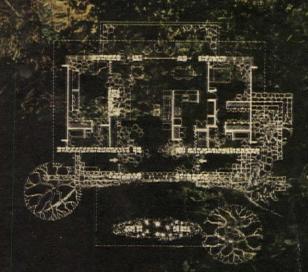
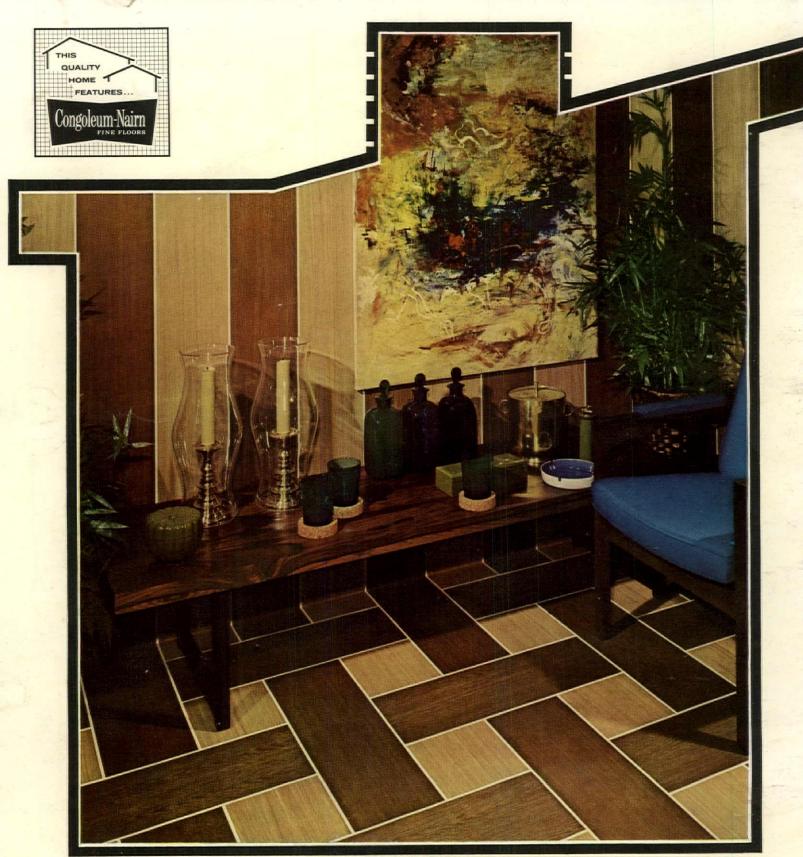
House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

OCTOBER 1964



Thirteen award-winning houses...Chicago's Old Town: how remodelers profit in private urban rehabilitation...New ideas in bathroom design



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McGRAW-HILL/DODGE PUBLICATION

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Election choice: what's good for housing?..... House & Home looks at the record, tells why it thinks one of the two presidential candidates will do more for housing and the homebuilding industry

REMODELING

Big-ticket profits in neighborhood fix-up Every city has its share of rundown, turn-of-the-century neighborhoods. This case study shows why such areas may be today's best remodeling opportunity

DESIGN

Photos and plans of 12 houses that won awards of merit and honorable mentions in this year's AIA Homes for Better Living program

How to design sales appeal into today's bathrooms80 Top builders and architects show why baths and bathroom-dressing areas have become the setting for the newest ideas in luxury

MANAGEMENT

How a subcontractor boosted his volume 800 % in five years 88 A knack for management-and for helping builders with their managementhas brought a New Jersey plumbing sub 87 clients and a \$1.4 million business

TECHNOLOGY

A new U.S. Labor Dept. study pins down cost ratios for single-family houses, and offers some useful yardsticks on the price of labor and materials

NEWS

New housing law packs \$1 billion boost for housing...... Also: Democrats and Republicans square off on housing issues . . . Western developers find three new ways to sell condominiums . . . Is housing poised for a spurt of autumn activity? . . . complete News index on p. 5.

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Cover: House in Fayetteville, Ark. Architect: Euine Fay Jones. Builder: Bryce Davis. Photo: Ezra Stoller. For story, see p. 70.

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House & Home's annual roundup of the new products and materials that will help sell houses and rent apartments next year . . . Housing forecast for 1965: George A. Christie, Jr., senior economist of F. W. Dodge Co., predicts next year's market . . . Top performers of 1964 . . . Award-winning designs from FHA and PHA



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as sound conditioning. Single Source—for all

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WASHINGTON INSIDE

Weaver promotion: is it true?

Hoary scuttlebutt that HHFA Administrator Robert Weaver will move to the Health, Education & Welfare Dept. after the election has turned up in print in the Washington Post. The paper hints that retiring Rep. Albert Rains (D., Ala.) may succeed Weaver. But insiders brand the report as Republican wishful thinking and as likely as a cloudburst in the Sahara.

Best evidence points to continued tenure for Weaver, especially since President Johnson appointed Weaver's choice—Milton Semer—as deputy administrator.

FHA is new target for dry lumber Now that the Commerce Dept. has turned down controversial standards for 1½" dry lumber, backers of the standards are step.

lumber, backers of the standards are stepping up a campaign to persuade FHA to accept them. They point to a little-publicized private research report made for Commerce showing that the standards would slice \$50 from the average house. FHA decision is in doubt.

Hearings before a House subcommittee produced only the pledge that Commerce will not scrap its entire standards program.

▶ GAO protests Davis-Bacon rates

Comptroller General Joseph Campbell of the General Accounting office, Congress's spending watchdog, has just blasted the Labor Dept. for applying heavy-construction wage scales to military and public housing. GAO says higher rates boosted costs \$1.4 million in projects costing \$20 million. Some sample rates: bricklayers, \$3.60 an hour, 85ϕ above private housing rates; carpenters \$3.25, or \$1.03 over private rates. The report adds to pressure for reform of the law next year.

FHA credit protests still alive

Charges of FHA bias against low-income families won't die (NEWS, Nov.). Workshop 221 in Washington has quit processing Sec. 221 moderate-income applications with a two-page blast at FHA's "economic discrimination."

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'64 Housing Act promises \$1 billion boost to builders through wholesale rules changes

The housing bill just signed by President Johnson is a comprehensive overhaul of the nation's housing laws. In the words of one observer, it contains "about every technical change anyone has thought up since the 1961 Housing Act."

The law (details, p. 6) permits bigger mortgages, both under FHA and from conventional lenders. It eliminates FHA apartment room counts and thereby speeds processing. It revamps condominium rules, also to speed processing. It lets individuals and partnerships sponsor Sec. 221d3 middle-income rental projects. And it sets up a whole new loan program for renovation.

These sweeping changes may well spur \$1 billion or more in private housing construction, say HHFA economists. That alone would make the bill the biggest one-year

boost to private homebuilding since then-Senator Lyndon Johnson pushed through a 1958 law pumping \$1 billion into FNMA to buy FHA and VA mortgages at par.

In addition, the law approves outright federal spending of another \$1.1 billion to keep existing aid programs going until Oct. 1, 1965. Items: \$725 million for urban renewal, \$150 million for 4% rural housing loans, \$30.25 million annually for 37,500 public housing units, \$75 million for Sec. 202 elderly housing units at 3¾%.

The law does all this largely because Democrats succeeded in getting Republicans to join them in a noncontroversial, bipartisan measure—and because organized builders in the National Association of Home Builders made a key decision on the one controversial issue (below).

The inside story: how NAHB tipped the scales on the housing law's one controversial issue

Five days before the House was scheduled to vote on the housing act, the National Association of Real Estate Boards and Mortgage Bankers Assn. began a drive to extend FhA beyond an Oct. 1, 1965 cut-off date written into law in 1961.

Their strategy called for Rep. Oliver Bolton (R., Ohio) to ask the House to nullify the deadline by letting FHA continue writing insurance within a dollar limit.

The Realtors and mortgage bankers feared the deadline would let the Administration use FHA as a "hostage" to force private housing groups to support "numerous politically motivated provisions" in a major housing bill next year, explained MBA Consulting Economist Miles Colean.

Enter NAHB. Leaders of the National Association of Home Builders have often said pretty much the same thing. So the Realtors and mortgage bankers quietly asked NAHB to join their push. At the same time NAHB was granted a rare audience with President Johnson, and rumors spread builders would carry the FHA cut-off issue to Johnson.

Three days before the scheduled vote, builders went to the White House. They told President Johnson they endorsed the pending housing bill, offered aid in drafting future legislation—but failed to mention the FHA cutoff.

Key paragraph. The next day Realtor telegrams urging the FHA extension hit Capitol Hill. And news of the drive reached HHFA, where General Counsel (since named deputy administrator) Milton Semer was subbing for vacationing Administrator Robert Weaver.

Soon First Vice President Perry Willits of NAHB telephoned Semer and read the draft of a letter to all congressmen endorsing the housing bill—with a paragraph backing the Realtor plea for FHA's extension.

Semer protested that the letter could kill NAHB hopes of including many wanted items in the final law, either by delaying passage of the bill itself or by angering congressional supporters so much they would drop changes sought by builders.

Semer characterized the FHA cutoff fight as "an unfortunate and unnecessary ideoloogical conflict. Once it is conceded that FHA is an instrumentality of government, then Congress will give it everything it needs—literally everything."

Willits huddled with NAHB President William Blackfield and other officers. They decided it would be unwise to oppose the Administration publicly within hours after a visit to the President. Upshot: the letter was sent—minus the disputed paragraph.

Close vote. Although disappointed at the builders' action, Rep. Bolton introduced his amendment on schedule. He argued that unless FHA's life were continued, "every FHA office will be clogged to death between now and the first of October."

Replied Chairman Albert Rains (D., Ala.) of the housing subcommittee: "There is something else back of it. This actually is the dream that there ought to be some way to have housing bills voted on piecemeal: bring in one bill on public housing; bring in another one for FHA... but you cannot legislate like that."

Bolton's plea failed by only ten votes, 194 to 184.

Would NAHB support of the deadline extension have turned the tide? Quite likely. NAHB's mood of cooperation with the Administration dovetails with the likely naming of a Johnson Administration aide, General Services Administrator Bernard Boutin, as next NAHB executive vice president. Boutin, mentioned for the spot since last spring (NEWS, June), spent a full day getting acquainted with directors when they met in New York last month.

Here is why the new housing law is expected to spur homebuilding

The new law boosts loan ceilings in four broad mortgage categories:

1. FHA-insured houses. The new maximum for single-family houses, including those financed under Sec. 220 (urban renewal), is \$30,000-up \$5,000 from the limit set in 1961. Both HHFA and organized homebuilders sought the increase, HHFA arguing that the old limit was relatively lower than FHA's original ceiling. The new limits:

	SEC.	SEC. 203b		220
	OLD	New	OLD	New
1-family	\$25,000	\$30,000	\$25,000	\$30,000
2-family	27,500	32,500	27,500	32,500
	27,500	32,500	30,000	32,500
	35,000	37,500	35,000	37,500

But Congress refused to cut down payments on the higher loans. So even though a cut is likely next year, these down payment minimums now hold for new houses and existing homes less than one year old:

		MINI-	MONTHLY
	MAXI-	MUM	PAY-
	MUM	DOWN	MENT
FHA	MORT-	PAY-	(30-YR.
VALUE	GAGE	MENT	TERM)
\$28,000	\$25,000	\$3,000	\$148.60
29,000	25,800	3,200	153.35
30,000	26,500	3,500	157.52
31,000	27,300	3,700	162.27
32,000	28,000	4,000	166.43
33,000	28,800	4,200	171.18
34,000	29,500	4,500	175.35
35,000	30,000	5,000	178.32

- 2. Low-cost housing. The ceiling on Sec. 203i loans goes from \$9,000 to \$11,000.
- 3. Urban renewal apartments. The limit on Sec. 220 apartment mortgages jumps from \$20 million to \$30 million.
- 4. Conventionally financed houses. Mindful of the growing role of conventional lenders in housing, Congress loosened the reins on both s&Ls and national banks. s&Ls can now lend up to \$40,000 on a single-family house-a \$5,000 increase. And their lending area is quadrupled by permission to make loans within 100 miles of their home offices instead of 50 miles as previously. National banks can now lend up to 80% of house value for 25 years vs. the former limit of 75% for 20 years.

The new law is also expected to aid builders with other changes affecting four major areas of housing:

1. Apartments. FHA room counts are ended after 26 years of trial and mostly error. Apartment mortgage limits based on total room counts are replaced by these limits based simply on the number of bedrooms:

Secs. 207, 213, 220, 810

		BEDROOMS				
	1	2	3	4		
Low rise .\$	9,000	\$12,500	\$15,000	\$18,500		
Elevator .	10,500	15,000	18,000	22,500		
Secs. 221, 231						
Low rise .	8,000	11,250	13,500	17,000		
Elevator .	9,500	13,500	16,000	20,000		

The FHA commissioner is authorized to boost the limits 45% in high-cost areas.

FHA officials predict the change will lead

to better-quality apartments. Forecasts one: "Now there will be less jiggering of foyers and balconies and more stress on items like two-bath apartments and better kitchens."

Other changes:

- · Sec. 207 loans can now cover part of the land cost. Previously 90% loans were limited to actual building costs. If the land cost was over 10% of the total, FHA had to cut its loan-and often lost a choice site.
- · Defaulting apartment owners now have more than a year to stave off foreclosure of their loans. Under the old law, FHA had to acquire or foreclose an apartment within one year after the loan was defaulted. The change will give new apartment builders more time to rent all their units.
- 2. Condominiums. The big change lets builders begin processing under Sec. 234 instead of starting a condominium under one of FHA's rental sections and then switching to Sec. 234. The cumbersome former process frightened many builders away from FHA, and led to such absurdities as FHA measuring the rental market for the units when in fact they were intended for sale.

Other changes:

- Condominium down payments have been cut and are the same as for Sec. 203 houses. Loans may now run for 35 years, up from 30 years.
- · A project started as a Sec. 213 investorsponsored co-op may now be switched to condominium ownership.
- 3. Renewal and remodeling. A major change sets aside \$50 million to lend at 3% to owners of homes and businesses forced to make repairs to conform to housing or urban renewal codes. Brainchild of Rep.

William Widnall (R., N.J.), the plan lets homeowners borrow up to \$10,000 and businessmen up to \$50,000, both repayable in 20 years. The loans can be second mortgages like the little-used Sec. 203k and Sec. 220h financing, or can be used to refinance houses when refinancing is the only way to keep monthly payments within 20% of monthly income.

The HHFA administrator is urged to use local public and private agencies in making the loans. Borrowers must prove they cannot obtain private financing. Other changes:

- · Big-ticket remodeling loans outside renewal areas are sweetened. Sec. 203k loans of \$10,000 for 20 years no longer need be economically sound, a requirement previously limiting their use in so-called gray neighborhoods. FHA may repay defaulted loans in cash.
- · s&Ls can make conventional remodeling loans of \$5,000, up \$1,500, and may lend up to 5% of assets directly in a renewal area. Until now they could only buy renewal trust certificates.
- · City renewal agencies may build platforms spanning highways or railroads and sell the air rights above these foundations to builders. Such projects have already been started by private builders in New York City, Chicago and Philadelphia.
- 4. Middle-income housing. Individuals, partnerships and trusts approved by the FHA commissioner may become Sec. 221d3 mortgagors. Loans at 31/8 % are limited to 90% of replacement cost to calm Realtor fears that the change could lead to windfall profits for owners.

Sec. 221d3 is extended three months to Sept. 30, 1965.

NAHB sparks agreement on single building code

A unified national building code for residential construction is a giant step nearer.

The three regional groups of building officials are about to end their long-standing resistance to consolidating their three separate building codes.

Two of the groups—the International Conference of Building Officials and the Building Officials Conference of Americatold directors of the National Association of Home Builders, meeting in New York City last month, that they will help write a single code for residential construction. The third-the Southern Building Code Congress of Birmingham-is expected to follow suit. (A fourth code sponsor, the National Board of Fire Underwriters, will not take part because its attorneys fear anti-trust complications.)

NAHB First Vice President Perry Willits and code staffers succeeded in changing the code groups' traditional attitude by telling them NAHB might itself sponsor a single code incorporating the best features of all three codes. ICBO, BOCA and SBCC then offered to do the writing job on their own, separating out standards for houses from



NAHB'S WILLITS Exit from the code muddle at last?

the high-rise and heavy construction rules.

"The single residential code which we hope will evolve would be available to individual communities as an adjunct to existing model codes," says Willits.

NEWS continued on p. 11



Bamboo in the bedroom? Both an exotic and a smart selling idea. Kentile® is advertising its new Bamboo Solid Vinyl Tile in Life, Look, Better Homes & Gardens, and other leading magazines your prospects read.

KENTILE VINYL FLOORS New Kentile Bamboo Solid Vinyl Tile is a "natural" for your model homes. Its exotic styling accents modern decors beautifully. Bamboo has a textured surface, is easy to clean, grease proof. And, because it's solid vinyl, spiked-heel dents won't show. Best of all, Bamboo combines striking beauty with reasonable price. Ask your Flooring Man to show you samples.



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A few of the decorated tile designs.

See how just a few of American Olean's colorful decorated designs spark up a bathroom wall . . . add a distinctive custom touch that today's home buyers respond to enthusiastically. These colorful inserts can be used in so many easy ways—for so little extra cost—to add important sales appeal to homes. Check your

American Olean tile contractor for samples and complete information. And write for color booklets 460 and 1041—filled with sales-building ideas for you.



Johnson vs. Goldwater: a choice-not an echo-on housing issues

The cleavage between Democrats and Republicans over how to handle the nation's housing problems shows more clearly than ever in their party platforms and the voting of their presidential and vice presidential candidates.

Democrats place housing within their platform's discussion of city and metropolitan problems—and gear their solutions to the almost certain doubling of urban population in the next 40 years. They pledge to continue federal aids for

community and regional developments, renewal, mass transit and open space. And they say such aid will not bypass local officials.

Republicans do not emphasize urban problems. To help local governments finance transportation, housing and water systems, the GOP proposes transferring some excise taxes and other unspecified sources of federal revenue to state and local governments.

Democrats support a cabinet post devoted to urban affairs, while Republicans are silent on this issue.

Neither party refers specifically to race bias in housing. Democrats promise "fair effective enforcement" of the 1964 Civil Rights Act, while Republicans pledge "full implementation and faithful execution" of the law.

Democrats oppose establishing racial job quotas (a sore point with building trade unions) "based on the same false distinctions we seek to erase."

When it comes to labor-management relations, the two parties are diametrically opposed. Republicans promise "complete reorganization of the National Labor Relations Board to assure impartial protection of the rights of the public, employees and employers, ending the defiance of Congress by the present Board." Democrats pledge to end "present inequitable restrictions [in the Taft-Hartley Law] on the right to organize and to strike and picket peaceably."

How they voted. The four candidates' Senate and House voting records align them with their party platforms.

The Republican presidential nominee, Sen. Barry Goldwater, voted against the 1961 Housing Act. And he has consistently opposed public housing and urban renewal. Last year he told the Senate, "The government must begin to withdraw from a whole series of programs that are outside its constitutional mandate—social welfare programs, education, public power, agriculture, public housing, urban renewal..."

While in the Senate, President Johnson generally opposed efforts to cut public housing (H&H, Jan.) and once told homebuilders, "We do not—and cannot—rule out public housing for special circumstances. But our primary goal is to expand the opportunities of private industry."

Johnson gained the notice of the housing industry in 1958 when, as majority leader, he won passage of the \$1 billion Emergency Housing Act. It was intended to break a tight mortgage market and to spur homebuilding to stimulate a sluggish economy.

Johnson's running mate, Sen. Hubert Humphrey, has voted the opposite of Sen. Goldwater on almost every housing issue since 1961. In the House, Rep. William Miller, the GOP vice presidential candidate, has taken little part in housing debates and consistently voted his party's line.

NEWS continued on p. 15

What the major party platforms say about housing

DEMOCRATS

The Administration's record

"Since 1961 we have maintained the free flow of credit so vital to industry, house buyers and state and local governments.

"Today's homebuyer will pay about \$1,700 less for FHA-insured financing of a 30-year, \$15,000 home mortgage than he would have had he taken the mortgage in 1960.

"The Housing Act of 1961 provides many of the necessary new and improved tools for providing housing for low and moderate-income families, and for housing for the elderly.

"For the 3½-year period some 5.3 million new units of public and private housing have been built. The construction rate has risen above 1.5 million units a year, with an annual output of over \$20 billion, and we are moving now to the goal of two million a year.

"To house families whose income is not quite low enough to qualify for public housing, [there is] a new rental housing program [Sec. 221d3].

"The Housing Act of 1961 marked the beginning of a new era of federal commitment to the problems of a nation in which three-fourths of the population has come to live in urban areas,

"Under that act funds available for urban planning grants were increased by \$55 million and a new \$50 million federal grant program to assist localities in the acquisition of permanent open-space land to be used as parks and playgrounds was established.

"The Urban Mass Transportation Act of 1964 establishes a new long-range program and authorizes \$375 million in federal grants..."

Pledges

"We will . . . expand decent housing which older citizens can afford.

"The vitality of our cities is essential to the healthy growth of American civilization. In the next 40 years urban populations will double, the area of city land will double, and we will have to construct homes, highways and facilities equal to all those built since this country was first settled. Now is the time to redouble our efforts, with full cooperation among local, state and federal governments, for these objectives:

—The goal of our housing program must be a decent home for every American family.

—We will continue to assist broad community and regional development, urban renewal, mass transit, open space and other programs for our metropolitan areas. We will offer such aid without impairing local administration through unnecessary federal interference.

—Because our cities and suburbs are so important to the welfare of all our people, we believe a department devoted to urban affairs should be added to the President's Cabinet."

REPUBLICANS

The Administration's record

"Under housing and urban renewal programs, notably in the nation's capital, it has created new slums by forcing the poor from their homes to make room for luxury apartments, while neglecting the vital need for adequate relocation assistance.

"It has failed to stimulate new housing and attract more private capital into the field. In the past three years it has fallen short by 1,500,000 units of meeting its pledge of two million new homes each year.

"This Administration has moved, through such undertakings as its so-called war on poverty, accelerated public works and the new community program in the 1964 housing proposal, to establish new federal offices duplicating existing agencies, bypassing the state capitals, thrusting aside local government, and siphoning off to Washington the administration of private citizen and community affairs."

Pledges

"We pledge . . . assistance to small business by simplifying federal and state tax and regulatory requirements, fostering the availability of longer-term credit at fair terms . . .

"Enactment of law, such as the Democratic Administration vetoed in the 88th Congress [for lumber], requiring that labels of imported items clearly disclose their foreign origin;

"Credit against federal taxes for specified state and local taxes paid, and a transfer to the state of excise and other federal tax sources, to reinforce the fiscal strength of state and local governments so they may better meet rising school costs and other pressing urban and suburban problems, such as transportation, housing, water systems . . .

"Emphasis upon channeling more private capital into sound urban development projects and private housing;

"Critical re-examination and major overhaul of all federal grant-in-aid programs with a view to channeling such programs through the states, discontinuing those no longer required and adjusting others in a determined effort to restore the unique balance and creative energy of the traditional American system of government."



These aluminum windows and doors look out

No more painting, scraping, sticking or warping. Just years of carefree living with windows that look out for themselves. Aluminum windows. Windows were MADE to be made of aluminum—if they are made well and right. That calls for good hardware, good glazing, every edge exactly plumb. There are people who make top-quality aluminum windows and sliding glass doors. Neither they nor we claim windows and doors alone sell houses—but they help. They give you strong and honest talking points—like easy opening and easy sliding, because moisture

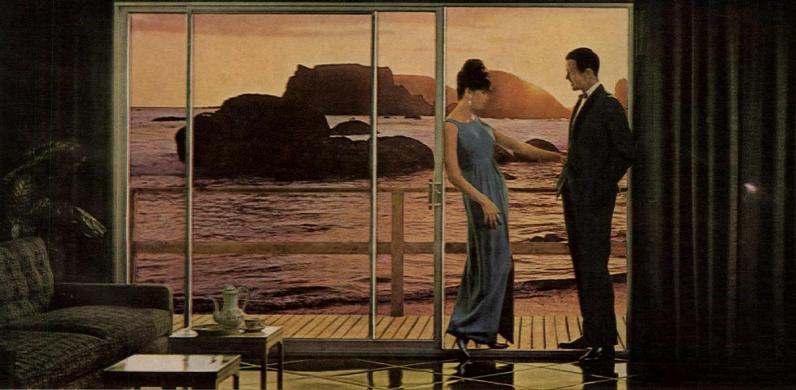
won't make them warp or swell, and *less maintenance* because they ignore weather. So to eliminate future complaints, buy quality . . . buy aluminum windows and doors.

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California's housing bias fight spills into national election

California votes next month on repeal of the Rumford Housing Law in a showdown that some observers believe could cost President Johnson the state's 40 electoral votes.

Opponents of the act* have now gravitated to the Republican party, whose state meeting carefully avoided endorsing any form of antibias law. A separate group, the California Republican Assembly, is supporting repeal, even though some members object their stand might embarrass Sen. Barry Goldwater in the state. By contrast, the Democratic convention strongly supported the Rumford Act despite warnings from some speakers that it might tip the state to Sen. Goldwater. The housing dispute has grown so bitter, they argued, that it has become the focus of white resentment against the entire Negro rights drive. Rumford opponents needed 468,000 signa-

* Named for Negro Assemblyman Byron Rumford (D., Berkeley), it outlaws racial consideration in sales of all publicly aided homes and apartments and all privately financed apartments over three units. It covers 70% of the state's private housing.

tures to place a repeal referendum on the ballot, but they turned in 1.2 million — nearly 20% of California's vote in 1960. No Democratic presidential candidate has carried the state since 1948.

Repeal forever. The campaign against the act is led by the California Real Estate and Apartment Owners Associations. It has been widely misinterpreted as simply an effort to repeal the law. But it goes much further . . . and, in fact, proposes an amendment to the state constitution that would prevent the legislature or local lawmakers from ever again writing such legislation.

Local setbacks. At the municipal level, antibias housing measures have met defeat wherever they have gone to a public vote in the last 18 months. The latest case: Detroit, where passage of a Homeowner Rights Ordinance provides the first indication of housing sentiment on the eve of the national election and may give some index of the so-called white backlash.

A coalition of property owners forced the referendum on the proposition that an

owner must be free to sell—or refuse to sell—to anyone of his choosing. Despite opposition from Democratic Mayor Jerome P. Cavanagh and Republican Gov. George Romney, the ordinance carried by 137,671 to 114,743.

The Michigan Civil Rights Commission began immediate action to have the ordinance declared unconstitutional by the Michigan Supreme Court. The proposal had already been to the court on the question of holding the vote.

Anger in Akron. Realtors rallied in Akron, Ohio, after the City Council passed an ordinance providing \$50 fines and jail sentences for anyone refusing to sell or rent because of race bias. Owner-occupied apartments are excluded. Opponents needed 8,500 signatures to force a referendum, got 20,000.

President John C. Rafferty and the Akron Area Board of Realtors led the campaign for the ballot test.

"There is no need for this ordinance," he said. "In any event, if the public wants this type of law, it should vote for it."

Housing activity appears poised for another year-end rally

It hasn't shown up in official statistics yet, but housing activity appears likely to duplicate the late-season spurt that put 1963 onto the books as the second best housing year on record.

Builders attending the NAHB directors' meeting in New York City the last week of August were strongly optimistic. Almost to a man they told House & Home they expected to equal or better their last year's sales. Samples:

A Florida builder reported sales in three cities up from 1963. An Iowa builder expects to start 10% more homes this year and to get a 40-unit apartment project under way as well. An Atlanta builder sold all 180 units of a 240-unit Sec. 221d3 middle-income cooperative before construction even started.

Another indication: attendance at the NAHB sessions, a good measure of builder prosperity, hit an all-time high.

"What's wrong with the Wall Street Journal," several of the builders inquired as that business paper greeted them with this headline: "Housing downturn: Drop in rate of starts is likely to continue, may deepen in autumn."

That pessimistic outlook was shared by other observers of the nation's housing health. Seldom have official commentators voiced more gloom about a slight downward adjustment—one which began late last spring.

The fact is, points out Economist George Christie of F. W. Dodge Co., that residential building contractors through July are running 6% ahead of last year. Contracts for future building made in July top last year's figures by 3%, with one-

family homes running even and apartments up 2%. Hotels, motels, dormitories and other nonresidential units account for the remaining increase.

Dwelling units tabulated by Dodge are running 4% behind a year ago, while the Census Bureau's official tally shows starts are 1.7% above last year.

Apart from the bullish attitude of builders, one big reason for an expected fall surge is the signing of the new housing bill which many think could trigger up to \$1 billion in spending in the next year (see p. 5). And housing men cite two other

hopeful signs:

- Advance s&L mortgage commitments for apartments are ahead of 1963, and s&Ls expect another record year in mortgage lending. Also, the inflow of money to s&Ls and savings banks continues strong. Commercial banks trail 1963.
- Sales of new merchant-built one-family homes through June are 4% ahead of the 1963 pace. And the HHFA-Census count shows unsold inventory is falling; at midyear it stood at 258,000—equal to a 4.9-month supply.

NEWS continued on p. 19

KEY HOUSING INDICATORS

		1964 DOLLARS	1963 (millions)	% Change
Dodge residential contracts	July 7 months	2,000 12,788	1,934 12,020	± 3 + 6
ENR advance mass housing plans	August 8 months	571 5,614	768 4,714	— 26 + 19
ENR advance apartment plans	August 8 months	349 3,115	396 2,064	- 12 + 52
ENR advance house plans	August 8 months	71 1,098	137 1,291	= 48 = 15
		UNITS	(000)	
Starts, private nonfarm	July 7 months	141.7 921.3	148.6 905.9	- 5 + 2
Starts, seasonal rate	July	1,495	1,573	— 5
One-family starts	July 7 months	93.1 574.1	96.5 577.4	= 3
Multi-family starts	July 7 months	48.6 347.3	52.0 328.5	
Permits, seasonal rate	July	1,237	1,308	
New houses sold	June 6 months	53 291	48 279	‡ 10
New houses for sale	June	258	246	+ 5

Sources: F. W. Dodge Co., division of McGraw-Hill, Inc.; Census Bureau; Engineering News-Record.



