. Besides being a well designed, well equipped house, the best seller includes enough extras—in plan ideas, interior design and appointments, appliances and materials—so the buyer knows he is getting more for his money.

Because this year's extra is next year's standard feature, just keeping up with the market can be a problem to builders. The checklist which follows includes the outstanding features HOUSE & HOME's editors found in visiting the best-selling houses of the country's most successful builders. Just which is standard and which extra will vary with the local market and the price range of the house, but in general it can be said: If your models include two-thirds of these listed features, you're probably at least abreast of the market. If they include appreciably less, sit down and do some serious thinking. Your buyers probably expect more from you.

Plan

- L-, H-, or T-shaped plan for one-story models
- Double front doors
- Central entry to distribute traffic to all living areas
- Three or more bedrooms in one-story models
- Four or more bedrooms in multi-story models
- Two or more baths in one-story models
- Two baths in the upper level, at least a half bath on the lower level of multi-level models
- Separate dining room
- Family room well zoned from living room
- Two-car garage
- Guest closet close to front door

Kitchen

- Luminous ceilings
- Lighting over work surfaces
- Plastic-faced or prefinished wood cabinet doors
- Laminated or tile counter tops
- Pantry closet
- Vinyl or vinyl-asbestos resilient floor
- Dining space or eating bar
- Built-in oven, or double oven
- Warming oven
- Built-in or drop-in range
- Garbage disposer
- Double sink
- Single-control mixing faucet
- Spray hose
- Dishwasher
- Refrigerator-freezer
- Freezer
- Barbecue-rotisserie
- Exhaust hood and fan

Baths

- Double lavatories in at least one bath
- Vanities with hard-surface tops
- Storage space below vanities
- Ceiling-high mirror over vanities
- Luminous ceiling or valance lighting
- Tile or laminate walls
- Ceramic tile floors
- Coated wall coverings above tile
- Colored fixtures

- Ventilated linen closet
- Large medicine cabinets
- Tub enclosure
- Single-control mixing faucets
- Ventilating fans
- Auxiliary heaters

Laundry

- Located in bedroom corridor or utility room (not basement)
- Washer and dryer, or combination unit
- 220-v. outlet for dryer
- Shelves over appliances
- Lighting over appliances
- Drip pan for washer connection

Bedrooms

- Generous dimensions (at least 10'x10')
- Big master bedroom with sitting area (12'x20' is none too big)
- Dressing room off master bedroom with mirror and make-up lighting
- Walk-in closets
- Full-height sliding or bi-fold closet doors with ventilating louvers
- Full-length mirror
- Built-in dresser drawers
- Sliding glass door opening to master bedroom terrace

Interiors, general

- Cathedral ceilings over living area
- Sunken floor in living room
- Prefinished paneling or natural wood on at least one wall of living or family room
- Fireplace
- Built-in cabinets or bookcases in family or living room
- Washable wall coverings in corridors and family room
- Quality line light fixtures
- Quality line door hardware
- Hardwood flooring or carpeting
- Stone, tile, or high-quality resilient flooring in entry

Outdoor living

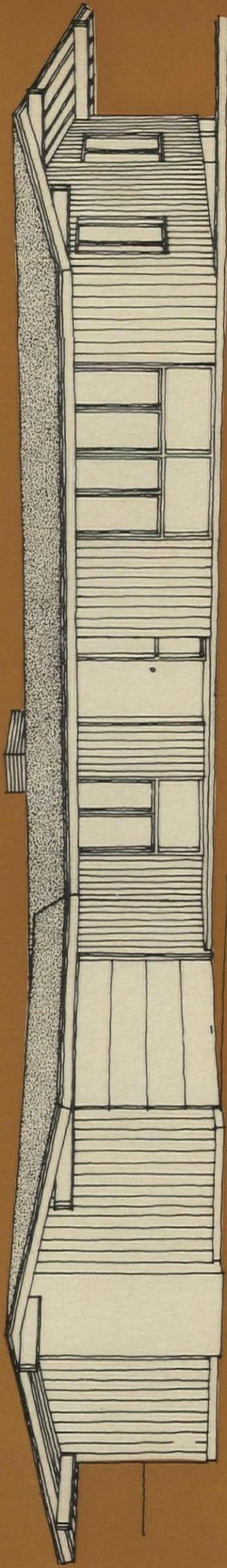
- Landscaping above FHA minimum standards
- Fully sodded lawn
- Privacy fencing in rear yard
- Concrete or stone terrace or wood deck
- Sliding glass doors to outdoor living area
- Two or three hose bibs
- Underground sprinkling system
- Outdoor lighting

Exterior materials

- Minimum maintenance surfaces (brick, block, prefinished wood or aluminum siding)
- Insulating glass windows
- Aluminum storm and screen doors and windows

Utilities and equipment

- Air conditioning
- Electronic air filter
- Circuit breakers
- Minimum of 100-amp. electrical service
- Underground utility lines
- Glass-lined, fast-recovery, hot-water heater
- Full thick insulation (6-4-2)
- Telephone outlets in several rooms
- Electric garage door opener
- Water softener



Want to know how to give a simple, good-looking house like this some real charm and sales appeal? Here is . . .

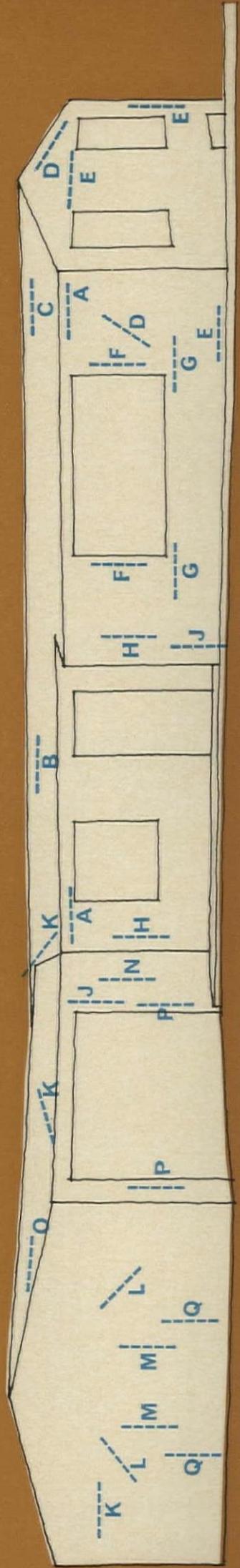
A Design-It-Yourself Kit

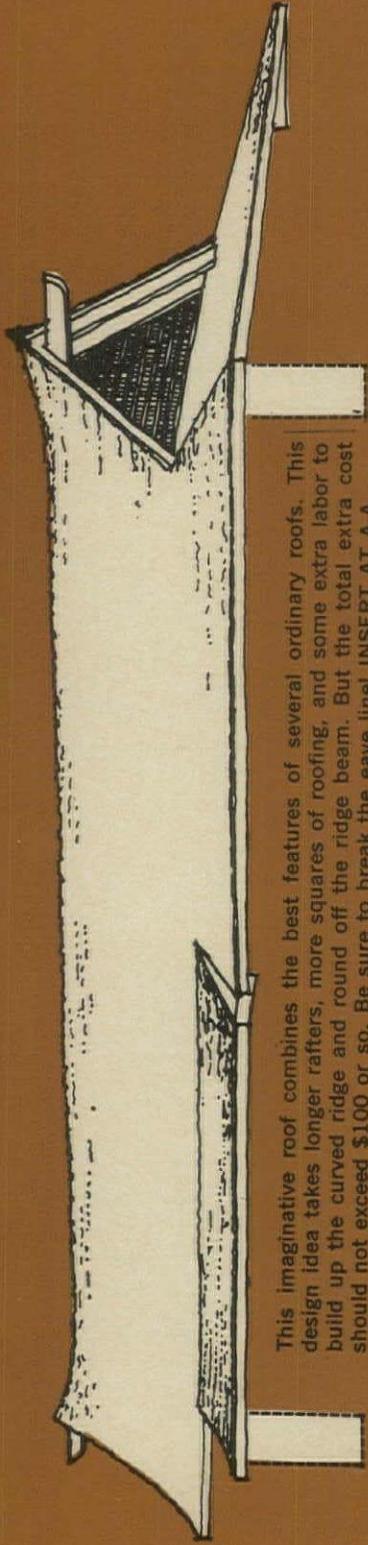
. . . for those who know how to design better than anybody. In convenient cut-and-try form that lets you design a Complete Line of Houses in one morning or less! Without expensive professional help! Be the first in your neighborhood to try everything!

How to use this kit:

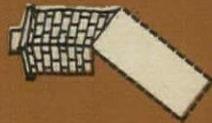
STEP 1. Instead of studying House & Home articles, consulting an architect, or even shopping your nearby competitors in search of good design ideas to borrow, save valuable time by starting with the All-Purpose Basic H & House shown below! Do **not** concern yourself with the floor plan! You can work this out later when the essentials of exterior styling are settled.

STEP 2. Now the fun begins! Select your favorites from the broad choice of Builder-Tested Tack-On Design Details on the next two pages. Cut out the ones you like. Each cut-out is equipped with convenient tabs designed to fit snugly into the marked slots on the basic house. One word of caution: be patient! If your first combination of Tack-On Details does not give the effect you want, try again. We guarantee satisfaction within One Hour!





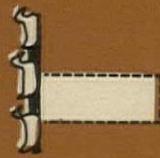
This imaginative roof combines the best features of several ordinary roofs. This design idea takes longer rafters, more squares of roofing, and some extra labor to build up the curved ridge and round off the ridge beam. But the total extra cost should not exceed \$100 or so. Be sure to break the eave line! INSERT AT A-A.



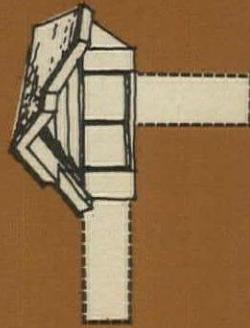
The chimney is really an essential, but give it that Tacked-On look by making it as skinny as possible. Avoid massive, authentic look. INSERT AT B.



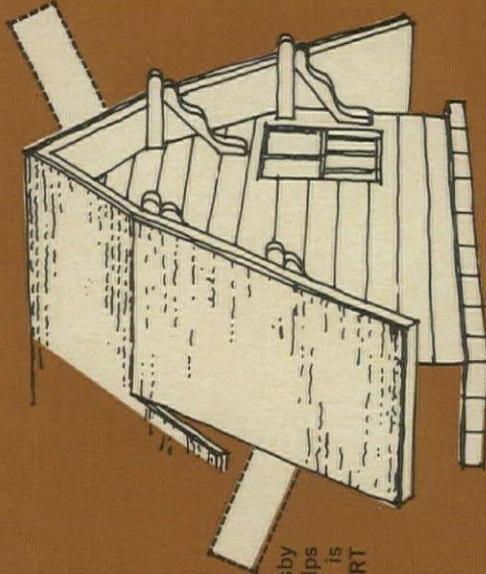
Plenty of vent stacks dress up the looks of any house. With enough luck in floor planning, you can run as many as five stacks through the roof on the street side. INSERT TO TASTE.



A parade of ducks, readily cut from scraps of plywood, adds a rural flavor. If placed on roof ridge, make sure they face the nearest water. INSERT AT C.

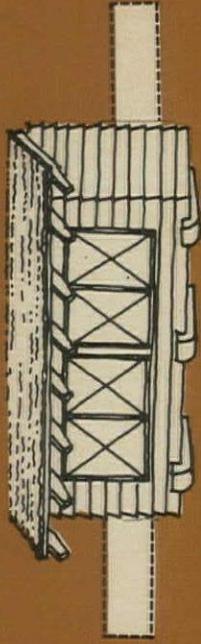
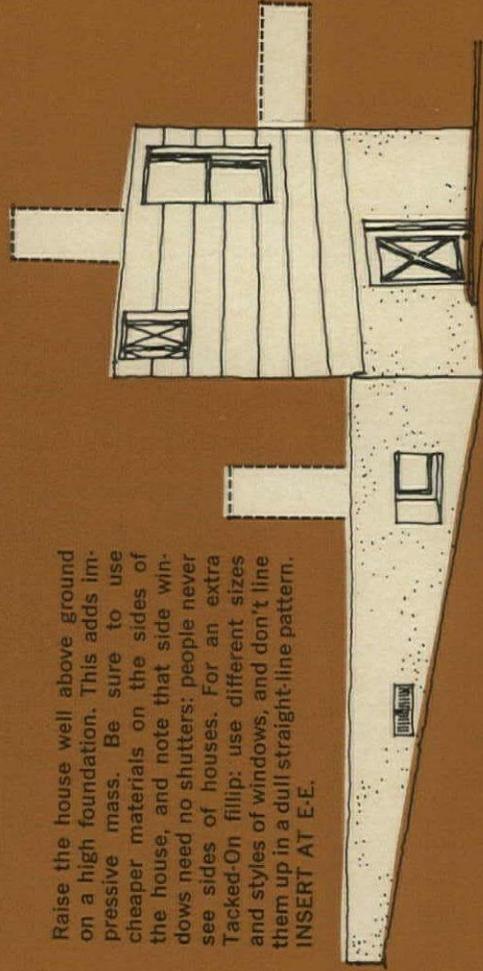


Fake dormer not only gives passersby something extra to look at, but helps fool buyers that a skimpy attic is really a useful living area. INSERT AT RANDOM.

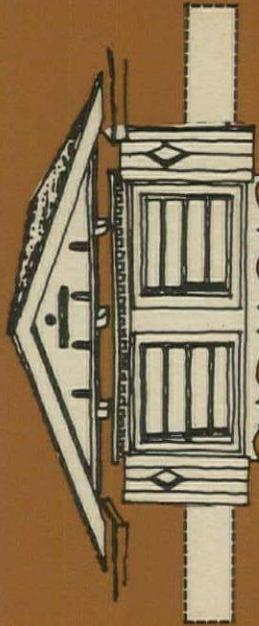


While an entire gambrel roof is expensive to frame, do not hesitate to Tack-On a little of this familiar colonial or barn detailing at one end of your house. It creates a fetching contrast with the thatched-roof detail shown above. INSERT AT D-D.

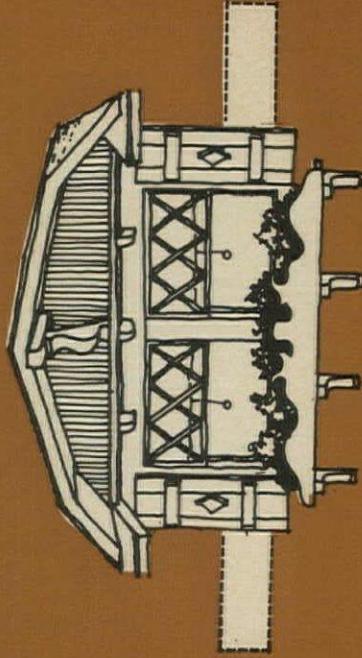
Raise the house well above ground on a high foundation. This adds impressive mass. Be sure to use cheaper materials on the sides of the house, and note that side windows need no shutters; people never see sides of houses. For an extra Tacked-On flourish: use different sizes and styles of windows, and don't line them up in a dull straight-line pattern. INSERT AT E-E.



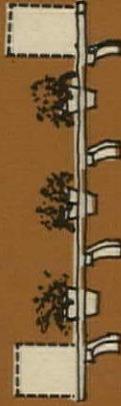
Our GOOD picture window—the Western Shack version of a beloved American classic design feature. This Tack-On detail actually extends out from the house—a low-cost extra that can be included right in the price. INSERT AT F-F.



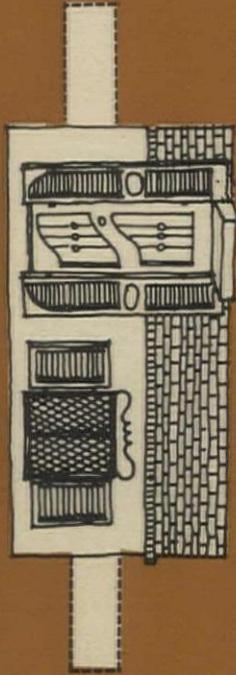
Our BETTER picture window combines many appeals: a dovetail, dentils over the window in the Greek Revival style, and Contemporary Shutters with strong vertical lines that contrast smartly with the horizontal muntins of the windows. INSERT AT F-F.



Our BEST picture window—a truly deluxe model that allows you to Tack-On design interest you may have lost elsewhere—the gambrel roof, the window box (jig-sawed by a whimsical \$4-an-hour carpenter in his down time), and shutters in the ever-popular Slender Shape. INSERT AT F-F.



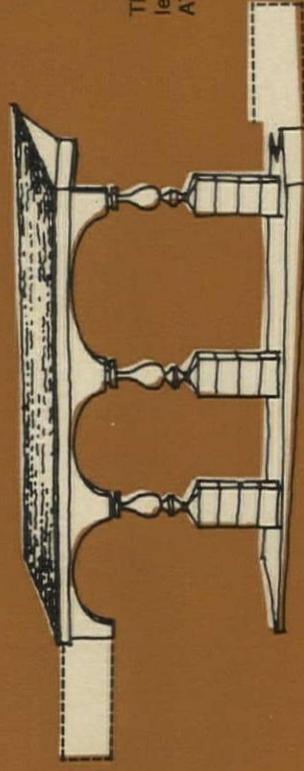
Give that added Tack-On appeal to our Good and Better picture window: add a window box. Our loss leader. INSERT AT G-G.



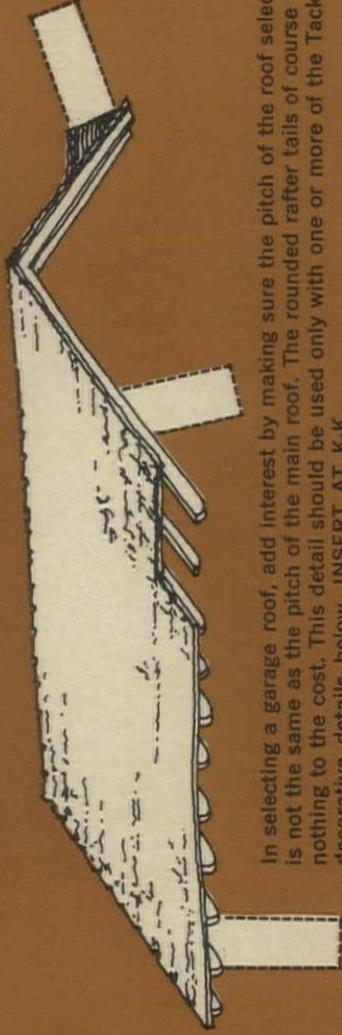
Most buyers go through the front doors of models, so give the entrance all you've got. Avoid simple panel doors, use as many different materials as possible. You never know which is your prospects' favorite! INSERT AT H-H.



Break up the simple lines of the roof and front wall with a porch. This one contrasts plenty of curved lines with straight lines (in the basket-weave fence, which can be made of the cheapest materials). And here is a chance to work in still another material in the planter. INSERT AT J-J.



An alternate porch, this one combining graceful Roman-like arches with the expensive elegance of turned-wood. This top-line Tack-On porch (like many other of our Better and Best details) gives plenty of extra work to your underworked, skillful \$3-an-hour painters. INSERT AT J-J.



In selecting a garage roof, add interest by making sure the pitch of the roof selected is not the same as the pitch of the main roof. The rounded rafter tails of course add nothing to the cost. This detail should be used only with one or more of the Tack-On decorative details below. INSERT AT K-K.



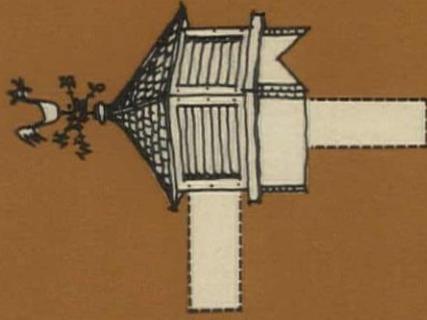
This charming garage addition is in the spirit of the Cape Cod house-plus-additions design. It allows you to add one or more extra materials to the facade of the house. (Do not select a Tack-On garage addition of the same materials as the garage itself). INSERT AT L-L.



This picturesque Tack-On window with colorful frame lets light into Tack-On garage addition above. INSERT AT M.

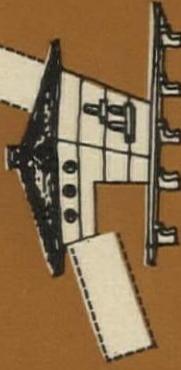


Why use only one heart-warming detail where two will do? INSERT UNDER TACK-ON WINDOW TACKED-ONTO TACKED-ON GARAGE ADDITION. INSERT AT Q-Q

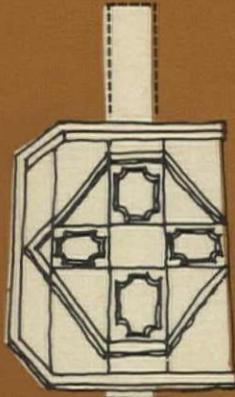


Cupola with fixed weathervane is in Colonial tradition all buyers like. Best place for it is on garage roof, recalling idea of a barn (actual operative cupolas that vent attics are costly). INSERT AT O.

One or more lanterns will help illuminate what you have wrought. But don't spend too much—most prospects visit during the day. INSERT AT N.



Remember our feathered friends! A bird house can readily be fashioned from \$20 worth of lumber in an hour or so. For only a little extra, you can add a perch. If you don't like birds, simply paint in the "holes." INSERT ANYWHERE.

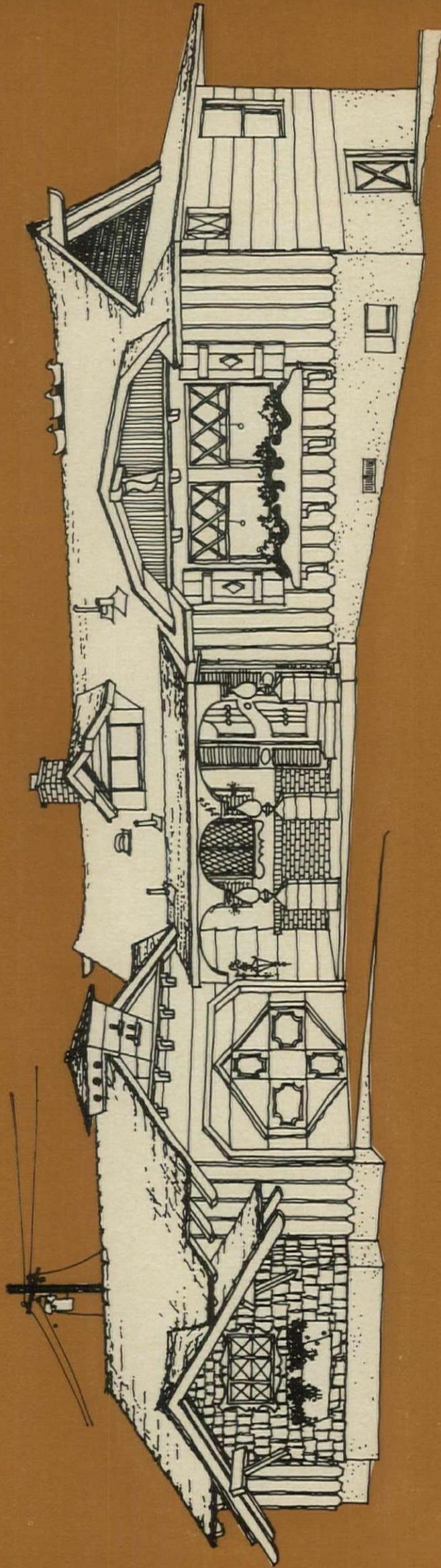


Each garage door offers an unparalleled 7' x 8' opportunity for added decoration. Be imaginative. INSERT AT P-P.



The finishing touch: don't forget telephone poles and electric wires, which can do much to tie your community together. Impress on status-conscious prospects that passersby will know owners have phones. Besides, it doesn't cost as much as underground wiring. INSERT EVERYWHERE.

Now . . . for a sample of what can be done with only \$1,000 worth of these Builder-Tested Tack-On Details, turn the page



This is the Result of Tack-On Architecture

... and it is enough to make any responsible builder or architect cry. For our little game goes on, in dead earnest, in thousands of subdivisions across the country. Every one of the details shown was copied from an actual built-for-sale house. We have simply gone a little (but not much) further than some builders and so-called designers go.

Could not the \$300 or \$500 or even \$1,000 that many builders spend to

tack on this kind of "warmth and texture" be better spent on skilled professional design help? Would not prospects buy better design if it were offered to them at the same price as bad design? Is not the real problem a misunderstanding of what the market wants, a misguided approach to merchandising, or a misconception about what constitutes good design? Even many of the perpetrators of the kind of bad design shown here would answer yes.

The market for contemporary: Is it big enough to make sense for the merchant builder?

It's high time for the homebuilding industry to stop answering this question with an automatic "no." There is a definite market for the contemporary built-for-sale house; and while it is still small, it shows every indication of healthy growth.

This statement is based on the experience of merchant builders across the country who are now specializing in contemporary houses. They contend the reason more people don't buy contemporary houses is that there are none for them to buy—except custom houses beyond their budgets. When good contemporary design is offered at competitive prices, these builders claim, buyers are ready and waiting. And they back the claim by staking their business on it.

The contemporary market, like most other markets, has regional peculiarities. But some of its characteristics are common to all areas:

It is not a large market—at least at first. But it will snowball; for as more people are exposed to contemporary design, and as it becomes an accepted part of the local building picture, it becomes more popular.

It is not a low-priced market. Contemporary buyers are seldom first-time buyers, and they tend to be leaders in their business or profession and so have higher-than-average incomes.

It is a market with individual tastes. Most contemporary builders have standard models, but find it necessary to vary these models to fit the needs and tastes of individual buyers.

It is a market that demands good design inside and out. Buyers are concerned with a contemporary way of life as much as with contemporary appearance, and they will not be fooled by a so-called modern facade stuck on the same old seven-room ranch plan. It is significant that several builders studied in the following pages are themselves architects, and the others use top-flight architects or designers.

Just how big is the market for contemporary? Not even the builders who serve it will hazard a guess. For they agree that the number of contemporary houses sold at this stage of the game is no real indication of the potential. What they do know is that contemporary houses have proved a profitable market for them.

To see how these builders are tapping the contemporary market, begin on the next page.

Warm materials can sell contemporary houses to traditional-minded buyers

Nothing has hurt the market for contemporary design more than the cold functionalism with which it is often executed; and conversely, nothing helps the market more than a feeling of real warmth.

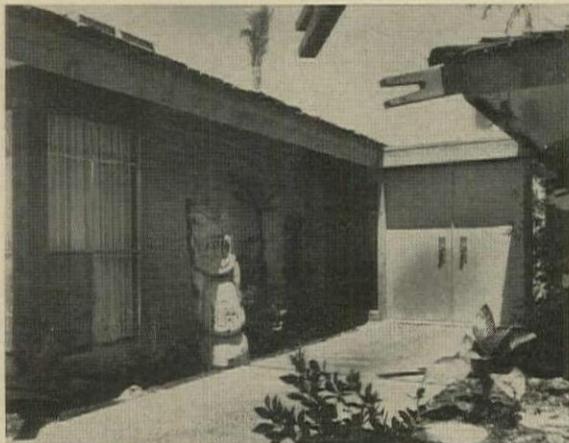
The model shown here offers dramatic proof of this lesson. Five houses, at a base price of \$39,500, have been sold from it in less than two months, making it the most successful model ever built by Deise & Deise Homes. Even more surprising, all the sales were made in Scottsdale, Ariz., the wealthiest—and most conservative—of Phoenix's suburbs.

"Make a contemporary house too stark," says Charles Deise, "and you limit the market. Make it warm and relaxing, and it will appeal to people who think they don't like contemporary design. One woman spent so much time telling us how much she disliked contemporary that it took her four visits to unsell herself and buy one of our houses."

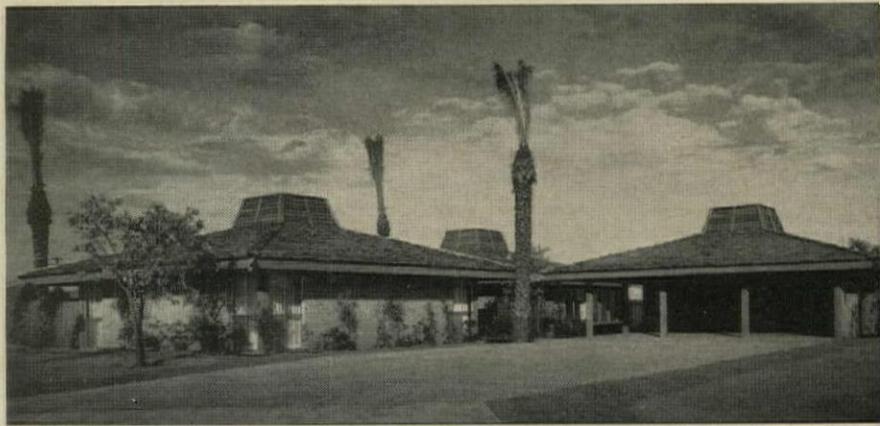
Despite moderate volume (40 houses a year) Deise & Deise currently have nine model houses—three in each of the three sections in which they are building. Prices range from \$22,850 to \$47,500. The "Polynesian" shown here represents Deise & Deise's average price: On a \$9,000 lot it sells for \$39,500, and optional extras like a pool, fencing, and a patio can raise the price to \$44,500. S&L conventional loans up to \$36,500 are available.

