

# House & Home

MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY

FEBRUARY 1966



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HOUSE & HOME, Feb. 1966, Vol. 29, No. 2. Published monthly by McGraw-Hill Inc. Founder: James H. McGraw (1860-1948). Subscription rates for individuals: U.S. and possessions and Canada, \$6 per year; single copy, if available, \$1; Latin America & Philippines, \$15; elsewhere, \$20. Executive, Editorial, Circulation and Advertising offices: McGraw-Hill Building, 330 West 42 Street, New York, N.Y. 10036. Telephone: 971-3333. Second class postage paid at New York, N.Y. and at additional mailing offices. Title ® in U.S. Patent Office. Copyright © 1966 by McGraw-Hill Inc. All rights reserved. The contents of this publication may not be reproduced either in whole or in part without consent of copyright owner. Officers of McGraw-Hill Publications: Joseph H. Allen, President; Vice Presidents: Robert F. Marshall, operations; John R. Callahan, editorial; Ervin E. DeGraff, circulation; Donald C. McGraw Jr., advertising sales; Angelo R. Venezian, marketing. Corporation Officers: Donald C. McGraw, chairman of the board; Shelton Fisher, president; L. Keith Goodrich, Hugh J. Kelly, Robert E. Slaughter, executive vice presidents; John J. Cooke, vice president and secretary; John L. McGraw, treasurer. Postmaster: Please send form 3579 to HOUSE & HOME, 540 North Michigan Ave., Chicago, Ill. 60611. Member: Audit Bureau of Circulations and American Business Press. This issue of HOUSE & HOME is published in national and separate editions noted or allowed for as follows: Western W1-W6; Eastern E1-E10; Midwestern M1-M8; North Central N1-N10; Southern S1-S6; Swing SW1-SW4.

FEBRUARY 1966

# House & Home

A McGRAW-HILL/DODGE PUBLICATION

VOL. XXIX NO. 2

FEBRUARY 1966

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## NEXT MONTH

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# Setting the Pace in Suburban Living...



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## WASHINGTON WIRE

## National standards

The Intergovernmental Advisory Commission has recommended that a national unified building code be developed. This group of state, local and federal officials often recommends model state laws it feels should be enacted. Meanwhile, HUD has hired a building code expert to work up preliminary drafts on which President Johnson's "Temporary Commission on Codes, Zoning, Taxation, etc." can take action when appointed. These stirrings of code activity revived the U.S. Chamber of Commerce's construction industry advisory council, which has opposed past movements toward a national code.

## Housing lawyer

Former HHFA General Counsel Milton Semer has left the new Housing Department for law practice in Washington.

## Appraisal scrutiny

Watch for stiffer appraisal practices by the Home Loan Bank Board once its newly established advisory committee makes its report. Richard Sinclair, American Savings & Loan Association president here, is committee chairman.

## Who? What?

The Federal Government finally admits there are so many programs designed to aid communities building new sewer and water lines that a program is needed to tell the players. When city fathers decide to seek federal aid, the first application is circulated among the water agencies—HUD, Health, Education & Welfare, Agriculture and Area Redevelopment Administration—to find out whose money will be spent.

## Builder's initiative

The Public Housing Administration is trying a new method here for getting public housing built. A Washington builder who had a site and was willing to build was given a letter of intention to purchase (on which he could get construction loans) once he'd finished the turnkey job. PHA will look over his shoulder only on initial plans and three times during construction.

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**A CABINET DOOR IS OPENED** for Robert C. Weaver, President Johnson's Secretary of Department of Housing and Urban Development. Robert Wood (left) of M.I.T. is Undersecretary.

## At last, the HUD guessing game ends: Weaver gets job—and some helpers

President Johnson finally unveiled his new cabinet Department of Housing & Urban Development—and there stood the old HHFA in a new suit of clothes.

Familiar and friendly faces reappeared to preside over essentially the same programs, slightly scrambled. And what new faces there were belonged to eggheads. Here's the recipe for the omelet:

- Robert Clifton Weaver won a same-day confirmation as the first Negro cabinet member. The senators approved him so fast they scarcely had a chance to praise him.

- Robert C. Wood, political science professor from M.I.T. and head of President Johnson's urban task force, has been approved as Weaver's top deputy. This, too, came without a murmur of dissent.

- FHA's Philip N. Brownstein has been placed in charge of HUD's new finance section. It will include FHA and Fanny May—without worrying about social services.

- Charles M. Haar, Harvard law professor and land-use planning expert, has been chosen to guide HUD's new emphasis on areawide metropolitan planning. He'll struggle to bring order out of the collection of federal aid programs for urban and suburban areas.

**The shape of HUD.** Brownstein was expected to become HUD's banker, running all the mortgage programs. An assistant would handle public housing and urban renewal (without its planning functions) to channel federal dollars into center city renewal.

Haar would coordinate all planning functions and assign aid priorities to a burgeoning suburbia.

A fourth executive would handle what was left over.

**And the philosophy.** Weaver is no stranger to builders, and his views about economic mixing of neighborhoods are well known. Deputy Wood agrees with him, judging by a recent M.I.T. study on transportation.

Wood is known to want more than just

housing in HUD, but as he said at his nomination hearing: "My basic belief is that you start an urban development pattern with housing."

**And the dream.** Eventually, HUD's scope will involve far more than housing. Despite confining the first moves to reshuffling HHFA, Weaver and his lieutenants are already planning major changes.

As President Johnson said at the swearing in of his new secretary: "Any arm of public policy charged with responding to this challenge [of the cities] must be competent to deal with its human needs, as well as its bricks and mortar."

The President's bold challenge set the tone for the agency's future. The Johnson legislative program is keyed to a selective, model-city approach that will put big cities in competition with each other to get the lion's share of federal dollars.

This test-tube concept will keep cash outflow at a minimum for this first, or Viet Nam, year. And it is likely to spur some highly imaginative approaches that could become the new Johnson programs in years to come.

**Where builder fits in.** Weaver's HHFA tenure encouraged innovations that won opposition from public housers. He has come to depend more and more on private builders to get new housing for the poor. And unless the housing market starts booming, Weaver expects his new programs will get widespread acceptance among builders.

With this emphasis on the private entrepreneur and the streamlining of the housing administration, the likelihood seems great that homebuilders won't become the forgotten men of HUD, despite initial fears.

Certainly the President hasn't forgotten the builders, judging by his budget requests. The new budget gives just about all the money it wants—and then some, if Johnson's new massive aids for center cities are approved.

—JOHN B. NICHOLSON



## LBJ asks all-out antibias law; Congress, rights groups cool

Blackstone Shelburne

President Johnson has rejected urgings from civil rights groups for an antibias executive order aimed at S&Ls and commercial banks insured by the federal government. Instead, he called on Congress for a law banning race bias in all sales and rental housing.

Chances for passage of the law this year are dim at best. Few Congressmen have openly embraced the plan and civil rights groups appear indisposed to do the hard lobbying job any such measure would need for success.

In fact civil rights groups are deeply disappointed by President Johnson's call for Congressional action in his State of the Union message. Their arguments for swift Presidential action instead indicated their fear that shifting the fight to Congress would mean a long and uncertain process. It would "stake the fate of millions of American homeseekers on the possibility of enactment of federal fair housing legislation," said the National Committee against Discrimination in Housing.

Against the time that Congress acts, NCDH urges President Johnson to broaden the executive order to cover conventional lenders. But the President is expected to stand with the advice of Attorney General Nicholas Katzenbach that such an extension would be on shaky legal ground.

**New battleground.** Now the President has shifted the battle into Congress where the issue will be joined head-on.

White House sources say the President views this as the path to broader and more effective legislation instead of a piece-meal approach. Antibias forces have argued that



**BIAS FIGHTER ABRAMS**  
*Laws may not be enough*

the experience with state laws to date proves that only a broad law covering all builders and segments of the housing market can really be effective.

The Administration probably can muster enough votes for passage, but Washington observers doubt that the measure will ever be brought to a floor vote this session. A bill will be introduced for hearing and discussion but will never emerge from committee, they freely predict.

**Local or national?** What kind of a commodity is housing?

The outcome of the fight in Congress could well rest on the answer to that no-longer-academic question. For while the White House says the proposed antibias

law has not yet been drafted, in all likelihood the bill will rest upon the federal government's power to regulate interstate commerce. This was the same cornerstone used by Congress to ban bias in hotels and motels in 1964, a difficult law to enforce since interstate commerce must be proved for each offense. But it would fit the Johnson requirement that housing legislation "rest on the fullest constitutional authority."

Here the lawyers will likely hark back to arguments developed by Charles Abrams, a New York City lawyer and housing expert, who served until last fall as president of NCDH and is now city planning department chairman at Columbia University.

"The commerce power has been upheld for river valley programs. Single states are no better posed to deal with population flows that intensify the housing problem than they are with river flows," says Abrams in one of the most influential new books, *The City is the Frontier*.\*

But Abrams doubts the efficacy of new laws. "Neither antibias laws nor Supreme Court decisions will be enough to ease the plight of the central city or give its Negroes better housing and a better environment," he says. "For even if suburbia were opened to the Negroes, most could not afford the housing offered them."

His suggestion: "A first step to speed integration should be a federal measure providing home ownership at interest rates the Negro and other low-income families can afford."

\*Published by Harper & Row, New York City, 1965, 365 pp., \$6.50.

## Mobile-home makers pause on a dizzy sales plateau

With the big sales spurt of the early 1960s apparently having leveled off for a while—1965 sales for the industry were up only 1% over 1964—manufacturers of mobile homes are hoping for new volume increases in big leaps by 1970.

This was the consensus of industry leaders gathered in Louisville, at the 1966 meeting of the Mobile Home Manufacturers Assn. So bullish is the group's confidence about 1970, in fact, that MHMA Managing Director Edward L. Wilson says sales in that year will likely double those of 1964—400,000 vs. 191,320.

But, Wilson notes, even with the buildup for Viet Nam's needs, he expects no more than a 5% sales increase during 1966. Indeed, this figure would be a happy one for many of the industry's leaders; in the nine months ended Nov. 30, per share earnings for Champion Home Builders Co. were down from the previous year's \$1.44 to \$1.40, and for the nine months ended Dec. 31, Guerdon Industries saw its sales drop to \$22.5 million from \$31.9 million for the same period a year earlier.

**The young and the old.** But the manufacturers say two key factors buttress their optimism for 1970: 1) a rapidly expand-

ing retirement group, younger in age and richer in retirement benefits, and 2) a boom in marriages among the post-World War II baby crop.

Wilson pointed out that whatever growth has taken place in the industry's sales in recent years has been largely attributable to these two groups, who cite the low cost, mobility and ease of housekeeping as major reasons for their purchases.

And in view of the slight decline last year of what Wilson calls "fixed to the site" home starts, the industry was well satisfied to show its small increase. Moreover, the mobile-home group, like the other sectors of the housing industry, is subject to cyclical turns which have caused four short-term downturns since 1947.

**The stay-puts.** One obvious reason for the current slowdown is the increase in the average length of stay in a mobile home. Wilson says this span has increased from two years to more than three because owners need more time to build equity before trading for a new model. As mobile homes have grown more expensive, the average seven-year loan is now being terminated at the end of 45 months, a longer period than in the past, says Wilson.

The average price of a mobile home today is about \$5,600 says Wilson, but put into terms of loan payments, park rentals, and utilities, the industry calculates that mobile home living costs an average \$125 to \$130 monthly.

To attract mobile-home buyers in 1966, the makers are offering roomier models and added household appliances.

**Modular test.** One manufacturer, The House of Architecture, Elkton, Ind., displayed a modular mobile home, a concept which was the talk of the convention last year (NEWS, Mar.). Working with rectangular units which can be added one at a time, the manufacturer envisions mobile homes eventually developing an H-shaped configuration as extra bedrooms and other units are added. But the modular concept is new and none have yet been sold.

The mobile homes market is starting to attract homebuilders, disclosed Richard Beitler, director of the association's land development division. Inquiries have come from builders in several Southern and Western cities. Main reason for their interest: rising labor and material costs, which are making it difficult for them to compete for low-cost housing markets.



## Copper: talk of shortage and housing feels it fast

A worldwide pinch on copper supplies is beginning to raise plumbing and wiring costs for housing. No houses have been delayed by shortages but most industry men queried by HOUSE & HOME say the squeeze probably will get tighter before it gets better.

Basically, copper consumption in the U.S. is growing faster than production. Too, the nation is a net importer of about 10% of its copper, so domestic producers and mills must depend upon supplies from Chile, Katanga and other foreign sources.

To compound the problem, the Johnson Administration wants producers to hold a 36¢ a lb. price, 6¢ below prices elsewhere in the world market. When producers raised prices to 38¢ last October the Administration released 200,000 tons from its minimum stockpile for defense needs, and producers rolled back to the 36¢ level. Producers say the low price helps keep copper users from turning to aluminum and plastic, but makes it difficult to attract enough copper to meet the nation's needs. Yet prices of copper items are up sharply. Water tubing is up 16% and nonmetallic sheathed cable up 24% over a year ago, says the Bureau of Labor Statistics.

**Kinks in the pipeline.** Producers are running their smelters full blast. But producers like mighty Anaconda are frank to admit they do not know what is happening in the copper and brass mills or in the storage bins of jobbers and warehouses.

The men at the far end of this distribution line discount shortages, but admit they are no longer getting copper tubing and fittings when they need it in the sizes they need. The complaint is repeated all across

the country. "Any supplier you go to has a certain amount of copper on hand," observes Vice President Charles Finn of Cal-Sag Plumbing Co. in Chicago. "They wouldn't if there was a real shortage."

**Drips and dribbles.** Finn, who buys enough copper to plumb 100 to 225 houses at a time, is still taking piecemeal deliveries on a large order he placed last August. "What suppliers are doing is filling orders first which have been placed at later contract periods (and thus at higher prices). They're stalling on orders placed earlier," he charges.