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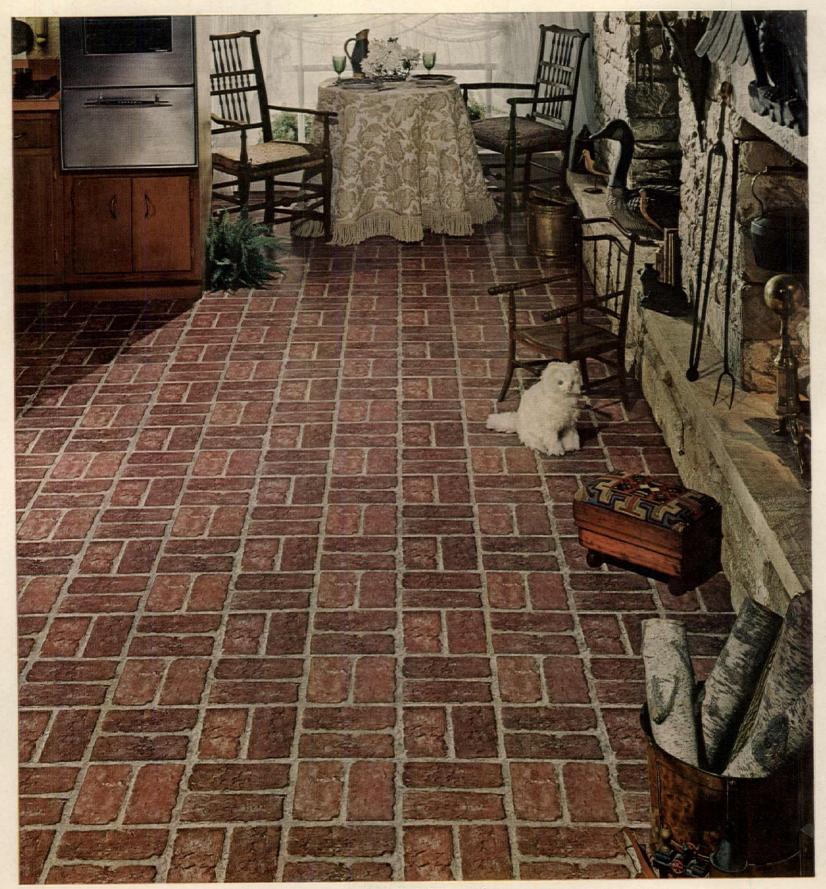
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DENVER CONDOMINIUMS sell at rate of one a day in Windsor Gardens where Werner Livingston

(left) and Howard L. Farkas will build 2,500 units. Repurchase plan, house trade-in spur sales.

How to sell condominiums: here are three new marketing methods from Denver and Salt Lake

Denver's 140-acre Windsor Gardens has sold 450 condominium apartments with only 360 of its 2,500 units finished. Its sales rate: a unit a day.

Condominiums are also healthy in Salt Lake. In two months Three Fountains of Cottonwood sold 25 of 342 townhouses. Companion Village Green sold 45 of 100.

Such success provides sales lessons for promoters in all 40 states where condominium ownership of apartments has been made legal. The lessons are timely because many builders, developers and investors are rushing into the still untested condominium market.

Sesame to sales. Realtor Werner Livingston joined Accountant Howard L. Farkas and a hotel chain to organize Windsor Gardens for older persons in East Denver. They have two sales innovations:

1. Trade-ins. So far 30% of Windsor Gardens buyers have capitalized on an arrangement that lets them sell their old homes to a broker appointed by the builders and apply their equity to the purchase price of a condominium. If the equity does not cover the full price, the remainder is financed at the regular purchase rate. Units are priced from \$12,950 to \$30,400. Buyers can get 80%, 25-year conventional mortgages.

2. Repurchase offers. The builders will buy back any unit within five years at 80% of sales price. This pledge eliminates a basic fear of condominium buyers; that they will be unable to resell their apartments. Windsor Gardens has yet to repurchase a unit, but Livingston says the offer has clinched 20% of his sales.

On the other hand, Realtor L. C. (for Cal) Fulenwider shuns trade-ins at his 12-story La Fontana condominium in southeast Denver. Says Manager Jack Skinner: "There are a lot of people who want to make trades, but we're well on our way without them." La Fontana was half sold at last count and, Skinner says, will probably sell out this month.

Family condominiums. Salt Lake's Richard S. Prows, a 12-year veteran of single-family homebuilding,* has come up with the country's first major condominium for young families with small children. At Prows' Three Fountains one of two swimming pools is for children. Other child-oriented facilities: tot lots, playgrounds, a Little League diamond and day-care centers. Units run from \$19,900 to \$23,900.

Prows does no repurchasing and takes no trade-ins because "We don't need to make such guarantees." Utah's market would seem to corroborate him. Attorney

* 1963 sales: \$1.5 million.

Keith Romney, father of the Utah condominium law passed last year, points out that 3,600 units have already been built or planned. With just under one million people, Utah has the nation's highest ratio of condominiums to population.

Help wanted. But the importance of repurchasing is apparent in Chicago, where the realty organization of Eugene Matanky and Associates is trying to persuade 24 tenants of a 40-year-old building to buy their apartments on a condominium plan. The asking price is \$3,000 to \$3,200 a room for the four to seven-room units in the three-story walkup off Lake Shore Drive. Reaction has been tepid at best, for occupants are understandably worried about two-bedroom units that are too small for new families or third-floor apartments that require too much of a climb for old people.

Never on Sunday—or how to sell more by selling less

Builder Hobart Smith of Charlotte, N.C., decided to give his salesmen Sundays off.

"Most have children, and they felt they were not getting enough time with them," he explained. "We lost a couple of good salesmen who went into other fields because of this."

The result?

On a seven-day selling schedule, Smith's gross topped \$1 million for the first half of 1963. He went to a six-day week at the beginning of 1964, and sales for the first six months are up 37%. His explanation:

"If a family is going to spend \$20,000, our being closed on Sundays is not going to make any difference."

Business in the making: new reports on projects in planning provide leads on future contracts

House & Home this month begins a series of reports of housing and light construction in the planning stages.

The reports—available to H&H for the first time—are gathered by Engineering News-Record and F. W. Dodge Co., a division of McGraw-Hill Inc. Their content: locations, sponsors, architects and estimated costs of major new projects. Their purpose: to alert builders and contractors to new business.

NORTHEAST

- New Jersey—Blas-Con Corp., Trenton, plans 548 garden apartments in Hamilton Township costing \$4 million. Plans by Lester H. Weckesser, Erlton.
- New York—Henry W. Rouse, Gouverneur, and John R. Burns, Watertown, sponsor an 80-unit Washington Towers apartment in Watertown costing \$1.8 million. Plans by Sargent, Webster, Crenshaw & Folley, Watertown.
- New York—Sheldon H. Solow will build Pebble Cove apartments costing \$7.5 million in Brooklyn. Samuel Paul & Seymour Jarmul, Queens, are planning the 650 units.

- CONNECTICUT—Kane & Fairchild of Hartford design 120 units of elderly housing in East Hartford for Housing Authority. Cost \$1.2 million.
- PENNSYLVANIA—Urban Properties, Pittsburgh, will build a 96-unit apartment in Reading costing \$2 million. Architects: Klein & Sears, Toronto and Arthur E. Tennyson, Pittsburgh.
- Pennsylvania—Milton Schwartz & Assoc. are planning a \$2 million apartment project in Norristown for Daymour Inc.

SOUTH

- Kentucky—Arrasmith & Judd, Louisville, are architects for a \$500,000 dormitory at Morehead State Teachers College.
- KENTUCKY—Watterson City Inc. of Memphis plans three apartment buildings of 48 units each in Louisville. Cost: \$1 million.
- Texas—Pecan Valley Interests of San Antonio will build 500 apartments costing \$2.5 million in San Antonio.
- FLORIDA—Broleman & Rapp of Orlando are designing a 500-unit apartment and swimming continued on p. 26



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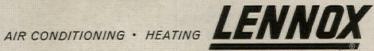
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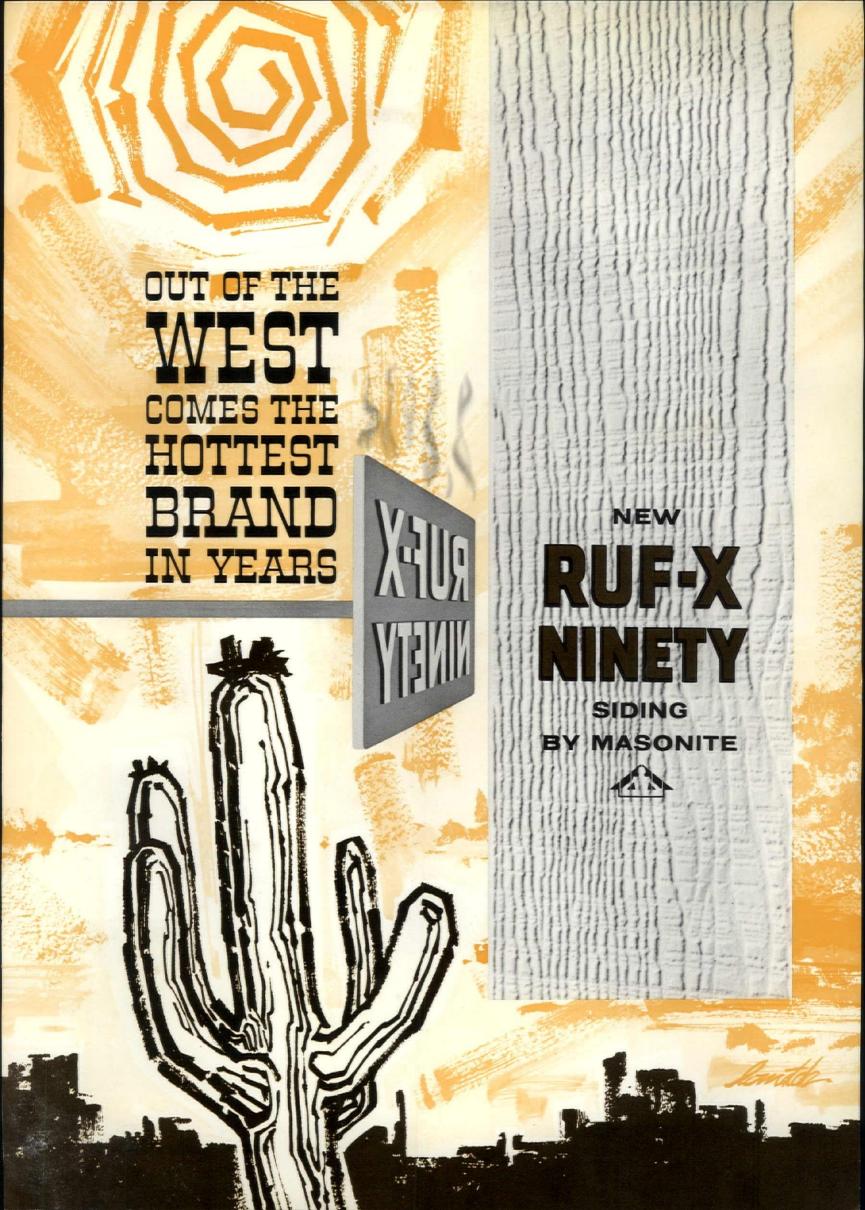
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pool in Orlando to be built by Lake Underhill Apartments of Silver Springs, Md. Cost \$2.5

- Kentucky Columbia Housing Commission plans 34 public housing units costing \$500,000.
- VIRGINIA-Peninsula Development Corp. will build the \$2.5 million, 185-unit Riverview Apartments in Hampton, Architects: Don Olivola & Assoc., Annandale.
- OKLAHOMA—Paul Heap of Tulsa is designing an 87-unit apartment in Tulsa for Stateside In-vestment Corp. Cost: \$1 million.
- COLUMBIA—Legum & Gerber • DISTRICT Realty Co. will build a 99-unit apartment costing \$1.6 million in Washington, Leo Kornblath Assoc., New York City, are architects.
- · MARYLAND-A. B. Abell of Baltimore is architect for a \$3 million apartment in Baltimore.
- SOUTH CAROLINA—Charleston Harbor Realty Corp. will build an apartment and marina costing \$3.5 million in Charleston.
- TEXAS-William F. Wortham of Houston is designing a 105-unit apartment costing \$1 million for Ira Berne.
- TEXAS-ABC Builders will build an \$800,000 apartment in Houston.
- TEXAS-D. L. Moon of Dallas is engineer for 292 apartments costing \$2.5 million in Mesquite.
- Texas—An 84-unit apartment building in Texarkana is planned by Charles F. Moser. Cost: \$500,000.
- FLORIDA-A, H. Sakolsky of Miami will build 100 apartments costing \$700,000 in Coral Gables. Enrique H. Gutierrez of Miami Beach is architect.
- · MARYLAND-Benjamin Brotman, Baltimore, is architect for five 105-unit apartments in Hagerstown. Joseph Schwartz, Baltimore, will sponsor the \$1 million project.

MIDWEST

- MINNESOTA—John E. Blomquist Inc. of St. Paul will build a \$1 million apartment project of 148 units at Lake Phalen. Voight & Fourre of St. Paul are architects.
- Ohio—The Canton-Massillon Housing Authority will build two housing projects with 300 units. Harold M. Dickinson, Canton, is architect.
- SOUTH DAKOTA-Skyline Corp. of Garretson plans an \$8 million housing development in Sioux Falls. Don Schmitz of Sioux Falls is consulting
- MISSOURI-Kaiser-Moulton Inc. of Clayton will build 128 apartments in St. Ann costing \$900,000.
- MISSOURI-H. R. Westerhold Co. of St. Louis will build 42 houses in Bridgeton.
- · ILLINOIS-Clayton Andrew of Rockford plans 100 apartments totaling \$1 million in Rockford. Howard Kessler & Assoc. of Evanston are designing the units.
- South Dakota—Arlington Development Corp. plans a \$500,000 senior citizens housing project in Arlington. Plans by Scott Engineering, Water-
- Оню-Hayes Corp. of Cleveland will build a \$2.5 million apartment and townhouse complex in Broadview Heights. Architects: Yager & Assoc., Strongville.

WEST

- California—University of Santa Clara plans a \$2.9 million residence hall. Architects are Norton S. Curtis & Assoc. of San Jose.
- California—12th Naval District Public Works Office in San Bruno plans 200 units of family housing in Monterey. Cost is \$3 million.
- New Mexico-Dale Bellamah Land Co. in Albuquerque will build 220 houses in Questa. Cost: \$4.5 million. NEWS continued on p. 29

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Prospect Park ... Eagle Elec. Supply Co., Phone: 322-3521
Williamsport ... Raub Supply Co., Phone: 323-3521
Williamsport ... Raub Supply Co., Phone: 323-3521
Williamsport ... Raub Supply Co., Phone: 81561
RHODE ISLAND

RHODE ISLAND

tucket . . . Equitable Elec. Supply Co., Phone: PA 5-2400
idence Leavitt-Colson Company, Phone: JA 1.8800

Mastro Elec. Supply Co., Inc., Phone: HO 7-7700, 01, 02

Tops Elec. Supply Co., Phone: UN 1-0695

SOUTH CAROLINA

Spartanburg Lighting, Inc., Phone: 585-6919
TENNESSEE

Jackson . Southern Supply Company, Phone: 424-1900
Knoxville . Square Elee. Supply Co., Phone: 525-9346
Memphis . Lighting, Inc., Phone: 682-2426
Nashville . Nashville Elec. Supply Corp., Phone: 242-2601 TEXAS

UTAH

Salt Lake City....Westinghouse Elec. Supply Co.
Phone: DA 2-2441

WASHINGTON

WISCONSIN

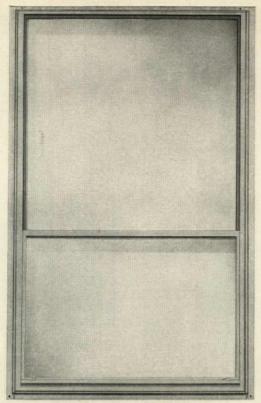
Fond-du-LacCentral Elec. Supply Co., Phone: 922-1880 Green Bay .. Westinghouse Elec. Supply Co., Phone: 435-3751 Manitowoc ...Manitowoc Electric Supply, Phone: MT 2-3848 MilwaukeeL. Neher Company, Phone: 127-5-0220 Oshkosh. Electrical Contractors Supply, Inc., Phone: 235-0220



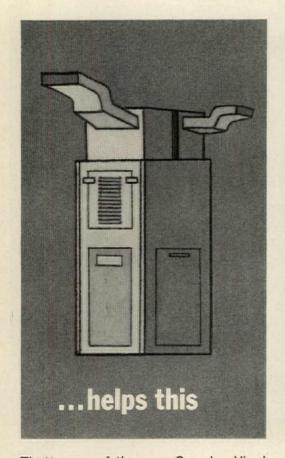
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Rigid Geon vinyl here...



That's one of the new Caradco Vinyl window units at the top of the page. Its inside frame, trim and sash are made of Geon vinyl, reinforced with aluminum. Because Geon vinyl will not conduct any appreciable amounts of heat or cold, it shuts the window on heat loss.

This and many other products of construction are now being designed to take advantage of the

28



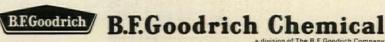
properties of rigid Geon vinyl, "The Material Difference in Building." Many of them are identified by our new emblem, shown below in red and black.

Rigid Geon vinyl gives products durability, toughness, resistance to corrosion and moisture; it minimizes maintenance and eliminates the necessity for painting. Learn more about the properties of Geon vinyl:

write B.F.Goodrich Chemical Company, Department EN-10, 3135 Euclid Avenue, Cleveland, Ohio 44115. In Canada: Kitchener, Ontario.

Vinyl window unit by Caradco, Inc., Dubuque, Iowa, who specify rigid Geon vinyl. This window featured at the N.A.H.B. Research House, Rockville, Maryland.

HOUSE & HOME



New housing law eases builders' worries over FHA resales

FHA foreclosures have become a serious market problem, builders contend, because of the agency's readiness to unload its huge inventory of foreclosed houses at cut-rate prices. Specifically, the builders say FHA resales 1) saddle them with unfair competition and 2) lower surrounding property values.

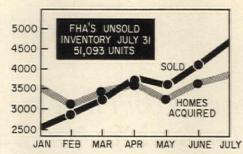
Now the 1964 Housing Act has taken some of the sting out of the problem by helping mortgage-delinquent owners hold onto their houses.

The new law lets a lender recast a mortgage to include delinquent interest and escrow payments. He can also extend the recast loan ten years beyond the original maturity date. A lender holding a loan in default can assign it to FHA and claim all costs and legal fees. The homeowner retains title to the house.

Builder reaction. The new rules provoked deeper interest than any other housing law feature at the NAHB summer directors' meeting in New York. Builders from areas burdened with FHA inventories were avid for information, and somethose from Baton Rouge, La., for example -said their market was being hurt by FHA resales. Others claimed that foreclosures in the initial sections of a subdivision can discourage sales in later sections.

Speakers said FHA should try to keep owners in their homes if default results

FHA 51/45



FHA NOW SELLS more homes than it takes in but foreclosures still pile up so fast that sales of 24,976 units in seven months have cut the Dec. 31 inventory of 51,551 by only 458.

from any such understandable reasons as loss of employment, divorce or illness. And, they noted, the cost of helping deserving families retain homes is slight compared to the loss in property values that follows mass foreclosure.

Bargain sale. FHA was loaded down with 51,093 foreclosed units July 31—down less than 1% from Dec. 31, 1963 - despite seven months of all-out efforts to trim inventory (see graph).

A case in point: in a single sale the agency has just disposed of 721 houses in Wichita for \$1,238,575-or only \$1,718 a house. (Buyer S-J Properties of Southgate, Calif., must renovate the two- and threebedroom models built in 1951 and 1952 as special-purpose military housing.)

Conventional

Construction

Streamlined procedures. To move its inventory faster, FHA has begun a training program for "realty assistants," who will help local offices write and supervise resale contracts with management brokers.

The agency has also devised a speed-up for conditional commitments as a followup to its successful Greensboro, N.C., plan for converting firm commitments. The new plan went on trial in Hartford, Conn., Sept. 9. Its most striking change shifts responsibility for issuing commitments from director to chief appraiser.

Under the Hartford plan, FHA's statement of appraised value will, for the first time, show estimated closing costs, a change long advocated by builders (News, Aug.).

Mortgage prices steady. House & Home's survey of 18 key mortgage centers finds FHA prices unchanged, but Vice President Christian M. Gebhardt of the Colwell Co. scents a drift toward lower discounts in his big Los Angeles market, where the price is 98 on 30-year minimumdown 203 financing.

"It's tipping toward 981/2," Gebhardt says. "The change could come any time." He cites the staggering increase in savings levels in both savings banks and s&Ls and the decline in starts, off nationally since January Individuals' savings of \$7.7 billion in the second quarter set a post war record.

NEWS continued on p. 32

5.60

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgage who retains servicing). As reported to HOUSE & HOME the week ending Sept. 4, 1964.

FHA

(Sec. 203) (b)

					207		oans	Luans
City	FNMA Scdry Mkt×y	Minimum D 30 year Immed®	own* 35 year Immed	30 year Futw	Firm Commitment	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Interest + fees All lenders
Atlanta	971/4	98-981/2	971/2-98	971/2-981/2	a	51/2-6	53/4-61/4	<u> 6+1</u>
Boston local	981/4	par-101	a	par-101	a	5-51/2	5-51/2	51/4-6
out-of-st.	-	97-98	97-971/2	98	a	_		
Chicago	973/4	981/2-991/2	97-98	971/2-99	99-par	5f-51/2	51/4-61	51/2-6+1-2
Cleveland	973/4	981/2-99	971/2-981/2	98-99	99-par	51/21	51/2-6	6+1
allas	971/4	971/2-99	98-991/2b	97-981/2	99-991/2	51/2-53/4	6e-61/4	61/2-6+1
enver	971/4	98-99	a	971/2-981/2	99	51/2-6	51/2-61/2	6+11/2-2
etroit	971/4	981/2	971/2-98	a	991/2-par	51/4-51/2	51/4-51/2	6+0
lonolulu	971/4	97-971/2	97	961/2-97	a	53/4-61/2	6-7	6+1-2
ouston	971/4	97-981/2	97-98	97-981/2b	981/2-991/2	51/2-6	51/2-61/4	6-61/4+1
os Angeles	971/4	98	98	971/2	991/2	51/2-6	53/4b.6.6	6-6 6+11/2-21/2
liami	971/4	971/2	97	a	a	51/2-53/4	51/2-6	6+0-1
lewark	981/4	par	981/2h	parb	99-par	51/2-53/4	51/2-6	53/4-6-1
lew York	981/4	par	par	par	par-100½	51/2-6	51/2-6h	51/261
kla. City	971/4	971/2-99	971/2-981/2b	971/2-99	a	51/2-6b	53/4-61/2	6+1-2
hiladelphia	981/4	par	991/2	par	par	5-53/4	51/4-6	51/2-53/4+1
an Fran.	971/4	981/2-99k	981/2	98-99k	99-991/2	51/2-6d	53/4-6.6	53/4-6.6+11/2-21/2
t. Louis	971/4	971/2-99	97-98	971/2-99	a	51/2-61/4	51/2-61/4	51/2-61/2+1-2
Vash. D.C.	973/4	99	99	99	99	51/2-53/4	51/2-53/4	53/4-6+1

Wash. D.C. 1973/4 99 99 99

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.

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

Footnotes: a—no activity, b—limited activity. c—for local portfolios. d—limited 6%. c—some 5½% and 5¾% available. f—in isolated instances on choice loans. g—y₂ point differential has generally disappeared. h—depending on % of down payment. j—lower rate for companies with prime credit rating. k—higher price offered by correspondent for one insurance company. I—limited 5¼%. w—for comparable. VA loans also. x—FMMA pays ½2 point more for loans with 10%. y—prices quoted are net after seller pays ½2% marketing fee and ¼4% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$120 units, of which \$20 is contribution to FNMA capital and \$100 is for a share trading at about \$84.

OCTOBER 1964

■ Immediate covers loans of the price of

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Harry N. Gottlieb, vice pres., Draper & Kramer Inc.; Cleveland, David O'Neill, vice-pres., Jay F. Zook Inc.; Dallas, Aubrey Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen C. Bradley, vice president, Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Newark, William W. Curran, asst. vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Sidney L. Aubrey, vice pres., Mercantile Mortgage Co.; San Francisco, Frank W. Cortright, sr. vice pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, exec. vice pres., Frederick W. Berens Inc.

CONVENTIONAL LOANS (combined averages) July June Year ago 5.76 5.76 5.82 5.93 5.89 5.93 new homes lenders, S&Ls Life ins. cos. Mortgage companies Commercial banks Mut. sav. banks 5.88 5.49 5.61

Length of loan Loan to price (years) July Year ago (%) Year ago July 23.9 77.0 25.4 27.0 Commercial banks Mut. sav. banks 18.0

5.60

5.50

NET SAVINGS DEPOSIT CHANGES

Source: Federal Home Loan Bank Board

	July '64	% change from July '63	Year to date	% change from 1963
Mut. sav. banka	\$275	225	\$2,195	31
S&Ls.b	70	d	5,431	10
Commercials bankse	900	-10	9,100	-4

a—National Association of Mutual Savings Banks. b—U.S. Savings & Loan League projections. c—Federal Reserve Board. d—Net loss of \$46 million in July, 1963.

NEW YORK WHOLESALE MARKET

FHA, VA 51/4S Immediates: 97-98 Futures: 97-98

FHA, VA 51/4 spot loans (On homes of varying age and condition)

Immediates: 961/2-971/2

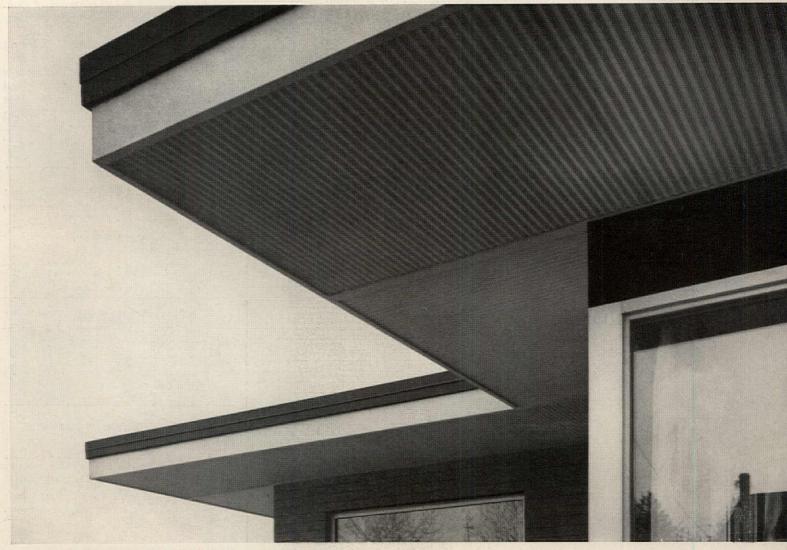
Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies. Majority of loans being sold today are spots.

Prices cover out-of-state loans, reported the week ending Sept. 4 by Thomas P. Coogan. president, Housing Securities Inc.

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The House That Saves You Money, Sells Best...

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Reynolds Aluminum Soffit System. Entirely prefinished and self-supporting. Eliminates vent strips and lookouts. Reduces need of gable louvers and roof vents.

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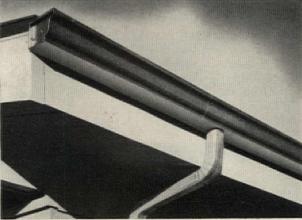
to 48" in coils 50' long. Pre-finish is Colorweld® polar white baked enamel.

This soffit is also ideal for apartments, carports, walk-ways. Makes a dramatic selling feature — good-looking, efficient, time-defying, with no need of protective painting by builder or customer. Check coupon for more information. Or contact your nearest Reynolds Aluminum Building Products Dealer. Reynolds Metals Co., Richmond, Va.

Reynolds Aluminum Window and Sliding Glass Doors.

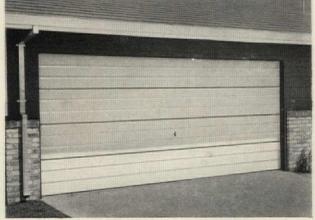
You are doubly assured of the finest in Windows and Sliding Doors by the Reynolds "Mark of Quality" and the "Quality Certified" emblem of AAMA—the Architectural Aluminum Manufacturers Association. Single-Hung, Double-Hung, Traverse, Casement and Awning types. Outstanding in design, in engineering and in precision, manufactured by Reynolds. Each window and door certified to meet the quality standards of the AAMA.





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Equipment. These quality gutters and downspouts add homeselling power far beyond their low initial cost. They fit today's trend in eliminating maintenance. Embossed Ogee Gutter with Rectangular Conductor pipe in 4", 5" and 6" sizes (5" also in mill finish). Half-Round Eaves Trough in plain or embossed finish, 5" and 6" sizes. Quality and Workmanship guaranteed in writing. Check coupon. Or see your Dealer.



New Reynolds "Rib-Dor," All-Aluminum

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Building Products and Supply Division Dept. H-H-10

23	REYNOLDS where new ideas take shape in ALUMINUM
	HUCHHINOM

☐ Soffit Systems ☐ Windows	
Company	
Name	Title
Street	
City	ZoneState

New-town builder Jim Rouse readies \$6 million offering; fifth mortgage insurer goes public

COMMUNITY RESEARCH & DEVELOPMENT, INC., until now the shopping center arm of Mortgage Banker James Rouse of Baltimore, has asked the Securities & Exchange Commission to register 600,000 shares of stock. Price of the stock will be supplied by amendment, with a \$10 maximum. Hence the issue could yield a total of \$6 million.

Rouse, a protean figure in housing, has taken Community Research into two housing projects within the past year.

• A 15,000-acre new town, as yet unnamed, midway between Washington and Baltimore (NEWS, Dec. '63). Rouse's company owns half-interest (Connecticut General Life Insurance Co. owns the other half) in Howard Research and Development, the company formed to build the new town. Rouse's Community Development is handling the master planning and the management, which consists mainly of keeping the land in productive farm use until construction begins.

Cross Keys Village, a 1,000-unit development near Baltimore, which began renting in June.

Community Research says it would add proceeds of its stock offering to working capital. The company showed a \$2,195,905

net loss in the year ended May 31 on gross income of \$5,494,848.

The fifth private mortgage insurance company to go public, Guaranty Insurance Trust of Columbia, S.C., was oversubsubscribed on a \$750,000 offering of common stock. The 300,000 shares—at \$2.50 a share—netted Guaranty \$675,000 after commissions. Sponsors of Guaranty are Chairman Ernest F. Hollings, former Governor of South Carolina, President James M. Waddell Jr., owner of a Beaufort insurance agency and Secretary and Treasurer Bobby Merritt, plantation manager.

Guaranty underwrites mortgage loans made by savings and loan associations, and has insured 253 loans for \$2.6 million.

The two issues underscore the warm reception some stocks are receiving, but housing equities still show weakness in Wall Street. Last month's House & Home average of 86 building stocks was off 1.8%.

In the same month the Dow-Jones industrials rose 0.8% to 845.08, and the National Quotation Bureau average for overthe-counter stocks advanced 1.7%.

Savings and loan issues were the largest losers, dipping 3.7% to 16.45. Prefabber stocks ran counter to the trend, climbing 2.7% to 8.58.

Here are the averages for selected stocks in each housing group:

	July 8	Aug. 5	Sept. 2
Building	5.64	5.25	5.19
Mortgage banking	10.26	10.09	9.84
Prefabrication	8.59	8.35	8.58
S&Ls	18.24	17.08	16.45
Land development	5.50	5.68	5.67
AVERAGE	9.95	9.61	9.44

With the public companies. One land developer is strengthening his finances by teaming up with an industrial giant. MACCO REALTY has set up a joint venture with Kaiser Industries and Kaiser Aluminum & Chemical Co. to develop the 87,500-unit Vail Ranch (News, Aug.).

Three prefabbers mark sales gains in first half of '64

But only two—Scholz Homes of Toledo and Inland Homes of Piqua, Ohio—were able to show higher profits.

Scholz' \$245,000 net income contrasted with an \$83,712 loss in the first half of 1963. Scholz is concentrating on houses priced at \$25,000 and up. Says President Donald J. Scholz: "The low-cost field has been replaced by garden apartment construction." Scholz itself now has orders for more than \$1 million in garden apart-



NEW Kohler Farmington Lavatory offers compact dimensions for counter-top installations

The Kohler Farmington Lavatory is a compact model. In the trend setting oval shape it measures $19\frac{1}{4}$ " x $16\frac{1}{4}$ ", a size that permits single or twin installation of lavatories in counter tops that are narrower. The Farmington is all Kohler quality. It is

cast iron with multiple layers of enamel fused to the metal for a long and beautiful life—in all of the Kohler colors. For more information see your Kohler Distributor or write Kohler Co., Kohler, Wisconsin.