The house, designed by Alfred Beedle of Alan Dailey Assocs., architects, illustrates an important design point: A contemporary house can be designed to a regional theme without degenerating into cuteness.

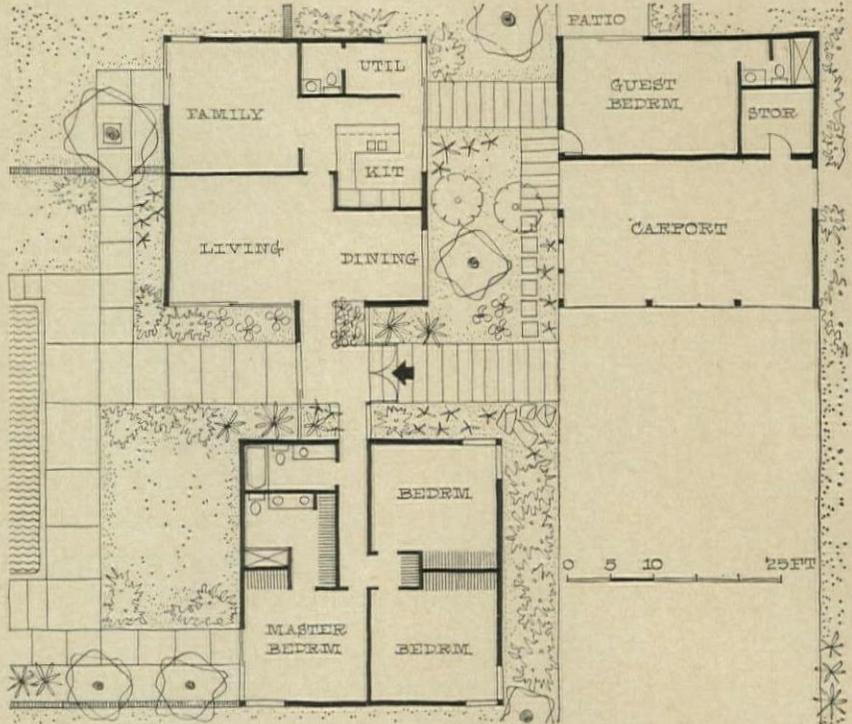
Photos: Norman A. Pedersen



ENTRANCE WALK is flanked by gardens. Despite South Sea touches, basic design remains clean and simple.



FROM STREET, the roof structure reflects the well-zoned plan. Structures at roof peaks house cooling equipment.



FLOOR PLAN shows excellent zoning made possible by separation of units. Guest room can also be used as maid's room.



VIEW FROM DINING ROOM shows how slump block walls and heavy timbers add texture and warmth to the interior.

To sell contemporary design, make the plan as modern as the exterior

Many of the so-called "failures" of contemporary merchant-built houses result from the builder's forgetting—or never learning—this basic lesson. Conversely, the success of the house shown here stems from the fact that it is not just a "modern" facade tacked onto the same old tired ranch plan, but an organic whole designed as much for a specific purpose (family living) and specific terrain (Connecticut hills) as for a contemporary appearance.

By the standards of most merchant builders, Connecticut Contemporaries Inc., which built the house, is a modest success—its volume last year was 12 houses. But of more significance are these facts: Architect Roger Small started this company from scratch three years ago, has seen its volume double each year; he is the sole contemporary builder in a deeply conservative market (New Haven); and his houses, although designed for family living, are relatively high priced (the H-house is \$33,900 on a \$4,000 lot) for most young families with children.

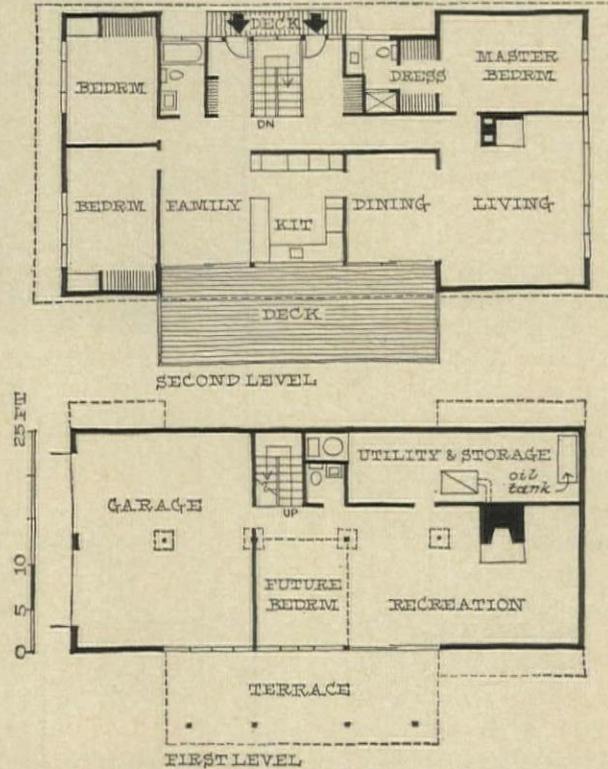
"If we offer lower-priced houses," says Small, "there's no reason why we shouldn't reach a volume of from 50 to 100 houses a year." Small offers one new model each year, plans a \$27,500 house for 1964.

Connecticut Contemporaries is unusual among contemporary builders in that all its houses are sold through a realty firm.

"Most real estate offices were luke warm about our houses," says Small, "but we found a young and enthusiastic firm that was really excited by what we were doing. It's very important that the people who sell your houses are themselves sold on contemporary."

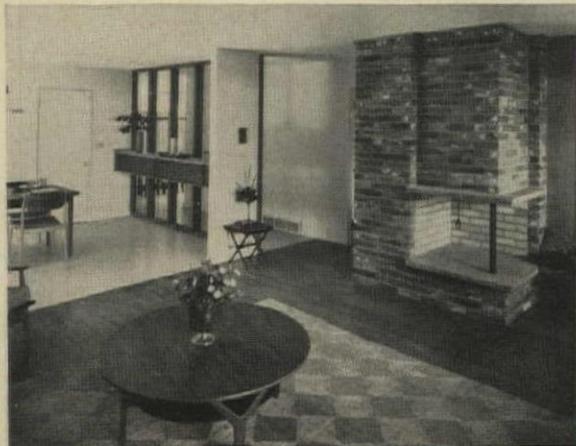


H-HOUSE is two-story hillside model with alternating panels of glass and solid wall. Siding is vertical-grooved plywood.

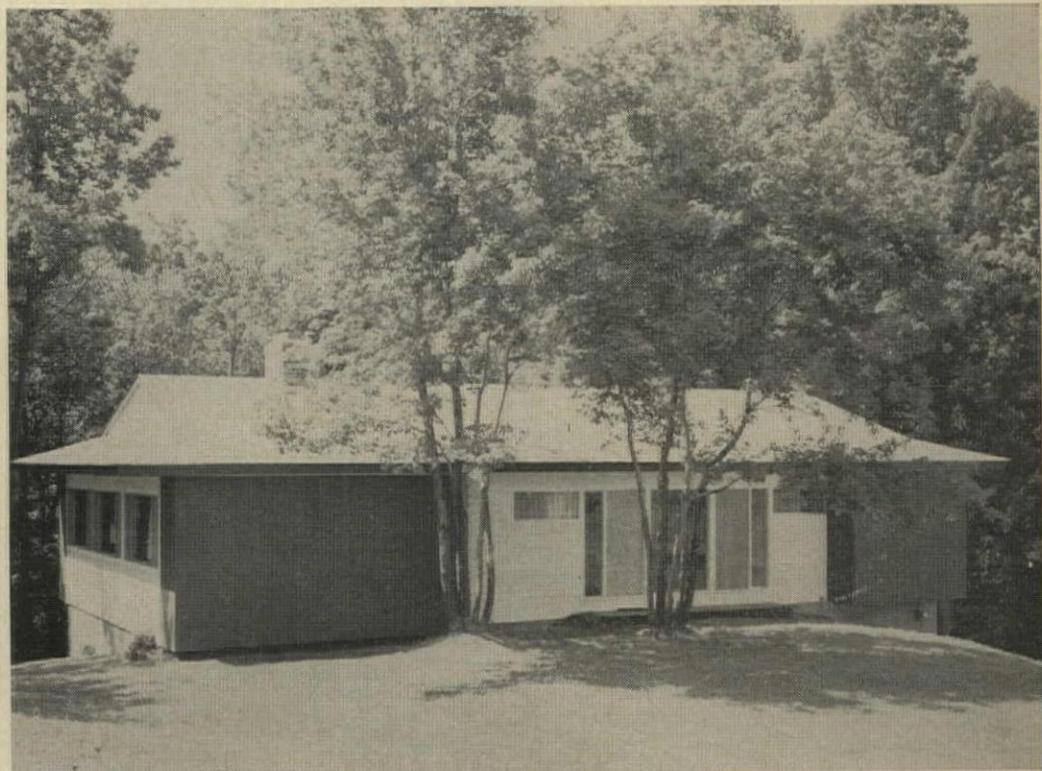


MAIN FLOOR LEVEL (top) is divided into children's area at left, adults area at right. Lower level can have extra bedroom.

Newton Studio



LIVING ROOM has corner fireplace, is open to the dining room, left. Sideboard, far left, doubles as space divider.



FRONT ELEVATION shows how simplicity of line and materials help the house blend in with its wooded surroundings.

continued

Success formula for a hotly competitive market: drastically different design

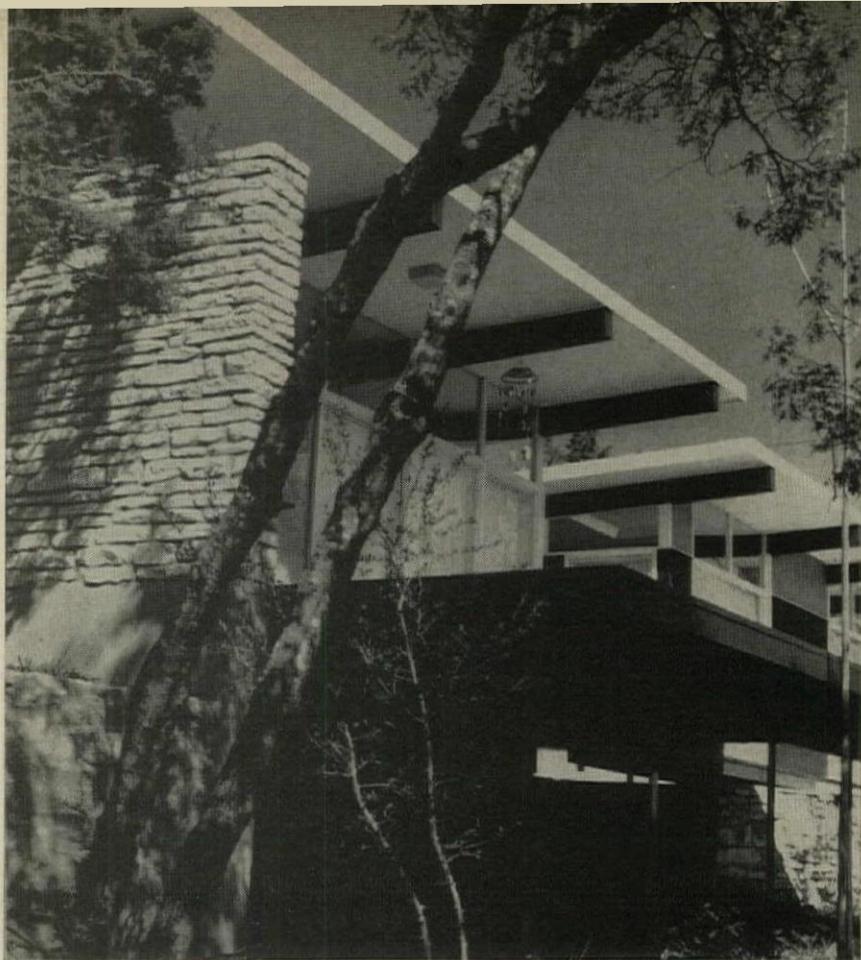
Not only is Dallas a price battleground (5% for profit and overhead is not uncommon), it is the home of one of the most rigid design formulas in the country. "Build a brick box with a hip roof and you can't miss," says one local builder.

But Designer Parker Folsie has found what he considers a better formula. Working for Dallas' Fox & Jacobs, he had helped create the clean-lined "Accent" models which boosted the company's volume from under 100 houses a year to over 500. The success of the houses convinced him that no-compromise contemporary design would find a strong—if much smaller—market.

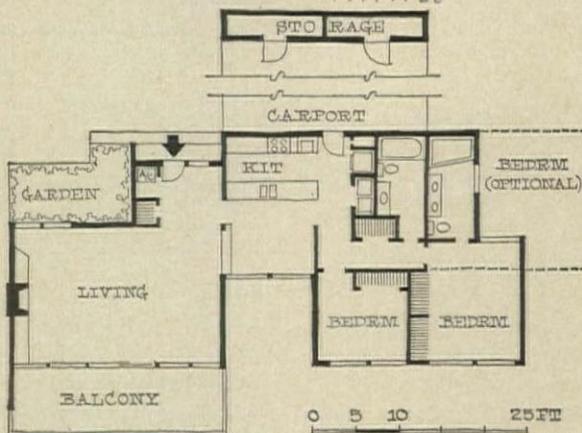
It has. In the 18 months since he started building on his own, Folsie has built some 50 houses ranging in price from under \$17,000 to over \$70,000, for a total volume of nearly \$2 million. The house at right—one of five models that Folsie now offers—typifies his design, and also shows the extent to which he has ignored Dallas' design cliches. It has 1,275 sq. ft. of living area, 500 sq. ft. of carport-storage area, a 200-sq. ft. balcony, a butterfly roof, vertical-grooved plywood siding, and—by area standards—an unusually open plan. Its price is \$16,850 (\$17,850 for the three-bedroom version).

"That's a little higher than the market price for a conventional house of this size," says Folsie, "but our buyers have been willing to pay for the fresh design—and even more important, for the better livability it affords."

Typically, Folsie keeps a model open for three months, sells four or five houses from it (usually with minor variations), then sells the model and opens another.



BALCONY OFF LIVING ROOM is made possible by slope of the lot. Massive fireplace wall is native stone.



FLOOR PLAN shows two-bedroom model, position of optional third bedroom. All service areas are on street side.



VIEW FROM STREET shows privacy of house. Front door is at center, back door inside carport at far left.



REAR WALL—alternate panels of plywood and glass—is broken by a small, roof-covered patio off the dining area.

**Fresh design like this
is putting life
into a drab market**

Rockland County, New York, has as many undistinguished splits, raised ranch and one-story nonentities as any market area in the country. But Architect Murray Blatt, who designed and built the houses shown here, has proven that the area contains a small but growing market for contemporary merchant-built houses.

"Three years ago, when we started building, the only way to get contemporary design was to have it custom-built," says Blatt. "Today we're selling about twenty a year, and one of my former carpenters is also building and selling contemporary. And the market can get much bigger."

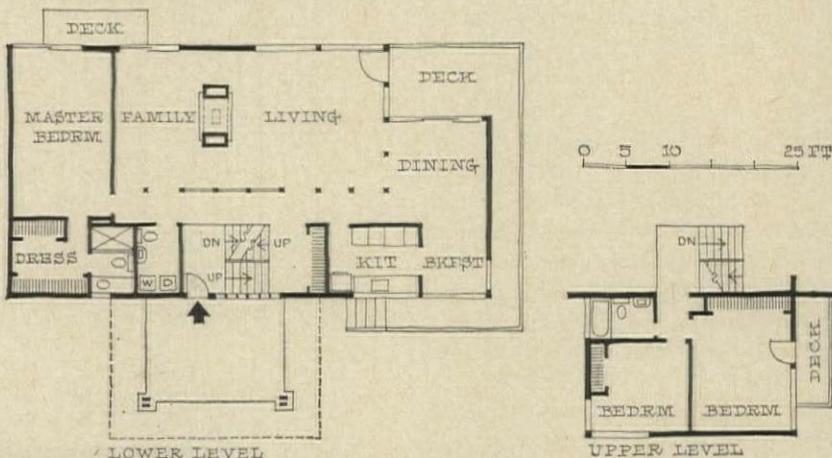
Price, Blatt believes, will be the key to this growth. The model shown at right offers 2,300 sq. ft. of living space plus a two-car garage and a basement, sells for \$35,000 (Blatt's average) on a \$5,000 lot.

"We're definitely competitive with conventional houses of the same size," says Blatt, "and with a \$28,000 model—which we're designing now—we'll reach a lot more of the younger families who are our best prospects. Several years ago we built a house for \$28,700, with a \$25,000 conventional mortgage, and we sold eight of them very quickly."

Three out of four of Blatt's houses are built on his own land. When a house is built on an owner's lot, Blatt does all siting and landscaping. He usually has two models to sell from, although buyers almost never order exact duplicates of the models. ("People who buy contemporary homes are individualists," he says.) There is no charge for minor alterations, such as changing partitions; if area is added to the house, it is priced at a flat \$16 a sq. ft. rate.



TWO-LEVEL SPLIT-ENTRY is also a split-level, has added living space over the carport (see plan).



OPEN FLOOR PLAN has master bedroom on main level, two bedrooms over carport. Note stacking of bathrooms.



HILLSIDE RANCH has 1,650 sq. ft. of area on main level, a daylight basement. Price is \$29,000 on a \$4,000 lot.



TWO-STORY A-FRAME is Blatt's most unusual house. It has 3,300 sq. ft., is priced at \$44,000 on an \$8,000 lot.

continued

**One builder has created
a real mass market
for contemporary design**

While most of the country's builders have been busily convincing themselves that there is no real market for contemporary houses, Eichler Homes has made itself one of the biggest builders in the country by building only contemporary houses. This year the Palo Alto-based company will sell about 700 houses like the one shown here—500 in the San Francisco Bay area and between 175 and 200 in Los Angeles. These sales are not based on low prices—Eichler's prices range from \$24,000 to \$40,000 and average about \$30,000—but on design.

It is popular to say that Eichler's market is a special one—"what sells in San Francisco would fall flat in Peoria." Vice President Edward P. Eichler disagrees: "In most areas, contemporary will start with a small share of the market. But this share will rise steadily, because what you build acts as an educating force."

Eichler's own history bears this out. In Los Angeles, where the company has been operating for only three years, it still has only an infinitesimal share of the market. But Eichler Homes has been building in the San Francisco area ever since the end of World War II, and in the particular part of Marin County where it is currently operating it has about 50% of the total house market.

Much of Eichler's success can be credited to its use of top-flight architects like Jones & Emmons, Anshen & Allen, and most recently, Claude Oakland. The result has been houses that not only look contemporary, but, as in the "Atrium" model shown here, offer a contemporary and highly saleable—way of living.

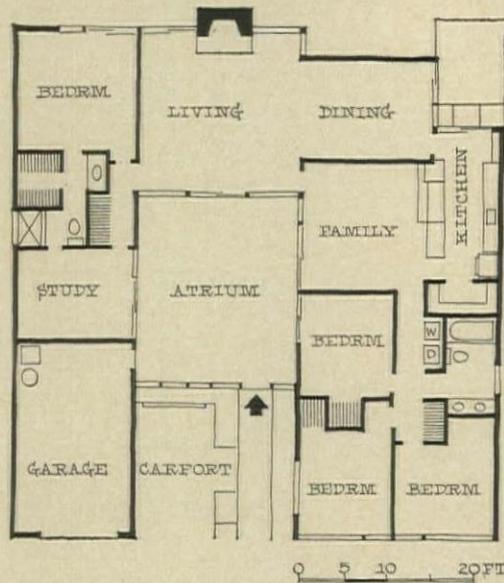
Photos: Ernest Braun



FLAT-ROOFED MODEL in Marin County was designed by Claude Oakland. Priced at \$28,500, it has 1,706 sq. ft. of area.



NEWEST MODEL has a gable roof over carport, entry and living room. Architects: Jones & Emmons. Price: \$30,500.



FLOOR PLAN wraps 2,353 sq. ft. of living area around the central atrium. Plan includes both carport and garage.



ATRIUM sets up excellent integration of indoor and outdoor living areas, a trademark of Eichler homes.

If you specialize in contemporary, buyers will come looking for you

That's been the experience of Houston Builder Al Fairfield who for the last two of his six years in homebuilding has concentrated on contemporary houses like the two shown here.

"We get very little help from realty firms," says John Kerr, Fairfield's director of marketing. "They're pushing the 'Houston Traditional' that the big builders offer, and they call our houses 'experimental.' But some buyers hold out for contemporary, and since we're the only specialists in this field, they usually find their way to us."

Fairfield's current volume is about 25 houses a year, ranging in price from \$28,500 to \$100,000. About 20% of these are built on speculation, and the rest are customized versions sold from models.

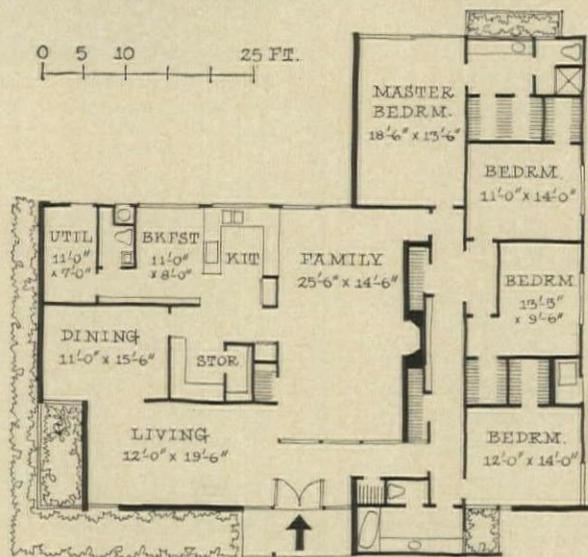
"Our prices are competitive, but a little higher than conventional models in our part of Houston," says Kerr. "But price isn't the big thing. We're selling design and the ability to fit our model houses to the needs of a particular family."

Fairfield has eight or nine basic plans to work from, ranging from the transitional style shown at right to the flat-roofed model below.

"We feel we're filling an important gap in the market," says Kerr. "We're a bridge between expensive custom designed houses and the buyer's need to stay within his budget." The company has also found that lenders recognize this need. "We have lenders who see the value of contemporary and are actually looking for it," says Kerr. "So we're getting as good loans as any conventional builder—25-year S&L loans up to 80%."



"CONSERVATIVE CONTEMPORARY" retains high-pitched roof. House has 2,800 sq. ft., sells for \$30,000 less land.

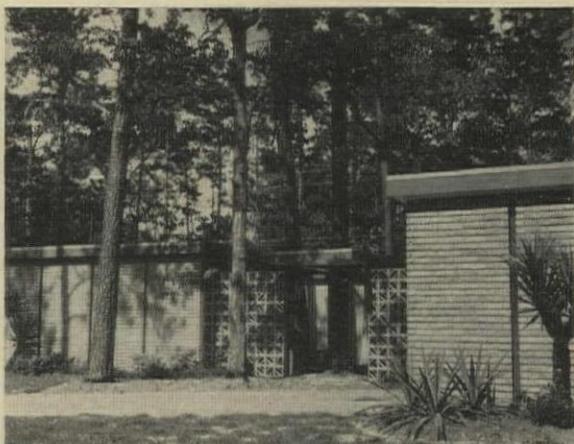


FLOOR PLAN gains living area from 34' depth of house. Living-dining area is planned around centrally located kitchen.

Stan Begans



FRONT ENTRANCE has double doors surrounded by panels of glass. Sloped roof is carried through to inside of house.



FLAT-ROOFED MODEL has screened entry courtyard. It has 2,100 sq. ft., is priced at \$23,000 without land.

continued

"Conservative contemporary" finds a big market in a hidebound area

By standards in St. Louis, this is a strongly contemporary house. By the standards of its builder and architect, Fred Kemp, it is "a conventional house executed in a contemporary way." And by anyone's standards it is successful: Kemp expects that his Contemporary Homes Inc. will sell close to 200 of this and similarly designed houses this year.

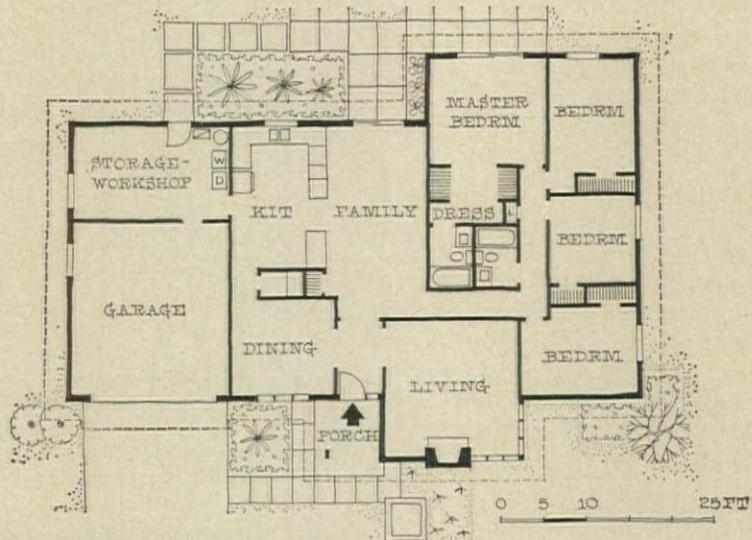
"You might call our houses 'palatable contemporary,'" says Kemp. Indeed, they have broken through St. Louis' most-ingrained and conservative buying prejudices. They have lower-than-normal roof pitches, wider overhangs, no gutters, and no decoration tacked-on. And significantly, 80% of them are also slab houses in a city that has never known anything but basements.

"We've done so well with this kind of design," says Kemp, "that we think the market is ripe for the next step—more extreme contemporary design. We tried this a few years ago, but we were ahead of the market, and the price—\$17,000—was too low to let us add things like privacy fences that are so important in contemporary homes. This time we'll build in a higher bracket—\$25,000 to \$35,000—so we can include all the extras."

Kemp's "Laurel" model, shown here, offers 2,100 sq. ft. of living space for \$25,490, including a \$4,200 lot. It shows how Kemp has made what might have been a run-of-the-mill ranch into an attractive contemporary house, with clean roof lines, a massive brick chimney wall facing the street, deep, narrow windows (custom-milled for Kemp), simple garage doors, and a complete absence of distracting design gimmicks.



FRONT ELEVATION of the "Laurel" has clean lines, simple attractive detailing. Slab construction keeps the house low.



PLAN puts family living area in the rear off the patio. Inside baths leave outer walls free for bedrooms.

Photos: Hutchinson



U-SHAPED KITCHEN provides maximum working efficiency, has room for breakfast table, foreground.



FAMILY ROOM adjoins kitchen, is separated from it only by cabinets with pass-through, right, and snack bar, left.

A pioneering design proves the sales appeal of good contemporary

The saga of the Techbuilt house reads like something out of Frank Merriwell: the triumph of good design over great obstacles. Shortly after it was introduced by Architect Carl Koch (H&H, Aug. '53), Techbuilt ran into engineering problems, financial crises, and enough builder apathy to put any prefabricator out of business.

But Techbuilt is still very much in business. It has sold some 3,000 packages since it began, and its current volume is over 300 a year. The reason, says Techbuilt president John Wilson, is Techbuilt's distinctive contemporary design:

"We've never had any real promotion at the builder level," says Wilson. "Our buyers are people who see our company ads in New York newspapers and magazines, and write directly to us. We send them the name of the franchised dealer nearest them. In other words, our buyers come looking for us."

Wilson lists several reasons why he thinks Techbuilt is now ready to grow: its finances are much improved, technical problems are licked, and builders like the new emphasis on quality (e.g., laminated instead of solid girders).

The house at right is a customized standard model (Techbuilt charges 25¢ per sq. ft., or about 2%, for custom design) with 2,600 sq. ft., and sells for \$42,000 on a \$9,000 lot. Builder Paul Cameron plans to build 20 similar models in his Wakefield, Mass. subdivision.

"The only other builder we ever had who pushed the house locally," says Wilson, "builds 20 a year in Manchester, Vt. It has a population of less than 2,000. So we know the potential is there."