Plumbers in Los Angeles and New York report these same delays. Peter Wolf of Skyline Plumbing in Chicago had received only 40% of an October carload order by mid-January.

"Firm delivery dates are going out the window," says Familian Pipe and Supply, a jobber in Los Angeles. "We'll make immediate delivery on items that we have in stock or can pick up from local sources. The remainder of our orders are delivered when we can get the material."

**Scrambled schedules.** "You have to order early and put a ton of money into inventory," says Charles Reid of C. J. Reid Inc. of Montvale, N.J., who plumbs for nearly 100 builders in New Jersey.

"If you want a special size, such as 2" or 3" type L or M used in many apartments, you'd better be sure you get it a month or two before you actually need it. The mills may deliver in two weeks or 16 weeks or not at all. The uncertainty throws our entire layout and scheduling out of whack, so the extra cost is really two or three times any price increase."

"It's the expense of locating and storing and hiding the copper that hurts," adds President Sidney Horowitz, whose Horowitz, Inc. of Hicksville, L.I. plumbed 1,500 one-family houses last year.

**Bid booster.** As a result plumbers are increasing their bids to builders in the major metropolitan areas checked by H&H. On Long Island, Horowitz estimates plumbing bids will rise by \$40 to \$60 this year. "But we are not eager to take jobs," he says.

In Los Angeles, Kaufman & Broad Inc. reports difficulty in getting a firm commitment from plumbers. "In the past two months the average plumbing bid has increased 5% to 8% and the electrical costs are up 5%," says a spokesman.

In Chicago, President George Arquilla Jr. of the Chicagoland Homebuilders Assn. says bids are up 7½% over last year, but plumbers are blaming higher wage costs.

**Short sizes.** In Los Angeles, the supply seems tight across the board. All copper plumbing supplies including shower and lavatory fittings are hard to get, says Familian Pipe & Supply. Phelps Dodge Copper Products Corp. backs that up and says DWV tube, a lighter-walled pipe commonly used for drainage lines and waste vents, is scarce.

In the New York City area, sizes most often found in apartments are in particular demand. Horowitz on Long Island says DWV is especially difficult to find and alleges that mills cut back production on this type because of its small profit margin.

In Chicago many plumbers within the city limits use galvanized pipe, and copper is not critically scarce there.

## Housing market: a few bears come out of hibernation

The skyrocketing cost of mortgage money (see p. 12) has provoked a quartet of gloomy housing forecasts for 1966.

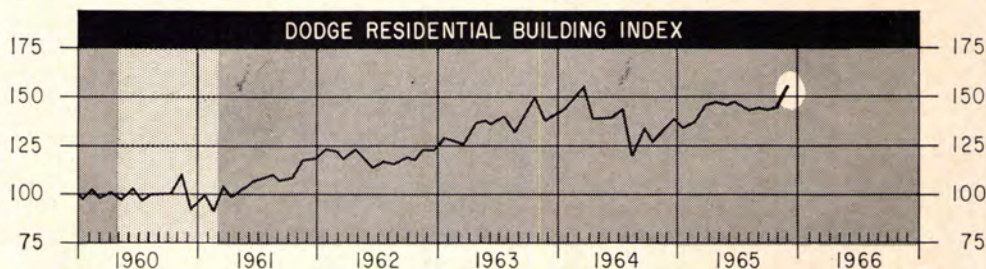
"Quite frankly, I don't see how the homebuilding industry can hope to avoid a decline this year," says Robert Bartell, new economist for the U.S. Savings & Loan League. Economist Michael Sumichrast of the NAHB says, "With the changed financial situation, 1966 may well see a further decline."

Two of the West Coast's private economists are predicting further declines in southern California home sales. Harrison Price of Economic Research Associates in Los Angeles says population growth in southern California seems to be abating and he sees little hope for a rebound in 1966. Sanford Goodkin of Goodkin Research Corp. foresees a decline of 3% to 5% in 1966 U.S. starts because women marry later and have fewer children.

But the Commerce Dept. remains optimistic and now predicts 1,565,000 new housing units for 1966, up 2.5%. "There are no financial impediments to new housing construction," says Commerce.

Housing starts ended the year at an annual rate of 1,712,000 units, highest level in two years. Building contracts for future construction are running well ahead

of 1965 levels, says F. W. Dodge Co. Advance plans for housing tabulated by *Engineering News-Record* ended 1965 on a note of strength (see indicators).



Based on contract value, 1957-1959=100 (seasonally adjusted). Lighter shaded areas represent general business recessions.

F. W. Dodge Co., a division of McGraw-Hill Inc.

### KEY HOUSING INDICATORS

		DOLLARS (millions)	% change from '64			DOLLARS (millions)	% change from '64
Dodge resid. contracts	Nov.	\$1,696	+14	ENR adv. apart. plans	Dec.	635	+7
	11 mon.	19,886	+3		12 mon.	5,448	+11
ENR adv. resid. plans	Dec.	1,056	+7	ENR adv. house plans	Dec.	153	-16
	12 mon.	9,653	+9		12 mon.	1,710	-2

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



Photos: Carr-Pickens



**SMASHED WINDOWS** and broken tiles testify to \$10,000 damage done by pickets protesting nonunion work at Lansing, Mich., apartment site.



**TUMBLING TRAILERS** are strewn over apartment location where 500 pickets massed. Two owners entering their own project were thrown into street.



**BESIEGED AUTO** is rocked by pickets at another nonunion apartment. No arrests were made. Police said darkness prevented identifications.



**WORKER ESCAPING** from the overturned auto gets a police assist. Violence ended when a court limited unions' pickets to five at each of four sites.

## Nonunion protest triggers wrecking spree in Michigan

Five hundred pickets moving in early morning darkness did \$10,000 worth of damage to a \$1.5 million apartment project in Lansing, Mich., in a pre-Thanks-giving protest against its construction with nonunion labor.

Police Inspector Thomas O'Toole estimated the damage and the number of pickets. Almost 60 double-pane windows were broken, two work trailers overturned, cement sacks were spilled and building tiles smashed at the 250-unit project owned by Realty Brokers William Warner and Gordon Long. Other pickets overturned a nonunion workman's auto at Lansing's Grammatico Apartments and set up lines at two other jobs. Warner and Long were thrown into the street when they tried to enter their project, and a contractors' leader, Joseph J. Davis Jr., lost a tooth when hit by a rock. The families of all three received telephone threats, and, at the advice of police, they moved their families from their homes.

More than 130 police moved in to beef up an original force of 30, but no arrests were made and no civil suits filed. Police said darkness prevented identifications. A

circuit judge later limited picketing.

The violence climaxed a "labor holiday" called by the Building Trades Council of

### SITE PICKETING BILL STALLED

The bill which would have given the Lansing pickets a legal tactic to use against the nonunion contractors is bottled up in the House rules committee.

Nose counters give it a good chance of passage—if it comes to a vote.

Like a harnessed team, the outcome is intimately bound up with a bill to repeal Sec. 14b of the Taft-Hartley Law and ban state right-to-work laws. President Johnson again called for the Sec. 14b repeal in his state of the union message, but labor observers still give it little chance to overcome a sure Republican filibuster in the Senate.

But site picketing could pass even if labor loses the 14b fight, most labor observers say. The outcome will depend in large measure on how many wounds are opened in the 14b fight ahead.

Lansing. President Thomas M. Borst says: "A trend toward nonunion labor seems now to be a concentrated effort, and we called the holiday to awaken the public." He acknowledged that the pickets were from his membership of 3,200, but he said the violence was spontaneous and did not have the assent of union leaders.

The four projects are being constructed by members of the Contractors and Suppliers Assn. Borst charges that many of the group's craftsmen are members of the Christian Labor Assn., a Dutch Reformed Church union that accepts lower wages than the AFL-CIO rate.

"The standard of living that labor has enjoyed in this area would drop," Borst said.

Reporter Frank Hand of the *Lansing State Journal* adds:

"If this [Contractors and Suppliers Assn.] were only a local organization, union men have indicated they would not be so concerned. But it is an affiliate of the Associated Builders and Contractors, the nation's largest organization of nonunion contractors, centered mostly in the East."




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Max. Inside Rel. Humidity—45%

	Inside Surface Temp. Condensation?	59 None	°F % Humidity
WOOD SASH			
METAL SASH	Inside Surface Temp. Condensation Occurs At	32 24	°F % Humidity
SINGLE GLASS	Inside Surface Temp. Condensation Occurs At	32 24	°F % Humidity
INSULATING GLASS	Inside Surface Temp. Condensation Occurs At	49 None	°F % Humidity
SINGLE GLASS with STORM SASH	Inside Surface Temp. Condensation Occurs At	52 None	°F % Humidity
INSULATING GLASS with STORM SASH	Inside Surface Temp. Condensation Occurs At	57 None	°F % Humidity

Source: Guide & Data Book, published by  
The American Society of Heating, Refrigerating & Air Conditioning Engineers

47  
43  
47  
43  
58  
None

**Yours free.**

From coast to coast and border to border, wherever cold winds blow, condensation on windows can be a problem for home owners. It drip, drip, drips down the wall and ruins wallpaper and plaster. All this can be avoided with the right kind of window.

What's the right kind of window? This unique calculator, based on ASHRAE\* data, quickly gives you the answers before condensation can give you the problems. It's yours free. Just ask for it on your business letterhead.

\* The American Society of Heating, Refrigerating & Air Conditioning Engineers



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Chicago, Illinois 60603



## Labor shortages? U. S. not alarmed by local pinches

The Labor Dept. is not convinced that building trade labor is as critically short as homebuilders have said for months.

But the department concedes that available statistics are far from complete and the seasonal nature of construction makes any generalization perilous at best.

One measure is the department's monthly count of construction workers on the payrolls of building contractors—a category that lumps homebuilders with subcontractors and builders of industrial and commercial structures. At the peak of last summer's construction season, these contractors actually had 1,900 fewer employees than at the 1964 crest of 2,362,000. But the 1965 work week was stretching longer to 37.1 hours vs. a top 36.9 hours in 1964.

Unemployment, another nationwide measure of building labor scarcity, has fallen dramatically from 13% in 1960 to 5.5% for all construction in October, latest month available.

**Frozen supply.** Labor Dept. officials view whatever shortages exist as purely local or regional. But the changing character of tradesmen magnifies local shortages.

Several years ago construction men followed the jobs, so that regional ebbs and flows mattered little. But builders have sold their tradesmen the idea of settling down and buying one of the houses they help build, hence the unemployed carpenter or bricklayer is far less mobile, less likely to pull up stakes for a new boomtown.

Today the Labor Dept. concedes that local shortages are far more numerous than a year ago. Where shortages hit, they seriously delay builders' completions. But

the Labor Dept. says the total of local shortages is not large enough to constitute a national crisis yet.

**Hot spots.** In Detroit a building boom has exposed a critical shortage of carpenters (NEWS, Nov.) and builders expect the pinch to continue this year. Some builders have been unable to attract carpenters from states like California, where 12% of building workers were jobless.

Detroit HBA President Louis Hechtman advises homebuyers to brace themselves for waits up to eight months for delivery this year. Some buyers are demanding performance clauses in their purchase contracts, but most builders veto that request.

The building boom continues strong in many medium-sized out-of-the-way communities and contractors there are hurting for workmen. Builders in Fayetteville, N.C., Duluth, Minn., Great Falls, Mont., Yankton, S.D. and Brattleboro, Vt. all have appealed to the U.S. Employment Service for help in finding tradesmen.

Managers of the 150 Employment Service offices report sheet-metal workers are in short supply in 26 areas. Carpenters, much sought after by homebuilders, are short in 15 areas. Electricians are needed in 11 areas and plumbers in 9.

**Viet Nam pinch.** In addition to competing with other contractors who may offer premium pay or better conditions (inside work is preferred by some), homebuilders are getting an unexpected squeeze from shipbuilders. The Employment Service says shipbuilders who are demoth-balling merchant ships for Viet Nam are also seeking plumbers, electricians and

metal workers. As a result Employment Service "hard-to-fill" requests for these trades are up to 400% over a year ago. Federal officials view these requests as representing jobs which employers cannot fill through the normal channels of union hiring halls and contractors' associations.

### Unions lose power to ban some preassembled products

The courts have written some new ground rules for the installation of prefabricated building products:

- A sponsor or owner of new houses or apartments may order other builders or contractors to install products assembled off the building site even if they violate union bans.

- But the builder or contractor may not choose on his own to install these same products merely to save time or money.

- In practice NAHB labor experts believe that a homebuilder could order a subcontractor to use preassembled products, but the sub could not choose them on his own.

These are the new rules laid down by a federal district court in Chicago in a series of Philadelphia disputes.\* The court said a strike to enforce a Carpenters Union ban on prefabricated and manufactured doors was an illegal secondary boycott when the contractor had no control over assignment of the work. But the union can strike to enforce the contract whenever the contractor chooses on his own to install these selfsame doors.

\* *Metropolitan District Council of Philadelphia and Carpenters Union v. Mahin*, Seventh Circuit Court of Appeals.

## Pennsylvania Supreme Court kills 4-acre zoning rule

Pennsylvania's highest court has driven one more nail into the coffin of large-lot zoning when it serves private interests.

And in a far-ranging opinion\* the court knocked down some of the conventional arguments advanced by communities to defend large-lot zoning. Other courts have outlawed lots as small as a ½-acre in special situations, but the Pennsylvania court attempts to set some boundaries on use of zoning and hence the decision may have an effect on builders everywhere. Already a group of would-be purchasers of 83 acres in Greenwich, Conn., is using the case in an effort to rezone the site from 4-acre to ¼-acre lots.