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Kohler Co., Established 1873, Kohler, Wisconsin

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ment units, will also prefab \$3 million in middle-income apartments for Toledo's 127-acre Chase Park renewal project.

Inland President John J. Flynn says good weather in late spring and early summer contributed to a 14% boost in sales through July. Net of \$173,000 is up 32%.

A third home manufacturer, NATIONAL Homes of Lafayette, Ind., raised its sales 2% to \$30.8 million in the first half, 1964, mainly because apartment volume soared 86% to 1,081 units. But National's profit margins on apartments are less than those on single-family units, which fell 11% to 5,498. The company attributes its poor profit showing to higher materials and labor costs. It raised its own prices in May-too late to improve first-half results.

GENERAL BUILDERS sold 160 condominium apartments in Florida during its first half, along with 100 single-family houses on Long Island. Sales soared 70% to \$6.6 million, and net profits exploded almost 900% to \$173,000. GB just opened a new subdivision in Huntington, L.I.

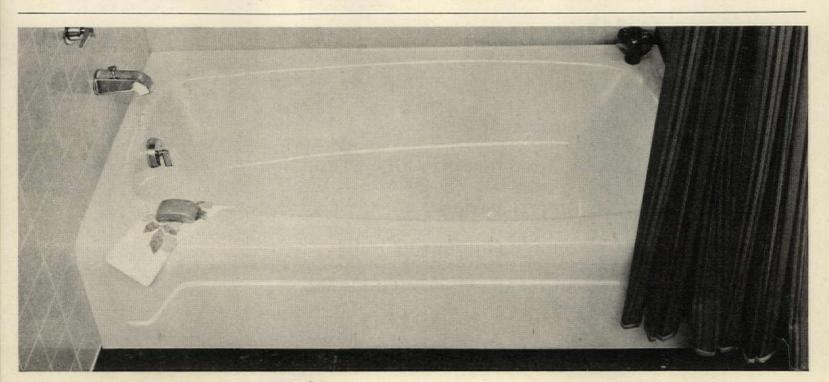
Company	6-mon. ending	Revenues (000)	% change	Net (000)	% change	
First Mortgage Inv	July 31	\$2,021	95	\$552	39	
Forest City Ent	June 30	14,539	-8	379	4	
General Builders	June 30	6,625	71	173	883	
Inland Homes	July 31	3,124	14	173	32	
National Homes	June 30	30,817	2	292	40	
Pacific Coast Prop	June 30	7,854	10	8,455	a	
Scholz Homes	June 30	3,724	27	245	b	

a—loss of \$222,645 in previous year. b—loss of \$83,712 in previous year.

NEWS continued on p. 36

HOUSING'S STOCK PRICES

COMPANY	Aug. 5 Bid/ Close	Sep. 2 Bid/ Close	COMPANY	Aug. 5 Bid/ Close	Sep. 2 Bid/ Close	COMPANY	Aug. 5 Bid/ Close	Sep. 2 Bid/ Close
BUILDING			Albee Homes	21/4	25/8	LAND DEVELOPMENT		
	- Lawrence	-	Gt. Lakes Homes	51/4	55/8	All-State Prop.p	11/8	1
Adler-Built Inc	23¢	23¢	Harnischfegerb	27	281/8	American Land	11/4	11/4
- Captal Bld. Ind	1.80	1.60	Hilco Homes	5/8	5/8	Am. Rity. & Pet.b	17/8	2
Cons Bldg. (Can.)	103/8	91/4	Inland Homesb	73/8	73/8	Arvida	47/8	45/g
· Dev. Corp. Amer	15/8	17/8		121/2	101/4	Atlantic Imp.	15	143/4
Dover Const	37/8	41/8	Madway Mainline Modern Homes	4	41/4	Canaveral Intl.b	3	3
Edwards Eng	51/2	45/8	Natl. Homes A.9	3	3	Christiana O.b	51/4	51/4
Edwards Inds	1/2	5/8		51/2		Coral Ridge Prop	31/8	21/8
Eichler Homesh	61/8	51/2	Richmond Homes		6			153/4
First Nat. Rlty.b	21/8d	2	Seaboard Homes	1/4	3/8	Cousins Props	141/4	23/4
• Frouge	51/2	5	Steel Crest Homes	111/4	131/8	Crawford	23/4	
General Bldrs,b	21/2	23/8d	Swift Homes	27/8	23/4	Deltona Corp.b	10	101/2
Hawaiian Pac	51/8	51/8	Western Shell	1	7¢	Fla. Palm-Aire	17/8	13/4
Kavanagh-Smith	21/2	3	Jim Walters	253/4	261/2	Forest City Ent.b	55/8	51/2d
Kaufman & Bd.b	193/4	181/8				Garden Land	53/8	51/2
Lou Lesser Ent.b	37/8d	41/8	S&Ls			Gen. Devel.b	51/2	5
Levittb	61/2	61/4	American Fin	145/8	147/8	Gulf Americanb	51/8	5
Lusk	23/4	25/8	Brentwood	85/8	8	Holly Corp.b	7/8	7/8
Pac. Coast Prop.b	91/4d	91/8	Calif. Fin.c	61/2	61/2	Horizon Land	21/2	3
Pres. Real. A.	81/2	83/8d	Columbia	127/a	91/2	Laguna Nig Ah	95/8	101/2
U.S. Home & Dev	3/4	1	Empire Fin.	151/4	141/4	· Laguna Nig. B.h	6	57/8
Del E. Webbc	81/8	67/B	Equitable S&L	257/8	251/8	Lake Arrowhead	9	93/4
Webb & Knappb		1/4	Far West Fin	225/8	21	Macco Rity	81/8	111/2
webb & Knapp	30	*/4	Fin. Fed.c	413/4	405/B	· Major Rity	25€	20€
MORTGAGE BANKING			First Char Fin.c	313/8	281/2	So. Rity. & Util.b	13/8	15/8
the second secon			First Fin, West	81/2	9	Sunset Int. Pet.b	83/4	83/4
Advance	85/8	93/8						
Associated Mtg	75/8	67/8	First Lincoln Fin	223/4	203/8	a-stock newly added	to tab	
Charter	15/8	15/8	First Surety	93/4	9			ng price
Colwell	143/4	14	First West. Fin	123/4	143/8	NYSE. d-not traded		
Cont. Mtg. Inv	191/a	191/4	Gibraltar Fin.c	277/8	27	g- closing price MSE.		
• FNMA	821/4	833/4	Great West Fin.c	123/8	123/8	PCSE not included		
First Mtg. Inv	147/8	143/8	Hawthorne Fin	95/8	91/4	Sources: New York		
MGIC	251/2	253/8	Lytton Fin	187/8	191/2	Gairdner & Co., Nationa		
Palomer	23/8	2	Midwestern Fin.b	37/8	4	ities Dealers, American		
United Imp. & Inv.b	27/8	27/8d	San Diego Imp.c	97/8	95/8	New York Stock Exchang		
Wallace Invests	31/2	25/8	Trans-Cst. Inv	13	121/2	Exchange, Pacific Coast		
Trainer anyears	2.42	4.78	Trans Wrld. Fin	133/4	141/8	Listings include only	companie	es which
			Union Fin	93/4	91/2	derive a major part of		
PREFABRICATION			United Fin. Cal.c	201/4	191/8	housing activity and v	vhose st	ocks are
Admiral Homes	11/8	11/4	Wesco Fin.c	341/4	293/4	either listed or active	ly trade	d



NEW Kohler Seaforth Bathtubjust what the building business ordered!

The acid resisting, enameled cast iron Seaforth bathtub is all new with all the features that appeal to plumbing contractor-builder-homeowner. Straight front panel simplifies floor covering installation; a full 30" wide and 14" high; meets all

requirements on new FHA minimum

requirements on new FHA minimum adaptable for shower enclosuresproperty standards; rim is easily and the price is truly competitive. adaptable for shower enclosures-

KOHLER OF KOHLER

Kohler Co., Established 1873, Kohler, Wisconsin

ENAMELED IRON AND VITREOUS CHINA PLUMBING FIXTURES • ALL-BRASS FITTINGS • ELECTRIC PLANTS

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75 unit heaters,

11 horizontal furnaces,

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7 blower package units,

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1 gas boiler,

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Searstown, Cumberland, Maryland. C. Yoder & Sons, Heating and Cooling Contractor.

They got 'em all from one reliable, dependable source: Ianitrol.

When you specify heating and cooling by Janitrol, you specify from the broadest, most complete line in the industry. Does that make a difference? You bet it does.

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forced air furnaces, add-on cooling, electric heat pumps and gas or electric driven air conditioners.

Second, you get the benefit of the longest experience and most dependable design and engineering in the industry. You know when you specify Janitrol equipment it will perform efficiently at or above rated capacity.

Third, you get more experienced workmanship. Janitrol's franchised dealers are selected for their ability to reduce costs through intelligent engineering rather than shaving







quality. Janitrol maintains the industry's finest factory schools to help train contractors and their crews and keep them tops in the field.

Finally, you get one source, full line responsibility for all phases of the heating and cooling problemfrom rough sketch to final completion of the job.

Like to see what more Janitrol can offer to make your job easier? Contact your franchised Janitrol dealer or District Manager for full details. The name's in the Yellow Pages.

JANITROL DIVISION Midland-Ross Corporation Columbus, Ohio Phoenix, Arizona

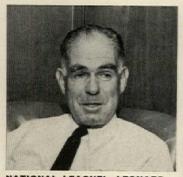




Janitrol gives you more to work with



Vince Finnigan



NATIONAL LEAGUE'S LEONARD
Warns on loans, appraisals



U.S. LEAGUE'S STADTLER More money for housing

S&L League getting a new chief; he brings good news for builders

John W. Stadtler is taking over the presidency of the U.S. Savings & Loan League with this welcome news for the nation's builders: new federal regulations—letting s&Ls lend 5% of assets anywhere in the country—will provide a new pool of residential construction capital for areas that are short of money.

Stadtler, at 47 the president of Washington's \$150-million National Permanent s&L, will be elected at the league's Miami Beach convention in November. He succeeds Eugene M. Mortlock, 64, president of New York City's First Federal s&L (assets: \$185 million). President Clarence A. Duncan Jr. of the \$253-million Farm & Home Savings Assn. in Nevada, Mo., replaces Stadtler as league vice president. The organization represents more than 5,000 of the country's 6,300 associations and 97% of total s&L assets.

Stadtler calls the nationwide lending authorization the year's

most significant development for S&Ls. He feels sure it will produce a new rapport between S&Ls and mortgage bankers, long the wariest of friends. But he has a word of warning:

"We are being deluged with offers [of loans] from mortgage bankers, but the problem is whether we can live with the net yield after servicing."

At a time when most mortgage bankers still think in terms of half-point servicing — despite automated offices and the increase in loan amounts—Stadtler's meaning is clear: to become suppliers for sæls under the new out-of-state program, mortgage bankers may have to trim servicing fees.

Another sæl leader pleased with new federal regulations is George E. Leonard, 52, the incoming president of the National League of Insured Savings Associations, the second major group of thrift institutions. Leonard was an early advocate of the sæl college lending program, which was authorized by Congress as part of the 1964 housing bill. The program will strengthen family ties between each association and its customers, he says, and will lead to

greater long-range business opportunity.

Leonard is president of the \$177-million First Federal s&L in Phoenix. He succeeds Robert S. Messersmith, 46, president of the \$49 million Westfield (N.J.) Federal, at the league's head. Harry P. Greep, president of Atlantic Federal in Fort Lauderdale, Fla. (assets: \$107 million) replaces Leonard as league vice president.

McMurray will leave HLBB after election

Joseph P. McMurray, 52, will quit as HLBB chairman (a \$28,500-a-year post) and chief regulator of federal s&Ls to become president of Queens College (at \$30,000) in New York City by Jan. 1.

McMurray took over HLBB in 1961 after heading President Kennedy's housing task force. When foreclosures began rising in some s&Ls, McMurray became the tough Irish cop and pushed stiffer rules. For his work House & Home named him a 1962 Top Performer (H&H, Dec. '62). s&L men protested his public airing of their ills. He replied: "The public must be served first."

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- Resists moisture and abrasion, will not crack, peel, or scale. Detergents and beverages will not mar the finish. It is alcoholproof.
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- Eight colors: Mint Green, Brownstone, Brick Red, Quarry Gray, Evergreen, Cobblestone Gray, Sandstone, Pipstone Red . . . plus While and Black.



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HOUSE & HOME'S

JANUARY 1965 ISSUE

FEATURING

GOOD DESIGN IN KITCHENS



A portfolio of salable design ideas for the most salable room in any house.

A McGRAW HILL/DODGE PUBLICATION

Iowa builder looks like shoo-in for fourth spot on NAHB's ladder

This December directors of the National Association of Home Builders appear almost certain to pick one of the youngest men ever as vice president-secretary, the fourth rung on the ladder usually leading to NAHB's presidency. He is the only announced candidate for the spot.

At 35, Lloyd Eugene Clarke typifies the breed of young marketing-oriented builders who have changed the nation's homebuilding industry since World War II.

Native of Medicine Lodge, Kan., Clarke began building in 1953 in Des Moines after an Air Force stint in guided missile research. Before that he had studied physics at Kansas State.

His first 16-house subdivision sold well and he has been building ever since, doing everything from \$10,000 tract houses to \$125.000 custom homes.

Recently he opened subdivisions in Bettendorf and Waterloo, Iowa. He now flies a weekly 160mile milk route between those cities and Des Moines. He expects to sell 155 homes this year



NAHB'S CLARKE
He jumped for sales

—20 more than in 1963—and to start 40 apartments.

Long active in NAHB—at 30 he was the youngest regional vice president—Clarke says simply, "Whatever limited success I have, I owe to NAHB." NAHB marketing seminars led to his two most successful promotions:

• Last year he demanded \$100,000 in silver dollars from the U.S. Treasury, then paid all his suppliers and employees for one month in silver to dramatize the economic impact of housing.

• Two years ago he opened a subdivision by parachuting (see photos) into the model-home area. Over 12,000 Iowans watched—and 31 of them bought houses that day.

Chicago builders fight \$249.997 attorney fee

Chicago building leaders John Stastny, Albert Frank and George Arquilla Jr. are contesting a Cook County Circuit Court award of a \$249,957 fee to a lawyer who, the court ruled, was representing the builders even though they claimed he was not. Attorney Edward L. Arkema

Attorney Edward L. Arkema got the courts to throw out a municipal builder licensing ordinance. He filed the original invalidation suit on behalf of Frank Ives, past president of the South Side Builders Assn., and six other builders who protested the legality of the license program.

But a judge held that the case was a class suit. He ruled that the lawyer represented not only the seven original plaintiffs, but all builders licensed by the city.

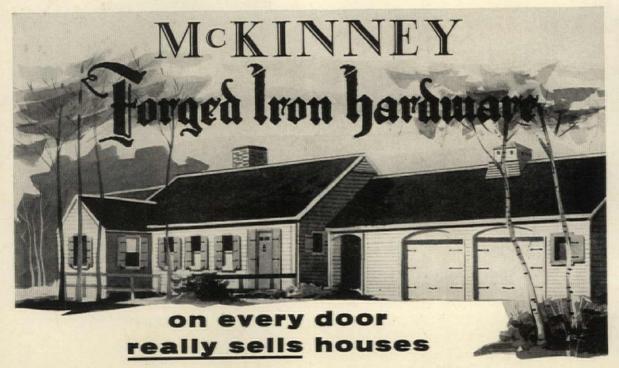
Protested Stastny, president of the Home Builders Association of Chicagoland: "Neither the association nor I were ever informed such a suit was being filed on our behalf."

When Arkema won the case, the court allowed him the \$249,-947 from \$850,000 that 5,400 contractors had paid the city for their licenses. After settling expenses for the suit and for refunding the license fees, the city could return only \$84 of the \$150 fee paid by each builder. So Stastny and his colleagues petitioned to vacate the fee award.

Former Editor Birkner forms market service

Edward C. Birkner, 44, HOUSE & HOME executive editor for the past two years and editorial staffer since 1952, is forming Marketing Information Network with offices at 310 Madison Ave. He will begin publishing *Minfax*, a quarterly newsletter for clients, Oct. 15.

Birkner will work with both builder and manufacturing clients in the fields of marketing, research, promotion and advertising.



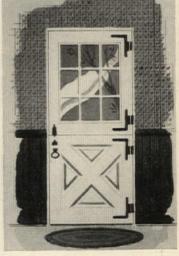
Looking for something different? Sure you are! McKinney Forged Iron is different and it's the something extra that will turn "lookers" into "buyers".

Strap hinges, H-L hinges, latches, door knockers, dutch door hardware, foot scrapers ... there's a complete line ... for every door in the house.

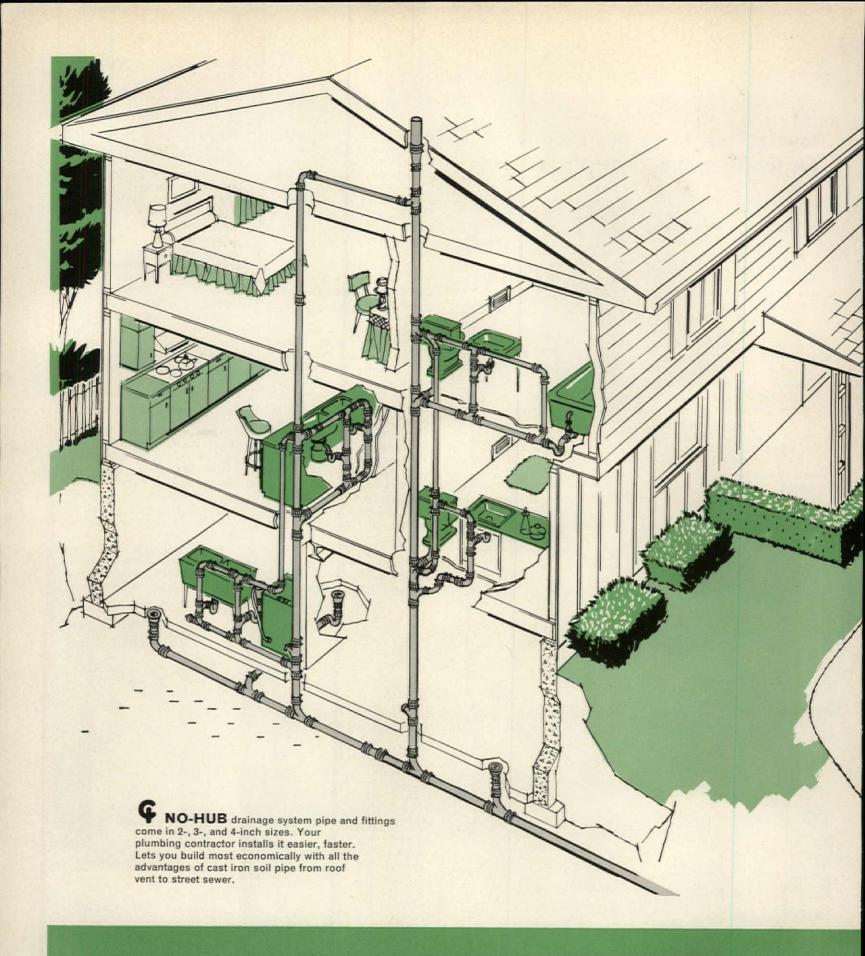
Try it on your next house and see how the authentic design of McKinney Forged Iron Hardware makes your sale so much easier. For helpful hints and illustrated uses of McKinney Forged Iron Hardware, write for Catalog #12.

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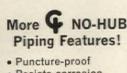
Builders are taking to 6 NO-HUB as fast as it's winning Code approvals, and approvals are coming from everywhere. More plumbing contractors are recommending it for economical and fast installation. And because 6 NO-HUB is genuine Cast Iron Soil Pipe, the only centuries-proved drainage piping material still far superior to any substitute material. It leaves no question of how long it will last...or of freedom from maintenance for

life of the building. 6 NO-HUB piping in 2- and 3-inch sizes, including joints, fits neatly into standard 2x4 wall framing-with no furring. Plumbers get it in faster, easier. Your carpenters get back to building on schedule...and there's no chance of accidental nail puncture of @ NO-HUB. No costly, delaying plumber call-backs.

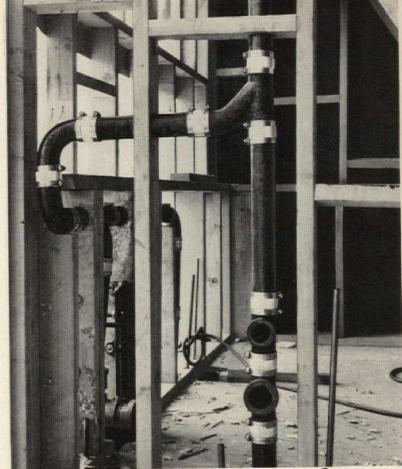
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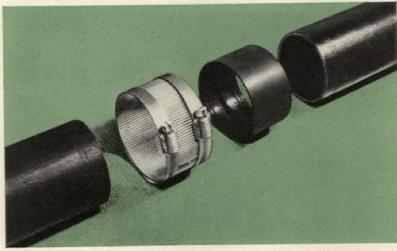
*Patent pending



- · Smothers noise
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Firm name

Street address Zip Code_ State



QUIET LANE curves between apartments and garage wall at right (see plan). Apartments rent

for \$124.50 (one bedroom) and \$170 (two bedrooms), plus \$25 for furnishing.



BRICK WALL on one side and bayous on two sides keep the five-acre triangular track private,



GARAGES occupy first floors of two buildings. Penthouses, above, rent for \$130, \$155 furnished.

STORAGE STORAGE BALCONY GARAGE STORAGE STORAGE STORAGE BALCONY LANE BALCONY BALCONY BALCONY BALCONY BALCONY BALCONY BALCONY BRICK FENCES

Old English motif is aim of Texas apartment builder

And the apartments have scored well with tenants. In Houston, where vacancies of 20% are common, Developer Robert Cagle quickly rented 90% of his Ye Olde Colony project and now has a waiting list for one-bedroom units, Cagle created a nostalgic, old-world atmosphere by 1) imitating old English facades, 2) fitting each building with a name sign drawn from English antiquity, 3) installing stained glass windows in prominent side elevations, 4) rescuing beige brick from 70-year-old Chicago houses (doomed by ur-

ban renewal) and adding red brick from St. Louis and pink brick from Sequin, Tex., 5) completing the antique effect with half-timbered gables and gas street lamps,

Cagle's 158 apartments are fitted into triangular site (left) surrounded by bayous. They have access to a 40' swimming pool, rooftop sundecks and either a balcony or patio. A 200-ton central air conditioner cools the project. Rents include all utilities except telephone. Downtown Houston is seven minutes away by car.



WIDE GALLERIES, protective overhangs, old brick and working gas lamps recall Southern

mansions. Architects Dietz, Prince and Fischrupp have faced most apartments on open courts.

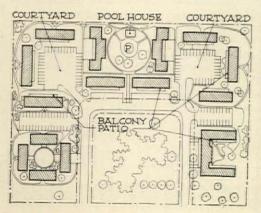


CURVED STAIRCASES add note of old South.

Ample parking space adjoins every building.



PARK forms visual focal point for the project. A private pool is available to residents.



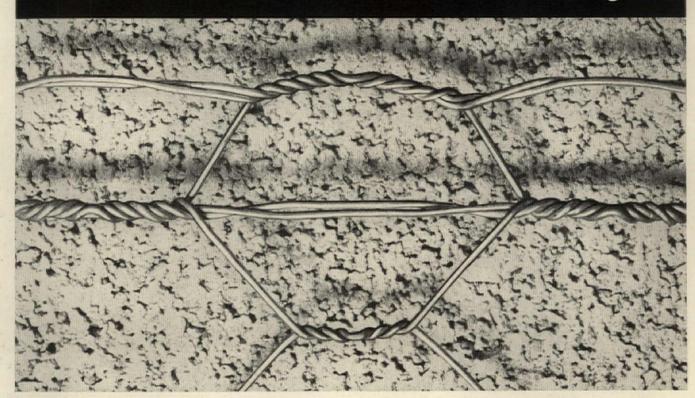
Alabama apartments are grouped around courts and park

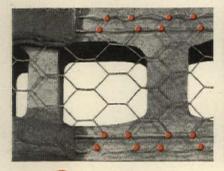
Five courts and the central park (plan at left) give open space to Mayer Mitchell's 116-unit project in Mobile. A feeder road circles the park, drawing traffic from the courts. The two- and three-bedroom apartments offer electric kitchens, pass-throughs to dining rooms (which open to balconies or patios), wall-to-wall carpeting, central air conditioning and built-in vanities in dressing areas. Most bedroom closets are walk-ins and many apartments have a pantry as well as a linen closet. The 16 three-bedroom units have 32' living

and dining wings and one walnut-paneled bedroom, which can be used as a den. Rents, highest in Mobile, are \$130 to \$135 for two bedrooms and one bath (plus \$30 more for a second bath) and \$205 to \$210 for three-bedroom, two-bath units. The apartments, completed late summer 1963, are 95% rented.

Says Mitchell: "We are not basically appealing to a market of young families with children. That's why we have only 16 three-bedroom units. Many of our tenants are over 50 years of age." Leaders continued on p. 46

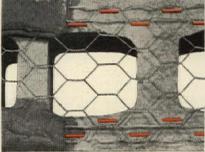
Galvanized Wire Mesh Reinforcing





LOCKS 28 mortar locks to the block foot

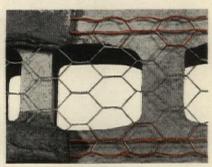
the movement in 3/4" of block.



ANCHORS

14 inches of mechanical anchors to the block foot

The more locks, the more resist- Mechanical anchoring restrains ance to shrinkage cracks. Move- thermal movement and shrinkment is restrained at each of age, too. No other reinforcement Keywall's mortar locks. No one comes close to offering the lock has to restrain more than amount of mechanical anchor that Keywall does.



BONDS

22 square inches of bonding surface to the block foot

The more metal in surface contact with the mortar, the better the reinforcement. Keywall's 22 square inches per foot of block is about 55% more than a pair of 3/6" truss rods, about 96% more than a pair of 9-gauge truss wires.

41

KEYSTONE STEEL & WIRE COMPANY . Peoria, Illinois 61607

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1. This steel door comes in 24 designs. It will go with any style home—modern or traditional. It installs in 20 minutes, has a solid sound and "feel" because it is lined with rigid foam insulation, yet it weighs only ½ as much as conventional doors. It comes in a complete unit, primed and pre-hung in a weather-stripped frame. (Weather-stripping, incidentally, makes magnetic seal between metal door and metal frame for positive protection against drafts.)



BETTER, MORE ECONOMICAL, EASIER-TO-SELL HOMES

You can open up new opportunities for labor-saving when you build with steel door systems. Closures made of steel go in plumb and square. They come ready to install, with a minimum of on-site fitting because they are dimensionally accurate and usually require no preparation for hardware. And they save for you a second way—by reducing call-back time. Because steel is strong and stable—does not warp, swell, shrink, or rot—door systems made from steel work right when you put them up, and keep right on working with little or no need for adjustment. You'll build better, more economical, easier-to-sell homes with steel door systems like these:



2. Home buyers like the roomy access of steel cellar doors. Easier entrance is also important to the builder during construction. Steel doors have weather-tight flanges, easy-working operators, heavy-duty concealed hinges. They're rugged all over.



3. Steel folding doors close quietly at a touch with floating action. And steel closet doors are rich looking. They come completely pre-assembled with all hardware, so installation is quick and easy. Available in a complete range of styles and sizes.



4. Steel door frames adjust and align themselves. Save up to 20% in installation time with these steel doorways. They go in plumb and square because they are self-aligning and self-adjusting. No mortising, no sanding, no hardware preparation.



Folding doors save space, add beauty. Braced with strong, rigid steel, these doors have a quality look, and are ideal for closets and wardrobes.

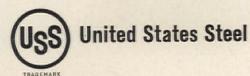


6. Stainless steel threshold lasts longer. This stainless steel threshold will keep its just-new appearance for years. 100% self-sealing to keep out drafts, rain, snow and insects, it installs quickly, needs no special caulking, and costs no more than others less durable and less efficient.



7. Strong, lightweight steel garage door operates at finger's touch. This steel garage door slides open quickly, easily and quietly. It is weather-stripped tightly for year-round protection in any weather, comes primed for quick on-site painting.

These are just a few examples of the steel building products that can save you time and money, reduce call-backs, and make your new homes easier to sell. For more information on steel products, just mail the coupon.



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1 am particularly interested in (1) (2) (3) (4) (5) (6) (7)
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Name

Company

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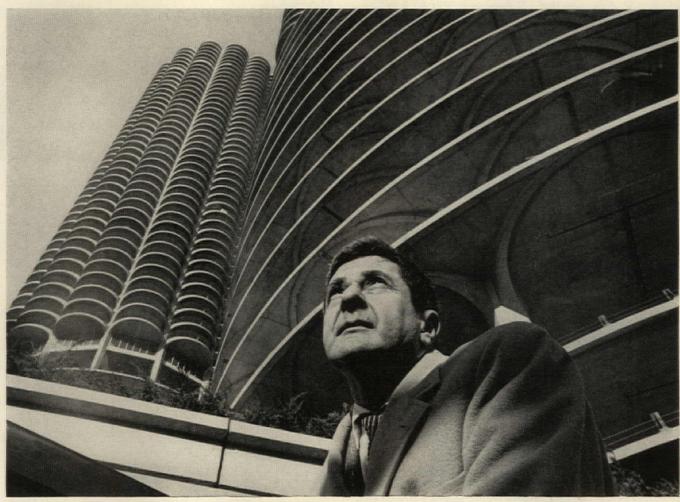
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How Bertrand Goldberg used General Electric Zoneline Air Conditioning to design Marina City "for the varying needs of the individual tenant."



Again demonstrating its flexibility, a Zoneline unit has been installed above a door in a typical Marina City apartment.

Bertrand Goldberg explains a step forward in apartment design: "Today we are designing as flexibly as possible for the varying needs of the individual tenant. In the past we've frequently forgotten that each tenant has needs and preferences which are different from his neighbor's."

This new approach to apartment design is exemplified in Mr. Goldberg's Marina City, a 60-story project in Chicago housing 896 families, recreation and shopping facilities and a 700-boat marina.

"At Marina City individual Zoneline air conditioning units for each room allow not only each tenant—but each room occupant—to enjoy exactly the temperature and air environment that he desires. The push of a button gives each room occupant his choice of hot or cold air, automatic or manually controlled and either

re-circulated or filtered outdoor air."

Goldberg is also enthusiastic about Zoneline because it can be used so unobtrusively that "it doesn't compromise the integrity of the architectural design."

In addition to Zoneline room air conditioning, Marina City features 117 threeton and 117 five ton G-E central air conditioning units. Using both room and central air conditioning in the same building is just one more example of how Zoneline's flexibility and custom design can make it an integral part of any architectural design. For details, write Air Conditioning Department, General Electric, Appliance Park, Louisville 1, Kentucky.