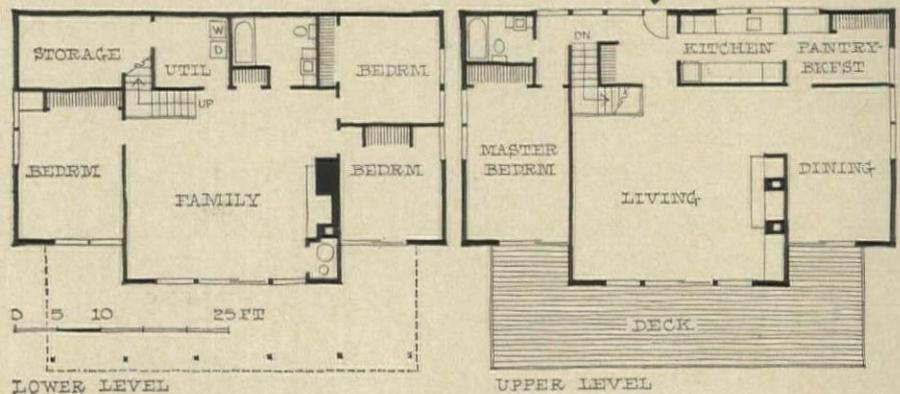


ORIGINAL 1953 TECHBUILT was a split-entry with 1,800 sq. ft. which could be arranged in a variety of plans.



Louis Reans

DESIGN TRADEMARK of Techbuilt houses is glass gable end with big overhangs. This is a two-story hillside model.



LOWER LEVEL

UPPER LEVEL

FLOOR PLAN has informal and children's area on lower floor (left), formal living and master bedroom on upper level.



Robert D. Harvey

ONE-STORY MODELS, introduced in 1956, now account for two thirds of Techbuilt's volume, including vacation houses.

continued

Here's the biggest bet yet on the future of contemporary houses

Before Alside Homes of Akron, Ohio, sold its first house last month, it had invested \$7½ million in plant and equipment designed to turn out nothing but contemporary houses. These houses—some of which are shown at right—have just gone on sale in seven sales centers in Ohio and Michigan. They are being prefabricated in a fully automated plant in Akron which will have a capacity of 12,000 to 15,000 houses a year in full production.

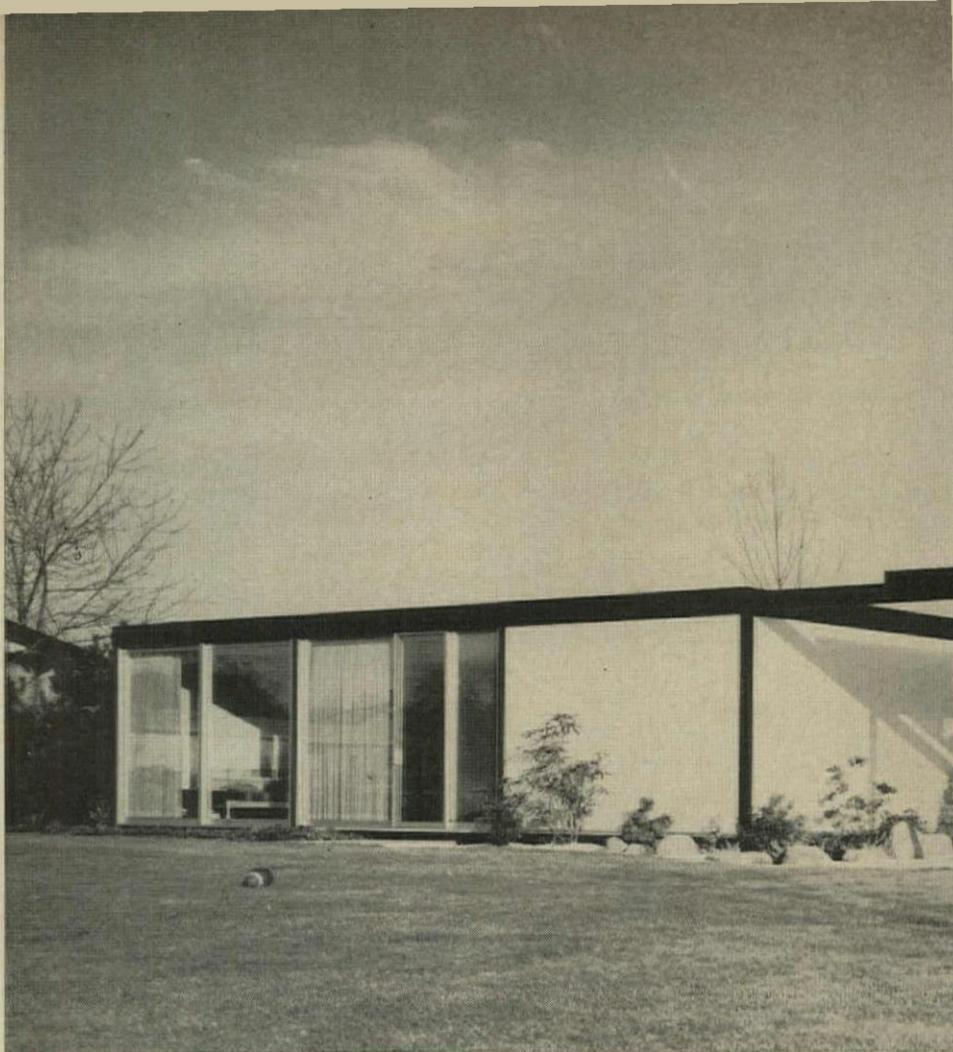
Alside has included just about every basic type of house in its line—splits, split entries, two-stories, and hillside models as well as basic one-story houses. But in executing these different types, Designer Emil Tessin (who is also vice president of operations for Alside) has let his design grow out of the materials and industrialized methods.

Heart of the Alside system (which will be covered in detail in next month's issue of *HOUSE & HOME*) is a three-dimensional module—12' x 14' x 8' high—framed in structural tubular steel. Clear glass and sandwich panels with polystyrene foam cores and aluminum facings form the walls; and sandwich panels with plywood skins form the roof and floor. The houses are built on crawl spaces or basements, not slabs.

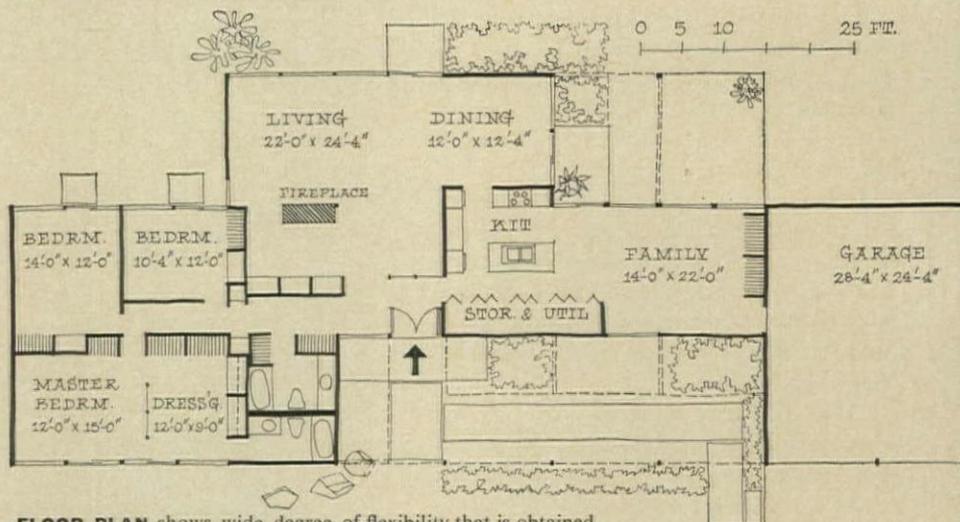
Since the wall panels are factory-finished on both sides (with what is described as a "20-year finish"), field erection should be fast. Alside estimates that, starting with a prepared site, construction time will be from two to four weeks, depending on the size of the house and the experience of the building crew.

Like most other contemporary builders, Alside is stressing quality rather than price—although the price will be competitive in most areas. The model shown at the top of the page is priced at \$27,500 without land. For this, the buyer gets 2,340 sq. ft. of living space, full air conditioning, a completely equipped kitchen, and insulating glass in all windows and doors.

Alside plans to market its houses through local builder-dealers and in complete consumer sales centers which will include a sales office building and at least several display models. The company itself now owns and operates five of these centers—and the others are run by independent builder-dealers. The present plant will serve the area within a 600-mile radius of Akron, including the whole Northeast, west as far as Chicago, and south as far as Atlanta.



DISCIPLINED DESIGN grows out of Alside's structural system. Steel frame, painted black, supports wall panels.

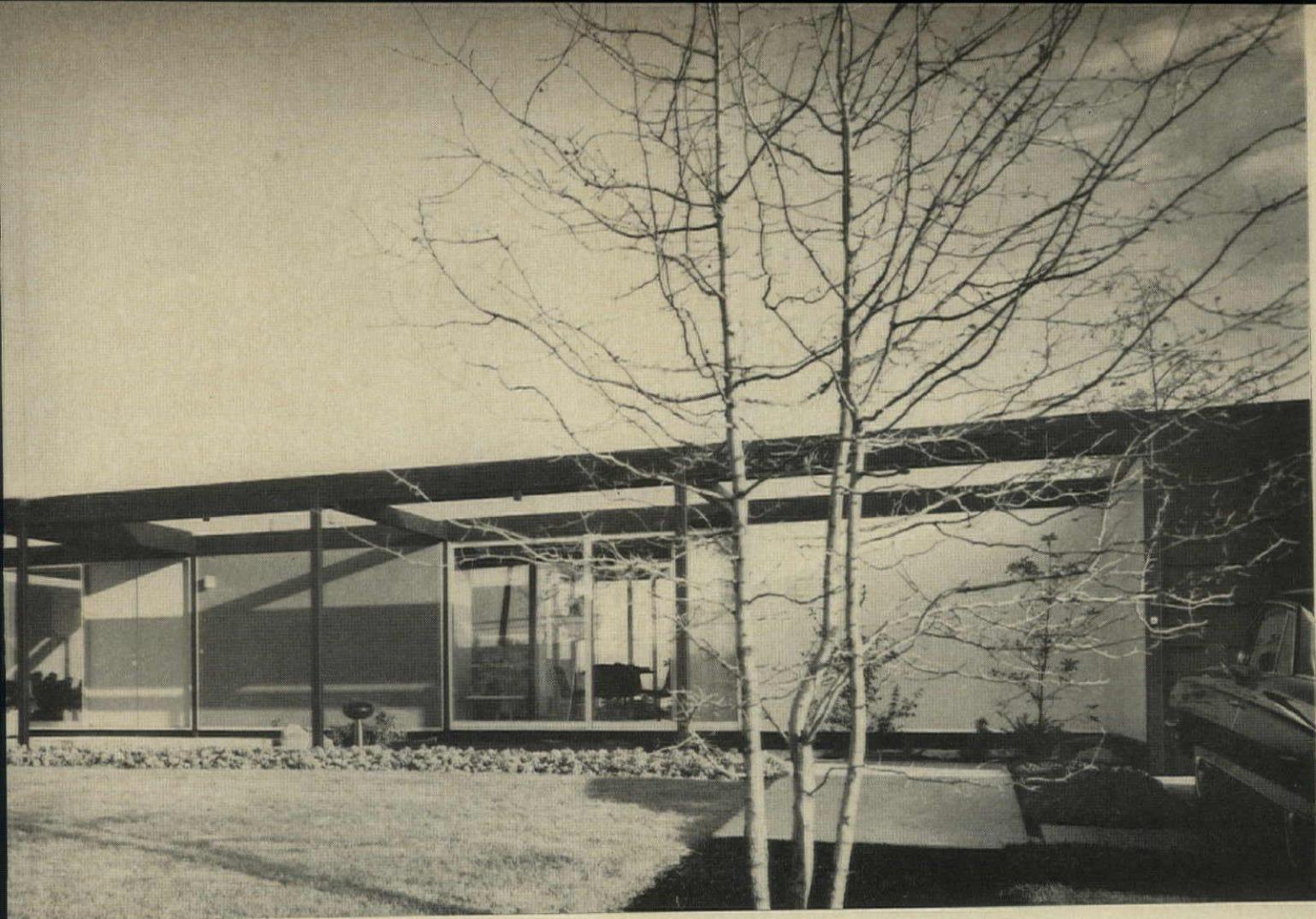


FLOOR PLAN shows wide degree of flexibility that is obtained from just two basic panel lengths—12' and 14'.

K. Cole



GABLE ROOF ONE-STORY has 1,440 sq. ft., three bedrooms and two baths. House at right is a split-level model.



Photos: © Ezra Stoller Associates



PATIO in smaller model is defined by open steel frame. Area could be enclosed to make an additional room.



KITCHEN AND FAMILY ROOM in house shown above are combined into one large open area.



LIVING ROOM has full glass wall opening to rear yard. Window, far left, opens to patio outside of bedrooms.



DRESSER WALL divides master bathroom from dressing room, includes drawer units, mirrors, and lighting.



Arthur Siegel, Fortune

Charles H. Kellstadt retired last year as chairman of Sears, Roebuck & Co., the giant mail-order and retailing firm. But it proved a short retirement. Now he is running the nation's biggest mail-order land company. What this adds up to:

General Development turns to a top marketing man to solve its big problems

General Development Corp., the grand-daddy of the Florida \$10-down, \$10-a-month land developers,* has enough land for more than 500,000 homes—and problems of a size to match.

It went through two management changes in two years, lost nearly every top executive, dipped into the red, lost sales momentum, suffered a long decline in stock prices, bogged down in its construction program. It has financing problems, merchandising problems, design problems, pricing problems, personnel problems, public image problems.

But GDC has a number of pluses working for it, and probably the biggest is its new boss—Board Chairman and Chief Executive Charles Kellstadt, at 66 as vigorous as he was when he spark-plugged the giant Sears merchandising firm to new \$4+ billion sales records. (GDC is getting him at bargain-basement prices: He earned \$160,000 a year at Sears but has gone to his new post for a modest \$50,000 salary).

Kellstadt talks and acts as if General Development has no major problems at all. In fact, he expects to have everything ship-shape in a jiffy and to be able to make his post a part-time job soon. Last spring, former Board Chairman Gardner Cowles first lured Kellstadt onto the board of directors and then asked him to take charge.

Says Kellstadt: "I looked the company over. First, I looked at the property, and it's excellent. I looked at the middle management, and it's very fine. And I looked over the financial structure. General Development has a sound net worth, fine receivables. It may have too little equity, but all these land companies are short of capital. So I took the job."

In office four months, Kellstadt has already made some key appointments and policy decisions

He has brought in three outsiders as top executives. The new president is James L. Rankin, one-time vice president of Pillsbury Mills in charge of food products and more recently president of Foremost Dairies. Rankin, 50, is a marketing specialist, in sharp contrast with outgoing President H. A. Yoars, who had been a

*For background, see page 122 and H&H Mar. '62.

mortgage lender with Equitable Life and First National City Bank in New York. Rankin fits in with Kellstadt's determination to put main emphasis on merchandising—"in dressing up the product and improving the design," as Kellstadt puts it.

To handle the financial problems, Kellstadt picked an old friend (who also had made plans to retire in Florida)—William H. Kyle, financial vice president and secretary-treasurer. He had been executive vice president of Society National Bank in Cleveland.

And for marketing vice president Kellstadt and Rankin picked Boyd Prior, one-time sales vice president of Lusk Corp., Tucson (H&H, Jan. '61), and most recently vice president of Horizon Land Corp., a southwestern mail-order land developer second only in size to GDC in this field. Prior joined GDC Sept. 1; his vice presidency was still subject to directors' ratification at press time.

Rankin's salary is \$60,000, Kyle's \$35,000, and Prior's was to be determined in mid-September. Two other top-paid executives are long-time GDC men: Thomas A. Ferris, vice president for public relations, gets \$35,000, and J. J. (Jack) Finnegan, vice president for site operations, gets \$30,000.

In these appointments and policy changes, Kellstadt's primary goal is to step up the company's role as a homebuilder in contrast to its past emphasis on selling lots. He will try to do what the company has tried and failed at in recent years—step up the ratio of new-house sales from only one for every 20 or 30 lots sold to one per ten lots or better. This is critically important. The reason:

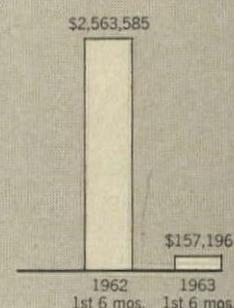
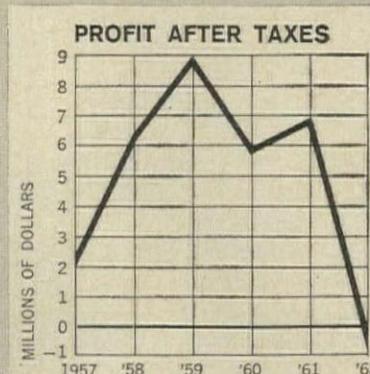
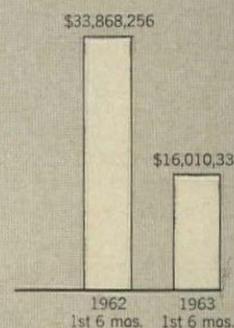
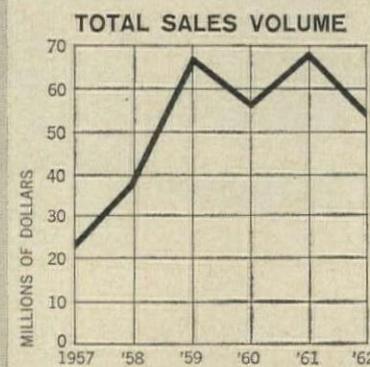
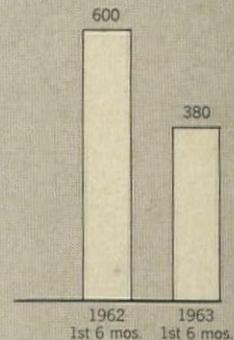
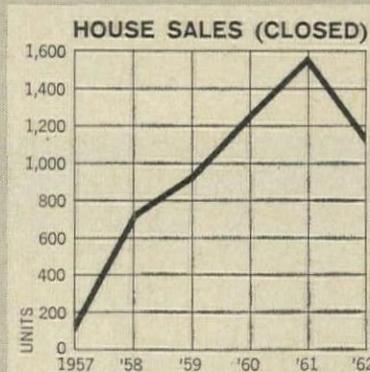
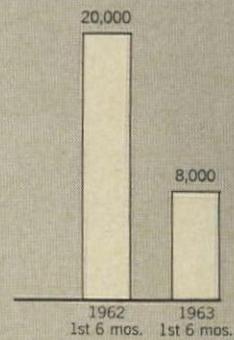
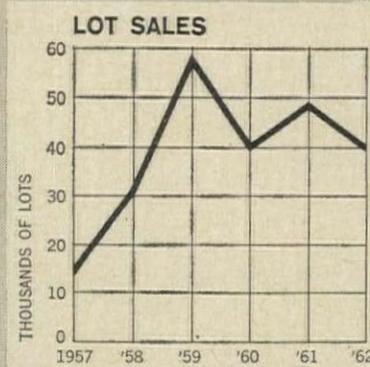
GDC needs to increase house sales to get cash, because lot sales have actually been a drain on cash

In the first year a lot is sold under the low-down-payment, so-much-a-month system, the company pays out more than it takes in. Sales commissions, advertising, and land development costs are greater than incoming monthly payments for several years. Profits come last of all. (This is one reason such companies don't like to see lot buyers stop payments along the route. They can take back the land, but that isn't what they want—they want the profit they've waited so long for.)

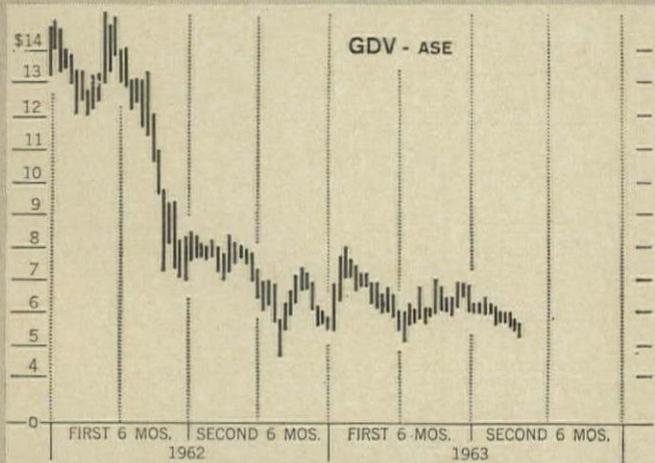
House sales, on the other hand, are cash sales. In the peculiar bookkeeping method all land-selling companies must (by IRS rules) use, lot sales are recorded at their full price in the year they are sold. But house sales are recorded only when the homes are built and the sales closed. Thus income on house sales is actual cash in hand; the money is there, helping pay the early costs involved in selling and developing lots.

The graphs at right show GDC's sharp slowdown in sales, its deficit for 1962, and its even worse picture for the first six months of 1963 compared with the first half last year. These fall-offs resulted primarily from steps taken by outgoing President Yoars to halt a staggering drain on company funds.

In 1960 and 1961 the company spent \$8 million more each year than it took in. So Yoars took drastic steps to reverse this trend—mainly lopping a lot of heads off the payroll, cutting down other overhead and promotion expenses, and trying to induce lot buyers to make higher down payments. And this worked. For the first time, GDC wound up with a positive cash flow, ending 1962 with \$1,855,000 more money than it had spent—an improvement of nearly \$10 million over the cash flow position in 1961. But . . . this painful but probably necessary surgery had its effect on sales. Official company explanations of the 1962 sales slowdown cited the Cuban crisis, the stock market crash, and a



continued



STOCK-PRICE CHART shows downward drift of GDC stock (in light trading). Shares selling at under 6 sold for about 13 when Mackles bowed out.



GDC THREE-STORY OFFICE is right next to Mackles' present office building on Coral Way in Miami, a symbol of their continuing entanglement.



UGLY STREETFRONT in Port Charlotte is result of early selling of commercial 50'-wide lots at \$20 a front foot to anyone who wanted to buy.

frigid spell. But the cold spell came late in December '62, and most close observers doubted that many prospects for Port Charlotte lots and houses were deterred from buying because of the Cuba or stock market news. And certainly the latter two causes could not have been responsible for the 50% drop in sales volume for the first half of 1963.

In any event, Yoars found rougher going than he expected as incoming president two years ago. At that time he told New York security analysts the company would have \$75 million sales in 1961 and probably \$85 million in 1962, with profits to match for stockholders. As the chart at left and those on the preceding page would suggest, results were far off the prediction.

Kellstadt's new group has inherited problems dating back through two managements to GDC's early days in 1954-58

Kellstadt rejects the notion, voiced by one insider, that "Yoars was brought in to bail out the ship, and now they've brought in someone to steer it." He insists Yoars did a needed job and the ship needed no bailing out.

He knows that Yoars' task was complex and difficult in the extreme, trying to fill the shoes of not one man but the three he replaced two years ago. These were the Mackle brothers—Frank, Elliot and Robert—who founded General Development (with Financier Louis Chesler's help), managed it, sold its lots, built its houses, and made personal fortunes doing so. Moreover, after they left to start developing their own giant Deltona community in central Florida (H&H, April) they took along nearly all of GDC's key men. Yoars was left with some major assets but more than enough headaches to match. He and his executive vice president, F. Kenneth Beirn, formerly a New York advertising agency president (Biow Co., Ruthrauff & Ryan, C. J. LaRoche & Co.), managed to cope with some of the problems. Higher down payments on lots were encouraged (the average rose from \$15 to \$43, is still going up), and this meant a lower attrition rate on lot payments, because the more a buyer pays down the less apt he is to stop monthly payments. More realistic reserves were set aside for contract cancellations covering past years' understatement of this large item. The company's net debt was reduced \$3.6 million.

But Yoars and Beirn could not make much headway in other areas, and many believe the outgoing management's conservative measures went too far. Staff morale sagged in many departments. The sales organization across the North and Midwest fell apart. Less and less was spent or done to keep present home owners happy in Port Charlotte and elsewhere.

The new merchandising-minded management men plan quick action to offer homebuyers a 'better package'

The ugly scene at left is typical of the difficult problems faced. This is what prospects see when they drive down Highway 41, the "Main Street" of Port Charlotte (GDC's biggest community. It has two other major tracts—Port Malabar and Port St. Lucie—and several smaller properties). The store-front lots originally sold for \$1,000, now change hands for \$10,000+. Kellstadt has given the go-ahead for \$135,000 worth of landscaping along the highway as his first step to dress up the community's appearance. Golf clubhouse and swimming facilities are being expanded at Port St. Lucie.

House designs are being re-studied. As the cover picture shows GDC has a handsome circle of models at Port Charlotte and others

priced at more than \$25,000 at Charlotte's golf course (see bottom photo, right) and in Malabar and St. Lucie. But Kellstadt isn't satisfied, either with the exterior design or the construction costs. Kellstadt will have his own basic architectural staff but he expects to draw on outside architects for new houses. He and Rankin have already invited a number of top architects from across the nation and abroad to submit designs. One likely outcome: an international house show at Port Charlotte next year, with models in a wide range of price classes, sizes, and styles.

Key decisions in advertising have been made. Arthur Godfrey's 180-station radio show on CBS is already being used to promote lots and house sales at Port Charlotte, Port St. Lucie and Port Malabar, and most promotion pieces are keyed to the Godfrey image. Says Rankin: "We figure Godfrey appeals strongly to the older customers we're primarily aiming at. And he's taking his pay in our property, which he's sold on, so he's pretty enthusiastic in his commercials." The ad budget this year may hit \$2 million (handled through McCann & Marshall), most of it going into radio and newspapers. This is about the level of the peak ad budget of the late Fifties when GDC ran six- to eight-page ads in national magazines.

The sales force has been built up again in recent months. What had once been a national system of about 200 independent agents and some foreign brokers dwindled to a small group of company-owned agencies during Yoars' tenure. Rankin says the company is again setting up independent brokers to handle sales. About 100 are now selling GDC lots and (increasingly) houses, and the company has hired 11 men to help these agents train their salesmen. The intention is to expand across the nation with the new sales force, then back the local sales efforts again with national advertising on a big scale.

**Among the important questions still to be answered:
Are these changes precisely what GDC needs?**

The answer should be a qualified yes, with a wealth of footnotes. After the over-emphasis on cutting expenses, the pendulum must swing toward a strong selling push. And the wise course is to push sales of houses more than ever.

Other steps are also necessary, and the new management is taking some. A management consulting firm has been hired to analyze staffing needs and office procedures (this will determine in part whether GDC replaces its present \$17,500-a-month rented Univac card system for billing with Remington Rand's new Univac III tape system). After some fumbling around to find a builder (Del Webb and Levitt & Sons are reported to have turned down offers), the company has signed contracts to have its Port Charlotte houses built by Demetree Co., Jacksonville, and houses in Malabar and St. Lucie built by Frank Rooney of Miami.

Some steps definitely are *not* needed. Among them: any move to upgrade or buy more property. As the photos at right show, GDC has excellent property and plenty of it, 190,000 acres in all. And more important: the price was right when they bought most of it. For example, most of Port Charlotte's 92,700 acres were purchased for only \$43 an acre. Average paid for all property was \$272 an acre, and most of it is owned free and clear.

GDC also has certain other things going for it. In recent months many people who bought \$795-\$1,095 lots four to six years ago have been induced to trade up to more expensive canal-front lots. (This trade-up program is one of a number of changes developed by Housing Consultant Thomas Perine, who has been acting sales



OLD FRIENDS are GDC President Jim Rankin and Arthur Godfrey, who once helped Rankin sell Pillsbury foods, now helps him sell lots and homes.



WATERFRONT PROPERTY has been a General Development trademark for many years. Tracts are on Gulf or Atlantic coasts; many lots are on canals.



HIGH, DRY LAND is offered buyers in all GDC communities. This view of higher-priced models rimming a golf course is in Port Charlotte.

continued

manager pending Prior's arrival.) The company's program of bringing lot buyers and homebuyers in groups—by bus, plane, and train—continues to pay off in sales. And GDC stands to benefit—like all responsible installment-sales land companies in the state—from a new Florida law that will probably put an end to unethical sales practices by some firms which have given this industry a bad name in the warm-weather states.

GDC's stock has been becalmed (below 8) this year, but there are some signs it may swing upward again

GDC stock has never paid cash dividends, though holders got two stock dividends of 25% and 100% in 1959, when the price hit a high of 30½. At closing Sept. 9 it stood at 5½ (see stock-price chart, p. 120).

Most securities analysts have paid little attention lately to GDC stock, which has had little trading. But one analyst—Irwin Perry of Peter P. McDermott & Co., New York—thinks the stock is a good buy at current prices.

Says Perry: "They are carrying the land on the books for what they paid for it, but it's worth several times that—in the hundreds of millions. Their utilities are becoming highly profitable. Even if you didn't count their land or utilities as worth anything, and collapsed the corporation today, there would be about \$27 million to split up. With 6.8 million shares outstanding, this would be \$4 a share alone. There's very little risk."

Perry also doubts that recent earnings reports are as dismal as pictured in the company's annual and half-year reports. He thinks that too large amounts have been set aside from current income as allowances for lot cancellations. Says he: "These should be charged against prior years. If the earnings statement showed just what's happening in the current period, they could probably show a first-half earning close to 50¢ a share rather than the 2¢ they reported."