The Pennsylvania court, in a 5 to 2 ruling, held that Easttown Township officials could not impose large-lot zoning on 85 acres to ease population pressures. The township was attracting development because of the rapid growth of Philadel-

phia, 20 miles east, and a nearby new industrial complex at King-of-Prussia and Valley Forge. The justices reject township officials' fears of increased traffic, air pollution and school costs, saying:

"Zoning must not and can not be used by those officials as an instrument by which they may shirk their responsibilities. Zoning is a means by which a governmental body can plan for the future—it may not be used to deny the future." The court examined these four alleged benefits from 4-acre zoning and rejected all:

1. *Zoning preserves open space and creates greenbelts.* "Only if there is no market for 4-acre lots will the land continue to be open and undeveloped and the goal of open space and greenbelts be realized," says the court. It suggests the township fathers use cluster zoning or purchase of development rights.

2. *Large lots are needed to present historic sites in their proper setting.* But the township contains only two historic sites of prominence—and one is in a 2-acre zone, the other only the cemetery for a

Colonial church outside the township.

3. *Large lots will protect the "setting" of several old homes in Easttown.* These houses "are all privately owned; most are already surrounded by substantial land holdings which, if their owners so desire, serve as protection against being 'fenced in' by new residential development," replies the court.

4. *The rural character of the area must be preserved.* But development on 4-acre lots would mean the land "would simply be dotted with larger homes on larger lots," says the court. . . . "What basically appears to bother intervenors [a resident couple who joined the appeal] is that a small number of lovely old homes will have to start keeping company with a growing number of smaller, less expensive, more densely located houses.

"A zoning ordinance whose primary purpose is to prevent the entrance of newcomers in order to avoid future burdens, economic and otherwise, upon the administration of public services and facilities can not be held valid."

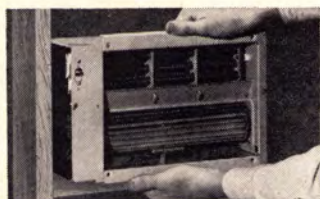
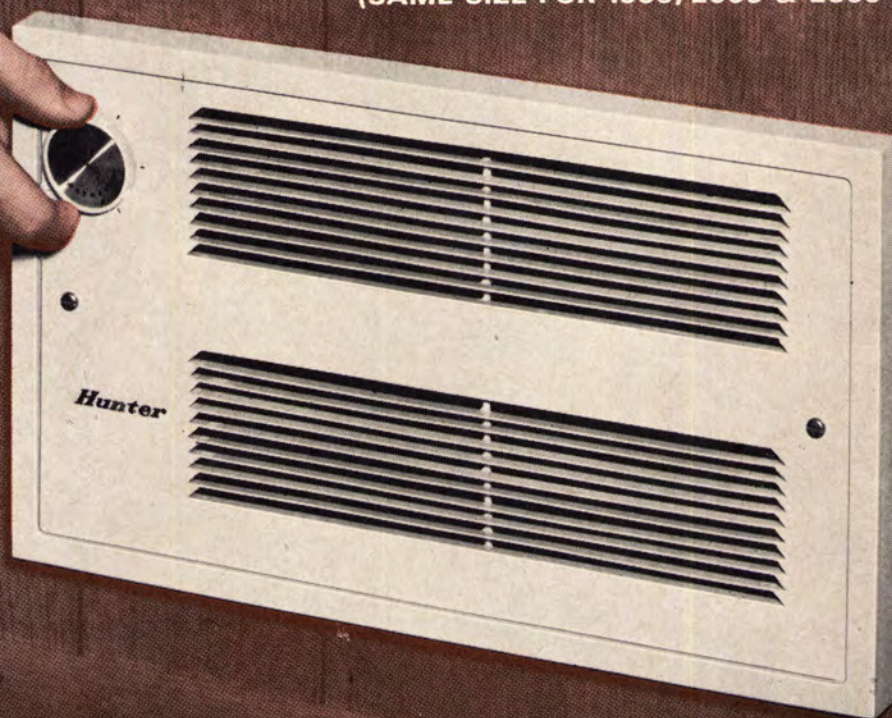
\* *National Land and Investment Co. et al v. Board of Adjustment of Easttown Township*, Cases No. 183 and 186, decided Nov. 9, 1965, Pennsylvania Supreme Court.



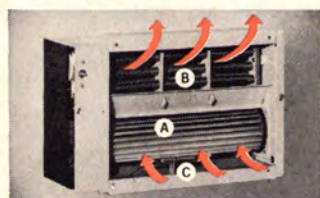
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# FHA interest rise? Everybody wins except the homebuyer

For it's the buyer who'll have to pay the bill.

An FHA interest rise from 5¼% to 5½% (a virtual certainty at press time) adds \$28 annually for 30 years to a \$15,000 mortgage. An increase to 5¾% adds \$55.80. Here are the figures:

\$15,000 NEW HOUSE MORTGAGE, 30 YEARS			
FHA INTEREST RATE	5¼%	5½%	5¾%
Monthly payment, principal + int. ....	\$82.95	85.20	87.60
Insurance fee .....	6.21	6.21	6.21
	89.16	91.41	93.81

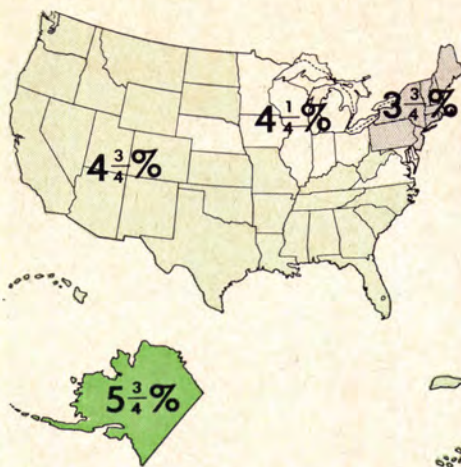
In 1965, FHA insured 16% of the 1.5 million housing starts and 35% of all houses priced less than \$17,500.

**Builders.** Higher interest does make it somewhat more difficult for a builder to qualify marginal buyers for FHA financing. But rate increases usually benefit the builder on balance, although not as much as he may think. These figures show what he hopes will happen whenever FHA raises its basic rate.\*

Home-buyer's int. rate	Discount to builder	Price paid to mort. banker	Svc. fee	Yield to investor
5¼%	4%	96%	¾%	5.38%
5½%	2%	98%	¾%	5.38%

The increase of ¼% in basic interest theoretically translates into 2% in dis-

\*Canada has just raised its own interest rate on loans insured by the Central Mortgage & Housing Corp. to 6¾% from 6¼%.



**SECOND DISCOUNT INCREASE** was posted by Federal National Mortgage Assn. Jan. 17. Map shows cost to builder per \$100 of any FHA-VA mortgage sold to agency. Rates include adjustment for ½% market fee and FNMA stock purchase.

count, so the builder should get off with paying 2% less in discount to the mortgage banker on each FHA mortgage. The rate increase simply shifts most of this cost to the homebuyer.

**Enter the investor.** But there is a catch. Executive Vice President Felix M. Beck of the big J. I. Kislak Mortgage Corp. in Newark, N.J., explains it thus:

"When interest rates rise, yields tend to follow. Institutions in the private secondary market that were willing to accept

yields of 5.38% will now want at least 5.5%."

The investor is in effect, grabbing half of the increase.

The extra 12 basis points of yield that the mortgage banker must deliver to his investor—5.5% instead of 5.38% on the FHA Sec. 203b residential loan—translates into precisely 1% of price. When the mortgage banker passes this on to the builder, he adds another 1% discount. So the second line of the table above winds up looking this way after free-market forces have acted:

INTEREST	YIELD	PRICE	SVC. FEE	DISCOUNT
5½%	5.5%	97%	¾%	3%

The builder pays 1% less in discounts, not the 2% less that he had expected. The investor reaps 12 points 12/100 of 1% more in yield on the mortgage he buys.

**Mortgage bankers win.** The mortgage banker enjoys no immediate cash gain but he profits from any resurgence of trading in his private mortgage market. The Mortgage Bankers Assn., urging FHA Commissioner Phil Brownstein to raise the interest rate, echoed HOUSE & HOME's observation that the private market had gone into virtual suspension (NEWS, Jan.). Private trading dried up, MBA said, because Fanny May was buying at artificially high prices and artificially low yields. (FNMA upped its return to 5.35% while the private market was trying to firm at 5.38% to 5.50% in mid-January.)

## SECONDARY MARKET FHA & VA 5¼%

Money center	Sec. 203b & VA houses		Sec. 207 Apts.	
	Yield to Investor	Trend	Yield to Investor	Trend
Boston	5.39	Up .07	a	a
Chicago	5.37-5.50	Up .07	5.12-5.16	Static
New York	5.38-5.50	Up .07	5.12	Static
Philadelphia	5.35	Steady	a	a

a—No activity

## CONVENTIONAL LOANS RESALE MARKET

Packages of conventional loans, privately insured by MGIC, available for purchase by S&Ls. Loans are in metropolitan areas, originated by mortgage bankers and commercial bankers and listed with Mortgage Guaranty Insurance Co., 600 Marine Plaza, Milwaukee. Address inquiries c/o Jack Dittmann. Typical offerings reported the week ending Jan. 14.

Loans available (millions)	Location	Net % Yield to investors <sup>a</sup>
\$1.0	Alabama	5.75
3.0	Arizona	5.75
4.0	California	5.50
0.5	California	5.60
4.3	California	5.75
2.0	California	6
0.5	Georgia	5.6
3.0	Hawaii	5.75
1.0	Iowa	5.75

<sup>a</sup>—Net after insurance fees and servicing.

## NEW YORK WHOLESALE MARKET

FHA, VA 5¼s

Immediate: 94½-95 Futures: 94½-95

FHA, VA 5¼ spot loans (On homes of varying age and condition)

Immediate: 94½-95

Note: Prices are net based on a servicing fee of ½%. Majority of loans being sold today include concessions made by servicing agencies which would be reflected in higher prices. Prices cover out-of-state loans, reported the week ending Jan. 14 by Thomas P. Coogan, president, Housing Securities Inc., New York City.

## HOME BUILDER'S MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending January 21.

City	FHA 5¼s (Sec. 203b)			FHA 207 Apts. Firm Commitment	Conventional Loan Rates			Construction Loan Rates
	FNMA Sdtry. Mkt. 1/2	Min. Down* 30-year Immed. w	Trend		Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
Atlanta	4¾	4	Up 1	a	5¾-6	6-6¼	6¼-6½	6+1
Boston	3¾	par+1-par	Steady	par+1-par <sup>b</sup>	5¼-5½	5¼-5½	5½ <sup>b</sup>	5¼-6
Chicago	4¼	3-4	Up 1	a	5¼-5½	5¾	5¼-6	6-6½+1-2
Cleveland	4¼	3-4	Up 1½	a	5¾	5¾-6	6-6½	6+1
Dallas	4¾	3½-4¼	Steady	1	5¾-6¼	6-6¼	6¼-6½	6½+1
Denver	4¾	2½-3	Up ½	a	5¾	5¾-6	6¼-6½	6½+1-2
Detroit	4¼	3	Steady	2½	6	6	6-6¾	6-6½+1
Honolulu	4¾	3½-4	Up ½	a	6-6½	6¼-7	6¾-7¼	6½-7+1-3
Houston	4¾	4	Steady	a	5¾-6¼	6¼	6¼-6½	6+1½
Los Angeles	4¾	4-4½	Up ½	a	5¾-6¼	6-6½	6¼-6¾	6¼-6¾+1½-2½
Miami	4¾	5	Steady	a	5¾-6¼	6	6	6+½-1
Newark	3¾	2½	Up ½	1	5¾	5¾-6	6	6+1
New York	3¾	1½-2	Up ½	1½	5½	5¾	6	5¾-6+1
Okla. City	4¾	3½-5	Up 1	a	5¾-6¼	6-6½	6-6½	6¼-6½+1½
Philadelphia	3¾	1½-2	Up ½	1	5½-5¾	6	6	5½-6+1
San Fran.	4¾	3½-4½	Up ½	1-1½	6	6¼-6¾	7	6-7+1-2
St. Louis	4¾	3-4	Steady	1½	5¾	6-6¼	6-6½	6-6½+1-2
Wash., D.C.	4¼	2-3	Steady	1-2	5¾	6	6 <sup>b</sup>	6+½-1

\* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve 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. • 3% down on first \$15,000; 10% of next \$5,000; 25% of balance.

Footnotes: a—no activity. b—limited activity. w—for comparable VA loans also. x—FNMA pays ½ point more for loans with 10%. y—discounts quoted are net after seller pays ½% marketing fee and ¼% 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. z—applies to 66% loans.

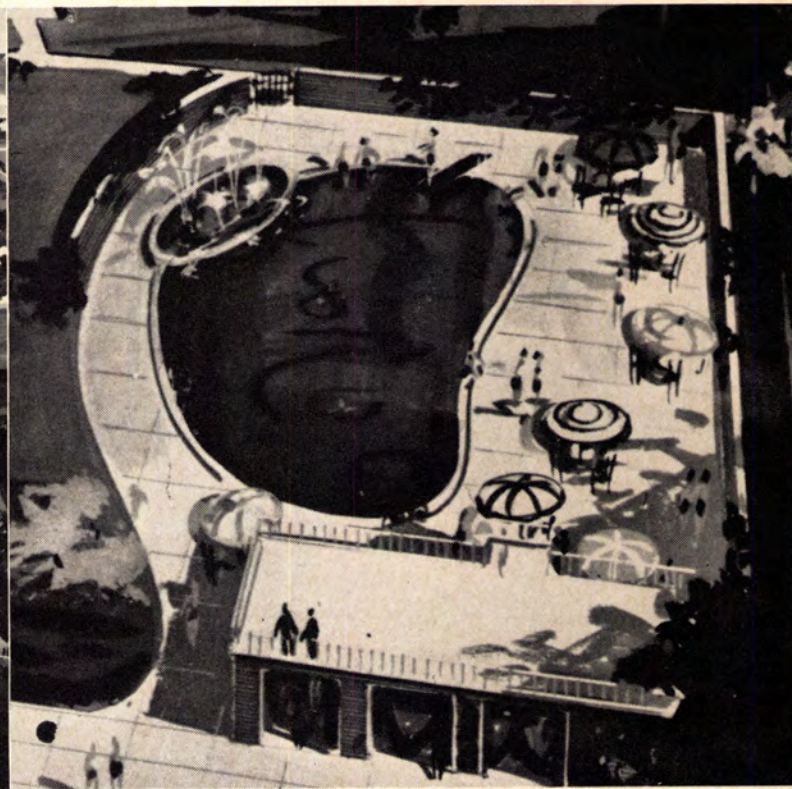
Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Robert H. Pease, pres., Draper & Kramer Inc.,

and Robert H. Wilson, pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, exec. vice pres., 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., 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, 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, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, vice pres., Bankers Mortgage Co. of California; Washington, James C. Latta, sr. vice pres., Frederick W. Berens Inc.