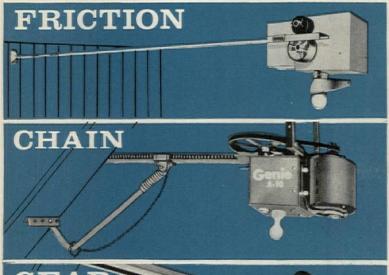


THE COMPETITIVE EDGE

ALLIANCE Genie



Genie® Automatic Garage Door Operators





What a pleasant surprise, when prospects find this quality convenience already installed on your houses! Choose from three types of Genie radio, remote control garage door operators — friction, chain and gear — to fit your building needs. All are available from one convenient source — Alliance.

Genie is distributed nationally. Factory service is available everywhere. Contact Alliance today for full information.

GENIE KEEPS YOU IN THE DRIVER'S SEAT!



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One of the world's largest producers of Sub-Fractional H.P. Motors. Manufacturers of the famous Alliance Tenna-Rotor and Genie Remote Control Garage Door Operators.

WHAT THE LEADERS ARE BUILDING

starts on p. 40

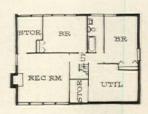


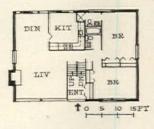
Bi-level's balcony serves two purposes

Its strong horizontal line keeps the house from looking too high on its site. And, along with a rear balcony, it provides indoor-outdoor living—a feature often conspicuously absent from upper-level living areas.

Builder Edmund J. Bennett of Bethesda, Md., has divided this house into two distinct living levels. Children have the run of the lower level, with its recreation, two bedrooms (facing a rear patio) and full bath. The upper adult level includes the formal living area plus two bedrooms and two baths.

The house has 2,370 sq. ft. of living space and sells for \$38,800. The garage and breezeway are optional extras at \$2,500. It is one of six models in Bennett's Carderock Springs, which has curvilinear streets and underground utility lines.



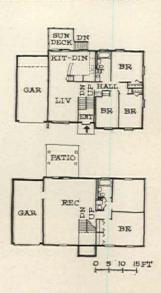




Bi-level appeals to big and small families

Builder William Brosius of Frederick, Md., has sold this National Homes model to a family of seven and to a couple with no children. It's his bestseller of eight models.

The 2,141 sq. ft. plan differs from the Bennett plan (above) in one key respect: economy. It is 229 sq. ft. smaller, it has no fireplace and its garage fits snugly against the recreation room. Instead of putting two bedrooms up and two down, National places three bedrooms on the upper level and one below. Large-family loads on the upstairs bath are somewhat relieved by an additional vanity basin between the bath and the bedroom hall. Both this bath and the kitchen are lighted by fluorescent lights above dropped translucent ceilings. Price of the house on a 80' x 140' lot: \$24,600.



Letters start p. 58



Leading Kansas City builder lures rental prospects with General Electric's deluxe appliance features.

New Winn-Rau Townehouse Apartment development in suburban Overland Park believes in giving the housewife what she

Mr. Gus Rau, Jr., President, Winn-Rau Corporation, says, "With the competition for apartment renters getting tougher by the day, we looked for additional inducements. We found them in G.E.'s better appliances, the ones with the advertised features. There's no doubt about it. Our new G-E all-electric kitchens make other apartment kitchens seem pretty stark and uninteresting."



New G-E J-756 Range with P-7, the oven that cleans itself electrically. Here's the

General Electric custom range now being installed in Winn-Rau's striking new Chalet Townehouses. It offers the housewife a variety of deluxe features including the most exciting one of all:

Fabulous new P-7, the oven that cleans itself electrically





Don't touch this Just set the dials, it cleans itself latch the door . . .

Other General Electric appliances being used include the popular SD-200 built-in, undercounter Dishwasher with the swingdown door and popular front-loading feature for maximum access.

Another installation, standard equipment in all the Chalet Townehouse kitchens, is G.E.'s durable FC 100 Disposall® unit for convenient disposal of garbage. Also this ...

New G-E TB-313 Two-Door Refrigerator. This is the type of refrigerator more and more women insist upon-with completely separate compartments for freezer and refrigerator. Only 28" wide, it has 12-cubicfoot storage volume, automatic defrosting refrigerator and big, zero-degree freezer.

Inside, this trim two-door refrigerator provides more than adequate storage space for the average apartment-dwelling family. Quality extras mean low maintenance! Magnetic Safety Doors close silently-no moving parts to replace. Permalon inner



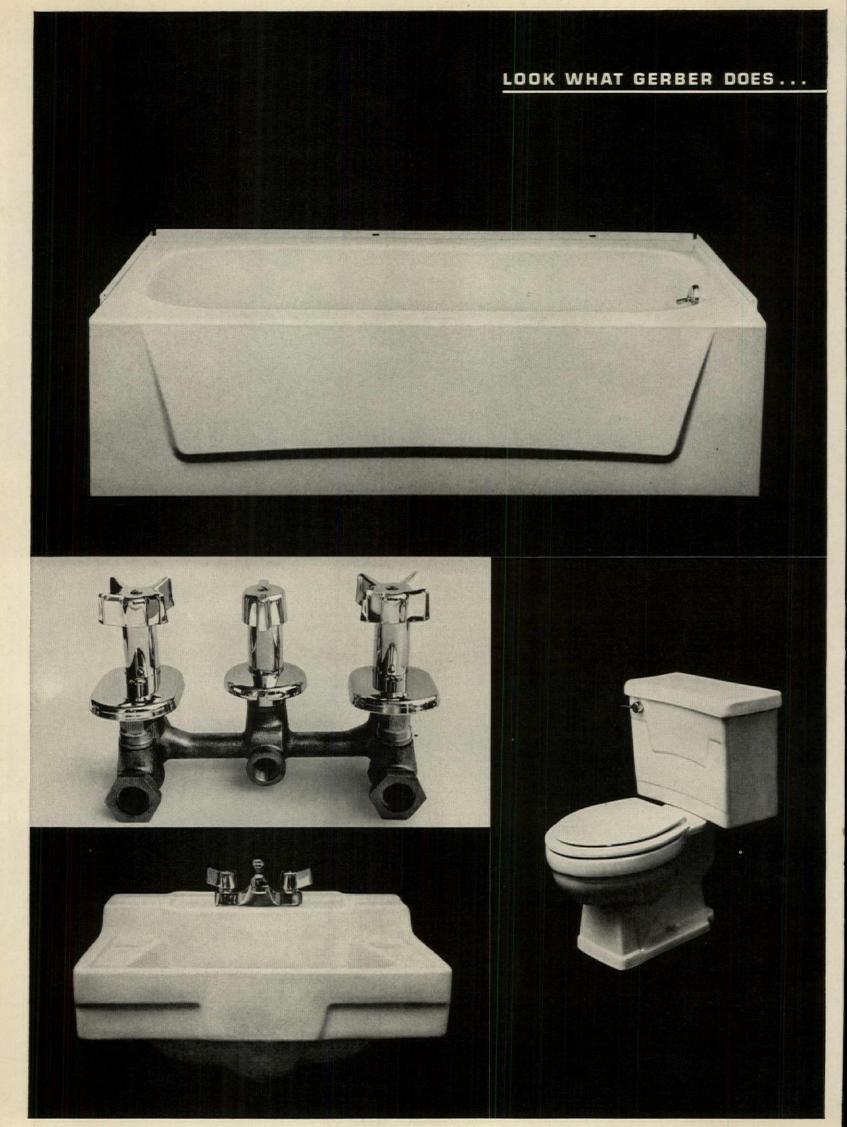
door resists cracking. Fungus-resistant gasket prevents mold growth and unsightly

Whether you're in the building business to sell or to rent family living space, remember, the name General Electric on any appliance builds customer confidence.

General Electric offers a complete line of appliances, both large and small, to fill every builder need. In addition, there's a special Builder Counseling Service available to you. If you have kitchen or laundry-room problems, we'd like to help you with them.

See your local G-E distributor or write: General Electric Co., Distributor Sales Operation, Appliance Park, Louisville, Kentucky.





FOUR-PIECE HARMONY FOR THE BATH

Designers at Gerber have imparted to their fixtures a harmony of matched design that will satisfy the most discriminating taste. In each product, designers have let form follow function to produce designs, both contemporary and conventional, that will delight any woman. To further please her, most Gerber fixtures are available in Petal Pink, Forest Green, Wedgewood Blue, Driftwood Tan, Cloud Gray, or Daffodil Yellow, as well as Stainless White.

Craftsmen at Gerber also play an important part in giving the homeowner more value per dollar; more satisfaction with your building and remodeling projects. For example, lavatories, tubs, and closets are painstakingly finished with a heavy, abrasive-resistant, impervious porcelain finish that maintains its deep brilliance throughout a lifetime of use. All fixtures are inspected in the minutest detail. True alignment with walls is assured; closets are double-flush tested.

Brass is made with equally careful attention from a Gerberformulated ingot of high-copper-content brass, and is cast into sturdy, one-piece bodies. Special long-wearing bonnets are your assurance of years of trouble-free performance. Castings are plated first with copper, then with nickel, then with chrome. Fixtures are triple-tested before shipment.

Gerber fixtures add extra value without adding extra cost. Are we biased? Perhaps. But the value is there-check with

Gerber soon and prove it for yourself! A complete catalog of lavatories, bathtubs, closets, shower cabinets, and matching brass is yours for the asking.





SEE OUR EXHIBIT

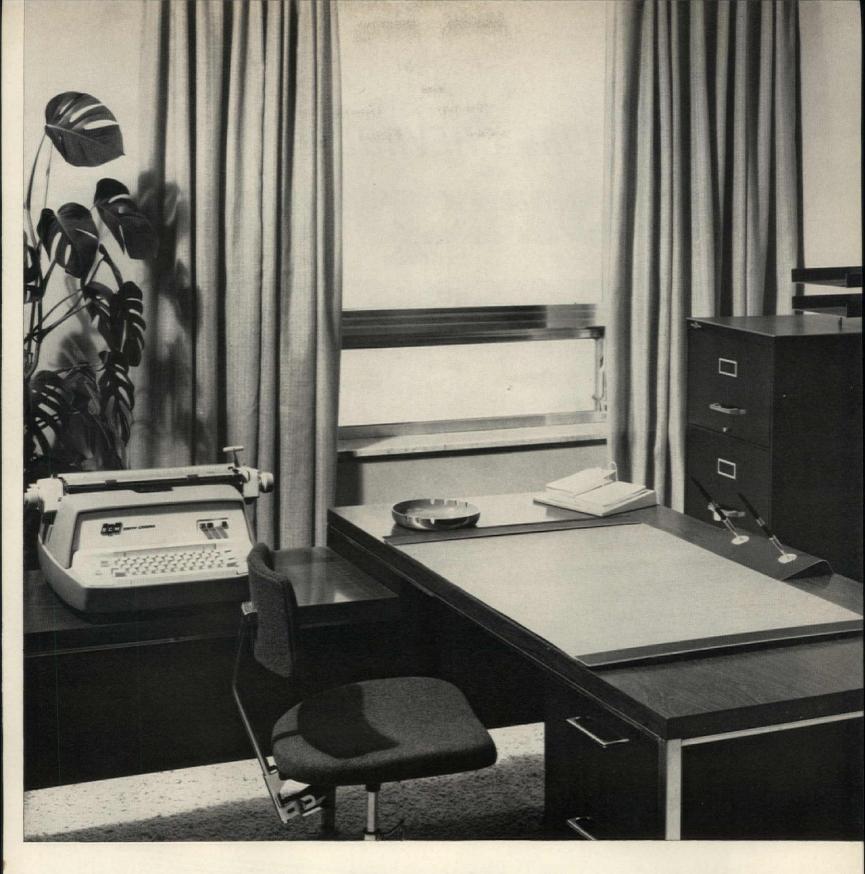
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Once a masonry wall has been insulated with Styrofoam® FR brand insulation board, you won't have to worry about that insulation again.

Forget it.

And the same goes for Styrofoam RM in built-up roofs, Or Styrofoam SB for slabs and foundations. Or Styrofoam anywhere. But remember to use Styrofoam next time you want an insulation that can't soak up water or moisture. An insulation that serves as its own vapor barrier. An insulation that won't ever lose its efficiency. An insulation that won't rot, mold, deteriorate—ever.

To help you remember Styrofoam, we've made it blue. If it isn't blue, it isn't Styrofoam.

Any questions? We'd be happy to send you all the data and specifications you need. Or see Sweet's Light Construction File 4a/Do. The Dow Chemical Company, Plastics Sales Department 1320BP10, Midland, Michigan.

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51



NOW! 1965 CHEVROLET

workpower



WIDEST CHOICE OF PICKUPS & COVERED DELIVERY TRUCKS!

Got a light delivery job? Then look to Chevrolet for the truck that can do the job best. The new 1965 Chevy fleet of pickups and covered delivery trucks offers you a tremendous choice of sizes and styles, so that you can be sure of getting just the truck your job demands.

Pickups come with stylish Fleetside or practical Stepside bodies—both featuring select wood floor planking with full-length steel skid strips. There are ½-, ¾- and 1-ton models with body lengths ranging from 6½ to 9 feet. Or for the slickest thing on wheels you'll want to see the new El Camino—a real beauty, a real worker!

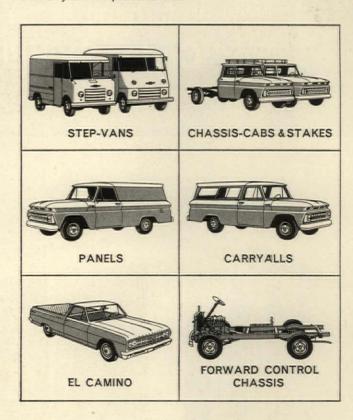
Need to take your pickup off the road where the going's really rough? Then you can make your choice from one of several rugged 4-wheel-drive models.

In the line of covered delivery trucks, you can't find a bigger selection than that offered by Chevrolet! Your choice runs all the way from the low-cost Chevy-Van up to the big Step-Van King with 12½-ft. body and 10,000-lb. GVW rating. In between you'll find conventional panel bodies in ½- and 1-ton models (including a 4-wheel-drive model), a full range of spacious forward-control Step-Vans and Step-Van Kings, plus a wide choice of chassis for custom body installations.

Your nearby Chevrolet dealer invites you to inspect the long strong line of '65 Chevy trucks. You'll find that he not only has the kind of truck you need but he can have it equipped to do your job better than it's ever been done before! . . . Chevrolet Division of General Motors, Detroit, Michigan.



FLEETSIDE PICKUPS are America's most popular pickup trucks. And for good reason. They offer an unbeatable ability to get the job done at low cost. Add to this their handsome appearance, and you'll agree that a Fleetside is a truck you'll be proud to own!



«CHEVY-VAN is quickly becoming the standard of efficiency for low-cost covered delivery units. Its solid unitized construction, spacious and accessible cargo area (carrying over a ton/), and low cost of operation are winning more friends among businessmen every day.

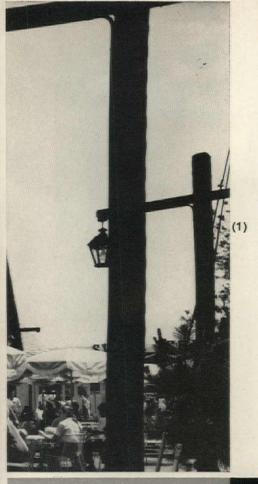






Now performing at the New York World's Fair: Red Cedar Shingles & Handsplit Shakes





Standing on the grounds is a replica of an old English thatch roof pub. But the thatch roof isn't straw—it's Red Cedar shingles. Not far away there's an exhibit of model homes. One blends many of the latest building materials with a roof of Red Cedar handsplit shakes in a bold contemporary design.

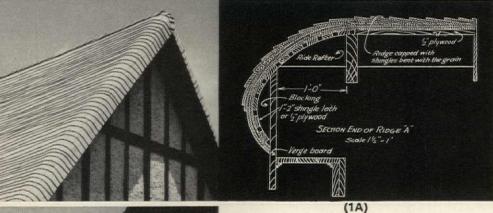
From smooth, rounded shingle thatch to angular, rough-hewn shakes, Red Cedar combines a broad range of application with these other important advantages: durability in all kinds of wind and weather; light weight and high insulating ability; natural good looks. No wonder builders everywhere find Red Cedar shingles and handsplit shakes help them sell. For more information on use or application write RED CEDAR SHINGLE & HANDSPLIT SHAKE BUREAU, 5510 White Building, Seattle, Washington 98101, or 550 Burrard Street, Vancouver, British Columbia.

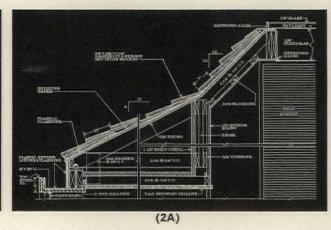


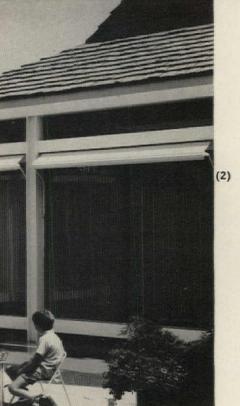




Specify the Certigrade, Certi-Split and Certigroove labels. They're your guarantee of uniform high quality for an application that's smooth and long-lasting.







(1)(1A) This replica of an old English pub features a thatch application of Red Cedar shingles (Certigrade #1, 18-inch Perfections). Steam was used to shape them for application at the eaves. Ira Kessler and Associates were the architects.

(2)(2A) This contemporary pavilion-style, single family residence was designed by architect Jack Pickens Coble. It is one of three homes featured in the "House of Good Taste" exhibit. Each of the five pavilion units is roofed with handsplit-resawn Certi-Split Red Cedar shakes of 24-inch length using 10-inch exposure on the gentle slopes and—for a perspective effect—a 7-inch exposure on the steeper portions. The shakes were stained brown.



REPEL MAD **FIREBUGS** save money

NEW STANDARD REPUBLIC DOORS CERTIFIED FOR 90 MINUTES

Whether you're concerned with careless smoking, children with matches, spontaneous combustion, or our fiend here-

Whatever sort of building you're building, we've got news. Republic now offers a series of 11/2-hour-certified steel fire doors at a clear saving of dollars per door.

You save because these doors are stock in every respect, immediately available from 19 warehouses. You save because they're hung from only two standard hinges. You save because you pay no premium for the certification tests, performed by a nationally recognized laboratory under ASTM specifications.

These rugged, certified fire doors are written up thoroughly in a new fact sheet, which we'd be happy to mail or deliver in person.

Unless, of course, the chap in our photo happens to be you...



MANUFACTURING DIVISION

Youngstown, Ohio 44505







Graph paper is out... now that Barwick has Colorset

There's no longer any need to "graph" a rose. Barwick's new COLORSET makes step-and-ladder carpet designing passé. Any design that can be put on plain white paper can be magnetically deep-dyed into thick, plush Barwick carpet. This radically different electronic method for creating multicolor patterns can turn out 5 beautiful yards of elegant Barwick carpet ... with as many as 12 luscious colors - in any yarn ... in just one minute. A new concept, COLORSET is the first real advance in patterned carpet since the Jacquard loom was introduced in 1804. Never before were color and design possibilities so unlimited ... nor has contract carpet seen such a creative challenge.

And beneath the beauty of each Barwick carpet are the quality, durability and ease of maintenance features that promise years of top performance. Select from a collection of imaginative designs in a rich range of luscious, lasting colors. For information and samples, write to our CONTRACT DEPARTMENT.

Barwick fashions ACRI-LAN ACRYLIC—NYLON— HERCULON OLEFIN (the longest wearing carpet fibers known) into luxurious COLORSET carpet pile of radiant, enduring multicolor designs.



AIA's new president . . . Reaction from the Phoenix market . . . Call for code unity

Bouquets to AIA

H&H: Congratulations to AIA for placing the reins of their organization in the hands of Arthur Gould Odell Jr. [News, Aug.]. It sounds as if he means to lead the architects across the Red Sea to the promised land. I hope he strongly suggests to architects that the other fields closely allied to theirs (industrial and graphic design, interior design, engineering and landscape architecture) should be consulted and joined at the very inception of design and not as a tacked-on afterthought.

Architect John Schmidt, author of the U.S. Savings & Loan League's Design Guide, [News, Aug.], also has my blessings, Schmidt, Odell and others like them have put a ladder against the architects' ivory tower. Architects—I hope you take advantage and start climbing down.

JOSEPH SELAME, design consultant Selame Assocs. Inc. Newton Lower Falls, Mass.

Case of the pilfered plan

H&H: Could you give us the court's citation reference on the case involving plan copyrights of Richmond Construction Corporation? [News, June].

James L. Pease Jr. Pease Woodwork Co. Hamilton, Ohio

Case No. 63-121 Civ. T., Ruth Richmond et al vs. Midstate Builders Inc., was decided March 4, 1964 by Judge Joseph P. Lieb. Ed.

Reader comment on H&H move

H&H:The only suggestion I have to improve your effectiveness and helpfulness is to publish weekly instead of monthly.

GEORGE J. ACHENBACH, president Lifetime Homes Old Saybrook, Conn.

H&H: I have felt for a long time that House & Home has been a major factor in the growth of homebuilding from the craft stage toward a sophisticated responsible management-type industry. A very important part of this growth has been the liaison between various elements of the industry that H&H was able to bring about.

R. F. SCHMITT, president Bob Schmitt Homes Inc. Berea, Ohio

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H&H: I am sure that with the new news gathering facilities available to you, House & Home will be even better than before.

WALLACE E. JOHNSON, president Holiday Inns of America Memphis

H&H: This association will continue to look forward to the close affiliation we have enjoyed with the personnel of House & Home for the past many years.

Frank J. McCabe Jr., executive vice president Mortgage Bankers Association of America Chicago

H&H: We all eagerly look forward to House & Home becoming an even more articulate and vital force in the ever-changing housing industry.

MICHAEL L. TENZER, vice president Larwin Co. Beverly Hills, Calif.

H&H: We are confident that we will maintain the fine relationship with House & Home enjoyed in the past.

John J. Fischer Fischer & Frichtel Inc. Hazelwood, Mo.

Fuses and circuit breakers

H&H: In your editorial [July] you say of fuses and fuse boxes: "This anachronistic nuisance costs the contractor only \$13 less than modern circuit breakers." The fact is that modern circuit breakers are now quite generally being protected by fuses.

When the Underwriters' Laboratories Inc. first listed lighting circuit breakers at 5,000 amperes short-circuit capacity, this was sufficient for their use. Today, fault currents many times this ampere level are often used, and while the Underwriters Laboratories' test remains the same, panel manufacturers and users frequently protect these circuit breakers with fuses. For residential use, modern fused panels are available and, by those who know, are the preferred form of protection.

J. C. INGRAM, vice president Bussmann Mfg. Division, McGraw-Edison Co., St. Louis

Although it did not say so specifically, our editorial referred to the relatively light electrical loads on single-family homes which, even with full electric heat, rarely exceed 200 amps. As Expert Ingram notes, heavy-load installations in large apartment buildings or industrial plants often are protected by fuses in addition to circuit breakers.—ED.

Phoenix market

H&H: We would like to express our dissatisfaction with your article "How to survive when your local market flops and flips,"

1. You listed a number of starts for eight homebuilders. Some of these numbers are inaccurate by 50% or more. Further, this list indicates all business was down. Why didn't you list the builders whose 1963 starts

exceeded their 1961 starts? Also your figures were misleading because you did not take into account home sales from inventory during this period.

2. As a result of your article, this office received complaints from local builders that out-of-town investors had called and asked "if [Phoenix] builders are as confused as this article states, why invest money there?" This could result in loss of investment money and drastically endanger our economic stability.

3. Your article states FHA just recently introduced a credit check on buyers. This amazed everyone—a credit check and report have always been required.

4. Your article in many cases does not report current conditions. Some of the statements were reported as long as one and two years ago and some of the conditions existed as long as six years ago. We in the Phoenix area believe the market is on its way back at this time.

RICHARD E. METTLER, executive vice president Phoenix Association of Home Builders Phoenix

H&H regrets the apparent misinterpretation placed on the story. No slap at the Phoenix market or Phoenix builders was intended. Our purpose was to show what builders everywhere could learn from both the mistakes and the smart moves made by Phoenix builders in a difficult situation. Much of the story is history because we had to dig back to 1959 to uncover the causes of more recent problems. We are well aware that the Phoenix market has revived lately. The article makes this clear—and cites many builders who are doing well today.

Our source for the starts figures cited by Reader Mettler was the Union Title Co., which compiles its data from Maricopa County's building permits, FHA's Phoenix office told us it has always required credit reports on buyers—but that it only recently began checking the reports with a credit service.—ED.

Needed: code unification

H&H: We should try to have a single building code, and such a code should be based on *performance standards*, as you suggest (News, Apr.).

Even if some building unit is made of shredded wheat and chewing gum, if it has the required two-hour fire rating, it should be immediately accepted everywhere.

My sources are in agreement that New York State not only has the best code, but also has adequate funds to administer it properly.

J. ROY CARROLL JR. FAIA, president American Institute of Architects

Erratum

National Cash Register, not Victor, is the manufacturer of the Compu-Tronic 35 and the Opti-Printer listed in the table on business machines in "Today's new tools of management," [Aug.]. H&H regrets the error.

House & Home

October 1964

EDITORIAL

The election: what's good for housing?

In its proposals to both Republican and Democratic platform committees, NAHB urged that "the government-industry partnership should try to achieve a decent home for all Americans." House & Home agrees. "Government-industry partnership," always basic to housing, takes on added importance this year.

Like it or not, the federal government is inextricably and inevitably involved in housing. Both parties have good records in housing legislation. And in both there are many men and factions who understand both the need for housing and the ability of our industry to provide it.

Except in the war years, housing has prospered under every administration since 1934. In the past 3½ years 5.3 million new housing units have been built, and we are now building at an annual rate of almost 1.6 million units. There is every reason to believe that if present patterns of federal housing legislation are continued, we could reach a yearly rate of two million units by 1968. By any measure that is good business. To insure good business, the housing industry must now look hard at the choice to be made next month. President Johnson's record—and philosophy—is written into the 1964 Housing Act for all to see. His opponent is a far less known quantity.

Lacking any assurances from Senator Goldwater, we can only judge him on his voting record.

Since 1954 Goldwater has voted against every congressional measure that would have created more housing and for every measure that would have curtailed housing. We cannot judge his understanding of housing's problems and responsibilities, since he has so rarely discussed them—either on the Senate floor or in public speeches. But if the Republican platform is any criterion, his understanding is sketchy and confused. Items:

• The platform (see p. 11) blames the Democrats for urban renewal programs that "created new slums by forcing the poor from their homes to make room for luxury apartments. . . ." The fact is urban renewal has not created new slums. What's more, both major parties have supported renewal ever since its inception in the 1949 Housing Act—and as recently

as last month in the 1964 Housing Act.

• The platform accuses the Johnson Administration of failing to attract more private capital to housing. But more than 95% of all capital in housing is already private capital. So attracting more can hardly be a major problem.

In light of the Republican platform and in light of Goldwater's voting record, the housing industry has a right to demand a clear statement of the role his administration would play in housing—what laws he would enact and what laws he would repeal. True, the office of the presidency might change Goldwater's attitude toward housing as it has changed the attitudes of other Chief Executives.

The question is will the Senator change his views enough to cope with the huge problems in urban growth—and hence housing—that lie just ahead? The United States is undergoing a process of urbanization that will, in a few years, have eight out of ten Americans living in and around our cities. Before 1999 we will rebuild almost all of our urban centers. The forces behind intensified urbanization-migrating populations, industrial growth and regional economic changes-are all well above and beyond local determination and local control. The federal government should take a more vital role in housing by providing monetary and legislative tools that private industry needs to handle new housing problems created by this urbanization. In the face of these forces, Goldwater's espousal of federal withdrawal from local affairs could be bad news for housing.

The record of both candidates is clear. Goldwater could curtail federal involvement in housing. There is no question where Johnson stands. His approach to housing and urban problems is one that should be readily understood by every housing professional: "The solution to these problems does not rest on a massive program in Washington. Nor can it rely solely on the strained resources of local authorities. They require us to create new concepts of cooperation—a creative federalism—between the national capital and the leaders of local communities."

-RICHARD W. O'NEILL



OLD CHICAGO NEIGHBORHOOD, Lincoln Park, retains 19th century look, but requires heavy investments inside houses for plan changes and new equipment,

Remodeler's row: behind old facades like these



Sizing up the block above: renewal men praise restrained remodeling

In a study of the Lincoln Park Conservation Area (Preserving the Architectural Character of a Neighborhood), the Chicago Department of Urban Renewal gives a building-by-building analysis of the partly remodeled street pictured at the top of the page. For reference, the buildings are numbered in the silhouette above.

Numbers 4, 5 and 8 are "good examples of original character having been retained although extensive remodeling has been done." High stairways to second-floor main entrances have been removed and new entrances built at the first level—an improvement in building scale and plan efficiency. The new colonial doorway on No. 1 is too refined for the massiveness of the building, the planners feel, and they censure the heavily trimmed entrance on No. 3 as out of scale and character with the design of the original facade. They suggest making No. 10 seem taller be removing the awkward front stairs (see example, p. 65). Numbers 2, 6, 7 and 9 have not been remodeled.

Along this street, and others in Chicago's Lincoln Park, fix-up jobs average \$13,000—and every block is loaded with them. In the first half of 1964 alone, permits issued for the area's residential remodeling totaled \$1,122,154—a 71% increase over 1963.

Location and atmosphere are perfect. Lincoln Park is 1,000 acres of substantial old two- and three-story buildings in a choice spot—bordering the Lake Michigan waterfront and a ten-minute drive or half-hour walk from the Loop, Chicago's central business district. Not long ago the neighborhood was a near-slum. Today, after years of work by local boosters, urban renewal planners and remodelers, it is a high-prestige community attracting scores of upper-middle income professional families and ex-suburbanites. Is Lincoln Park a special case? By no means.

Remodeler's row is in every city in the country. It is any down-at-the-heels old neighborhood convenient to the center of town, which a few pioneering residents have begun to restore. Word spreads that the neighborhood is coming back, and people want in. Most of the dwellings, low in price, are still structurally sound but hopelessly substandard inside because they've been sliced up as tenements and rooming houses.

The streets are lined with remodeling prospects. In Lincoln Park some 5,500 buildings are used exclusively as residences, and 90% are financially feasible for remodeling, according to a survey by a Chicago architectural consultant, J. L. Jacobs Co. Prices



Chicago Dept. of Urban Renewa

lie big-ticket profits in neighborhood fix-up

average under \$20,000 for raw buildings with one and two housing units, and about \$25,000 with three units and more. Remodeling investments average 53% to 60% of purchase prices.

Value added by remodeling often exceeds 100% of purchase price. One of the clearest gauges is apartment rentals—in Lincoln Park the average increase after fix-up is 80%, and there are no vacancies. But increases in assessed valuation rarely exceed \$2,000 per unit after remodeling, and are more often under \$1,000, says the Chicago Urban Renewal Dept.

Job prospects stretch ahead many years. First, there are thousands of jobs in this single neighborhood. Second, Lincoln Park is to be rebuilt systematically with city and federal aid. In 1962 a General Neighborhood Renewal Plan—the first in Chicago—was adopted to divide the area into projects for total redevelopment. When Project No. 1 begins in 1965, federal funds will supplement the city's investment in the area, and individuals will be eligible for all types of Fha-insured rehabilitation loans (provided their plans meet modified minimum property standards).