One man who ought to know what the real outlook is, and who seems to share Perry's optimism, is Charles Kellstadt. He has just bought 100,000 shares in the company.

Kellstadt is certain the company faces a rosy future if only because all Florida will have an economic boom

At Sears, Kellstadt made a name for himself with his market forecasts, particularly for the southern region which he directed on his way up. He is now full of figures which indicate Florida will have a population and industrial growth in short order following the California pattern. In such a period, GDC's first-rate giant tracts of land could hardly fail to make the company an eventual winner. (Port Charlotte, for example, spreads around Charlotte Harbor, the second largest harbor in Florida.)

If Kellstadt is right, there is meaning in all this for the housing industry everywhere. California's dramatic growth has drawn people from all over the U.S., and this has seriously affected housing starts in markets elsewhere. If Florida next becomes a growth area on anywhere near the same scale, drawing industrial workers, vacationers and retired people—builders elsewhere will feel the effects over a long term.

But right now, Kellstadt is working on theories and know-how picked up in 30 years with the nation's biggest non-food merchandising firm. Chances are he will need all of these skills and perhaps more. So far, he says, "People keep telling me there are mysteries in the housing field, but I don't think so. I haven't found any yet."

—ROBERT MURRAY

Facts and figures on GDC

People. General Development Corp. grew out of a 1954 merger between companies headed by the Mackle brothers and Louis Chesler. Chesler contributed land and capital for promoting lot sales, and the Mackles provided the management know-how. Chesler is still the largest stockholder, with about 18% of the stock. (He is also head of Seven Arts Productions, a big producer of TV shows and of Grand Bahama Development Co.) Second largest stockholder is Publisher Gardner Cowles (*Look, Des Moines Register & Tribune*), who controls 15% of GDC stock.

The three Mackles bowed out of the GDC picture in January '62, when a group headed by Cowles reportedly agreed to pay \$7.50 a share for 789,750 shares of stock owned or optioned by the Mackles. Principal reason for the divorce: Cowles and other stockholders were fed up watching the Mackles skim the profits off the top, under a contract which gave them 2⅓% of the price of each lot sold and 5% of each home built. This contract ran through 1962, and just last month the Mackles collected a final \$450,000 in a settlement with GDC.

Profits. GDC's earnings statement for the first half of 1963 and 1962 (000 omitted):

	1963	1962
Lot sales	\$11,020	\$26,277
House Sales	4,990	7,591
TOTAL SALES	16,010	33,868
Costs	15,330	28,487
Pre-tax income	680	5,381
NET INCOME	157	2,564
Income per share ..	2¢	38¢

Projects. GDC Florida properties include:

Port Charlotte, on the Gulf 45 miles south of Sarasota; 92,700 acres, about 100,000 lots sold, 4,500 houses built, population nearing 11,000.

Port St. Lucie, near Ft. Pierce; 36,000 acres, 27,000 lots sold, 600 homes built.

Port Malabar, near Cape Canaveral; 45,000 acres, 18,000 lots sold, about 350 homes built.

Other "small" sites (to be virtually ignored in GDC's current promotion push): 5,400-acre Port St. John, almost sold out in lots; 5,100-acre Sebastian Highlands, where 5,000 lots have been sold; and 1,500-acre Vero Beach Highlands and Vero Shores, where 850 lots are sold. All are on the Atlantic Coast, and none has seen significant homebuilding yet.



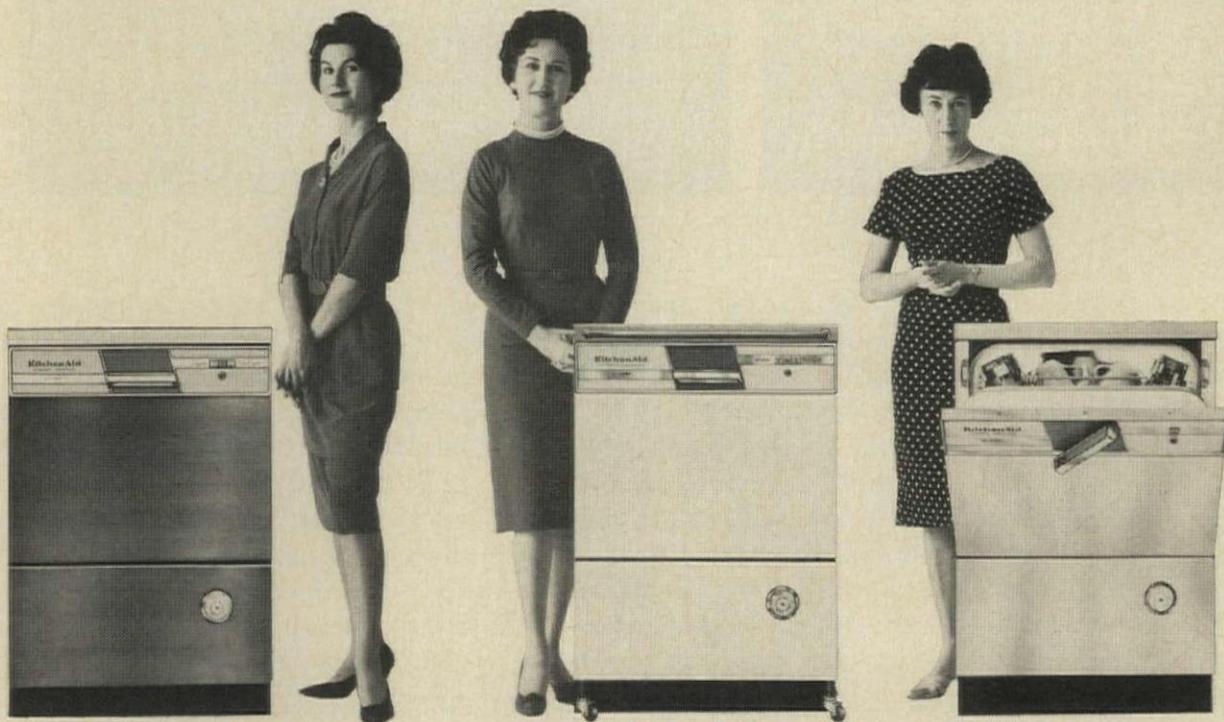
**He
sells
dishwashers**



**He
specifies
dishwashers**



**He
repairs
dishwashers**



they all bought their wives a KitchenAid

The reason is simple. These are the experts, the men who handle just about every dishwasher on the market. They really know their appliances since they have a chance to compare them every working day.

Ask them what kind of dishwasher they have in their home and chances are you'll find they own a KitchenAid. And why not? It stands to reason that they would want their wives to have the very best dishwasher available.

They know what it is to get customer complaints about undependable merchandise, and they know that

KitchenAid has the best service record in the industry. They know all about its meticulous construction, quality components, and they even know that half of the KitchenAid dishwashers they sell, install or repair are bought on the recommendation of people who already have one.

Specify a KitchenAid for the next kitchen you build or remodel. We'll bet you end up with one in your own home. Contact your distributor, or write *KitchenAid Home Dishwasher Division, Dept. KHH-3, The Hobart Manufacturing Company, Troy, Ohio.*

COMPARE AND YOU'LL SPECIFY THE BEST

KitchenAid®
DISHWASHERS

Alan E. Brockbank says:

"JANITROL GIVES US THE FINE WE NEED TO PLEASE OUR



ALAN E. BROCKBANK . . . A former president of the National Association of Home Builders, Mr. Brockbank is one of the founders of the Utah Home Builders Association. His homes have consistently received recognition for excellence in quality and design from such magazines as Better Homes and Gardens, American Home and House and Home. Over 4000 Salt Lake City families have purchased his Lifetime Homes.

Nationally known Salt Lake City builder cites complete heating-cooling line, quality, instant availability from top-notch local dealer and consumer acceptance as key reasons he features Janitrol in his homes.



"The wide range of interior and exterior designs we offer keeps our projects distinctive and appealing," says Mr. Brockbank. "It also calls for a heating-cooling line with plenty of range in capacities, sizes and installation flexibility. Janitrol meets our requirements perfectly, and the quality of workmanship in Janitrol products is in harmony with the fine quality we put in our homes. The Jed L. Ashton Company represents Janitrol in our area and does the installing. They're always on schedule and their service is terrific. Janitrol saves us money on almost every job because it's so easy to install and adjust. That's important to any builder who wants profitable sales." The well-known Janitrol brand can help you

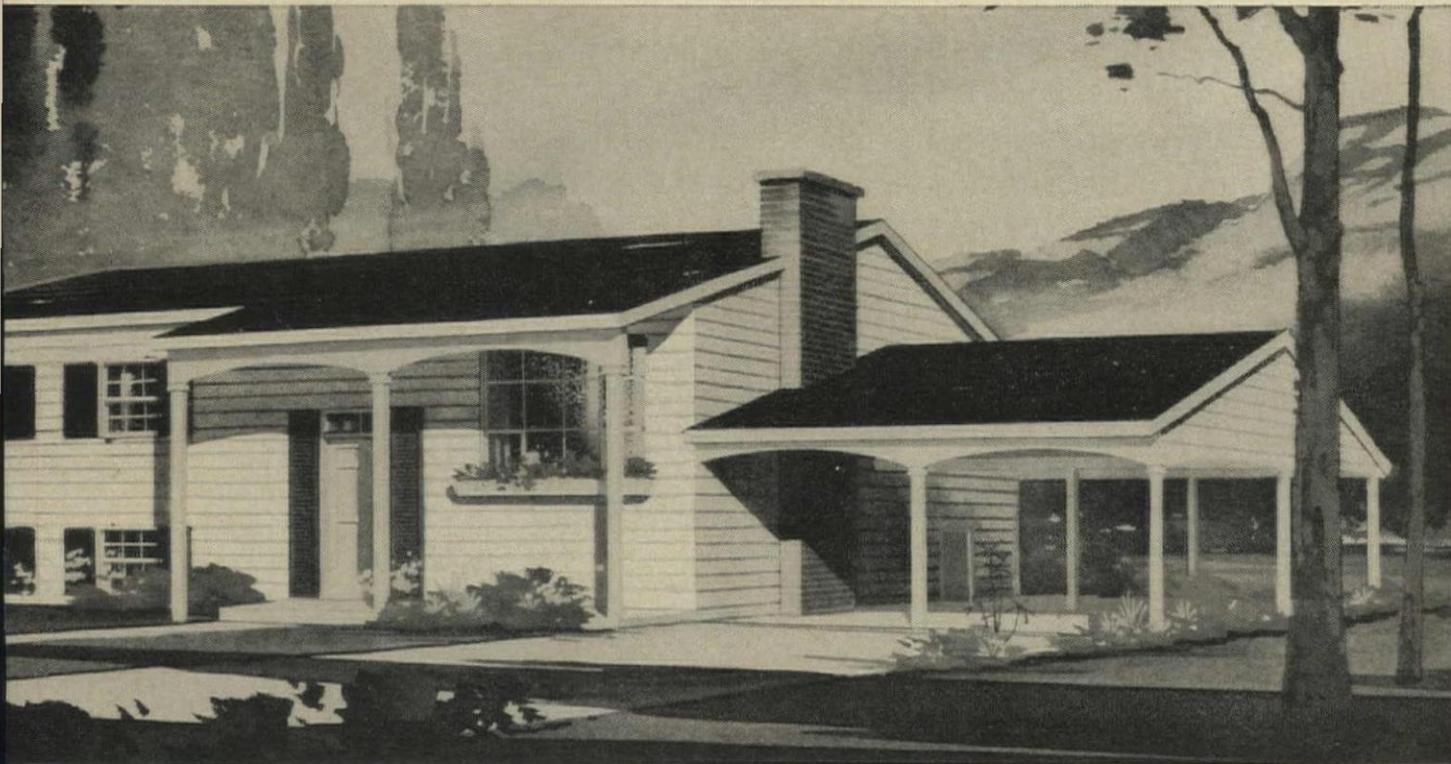
sell homes . . . save you money on installation . . . and eliminate the nagging headache of call-backs that drain away profit and aggravate your customers. The new Janitrol heating and air conditioning line includes upflow and downflow models in an amazing variety of heating and cooling capacities to meet all your needs from small homes and individual apartment units to roof top combination units for your single-story commercial building. Mail the coupon today for complete details on how you can get more sales impact for your homes, no matter what price range you build in, with quality Janitrol heating and cooling equipment . . . the brand your buyers are already sold on!

JANITROL® DIVISION

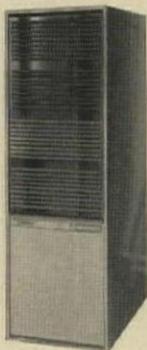
MIDLAND-ROSS CORPORATION • COLUMBUS 16, OHIO



PRODUCTS AND LOCAL SERVICE LIFETIME HOME BUYERS"



The MARK V . . . Popular style in Alan E. Brockbank's Lifetime Homes selection in the Greenbrae Addition, Salt Lake City.



New Janitrol Regency . . . first gas-fired furnace with a lifetime warranty!

Features exclusive Ultra-Thermex Heat Exchanger warranted for *life*. Put this powerful persuader in your homes for easier selling. Perm-Adjust burner automatically proportions fuel-air mixture. Cabinet is compactly designed, richly styled. Optional accessories include two-stage flame control, Minneapolis-Honeywell electronic air cleaner, deodorizer filter and automatic humidifier.



Custom-matched Air-Cooled Condensing Unit adapts the Regency for year-round comfort. Install with furnace unit, or add later.

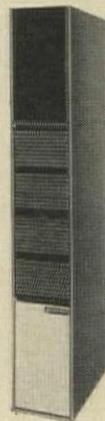
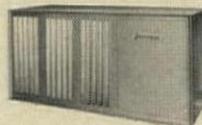


New Janitrol 19 and 20 Series Upflow Gas-Fired Furnaces!

Bring you superior quality and remarkable economy in heating for single and multi-family dwellings. Compact, quiet, dependable. 10-year warranted Super-Thermex Heat Exchanger.

New Compact Janitrol Comfort Package . . . for heating or heating and cooling!

Designed, built and priced especially for the apartment and small home market. Compact, but with sufficient air capacity to deliver two full tons of cooling. Companion air cooled cooling unit in 16,000 and 24,000 Btu./hr. capacities. A. R. I. rated.



MAIL COUPON TODAY for complete details on Janitrol heating and air conditioning equipment, and exclusive *Janitrol Builders' Model Home Merchandising Plan* that's action tested . . . a powerful traffic-builder and sales-maker.

JANITROL DIVISION • Midland-Ross Corporation • Columbus 16, Ohio

GENTLEMEN: Please rush complete information on new Janitrol line and the potent *Janitrol Model Home Merchandising Plan*.

NAME _____

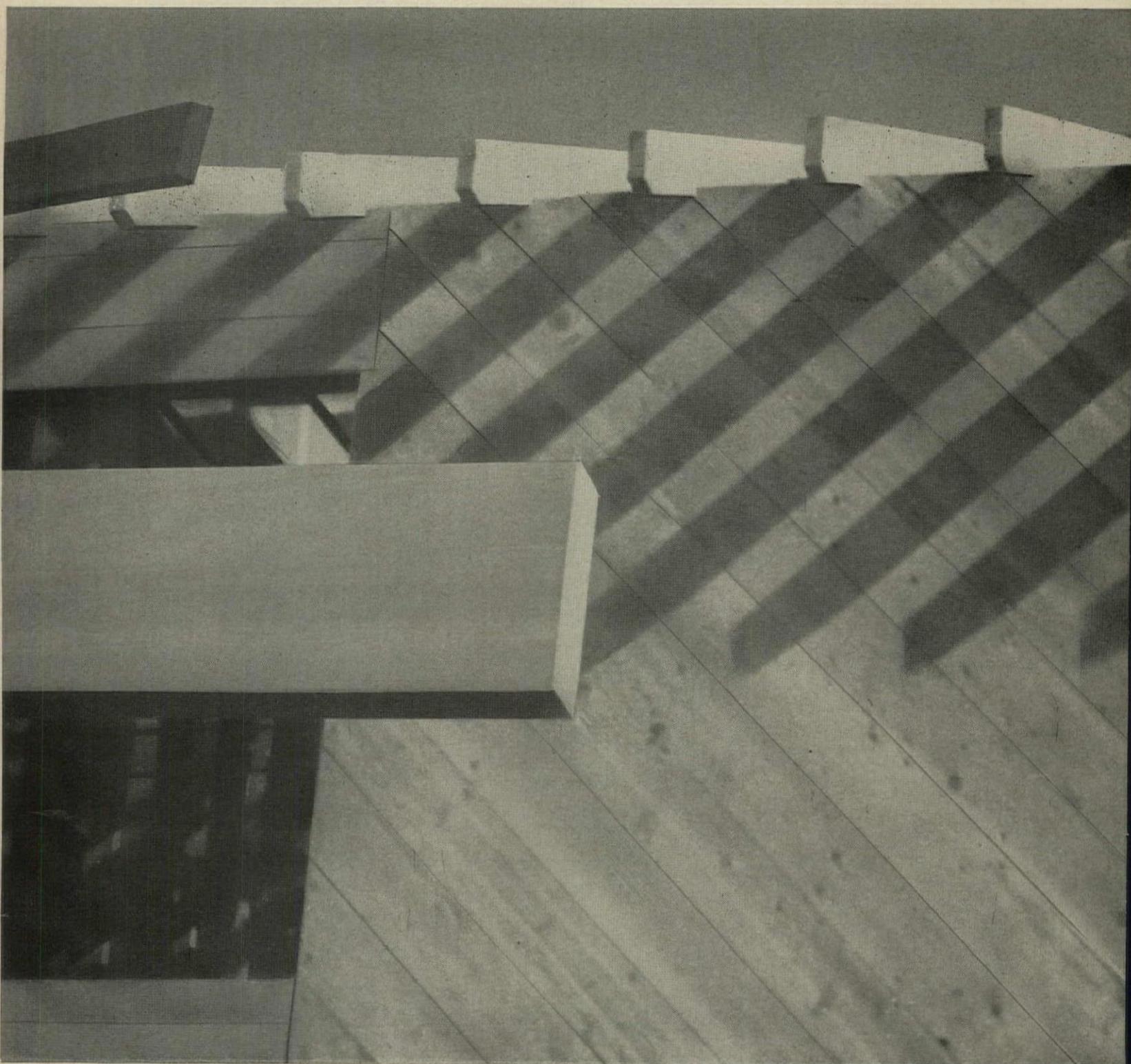
COMPANY _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

BUILD SOLID, STRAIGHT, TIGHT & TRUE

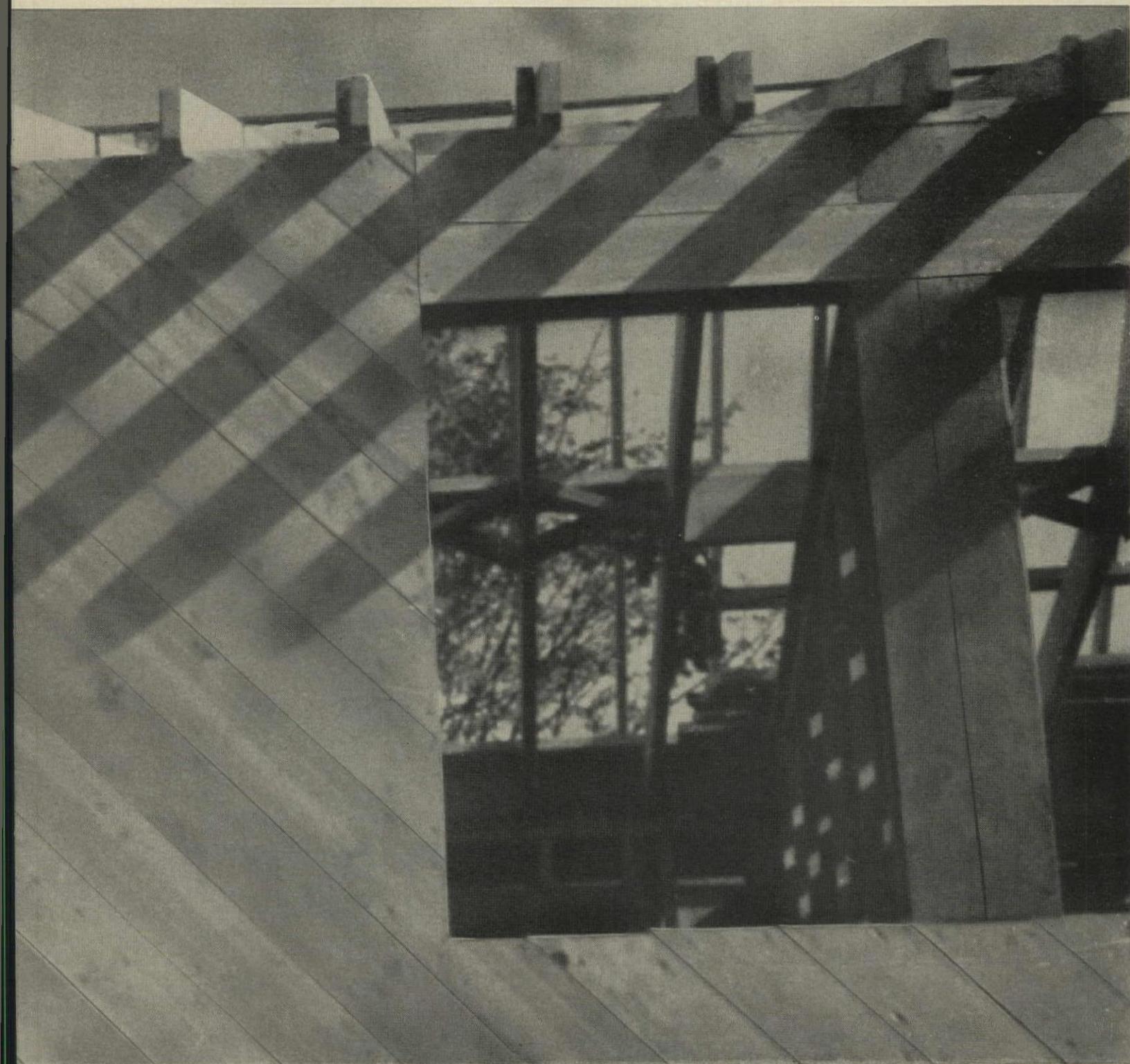
Here's a material you pay for only once . . . yet use many times on the same job! WPA grade and species marked pre-seasoned boards are ideal for stairs, forms, walkways, preliminary braces and other purposes before their final use . . . As **SHEATHING** . . . dry boards give greater nail-holding power . . . and nearly twice the insulation value of half inch plywood. Lumber sheathing also tends to line up studs and rafters. As **SUB-FLOORING** . . . WPA boards have nearly two-thirds more resistance to deflection than other commonly used materials. This stiffness is important because it prevents the floor from dipping, sagging and squeaking. As



WITH PRE-SEASONED BOARDS

SIDING . . . WPA boards are light, easy to work with, take paint and stain readily . . . and furnish superior insulation. Considering all their uses . . . plus the low cost . . . WPA pre-seasoned #4 common grade boards are a real bargain! And they require no special on-site storage protection! Western Pine Association grade and species marked boards are available from your lumber dealer in the following species:

**PONDEROSA PINE • WHITE FIR • LARCH • DOUGLAS FIR • RED CEDAR • INCENSE CEDAR
SUGAR PINE • LODGEPOLE PINE • IDAHO WHITE PINE • ENGELMANN SPRUCE**





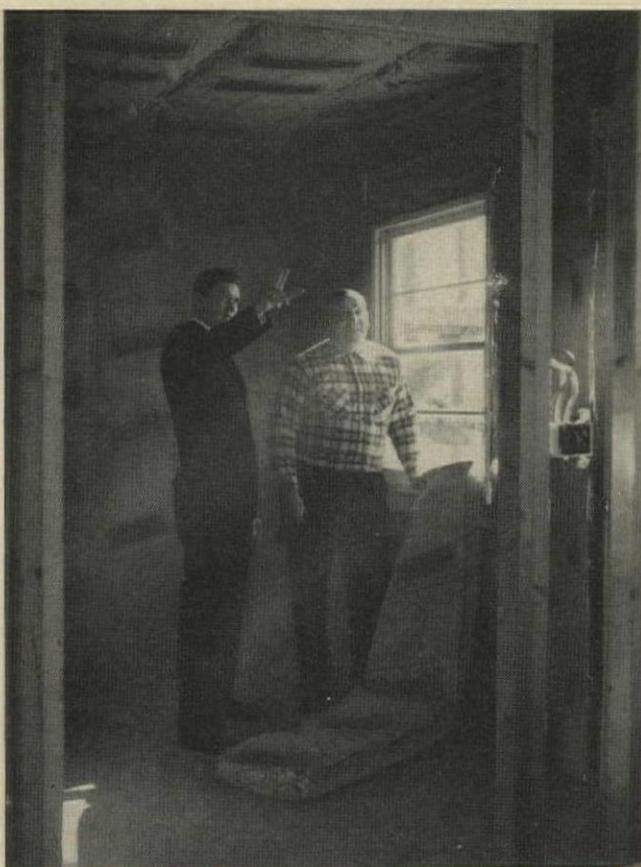
"ELECTRIC BASEBOARD HEATING is helping me build better homes for less money," Bill Schneider reports. "Equipment like this is so simple to work with, all I need is eight hours' worth of labor to put electric heating into one of my new homes. In fact, for speed and economy of installation, there's nothing I know of that can beat electric heat."



"GOOD INSULATION is certainly the key to success with electric heating," comments Bill Schneider. "And I've discovered that time spent in carefully insulating around windows, doors and switch boxes really pays."



"BANKS LIKE TO FINANCE electrically heated homes because they hold their value," says Bill Schneider, shown talking with local bank president Celius L. Brown. "And believe me, that gives me a big selling point with most of my prospects."



"ACCURATE HEATING ESTIMATES worked out by my local electric utility company have really helped me close sales," Bill Schneider says as he inspects the interior of another new home with Baltimore Gas and Electric representative Theodore Kesting, Jr.

MARYLAND BUILDER SAYS FLAMELESS ELECTRIC HOME HEATING IS HIS BIGGEST SALES FEATURE

Builder-developer William Schneider of Sykesville, Maryland, tells how customer satisfaction with flameless electric home heating is helping him move his \$15,000 to \$25,000 homes as fast as he can build them

"In a community like this, where everybody knows everybody else," Bill Schneider tells you, "a builder has to be sure that the homes he builds deliver top value and quality. Make one mistake in a home and you're really dead when the word gets around. That's why I wouldn't even consider using electric heating in the houses I'm putting up if I weren't completely convinced it was a strong plus sales feature.

"Apparently my customers agree: the best advertising I get for electric heat is from the people who already have it. Every home I've built since 1959 has been heated electrically and I have yet to get one complaint.

"Of course, I like to use electric heat because it lets me put my homes up faster. In fact, I'm now saving enough on installation that I can actually put storm windows and

full insulation in my new homes without having to raise the selling price."

Like Bill Schneider, builders all across America are discovering that it pays to build and promote electric heating in their new homes. This year it is estimated that one out of every five new homes will have electric heat.

Why not find out how you can profit more by using flameless electric heating in your homes? First chance you get, talk it over with your local electric utility company.

THE TOTAL ELECTRIC HOME that displays this Gold Medallion* helps you to capitalize on the fast-growing customer preference for total electric living. And because a Gold Medallion Home uses a *single source of energy* for heating, cooling, lighting and power, you will profit more.



*Certification mark—NEMA

LIVE BETTER ELECTRICALLY • Edison Electric Institute, 750 Third Avenue, New York 17, N. Y.



Now a vinyl floor wall-to-wall with seams welded water-tight, dirt-tight, spill-tight!

Now, thanks to Sandura research, LURAN® Vinyl can be welded! That's right. Now you can have a clear, unbroken expanse of vinyl, wall-to-wall, even room-to-room. That means no more water-collecting, dirt-collecting, open seams down the middle of your floor. There's no place for water to seep, no place for dirt to creep! And new Luran's luxurious colors and patterns are sealed deep under a new formula vinyl that's as stain-free,

as scrub-free, as care-free as a floor can be—makes this the fastest-cleaning vinyl floor you can own! Another surprise: New Luran costs less than many other luxury vinyl floors.

NEW LURAN VINYL

by Sandura, Benson-East, Jenkintown, Pa.—Fine Floors for Forty Years

Seal it!

With the amazing new LURAN VINYLWELD PROCESS your Sandura retailer can smooth-weld 6-foot widths of any Luran permanently-installed vinyl floor wall-to-wall, room-to-room, with no open seams!



Heel it!

Go ahead! The beautiful new embossing of Luran Imperial and Luran Regency masks most accidental indentation—gives a new deep dimensional look to vinyl! Your foot never touches the patterns!



Feel it!

You won't believe a luxury vinyl could have a "hand" like this one until you touch it. Luran Imperial and Luran Regency feel like fine leather—and they're wonderfully warm underfoot! There's a Luran Vinyl Floor for every room in the house—even basements!





MIXING is done in clean, drinkable water. Water cannot be added if material starts to thicken.



TAPE BEDDING is done with hand knife: fast drying material may clog automatic equipment.