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"I've found total electric homes mean total customer satisfaction."



**Norman D. Austin, Tomah, Wis.:**  
"I build homes with electric heat because that's what prospects want."



**Charles A. Mueller, Atlanta, Ga.:**  
"We give customers what they want—and now that's electric heat!"



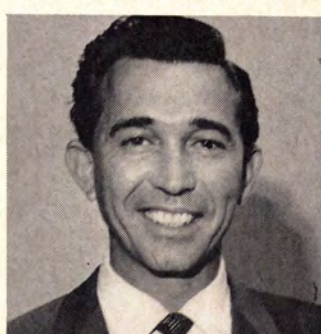
**Alan Balfour, Cape Elizabeth, Me.:**  
"Prospects here recognize the many benefits electric heat offers."



**Burton Reiner and Charles Bresler, Washington, D. C.:** "Electric heat surpasses anything on the market."



**Ernest W. George, Milton, Mass.:**  
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**Bill Page, Dallas, Texas:** "Women, especially, really go for electric heat's exceptional cleanliness."



**Duane B. Connelly, Mattoon, Ill.:**  
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**Pete Warren, Oklahoma City, Okla.:**  
"More and more home buyers here won't settle for anything else."



**Jim Carrier, Atlantic City, N. J.:**  
"Electric heat offers the 'modern living' benefits prospects want."



**James Huff, Parkersburg, W. Va.:**  
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**Bob Appel, North Aurora, Ill.:** "Beyond any doubt, electric heat is the best new sales feature in years."

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**Leonard Voyles, St. Louis, Mo.:**  
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**James Bauman, Chagrin Falls, Ohio:**  
"Buyer response has proved our choice of electric heat correct."



**Jacob E. Seip and Asher Seip, Jr., Easton, Pa.:** "We're in business to sell homes, and electric heat does!"



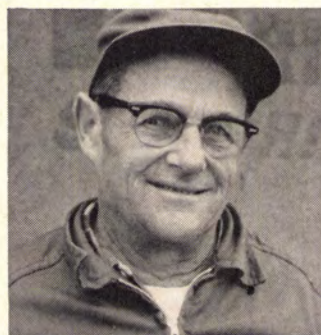
**Harry Slack, Southern California:**  
"I use electric heat now because my customers prefer it."



**O. T. Fowler, Winston-Salem, N. C.:**  
"99% of my starts in the last five years have featured electric heat."



**Charles LaMonte, Tampa, Fla.:**  
"Popular demand is the reason I've switched over to electric heat."



**Leon Kilian, St. Michael, Minn.:**  
"Electric heat is a tremendous advantage in closing sales fast."



**Richard Greenwald, Muskegon, Mich.:**  
"My tenants tell me there's nothing like electric heat for comfort."



**Robert Tonti, New Orleans, La.:** "I install electric heat because my tenants prefer total electric living."



**William Blair, Center Valley, Pa.:**  
"Customers like electric heat's dependable room-by-room comfort."



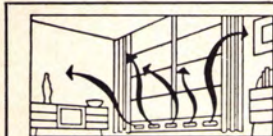
**Sidney Yetter, Greenfield, Mass.:**  
"Electric heat is a big plus when you talk with prospects."



**Donald Croy, Findlay, Ohio:** "Demand for homes with electric heat is growing here every day."

# find houses sell faster electric home heating

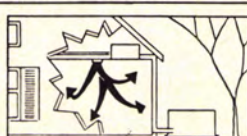
Only flameless electric home heating offers you so many different types of equipment to choose from!



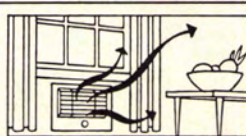
**Baseboard units** take up little space, permit room-by-room temperature control. Two types are available: radiant or convective.



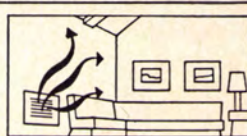
**Ceiling cable** is invisible. Wires less than 1/8" thick are concealed within ceilings. Each room's temperature is individually controlled.



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## Three big realty companies retrench in sagging markets

Countrywide Realty of New York City will conduct a property sell-off in the face of a million-dollar-a-year deficit in cash flow. Del E. Webb Corp. of Phoenix has changed presidents and will merge two of its hotel and casino operations to cut costs in the face of a \$10.8 million loss. The New York financing house of Kirkeby-Natus will transfer its \$80 million of realty investments to a new real estate investment trust.

All three retrenchment decisions are the result of losses or declining earnings in generally disappointing residential real estate ventures.

**Kratter aftermath.** Angry stockholders of Countrywide Realty, formerly the Kratter Corp., demanded a complete investigation of company affairs after a new president, Morris Karp, disclosed these problems:

- Loans totaling \$7.6 million are due in one year, and \$5.7 million of the debt is unsecured.

- A cash-flow deficit is running at \$1.2 million a year. It means that payouts exceed operating income even before depreciation is deducted.

The deficit derives mainly from a new Manhattan condominium apartment that is still two-thirds vacant, a 22-story rental apartment building in West New York,

N.J., and a shopping center in Brooklyn.

Karp hopes to recoup by selling these, but he may be forced to sell more of the company's portfolio (12 properties in six states). He will relocate his offices and revise his insurance to cut other costs plaguing the nine-month-old company. Countrywide came into existence in May 1965 when it assumed \$107 million in assets from the Kratter Corp. Marvin Kratter then retired as president and chairman of Countrywide and sold his 250,000 shares of stock to Realty Equities Corp., headed by Karp. Countrywide is listed on the American Stock Exchange, and closed at 2 1/4, off 1/4, the day of the stockholders' meeting.

**Housing drop-off.** Del Webb Corp. blamed losses in motels, land and "the drop-off in housing" for a deficit that triggered an executive shakeup. Founder and Chairman Del E. Webb, 66, resumed the presidency and ex-President L. C. (Jake) Jacobson, 53, resigned as a director of the parent and as chairman of the subsidiary Sahara-Nevada Corp. of Las Vegas. Sahara-Nevada runs four Las Vegas and Lake Tahoe hotels and profits mainly from leasing casino space.

Jacobson had held 820,000 Webb shares. Some 747,000 shares were sold on the day of his exit, creating a mild furor

on the New York Stock Exchange. The stock closed at 4 3/8, off 1/8 for the day.

The parent Del E. Webb Corp. lost \$10,764,000 in the first nine months of 1965 compared to a year-earlier profit of \$2,998,000. A spokesman blamed a sales slowdown at the company's Florida and California Sun Cities. "Our project in Arizona (near Phoenix) is doing fine," he said. The company has been pressing an ad campaign to explode "five myths that may have kept you from living in Sun City."

Webb piled up its loss by writing off and revaluing \$11,116,000 of fixed-assets, and inventory, including \$3,350,000 principally for start-up costs and site improvements at the California and Florida colonies.

**Getting out.** Kirkeby-Natus, the New York commercial lending concern, will spin off its real estate assets to existing shareholders to give them a tax break on realty earnings. A new real estate investment trust, to take over K-N's \$80 million short-term realty lending portfolio, will be exempt from federal income taxes if it distributes 90% of its annual dividend and interest income. Kirkeby-Natus income from real estate lending has been declining and the company reported \$1 million net for the six months ending last Sept. 30, down from \$1.3 million.

## Building and land company stocks lead price advance

Building company stocks rebounded from last month's dip and prices advanced 12%. Levitt & Sons marked its fourth consecutive monthly advance, jumping 1 1/8 to 11 1/8. Presidential Realty, a White Plains, N.Y. apartment builder and manager, gained 1/2 to 9 3/8 after shareholders approved buying two new apartments.

Louis Lesser Enterprises dropped plans to merge into Santa Anita Consolidated. Lesser stock dropped from 4 3/4 to 3 7/8 after the deal became public (NEWS, Dec.).

Land developers were up 7%. General Development of Miami added 3/4 to 5 1/2 on news that Canadian financier Louis Chesler had resigned as director. Sunset International Petroleum moved up 1 1/8 to 7 3/8 on a 4% earnings advance to \$5,460,000. Sunset is discussing a combination of interests with Atlas Credit, a Philadelphia financing concern. Laguna Niguel, a California developer, advanced 1 1/8 to 10 1/8 despite a 38% drop in earnings to \$727,000.

Mortgage Guaranty Insurance Co. began trading on the American Stock Exchange.

The averages for 77 housing stocks:

	Nov. 8	Dec. 10	Jan. 13
Building .....	4.19	3.72	4.17
Prefabrication ...	5.60	6.21	6.11
S&Ls .....	10.82	10.63	10.43
Mortgage banking.	13.56	13.67	13.90
Land development	5.73	6.05	6.49
Average .....	7.78	7.82	7.98

## HOUSING'S STOCK PRICES

COMPANY	Dec. 13 Bid/Close	Chng. From Prev. Mo.	COMPANY	Dec. 13 Bid/Close	Chng. From Prev. Mo.	COMPANY	Dec. 13 Bid/Close	Chng. From Prev. Mo.
<b>BUILDING</b>			<b>BUILDING</b>			<b>BUILDING</b>		
Adler-Built Inc. ....	3 1/8	.....	First West Fin. ....	5 1/2	— 3/4	Christiana O. ....	5 1/4	— 1
Capital Bld. Ind. ....	70 1/2	+ 5 1/2	Gibraltar Fin. ....	19 1/8	+ 1/4	Coral Ridge Prop. ....	5	— 7/8
Cons Bldg. (Can.) ....	2.55	+ 15 1/2	Great West. Fin. ....	10 3/8	+ 1/4	Cousins Props. ....	12 1/4	— 1 1/2
Dev. Corp. Amer. ....	3 1/4	K	Hawthorne Fin. ....	8 1/4	+ 1/8	Crawford ....	2 3/4	— 1/8
Dover Const. ....	2	+ 1/4	Lytton Fin. ....	8 7/8	— 7/8	Deltone Corp. ....	12 1/2	+ 3/4
Edwards Eng. ....	3 1/4	— 1/2	Midwestern Fin. ....	3 7/8	+ 1/2	Disc Inc. ....	2 5/8	+ 1/8
Edwards Inds. ....	1	— 1/8	San Diego Imp. ....	7 1/8	+ 1/4	Fla. Palm-Aire ....	2	— 1/8
Eichler Homes <sup>b</sup> ....	3 1/8	+ 77 1/2	Trans-Cst. Inv. ....	3 3/8	— 3/8	Forest City Ent. ....	5 1/2	+ 5/8
First Hartford Rty ....	57 1/2	.....	Trans Wld. Fin. ....	9 3/8	— 5/8	Garden Land ....	4 1/2	— 3/8
First Nat. Rty. ....	1 1/8	+ 1/8	Union Fin. ....	8	+ 2	Gen. Devel <sup>b</sup> ....	5 1/2	+ 3/4
Frouge ....	5 1/8	— 5/8	United Fin. Cal. ....	8 3/8	— 1/8	Gulf American <sup>b</sup> ....	10 1/2	— 1/8
General Bldrs. ....	2 1/4	+ 1/4	Wesco Fin. ....	17 1/4	— 1/2	Holly Corp. ....	1	— 3/8
Kavanagh-Smith ....	3 3/4	— 1/4				Horizon Land ....	3 1/2	+ 3/8
Kaufman & Bd. ....	12 5/8	+ 1/4	<b>MORTGAGE BANKING</b>			Laguna Nig. A. ....	10 1/8	+ 1 1/8
Levitt <sup>b</sup> ....	11 1/8	+ 1 1/8	Advance ....	7 3/4	— 3/4	Laguna Nig. B. ....	4	+ 3/8
Lou Lesser Ent. ....	3 7/8	— 3/8	Amer. Mort. Ins. ....	12	— 1/2	Lake Arrowhead ....	8 3/8	— 1 3/8
Lusk ....	1 1/8	— 4 1/2	Assoc. Mtg. ....	8	— 1/2	Macco Rty. ....	12 3/4	— 1
Pres. Real. A. ....	9 3/8	+ 1 1/2	Atlas Cred. ....	8 1/4	— 3/4	Major Rty. ....	35 1/2	+ 15 1/2
Sproul Homes ....	2 1/8	— 1/8	Charter ....	3 3/8	+ 1 1/8	McCulloch Oil <sup>b</sup> ....	9 7/8	— 1/2
U.S. Home & Dev. ....	1 1/2	— 1/4	Colwell ....	19	+ 2	So. Rty. & Util. ....	3 1/4	+ 3/4
Del. E. Webb <sup>c</sup> ....	4 7/8	.....	Cont. Mtg. Inv. ....	32 7/8	— 3/8	Sunset Int. Pet. ....	7 3/8	+ 1 1/8
			Cont. Mtg. Ins. ....	7 5/8	— 3/8			
			FNMA ....	87	+ 1 1/4			
			First Mtg. Inv. ....	18 7/8	— 1/4			
			Kissell Mtg. ....	4 1/2	+ 1/4			
			Lomas & Net. Fin. ....	3 3/8	+ 1/2			
			MGIC <sup>b</sup> ....	27	.....			
			Mortg. Assoc. ....	5	+ 1/4			
			Southeast Mtg. Inv. ....	10 1/4	— 1/4			
			United Imp. & Inv. ....	4 7/8	+ 3/8			
<b>PREFABRICATION</b>			<b>LAND DEVELOPMENT</b>					
Admiral Homes ....	1 1/4	— 1/8	All-State Prop. ....	40 1/2	+ 38 1/2			
Albee Homes ....	2 1/4	.....	Amer. Land ....	1 1/8	— 3/8			
Gt. Lakes Homes ....	1 1/2	— 1/8	Am. Rty. & Pet. ....	3 1/8	+ 5/8			
Inland Homes <sup>b</sup> ....	5 3/4	+ 3/8	Arvida ....	9 1/8	— 1/8			
Madway Mainline ....	12	.....	Atlantic Imp. ....	22	+ 3			
Modern Homes ....	2 1/2	+ 5/8	Canaveral Intl. ....	2	— 5/8			
Natl. Homes A. ....	4 3/8	+ 1/2						
Nationwide Homes. ....	1 3/8	+ 1/8						
Scholz Homes ....	5	+ 2						
Seaboard Homes ....	5 1/2	+ 2 1/2						
Steel Crest Homes. ....	6 1/2	— 1 1/2						
Swift Industries ....	2	— 3/8						
Jim Walter <sup>c</sup> ....	23	— 5/8						
<b>S&amp;Ls</b>								
American Fin. ....	15 3/4	+ 1/2						
Calif. Fin. ....	4 1/8	— 1/8						
Columbia ....	4 1/2	.....						
Empire Fin. ....	8 1/8	— 1/8						
Equitable S&L ....	17 1/2	+ 1 1/4						
Far West Fin. ....	11 1/8	+ 2 1/2						
Fin. Fed. ....	22 1/8	+ 3/4						
First Char. Fin. ....	20	— 1 1/8						
First Fin. West. ....	6 1/8	— 7/8						
First Lincoln Fin. ....	9 3/4	— 1/8						
First Surety ....	3 7/8	— 1/8						