Remodelers who get in early build a solid referral business. Remodeling activity surged when the General Plan was adopted. But many farsighted remodelers had recognized the neighborhood's potential long before that. Residents started organizing home-improvement groups in the late '40s, and in 1952 set up the Lincoln Park Conservation Assn., incorporating seven adjoin-

ing neighborhoods. Through the central group they won recognition as an urban renewal area (in 1954) to get city aid for demolishing unsalvagable buildings. Remodelers who worked with the groups in those slower-moving years are well established now, when things are booming. But there is still room for newcomers. A remodeler who entered the market in 1961 thinks "we have just scratched the surface" (see p. 68).

The big-ticket work is inside. Most of the Lincoln Park buildings, built after the Chicago fire, date from 1874-1899. There are "Queen Anne" mansions, "Chicago Cottages," "Steamboat houses," two- and three-story "flats," brownstones and town-houses, both detached and in rows. They need a heavy investment in new heating and wiring, baths and kitchens, floors and fixtures. Layouts have been so badly butchered by rooming-house conversions that wholesale gutting of all but bearing walls is often the easiest approach.

Most exteriors don't need extensive work. Facades (most are masonry) have their faces lifted by sandblasting, new landscaping and lowering of awkwardly high front entrances. And rubbish-filled backyards are a bonus: cleaned up, landscaped and integrated with the house plans, they become eye-catching outdoor-living areas without taking a heavy investment.

For examples of the way remodeling is done in Lincoln Park, see the next five pages.

continued

Outside: new life from clean entries and bright backvards

A little face-lifting is all it takes to clean up city facades, say Chicago's Lincoln Park remodelers. Masonry surfaces are easy-sandblasting takes off dirt and paint and reveals the ornamentation on old lintels and cornices. But wood siding-often rottedmay mean a replacement job.

Front steps can be handled in three ways. They can be removed to give the facade a cleaner line (although this may require plan changes or a new stairway inside). They can be replaced with stairs of better design. Or they can be left intact but simplified.

Fenestration changes are best limited to the back wall. Rear windows can be enlarged to brighten rooms and widen views of gardens. But changes in front must be skillful to avoid throwing the building out of scale or out of character with its surroundings.

Foreign materials have no place here. Metal or plastic awnings are especially bad. So is imitation masonry veneer. Replacements for rotted or damaged parts should come from a neighborhood junkyard or be carefully duplicated from matching materials.

A simple wrought-iron fence is the best front-yard enclosure. Solid fences or walls of any height are obtrusive on densely built-up city streets.

In backyards the sky's the limit. There is usually space for a garden and patio and sometimes even enough for a house wing or utility enclosure.

Each of these ideas is illustrated here in jobs designed by Chicago Architects Jean Seltz (right), Ogden Hannaford (opposite, top) and William Spooner (opposite, bottom). Work on the latter two was done by a popular Lincoln Park remodeler, Cerwe Construction Co.

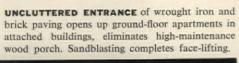




REAR TERRACE of heavily reworked private home is built on 8' footings joined to rear wall and filled with sand as base for slab. New lintels over enlarged doors and windows are 8" WF steel.



LOWERED ENTRANCE and second-level balcony simplify this "Chicago cottage" facade. To remove old front steps, remodelers had to build new inside stairway for second-floor access.





Donna Lee Johnson



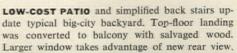








BACKYARD WING, built of used brick salvaged from neighborhood demolition jobs, houses laundry and workroom. Attic was converted to living space by raising rafters to create dormers.





Inside: new life from better plans and luxury touches

Some Lincoln Park remodelers prefer to gut and start fresh with a shell, but most try to retain as many partitions as possible. Here, they find, are some of the things old city buildings have in common:

Baths and kitchens usually can't be salvaged. Fixtures are obsolete, and location is often wrong. Kitchens can be moved from the rear to the center of railroad apartments for better traffic patterns.

Bonus space is often easy to find. Closing an old stairwell—or substituting circular stairs—yields extra living or storage space. Tearing out a closet expands a small room or adds a nook to a large one.

Surprises on the job require flexible remodeling plans. An old flue accidentally uncovered in the kitchen raises the possibility of building an indoor barbecue. Spot-sanding a floor may reveal well-preserved parquet which could be restored.

Old construction is adaptable to modern appointments. There is ample headroom for suspended ceilings. Brick walls can be exposed for antique effects.

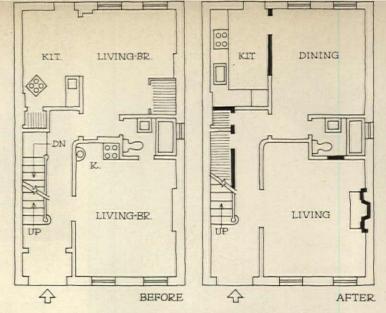
Techniques pictured here are from the building shown at the bottom of p. 65.



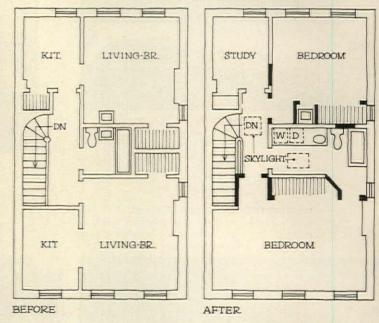
Donna Lee Johnso



FIREPLACE WALL was already there. Remodeler exposed existing brick wall by pulling off plaster surrounding old fireplace, then constructed new hearth and mantle with matching used brick.

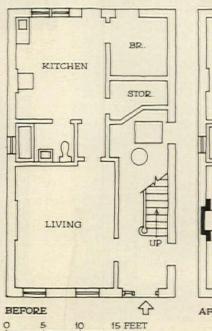


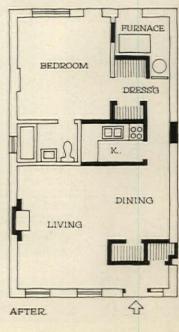
LIVING LEVEL of owner's unit had been two apartments. Remodeler enlarged foyer, built closets where unneeded stairway had been, sealed a bathroom door, partitioned kitchen (*photos opposite*).



SLEEPING LEVEL of owner's unit contains skylights in hallway and bath-laundry (*photos opposite*). One kitchen became part of bedroom, second kitchen is study with bar built out of closet.

GROUND-FLOOR APARTMENT plan was enlarged by annexing stair space (*photos opposite*) and improved by placing kitchen at center. Storage wall creates separate entry foyer.







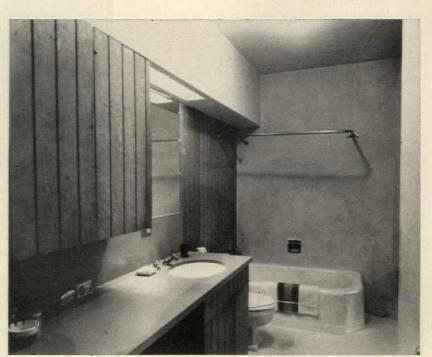
KITCHEN WALL turns annex into full kitchen and creates formal dining room (*plan opposite*). Baseboard for new partition comes from salvage. Old grille and casing are saved for restoration jobs.



Photos: Donna Lee Johnso



ENLARGED BATHROOM contains washer and dryer under extended vanity top. Cabinets are hung under luminous soffit. Space was gained by incorporating two closets from old plan (opposite).





DINING ALCOVE in new plan (opposite) was added to living room by eliminating old stairway and moving hot water heater and furnace to utility room. Dropped ceiling is faced with wood.



Remodeler sees no end to neighborhood fix-up jobs

John Halligan has remodeled some 25 buildings in Lincoln Park, and thinks he has only scratched the surface. Halligan began as an amateur by deconverting a rooming house to apartments, and his success led to his starting a full-time remodeling business—Old Town Realty—in 1961. Three factors, he believes, promise him unlimited prospects:

- 1. His market has built-in momentum. Community incentive is high, and is sustained by the organized support of urban renewal planners who are eliminating rundown buildings and pressuring absentee landlords to make repairs.
- 2. His jobs are self-perpetuating. One job on an untouched street leads to half a dozen referrals. To build and maintain a strong reputation, Halligan has refused to make artificial improvements. He will not try to slide by with inadequate plumbing, rotted window frames, floors that need underlayment.
- 3. His market calls for special skills acquired only through experience. There is no formula for economically replanning the badly butchered rooming house layouts Halligan works with. The closest he comes to standardization is a basic kitchen layout that can be modified for different space requirements. He uses the same architect to estimate each new job, and also draws on the cumulative experience of his subs (all his work is subcontracted) by using the same ones as often as possible.

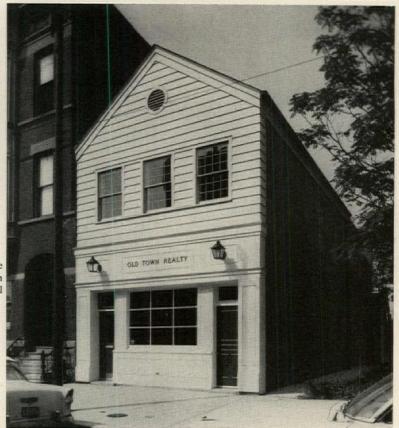




REMODELER'S SHOWCASE is Halligan's home, a typical Lincoln Park residence impressively improved in both facade and plan. It is both an advertisement and source of ideas for prospects.



REMODELER'S OFFICE, formerly one of the neighborhood's shabbiest structures, was a bargain for Halligan. He removed false front to reveal roof peak and applied new colonial facade.





Merit Award winner by Architect John Russell Rummell in Honolulu (p. 72) is perched high on its site and oriented to a sweeping view, Blank wall provides privacy and sun protection.

Here are a dozen houses—large and small, lavish and lightly-budgeted—cited by an AIA jury

1964 Award Winners

The 12 custom houses on the following pages won merit awards or honorable mention in this year's Homes for Better Living program (a thirteenth winner, Architect William Pereira's own house, was published in January). Six houses—all entered in the smallest size class (under 1,600 sq. ft.)—show how design problems common to both custom and merchant building can be solved within limited budgets. And most of the winners capitalize on difficult sites and demonstrate imaginative uses of standard materials.

This 11-page roundup concludes House & Home's 43-page coverage of 32 award-winning houses (July) and garden apartments (Aug.) in the 1964 HFBL program sponsored by the American Institute of Architects with H&H and *The American Home*.

A waterfront house nestles into a rugged 60' cliff

This dramatic site gave the architect a strong asset—the view—but a difficult problem—only 1,500 sq. ft. of rocky knoll to work with. To solve the problem—and capitalize on the asset—he kept most of the flat area for an on-grade patio, borrowed space by hanging a living room pavilion out over the water and built the bulk of the house into both sides of the knoll. One wing is three stories high, the other two stories. Exterior walls are stucco and panels are of re-sawn redwood vertical siding.

Said the jury: "The projection out over the water creates nice space. The view must be breathtaking."

HONORABLE MENTION

CLASS: over 2,800 sq. ft.

ARCHITECT: George T. Rockrise, FAIA, J. Matthew Myers & R. C. Mountjoy, Assoc.

BUILDER: Charles J. Hendrickson

LANDSCAPE ARCHITECT: Lawrence Halprin & Assoc.

LOCATION: Belvedere, Calif.

Three-story bedroom wing has parents' suite on top floor, children's room on middle level. Cabana and sunning deck, at bottom, are reached by outside stairway from above.



Morley Baer

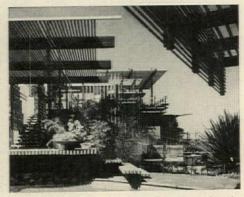




HONORABLE MENTION

CLASS: under 1,600 sq. ft.

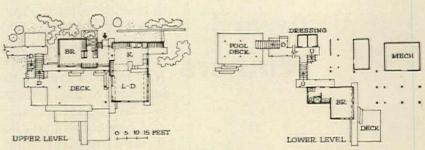
ARCHITECT: Gilbert L. Hershberger, AIA LOCATION: Sherman Oaks, Calif.



Light and shadow change constantly under the sun-shade trellises that protect the decks. Jury wondered about the effect of weather and warpage on the free-flying wood members.

Lattices of wood shade a self-contained guest house

This guest house was added to the site of an existing house, but was kept independent for possible resale. A difficult soil condition demanded caissons, a minimum of excavation and wood decks on different levels instead of conventional graded benches for outdoor living. Said the jury: "The most controversial house we had."



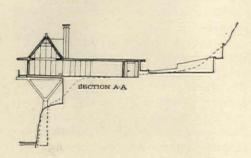
Narrow wood walkway connects guest house to pool area and original house beyond. Variation in levels and overlapping planes help reduce the stilt effect of the two-story vertical members.



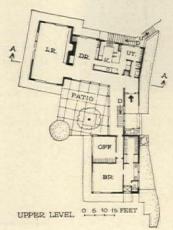
Eagle's-nest living room and surrounding patio are perched out over the water on three sets of Y-shaped wood struts (see section below) for a 270° view of San Francisco Bay.



Natural-wood fireplace wall contrasts with overpowering view from the other three walls of living room. Strip lighting above soffits provides lighting without reflection in glass.



Floor plan shows how lower levels of house are built into both sides of the projecting knoll. Servants' quarters are beneath the kitchen-dining area on opposite side from the family.



BR STOR

BR UST

CABANA
BELLOW
BR

LOWER LEVEL

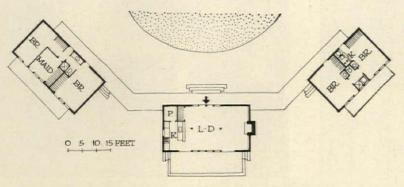


Hilltop meadow overlooking the ocean was left practically undisturbed. Cottages were raised above the ground on piers, and grass will be allowed to grow around and under them.

HONORABLE MENTION
CLASS: under 1,600 sq. ft.
ARCHITECT: Henrik Bull
BUILDER: D. B. Abelseth
LOCATION: Bolinas, Calif.

Last word in zoned planning: a three-unit summer house

The group of cottages—the architect calls it a "village"—isolate children's and adults' bedrooms from each other and from a common living area shown in the photo below. Decks, uncovered because of the area's mild climate, are the only links between cottages, and the absence of corridors keeps enclosed areas to only 1,400 sq. ft. Wood was left natural inside and out (only doors and sheet metal were painted). Said the jury: "A change of pace from what you normally expect in a summer house."



Curving plan faces each cottage in a slightly different direction, puts adults' and children's sleeping areas at opposite ends and common living space (photo, right) in the center. Shaped laminated roof beams are spaced on a 5'4" module (equal to four 16" stud spaces), support roof decking of incense cedar. Walls are redwood plywood; flooring is sealed hemlock.





Steep site dictated post underpinning, and in Japanese fashion posts are set on natural rounded-rock footings. Roof framing is 2 x 4 joists on edge (section, opposite).

AWARD OF MERIT

CLASS: under 1,600 sq. ft.

ARCHITECT: John Russell Rummell, AIA

BUILDER: Charles Arakawa

LANDSCAPE ARCHITECT: Peter R.M. Fowler, ASLA

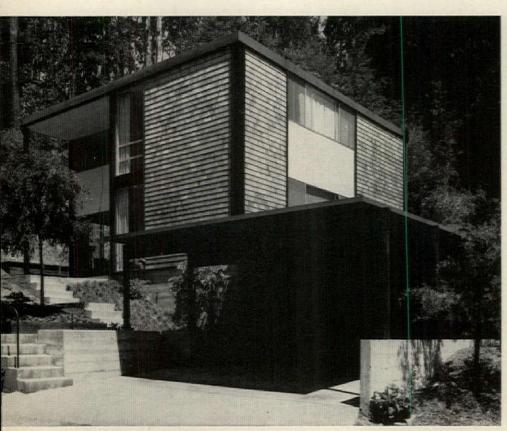
LOCATION: Honolulu, Hawaii

A low-budget house, framed in economical posts and beams

Although Hawaii's construction costs average 25% higher than on the U.S. mainland, Architect Rummell brought in this 1,268-sq.-ft. house within his clients' \$20,000 budget. His method: post-and-beam construction, simplified framing and detailing and strict adherence to a 4′ modular system.

The greatest asset of the small (54' x 112') site is its location overlooking Honolulu's harbor from Diamond Head to Pearl Harbor. So the house was oriented with the active living areas and Hawaiian lanai, for outdoor living and entertaining, facing the sweeping view.

Sliding doors, used throughout the house, are louvered where ventilation and sun shielding are desirable. Plastic and wood-paneled shoji screens are used in other openings. Even on the limited budget, a full complement of kitchen and laundry appliances was included. Said the jury: "Very handsomely detailed and consistent in materials. It has the sensitivity of Japanese design and the refinement of Japanese detailing. A complete elimination of nonessentials."

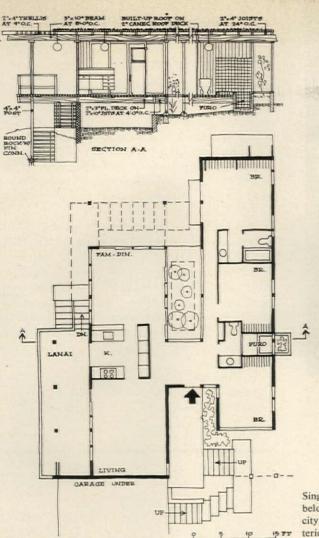


Simple cube fits neatly into small, steeply sloping site, puts two living levels above an unfinished basement. Steps lead from carport to elegant, two-story entry terrace.





Terrace off living area (above) is one of three outdoor areas paved with exposed aggregates (plan, opposite). Entire first floor has white walls complemented by wood doors and cabinetry.





Photos: Nelson/Zellers

Atrium garden in center of house, with Japanese sand, stone and plantings, allows cross ventilation of family room and bedrooms and serves as buffer between these areas.

Japanese bath, called "furo," has a rock garden beside deeply sunken tub. Bath is tiled to shoulder height with wood walls above. Second bath has conventional shower.



Single-level floor plan, with two-stall carport below, opens all principal rooms to a view of the city below. Orientation and overhangs protect interior from direct sunlight.

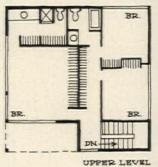
A shingled-and-stucco cube fits into a shallow site

Part of a quarry, only 75' wide and surrounded by large trees, set the design requirements for this house. And a modest budget ruled out expensive experimenting.

Cedar shingles, dark redwood framing and white stucco walls are common in northern California houses, but here they are used with delicate precision to achieve a striking effect.

Within the contemporary exterior is a basic twostory floor plan: living, dining and kitchen on the lower level and bedrooms and baths above. The absence of interior walls opens the entire living level (although the fireplace separates different areas). The stairway's location—outside the basic rectangle —frees valuable living space both upstairs and down.

Said the jury: "A straightforward house that achieves interest through the use of materials and the imaginative design of the facade."



AWARD OF MERIT

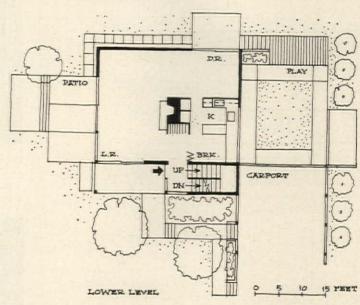
CLASS: under 1,600 sq. ft.

ARCHITECT: Gerald Gamliel Weisbach BUILDER: Christopher Dyer-Bennet

LANDSCAPE CONSULTANT: Roger Osbaldeston

LOCATION: Mill Valley, Calif.

Bedrooms and both baths are on second floor to provide maximum living space on the first floor. Stairwell is placed outside of the cube, so it does not steal space from the rooms.



continued



Strong facade contrasts horizontal cedar siding with vertical window treatment on both levels. All-wood framing is a combination of planks and beams and plywood girders.

AWARD OF MERIT

CLASS: 1,600 to 2,800 sq. ft.
ARCHITECTS: Crites and McConnell
BUILDER: Berger Construction Co.
LOCATION: Cedar Rapids, Iowa

Skillful planning separates quiet areas from noisy ones

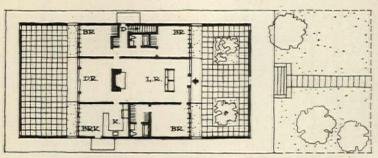
Designed for a young family with three children, this house has a cruciform plan that 1) puts adults' and children's areas on different levels, 2) stacks bedrooms over bedrooms and the living room over the playroom and 3) minimizes the need for hall space by placing the entry at the axis of the cross.

The hillside house in a heavily wooded, 17-home subdivision—where Architects Crites and McConnell have full control of all designs—is their fourth Home for Better Living award winner in three years. Also an excellent example of architect-builder teamwork, it is the seventh Crites and McConnell custom house (including three of the HFBL winners) by Builder Waldo Berger. Says Ray Crites: "A contractor willing and able to tackle new design ideas is a great asset."

Said the jury: "We appreciate the great care the architects took in surveying the site and saving every possible tree. Detailing is also extremely clean."

On a narrow city site: front and rear privacy

A tight lot (50'x130') sandwiched between neighboring houses made privacy—inside and out—the prime objective. The answer: a front entry court and a rear garden court—both enclosed by high walls and accessible from all major rooms. Said the jury: "A consistent house, a real contribution."



Hall space was almost eliminated to get six ample rooms and two baths into the 40'x40' plan. Central living room, isolated from cold exterior walls, is characteristic of Maine houses.

0 5 10 15 PEET

AWARD OF MERIT

CLASS: 1,600 to 2,800 sq. ft. ARCHITECT: F. Frederick Bruck, AIA BUILDER: Laliberte Bros. Inc. LOCATION: Lewiston, Me.



Entry court (above) lies between classically formal house facade and 9'-high front wall (below) that hides the house from the street. A five-step ramp leads up to the house platform.





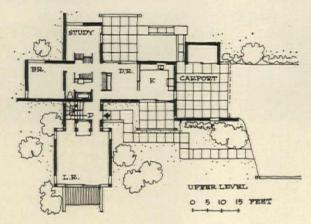
Fireplace is focal point of living room, which it separates from entry and stairwell. Fulllength windows at four corners flood the room with light, but leave wall space for furnishing.



Pebbled-concrete entry walk leads past kitchen terrace, is lighted by architect-designed fixtures at either end of precast concrete beam. Master switch in kitchen controls lights.



Glass wall opening to 6' x 12' balcony seems to bring the outdoors right into living room. Wood treatment is carried out in plywood ceiling and prefinished hardwood-block flooring.





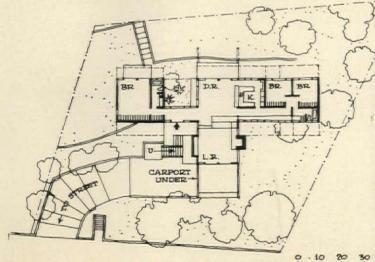
Plot plan saved 34 out of 40 mature trees on the site. Two-story house plan separates adults' and children's activities by putting adults' rooms on main floor and children's rooms below.

T-plan zones this house into three major living areas

The short-stemmed "T" plan was dictated by the topography and the necessity for preserving large trees at the front and rear of the site. Living areas are oriented toward a view to the north, and bedrooms face into more intimate gardens. Clerestory windows, below a continuous lintel, introduce extra daylight. Said the jury: "Not a simple house, but a very interesting and intriguing one."



From street, length of house on upper level is hidden behind shrubbery. Deck above carport opens off high-ceilinged living room, but is screened on the street side by a lattice wall.



Plan puts two-bedroom areas at opposite ends of the 86' house, with the living-dining-entertaining area between. Front and rear setback requirements demanded a long, shallow layout.

AWARD OF MERIT

CLASS: 1,600 to 2,800 sq. ft.
ASSOCIATED ARCHITECTS: Budd, Straub & Hensman, AIA, & Ena Dubnoff
LOCATION: Pasadena, Calif.

continued

A spreading tent-like roof wards off sun and storms

This house in the Florida Keys is a platform for living an informal tropical life. It is raised off the ground to lower humidity and temperature by allowing free circulation of air under and through the house. Wood-jalousie walls and louvered doors take full advantage of breezes from any direction. The wood-framed galvanized-iron roof was made sun-reflective with a coating of white epoxy. The use of spaced 2 x 4s on edge as both joists and roof sheathing gives the ceiling texture and transmits the pleasant drumming sounds of rain on the metal roof.

Said the jury: "A very simple form that achieves all sorts of interest through the use of spaces. This is one of the original concepts of Florida houses—off the ground, with very wide overhangs."



Oceanside location permits unobstructed views of the sea. Site was filled with 5' of dredged marl over the rock base to bring it 4' above high tide as a precaution against tropical storms.

AWARD OF MERIT

CLASS: under 1,600 sq. ft.
ARCHITECT: Robert Bradford Browne

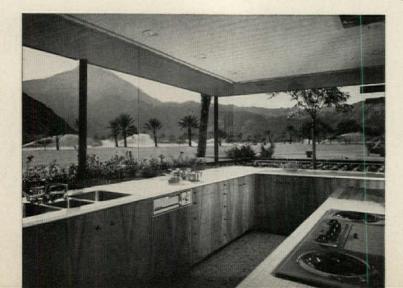
BUILDER: Albert Halquist LOCATION: Key Vaca, Fla.



Street side presents an interesting, but private, facade to the public. Kitchen-dining area (below) on viewside has counter-to-ceiling glass walls interrupted only by structural steel posts.

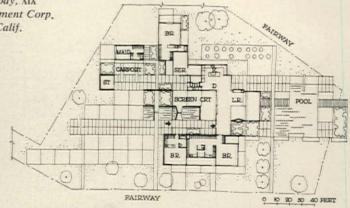
AWARD OF MERIT

CLASS: over 2,800 sq. ft.
ARCHITECT: William F. Cody, AIA
BUILDER: Design Development Corp.
LOCATION: Palm Desert, Calif.



Desert house looks outward to view, inward to privacy

This house faces a golf course fairway and a view of distant mountains. But its exposures could not be screened for privacy because of a deed restriction against fences. So the architect turned the living areas inward to a central court. Framing is laminated wood beams on tubular steel columns. Walls are native stone. Said the jury: "A simple statement in an area that has often gone gaudy."



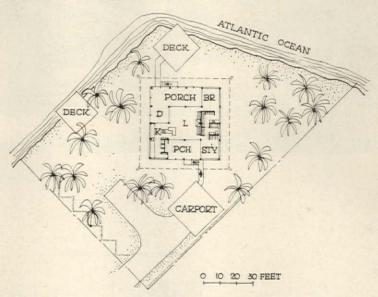
Irregular plan around interior court separates living, sleeping and utility zones, exposes them all to outside views. Living area is on two levels—one for conversation, one overlooking golf course.



Photos: Joseph W. Molito



Wooden platforms at both the ocean and canal edges are connected to the house by boardwalks. Conical roof peak serves as fireplace exhaust and as a ventilator of trapped warm air.

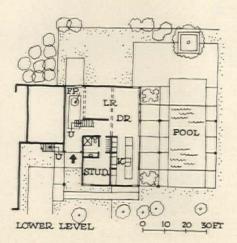


Angled siting of house gives it maximum views, keeps bedrooms and bath on the landward side. For minimum maintenance, mature palm trees are the only landscaping used.

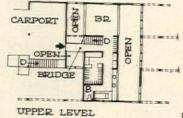
Screened porches are natural extensions of the living area, but can be closed off by louvered doors. Only breaks in the coco matting-covered floor are narrow slots to guide the folding doors.

16-ft. ceilings give a small house an expansive feeling

This 1,596-sq.-ft. house on a narrow hillside shelf "seems larger than it is," said the jury, because of the way interior spaces are handled. Its entry (right) and two major main-floor areas (see plan) are two stories high. The master bedroom suite, on a mezzanine across the center of the house, overlooks the lower level, but can be closed off with sliding screens. An indoor bridge connects the mezzanine to the carport.



Framework is glue-laminated dimension lumber. Posts are made of 3x4s sandwiched between 2x6s. Outside walls are redwood siding and stucco. Acoustic plaster is used throughout interior.



AWARD OF MERIT

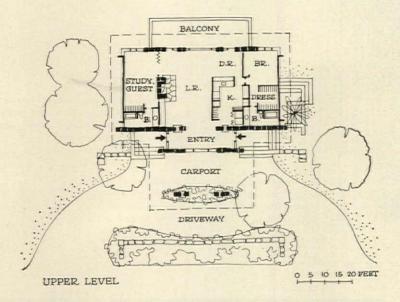
CLASS: under 1,600 sq. ft.
ARCHITECT: Buff, Straub and Hensman
BUILDER: Al Homer Co.

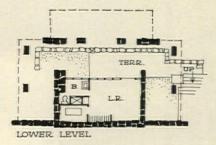
LOCATION: Los Angeles

Entry bridge (at upper level) leads directly from uphill carport to master bedroom mezzanine, which is open on two sides to the rooms below. Study-guest suite is tucked under mezzanine.

continued







Plan shows how house is recessed into brow of hill. Lower-level was designed as guest area, has since been converted to a complete rental apartment for nearby university students.

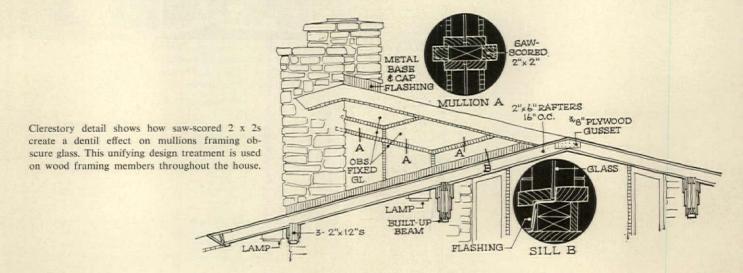
Solid stone walls set off wide-open living spaces

This hillside house (see cover) combines a strong sense of shelter and security with generous, flexible interior space for entertaining large groups. Blank north and south elevations face neighboring houses on either side, but a living area opening onto a balcony 14' above grade exploits a sweeping eastern view. A porte-cochere carport shields the house from the western sun.

The central living-dining-kitchen area can be enlarged by opening a 10'-wide accordion door to the 12' 6" x 20' 6" study-guest room. The owner's suite is closed off from this social area, yet convenient to the kitchen.

Four native stone walls parallel to the land contours are broken by openings for doors, windows and passageways. Floors and roof framing is supported by a system of built-up wood beams, and open ceilings are prefinished insulated sheathing with wood battens over the joints.

Said the jury: "You just know it would be a nice house to live in. There are very few people left designing romantic architecture and doing it well. A very beautiful, romantic house."





Photos: Ezra Stoller

AWARD OF MERIT

CLASS: 1,600 to 2,800 sq. ft.
ARCHITECT: Euine Fay Jones
BUILDER: Bryce Davis
LOCATION: Fayetteville, Ark.

Long sloping roof merges visually with stone retaining walls on both sides to extend apparent width of house. Clerestory at chimney (detail, below left) brings north light into living area.



Open living, dining and kitchen area is planned for easy entertaining. Jury liked the stone fireplace and massive lintel and compared it favorably with designs by Frank Lloyd Wright.



Window wall at end of living room frames view of distant hills. Guest room, behind fireplace, can be closed off by a folding door. Light fixtures in ceiling are architect designed.



Sweeping balcony (11' x 34') is well protected by 5' roof overhang, in which lights like those in living room are mounted. Flagstone floor is used throughout the house.





The dramatic design that turns prospects into homebuyers need not be confined to kitchens and family rooms.

On the following pages, leading builders and architects show you . . .