FINAL FINISH also is applied with hand trowel. Quik-Treat is thinner than most compounds.

A bottleneck is broken; here's a one-day joint compound for drywall

The scheduling headaches that have always been a part of drywall finishing systems may be just an irritating memory. National Gypsum Co. will soon introduce in most market areas a fast-drying joint compound called "Quik-Treat," which cuts the time lag between hanging wallboard and painting it from three or four days to one day.

The new compound dries to the point where it can be covered with a second coat in two and a half hours. As a result, a taping and finishing schedule could look like this:

9:00 A.M. Add the compound to water and mix it. (It should be added gradually and stand for 10 minutes before use.)

9:10 A.M. Start hanging tape.

9:30 A.M. The first finishing coat can be applied to one side of inside corners 10 minutes after the tape is hung.

11:40 A.M. First finish coat goes on all joints, outside corners, and nail heads.

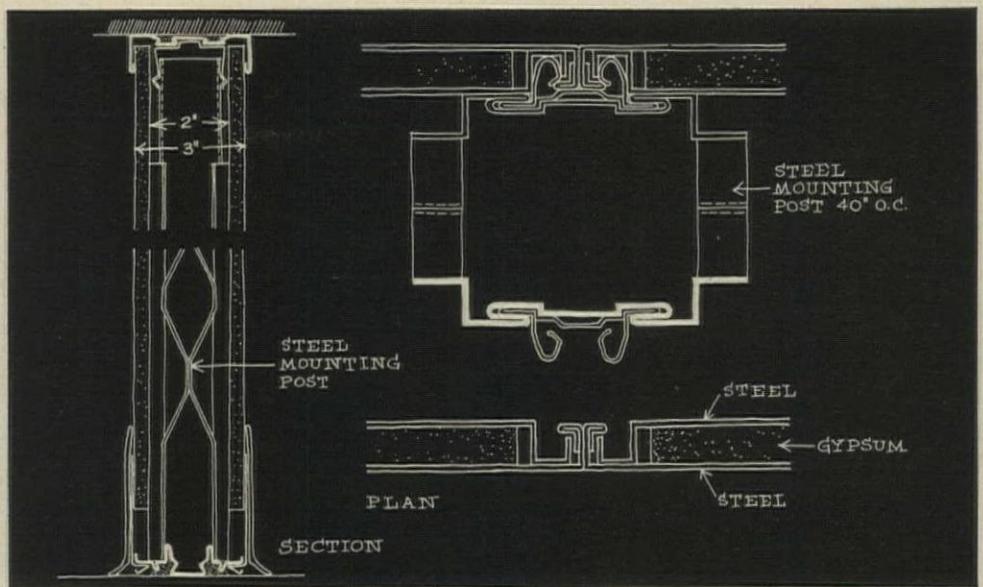
2:30 P.M. The final finishing coat is applied to all the above areas, and the second side of the inside corners is finished. Unless dry-

ing conditions are particularly bad, painters can start working the following morning.

Quik-Treat offers these other advantages:

Shrinkage is less than with conventional compounds. Up to 25% less material is required; beading and ridging are minimized.

Less heat is needed in the building. Temperatures need be only 40F during application, can drop to 32F in two hours without harming joints. Quik-Treat can be used to laminate drywall in double-drywall construction; the bracing can be removed in four hours.



STEEL-AND-GYPSUM PANEL snaps into place on steel studs. Wiring and piping fit in 2" core. Section above shows detail at panel joints.

For apartments and commercial buildings: a revolutionary new wall system

The new system uses sheet-steel and gypsum-core sandwich panels which snap in place on both sides of vertical mounting posts. The result is a double wall, 3" thick with a 2" air space.

In place, the new wall—developed by Tishman Research Corp. for E. F. Hauserman Co.—will cost "in the neighborhood of \$17 a linear foot", or about \$2 a foot more than the block-and-plaster wall it competes with. But this cost is offset by several factors:

1. Plumbing and wiring are more easily

and cheaply installed and, when necessary, relaid or repaired (one side panel can simply be snapped off to expose the utilities).

2. On-site work and construction time is sharply reduced, and there is no plaster-rubbish removal cost (which Tishman estimates at 50¢ a running foot on most jobs).

3. The wall can be disassembled (panels are 40" wide), moved, and re-erected.

4. The wall has a considerably higher sound-transmission loss at most frequencies (especially in the speech-privacy range of 250

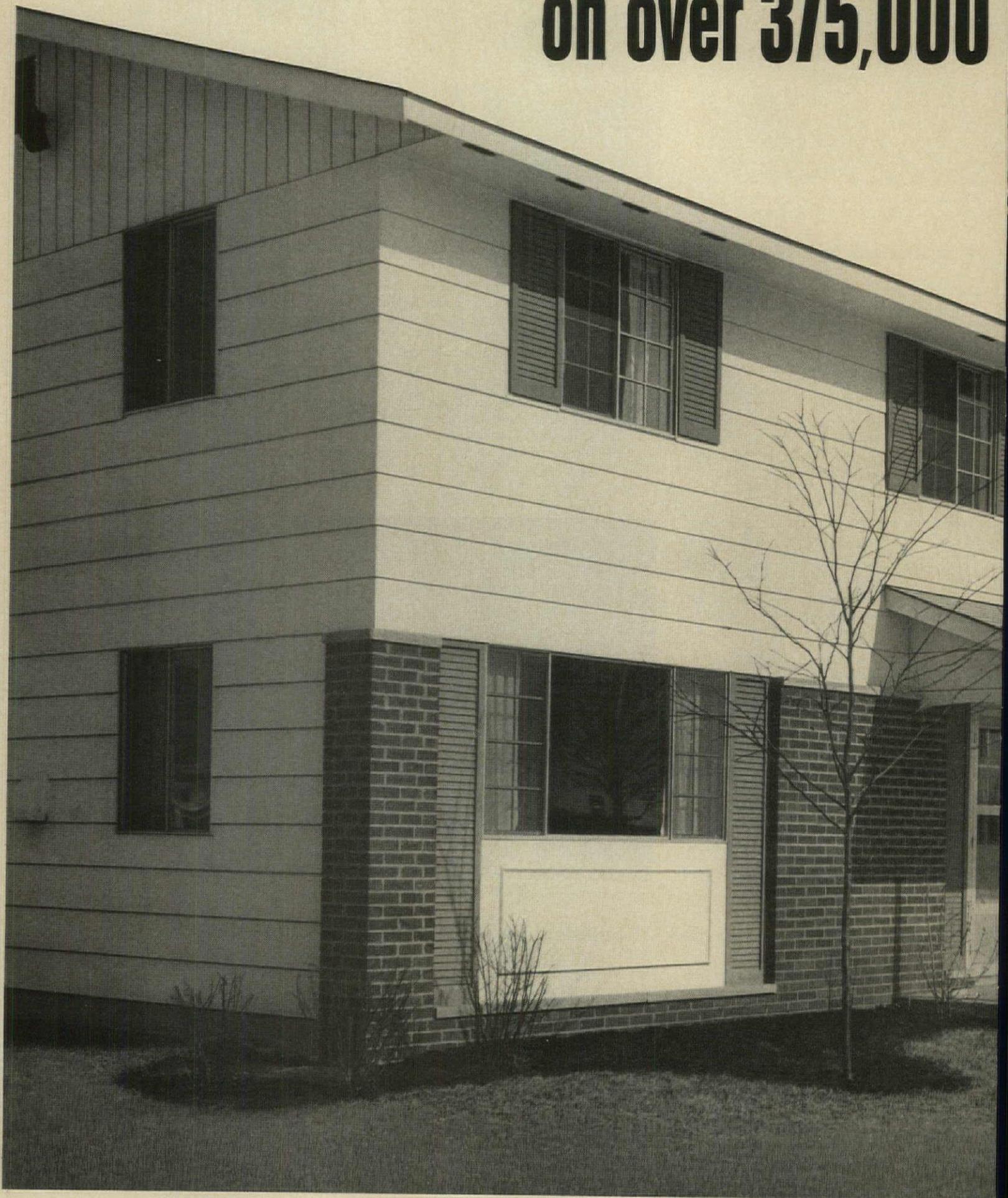
to 2,000 cycles per second).

5. The surface is flat and cannot crack—though users must accept a vertical hairline at the 40" -o.c. joints.

The new panels are primed, ready for final finish; have a 1-hr. time-temperature fire-resistance rating, can be site-cut to fit any partition plan. A complete line of fittings is available for a variety of window-wall sections. Hauserman is building a new plant in Philadelphia to produce the new wall panels, and expects to be in production this month.

Book reviews start on p. 135

Since 1957 Insulite Primed on over 375,000



Siding is performance-proved homes coast to coast

"It's the most trouble-free siding available!"

says Ernest G. Fritsche, builder,
Columbus, Ohio

"We build 400 to 500 homes a year . . . and at least 200 of them are sold through word-of-mouth.

"As a result, we just can't afford complaints that damage our reputation.

"That's one reason we build with Insulite Primed Siding. Since 1957 we've used it on over 1,500 homes and I can't remember any callbacks or complaints due to product failure. No splitting . . . no warping . . . and no paint problems."

Mr. Fritsche, current President of the Ohio State Homebuilders Association, builds in 10 developments throughout Central and Southern Ohio.

"Our prices range from \$12,800 to \$55,000 and up," Mr. Fritsche continues, "and we

find that Insulite Primed Siding helps pre-sell homes in any price range.

"You see, once our home buyers live with Insulite Primed Siding they become our best salesmen for the product!"

Mr. Fritsche is just one of thousands of builders . . . coast to coast . . . using Insulite Primed Siding.

These builders know from experience that this is the siding that saws like wood, nails like wood and goes up fast and easy because it comes in good lengths. There's never a knot or split . . . never a scantage. And the beautiful way it takes paint, you save time and money on the job.

Isn't it time to put the proven advantages of Insulite Primed Siding to work for you? Talk to your Insulite Dealer. Or, for a fact-filled, full-color brochure, write Insulite, Minneapolis 2, Minn.

INSULITE

Primed Siding

INSULITE DIVISION OF MINNESOTA AND ONTARIO
PAPER COMPANY, MINNEAPOLIS 2, MINNESOTA





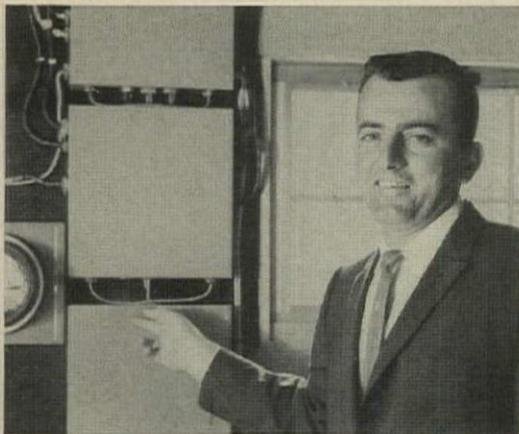
"Open any door into this home," says Mr. Farr, center, to prospective buyers, "and you'll find a General Electric Master Switch that turns ON a complete pathway of light ahead of you, through hallways and rooms.

"Press the same switch on your way out, and it turns OFF the lights behind you.

"I have five entrances in this Gold Medallion model, counting the garage, and G-E Remote-Control Wiring gives me a nice talking point at each one.

"G-E Remote-Control Switches light up this home from any entrance...make an excellent sales feature"

... Mr. Roy R. Farr, developer-builder, Academy Acres, Andover, Massachusetts



"G-E motorized controls turn a whole series of preselected circuits ON or OFF when you press one of the entranceway switches. Lights can also be controlled locally. Low-voltage wiring lowers the cost of extra switches.



"Another popular feature — these G-E Remote-Control Selector Switches let people dial any or all of 11 lights ON or OFF from the hallway and master bedroom — also operate the pre-selected circuits I've mentioned.



"You can take it from me — people get excited about the convenience of this modern wiring system. Customers who have seen it in this model have ordered it for their homes, and I'm putting it in my own new residence, too."



If you are looking for economical ways to add quality and distinction to your homes — write for details on G-E Remote-Control Wiring. General Electric Company, Wiring Device Department, Providence 7, R. I.

Progress Is Our Most Important Product

GENERAL  ELECTRIC

Who holds the cure for ugly urban design?

FACE OF THE METROPOLIS. By Martin Meyerson, with Jacqueline Tyrwhitt, Brian Falk, Patricia Sekler. Random House. 249 pp. \$7.50.

Should government offer builders new subsidies to put more beauty into their developments, or impose new controls to require it?

Maybe so, says Urban Researcher Meyerson in this prestigious volume sponsored by Action Inc.*, financed by the Ford Foundation, and addressed to decision-makers everywhere. But what is necessary—and far preferable, he argues—if monotony and ugliness are not to blight tomorrow's metropolis, is a massive demand now to make beauty and good design more profitable.

In their survey of 70 promising prototypes of good design, Meyerson and his associates strive to plant the seeds of such a demand. And, though they chose only 20 suburban developments, the suburbs were cited as the most critical area of need.

"The outer city of today will probably be the middle city of tomorrow," says Meyerson. "Since the form of the future metropolis is being set there, extraordinary responsibilities and challenges for good urban design lie in the outer city." But here, as in the center and middle cities, strong social, economic and technical forces have created a demand more congenial to economy and efficiency than to beauty. In homebuilding especially, says Meyerson, the challenges have yet to be met on any large scale. "Single family houses are the most common use of suburban land, but subdivision design has become one of the most depressing aspects of the suburban scene. Builders have aligned houses on rigid grid patterns or along aimless and endlessly repetitious curves. In either case, houses usually flank the roads like toy soldiers on review."

Meyerson, who is an ACTION board member, former director of the Joint Center for Urban Studies of the Massachusetts Institute of Technology and Harvard University, and now dean of the college of environmental design at the University of California, is no mere carping idealist. The solution, he says, is not in a nostalgic demand for the good old days before urban sprawl. "It is not possible to turn back the forces which shape architecture and urban design to-

day," he says. "The problem is not so much in how to avoid these projects as how to design them with more livability, flexibility and attractiveness."

In so doing, he says, architects, planners, and builders face constraints that lie as much in the attitudes of their clients and customers as they do in the economic and technological realities of today's housing industry. For one thing, people today seek simplicity and even starkness for convenience and ease of maintenance as much as for economy. They often minimize their regard for buildings and landscape because in today's mobile culture they do not expect to stay in one place for very long. Local officials tend to be as mobile as the populations they serve; they have little incentive to press for permanent, long-range esthetic amenities. And, in a nation of disposable everything, buildings have a life that is often shortened by the swiftness of change: with destruction or neglect the lot of the obsolete.

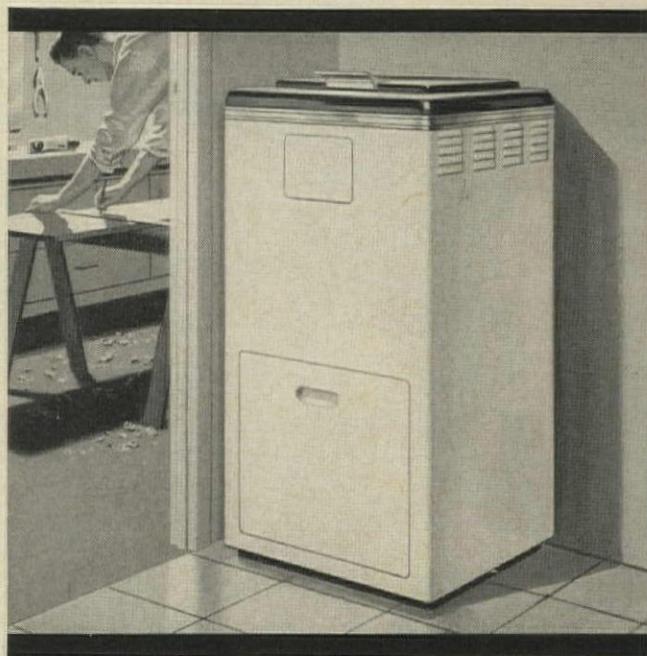
The cost of good design is another problem. "Although architects like to say that good architecture costs no more and sometimes costs less than poor architecture, such a statement is impossible to prove. But the converse is not. All architects admit that even good architecture could be better if more money were available." Finally, in a culture that rewards verbal skills rather than visual ones, few influential men possess, or exercise, visual taste: "... Thus few businessmen commission and few consumers seek good architecture and landscape architecture."

To counter these constraints, Meyerson notes, government incentives, stricter controls and better deployment of public building funds have been urged. But, "the main task is to make clients and consumers more sophisticated about design... as a practical matter, more in the long run can be expected from private individuals and firms than from public bodies. This is because most of the building in our cities and suburbs is done under private auspices.

"Since urban design, architecture and landscape architecture are the only arts that cannot be avoided," concludes Meyerson, "they have a uniquely public character. They ought in consequence to be the especial concern of all public spirited people... an alliance between good taste and public spirited leadership."
—ROBERT SEAVER

New products start on p. 143

Why it pays to include
MODERN GAS INCINERATORS
in your homes



In the highly competitive business of selling homes, the smart builder is ever alert to new features—*plusses* that will impress potential buyers. A modern Gas incinerator is just such a plus.

🔥 Homes in a cleaner, quieter, more modern setting... this important selling point can be yours with a modern Gas incinerator that eliminates noisy, unsightly garbage cans.

🔥 An obviously attractive point to housewife prospects—and to their husbands, too—is eliminating the mess and nuisance of daily garbage and trash carrying, by installing modern Gas incinerators.

🔥 Your prospects will be impressed by the fact that it will cost less for trash disposal, thanks to a modern Gas incinerator which takes care of all burnable garbage and trash.

🔥 Economical to buy and install, and operate, modern Gas incinerators are smokeless, odorless, automatic.

AMERICAN GAS ASSOCIATION

Check your local Gas company for full details.

House hunters know they can

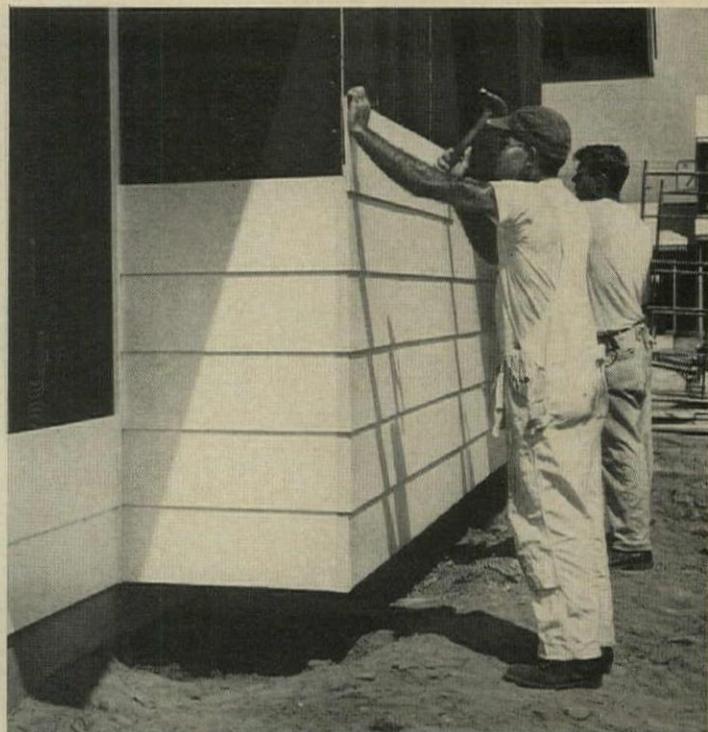
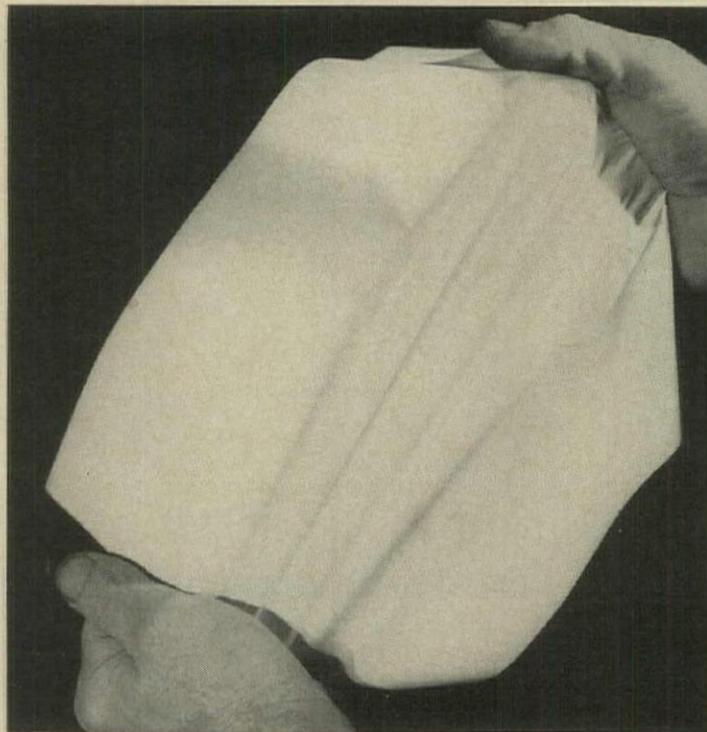


LIVE MODERN FOR LESS WITH...

GAS

*The National Council for Good Cities, formerly American Council to Improve Our Neighborhoods, whence the alphabetical appellation.

Du Pont TEDLAR® is a tough film-finish that protects siding for



TEDLAR* PVF film is a tough new film-finish—not a liquid or a spray. TEDLAR is factory-bonded with special Du Pont adhesives to wood or metal, actually becoming part of the material it protects.

How long will a finish of TEDLAR last? We frankly don't know, because we haven't been able to wear it out yet under normal conditions. But, properly bonded to a stable material, TEDLAR could last up to 25 years or more without refinishing.

Withstands abuse. TEDLAR resists scuffing, marking, dirt and stains, and it's easy to clean. You save time, money and material, and have fewer call-backs to cut your profit.

And because TEDLAR is tough, it cuts maintenance for the home owner. Even difficult stains—such as grease or tar—clean easily from TEDLAR. Use anything; even the strongest cleaning agents won't harm it.

See TEDLAR advertised on the
"Du Pont Show of the Week".

*Du Pont registered trademark.

15, 20, or 25 years—and helps you sell.



Years of beauty, despite weather.
The siding on this house is surfaced with TEDLAR. It will stay new-looking for years.

TEDLAR ignores weather. It resists chipping, cracking, blistering or peeling, even in baking heat or icy cold. After years of exposure, fading or chalking are imperceptible.

TEDLAR is available in a range of colors. When you sell a house that's surfaced with TEDLAR, you're selling both beauty and long-term freedom from refinishing.

Prove it. Another great thing about TEDLAR is that you can demonstrate its advantages. You can actually show your prospects how tough TEDLAR is, how hard to stain and easy to clean. And when you say it'll look good longer, need less work and cost less per year of life than any other finish, you're telling people what they want to hear.

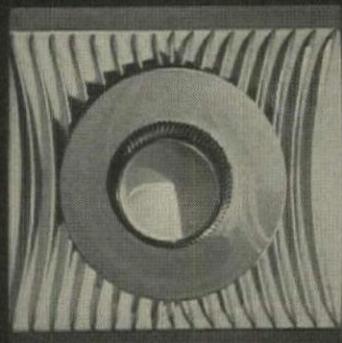
This can be the extra sales plus that gives you the edge over your competitors. TEDLAR is certainly worth investigating. Write the Du Pont Company, Film Dept., Building Materials Sales Division, Box 66, Wilmington 98, Del.



BETTER THINGS FOR BETTER LIVING... THROUGH CHEMISTRY

*"Humph!
who's given home lighting
the dimming range and
economy that I have?"*

**"HUNT
ELECTRONICS
has!"**



Actually, there was a lot to be said for the Kerosene Lamp. It was romantic; it was economical . . . two benefits electricity has never been able to fully exploit . . . until now. Hunt Dimming Controls use the old Kerosene Lamp concept to bring out a new dimension in mood and effect, plus all the economy possible from modern Home Lighting.

Hunt Dimmers provide the desired amount of light, from Dark to Full Bright in either Incandescent or Fluorescent models and are fully guaranteed.

In controlling mood and effect, Hunt Dimmers also control power and economy . . . and prolong lamp life. (Incandescent bulb life is increased over 1,000% when burned at 75% of maximum rated wattage.)

If you're interested in both lighting economy and flexibility as two extras in Home Design, take a tip from us . . . the two-way switch is Out. Hunt Dimming Controls are In.

For complete information and specification data on the Entire Hunt Line of Dimming Controls, contact your local Electrical Distributor or write the people who bring you the Brightest Ideas in Dimming.

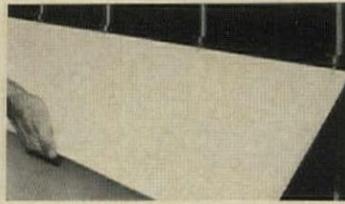
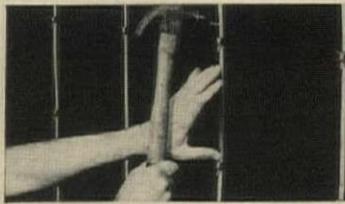

**HUNT ELECTRONICS
COMPANY**
2617 ANDJON DRIVE / DALLAS, TEXAS 75220
SEE OUR CATALOG IN SWEETS

Materials

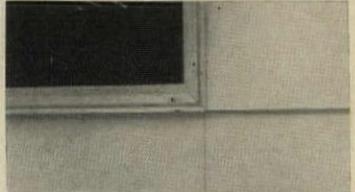
Prefinished siding — kiln-dried, vertical-grain redwood bevel siding with a baked-on acrylic finish—is used with a concealed fastening system that eliminates face-nailing through the paint film. Test applications of Palco's new siding by home-builders show that in-place cost is about the same as the cost of bare wood siding field painted. But the new siding has two main advantages: 1) it has a three-coat, baked-on finish (developed with Sherwin-Williams Co.) with an expected maintenance-free life of seven to ten years, and 2) it can be applied in any weather.

To apply the siding, galvanized steel fastening strips (developed by Timber Engineering Co.) are nailed to the sheathing over the studs. Tabs position the tops of the siding (photos, right). When the siding course is in position, a rubber hammer drives it against fastener teeth, which expand to anchor the wood firmly. The bottom fastener holds the bottom of the siding slightly out from the next lower course, providing a breathing space to prevent condensation in the wall. Pacific Lumber Co., San Francisco.

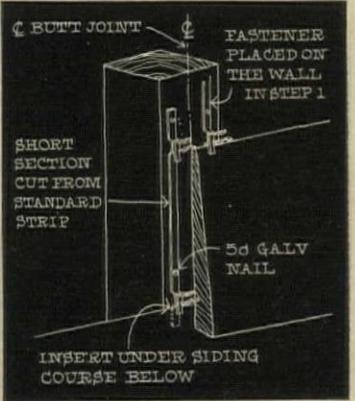
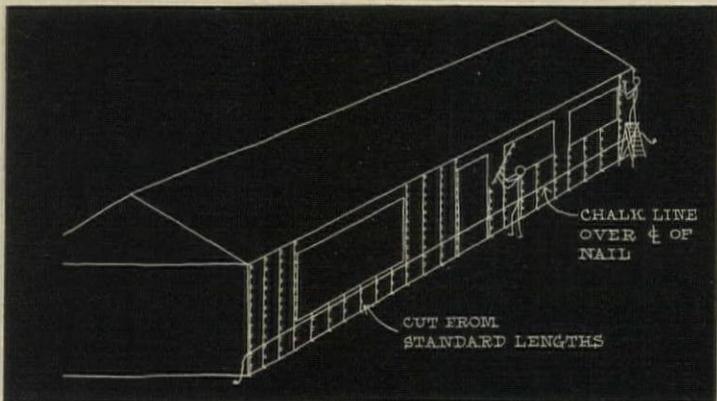
For details, check No. 1 on p. 165



Metal fastener strips are nailed to sheathing (left), siding is slipped under tabs (center) and driven against anchors.



At joints, siding is sawn (left), set into extra fastener strip (center) after edges are painted. Joint is wiped with paint.

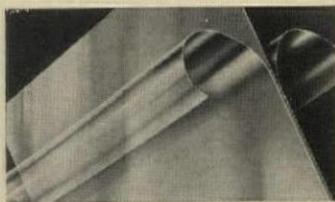


Drawing, left, shows layout (16" or 24" o.c.) of strips on sheathing. Fastening and butt system is shown at right.



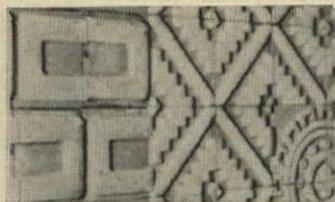
Antique-brick is one of many finishes in the Sanford line which includes more than 225 textures, colors, and sizes. Bricks are handled by authorized dealers throughout the eastern half of the U.S. Sanford Brick & Tile, Colon, N.C.