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. p—formerly Wallace Investments. \*—not included in averages. z—incorrectly reported as 7 1/4 in previous month.

Sources: New York Hanseatic Corp., Gairdner & Co., National Assn. of Securities Dealers, Philip Beer of Russell & Saxe, American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange. Listings include only companies which derive a major part of their income from housing activity and are actively traded.

## SHORT-TERM BUSINESS LOAN RATES

Percent interest and (net change) in year

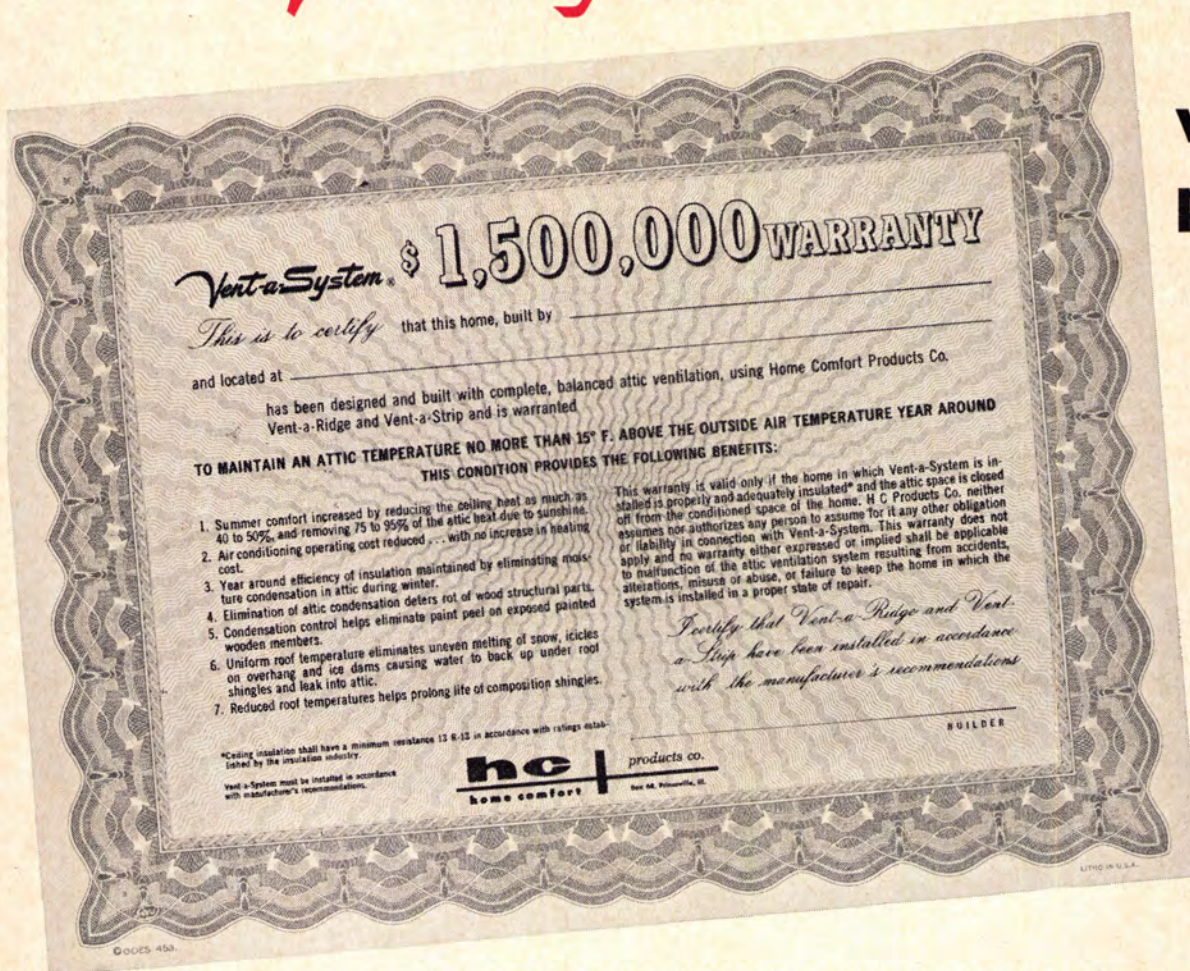
LOAN SIZE	New York City	7 other Northern & Eastern cities	11 Southern & Western cities
\$1-10 .....	5.65 (+.01)	5.88 (—)	6.02 (+.07)
\$10-100 .....	5.37 (—0.03)	5.62 (+.06)	5.73 (+.06)
\$100-200 .....	5.13 (+.12)	5.31 (+.06)	5.45 (+.09)
\$200 & over .....	4.64 (+.03)	4.87 (+.01)	5.03 (—0.06)

Source: Federal Reserve Board, September, 1965.



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## Kaufman & Broad turns profit chart back upward

"We're back on the growth track," says President Eli Broad.

It is a dramatic turnaround for the big multi-state producer of popularly priced homes. From earnings that had plummeted 87% to \$26,520, or 4¢ a share in the first quarter of fiscal 1965, it climbed back to \$165,598 in the second and \$240,000 in the third. Then it surged to \$260,135, or 43¢ a share, in a big fourth.

Impressive sales in Chicago and southern California brought the upsurge. President Broad brought his Chicago division into operation in the second half with \$5 million in sales, and most of his \$6 million volume in California came in the second six months.

Broad's California performance ran counter to a generally declining California residential market, but he explains: "We do best in poor markets." His new Shorecrest development of \$27,000 single-family houses at Huntington Beach took \$3.5 million in deposits without ever advertising an opening.

Broad promises that first quarter 1966 will be even better than the last two. He says his second-half figures for 1965 would have been higher but for six-week strikes in California and Arizona and a labor shortage in the Midwest. The company brought a \$30 million sales backlog into 1966.

Despite the midyear turnabout, K&B's total 1965 earnings of \$665,838, or \$1.09 a share, were off 30% and its sales of \$27.3 million were down 9% from net of \$957,000 and volume of \$30 million in 1964. The company had jumped into second place in sales among publicly held residential building companies in 1962. It held this rating in 1963 but fell to fourth in 1964.

**Rolling with the punch.** Other companies are adjusting to the residential slowdown in different ways. Tishman Realty & Construction of New York City is undertaking a \$286 million building program, largest in its 67-year history. But President Robert V. Tishman emphasizes that he will stress office building construction. The company's net rose to \$3.28 million for the year ended Sept. 30, 1965, up from \$3 million the previous year, and rentals ran at the surprisingly high rate of 97% in its office buildings. By contrast, rentals were 85% in four completed Horizon House apartment buildings in Fort Lee, N.J., and at the Dorchester in St. Louis. They were 80% at the company's Comstock East and West projects in Los Angeles and only 65% at Gateway Towers in Pittsburgh's Golden Triangle.

The Frouge Corp. of New York, a general contractor that switched completely into building and real estate in the last few years, reported that it has gotten its net back up to \$87,103 on gross revenues of \$5 million for the fiscal year ending June 30, 1965. It lost \$114,498 on \$9 million gross revenues the previous year. Rent from three apartments was up last year.

## Storm of reform hints trouble for today's tax assessing practices

*"The more I learn of assessment practices . . . the more I believe that Lewis Carroll wrote the code."*

California Attorney General Thomas Lynch made this reference to *Alice in Wonderland* but his opinion is shared by more and more judges, officials and just plain disgruntled taxpayers.

The discontent arises from a growing concern that "taxes are mounting beyond the ability either of the property or of people to pay," says executive Vice President Eugene Conser of the National Association of Real Estate Boards (see graph).

Any reform would vitally affect housing, since assessment practices can be powerful—though invisible—forces in continuing urban sprawl, creating slums, retarding new renewal building and increasing the price of new houses. In fact, assessors often determine land use with more finality than planners and zone boards.

The reform move is taking these paths:

In California a boiling scandal caused by some sticky-fingered assessors has produced one suicide, four indictments and an Assembly investigation showing evidence of inequality, favoritism, secrecy and incompetence, as well as outright fraud.

In Kentucky, the Supreme Court has ordered assessors to assess property at "full value," and to junk a time-worn system of fractional assessments dating from Reconstruction days which, in effect, lets assessors hide their mistakes.

In Massachusetts, several taxpayers are suing to force full valuation of real estate, and Governor John Volpe and Boston Mayor John Collins are trying to push through a state sales tax as an alternative.

In Boston a new national association was formed to "take the politics out of tax assessing."

Martin Steiger, Philadelphia assessor who is president of the new Society of Professional Assessors, says only vastly improved administration can save the property tax from going the way of the dinosaur.

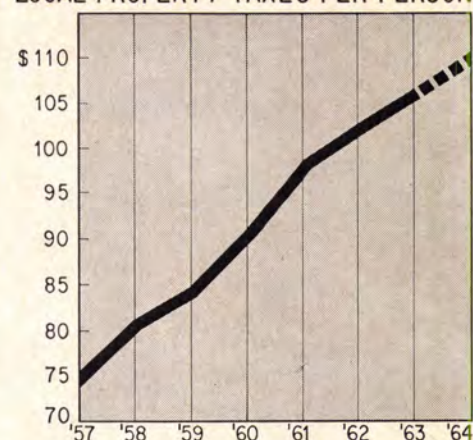
The 50 founding members back Civil Service selection of assessors, as opposed to election or political appointment.

The new association is convinced that property taxes are being administered inequitably in many cities, and the current spate of reform efforts seems to prove it.

**Fractional foolishness.** The Kentucky court said the state's fractional assessment plan—property was assessed at an average 26% of market value—was "bad from almost any standpoint, is becoming worse, is unfair, is administratively inefficient and gives tax commissioners an unwarranted and arbitrary control of the tax base."

To ease any hardships arising from conversion to full value assessing, the Kentucky legislature limited any increases

LOCAL PROPERTY TAXES PER PERSON



**SOARING PROPERTY TAXES** per person are up 30% from 1957, reports Commerce Department.

in taxes to 10% a year for 1966 and 1967.

The California Assembly hearings turned up some sobering evidence of how inequitable fractional assessments can be: in San Francisco, small homes were taxed as low as 9% of value while apartments were assessed up to 57% of value. San Francisco Assessor Russell Wolden is under indictment for ten counts of bribery and two of conspiracy, including a charge he received stock in the apartment building in which he lived. The apartment was assessed at 15.4% of the indicated \$1,245,000 for which it last sold.

The committee was told the State Board of Equalization knew of such glaring inequities but did not tell local officials about the discrimination.

The records of what actually was happening were "more closely guarded than atomic secrets," complained Attorney General Lynch. "And from whom? Why, from the public and, of course, law enforcement."

**Slum aid.** "Venal or foolish assessment practices have sometimes proved to be an active force spreading blight in California," wrote *San Francisco Chronicle* reporter Michael Harris, who helped expose the assessment mess in the magazine *Cry California*.

How? "Assessment practices in San Francisco have left the community's Redevelopment Agency in a state of angry frustration. The agency must carry out its efforts in an atmosphere in which new construction is penalized with heavy assessments. Even worse, these assessment practices tend to discourage the remodeling of still-salvageable housing in working class neighborhoods where the city is attempting to stage a massive anti-blight campaign," says Harris.

Wolden, along with many other assessors, had been using a "replacement cost less depreciation" formula, a practice sanctioned by virtually no state law.