How to design extra sales appeal into today's bathrooms

Bathrooms like the one at left aren't being built in \$20,000 merchant-built houses—yet. But five or six years from now, the merchant builder who doesn't meet this high standard of design may well find himself fresh out of buyers. And conversely, the builder who starts moving toward this standard right now is likely to find himself well out in front of his competition.

Any doubts about the sales value of good bathroom design should be set to rest by the selection of baths on the six pages that follow. More than half the baths shown are featured by merchant builders—men who spend extra design dollars only where they will help sell houses.

To determine the present status of bathroom design, House & Home checked two sources:

Merchant-built houses in more than 50 cities across the country were considered for their bath-room design, and compared with houses built five and ten years ago.

Baths in custom-built houses submitted for the AIA Homes for Better Living Awards Programs in 1964 were compared with those submitted over the previous four years. The reason: historically, good custom design becomes the standard for good merchant-built design.

Broadly speaking, the study showed that today's baths have grown both in size and in importance. The minimum 5'x7' bath with three fixtures and perhaps a small linen closet has disappeared from

all but the lowest priced houses. Today's baths are often as big as small bedrooms. They have more color, more textures and more amenities than ever before. And they are designed as integral parts of the overall house plan, not as just individual rooms.

More specifically, House & Home's study brought out these key facts:

The master bath-dressing room is the most marked trend in bathroom design (p. 82). Keeping pace with the increasing separation of the master bedroom area from the living and children's areas (H&H, June), the master bath-dressing room includes closet, shelf and drawer storage space, and is generally the bath that receives the most luxury touches.

The family bath is designed to really serve the whole family (p. 84). The vanity is its most important feature, and it usually offers two lavatories and lots of counter and storage space.

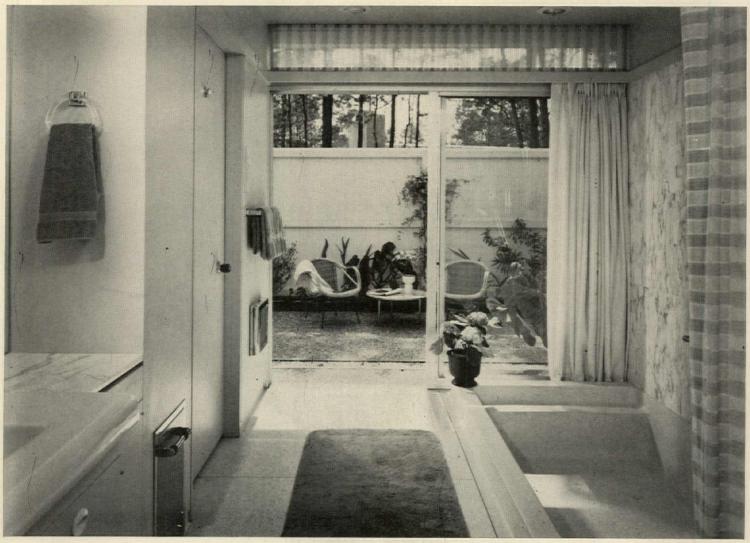
Luxury touches are being built into more and more baths (p. 86). Both custom and merchant builders are beginning to install sunken bathtubs; an increasing number open baths to private patios; and tile, wood paneling and even masonry are being used more often and more imaginitively as bathroom finishes.

For examples of these and other bathroom design features, turn the page.

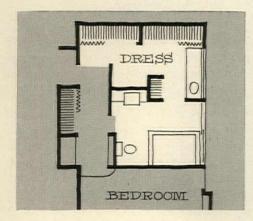
81

MASTER BATH was designed by Buff, Straub & Hensman for the 1,600-sq.-ft., \$35,000 custom house shown on page 77. Walnut-faced vanity cost \$475, tub of glass mosaic tile cost \$300.

Master baths are setting a new standard of luxury



Ezra Stoller



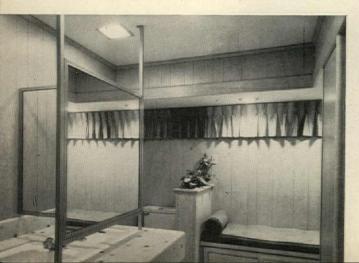
A private patio lends this bath an extra dimension of space

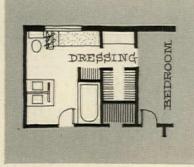
It is enclosed by a 7' fence and opens off the bath through a pair of sliding glass doors that reach across the full width of the room. The result is a feeling of light and spaciousness together with complete privacy.

An unusual feature is the sunken bath, made, like all floors in the house, of terrazzo. Architect Talbott Wilson put a 1" layer of insulating foam between tub and

slab to minimize heat loss and keep the bottom of the tub comfortable, but notes that because of the tub's large size (3½'x 6'x15"), an extra-capacity water heater is necessary to supply enough hot water. The splash wall (right in photo) is made of marble. Total cost: about \$100 more than a conventional tub.

The bath is in a 3,300-sq.-ft., \$65,000 custom house in Houston, Tex.





A sun-lamp settee doubles as a linen storage area

A mattress is spread on top of the settee, and two large storage drawers are fitted into the base. The lamp itself is set into a dropped ceiling. A low wall partitions off the toilet and also serves as a planter. D. C. Oliver & Son, builder of 35 houses in Dallas this year, offers this master bath in a three-bedroom model priced at \$25,000 including land.

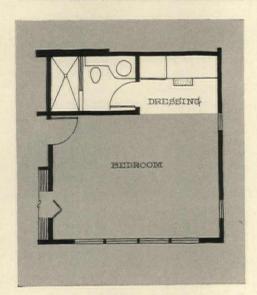




Mori Yamada

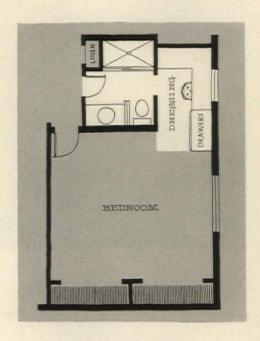
Hopkins Photography

These small master baths are separated from dressing areas



The bath at left, built in Hawaii by NAHB President William Blackfield, can be closed off from a built-in bureau and dressing table just outside the bathroom door in an alcove of the master bedroom. The house—one of about 500 Blackfield expects to sell this year—is priced at \$28,500 on leased land.

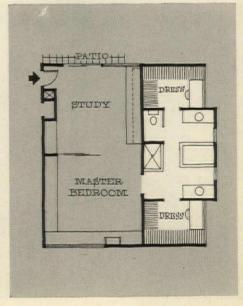
The bath in the plan at right serves both the master bedroom and guests, who enter from bedroom corridor. Because it is separated from the dressing area (photo) it can be used from the hall without disturbing master bedroom privacy. W. O. McCune, who builds 65 houses a year (prices: \$20,000 to \$65,000) in Tulsa, gave this dressing room lots of storage in drawers and under-counter cabinets.



This large master bath includes both dressing and closet areas

Big walk-in closets and storage vanities flank a sunken tub (right in photo). Both the 30"x60" tub and the stall shower (left) are made of a special flat-glaze tile that costs about 15% more than standard tile, and the marble vanity counters have slateblue veins to match the tub and shower. Jalousie windows are set on either side of the tub and screened with woven blinds that roll up into the 12" valance over the windows. Wood surfaces are re-sawn cedar, and a skylight of translucent plastic admits daylight to the room. Knowlton Fernald Jr. designed the \$100,000 home in South Laguna, Calif.



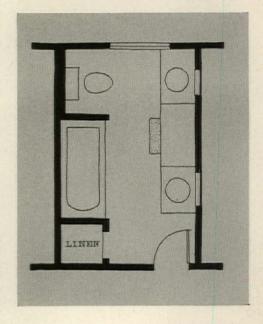


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Big vanities: the key to better—and better looking—baths



Guy Burges

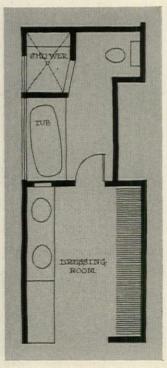


This 8-ft. vanity can be used by three people at once

And because it is in a bath that must serve an entire three-bedroom area, its extra capacity is important. Lavatories are at both ends of the room with storage cabinets below, and a dressing-table area, delineated by a dropped portion of the marble countertop, is set between them with two drawers underneath. Mirrors are mounted above all three areas, and there are medicine cabinets over each sink.

Perl-Mack Homes of Denver builds this bath into a four-bedroom split-level that is priced at \$23,300.

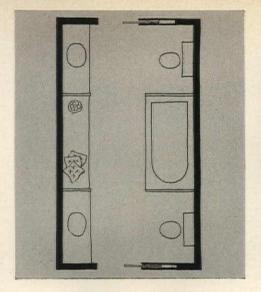




White mosaic tile contrasts with a wood-paneled bath

The tile, emphasized by overhead lighting, is laid on the surface of a stepped-down vanity and on the splash strip behind it. The vanity's doors are a dark walnut, as are the louvered closet doors (right in photo) and the walls and trim. The room's second compartment, visible through the door at rear, contains a sunken tub, shower stall and a toilet.

This master bath was designed by Cooke & Schmandt Assoc. for a custom house in Santa Barbara, Calif. The house has 2,600 sq. ft. of living area and cost \$42,000 without land.





Room dividers give the feeling of two separate baths

They stand on the inside end of each of the bath's two vanities, and a low counter between the dividers makes a seat for older people drying off after a bath. The bath is in one of Builder Ross Cortese's retirement apartments at Rossmoor Leisure World, Laguna Hills, Calif. The co-op apartment has 1185 sq. ft. of space and sells for \$16,810.



Twin vanities are separated

The counter serves as a foot rest, also leaves

space for hanging towels between the vani-

ties. The compartment beyond the glass

door contains the toilet and a shower stall. General Homes, Inc. of Milwaukee sells

the house for \$18,990 without land and

by a low counter

landscaping.

Bruno Rozitis

Jon Meacham

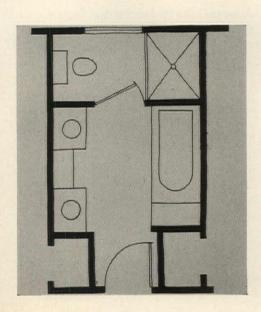


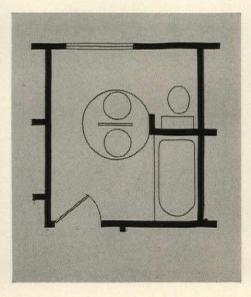
A round vanity makes the most of a square-shaped bathroom

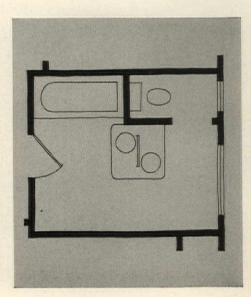
It permits two lavatories in a minimumsize countertop. And it also lets two people use the sinks at the same time without getting in each others' way. Extra shelves are set between the lower cabinets. Morrison Homes of Oakland, Calif., builds the bath in a \$23,710 model.

A square island vanity helps create two bathroom zones

In a plan similar to the one at left, this vanity provides both physical and visual separation between the toilet compartment and the bathtub area without using up an undue amount of floor space. Kay Homes of San Francisco is the builder of the house, which sells for \$18,500.

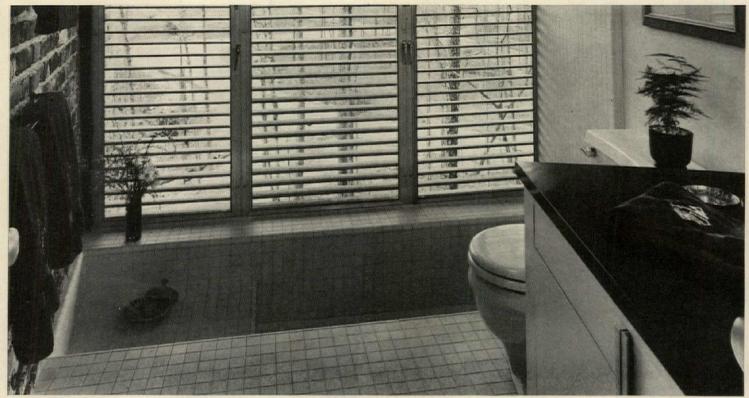




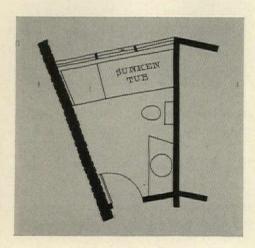


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All sorts of extras are finding their way into today's baths



Alexander Georges



This wall-to-wall sunken tub cost no more than a conventional one

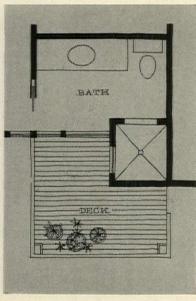
So says Architect Fritz Woehle, who designed the tub for a 2,100-sq.-ft. circular house featured in a recent homebuilders' show in Birmingham, Ala. The tub is made of standard 2"x2" tile, left unglazed to reduce the danger of slipping. It is 9' long, just under 3' wide and 16" deep. A 3'-square section at one end is raised 8" above the bottom of the tub serves as a step and a seat. The tub extends across one end of the wedge-shaped room, and jalousie windows above it are fitted with wooden slats for privacy.

Storm sash mounted on the inside of the windows keeps shower water off the slats and also keeps cold air off of bathers.

Since the house has a basement, the tub required a foundation. It is built up of concrete block from the basement floor, and the slab on which the tile sits was poured on top of the block. The same construction was used for a second sunken tub built into the house's other bath (the bath above adjoins the master bedroom).

Price of the house was \$30,000. The builder was Leon Reese of Birmingham.





A small bath borrows space from a fenced courtyard

The bath is just about minimum size-5'x8'—but the court (reflected in the vanity mirror in the photo at left) makes it seem twice as big. The outside fence is high enough, and its slats are close enough together, so that the bath's glass wall needs no curtains, and the flow of indoor-outdoor space need never be interrupted. A jalousie window, together with the narrow openings in the fence, assure adequate ventilation. Access to the court is through a gate (out of sight at the right of the picture). Access to the master bedroom is through the pocket door at left. The 1,200-sq.-ft. house was designed by Architect C. William Abbott of Glendora, Calif., and built for sale by Stuart Barnes. Price: \$22,000.



An indoor shower stall opens

A sliding glass door leads from the stall

into the yard, and the outdoor shower head

and valves are installed beside the door. A

redwood fence (at right in photo) keeps

the yard private, and the roof overhang

protects the area from the sun. The bath

(plan, below) is in a 2,200-sq.-ft. custom

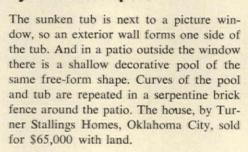
house in Woodside, Calif., designed by

Henrik Bull. Price: \$38,000.

to an outdoor shower yard

Darrow M. Watt

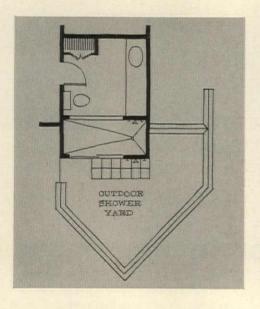
A free-form tub is echoed by an outdoor pool

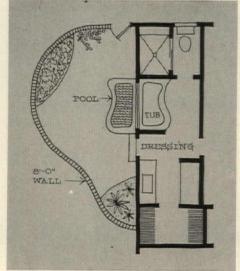


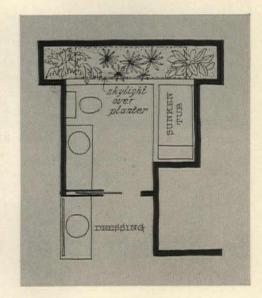


An indoor planter provides an outdoor atmosphere

The planter extends across the back of this bath in a projected section of the outside wall. A skylight admits sunlight to the plants, and a ridge in the tile floor warns people against stepping into either the planter or the sunken tub at right. The compartmented master bath-dressing room is included in a \$63,500 model by Builders Lewis & Bristow of Sacramento.

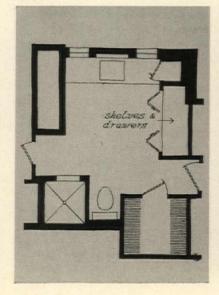






A big storage unit doubles this bath's usefulness

Combined with a walk-in closet (bottom of plan at right) and a big vanity cabinet, it turns the modest-sized bath into a fullfledged dressing area. The king-size unit, just inside the door from the master bedroom, is 2' deep and 51/2' long. A pair of bi-fold doors opens the entire front and makes the whole interior easily accessible. Shelves for linen are fitted in the top portion, and 15 drawers in the bottom can be used for linens or clothing. The bathwhich serves both master bedroom and library-guest room, located beyond the door adjacent to the shower stall-is in a 3,000-sq.-ft. custom model built by Keyes-Treuhaft Co., Cleveland.







MANAGEMENT STAFF meets with Subcontractor Reid, in checked jacket, to discuss administrative problems and plans for expanding into new markets.

Subcontractor with a knack for management

current trend in homebuilding. More and

more, builders-sometimes with reluctance

struction work over to subcontractors ("To

sub or not to sub," H&H, Dec. '63). The

subcontractors in turn are wiping their

hands clean of on-the-job work and are

beginning to run their businesses from

-are turning much or all of their con-

He's Charles J. Reid, 45, plumbing-heating contractor in Montvale, N.J. Under his management, C. J. Reid Inc. (a business Reid took over from his father in 1958) has increased its sales from \$164,000 in 1959 to \$1.4 million in 1964. Reid has grown so fast he turns away almost as much business as he takes in. Last year alone he rejected \$1 million in new business.

But Reid is more than a successful subcontractor. When he sits down with his staff (above), he sifts through problems that take him deep into the very heart of homebuilding—its choice of new products, its financing, its search for land, its marketing and merchandising. And whether his 87 builder clients realize it or not, Charlie Reid has become a valuable contributor to their management decisions. Reid's widening role exemplifies a strong

88

1. He helps builders with design even creates new heating systems

offices and well-stocked warehouses.

This has given them greater control over their own operations and freed them for jobs far outside their own craft.

Take a look at what Reid does for his

builder-clients:

He is not content with a plan that requires 4' of unneeded plumbing, for ex-

ample, or a bathroom that costs \$60 more than it has to.

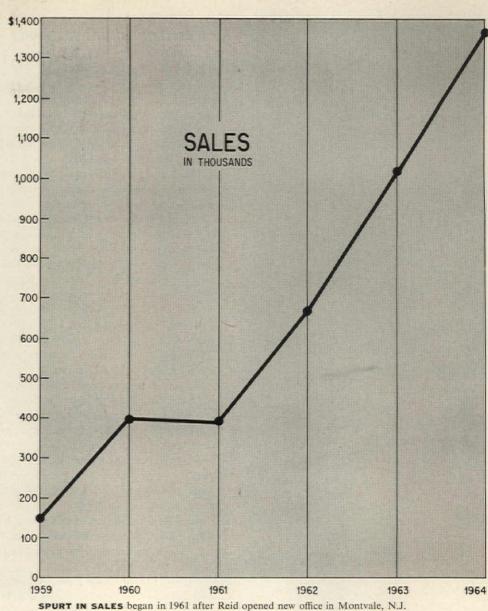
When Reid reviews a plan for a builder, he acts more as a consultant than as a plumbing-heating contractor. Says he: "The first thing I always look for in a set of plans is ways I can save the builder some money."

Sometimes he corrects mistakes that would have made plans unworkable. Recently he was confronted with an architect's master-bath plan that called for a tub, basin, toilet and inward-swinging door in an area only 5' square. Reid expanded the room by taking space from an unnecessary hallway and shifting the plumbing. He presented the builder with a large bath at less cost.

Another builder's bi-level plan called for a bathroom next to the lower-level recrea-

HOUSE & HOME





boosts volume 800% in five years

tion room. The plan had worked well in a fast-selling project, but Reid spotted the one factor that would have made it impossible: the builder's new tract lacked sewers, and septic tanks invalidated plumbing below grade.

Reid's contributions are not limited to spotting errors. He designed the heating system for six garden apartment buildings that Builder Leonard Kohl was putting up as an investment. Reid realized the key to low heating costs was to avoid the inefficient start-stop operation that occurs in the spring and fall. So instead of specifying large boilers that heat up slowly but over-reach their demand and must shut down often, he used smaller boilers strung in parallel. Each building has three or four boilers, depending on its size. One boiler, with limited capacity, operates steadily,

avoiding costly starts and stops. Others come on as they are needed.

2. He advises builders on new products—helps them cut product costs

He maintains a 4,500 sq. ft. warehouse well stocked with plumbing fixtures, valves —everything, in fact, that he installs on the job. Last year his warehouse handled over \$600,000 in materials.

He keeps a large inventory because it gives him better control over the materials and a chance to buy in volume. And, most important, it lets him fill builder orders on short notice. He operates 11 trucks and can deliver equipment from inventory within hours after he gets a builder's call. The presence of a product in Reid's warehouse therefore encourages builders to con-

sider its use. Distributors also give Reid volume discounts which he passes along to builders—if they select from his in-stock line.

Reid insists that builders have the last word in selecting products, but he can be a persuasive influence: when a builder calls for a product that doesn't meet with Reid's favor, "we try to talk him into taking one of the products we stock. Very often, we can show him he'll get the same effect he wants at lower cost." But, Reid insists, he never refuses a builder's demand. Says he: "The final decision is up to him."

Nevertheless, Reid's attitude toward plumbing and heating products can shape their market acceptance throughout his area. That is why it is important for builders, suppliers and other subcontractors to

continued



SUBCONTRACTOR REID

'I tell my men: anybody can meet a reasonable request.

get to know his views. What he has learned about the question of quality versus marketability, for example, holds important lessons. Here's what he says:

"Buyers won't pay extra for new products unless they offer a clear, practical advantage over other products."

Example: hot water heat. Reid installed his first hot water job in a development only four years ago. But now, he says, almost half the new houses in his market have hot water heat. Reason: "It offers something buyers can recognize."

Air conditioning may be another good example, Reid guesses, but he is only now market testing his first air conditioning job with Builder James Leone, who is offering it as a \$1,000 extra.

"If the practical benefits of new products are not obvious, buyers will not consider them unless their prices are only slightly higher than conventional products."

Example: mixing valves. Buyers will not pay very high prices for these valves, Reid finds, when they have a choice of getting standard valves.

Says Reid: "I'd love to sell unusual features—they're high profit items. But there just isn't a big demand for them when the prices are too high."

"You can't promote new products that add only to the appearance of a house—and don't offer any functional benefit."

Example: lavish toilet fixtures. Reid, in fact, stocks and promotes bathroom fixtures that are slightly under his suppliers' middle lines, even though his builders serve a market that is concentrated in \$30,000 houses and sell mostly to third-and fourth-time buyers.

"Even at \$30,000," says Reid, "buyers are still looking for space rather than luxury."

Reid influences builders' product choices in other ways:

- He regularly sends them manufacturers' literature touting the products he steeler.
- He provides builders with a list of plumbing and heating extras that salesmen can use in model homes. Reid stocks these extras and can deliver them quickly.

Much of Reid's advice comes to builders through informal conversation and rarely is reflected in a contract. Reid often lunches with builders, golfs with them on weekends and every year vacations in the Poconos with a group of builders and their wives.

To keep himself informed on new products, Reid scans the pages of trade magazines like House & Home. His foremen also feed back reports on product performance. He is quick to call a supplier when a product's quality seems to be slipping. And he often goes to manufacturing plants to discuss products with suppliers—and to offer suggestions on new designs.

3. He relieves his builder-clients of the irritating call-back problem

He gives builders a year's guarantee, which they can pass along to homebuyers, and lets builders give buyers his phone number. Roughly 85% of his service calls come directly from buyers.

"In a way, the builders are trusting their reputations to me," says Reid. But most of them are happy to let him take care of petty call-back details.

4. He helps builders increase sales by assisting with merchandising programs

He has helped builders set up promotions around new plumbing and heating products, turn their bathrooms and kitchens into crowd-pulling features and plan merchandising around hot water heat.

Occasionally, Reid charges his builders only for the cost of display products and fixtures that figure in their sales campaign—and doesn't add his own markup.

Though Reid is skeptical of lavish product displays, he has been the driving force behind some builders' promotions, acting almost as if he were an advertising consultant. But one Reid-inspired promotion backfired painfully. With Builder Lee Riffe, Reid worked out a special display, hoping to step up buyers' acceptance of a high-styled bathroom and to attract more prospects to Riffe's model. The promotion centered on colored bathroom fixtures, which required matching countertops, cabinets, drapes, shower curtains and other accessories. But the fixture manufacturer failed to line up support by cabinet, countertop and accessory suppliers (forcing Riffe to scramble for impromptu substitutes). Also the manufacturer reneged on a promise to staff the model during the promotion. Immediate upshot: a flop. Longrange upshot: Reid is unlikely to promote the same line of fixtures again.

5. He is ready to help builders out of emergencies

Says Reid: "Often a builder will call and tell us he needs a plumber right away—perhaps because he has a bulldozer waiting and wants to backfill. Or another builder who has required only a two-man crew suddenly calls up and asks for ten men. Sometimes my foremen complain that these are unreasonable requests. But I tell

It's up to us to do the unreasonable.'

them that anybody can meet a reasonable request. It's up to us to do the unreasonable.

Says Builder Riffe: "Charlie is so impressive because he's not only a damn good plumber, but also a good businessman. He knows the builder's problems. He knows how to keep a builder on schedule. He can do a rush job when we need him. Why even the radio in his car comes in handy when I need somebody in a hurry."

Reid can cope with builders' emergencies because he retains a large, flexible organization. Even during the winter, he carries a 30-man crew, so he's ready for a quick resumption of a heavy workload during the spring. This can be costly, especially when work is slow to resume, as it was this year in northern New Jersey. So at times Reid puts workers on a week-on, week-off basis. But he never lays off his

four-man supervisory staff, which costs him \$50,000 a year in salaries alone.

Reid finds time for builder problems by delegating responsibility

His key men:

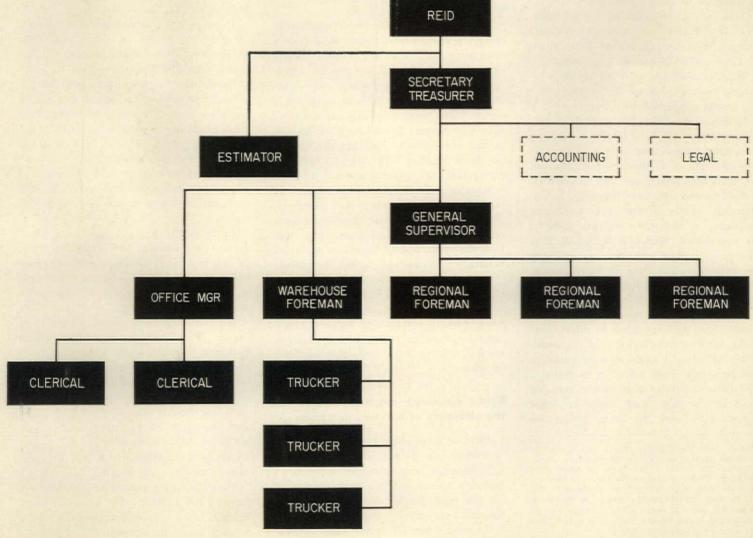
- Secretary-Treasurer Don Van Natta, 27, is second in command. Van Natta started with Reid as a truck driver six months after Reid opened shop in 1958. Last May, Reid sold him an interest in the business, making him his only partner. Though Van Natta is not a plumber, he directs all plumbing and heating operations. In addition, he supervises office and warehouse activities.
- Supervisor Vincent L. Olafsen, 45, Reid's top technical man, runs the plumbing and heating operations in the three geographic regions where Reid operates

(roughly Passaic and Bergen counties in New Jersey and Rockland County in New York). Ninety per cent of the jobs Olafsen supervises are located within 30 miles of Reid's Montvale (N.J.) headquarters. Reporting to Olafsen are three foremen, each responsible for one of the three regions.

• Estimator Bernard Nicolosi, 38, does all Reid's estimating. Nicolosi was recently selected to manage Reid's first branch office, in Butler, N.J., where he'll be expected to capitalize on growing homebuilding activity in north central New Jersey.

Nicolosi's divided duties (while managing in Butler, he'll also have to keep up with most of his estimating) point up a major problem among subcontractors: where do they find leadership talent to staff their growing operations? Reid prefers to promote from within, but confesses that quick advancement dilutes capabilities.

Reid's organizational chart shows how he delegates responsibility to subordinates



continued

'Many builders think once they've got a subcontractor they can forget about the job'

Says Reid: "No one in our company really has time to learn his own job."

Reid keeps on top of his business by watching four vital areas:

He always checks estimates after they are prepared by Nicolosi. Reid likes to boast: "We make it a policy to come in under our estimates—even 5% under—unless a builder makes a change."

Though this is Reid's policy, not long ago he found himself overbidding on some jobs and underbidding on others. The problem was overhead. Nicolosi had been allocating overhead according to a single formula based on direct labor. For example, on a job costing \$1,000 in direct labor, he would tack on an additional \$650 (65% of overhead)—regardless of how much material the job called for. Because of this, Reid was bidding low on jobs that required considerable materials handling.

Solution: Reid adopted a dual allocation formula now becoming popular with mechanical contractors. The formula* takes account of both labor and materials. Reid adds 34% of labor and 13% of materials to job costs to cover overhead.

Thus, on a job with \$1,000 of labor, and, say, \$2,500 in materials, Nicolosi charges \$665 for overhead—\$340 based on labor and \$325 based on materials.

Reid watches for sales trends by forecasting contract volume for every builder and every subdivision he serves.

In fiscal year 1964, for example, Reid's volume totaled \$1,375,110. Next year, he forecasts a conservative volume of \$1,117,000 (the sum of 87 separate forecasts, but not including anticipated new accounts).

Reid reviews key financial ratios. Labor, materials, overhead and other significant accounts are compared to his sales by his accountant, Shaich & Rubin of East Orange, N.J. Reid gets these comparisons five days after the close of every month. Quarterly, Shaich & Rubin prepares a summary of accounts.

The key ratio in these reports is the relationship of direct labor to sales. Generally labor costs must run about three-tenths of sales. A slight upward variation can be costly. Last year, for example, a 5% increase in labor costs would have put Reid in the red. Last summer, labor jumped 10% over the norm during one

month's operations. Reid and Van Natta could not put their fingers on the cause, but suspected three problems: 1) the monthly reports failed to reflect fully work-in-progress, in effect understating sales, 2) costs were higher because Reid was breaking in a new regional foreman, 3) a higher-than-usual volume in apartments, which in general requires a large input of plumbing labor in the early stages of a job.

Reid spot-checks individual jobs where he suspects a variation from normal costs. Generally, he looks for a relationship between labor input and work accomplished. (Job foremen are given their own estimate of the number of hours each job is expected to take—divided into three categories: rough plumbing, finished plumbing and heating.)

As a manager, Reid always faces the question: how many management controls are necessary? "We could check everything we do," he says. "We could have reports every week. But I always ask myself whether the reports cost more than they save? It's like insurance. We could insure everything against theft or loss, but the investment in insurance would wipe out our profit."

Probably the best example of a debatable control is the regional report. Reid cannot determine, from either his monthly reports or from his individual job checks, which regions are efficient and which require attention. Question: should he insist on a report that gives him this information? Says Van Natta: "We have all the figures; its just a question of spending the time to put them together." He has just begun to experiment with regional reports.

Another debatable control is the weekly report. Few subcontractors can gather information fast enough to complete reports on their operation every week. But Reid feels he must watch variations in labor, materials and overhead within the month.