For details, check No. 2 on p. 165



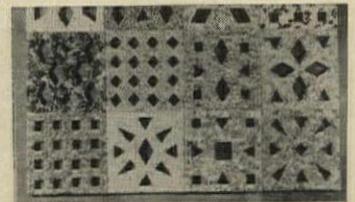
Copper flashing has a dense film of polyethylene laminated on both sides which resists acids, prevents stain, and eliminates the need for coating. Dryseal flashing comes in 200' rolls, in six widths from 10" to 24". Revere Copper & Brass, New York City.

For details, check No. 3 on p. 165



Sculptured concrete block can be used to make decorative walls in lobbies or for walls adjoining patios and courtyards. All designs are cast in 12" squares, can be easily arranged in any pattern. Arts For Architecture Inc., New York City.

For details, check No. 4 on p. 165



Aggregate panels for screens (above), wall facing, floors and decks, and stair treads are available in more than 2,000 textures and colors. Standard sizes. Versa-Tex costs about \$1.60 to \$3.90 per sq. ft. fob. B. J. Lutz Co., Kansas City, Kan.

For details, check No. 5 on p. 165



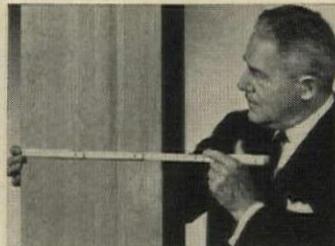
Gypsum lath has a nonfading printed surface with guide lines for accurate scoring and nailing. "Pinolath," insulating, and perforated types are reinforced with glass fiber, have absorbent face paper for rapid plaster takeup. Bestwall Gypsum, Ardmore, Pa.

For details, check No. 6 on p. 165



Economy glass fiber panel is now offered at 22% less than the maker's previous low-cost panel. It is said to block up to 80% of the sun's glare. The corrugated 500 Special comes 26" wide, 8', 10', and 12' long. Alsynite, White Plains, N.Y.

For details, check No. 7 on p. 165



Redwood laminated beam has up to 20 laminates in one beam, each 1" or thicker. Noyolam Beam uses a waterproof exterior adhesive, is kiln-dried. Beams come in sizes from 3"x4" to 11"x16", in up to 40' lengths. Union Lumber, San Francisco.

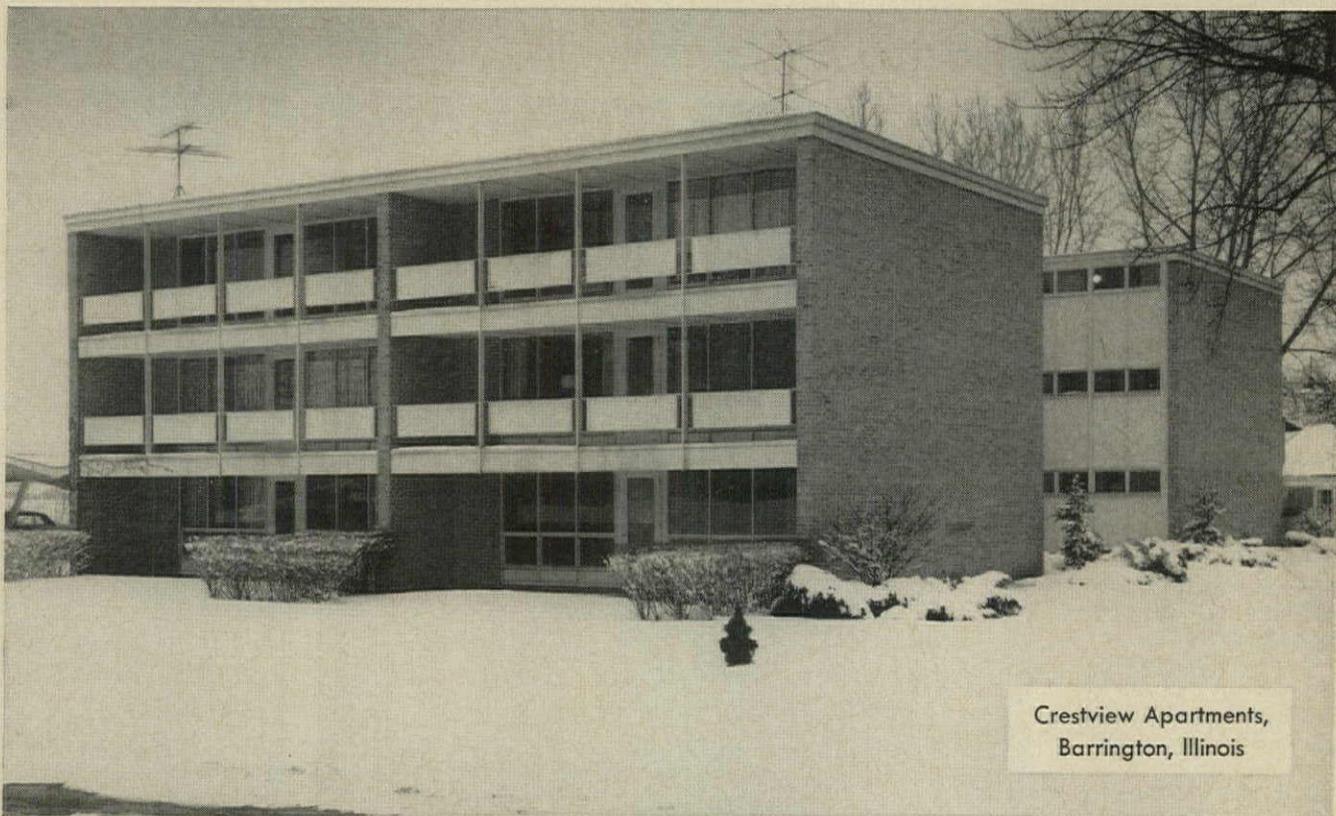
For details, check No. 8 on p. 165



Floor underlayment, a sheathing-grade plywood, has a solid veneer sheet under the face veneer. Since there are no voids under the face veneer, damage from spike heels and heavy furniture is eliminated. Vancouver Plywood, Vancouver, Wash.

For details, check No. 9 on p. 165

New products continued on p. 145



Crestview Apartments,
Barrington, Illinois

HEATING PLANT MODERNIZATION CUTS FUEL COST 20% ...ENDS TENANT COMPLAINTS AND VACANCIES

The hot water heating system in this building was originally installed with a single pump and one thermostat. As a result, tenants constantly complained because of over-heating on the sunny side and under-heating on the shady, windward side. Over-heated tenants wasted fuel by opening windows and doors.

Converting to a B&G Duo-Flo System completely corrected this unbalanced heating condition...ending tenant complaints and *saving 20% yearly in fuel costs!* This system employs a primary-secondary pumping arrangement developed by B&G engineers to permit zone control of the heating. Each apartment has its own pump and thermostat so as to permit complete compensation for various exposure conditions. Each tenant can enjoy the temperature preferred, with minimum expenditure of fuel.

B&G Circulating Pumps are the key units in a Duo-Flo System. They are specifically designed to meet the requirements of forced hot water heating and cooling systems... *quiet, dependable and long lived!*

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COOLING SYSTEMS



B&G BOOSTER
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B&G Circulating Pumps
are in operation today.



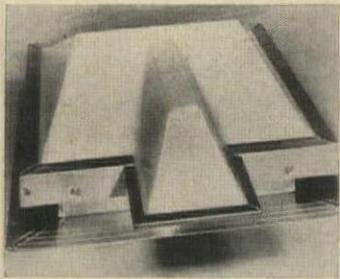
BELL & GOSSETT
C O M P A N Y

Hydro-Flo DIVISION

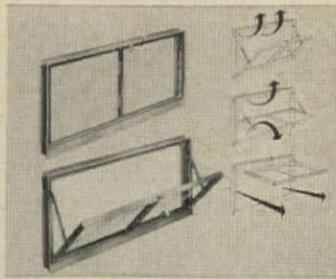
Dept. HT-10, Morton Grove, Illinois

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

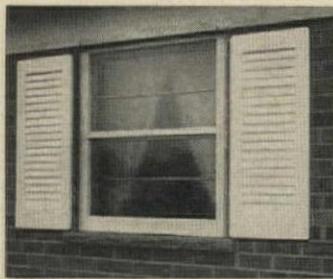
Windows



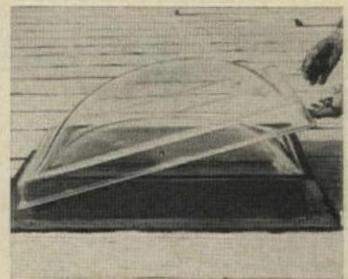
Hip-type skylight lights and vents kitchens, baths, or other rooms through one roof opening. A hip flange (foreground) houses a 100 cfm blower. Vent-A-Dome is mounted on a self-flashing extruded aluminum frame, installs without curb. Plasteco, Houston. For details, check No. 10 on p. 165



Basement window has three venting positions and a removable sash. Modular-size units have interlocking aluminum frames that stack (sill of top window interlocks with head of bottom) for openings 30" to 69" high. Rolite Mfg., Lancaster, N. Y. For details, check No. 11 on p. 165

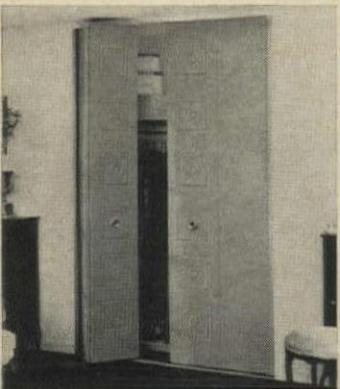


Molded styrene shutters will not rot, warp, or need refinishing. Louver shutters are easy to attach; come with nailing strip and aluminum nails. Nine sizes: 35" to 79" high; 14" wide; \$8.40 to \$15 retail per pair. Forms Inc., Chicago. For details, check No. 12 on p. 165

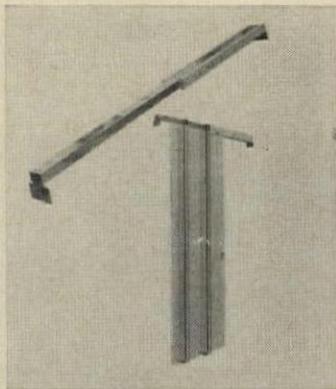


Plastic skylight for raised curb openings is formed from a single sheet of acrylic, has a low contour and deep overhanging sides. Vistadome comes in single- or double-dome models; in clear, translucent white, or color. Ventarama, Port Washington, N. Y. For details, check No. 13 on p. 165

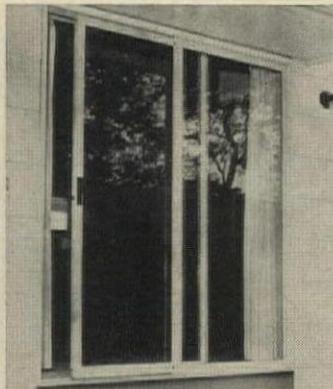
Doors



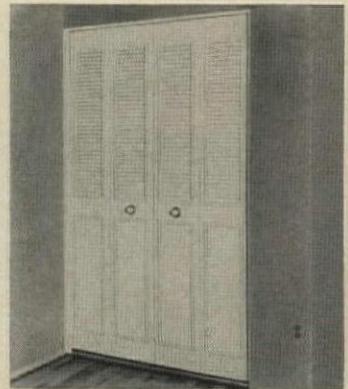
Steel closet doors are offered in an indented square pattern at same price as maker's flush-panel doors. The Georgetown design comes in five colors; the closet system comes with trim; no door frames are needed. Float-Away Door Co., Atlanta. For details, check No. 14 on p. 165



Door frame can be trimmed to fit all standard openings—frame is marked for 2' to 3' widths. End brackets and header allow vertical and horizontal adjustment. Steel split jambs have wood nailing strips. Washington Steel, Canton, Ohio. For details, check No. 15 on p. 165

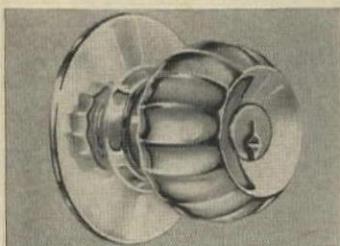


Sliding patio door has white enameled aluminum frame. Lock can be set to prevent latching, to prevent opening from outside, or to open from outside with a key. Single- or double-glass doors come 6' to 15' wide. Capitol Products, Mechanicsburg, Pa. For details, check No. 16 on p. 165

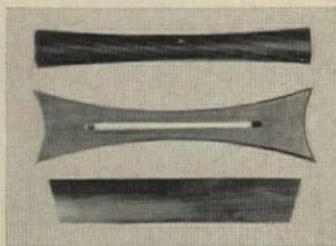


Folding metal doors come in three panel styles: louvered, solid, and with the top panels louvered (Villa, above). Adjustable hardware assures easy installation and fit. Two- and four-panel units: 17½" to 71" wide. U.S. Plywood, New York City. For details, check No. 17 on p. 165

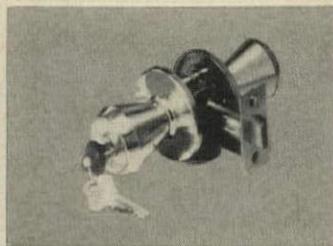
Hardware



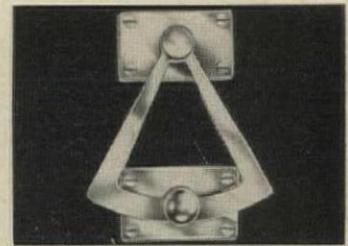
Fluted knob has been added to the Schlage A series locks which range from the simple knob-latch to all types of button-locking and cylinder locks in a variety of finishes. Lotus knob is 2" in diameter, the rose is 2 9/16". Schlage, San Francisco. For details, check No. 18 on p. 165



Door and drawer handles are prefinished to keep the natural look of wood and to add durability. Densiwood door handles and drawer pulls are available in six standard shapes and in special shapes on order. Lundstrom, Herkimer, N. Y. For details, check No. 19 on p. 165

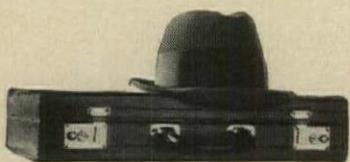


Entry lock has dual-action opening: key unlocks door without throwing bolt, then door opens by key or knob. The contemporary-styled Carlton is also made in push-button-in-knob locks and in nonlocking knobs. Harloc, West Haven, Conn. For details, check No. 20 on p. 165



Dutch-door quadrant of solid heavy forged brass comes in dull and polished brass, dull and polished chrome, and dull bronze. A nylon washer provides tension and lubrication for firm holding and no rattle. Size: 4"x4¾". Baldwin Hardware, Reading, Pa. For details, check No. 21 on p. 165

New products continued on p. 149



**THEY CALLED THE MAN WITH THE FASTENING FACTS...
AND CUT TRUSS NAILING TIME 80%**

A home manufacturer cut truss nailing time 80% by equipping his operators with BOSTITCH Calwire brand pneumatic nailers. Profits are greater and the operators are delighted because as one of them says, "The nailer does the work instead of me."

At the same plant even more spectacular savings have been made on sheathing operations. BOSTITCH nailers do the work in one-fifth the time formerly required and have succeeded in turning what had been a borderline operation into a real profit maker.

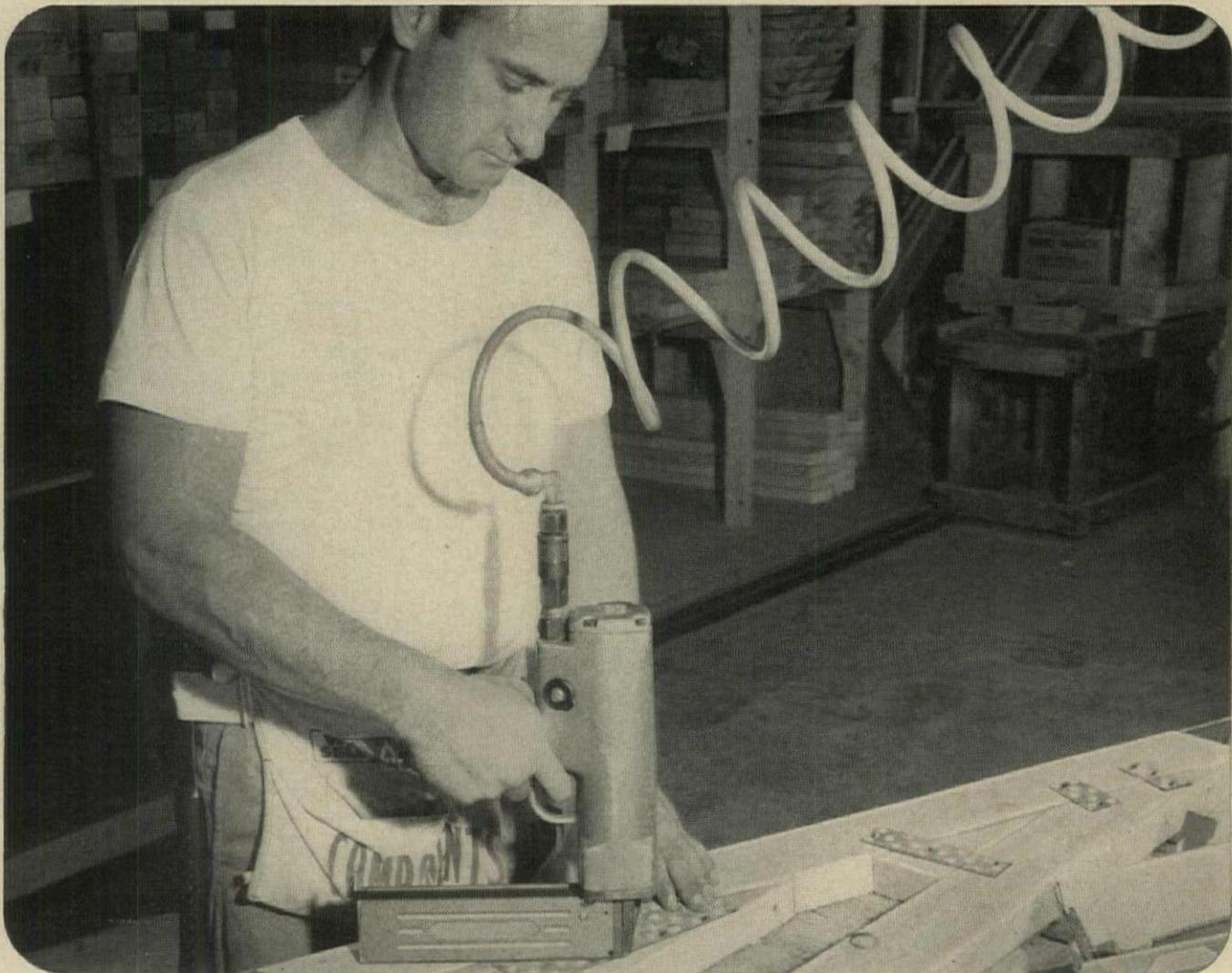
The BOSTITCH fillet head nailer shown below operates on 70 to 90 p.s.i.; will drive 1½" nails as fast as the operator can pull the trigger; weighs approximately 6½ pounds; is completely pneumatic—has no springs in either drive or return mechanism. It all adds up to the fastest, most trouble-free nailer on the market. Portable, for use in shop or field.

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NEW PRODUCTS

start on p. 143



Hammer holster will end torn pockets and broken coverall loops. It can be hooked over a belt or looped on the ties of a nail apron. The holster is made of heavy wire coated with plastic to prevent rusting and scratching. Weyerhaeuser, Tacoma.
For details, check No. 22 on p. 165



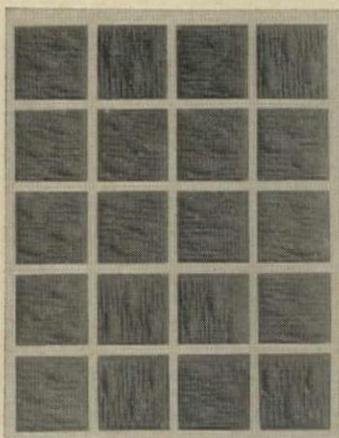
Swimming pool of 2"-thick aluminum sandwich panels is assembled in an excavation. Package includes steel channel, vinyl liner, aluminum coping, plumbing and filter system. A 16' x 32' pool costs \$995 as a kit, \$1,995 installed. Trojan Pools, Troy, N.Y.
For details, check No. 23 on p. 165



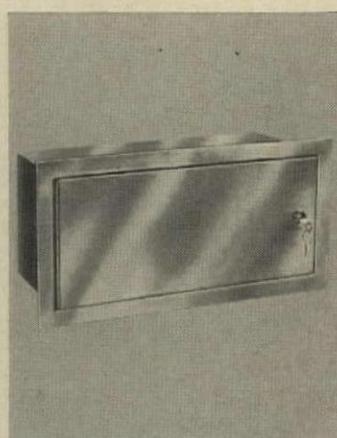
Attic roof louver, made of thermoplastic, nails in without pilot holes, will not bend or dent. Air Hawk, says its makers, admits 37% more air than other louvers of the same size, has triple weather baffle. Home Comfort Products, Princeville, Ill.
For details, check No. 24 on p. 165



Water conditioner has fully automatic controls that preset the regeneration cycle for day and hour desired and regulate the amount of salt to be added for varying water hardnesses. Unit can be set for automatic bypass. Lindsay Co., St. Paul.
For details, check No. 25 on p. 165



Glaze ceramic tile has a finely striated surface of muted pastel shades, sprinkled with tiny white flecks. Nuvo-Tex resists water, moisture, and temperature extremes. Tiles are 1" x 1" on a mesh backing in 1' x 1' sheets. Amsterdam, New York City.
For details, check No. 26 on p. 165



Stainless-steel vault to protect valuable papers from fire and theft is installed in place of one concrete block. 30-min. tests showed inside temperatures did not exceed 250F when temperature outside was 1,800F. Construction Products, New York City.
For details, check No. 27 on p. 165

New products continued on p. 149

NOW YOU CAN SELL YEAR-AROUND CLIMATE WITH ARI-CERTIFIED SECURITY



Alert builders know that central air conditioning sells houses—in the north as well as the south. They also know that the ARI Seal of Certification sells prospects on the builder's reliability.

All equipment bearing the Seal is rated in uniformly-accurate British Thermal Units per hour. ARI engineers check manufacturers' specifications. Units are picked at random and tested by the Electrical Testing Laboratories, Inc., New York City. If a unit fails to deliver the cooling capacity claimed for it, the manufacturer must either lower his claims, raise cooling capacity to meet his claims, or take the equipment off the market. Manufacturers who make over 90 per cent of all central air conditioning equipment support this industry-wide program.

Let the Seal sell for you. And if you would like advice on how to offer the prestige of central air-conditioning in all your new homes, write ARI for the new, free booklet, "The Big Breakthrough in Central Air Conditioning." Write, too, for the free ARI Directory of Certified Air-Conditioners.



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compare all four leading sidings ▶

wood Works easily. Looks good. But lacks dimensional stability, requires frequent refinishing.

pressed hardboard Weathers well. Won't warp, buckle, split or dent. But neither works as well or looks as good as wood.

metal Little upkeep required. Finish stays fresh. But has little impact resistance. Dents easily. Lacks warmth and beauty, but costs more.

PineSide 100 Looks and works like wood, yet has outstanding dimensional stability and strength. Economical, yet lasts a lifetime with minimum maintenance.

only **ONE** combines the best of the other three!

PineSide 100 is all wood. It's made from 100% pure pine fibers. Yet, PineSide 100 has no knots or grain to rise and mar the finished surface. Won't warp, buckle or split!

PineSide 100 is engineered siding. Yet, it contains no gummy agents to foul tools... and no stems, bark, twigs, or other foreign matter used as "filler". Notice the way it cuts cleaner — works as only wood can!

PineSide 100 is lasting. Its finished surface can't check, crack, or blister under normal conditions — and has such a high degree of impact resistance that it even shrugs off ice and hail. Yet, PineSide 100 is extremely economical, too — saves on paint, labor and installation, as well as maintenance!

Before you buy, compare all four leading sidings. Let us send you free samples of PineSide 100. You will see the difference!

Write . . .

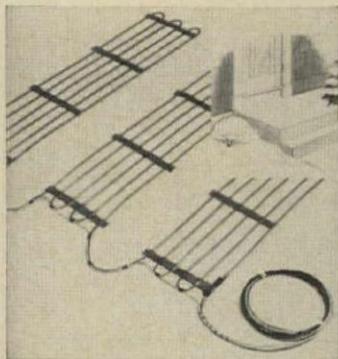
Dierks
FORESTS, INC.
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INDUSTRIAL DIVISION / LUMBER DIVISION / MILLWORK DIVISION /
PRESSURE-TREATED PRODUCTS DIVISION / DIERKS PAPER COMPANY

NEW PRODUCTS

start on p. 143



Electric mat, set in concrete to melt ice and snow, is three 8" x 39" sections of resistance wire separated by a 12" connector with two 10' leads and a 10' ground. Cost 1¢ per hr. to operate. Price: \$18.95 and up. Smith-Gates, Farmington, Conn.

For details, check No. 28 on p. 165



One-part adhesive is used for bonding panel skins and cores and for bonding laminates to countertops. Bondmaster G442 retains flexibility, can be roll-coated or sprayed, requires high-temperature drying. Pittsburgh Plate Glass, Bloomfield, N. J.

For details, check No. 29 on p. 165



Bath caulking is applied from a squeeze tube with a special nozzle to give various sizes of bead. Silicone rubber caulk dries in 1 hour, cures in 24 hours, but stays flexible to accommodate swelling and shrinking. Dow Corning, Midland, Mich.

For details, check No. 30 on p. 165



Built-in vacuum cleaner (tank, motor, and vinyl plastic tubes) for home use starts automatically when cover plate is up. Components and accessories for a six-room ranch under construction: about \$250 installed. Black & Decker, Towson, Md.

For details, check No. 31 on p. 165



Silicone sealant for curtain-walls, precast concrete, expansion joints, and window glazing is applied from a caulking gun without mixing. It resists temperatures to 250F, can be applied in below-zero weather. \$26 a gal. in bulk. G. E. Waterford, N.Y.

For details, check No. 32 on p. 165

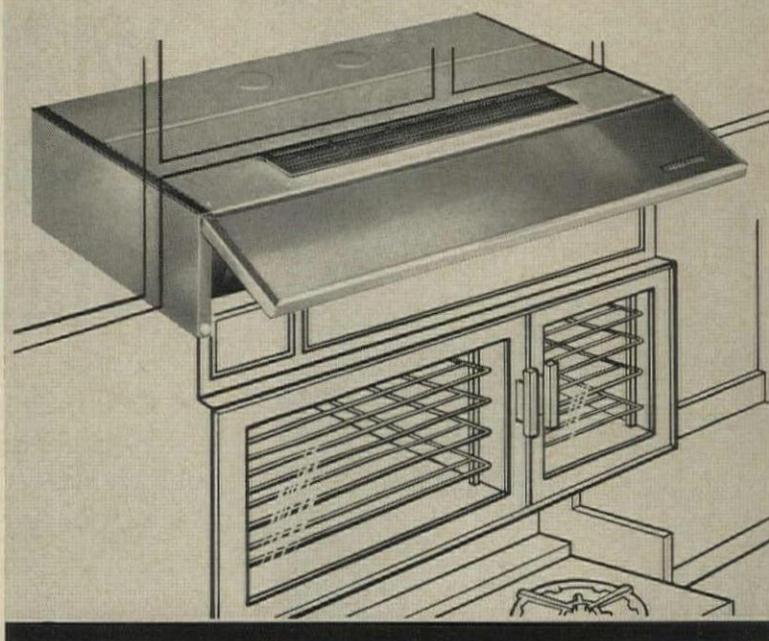


Rigid PVC pipe combines high strength, impact, and chemical resistance. Used for electrical conduit, oil, gas, water, and chemical lines, the pipe and fittings come from 1/4" tubing to 12" diameter pipe. Barrett Div., Allied Chemical, New York City.

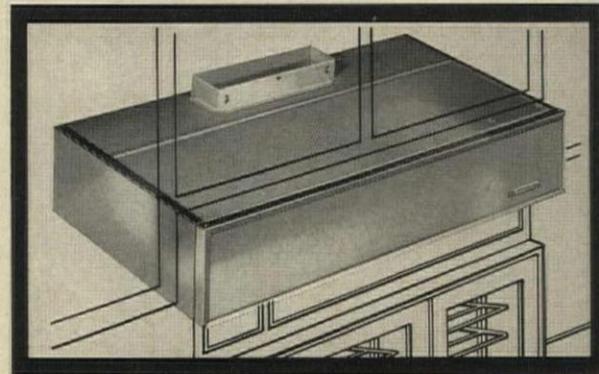
For details, check No. 33 on p. 165

Publications start on p. 154

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.