NEWS continued on p. 22





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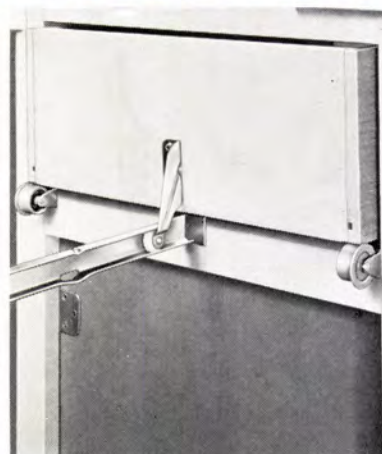
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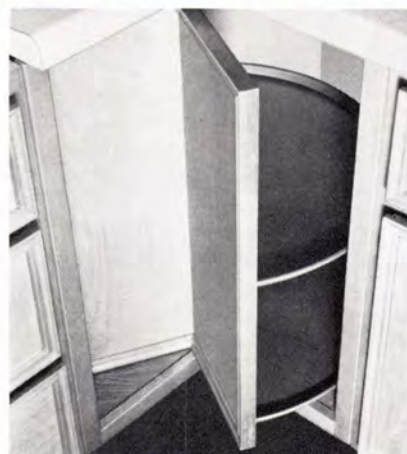




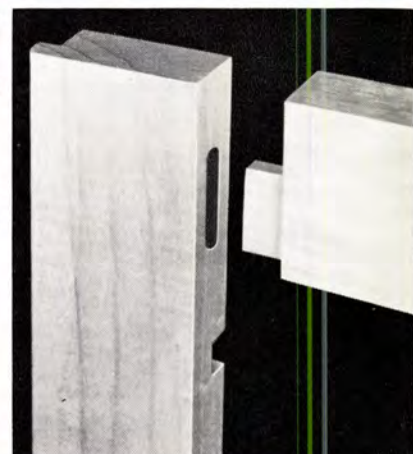
36" Base Cabinet has full width roll-out shelves.



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**Finest quality construction.** Kemper craftsmen spare no effort to produce cabinet quality experienced builders immediately recognize. The crafted raised door and drawer front trim are Kemper's own distinctive added touches. Kemper engineers cabinets to make your installing job easier, too. Just one example of this is the elimination of the need for corner fillers.

**Competitive pricing.** Compare Kemper's cabinet quality with other cabinets and then compare prices. You'll be pleased to find Kemper's prices are designed to give you

top quality cabinets... And a kitchen you'll be proud to show at prices that allow you a profit.

**Dependable delivery.** Kemper maintains the size of inventory, type of shipping facilities and the protective packaging that assures you of prompt, safe delivery.

**Furniture quality guarantee.** Kemper Brothers is the only kitchen cabinet manufacturer licensed by the National Association of Furniture Manufacturers to display the NAFM Seal and to offer this exclusive warranty to builders—"Furniture which carries the NAFM Seal of Integrity is warranted by the manufacturer to be free from defects in workmanship, material and construction for a reasonable period of time, but not less than 12 months from the date of delivery to customers."

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## NEWS

*continued from p. 18*

## Indictment says Bobby Baker got \$100,000 from S&L men in tax row

The **Bobby Baker** grand jury has raised an explosive new question of how much influence the big privately owned capital stock S&Ls exerted over the highly controversial S&L tax legislation of 1962.

For the jurors who indicted the Senate's most famous page emeritus made a dramatic new accusation, apparently never even whispered in the Senate rules committee's own hearings into the politically sensitive Baker case in 1964. He was charged with grand larceny and larceny after trust in indictments that, said he:

- Illegally converted to his own use \$50,000 he received from **Stuart Davis** and \$17,000 from **John F. Marten Jr.**, chairman and ex-president, respectively, of Great Western Financial Corp., the \$1.58 billion Los Angeles holding company that controls four capital stock S&Ls.

- Likewise converted \$33,000 he got from Chairman **S. Mark Taper** of the \$1.96 billion First Charter Financial Corp. of Beverly Hills, the nation's largest publicly held S&L holding company with \$1.96 billion in assets.

The indictment said Baker, former secretary of the Senate Democratic delegation, received the money in October and November, 1962. That was only a few weeks after a Senate-House conference had stripped from an S&L tax bill a provision to tax the 785 privately owned capital stock associations at rates far higher than those for the 5,463 rival mutual S&Ls (*NEWS*, Nov. '62). The late Sen. **Robert S. Kerr** (D., Okla.) first sponsored an amendment to impose the higher rate on stock associations and later moved the successful repealer amendment reducing the stock association rate, although leaving it somewhat higher than that for the mutuals. What led to Kerr's about-face has never been disclosed.

The Senate-House conference also agreed to soften a new definition of S&L associations that would have threatened some of their investments, and the final bill provided for only \$200 million a year in total taxes for all S&Ls. That was more than the \$7 million they had been paying but generously less than the \$550 million suggested by the then President **John F. Kennedy**.

The indictment cites the payments but does not explain them. Those who paid the money are not accused of wrongdoing. Davis, Marten and Taper issued a joint statement saying: "We freely supplied the grand jury with all the information and documents it desired." Baker and his lawyers decline comment.

The jury also charged that Baker conspired to obtain an additional \$14,000 from First Western Financial Corp., a \$288-million S&L holding company in Las Vegas. The money was allegedly paid in 1963 and 1964, through Washington lawyer **Wayne L. Bromley**, Nevada's former Lt. Gov. **Clifford L. Jones** (1946-54), a senior vice-president of First Western, was indicted for perjury in lying to the grand jury in Washington when he denied he arranged payments to Baker through Bromley. The indictment said Jones met two other men in the Thunderbird Hotel in Las Vegas and spoke to another officer of First Western to further the Bromley-Baker conspiracy. The indictment did not suggest any reason for the payments.

Said Jones, a lawyer with gambling interests in several Caribbean hotels: "I feel I have done nothing wrong. I made no false statements. I will be entirely vindicated."

President **Robert C. Fielding** of First Western announced that Jones resigned as senior vice president the day he was indicted.

## Top FHA official switches to NAHB

*Walter Daran*

**Ray Niblack**, a journalist turned administrator, is replacing **Nat Rogg** as NAHB's staff vice president for administration services. Last month the builders' trade association promoted Rogg to executive vice-president.

Niblack, 40, will take charge of NAHB's aids to local associations from public relations to economic forecasts to conventions. A former newsman, Niblack joined FHA in 1961 and last year became budget and personnel administrator.

*NEWS continued on p. 26*



**NAHB's NIBLACK**

*Journalist to administrator*



HOUSE & HOME presents locations, sponsors, architects and estimated costs of representative new projects costing over \$500,000 as gathered by ENGINEERING NEWS-RECORD and F. W. Dodge Co., division of McGraw-Hill Inc. to alert builders, lenders and contractors to new business.

**CALIFORNIA**—CHULA VISTA: Apartment, \$1.5 million. Sponsor: Peg-Con Development. Designer: J. V. Thompson & Assoc. EL CAJON: Apartment, \$1 million. Sponsor: Kuebler Construction, Chula Vista. FREMONT: Residential development, 500 dwellings, \$20 million. Architect: Edwardson, Turner & Steiner, Los Gatos. GLENDALE: Apartments, \$1 million. Designer: Desi Nagy, North Hollywood. HUNTINGTON BEACH: 200 residences, \$6 million. Sponsor: Larry Shields Whittier. INGLEWOOD: Apartment, \$1.5 million. Architect: Little & Frieauf, Los Angeles. IRVINE: Apartment and swimming pools, \$10 million. Architect: Ellerbrook Koteles, Fox & Assoc., Newport Beach. LA HABRA: Apartments, \$1,050,820. Sponsor: Mesa Land Co., Pomona. LOS ANGELES: Apartment, \$2 million. Sponsor: Stabler Construction. TEMPLE CITY: 640-unit row-type housing, community facilities, \$6 million. Sponsor: Cavanaugh Development Co. Plans: Leonard R. Brunswick & Assoc., Santa Ana. VALLEJO: Urban development, \$3 million. Sponsor: E. Teixeira & Sons. Plans: Bond & Dougherty. WEST LOS ANGELES: Apartment, \$1 million. Designer: Keith Farris & Assoc.

**CONNECTICUT**—HAMDEN: 40 houses, \$800,000. Builder: Veggo F. Larsen Co.; Garden apartments, \$500,000. Architect: Simeone & Wendler Assoc., New Haven. HARTFORD: Apartment, \$2 million. Sponsor: Park Royal Apartments, Stamford. Plans: Kane & Fairchild Assoc. LEBANON: Apartment, \$3 million. Architect: David Butts, Columbia. OLD SAYBROOK: 17 houses, \$800,000. Builder: Ingham Hill Corp. SEYMOUR: Apartment, \$500,000. Sponsor: Hilton Construction, New Haven. WATERFORD: 25 houses, \$500,000. Builder: Harold Grabow, West Hartford. WEST HAVEN: Apartments, \$500,000. Sponsor: Hilton Construction, New Haven.

**GEORGIA**—ATLANTA: Dormitory, \$1 million. Sponsor: Oglethorpe University. Plans: Sheetz & Bradfield, 12 townhouses, \$850,000. Sponsor: Peyton Center Inc. c/o Courts & Co. Plans: Ted Levy, DECATUR: Apartment, \$2 million. Sponsor: Middletown Arms Inc. Atlanta. Plans: Cooper-Saltzman & Carry, Atlanta; 63 houses, \$1.25 million. Builder: Spratlin Assoc., Atlanta.

**ILLINOIS**—CHICAGO: Apartments, \$1.4 million. Sponsor: c/o Community Renewal Foundation Inc. Plans: Louis Richa; Apartments, \$1.2 million. Sponsor: Old Willow Construction, Glenview. Plans: Werner Assoc. ELMHURST: Dormitory, \$700,000. Sponsor: Elmhurst College. Plans: Graham Anderson, Probst & White, Chicago. MONTICELLO: 24 houses, \$1.6 million. Builder: Charles O. Knapp. Plans: Charles Martini & Assoc., Chicago. NORTHBROOK: Apartments, \$1.5 million. Sponsor: Village Hall. Architects: Charles Martini & Assoc., Chicago, and Ralph D. Huszagh, Kenilworth. OAK LAWN: Apartments, \$2.5 million. Sponsor: Presbitero & Sons, Marionette Park. Plans: Arthur Gouvis, Chicago. PALATINE: 125 houses, \$3.125 million. Builder: Miller Builders, Lincolnwood. Plans: A. Harold Anderson, Chicago. PARK RIDGE: Apartments, \$1 million. Architect: G. W. Lindstrom, Carol Stream. ROCKFORD: Apartment, \$700,000. Sponsor: Concept Development. Plans: Seigfried & Johnson; Apartments, \$2 million. Sponsor: Oswald & Schaidler. Plans: Dubin & Dubin, Chicago.

**INDIANA**—BLOOMINGTON: Apartments, \$1 million. Sponsor: Howard Young. Plans: David J. Albright & Assoc. INDIANAPOLIS: Apartment, \$4 million. Sponsor: Warren M. Atkinson. Plans:

James Assoc.; Apartments, \$1.5 million. Sponsor: Joe Goldsmith; Apartments, \$1.5 million. Sponsor: Curtis W. Hunter; Apartment, \$4.5 million. Sponsor: The Klingbeil Co., Columbus, Ohio. Plans: T. Ballard Kirk & Assoc., Columbus; Apartment and swimming pool, \$2.5 million. Sponsor: Mid America Development Corp.; Townhouse apartments, \$700,000. Sponsor: Alvin Mordon. Plans: Paul I. Cripe. SOUTH BEND: Apartment, \$1 million. Sponsor: Richard A. Muessel. Plans: Richard E. Baringer, New York City.

**MARYLAND**—BALTIMORE: Apartment, \$3 million. Sponsor: Van Arkel & Moss Inc., Philadelphia, Pa. Plans: Louis Sauer, Philadelphia. BETHESDA: Townhouses, \$700,000. Sponsor: Karl Corby Construction, Washington, D.C. Plans: Donald H. Drayer, Washington, D.C. CLINTON: 242 houses, \$4.3 million. Builder: The Jamesway Corp., Alexandria, Va. GREENBELT: Garden apartments, \$5 million. Sponsor: MBG Assocs., Washington, D.C. Plans: Mayne-Oseroff-Van Beisen & Assoc., Arlington, Va. ROCKVILLE: 90 houses, \$950,000. Builder: Needwood Estates Inc. Architect: John C. Cahill, Kensington; 100 houses, \$1.2 million. Builder: Parkside Estates Inc. Architect: John C. Cahill, Kensington. SANDY SPRING: Apartment, \$1 million. Sponsor: Friends House, Wheaton. Plans: Edward Noakes & Assoc., Bethesda. TEXAS: Garden apartments, \$20 million. Sponsor: Julius & Toni Mandel, Baltimore. UPPER MALBORO: Townhouses, \$600,000. Sponsor: c/o Louis Bojan, Washington, D.C. Plans: Donald J. Olivola, Falls Church, Va.; Apartments, \$1,312,000. Sponsor: James C. Connelly Real Estate Inc., Silver Spring. Plans: John E'Epagnier, Silver Spring.