Instead of calling for a formal report from his accountants, however, Reid himself makes informal comparisons each week, making certain that large expenditures for labor or materials, for example, are balanced against comparable increases in sales.

Reid's efficiency depends in part on the efficiency of builders he serves

Here he faces three basic problems: Problem No. 1: builder scheduling. The subcontractor who schedules work on a builder's houses and then finds the houses are not ready for his crew is squandering valuable time—even jeopardizing his profit.

To protect himself against poor schedul-

ing by builders, Reid has one of his foremen check each job before he sends out workers. He does this because builders at times take a short-sighted view of scheduling. Says Reid: "Too many builders think that once they've got a contract from a subcontractor they can forget about the job. They feel they won't have to pay any more for it, regardless of how they run their operation. Perhaps that's true—for that job. But it will cost them more on the next job."

Here's how: a typical plumbing and heating job on a \$30,000 house comes to \$2,400. But if the builder's sloppy scheduling delays Reid, his next bill for equivalent work will be \$50 to \$120 higher. Most builders are only vaguely aware of this tax on their sloppiness.

Problem No. 2: getting paid on time. Reid says a few builders pay within ten days, even though he offers no discount for prompt payment, and many pay in 30 days. But he sometimes has over \$50,000 in accounts that are more than 90 days old.

"We usually drop builders who are repeatedly late, unless there are extenuating circumstances," he says. "Sixty days is long enough."

If builders are consistently slow payers, he adds 2% to 5% to subsequent bills, in effect charging them interest for the money they "borrow" from him.

One builder—an exception, Reid notes—volunteered to pay 6% interest because he expected to be late with his bills. Reid turned him down: "On a loan like that I should be getting 12% or 24%. But I'm not in the lending business."

Reid reluctantly accepted a house in payment from one delinquent builder. But the house, which he now leases, lost \$1,100 last year.

Problem No. 3: gathering credit information on builders. There is little exchange of information between competing subcontractors, says Reid, who even tried Dun & Bradstreet, but found it "practically worthless in this business."

He says the best credit information comes from builders themselves. Reid questions builders about their operations and their attitudes toward bill paying, inspects their projects and looks for evidence of good management—and bad. Reid recalls one builder who was grading a hill and dumping fill on future home sites where he'd have to move it again. Says he: "That kind of management will only get him—and me—into trouble."

How does Reid size up builders who are new to the business? He looks for intelligence, knowledge of homebuilding and a solid financial background.

^{*}Here's how the formula works. To figure the overhead application percentage based on labor: compute the ratio of overhead to labor, then square it. Divide this figure by the ratio of overhead to labor plus the ratio of overhead to materials. For the percentage based on materials: square the ratio of overhead to materials and divide by the ratio of overhead to materials plus the ratio of overhead to labor.



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 Complete professional assistance in setting up your organiza-
- Complete professional assistance in setting up your organization: personnel training, an experienced break-in staff to help you get under way.
- Profitable food and beverage service affiliation with Dobbs House, if desired.
- Assured higher occupancy through Quality Motels' advance reservation system and continuous national advertising program.
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If you would like to know more about this valuable franchise opportunity, write Bin Q-17, Quality Courts Motels, Daytona Beach, Florida.

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GOOD DESIGN IN KITCHENS

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* ISSUE *



A McGRAW HILL/DODGE PUBLICATION



New Admiral Duplex 19. Model ND1949. No defrosting, 11.8 cu. ft. refrigerator; 246 lb. freezer. Automatic ice maker available.

New! The only stand-up freezer/refrigerator just 353/4" wide!



Only From Admiral! The hottest home-seller in appliance history!

The Duplex 19 with 18.8 cu. ft. capacity makes the kitchen the focal point of the house. It has a beautiful built-in look without the expensive built-in cost.

The Duplex 19 helps sell your new home with features women want . . . convenient stand-up design and big capacity in a compact cabinet just 353/4" wide and 643/16" high.

If you're an apartment builder, the Duplex 19 offers unique prestige and quality. That's why the beautiful Admiral Duplex was selected for Chicago's new, 40-story, 1300 Lake Shore Drive apartments.

For remodeling jobs, the Admiral Duplex 19 gives you the distinction of providing both a full-size freezer and full-size refrigerator in any of the most modern kitchen designs.

And if you're in the replacement market, the Duplex 19 will fit 9 out of 10 existing kitchens. Take your choice of 5 fashion-tone colors in 4 models.

Want more information? Send this coupon today!

Manager, Builder Division **Admiral Corporation** 3800 West Cortland, Chicago, Illinois

I'd like more information about the new Duplex 19. I am a apartment house builder,
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real estate manager, \square remodeler, \square architect.

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"Ever since I started building homes in the Leominster area, I've been an advocate of concealed telephone wiring," says Gerald Crowley, Treasurer of the Crowley Realty Corporation. "Since we specialize in custom-built homes, our customers expect the best features and concealed telephone wiring is one of them. I'd never build a home without it." For help in telephone-planning your homes, call your Bell Telephone Company and ask for Architects and Builders Service.





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> Come see us at the New York World's Fair -Better Living Building.

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Often it's the difference that closes a sale. Now Weldwood®
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There's a casual elegance to this native American wood. It's accented with natural beauty marks—random flecks of brown and ebony, the nuggets of dark heartwood where the tree's branches once grew. And it's finished to a silky luster by Weldwood's 18-step process—like a hand-rubbed fine furniture finish.

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Please send me: "Ideas For More Beautiful Homes With Weldwood Real Wood Paneling."

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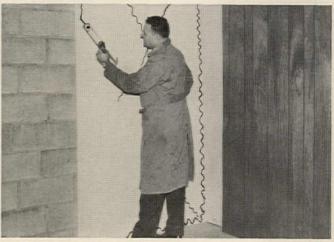
WELDWOOD

Paneling

HOW PUMPS AND CAULKING GUNS MAKE BETTER WALLS



Stud adhesive-bonds to wood and metal.



For paneling-reduces nailing.



Bonding polystyrene foams-does not collapse foam.



Easy to apply by gun, pump or trowel.

WITH

FUL-O-MITE® BLACK STUFF



New Black Stuff Construction Adhesive is smooth, tacky, easy to use. It goes through automatic pumping systems. Pushes easily and effortlessly through hand caulking guns. Black Stuff is never heavy, thick or lumpy. It does not sag off or run off vertical surfaces.

Black Stuff grabs fast—develops a strong, solid bond—eliminates "ringing" or "thumping" in drywall construction. Makes a solid, unitized wall structure.

Black Stuff cuts down on nailing and nail hole patching. Eliminates nail popping. Reduces hammer marks when working with decorative paneling.

Black Stuff is available now in 1 and 5 gallon containers plus 1/10 gallon and ½ gallon cartridges. Check with your distributor or write directly to H. B. Fuller Company.



H.B. Fuller Co.

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(Bond Wood® parquet is installed every day in 1200 square ft. homes)

Even in Cleopatra's day smart builders realized that luxurious floors helped sell palaces and temples . . . faster! That's why, today, the expert craftsmanship of HARRIS BondWood parquet adds up to more home for the money in the eyes of your buyers. Thick, solid hardwood all the way through, BondWood is designed for adhesive installation over concrete or wood. And no other parquet on the market offers so many different woods and patterns. For flawless performance and dependability, specify Bond-Wood in apartments, homes, gyms, auditoriums, classrooms and churches.

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MEMO TO HOME BUILDERS

How to scratch cooling-heating headaches off your list!

Just turn the cooling-heating job over to a Carrier dealer.

It's as simple as that.

He shoulders all responsibility.

Yes, all. That includes

- ... recommending matched equipment to provide the right yearround system for each home
- ... completely handling duct design, equipment location, wiring and controls
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- ... installing it right-his men are schooled in air systems
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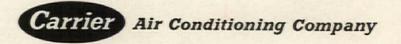
So just in case there are any complaints, they're his headache, not yours.

The way Carrier cooling-heating equipment is built, complaints should be minimum.

Because it's built to quality standards to do an efficient job not just for a year or so, but for years.

Isn't this the kind of cooling-heating you want—and your prospects want—in the homes you build?

P.S. Carrier central systems are covered by Good Housekeeping and Better Homes & Gardens guarantees. For complete information about air conditioners and furnaces, call your Carrier representative listed in the Yellow Pages. Or write us. Our address: Syracuse 1, New York.



If the kitchen "sells" homes and apartments (you know how often it does!), the new Caloric 75 is loaded with lots of 'good sense' features to pull home sales for builders that other double-oven ranges can't! Count 'em—

Bigger, better, faster Ultra Ray broiler burner.* Caloric brings infra-red broiling to peak performance, with an exclusive design burner that focuses intense rays over a much larger area. Reaches broiling heat in seconds—no warm-up, no waiting. Cuts broiling time 30%. Seals in meat juices, gives delicious outdoor broil flavor.

80% larger broiling pan. Ends "staggered" broiling. Takes 4 half chickens, four 1¼ pound steaks, 20 lamb chops, 25 hamburgers. And Caloric's new broiler "aims" infra-red cooking rays over every inch . . . outer edges of meats cook as perfectly as in center of pan.

Broiler located at ideal height. It's waist-high, where housewife can easily tend meats, turn them, watch cooking through Observador® window. No reaching tiptoe to an upper broiler and risking hot grease spatters on hands, face.



No stooping to a floor-level broiler. Broiling becomes as handy as top-ofrange cooking.

Broil and bake in same giant oven compartment. Broiler doesn't "steal" space from baking area. Here's a full 25-inch width, 20-inch depth that can take big roasts, feast-size turkeys, biggest casseroles. Ideal oven for all big baking.

Upper oven equally ideal for "smaller" dishes. Perfect for pies, cakes, pastries . . . for frozen foods, portion-pack delicacies. Quick heat-ups or regular baking. It takes roast and poultry, too. Housewife can cook in two different ovens at two different temperatures—at the same time! And controls are on one side, stay cool-to-the-hand.

Both ovens have Cook and Keep Warm systems. Homemaker can use either oven for automatic cooking exactly to her taste, for keeping food wonderfully dinner-ready for hours without overcooking.

And that only *begins* to list the 'good sense' features to delight *prospects*, sell more homes for builders.

At last! First double-decker gas range that makes 'good sense' for more home and apartment sales!



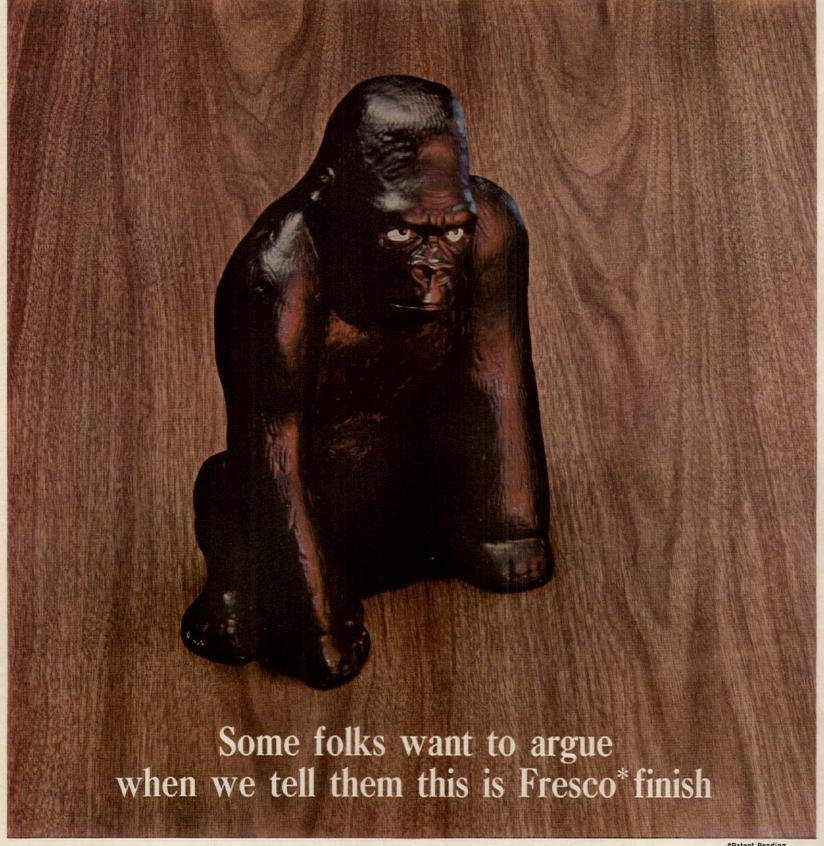
Installs easy, too. No problem, no extra cost for you. The Caloric 75 slips right in—has height and width clearances that permit it to fit with conventional cabinetry.

We do big pre-selling job for you! Do it with full page, full color ads in Sunday Supplements reaching 40 key markets—including your immediate area. These ads make sure that people by the millions will know all about the new Caloric 75—and want it—before—they visit your homes. Ad copy and vivid illustrations highlight all the range's advances and advantages . . . show and explain the 'good sense' features that make this double-oven range so unique, so much more up-to-date, efficient, and convenient. Readers will be pre-sold on it from the inside out! So will millions of TV viewers, coast-to-coast—by compelling commercials on the popular, high-rated Ozzie and Harriet show.

Clinch new home and apartment sales in your kitchens with the new Caloric 75! *Guaranteed for life of range. USA Patent 3,122,197







(Not fine wood)

And who can blame them? Nevamar's new Fresco finish looks for all the world like wood. Even you may be tempted to give it a long, hard second look. Fresco finish also feels like wood. Run your fingers across its surface. Feel the grain! Now who's kidding whom? It's almost indecent that anything so rich and natural-looking should also be able to resist burns, stains and all the hard knocks that a family can dish out. Fresco finish is another trend-setting product of the Nevamar Company, creators of P-T and No-Glare finishes. Discover all of Nevamar's exciting new dimensions of quality and design.

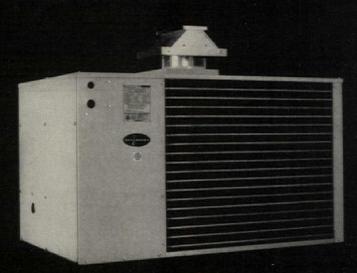
Call your Nevamar representative and see for yourself. Your imagination will take it from there!

NEVAMAR

The NEVAMAR Company, Odenton, Maryland . A Division of National Plastic Products Company, Inc.



Who packages springtime



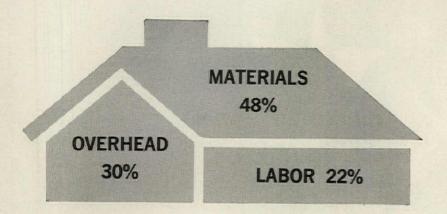
for year-round delivery?

Day & Night does. With Duopac – the world's first year-round compact air conditioner. Now Duopac has many imitators, but Day & Night has the essential edge of experience... is already manufacturing "second generation" Duopacs. This means your new home buyers will get packaged springtime inside from a quiet,

proven heating and cooling unit...outside. Before you build one more house, check with Day & Night. See how Duopac — so reliable — makes every house so much more buyable. Remember — Day & Night has solved over 5 million heating, cooling and water heating problems in homes, business and industry.



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Where does the builder's dollar go? New study pins down cost ratios—and offers some useful yardsticks

The U.S. Labor Dept, study of 101 single-family houses with an average market value (including land) of \$17,712 revealed this broad breakdown of the builder's construction dollar:

- 48ϕ for materials, supplies and equipment. These costs are divided into 11 categories shown in the right-hand table on the facing page.
- 22¢ for on-site labor—divided into 14 categories in the other table at right.
- The remaining 30¢ for what the Labor Dept. rather vaguely calls overhead—administrative off-site salaries, central office and yard expenses, sales costs, insurance and taxes, etc.

In addition to the figures shown in the tables, the study came up with these ten interesting—and useful—findings:

- 1. Cheap labor can increase man-hour needs and raise construction costs, When a builder pays an average on-site wage of under \$2.50 an hour, he uses 99.2 hours per \$1,000 of construction price; at \$2.50 to \$3.49 an hour, he uses 73.3 hours; at \$3.50 an hour and over, his man-hour needs drop to 55.9.
- 2. The bigger the builder, the lower his costs. Square-foot costs average \$12.28 for builders of under 50 houses a year, \$11.83 at 50 to 90 houses a year, \$11.28 at 100 to 199 houses and \$11.09 at 200 and over.

The under-50-houses-a-year builder uses 82.2 man-hours of labor per \$1,000 of construction price. The builder of 50 to 199

houses a year does better—only 67.7 manhours. And the 200-houses-and-over builder does best of all—55.7 hours.

- 3. Wood exteriors cost more than masonry or stucco. House costs average \$11.98 a sq. ft. with wood exteriors, \$11.70 with masonry and \$11.15 with stucco.
- 4. Wood and masonry framed houses are virtually equal in man-hour requirements: 72 hours for wood and 72.6 hours for masonry per \$1,000 of construction price. (In the South figures are 96.1 for wood and 76.9 for masonry.) But masonry veneer raises man-hours to 82.7 per \$1,000 of construction price vs. 70.9 for wood and 59.9 for stucco.
- 5. Average number of skilled trades per house is 14 (the West is high with 19, the North Central low with 11). The top six trades, in terms of hours worked per \$1,000 of construction price, are carpenters (24.9 hours), painters (6.9), bricklayers (3.9), plumbers (3.8), cement finishers (2.8), electricians (2), (For subcontractors' share of total construction hours, see opposite page.)
- 6. Construction time averages 15 weeks per house. Houses under \$12,000 take 14 weeks; houses over \$15,000 take 16 weeks.
- 7. Real estate commissions and other sales costs average 3.5% of house market value and 4.5% of construction price.
- 8. Split-level houses cost more per sq. ft. to build than one-story houses—\$14.08 vs. \$11.53.

- 9. Square-foot costs decline as house size increases: \$12.47 for 1,000 to 1,199 sq. ft.; \$11.74 for 1,200 to 1,399 sq. ft.; \$11.19 for 1,400 sq. ft. and over.
- Houses with basements cost \$2.21 per sq. ft. more than houses on slabs.

The 101 houses examined in the study included 85 one-story models, 4 two-stories and 12 split-levels. They were constructed between late 1961 and early 1963 and were appraised or mortgage-insured by FHA. Their average size is 1,240 sq. ft. of enclosed living space, their average square-foot cost \$11.76.

Although the study reveals dozens of facts and figures of immediate interest to builders, its primary aim was to find out how much employment is generated—both directly and indirectly—by single-family house construction. The answer is an impressive 1.5 million jobs—575,000 on-site and 925,000 off-site. This estimate is based on 1962 single-family house volume (\$14 billion) because that was the year the 101 sample houses were built. A job is defined as about 1,800 hours of labor a year for a construction worker, 2,000 hours for others. All together, the study uncovered 204 man-hours in each \$1,000 of house construction (see box below).

Results of the study are now available in a 48-page booklet, Labor and Material Requirements for Private One-Family House Construction (Labor Dept. Bulletin No. 1404). To get a copy, send 30¢ to: Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

Only one-third of all labor that goes into a house is performed at the site

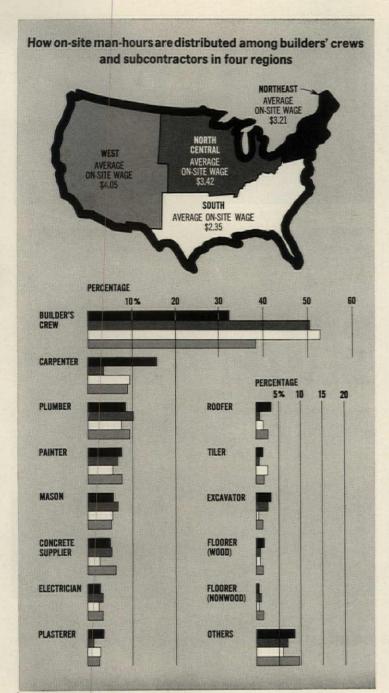
Of the 204 man-hours per \$1,000 of construction, builders and their subs provide only 72 in the field, according to the Labor Dept. study. The remaining 132 hours are traced to a variety of manufacturing and service operations ranging from the production of raw materials to real estate brokers' fees.

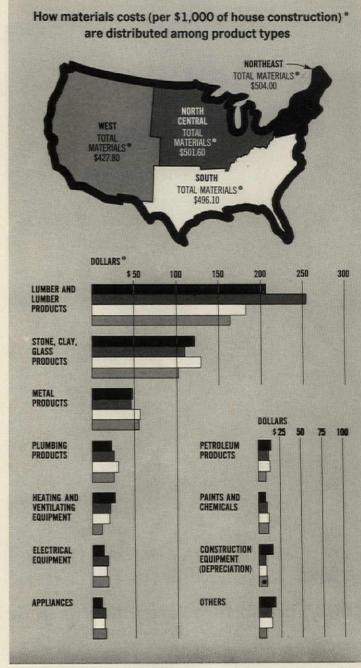
Unfortunately for the homebuilding industry, the Labor Dept,'s findings fail to spell out the builder's share of offsite labor. So the figures, though interesting to builders, are not as meaningful as they might have been.

Here is the Labor Dept.'s breakdown of off-site labor:

off-site construction, 12 hours; manufacturing, 58 hours; transportation, trade and services, 49 hours; other industry employment, 13 hours.

Off-site construction includes administrative, estimating and warehousing functions. The transportation category combines warehousing and distribution of fabricated and raw materials and equipment with all other related service industries, including real estate. In "other industry employment," man-hours indirectly related to homebuilding have been traced all the way back to agriculture, forestry and mining.





Labor breakdown: 54 % of all man-hours are subcontracted

The balance of construction work—46%—is done by builders' crews. In the South, where skilled trades are least abundant, the builders' crews handle an even larger share—53%. They do almost as much work in the North Central states (50.6%), but for a different reason: 80% of the prefabs in the Labor Dept.'s 101-house sample were located in that region. Subcontractors get the largest share of construction man-hours—67.6%—in the Northeast where components are less abundant and skilled trades plentiful.

Nationally, skilled labor (in both builders' and subcontractors' crews) accounts for 73% of on-site man-hours. Four trades—carpenters, painters, masons and plumbers—comprise three-fourths of that percentage. The West is highest in skilled man-hours (81%), the South lowest (65%).

Wages for on-site labor average 22.1% of construction price, but percentages for individual houses range from 14.3% to 32.5%. And, Labor reports, the higher the construction price, the higher the percentage paid for wages.

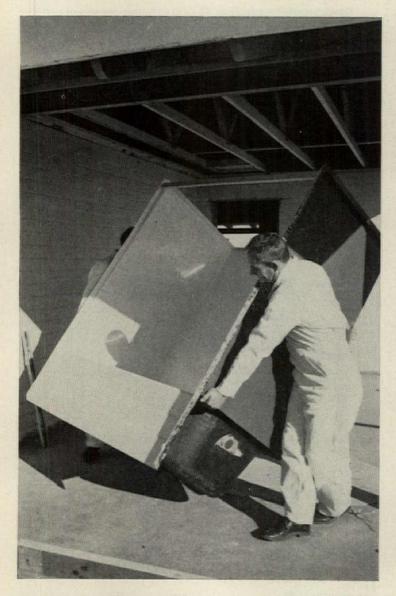
Materials breakdown: lumber products head the cost list

Nationally, they average 19% of construction price and 40% of materials cost. The second biggest item—stone, clay and glass products—accounts for 24% of materials cost, with a one-third share going to ready-mixed concrete. Third is metal products—10% of materials cost—with fabricated windows and doors, getting a two-thirds share.

Materials costs, which vary from region to region (above), average \$482.20 per \$1,000 of construction. The Labor Dept. study showed a high of \$600 and over for six houses and a low of under \$400 for nine houses. In some product categories regional differences affect cost averages. For example, lumber and lumber products' share of costs is highest by far in the North Central states because prefabs predominate there and the entire package costs have been placed in the lumber category.

In addition to materials incorporated in the house, the cost average includes: 1) depreciation or rental for construction equipment and 2) distribution and delivery costs.

Baths





1. One-piece bathtub is leveled.



3. Gypsum board covers flanges.



5. Fitting holes are predrilled.



2. Nails go through flanges.



4. Walls are ready for paint.



5. Finished job has no seams.

Glass fiber fixtures are introduced by a conventional fixture company

They represent a radical departure not only for the manufacturer, but also for the entire plumbing fixture industry. Developed by Universal-Rundle, working with Owens-Corning Fiberglas, the new units are: Uni-Bath, a one-piece, five-foot bathtub combined with 72"-high back and sides and Uni-Shower, a one-piece shower stall with integral side walls and back, that comes in 36", 48" and 54" widths. Both fixtures

are made in white and gold fleck and in pastels to match other U/R fixtures. The lightweight units are easy to install (photos above) and have polyester surfaces that resist abrasion, medicinal stains and alkalies. They meet FHA and NAHB standards. Other fiberglass-reinforced fixtures are expected later this year. Universal-Rundle Corp., New Castle, Pa. (Circle 200 on Reader Service card)





Storage vanity has personal tote trays for each member of the family. Shelf trays for linens can be removed for replenishing. Triple Interior Storage Components (TISC) fit behind a single pair of doors. Mutschler Bros. Co., Nappanee, Ind.

Circle 201 on Reader Service card



Sunken tub is 48" long and 42" wide. Bradford model has enlarged bathing area, extra footroom for showering and a wide seat ledge. Straight front simplifies tile installation and high rim prevents water leakage. Kohler Co., Kohler, Wis.

Circle 202 on Reader Service card



One-piece toilet has low sillouette design, is only 18¾" high. It has a quiet reverse trap, whirlpool flushing action, non-overflow feature and a deep waterseal in a large glazed trapway. In seven colors. Borg-Warner Corp., Mansfield, Ohio. Circle 203 on Reader Service card

New products continued on p. 115



The Whitehall. A three-bedroom, 2 bath home that's tailor-made to please—over 1200 square feet of customer appeal. Beautiful styling, unique design, low construction cost. These features—and more—combine to make the Whitehall one of Kingsberry's most popular models. Priced to sell for about \$14,725-15,500—plus lot.

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both Bondermetic Seal and GlasSeal® units. That's real backup for you! Any way you look at it, Thermopane is the best insulating glass for your new homes.



Libbey · Owens · Ford

TOLEDO, OHIO





The Name for Confidence. In a survey by an independent research organization at the last national NAHB convention, 500 builders were asked:

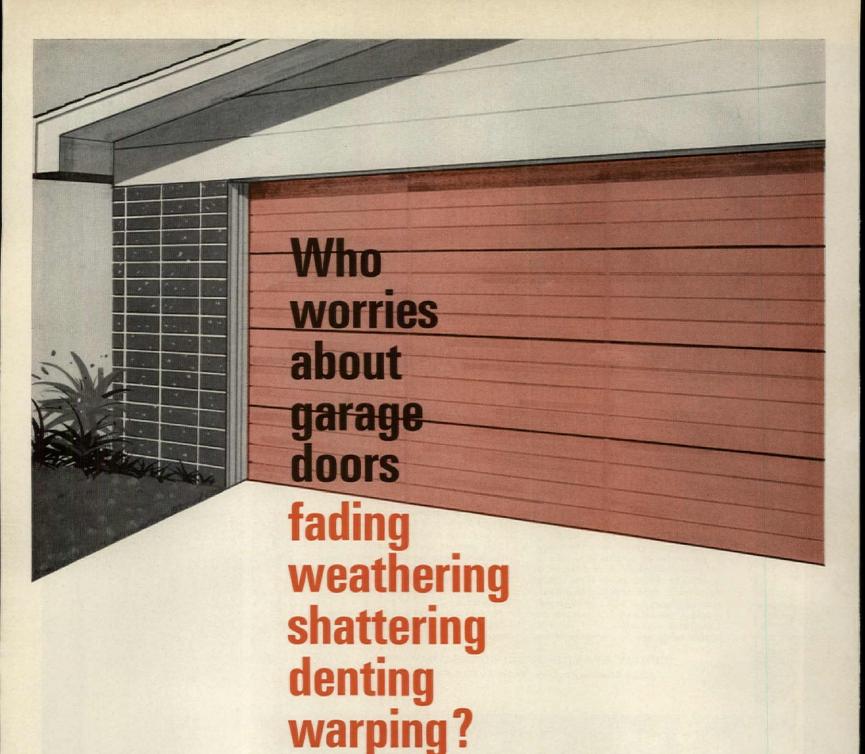
Which brand or brands of insulating glass would be the greatest help in selling houses? 54.7% named only one brand. In these answers, *Thermopane* led the next brand 6 to 1!

Which brand or brands of insulating glass would be more likely to gain referral sales for you? 49.1% named only one brand. In these answers, *Thermopane* led the next brand 6 to 1!

Which brand or brands of insulating glass are best known to prospective home buyers? 73.6% named only one brand. In these answers, *Thermopane* led the next brand 9 to 1!

Backing You – 21 Years' Consumer Advertising. Your prospective customers know *Thermopane* insulating glass. They know it from extensive L·O·F advertising in consumer magazines. Capitalize on *Thermopane's* undisputed leadership. It's only good business.





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

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

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

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The Overhead Door Corp.

Ro-way Doors Rowe Mfg. Co.

Weather-Tite Aristocrat Doors Weather-Tite Division of the Pacific Coast Co.

See garage doors made with Structoglas at the New York World's Fair in the Houses of Good Taste, the Sinclair Marina geodesic dome, and in Middletown, New Jersey at the Formica

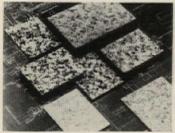
STIUCTOURS

Structoglas, Inc. • 11701 Shaker Blvd. • Cleveland 20, Ohio

Interior materials

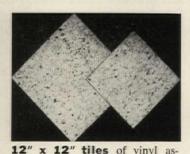


Teak plywood is the latest addition to this line of low-cost wall paneling. Called Executive Teak, it retails for about 55¢ a sq. ft. Other paneling is priced as low as 16¢ a sq. ft. retail. Jones Veneer & Plywood Co., Eugene, Ore. (Circle 204 on Reader Service card)



Floor coating combines a liquid glaze with decorator flakes. Selbaflor is resilient and can be troweled to a hard seamless finish over concrete or new or existing wood floors. It costs less than terrazzo, Selby, Battersby & Co., Philadelphia.

Circle 207 on Reader Service card



bestos fit modular design patterns of other common building materials and components. They also cut installation costs because they go down faster. In twelve 1/16"-thick and six 1/4"-thick designs. Azrock, San Antonio, Tex. Circle 208 on Reader Service card



Ceiling grillwork is made of perforated, double-thick hardboard. It combines accoustical properties with natural light-diffusion and ventilating qualities. It comes in 2' x 4' x ½" panels and retails for 50¢ a sq. ft. Panelboard Mfg., Newark, N.J. Circle 205 on Reader Service card



Wood-grain panels have gypsum core and a washable satinlike finish. Six patterns of random-plank panels with threedimensional grooves are offered in 4' x 8' sheets with matchingcolor nails. National Gypsum Co., Buffalo, N.Y.

Circle 206 on Reader Service card



Hardwood flooring comes in 19" x 19" panels, each with sixteen 434" squares made up of solid square-edged slats. The 5/16"-thick panels are held together with face paper, which is removed after installation, Harris Mfg., Johnson City, Tenn.