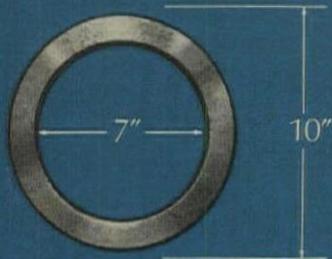
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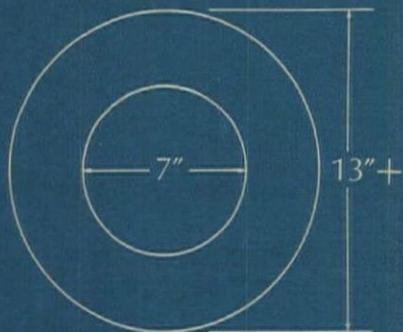
607 S. WASHINGTON STREET, OWOSSO, MICHIGAN

RANGE HOODS • RADIO INTERCOMS • "KITCHEN KADDYS"
TOASTERS • DESKS • IRONING CENTERS • CLOCKS • VENT FANS

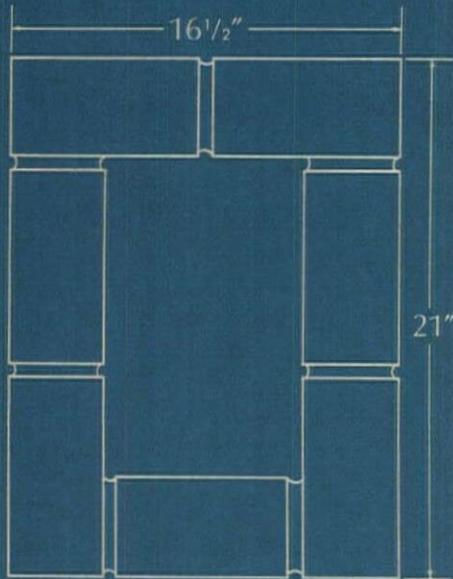
METALBESTOS 7-K



OTHERS



MASONRY



BLUEPRINT COMPARISON TELLS THE STORY.

Competitive devices never get off the ground in the race to save builders space. Cross section comparisons show 7-K trims the bulk off a residential chimney. In a ten-foot installation, 7-K would consume only seven cubic feet of space compared to 12 cubic feet for ordinary factory-built chimneys and 36 1/2 cubic feet for masonry.

Metalbestos wins the space race!

7-K Chimney consumes 41% less space than other 7" factory-built chimneys... only 1/5 the space of masonry.

Here's the first residential chimney to give you a full 7" venting area in a compact 10" outside diameter. It's called the Metalbestos 7-K. An exclusive insulation called Low-K, between its double-wall construction enables us to reduce the outside diameter.

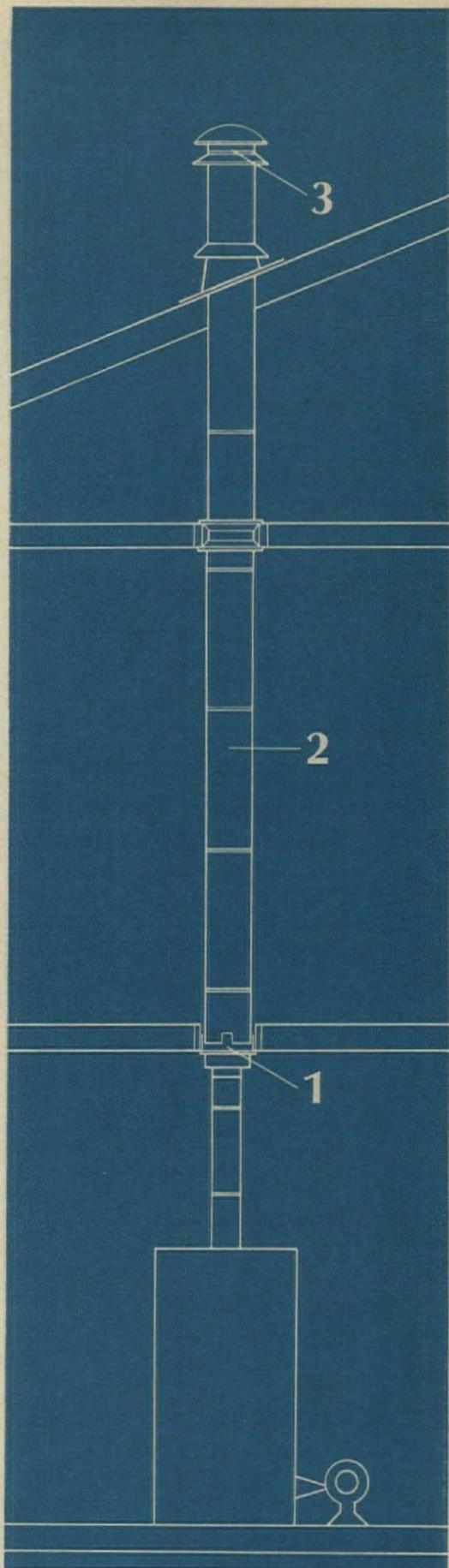
In the race to save builders space, the 7-K wins hands down (see comparison left).

The 7-K is lighter by 33% than the old model. So it's easier to handle and install. It's listed for 1" clearance to combustibles and has a capacity of 2.5 GPH or 350,000 BTU/hr input—more than ample to handle a standard residential oil furnace.

The 7-K will vent domestic gas-fired incinerators alone or in combination with other gas-heating units. It's just the ticket for free-standing fireplaces, too. No chimney does so much work in so little space.

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INSTALLATION AS EASY AS 1...2...3.

(1) Support plate installs between joists and starter section provides first foot of 7-K Chimney. (2) 7-K Chimney pipe TWIST-LOCKS together, no rings, no cement, no screws. Guaranteed one-man installation. (3) A contemporary, enamel-finished top, scientifically designed to prevent roof staining. It's water tight and corrosion resistant.



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 all-year-round
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LATEST COLD WEATHER BUILDING PROCEDURES give you the newest, research-proved techniques and equipment information to make building practical *all winter.*

GET IN ON THE GROUND FLOOR OF FULL-YEAR PROFITS NOW! Send in coupon today for all the facts.



THE KINGSBERRY POWELL is one of the handsome new models which is available just in time for the Anti-Freeze promotion. 1000 sq. ft. in full brick; 3 bedroom; 1 or 1½ baths; single, double or no carport options; alternate basement plan.

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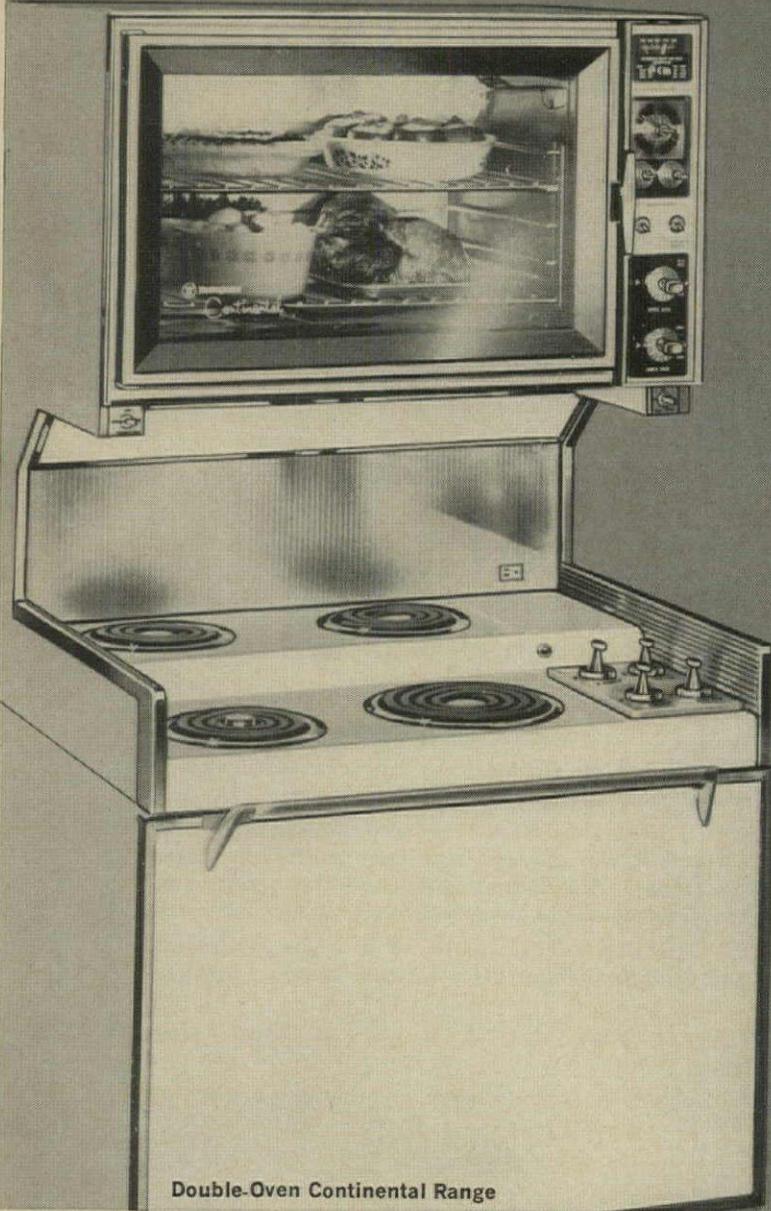
Jerry Nowak, General Sales Manager
Kingsberry Homes Corporation—Dept. HH—5096 Peachtree Road, Chamblee, Georgia
 Please have your sales representative give me full information on KINGSBERRY ANTI-FREEZE PROGRAM, including all co-op allowance and financing details.

Your Name _____ Firm Name _____

Address _____

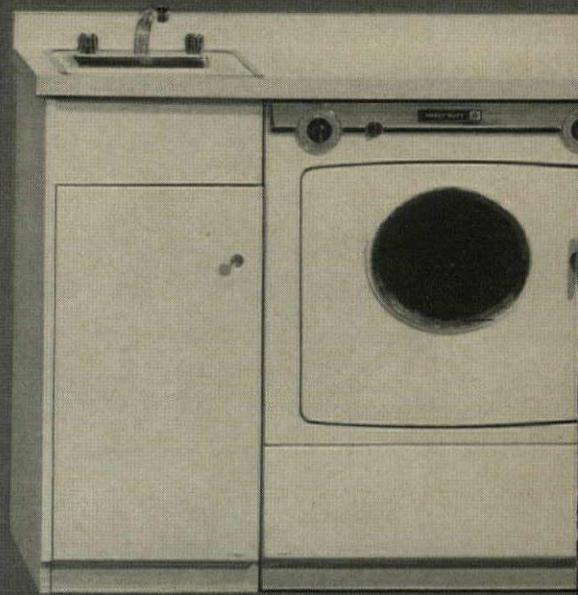
City _____ Zone _____ State _____

1



Double-Oven Continental Range

3



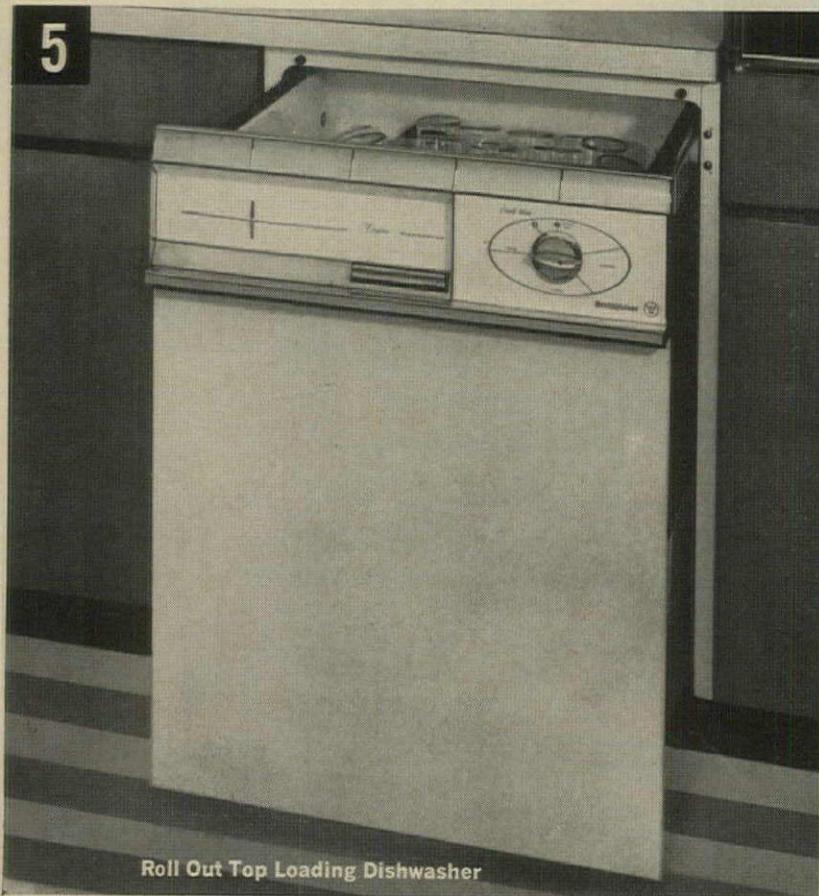
88" Heavy Duty Laundry Center

2



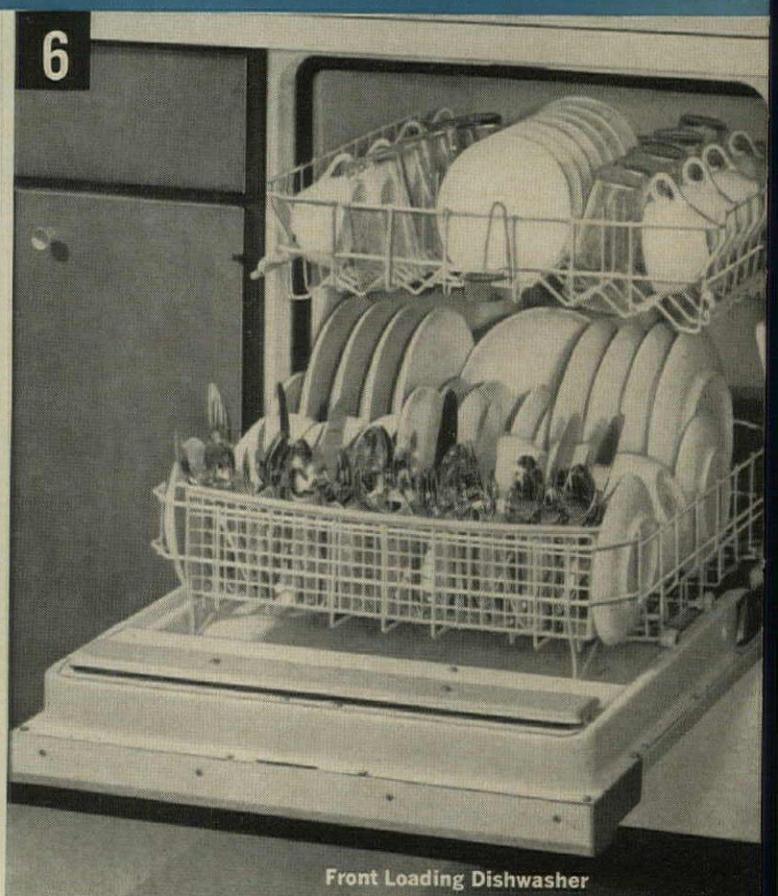
Continental Built-in Oven

5



Roll Out Top Loading Dishwasher

6



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A step ahead

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WESTINGHOUSE BUILT-INS FIT RIGHT INTO YOUR PLANS!

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3. & 4. ARRANGE 'EM ANY WAY: NEW WESTINGHOUSE LAUNDRY CENTERS—Both washer and dryer are a slim 27" wide and 25" deep, both take a giant capacity load. Combine them with our ironing center, sink, and cabinet. Stack 'em in a closet. Stow 'em under a counter. The new straight front Heavy Duty Laundromat® Automatic Washer and matching dryer fit together dozens of convenient ways.

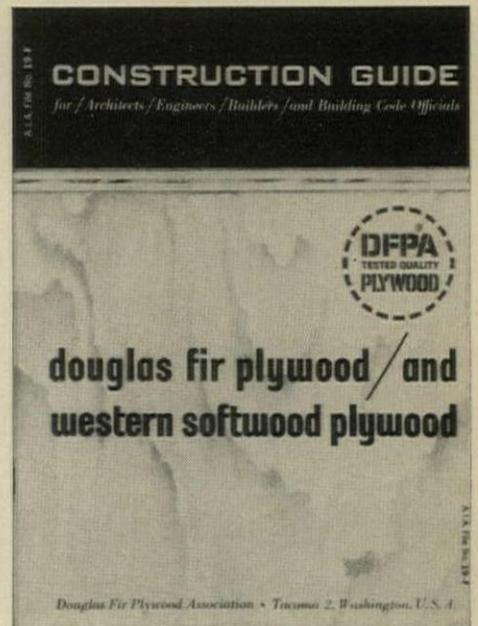
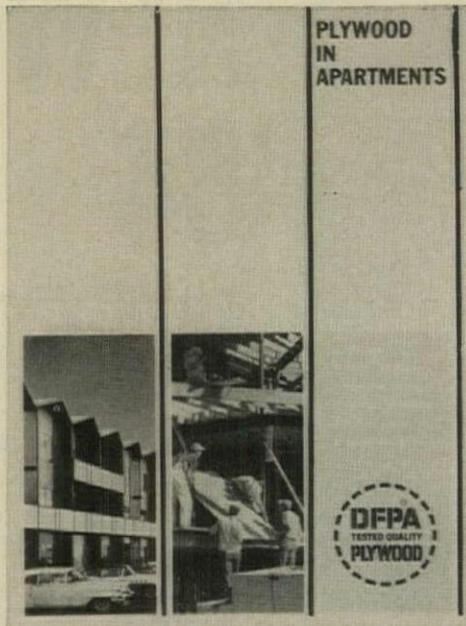
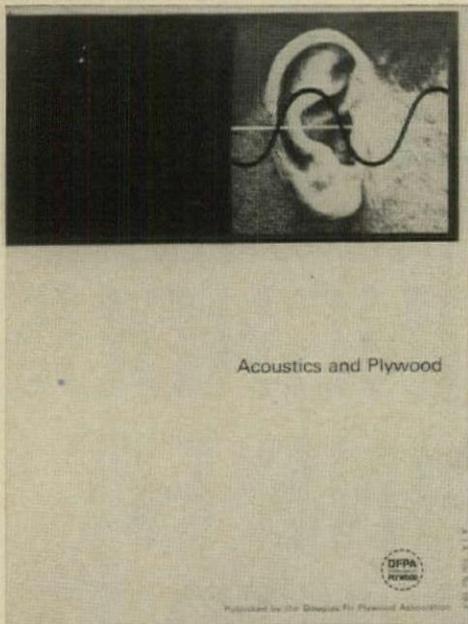
5. & 6. TAKE YOUR PICK OF THE NEW WESTINGHOUSE DISHWASHERS—Roll-out Top Loader or Front Loader. Both types have water and electrical connections readily accessible for easy installation and service.

These built-ins are available in Turquoise, Yellow, Coppertan, White, Pink, and Brushed Chrome* for color-keying your kitchens. FOR COMPLETE DETAILS: Call your nearest Westinghouse Residential Representative, or write Westinghouse Electric Corporation, Contract Sales Dept., Columbus, Ohio.

*certain models only

Stacked Heavy Duty Laundry Center

We never forget how much you rely on **Westinghouse**



Three helpful booklets on the hows and whys of plywood construction

All three have just been released by Douglas Fir Plywood Assn., and all three should help builders and architects alike make more effective use of this ubiquitous material.

The first is on the control of sound in plywood construction—in light commercial work as well as apartments and houses. In 16 pages the booklet covers the basics of sound transmission and then explains the techniques of sound isolation and sound absorption—describing the varying properties of various panels and panel shapes. An illustrated appendix

gives ratings for different walls, partitions, floors, and ceilings. For a copy, check No. P1 on coupon, p. 165.

The second booklet is a guide for the use of plywood in all phases of low- and medium-rise apartment construction. This well illustrated, 24-page booklet contains sections on subfloors, finish floors, shear walls, wall sheathing and siding, and roof decking; and there is a special section on components. Photos and drawings show the wide variety of surfaces

and shapes available and detail a number of unusual design effects. The final section is a guide to the right type and grade of plywood for each use. For a copy, check No. P2 on coupon, p. 165.

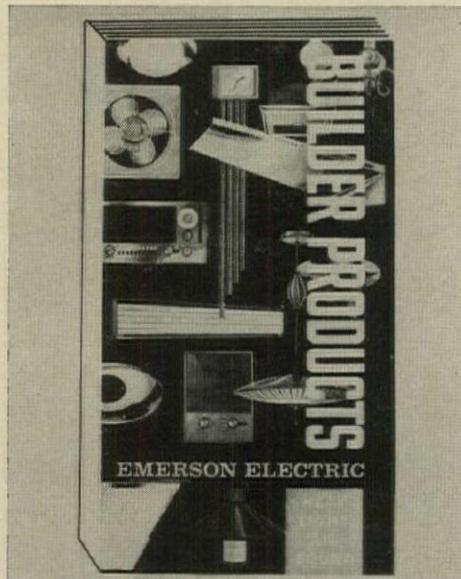
The third booklet is a revised and updated version of DFPA's construction guide. The most important change: a new section on 2-4-1 flooring, the 1 1/8" combination subfloor-underlayment. For a copy, check No. P3 on coupon, p. 165.



Playground equipment for model-house play areas and community recreation areas is shown in this 18-page booklet. Included are a series of imaginative and colorful slides, climbers, swings, seesaws and—inevitably—space capsules. Units are graded by number of children that can use them at once.

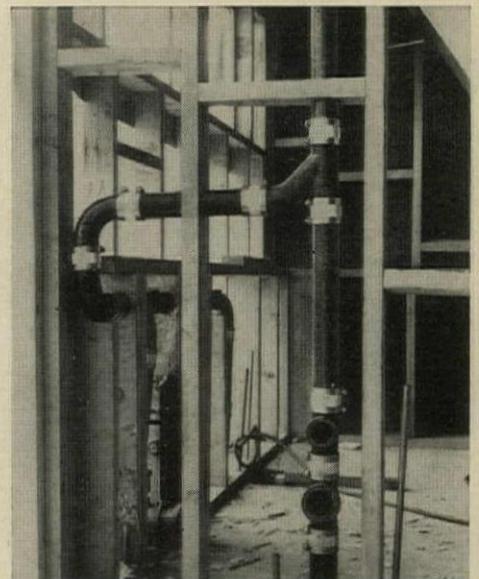
More utilitarian, but useful in big projects: bicycle racks, park benches, and outdoor basketball backstops. Price list included.

Mexico Forge Inc., Reedsville, Pa.
For copy, check No. P4 on the coupon, p. 165



Electrical products catalog covers all of Emerson Electric's building products—including electric heat, lighting, exhaust fans, kitchen hoods, bathroom heaters, intercoms, and door chimes. The pocket-size catalog has 184 pages, contains 129 new products that have been introduced since Emerson's first full-line catalog was published. Dimensions and ordering data are included with separate inserts giving prices.

Emerson Electric Mfg. Co., St. Louis.
For copy, check No. P5 on the coupon, p. 165



Hubless cast iron sanitary systems are covered in two reports. The first describes the new no-hub system of joining cast-iron pipe and fittings in drain, waste, vent, and sewer systems. It allows 2" and 3" pipe to be run in a wall with 2x4 studs. This 44-pager includes complete specs and shows typical installations. The other booklet is a 36-page report by the Pittsburgh Test Laboratory on results of its investigation of the system.

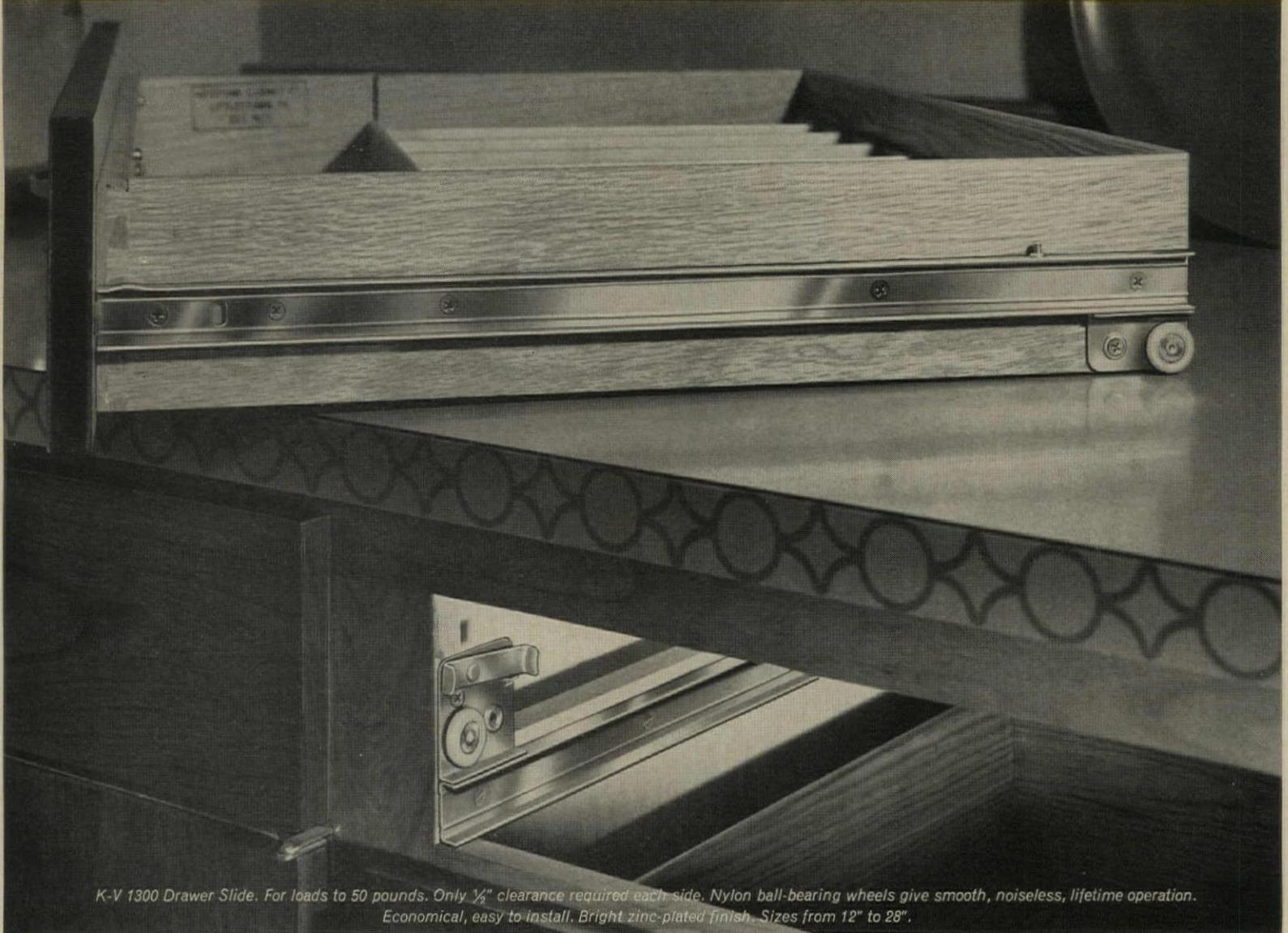
Cast Iron Soil Pipe Institute, Chicago.
For copy, check No. P6 on the coupon, p. 165

Publications continued on p. 159



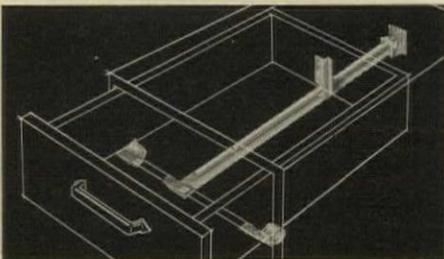
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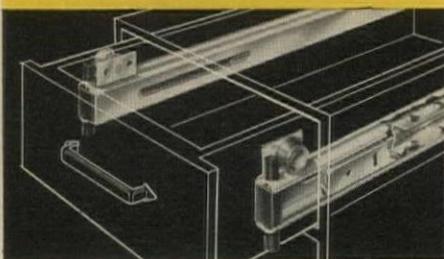


K-V 1300 Drawer Slide. For loads to 50 pounds. Only 1/2" clearance required each side. Nylon ball-bearing wheels give smooth, noiseless, lifetime operation. Economical, easy to install. Bright zinc-plated finish. Sizes from 12" to 28".

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No. 1400. For loads to 100 pounds. Super Oilite bearings give trouble-free operation, even at full extension. 3/4" clearance required each side. Heavy gauge, zinc-plated steel. Sizes from 12" to 38".