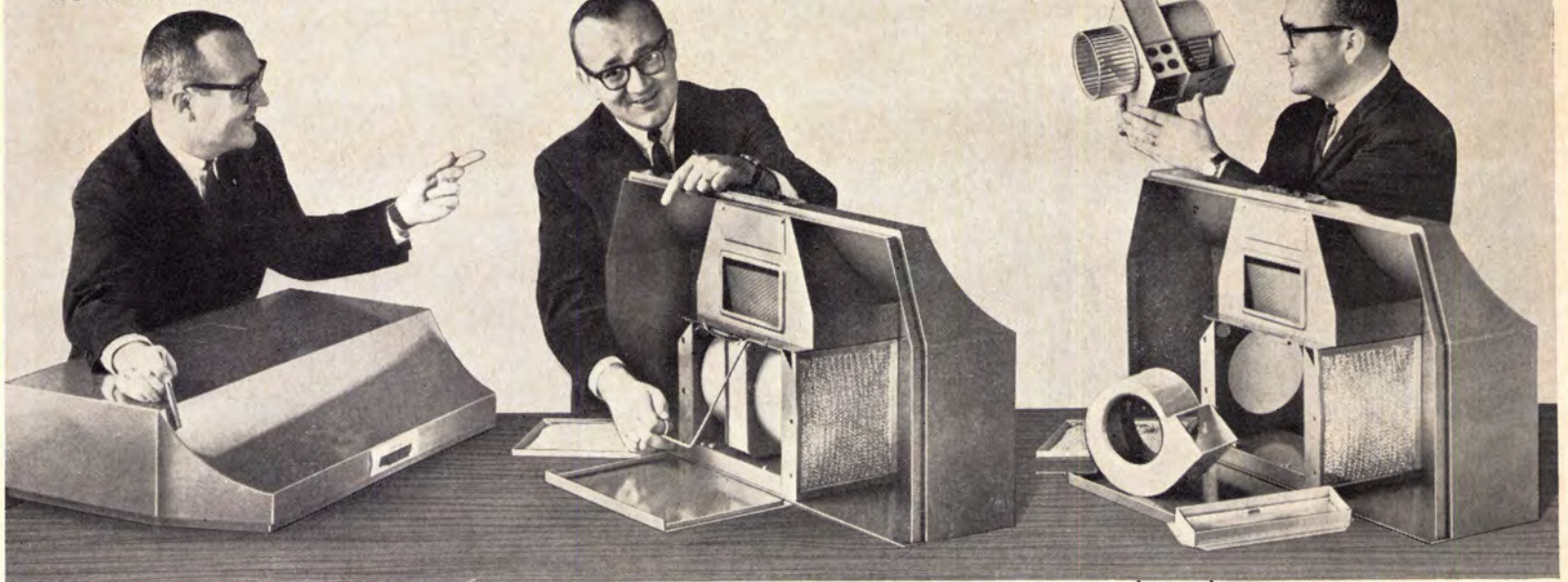
**MASSACHUSETTS**—CAMBRIDGE: Dormitories, \$2 million. Sponsor: Radcliffe College. Plans: Harrison & Abramovitz, New York City. FALL RIVER: Apartment, \$750,000. Sponsor: Desire Audette.

Business continued on p. 35

"Seamless beauty, because it's Heliarc-welded."

"And cleaning's a breeze. Look — no tools."

"Rugged 3-speed motor whispers 325 CFM."



## The Big Swing is 3-speed!

What else? Squirrel cage dual blower. Lifetime-lubricated motor, thermal protected and guaranteed five years. Rigid stainless steel or baked enamel decorator colors for glamor and durability. Washable aluminum filters. Runs more quietly on "High" than others run on "Low." Arrives pre-wired, ready to install — the power-unit plugs in. More convenient, front-located push-button controls. In five standard widths . . . and, *EXCLUSIVE*: in special sizes from 21" to 48". What else? It's a Broan range hood.



BROAN HAS 6 SWINGIN' NEW HOODS!

# BROAN

Broan Manufacturing Company, Dept. 2H, Hartford, Wisconsin. Member Home Ventilating Institute

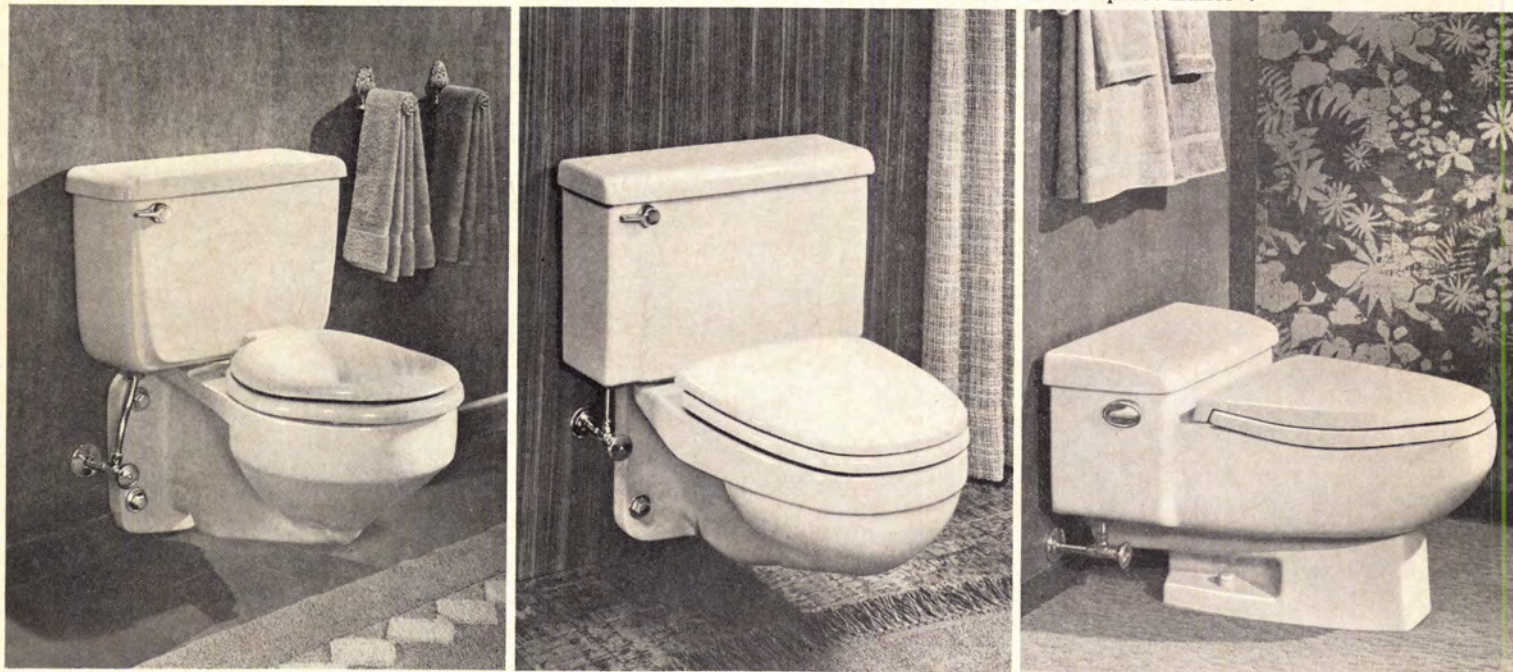


And now American-Standard brings you

# 3 new toilets that ventilate themselves

with no moving parts to get out of order

Vent-Away is now optional on the off-the-floor Glenwall\* and Norwall\* toilets and the de luxe one-piece Luxor\*.



The exclusive Vent-Away\* toilet ventilator is a brand-new American-Standard air-siphoning device. At a mere touch of the button or handle, Vent-Away whisks toilet odors right down the drain before they have a chance to become bathroom odors. The air-suction action in the toilet bowl is fast, thorough and quiet. And Vent-Away is as trouble-proof as it is effective.

\*TRADEMARK AR&SS CORP.

Vent-Away toilet ventilator affords a big selling plus for your bathrooms. Yet the extra cost is negligible because the feature is built in at the factory. There are no extra installation costs or problems. Get full details from your American-Standard contractor today. Or write to American-Standard, Plumbing and Heating Div., 40 W. 40th St., New York, N.Y. 10018.

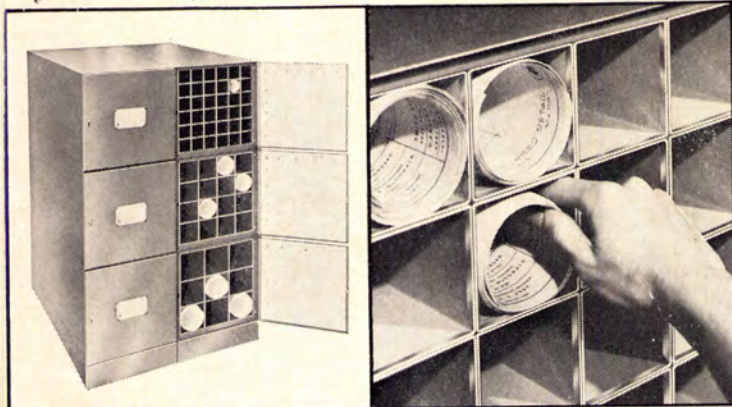
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more rolled drawings — easier**



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"Vents the air up and away!"

"The most rigid  
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Broan quality."

"Extra-heavy motor unit whispers efficient air flow."



## Broan's Swingin' Ductless Hoods!

Handsome new design that adds appeal to any kitchen. Lifetime, washable aluminum grease filter. Large charcoal odor filter. Rigid, heavy-gauge steel construction. Push-buttons up front control single speed fan and recessed 100-watt light. High pressure fan delivers more air than ever, quietly. Lifetime lubricated motor, thermal protected and guaranteed 5 years. Broan's swingin' 2-speed model offers all these features plus a few extras. What else? It's Broan!



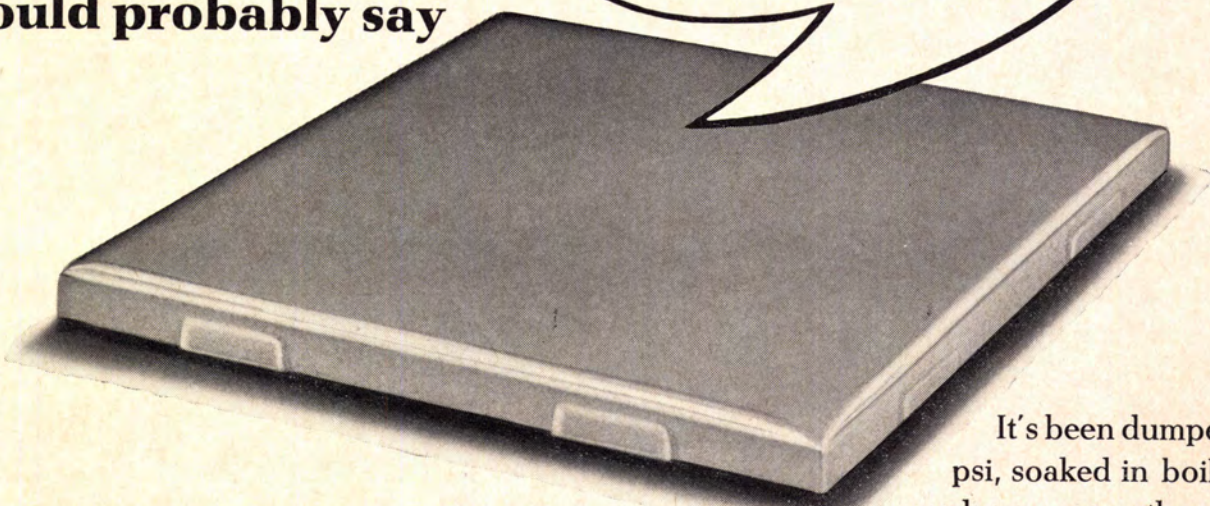
BROAN HAS 6  
SWINGIN' NEW HOODS!

**BROAN**

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**If this tile could talk  
it would probably say**



It's been dumped in steam at 100 psi, soaked in boiling water, measured more ways than a beauty contest winner, peered at for visual defects and given a thermal shock test for good measure. In all, it's gone through 11 tests to make certain that it's good enough to bear the mark "Certified Tile." All part of a program by the Tile Council to provide you with a positive way of getting the qualities you look for in ceramic tile.

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**PEABODY:** Apartments, \$1,250,000. Sponsor: Schwartz Construction. **ROSLINDALE:** Apartment, \$1 million. Architect: Edwin T. Steffain & Assoc., Boston.

**MICHIGAN—BAY CITY:** Townhouses, \$2,025,000. Sponsor: Hubbard Assoc., Detroit. Plans: Levine-Alpern & Assoc., Detroit. **DEARBORN HEIGHTS:** Apartments, \$2.5 million. Sponsor: c/o Dover Homes Inc., Detroit. Plans: Seymour J. Levine, Detroit. **HARRISON:** Apartments, \$800,000. Architect: Tobocman & Lawrence, Detroit. **KEEGO HARBOR:** Apartments, \$1,072,000. Sponsor: Bert L. Smokler. Plans: Sanford Rosen, Detroit. **MERIDIAN:** Townhouses, \$2 million. Sponsor: c/o Frank & Stein, Lansing. **SAGINAW:** Apartment, \$600,000. Sponsor: Joseph Lurins. **SOUTHFIELD:** Apartments, \$3.4 million. Sponsor: Consolidated Properties, Detroit. **TROY:** Apartments, \$32 million. Sponsor: Dover Homes, Oak Park. **YPSILANTI:** Apartments, \$25 million. Sponsor: Leroy Helfman & A. Shackel, Oak Park.

**MINNESOTA—NEW HOPE:** Apartments, \$500,000. Sponsor: Diversified Developers Inc. c/o Stanley Sopchek & Jerry Harrington, Minneapolis. **ROSEVILLE:** Apartments, \$5 million. Sponsor: E. H. Willmus Properties, St. Paul. **ST. PAUL:** Townhouse apartments and commercial facilities, \$12 million. Sponsor: Kellogg Square Co. Plans: Convention Center Architects and Engineers; Apartments, \$1.2 million. Sponsor: Klos Bros., Minneapolis. Plans: David C. Darrell, Minneapolis. **WAYZATA:** Apartments, \$1 million. Sponsor: Diversified Developers Inc., Minneapolis. Plans: George Mastny.