Circle 209 on Reader Service card



Inlaid vinyl is made in 6'-wide sheets. Pebbled design sets each stone off with a grout line in a complementary color. The embossing also hides sub-floor imperfections. Ranchero comes in .070" gauge in eight colors. Congoleum-Nairn, New York City. Circle 210 on Reader Service card





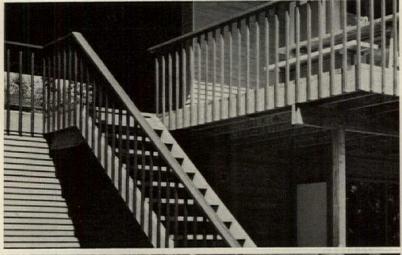


Door plaques are formed to a full 1" depth from a tough, scuff-resistant thermoplastic. Contura Door Plaques are moderately priced and have special adhesive backing for easy attachment to flush doors. Contura Inc., South Bend, Ind. (Circle 211 on Reader Service card)

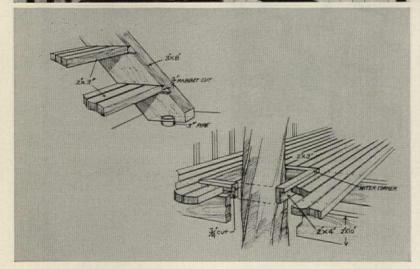


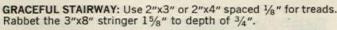
Glass fiber contains crushed stone in a polyester medium for a realistic effect. Cost of a 12½" x 48½" panel is \$3.54. Roxite can be applied by nailing to studs, masonry or other existing surfaces. Terox Corp. of America, Chicago. (Circle 212 on Reader Service card)

New products continued on p. 119



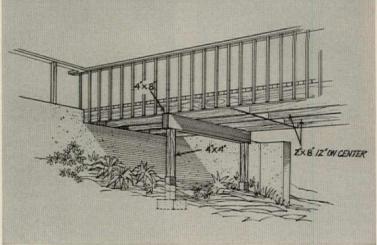






DECK TREE WELL: Cut face of 2"x4" to depth of $\frac{3}{4}$ " for $\frac{25}{8}$ ", miter corners and place around tree or shrubs growing through deck. A tree or shrub saved adds sales appeal.



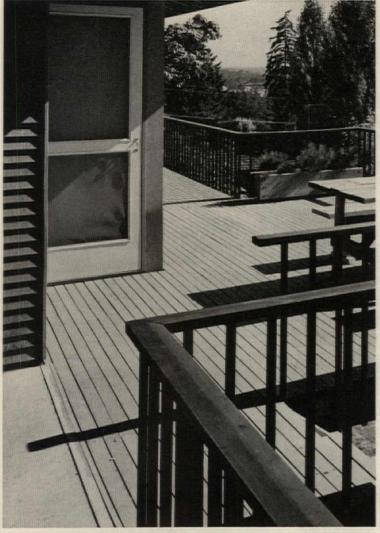


ENTRY BRIDGE: Less expensive than most fill material; gives spaciousness to hillside site. Use 4"x4" posts, 4"x8" beam and 2"x8" joists spaced 12" o.c. Cover with 2"x3" or 2"x4" spaced ½" for pleasing entry from street. Detail for building all-wood railing is shown at right.

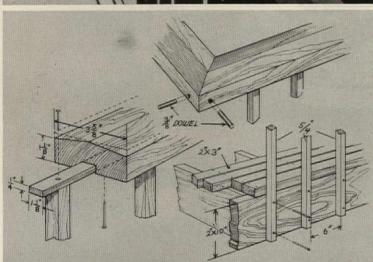
DISTINCTIVE DETAILING

Individuality, charm and sales appeal are easily built into a home with detailing. Distinctive detailing with Western Lumber accents the simplicity that gives homes the expensive look.

Whether it be a deck, corner detailing, an entry bridge, a railing, a stairway, or a simple planter, these attention factors create buying interest. Any additional cost is generally more







2×12

A* SQUARE PEG

5×4

SIDING

DECORATIVE WOOD RAILING: Made entirely from dimension lumber. Spindles are 5/4", spacing strip $\frac{1}{4}$ "x1 $\frac{1}{8}$ " capped by 2"x4" rabbeted $\frac{1}{4}$ " and shaped from 1^{5} 8" in the center to $1\frac{1}{8}$ " on the sides. The mitered corners are held tight with $\frac{3}{8}$ " dowels. Spindles extend the depth of the joists and are pre-drilled for 10d galvanized casing nails used for fastening.

PLANTER BOX: Use scrap 2x12s. Rabbet side pieces and drill three 1/2" holes after end pieces are in place. Drive 4" square peg into holes for only fastening. Nail short piece of 2"x4" on bottom at each end.

ATTRACTIVE CORNERS: Use 1"x2" applied at right angle to corner board. Adds decorative detail and gives larger surface for butting any size bevel siding against.

than offset by the increase in market value.

Such pleasing details do not require installation specialists. The craftsmen who frame or finish a house can also add distinctive detailing to improve your product. The standard sizes and grades of Western Lumber provide the material. A creative touch of detailing gives your homes distinction.

Western Lumber is available from your local lumber dealer.



WESTERN WOOD PRODUCTS

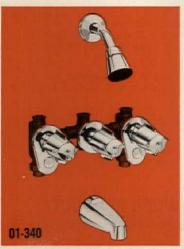
Yeon Building, Portland, Oregon 97204

From the Members of the West Coast Lumbermen's Association



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The Wilshire Ardmore



The Wilshire Ardmore Cooperative Apartment Homes is a majestic 22-story monument to luxury living in a carefree and convenient urban atmosphere. Located at the gateway of the world's most beautiful boulevard . . . Wilshire in Los Angeles, California . . . this modern apartment masterpiece contains 208 magnificent residences, each equipped with Price Pfister CONTEMPERA fittings. CONTEMPERA belongs in the Wilshire Ardmore, because it, too, is all new. Its styling quietly harmonizes with the luxurious appointments of this advanced apartment development. Combine this with CONTEMPERA's superior engineering and the built-in quality you get in every Price Pfister product. It's no wonder CONTEMPERA is earning a reputation as the best performing brass in the industry! In addition, with its trend-setting refinements and improvements in both function and quality, the contractor saves on installation costs, never needs to worry about call-backs. CONTEMPERA is here to serve today . . . for years of service tomorrow.

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■PRICE PFISTER'S PRODUCTS INSTALL EASIER — WORK BETTER — LAST LONGER

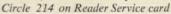
Lighting



Infra-red entrance fixtures provide both light and heat, keep area near doorway clear of slush and snow. Infra-red light warms people and surfaces, but not surrounding air. It does not burn eyes or skin. Luminator Inc., Chicago. (Circle 213 on Reader Service card)



Mercury lamp for post lanterns, parking lots and other sites has 13 times the life (10,000 hours) of a comparable incandescent lamp. It puts out as much light as a 150-watt bulb, draws only half the current. Sylvania Electric, New York City.

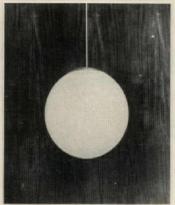




Garden lights operate on only 12 volts. Six-light system has transformer, ground spikes, mounting brackets, sealed beam lights, colored lens covers and 100' of cable that can be buried. It lists for \$69.95. AMF/Wen-Mac Corp., Los Angeles.

Circle 215 on Reader Service card



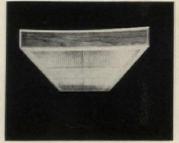


Plastic globes range from 6" to 36" in diameter. The seamless globes can be used indoors or out, rightside up or upside down, as wall brackets, or flush or stem mounted from the ceiling. Habitat Inc., New York City. (Circle 216 on Reader Service card)



Post lanterns have rust-proof aluminum canopies, cast aluminum pole fittings, brass decorative trim, frosted plastic panes and acrylic enamel finish. Optional photo-electric controls are available. General Electric, Winston-Salem, N.C.

Circle 217 on Reader Service card

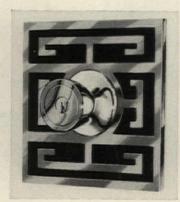


Fluorescent luminaires have low-temperature ballasts (85°C) and are UL listed for surface mounting on combustible fiberboard ceilings. Shallow design has illuminated sides plus sidemounted ballasts. Lighting Prods., Highland Park, Ill.

Circle 218 on Reader Service card

Hardware





Escutcheons are designed to complement oriental styling. No. 57 (*left*) is 7" in diameter with a cut-out design. No. 58 is 6½" square and has recessed black or Chinese red background. Both are polished brass. Dexter Inds., Grand Rapids. (*Circle 219 on Reader Service card*)





Decorative door hardware reproduces sculptured designs in low-cost Noblite at substantial savings over comparable metal hardware. Noblite is said to be highly resistant to rust, corrosion, wear and weather. Noble Mfg., Los Angeles. (Circle 220 on Reader Service card)

New products continued on p. 124

All-Electric Report U.S.A.

News of all-electric Medallion homes and apartments across the country.



Every day, more and more builders of modern homes and apartments are switching to total-electric construction, equipped by General Electric.

The many advantages of total-electric living have proven such outstanding

sales values that Medallion homes and apartments equipped by General Electric are consistently outselling competitive units.

But added saleability of your product is only one of the advantages to you as a builder. You also get:

- Engineering and design assistance for heating, cooling, lighting, kitchens and laundries.
- Customized promotional programs to take your sales message to your prospects effectively and efficiently.
- Coordinated scheduling of equipment deliveries to save you headaches and speed your construction.

Interesting? For details on how General Electric's program for total-electric homes and apartments can go to work for you, contact your General Electric Major Appliance distributor, or send in the coupon below.

GENERAL E ELECTRIC

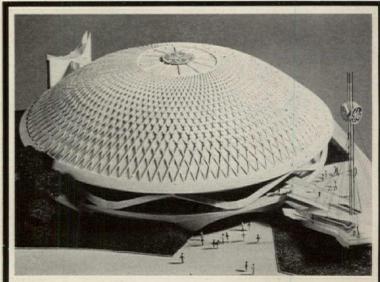
	Construction Market Development Operation General Electric Co., Appliance Park, 6-230 Louisville, Kentucky
	I'm interested in General Electric's program for all-electric construction. Please send me more information on:
	 ☐ Medallion Homes and Apartments ☐ All-electric Commercial Construction
	Name
	Company
	Address
HH-10-	CityState



Aberdeen East, Matawan, New Jersey, is an attractive community of 240 Gold Medallion Garden Apartments being built by Arthur Goldberg and Paul Waters of Parr Associates, Inc. The sales appeal of these total-electric apartments is enhanced by the modern General Electric lighting and underground power system.



Ambassador East Apartments, Royal Oak, Michigan—Builders Allen Layne and Marv Brooks built their 82-unit Garden Apartment complex to Medallion standards, featuring General Electric pushbutton kitchens and climate control. These sales features, plus attractive exterior lighting, a swimming pool, and beautiful landscaping add to the appeal of this outstanding Detroit-area apartment.

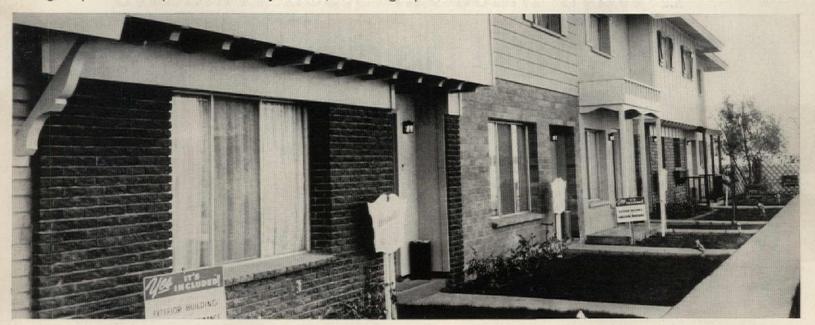


Medallion City, New York World's Fair—approximately 46,000 people a day will tour Medallion City at General Electric's World's Fair Progressland. The many advantages of all-electric living will be demonstrated through General Electric's complete line of electrical products for residential and commercial applications.

120



Cape Coral, Florida, where Gulf American Land Corporation is building Medallion Homes on carefully planned waterfront lots. Each contemporary Florida home will feature a modern General Electric kitchen and electric climate control for year-round comfort. All-electric living, coupled with well-planned community facilities, are making Cape Coral one of Florida's most successful residential communities.



Hallcraft West Plaza Townhouses, Phoenix, Arizona, where builder John Hall has combined the comforts and conveniences of totalelectric living by General Electric in Gold Medallion townhouses, with the pleasures of a carefully planned family recreational area and community center. Fifty-six townhouse sales the first week at West Plaza have proven that Hallcraft's combination brings results.



Lakeshore Estates, Topeka, Kansas, where 20,000 people turned out on opening day in the rain to tour George Emery's new Gold Medallion home community. Three hundred all-electric homes will feature a General Electric range, dishwasher, Disposall®, refrigerator, separate freezer, built-in stereo, intercom, hot water heater. central air conditioning and General Electric's ceiling cable heat.



◆ BEFORE: A hint of elegance in this older home, but it's almost totally ruined by an "add-on" porch. It's strictly a one-season room, too. Not even suitable for summertime entertaining.

AFTER: Remodeling finished, the home takes on new character. What's the focal point of this warm, livable family room? Andersen Casements, of course. See how they bring the outdoors in ... make the outside beauty a part of the room. Yet, the remodeler knows he can count on them to close snugly tight to seal out unpleasant weather.

3 ways these Andersen Windows helped this remodeler make more money

1. First, there's the fact that he's spared the cost and bother of making window callbacks. Profit-robbing window callbacks are a thing of the past...sticky windows just a memory from that time *before* he switched to Andersen Windows.

This remodeler . . . you . . . or anybody else can turn instead to each new job in confidence, knowing that the windows you've just installed will **operate** smoothly, silently and trouble-free for a lifetime.

And it's all because Andersen builds windows to last forever. It starts with unique, engineered designs. Involves precise, painstaking assembly and the careful adjustment of each unit... the contribution of skilled hands dedicated to building only the finest windows.

2. Then, there's the fact that Andersen Windows are preferred by your buyers . . . a brand-name product that helps you sell the job, and the next job, and the one after that!

Andersen Windows are recognized as a sign of quality by the people you must sell. Their added beauty and

customer-pleasing performance help you build a reputation as a top-quality remodeler.

Each job becomes a permanent testimonial to the excellence of your work . . . you have a handsome job and a happy customer to put you in a favored position for the choice, highly profitable remodeling jobs. Andersen Windows *never* stop paying off for you!

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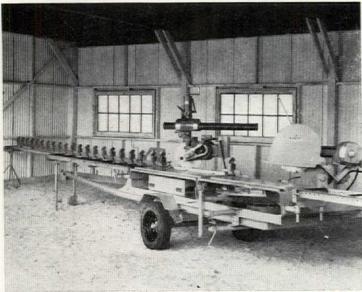
Wouldn't a remodeling success like this make an effective "calling card" when you go after your next job? Talk to your Andersen dealer or distributor. See how Andersen Windows can help you make more money in remodeling. **Call today.**







Tools and equipment



Mobile component cutter is designed for shop or site use. With Metra-Cut one man can cut all parts for 100 trusses in a day. Change-over to a new design takes four minutes. Speed Cut Inc., Corvallis, Wash. (Circle 221 on Reader Service card)



Mobile block machine produces 12,000 eight-inch blocks a day. This West German machine is said to cost less than half as much as comparable U.S. machines. It is portable and can be moved close to building sites. SSW Prods., Toronto, Ont. Circle 225 on Reader Service card



Earth compactor is gasoline powered for one-man operation (no compressor is needed). It delivers seven hundred 1.000-lb. blows per minute. The GT-6 is designed for easy disassembly, maintenance and lubrication. Thor Power Tools, Aurora, Ill. Circle 226 on Reader Service card



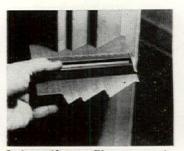
Grading attachment for scrapers cuts off high spots and fills in low spots to make a smooth surface. Blade bowl consists of two sideboards, a spreader bar and a leading cutting edge. It bolts to a standard moldboard. Caterpillar, Peoria, Ill.

Circle 222 on Reader Service card



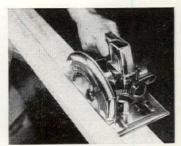
Gasoline saw weighs only 21 lbs. and has depth- and angle-cut adjustments like portable electric saws. The 8½" model cuts 2¾" deep; the 10¾" model 3 13/16" deep. Clutch stops blade when engine is idling. Homelite, Port Chester, N.Y.

Circle 223 on Reader Service card



Automatic profiler accurately duplicates any shape in seconds. Unit is 6" long, has polished steel needles held in a frame by friction. Several units can be hitched together to form longer templates. Lists for \$12.95. Royalcraft Inds., Kansas City, Mo.

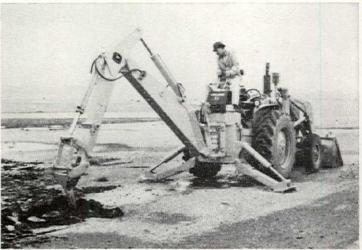
Circle 227 on Reader Service card



Heavy-duty saw fias failureprotected motor, full blade visibility and built-in sawdust ejectors. Porter-Cable Model 346 has a 10.5 amp. motor and a 634" blade; Model 315 has an 11.5 amp. motor and a 71/4" blade. Rockwell Mfg., Pittsburgh, Pa. Circle 228 on Reader Service card

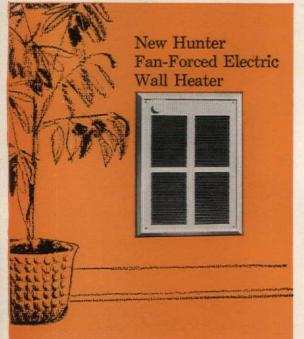


Sideless backhoe bucket digs muck and gumbo and drops material without trouble. Called the Mole Paw, it doesn't clog up with sticky materials as would an ordinary bucket with sides. International Harvester Co., Chicago. (Circle 224 on Reader Service card)



Backhoe ripper tooth is designed for penetration of asphalt, hardpan and frozen ground preparatory to trenching or excavating. It is made of cast steel with a replaceable high-carbon alloy steel tip. John Deere, Moline, Ill. (Circle 229 on Reader Service card)





Hunter presents the industry's first radiant wall heater (above) to combine fully-enclosed element with an economy price. Also the first fan-forced type (left) to feature open wire coils for fast warm-up, grille-concealed for safety. Radiant unit has wattages 1500 to 3000; fan-forced, 1500 to 4000. Both install fast, feature built-in precision thermostats, distinctive picture-frame styling and attractive heat-resistant beige finish. Backed by Hunter's 80-year experience in making quality equipment. Send coupon for full details.

Hunter also makes convection baseboard, forced air baseboard, radiant ceiling cable, bathroom, portable, infrared and unit blower heaters

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Decorator Piece

Here, for the first time, is a furnace that adds more than warm air to the sales impact of your model homes. Your prospects can appreciate Luxaire styling on sight. You work hard to achieve a quality image with top styling in appliances, kitchen, and bath. Here's your opportunity to show quality in the utility area, too... especially since this Luxaire

SU Furnace costs no more than competitive models. And especially since it does a deluxe comfort job; superquiet performance, self-cleaning burners, readiness for add-on cooling, 100% safety shut-off and solid guarantees backed by one of the largest manufacturers of heating/cooling equipment. Nationally-advertised to consumers. There are

1154 other ways Luxaire can add quality without adding cost to your homes. Call your Luxaire distributor for the whole story; he's in the Yellow Pages . . . or write direct for

Purpoire."

The C. A. Olsen Manufacturing Company, Elyria, Ohio



Silicone rubber sealant is now available in standard 11 oz. cartridges through lumber yards and building supply houses. It retails for \$3.95 per tube and can be used to seal almost anything permanently. General Electric, Waterford, N.Y. (Circle 230 on Reader Service card)





Perimeter diffuser for warm air system is face finished with a random pattern that blends with most modern floor coverings. It comes in six sizes and lists from \$2.05 to \$2.65 per diffuser. Finish is baked enamel on steel. Leigh Prods., Coopersville, Mich.

Circle 231 on Reader Service card





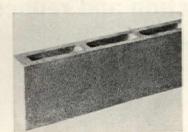
Blanket insulation has recessed longitudinal strips spaced 16" or 24" oc to fit over framing members. Balsam-Wool Frame-Fit comes in 1" and 2" thicknesses with asphalt impregnated or polyethylene coated liner. Wood Conversion, St. Paul, Minn.

Circle 232 on Reader Service card



Acrylic skylight has double dome to reduce condensation and slim P.V.C. frame that increases lighting area 12%. Plastic frame eliminates sweating and corrosion and forms a resilient, weathertight joint with the roof. APC Corp., Paterson, N.J.

Circle 233 on Reader Service card



Oversized block measures 4" x 8" x 24" but, because of its lightweight aggregate, it weighs the same as a standard 16" block. Waylite block is said to cost less in the wall than comparable materials. Grays Ferry Brick Co., Conshohocken, Pa.

Circle 234 on Reader Service card

New products continued on p. 131

LOOK WHAT BUILDERS SAY ABOUT NEW FRITZTILE MARBLE TERRAZZO!

(Space age technological breakthrough)

"With increasing competition in every phase of the home market...especially in the multiple housing development projects...special extra features can mean the difference between a fast selling clip and a ho-hum hold 'em indefinitely situation." "We have found that the pure marble beauty

"We have found that the pure marble beauty of Fritztile Terrazzo in entrance halls, kitchens, dens, bathrooms and even patios is a great sales aid."

Los Angeles, California, contractor.

"When we learned that Fritztile terrazzo could be installed in small or large areas at practically no more cost than better vinyls, we were quick to use this pure marble tile as a value-plus in both homes and apartments. It has been job-proved repeatedly. "A Fritztile terrazzo entry hall, den, kitchen or bath adds a real luxury look. Another nice thing, we can offer many beautiful color choices... with the assurance that greases, mild acids, spike heels, even dropped cigarettes, will never mar them."

Knoxville, Tennessee, contractor.

"We are building a major bank building. The bank officer in charge of the project and my associates were frankly amazed at the possibilities and savings Fritztile marble terrazzo offered."

terrazzo offered.
"It cost practically no more than better vinyl tiles... yet greases, mild acids, spike heels or dropped cigarettes can't mar it.

"There's no maintenance



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Couldn't you make money and do a better job with a heavy wood decking that:

- 1. Costs about \$15.00/M b.f. less to install than ordinary decking?
- 2. Is pre-tested for strength?
- 3. Covers up to 10% more area with the same amount of decking?
- 4. Is 400 lbs./M b.f. lighter than ordinary solid decking?
- 5. Is drier (12% ave. m.c. 15% max.) than solid decking?
- 6. Is available with 75% of lengths 10' to 16' and other 25% 18' to 20'?
- 7. Nails faster with 8d nails rather than 8" spikes?
- 8. End-matched to speed construction and reduce waste?
- 9. Is finish sanded in three grades?

or better yet . . . see our representative in your area.

Of course you could.

New Weyerhaeuser Laminated Wood Decking has all nine of these advantages. You'll probably find others. Use it on your next job, along with new vertically laminated beams. We're convinced you'll never go back to the old way of doing things. For more facts, write Box B-80b, Tacoma, Wash.,

Weyerhaeuser

Laminated Wood Decking

NEW PRODUCTS

start on p. 110



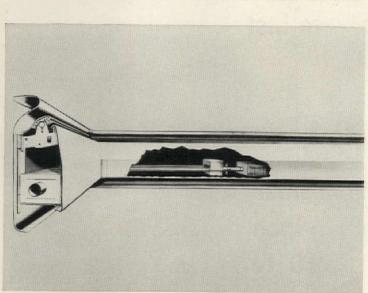
Pipe insulation for low-temperature installations is moulded from polystyrene. Removable inserts are used, so 12 sizes of ells can be adapted to fit 54 iron pipe and copper tubing sizes. Available in sizes to 12" IPS. MMM, Houston, Tex.

Circle 235 on Reader Service card

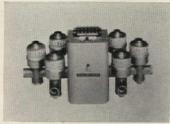


Bonding compound eliminates cracking and separation of concrete at patched seams, also bonds to masonry, metal, wood or glass. It is a high styrene-butadiene copolymer with excellent filmforming characteristics. Sealex Corp., New York City.

Circle 236 on Reader Service card



Hydronic electric baseboard is identical in appearance to conventional baseboard, but it permits individual room thermostats and easier installation, and retains the heating characteristics of hot water heat. Crane Co., New York City. (Circle 237 on Reader Service card)



Zone-valve pack is prewired with six valves, power supply, switching relay to energize the boiler and circulator, and a terminal block for connecting thermostats. It features Electro-Zone valves with only one moving part. Hydrotherm Inc., Northvale, N.J. Circle 238 on Reader Service card



Gas fireplace is prefabricated in new free-standing style. Dyna Flame models range from \$500 to \$550 (list) and can be installed in about 25 minutes. Unit adjusts from 5'7" to 8'2" in height and uses a common "B" vent. Dyna Mfg. Co., Los Angeles.

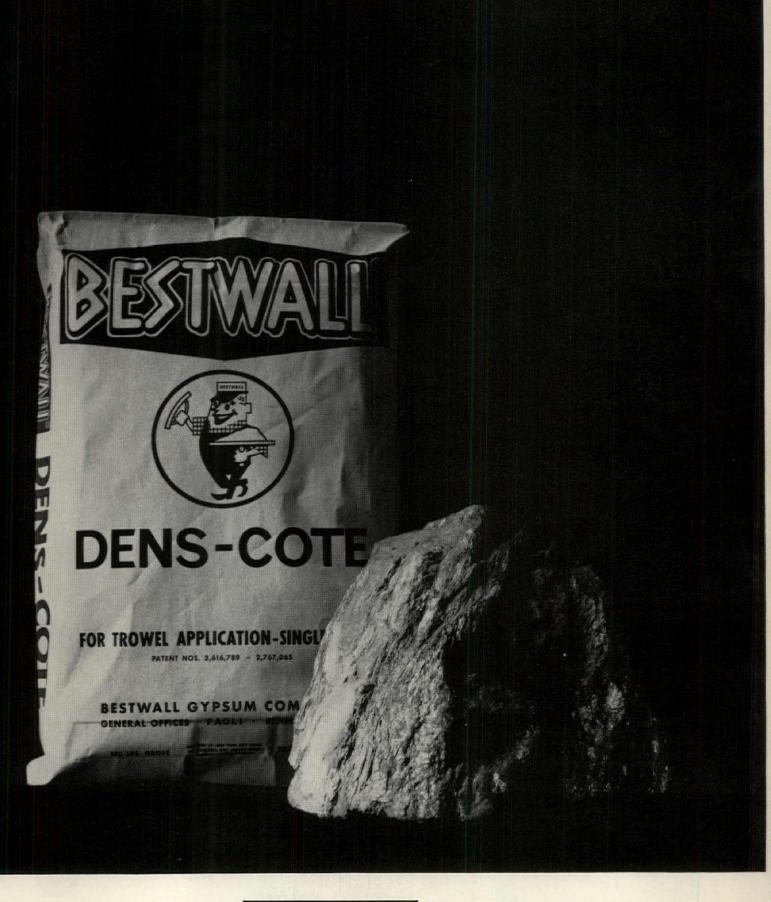
Circle 239 on Reader Service card

New products continued on p. 133



Circle 52 on Reader Service Card





HARD AS STONE

"The greatest improvement in the plastering field in over thirty years!" That's the industry's verdict on Dens-Cote, Bestwall's revolutionary new single-coat, one-bag system that provides hard, smooth, strong walls. Apply it today—paint tomorrow! Or paper over it. Or leave it as is—there's never been a better-looking wall than Dens-Cote! An exclusive product developed by Bestwall.

BESTWALL GYPSUM COMPANY · PAOLI, PA.





Period kitchen cabinets, called Florentine, feature a paneled-design finish with a blending of antique white and gold to create a traditional look. Furniture-crafted cabinets include a line of vanities, Raygold Inds., Amityville, N.Y. (Circle 240 on Reader Service card)



Stereo music system is fully transistorized. It combines a dual-channel amplifier with an FM/AM tuner and has ten switches for intercom speakers. Optional fold-in-wall record changer (above) and stereo-tape recorder are of fered, Nutone Inc., Cincinnati. Circle 241 on Reader Service card



Provincial door is 13/8" thick for interior use or 13/4" thick for exterior use. Interior doors come from 1' to 3' wide and exterior doors come in 2' to 3' widths. Both are offered in 6'8" and 7' heights, Morgan Co., Oshkosh, Wis.

Circle 242 on Reader Service card



Two-level sink has broiler-pan sized compartment for washing range components and smaller, shallower area for lighter work. Terrace II is only 18" x 32" and comes in 70 colors to match appliances and plumbing fixtures. Graning Co., El Monte, Calif. Circle 243 on Reader Service card



by 223%". Made of stainless steel, it has a ledge with or without spray openings. A similar 31"-flat-rim sink is offered for use with wall-mounted faucets or ceramic-tile counters. Jensen-Thorsen Inc., Addison, Ill.

Circle 244 on Reader Service card

New literature starts on p. 136



Inspect the most complete array of home building materials, equipment and services ever assembled

Make your plans now to "team up" with the cream of the home building industry when the 21st annual convention and exposition of the National Association of Home Builders opens its doors for five days from Sunday, December 6th, through Thursday, December 10. Note the earlier date and the Sunday opening for this year's show.

At no other time...no other place is it possible for you to join 30,000 or more fellow builders, architects, engineers, building material dealers to participate in a choice of 40 different programs. These will cover all phases of the industry.

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Here, wood frames a garden view through windows and sliding glass doors. The strip ceiling gives continuity to the roof overhang. Wood makes the adjacent snack and service counter as attractive as it is convenient.

For copies of free literature, circle the indicated number on the Reader Service card, page 125.

Catalogs

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ELECTRIC HEATERS. 6 pages. Bathroom heaters, baseboard and built-in fan-type wall heaters. Thermador, Los Angeles. Circle 301 on Reader Service card

PHOTOGRAPHIC MURALS. 4 pages. Full-color reproductions of 16 murals and 6 neutral-tone murals. Prices, sizes, installation suggestions. Foto Murals of California, Beverly Hills. Circle 302 on Reader Service card

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IMPORTED TILE. Catalogs of several Italian tile manufacturers featuring mosaics, unusual shapes, hand-decorated tiles and out-marble tiles. World-Wide Marble Importers Ltd., New York City. Circle 309 on Reader Service card

Technical Literature

Preformed wire Masonry reinforcing. 18 pages. Wall placement, splices, uses at corners, returns and offsets, intersections, control joints, chases, jambs, buttresses and parapets are shown. Dur-O-Wal. National, Cedar Rapids, Iowa. Circle 310 on Reader Service card.

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GUIDE TO JOINT SEALING AND GLAZING. 6 pages. Text and drawings show shape changes, dimensional requirements, functions of back-up materials and other special requirements. Thiokol Chemical Corp., Trenton, N.J. Circle 316 on Reader Service card

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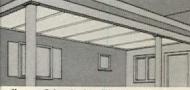
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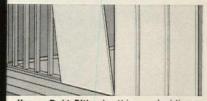
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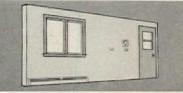
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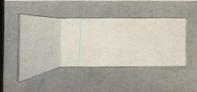
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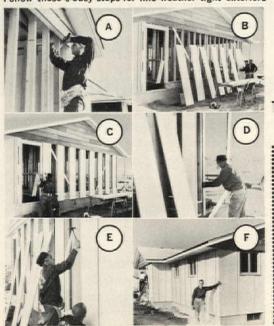


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