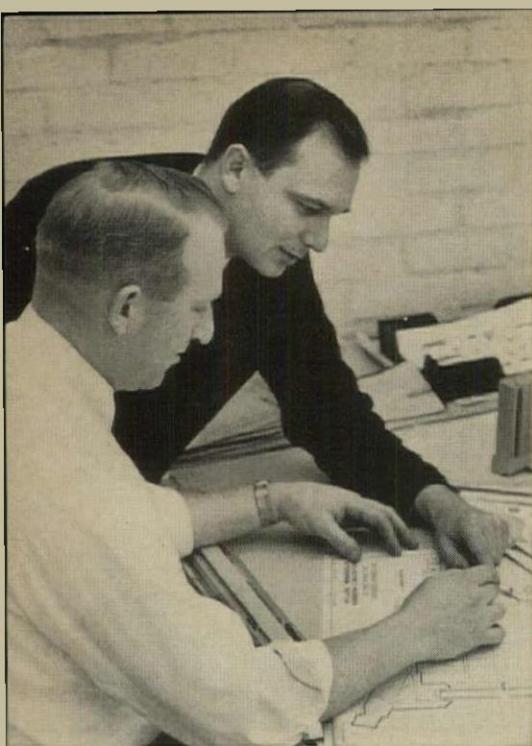
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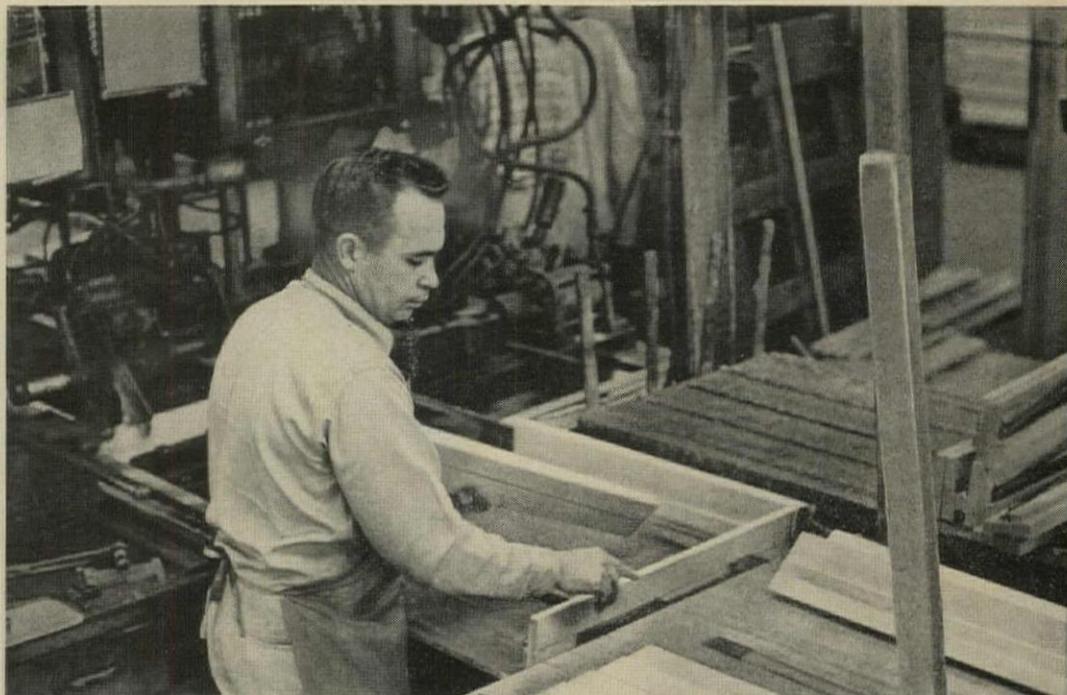
2 using only the finest, moisture-controlled lumber ...



3 milling it on high-speed, high-precision machines ...



5 toxic treating it for lifetime protection from termites and decay ...



6 precisely assembling complete units—automatically squaring, nailing and drilling holes for ...

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NO MORE WINDOW CALLBACKS? Not only possible, but probable. The secret lies in making windows where potential "headaches" are *designed out* ... where skilled craftsmen take pride in *building in quality* at every step of the way. We just can't afford *not* to build them better ... it's what makes our exclusive field-service program practical. Here's how we do it:

PACE-SETTING DESIGNS... THE BEST MATERIALS. Andersen quality involves selecting the best glazing, metals, lumber, plastics and glass (either vision-tested single glazing or Thermopane® or Twindow® welded insulating glass is used) ... using each material only where it should be used! Take wood for example. Andersen starts with the finest kiln-dried pine, inspecting each carload for case hardening and moisture content. Assures windows free from warping, checking, paint blistering, binding and sticking.

PRECISION MILLING. Wood blanks are milled to precisely controlled tolerances. It's the reason for Andersen's extra-snug, extra-weather-tight construction ... and the assurance of a lifetime of smooth, no-bind, no-stick operation.

PENTA TREATING. All exposed wood parts are completely immersed in a 3-minute bath of pentachlorophenol. Gives a lifetime of protection against staining, termites and decay.

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- Low installed cost**—with the Andersen Strutwall* ... the complete window-and-wall component ... you can add Andersen quality at no premium in price. It's because Strutwalls are so fast and easy to install ... reduce labor costs dramatically.



4 maintaining incredibly close tolerances . . .



7 durable, custom-designed hardware.



Result? Windows with potential "problems" designed out . . . quality built in!

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- Selling power of the Andersen name**—your prospects know Andersen Windows through continuing advertising in LIFE, BETTER HOMES & GARDENS, AMERICAN HOME, HOUSE BEAUTIFUL, and HOUSE & GARDEN. They recognize the Andersen name as one of the best signs of quality throughout your homes.
- Fuel savings—a good selling point**—homeowners can save substantially on heating and cooling costs. It's because they're extra weathertight . . . up to 6 times tighter than windows that only meet commercial standards.

Isn't it time you let the extra quality of Andersen Windows cut your callbacks to the bone . . . put more sales appeal in your homes? Call your distributor or dealer for facts on the complete line.



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PUBLICATIONS

start on p. 154

For copies of the free literature, check the indicated number on the coupon, page 165.

Technical literature

VIBRATION ISOLATION: Vibra-mat, a glass fiber material for joist, beam and floor cushioning and for equipment mounting. 6 pages. Performance curve charts, construction details, and typical specs for floor vibration isolation. Fibrous Glass Products, Mountaintop, Pa. (Check No. P7)

SOUND-DEADENING BOARD. Product specifications for insulation in wall assemblies. Insulation Board Institute, Chicago. (Check No. P8)

VERMICULITE PLASTER and acoustical plastic for sound conditioning. Mix recommendations for many applications, including aggregate reductions in base-coat proportioning, suggestions for suspended ceiling construction. Vermiculite Institute, Chicago. (Check No. P9)

JOIST AND BEAM HANGERS. Illustrates many applications. Specs and data on safe working values. Timber Engineering Co., Washington. (Check No. P10)

STRUCTURAL STEEL. 8 pages. Composition, tensile requirements, working stresses, welding requirements. U.S. Steel, Pittsburgh. (Check No. P11)

LIGHTNING CODE. 58 pages. Code covers personal safety, lightning rod installation, etc. Revised 1963. 75¢. For copy, write National Fire Protection Assn., 60 Battery March St., Boston.

Catalogs

FIBERGLASS FOUNTAINS: decorative wall fountains, cascading waterfalls, and submersible fountains. 14 pages. Photos, drawings, dimensions, and water capacity. Fountain kits include pump, underwater lights, etc. Also fiberglass landscape rocks, screens, and planters. Roman Fountains, Van Nuys, Calif. (Check No. P12)

STAINLESS STEEL SINKS. 48 pages. Photos of each sink, renderings of special features and fittings. Elkay Mfg., Broadview, Ill. (Check No. P13)

SHOWER DOORS AND TUB ENCLOSURES. 4 pages. Photos, sizes, construction features. Keystone Shower Door Co., Southampton, Pa. (Check No. P14)

VINYL ASBESTOS TILE. 16 pages. More than 100 colors in 12 styles shown. Also alphabet, numeral, and shuffleboard tiles. **SOLID VINYL TILE.** 16 pages. Shows 14 styles and more than 90 colors. For copy, see local Kentile distributor.

FORKLIFT TRUCKS: 15,000 to 25,000 lb. capacity. 28 pages. Describes and illustrates axles, frame, engines, transmissions, and cooling system. Clark Equipment, Battle Creek, Mich. (Check No. P15)

SURFACE-MOUNTED INCANDESCENT LIGHTING. 16 pages. Renderings, dimensions, and candle-power charts. Lightolier, Jersey City, N.J. (Check No. P16)

PLASTIC-FINISHED PANELING. 8 pages. Shows 44 colors and patterns and matched aluminum molding. Installation and Marlite accessories. Marsh Wall Products, Dover, Ohio. (Check No. P17)

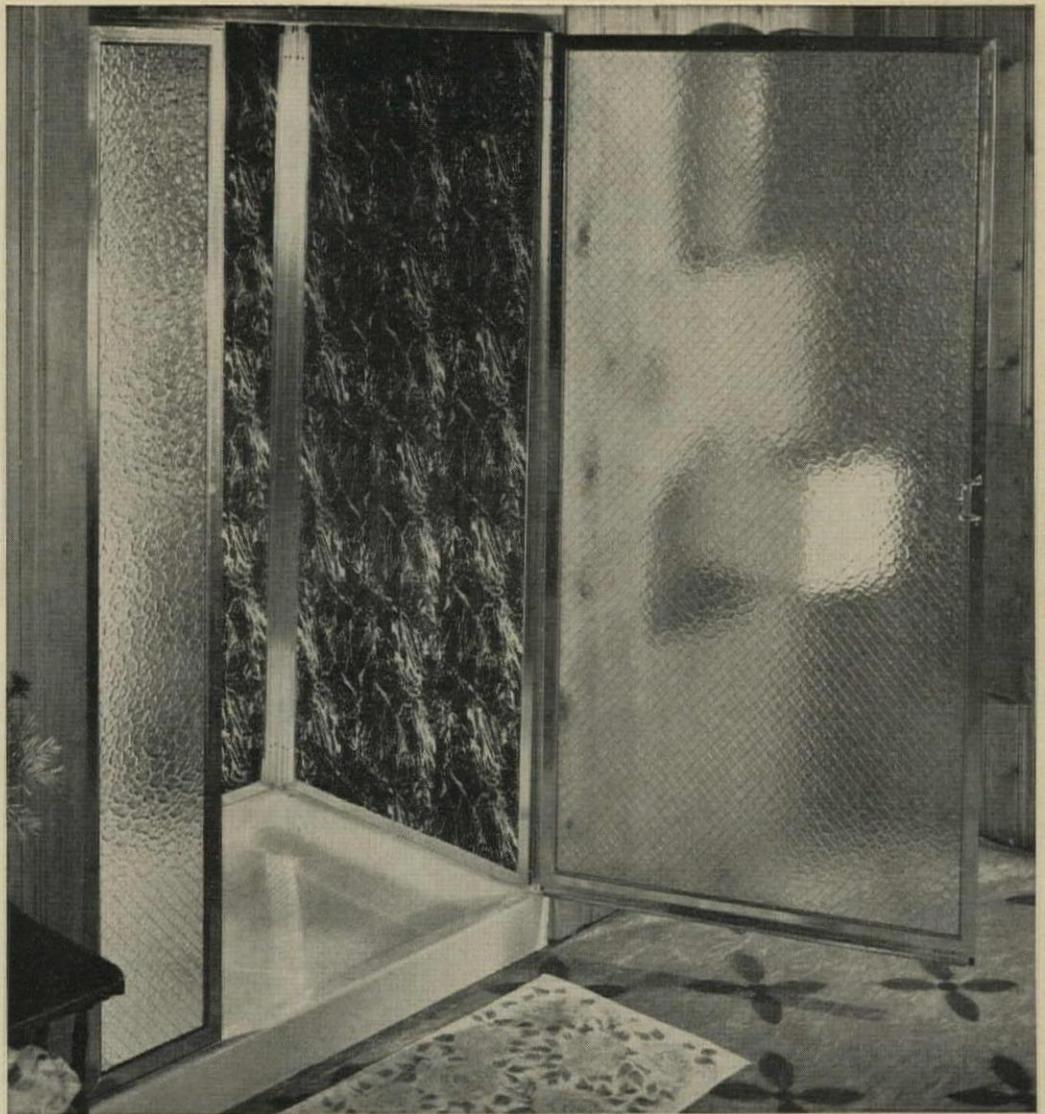
WEATHERPROOF DEVICES AND BOXES. 26 types of wall plates in more than 25 finishes, extension cord sets, fuse holder covers, power outlets, receptacles, switches. Bell Electric, Chicago. (Check No. P18)

HEATING AND COOLING EQUIPMENT. 8 pages. Brief description of 30 Climate Control lines for residential and light commercial use. Mueller Climatrol, Milwaukee. (Check No. P19)

Product bulletins

PLASTIC-FINISHED MURALS. 10 pages. Nine gold-on-white designs. Marsh Wall Products, Dover, Ohio. (Check No. P20)

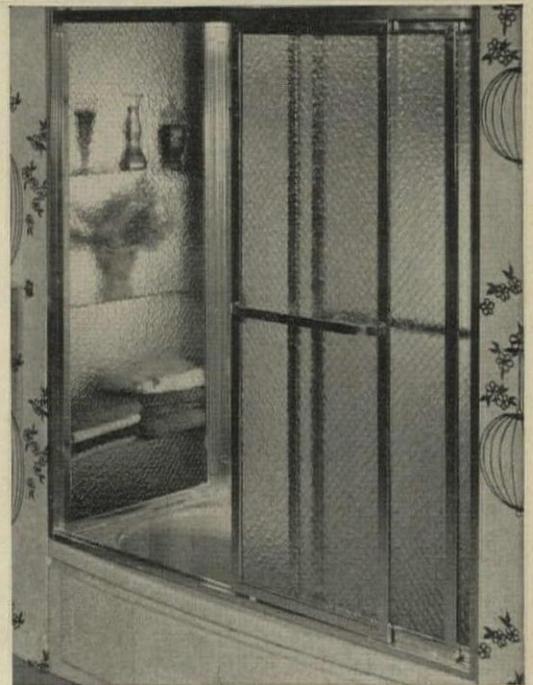
Product bulletins continued on p 165



Give Your Bathrooms the
LOOK of LUXURY with... *Safety*

New 7/32" Spraylite Misco Teams Decoration with Visible Protection

Tub enclosures and shower stalls glazed with handsome FHA approved Spraylite glass transforms bathrooms into sheer elegance and luxury with assurance of proven impact resistance. Fortified with Misco, diamond-shaped, welded wire netting, the bright wire mesh in Spraylite glass is clearly visible as a sturdy web of steel... serves as a constant reminder of its safety features. Home buyers will appreciate the hard, impervious surface of the glass that makes it carefree and wearfree... easy to keep spotlessly clean and sanitary. And glass does so much to add exciting beauty that brightens and enlivens the entire bathroom. For safer, more glamorous bathrooms, specify 7/32" Spraylite Misco. At most leading distributors of quality glass. Send for free literature. Address Dept. 9.



Fixtures, metal and glazing by St. Louis Shower Door Co., St. Louis 32, Mo.

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Front row, l. to r.: Fleetside pickup, low-cab-forward model,

NEW 1964 CHEVROLET TRUCKS

It's kick-off time for a new work season! And the 1964 Chevrolet line-up is stronger than ever at every position. It's ready for the whistle like never before, with more trucks to choose from . . . more truck for the money!

If you're going to need a new truck this year, here are some good reasons why a new '64 Chevy will give you more value than ever for your investment.

To begin with, this truck line has been improving by leaps and bounds over the past few years. Chevrolet's famous truck 6's are now stronger, yet lighter in weight for greater efficiency. You can get the most advanced short-stroke V8 power, too—or a new cost-saving diesel engine, if your job requires it.

And revolutionary suspension improvements have put the old-time "rough truck ride" out to pasture for keeps. In most light-duties, you now get independent front suspension and coil springs all around. Or, in the bigger Chevis, a superb big-truck ride with new variable-rate springing, front and rear.

THE WHISTLE!



60 Series stake, 80 Series tandem, diesel tilt model, Stepside pickup. Middle row, l. to r.: Step-Van, light-duty stake, Step-Van 7. Back row, l. to r.: Carryall, Corvan.

ARE READY TO GO TO WORK!

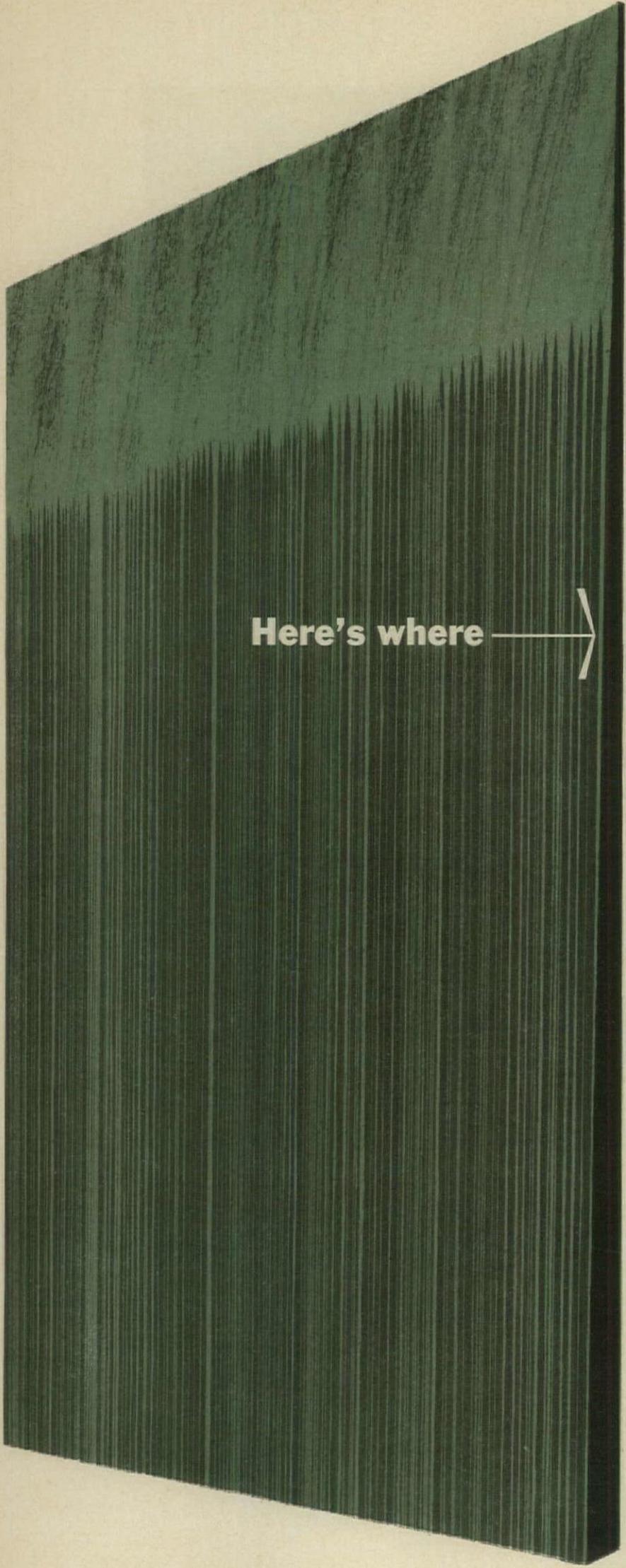
The whole truck is built tougher to last longer. Cab roofs and cowls—and Fleetside pickup lower body sides—are made of double-walled steel. Extra cab insulation keeps out sound and weather. Sturdy ladder-type frames have strength to spare.

We're giving you more trucks to choose from, too. Four new, more spacious Step-Vans. A new trailing-axle tandem model and three new heavy-duty tandem diesels. And fourteen versions of America's most popular pickup. And a more powerful edition of Corvair 95. One hundred and ninety-five models in all.

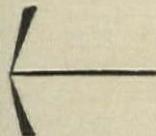
Right down the line, there's more to work and save with—for practically the same price tag as four or five years ago. The new 64's are at your Chevrolet dealer's right now. . . . Chevrolet Division of General Motors, Detroit, Michigan.



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COLORS**

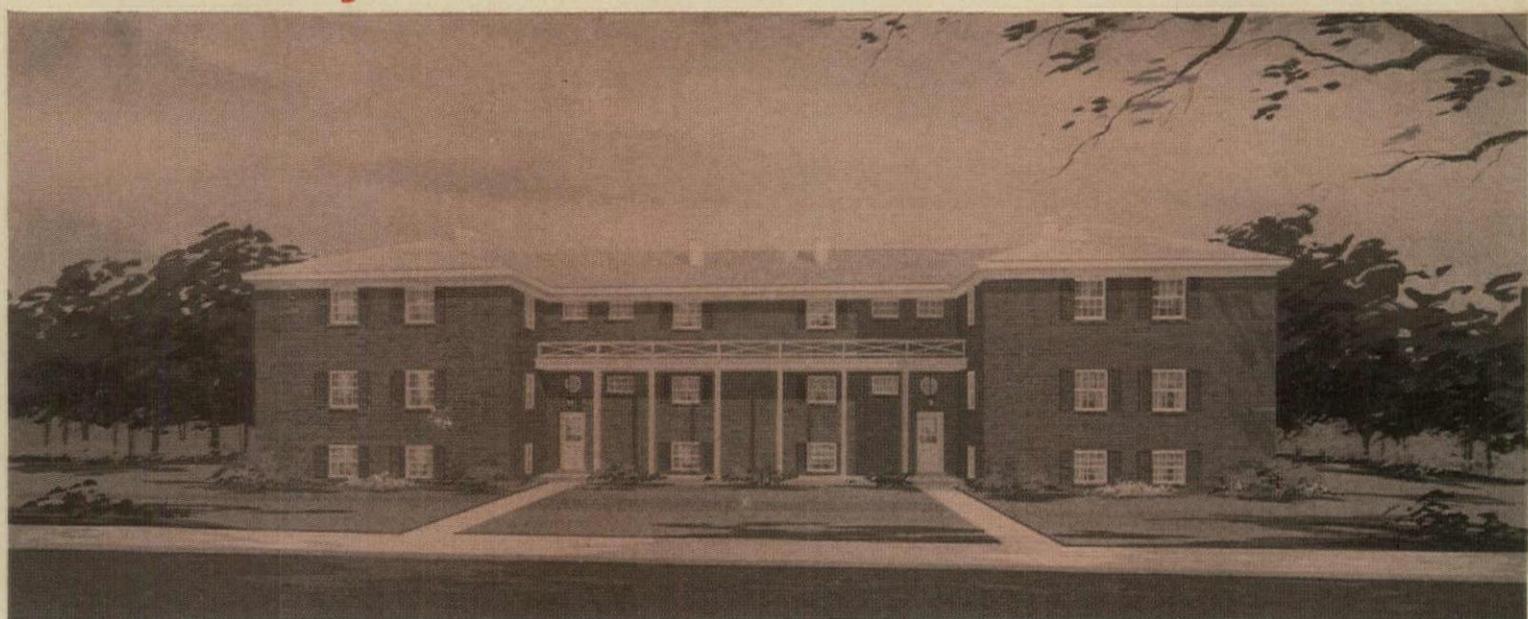
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More product bulletins

ASBESTOS-CEMENT SEWER PIPE. 8 pages. Photos, drawings, and sectional views of pipe and couplings, types of fittings available, and installation. Tables list crushing strengths, sizes. Orangeburg Mfg., New York City. (Check No. P21)

LAY-IN GLASS CEILING HEATERS. 4 pages. Photos and installation drawings described. Rating data and specs. Corning Glass Works, Corning, N.Y. (Check No. P22)

RADIO-CONTROLLED TIMER for garage doors. Instruction and spec sheet. Tork Time Controls, Mount Vernon, N.Y. (Check No. P23)

WINDOWS AND DOORS. Data sheet. Photos, construction features. Air Master Corp., Philadelphia. (Check No P24)

ZONE CONTROL VALVE for hydraulic heat system. 4 pages. Lists valve's 17 features and advantages. Graph shows flow vs. pressure drop. Flow dia-

gram, specs, accessories. American-Standard Controls, Detroit. (Check No. P25)

KITCHEN CABINETS. 6 pages. Wall and base cabinets in seven door styles, six wood finishes, and four plastic laminate finishes. Boro Wood Products, Bennettsville, S.C. (Check No. P26)

RESILIENT FLOOR TILE. Folder shows closeups of 135 different tile designs and colors. B. F. Goodrich Co., New York City. (Check No P27)

DOOR CHIMES and accessories. 8 pages. Photos of 28 models including two 8-note chimes. Miami-Carey, Middletown, Ohio. (Check No. P28)

PROVINCIAL-STYLE BUILT-IN OVEN. Data sheet. Photo. Planning dimensions for oven, cooktop, and exhaust hood. General Electric, Louisville. (Check No. P29)

REFRIGERATOR-FREEZERS. 4 pages. Photos, dimension sketches, and brief descriptions. Chambers, Oxford, Miss. (Check No. P30)

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 Dec. 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

Publications

- 1. Palco factory-finished redwood siding
- 2. Sanford antique brick
- 3. Revere copper flashing
- 4. Arts for Architecture sculptured block
- 5. Lutz aggregate panels
- 6. Bestwall gypsum lath
- 7. Alsynite glass fiber panel
- 8. Union laminated redwood beam
- 9. Vancouver floor underlayment
- 10. Plasteco skylight
- 11. Rolite basement window
- 12. Forms Inc. styrene shutters
- 13. Ventarama skylight
- 14. Tucker Wayne closet doors
- 15. Washington Steel doors frame
- 16. Capitol sliding patio doors
- 17. U.S. Plywood folding metal doors
- 18. Schlage fluted door knob
- 19. Lundstrom door handles
- 20. Harloc entry lock
- 21. Baldwin Dutch-door quadrant
- 22. Weyerhaeuser hammer holster
- 23. Trojan swimming pool
- 24. Home Comfort Products attic vent
- 25. Lindsay water softener control
- 26. Amsterdam ceramic tile
- 27. Construction Products fire vault
- 28. Smith-Gates electric snow mat
- 29. Pittsburgh Paint Glass Bondmaster
- 30. Dow silicone caulk
- 31. Black & Decker built-in vacuum
- 32. G. E. silicone sealant
- 33. Barrett rigid pvc pipes

- P1. DFPA sound control booklet
- P2. DFPA apartment construction guide
- P3. DFPA construction techniques
- P4. Mexico Forge playground equipment
- P5. Emerson electrical products catalog
- P6. Cast Iron Soil Pipe Institute booklets
- P7. Fibrous Glass insulation folder
- P8. Insulation Board Institute specs
- P9. Vermiculite plaster recommendations
- P10. Teco joist and beam hangers
- P11. U.S. Steel structural steel booklet
- P12. Roman Fountains catalog
- P13. Elkay stainless-steel sinks catalog
- P14. Keystone shower doors catalog
- P15. Clark forklift catalog
- P16. Lightolier incandescent light catalog
- P17. Marsh Wall paneling
- P18. Bell Electric weatherproof devices
- P19. Mueller Climatrol heating and cooling
- P20. Marsh Wall murals
- P21. Orangeburg sewer pipe
- P22. Corning Glass ceiling heaters
- P23. Tork garage door opener
- P24. Air Master window and door
- P25. American-Standard zone-control valve
- P26. Boro kitchen cabinets
- P27. Goodrich resilient floor tile
- P28. Miami-Carey door chimes
- P29. G. E. provincial-style oven
- P30. Chambers refrigerators

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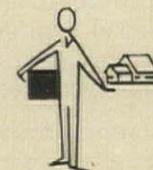
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NEW FROM ARMSTRONG!

A Sheet Vinyl Floor that gives you an important new merchandising tool: ready-made color-coordination. Called Medallion Corlon, it's 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. It comes in seven styles—each flecked with varying shades of a basic pastel accent color—lavender, pink, beige, white, yellow, green, and turquoise. 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, and decorative accessories. Regardless of what appliances or fixtures you or your customer may choose in a given color, they'll coordinate perfectly with one of the seven Medallion Corlon floors.

In the photograph opposite, the accent color is lavender; notice how effectively the floor enhances and harmonizes with the varying lavender shades of the tub, walls, ceramic tile, counter top, and accessories.

Why color-coordination is important—Medallion Corlon ends the search for the right shade in flooring. 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 other flooring materials. But you can use the green-accented Medallion with com-

plete confidence. Given any basic color theme, Medallion is decoratively perfect: the varying shades of the basic accent color in each Medallion styling harmonize with all other colors in the same family.

Why it pays to use Medallion—Medallion Corlon in your model home will add the touch of a professional interior designer that will make a strong impression on your prospects. What's more, Medallion is economical—costing only 70¢-75¢ sq. ft. installed. And because it comes with the exclusive Hydrocord Back, it can be installed anywhere in a home: above, on, or below grade (except in unusual cases where excessive alkali or hydrostatic pressure makes below-grade use of any resilient floor impractical).

Free sample kit demonstrates Medallion color-coordination. Armstrong has prepared a set of 6" x 9" samples of all seven colorings, which demonstrates how Medallion's color-coordination works to help you create a more striking, more attractive model home. Send for this valuable sample kit on your business letterhead or enclose your business card. Write to Armstrong, 310 Sixth St., Lancaster, Pa. For information on Armstrong products and selling helps, contact your flooring contractor or the Architect-Builder Consultant at your nearest Armstrong District Office.

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