**MISSOURI—BERKELEY:** Apartments, \$2,225,000. Sponsor: J&J Development Co., Hazelwood. Plans: George Quick, Clayton. **INDEPENDENCE:** Apartments, \$2 million. Sponsor: William Ray Bondurant, Raytown. Plans: Hauser & Waddill, Kansas City. **MARYLAND HEIGHTS:** Apartments,

\$2 million. Sponsor: Northwest Land Co. c/o Sterling Engineering and Surveying, St. Ann. **MEHLVILLE:** 51 houses, \$850,000. Builder: Voyles Construction, St. Louis. Plans: Ronald Edwards, Ladue; Apartments, \$2 million. Sponsor: Voyles Construction, St. Louis. Plans: Tarling & Albrecht. **PLATTE CITY:** Townhouse apartments and houses, \$3.5 million. Sponsor: Alex Bascom, Kansas City. **ST. LOUIS COUNTY:** 72 houses, \$1.5 million. Builder: C&G Builders, St. Ann; 130 houses, \$2.5 million. Builder: Brookdale Development, Clayton; 30 houses, \$750,000. Builder: John M. Sugrue, Mehlville; 30 houses, \$500,000. Builder: Voyles Construction, St. Louis.

**NEW JERSEY—BRANCHBURG:** 101 houses, \$3 million. Builder: Abe Simon, North Plainfield. Plans: James J. MacRae, Berkeley Heights. **CLIFTON:** 15 houses, \$675,000. Builder: Pearl Brook Manor. Plans: Neal M. Tanis. **EAST BRUNSWICK:** 60 houses, \$1.5 million. Builder: Flair Construction, East Brunswick. **LAKEWOOD:** Garden apartments, \$1.2 million. Builder: Jack Burstyn & Meyer Gold, Union. Plans: Benjamin Nienart, Elizabeth. **MAHWAH:** Garden apartments, \$1.2 million. Builder: Hamiltonia at Mahwah, East Orange. **MENDHAM:** 15 houses, \$600,000. Builder: Chester Knolls Inc., Staten Island, N.Y. Plans: O. A. Madsen, Staten Island. **NORTH BRUNSWICK:** Garden apartments, \$3 million. Sponsor: Sachs & Okin, East Brunswick. Plans: Roche & Roche, Clifton. **NORTH HALEDON:** Garden apartments, \$3,020,000. Sponsor: Dr. John C. Pelloise, Paterson. Plans: John Evans, Paterson. **OCEAN:** Garden apartments, \$4 million. Sponsor: Levy & Krauss, Maplewood. Plans: Benoist & Goldberg, Union. **PARSIPPANY:** Garden apartments, \$1.15 million. Sponsor: Jansko Corp., Wayne. Plans: Craig Haaren, Rumson; **SOUTH BRUNSWICK:** Garden apartments, \$1 million. Sponsor: Schuh Investment. Architect: John Fisher, New Brunswick. **WEST PATERSON:** Garden apartments and swimming pool, \$9 million. Sponsor: Rose Manor

Estates, Elizabeth. Plans: Raymond R. Wells, Paramus.

**NEW YORK—CORNWALL-ON-HUDSON:** Townhouses, \$800,000. Builder: Cornwall Estates, New Rochelle. **EAST QUOGUE:** 93 houses, \$1.5 million. Builder: Babylon Properties, Happaage. **GOSHEN:** 148 houses, \$3 million. Builder: c/o Jacob Rosenbaum, Monsey; 43 houses, \$1,060,000. Builder: Thornwood Construction, New City. **HARRISON:** 95 houses, \$3.8 million. Builder: Purchase Hills Realty Assoc., White Plains. **HAVERSTRAW:** Townhouses, \$500,000. Builder: Albert Dorfman, New City. Plans: Marvin A. Flam, Pearl River. **JAMAICA:** 28 houses, \$560,000. Builder: Joseph Ammirati, Floral Park. Plans: Millard Bresin, Jackson Heights. **RONKONKOMA:** 95 houses, \$1.5 million. Builder: Rolan Homes, Great River. **ROSEDALE:** Townhouses, \$1.1 million. Builder: Limac Realty Corp., Brooklyn. Plans: Rolf Myler, New York City. **RYE:** 20 houses, \$1 million. Builder: Joseph Trapasso, Yonkers. Plans: Henry Moger, White Plains. **SCARSDALE:** 27 houses, \$710,000. Builder: Old Scarsdale Farms, New York City. Plans: Oscar DeBogdan.

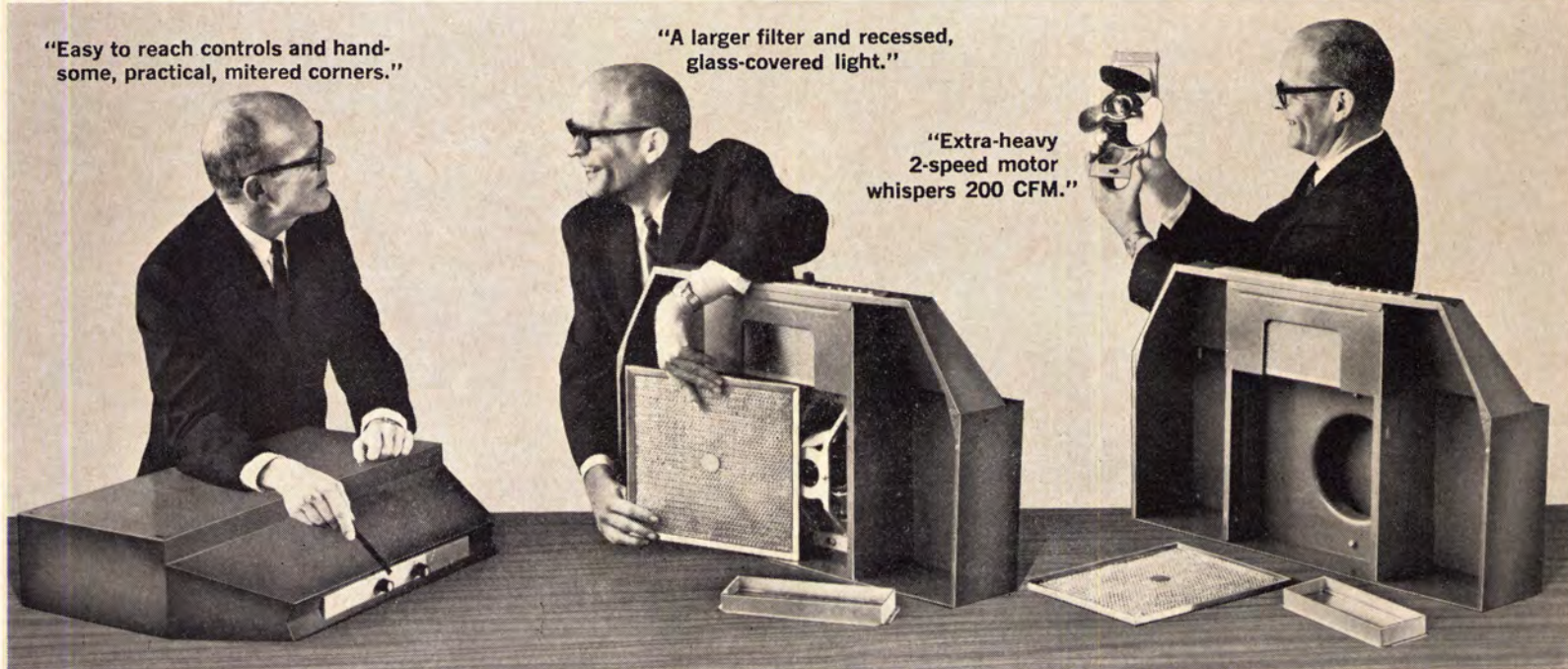
**VIRGINIA—ARLINGTON:** Apartment, \$1 million. Architect: Paul C. Quigg. **CHESTERFIELD:** Apartments, \$4.5 million. Sponsor: Scott Realty, Richmond. **FAIRFAX:** Apartments, \$612,000. Sponsor: K.N. Hooper, Falls Church. Plans: J. Jansons, Falls Church. **NEWPORT NEWS:** Townhouse project, \$3,488,000. Builder: F&F Contracting Co., Hampton. Plans: Forrest Coile & Assoc. **PORTSMOUTH:** Townhouse apartment, \$750,000. Sponsor: Paul Gordon & Assoc., Sandston. Plans: Edward F. Sinnott & Son, Richmond. **STERLING:** 150 houses, \$3 million. Builder: John Bobby. **WAYNESBORO:** Apartment, \$750,000. Sponsor: First Wayne Assoc. Architect: Hurt & Hurt. **WILLIAMSBURG:** Garden apartments, \$1 million. Sponsor: Cabell Assoc., Richmond. Plans: Edward F. Sinnott & Son, Richmond.

*Letters start on p. 44*

"Easy to reach controls and handsome, practical, mitered corners."

"A larger filter and recessed, glass-covered light."

"Extra-heavy 2-speed motor whispers 200 CFM."



## Broan's Swingin' Ducted Hoods!

More quiet, more efficient than ever... Broan's new ducted hoods feature lifetime-lubricated, thermal-protected motors that are guaranteed five years. Convenient controls up front for the 2-speed motor and 100-watt light are easier to reach. Prismatic lens over the light directs all the light to the cooking surface. Crisp new styling, available in stainless steel or baked enamel decorator colors. And it discharges horizontally or vertically through a 3¼ x 10" duct. Rigid heavy-gauge steel construction on this and the single speed model. What else? It's Broan.



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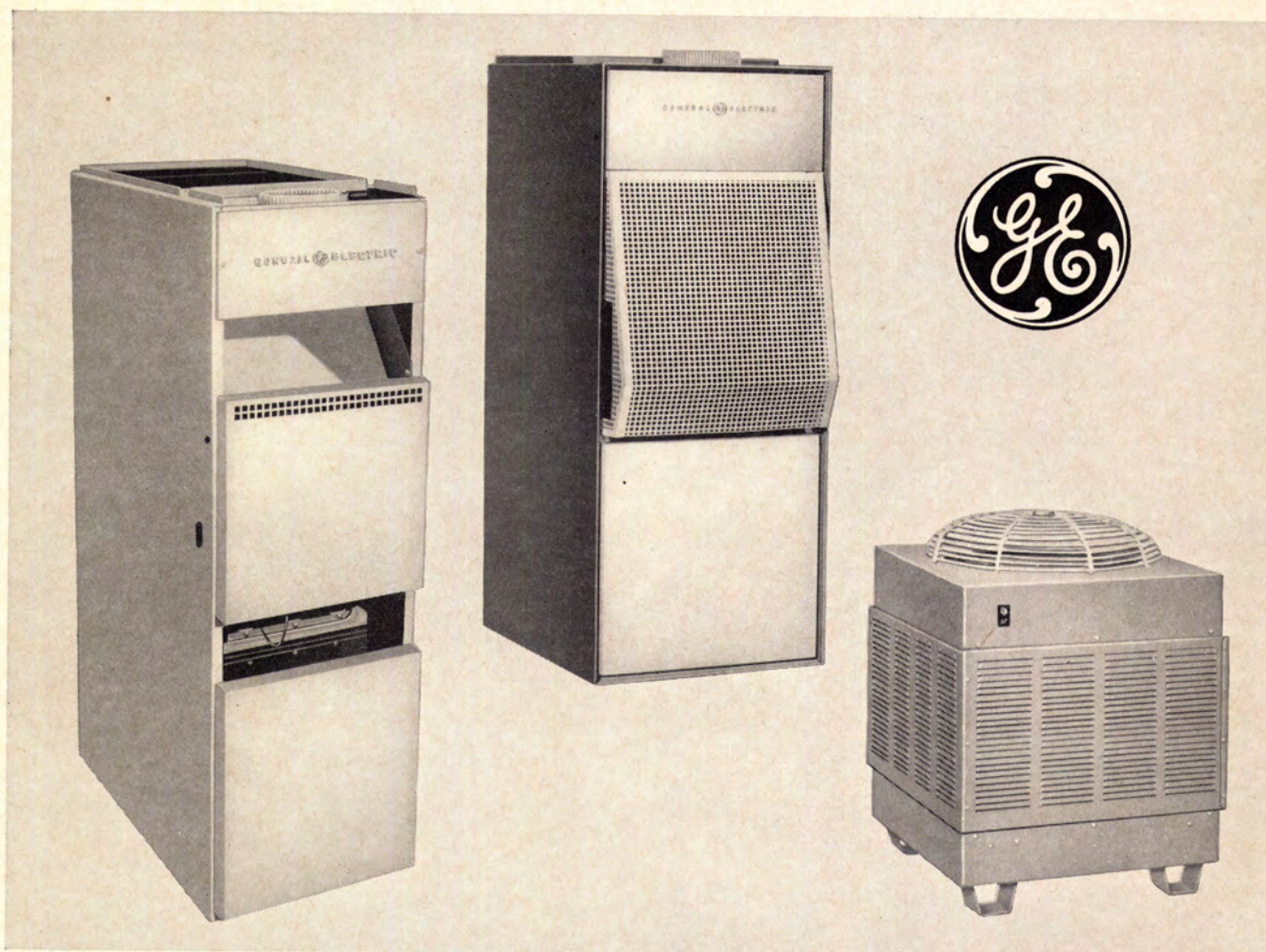
# BROAN

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for heating and cooling?

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***Nails 2,000 square feet  
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Touch trip safety  
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**Use the Gun-Nailer®  
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# "A good kitchen makes sales; especially if it features Hotpoint appliances."



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"Kaufman & Broad is one of the largest home building organizations in the country and have major subdivisions all across the nation. Wherever we build, we find that home buyers are interested in kitchens, because it's the center of so much family activity. For this reason alone, it receives more attention than any other room—and if it's attractive; it makes sales. That's why we use Hotpoint appliances; they look good, are easy to operate and clean, and give us an absolute minimum of servicing problems. We install Hotpoint food waste disposers, water heaters, refrigerators, and are particularly impressed with their Model RB535-G range, an easy-to-install free standing model with a built-in appearance."

Kaufman & Broad uses Hotpoint appliances for one good reason: it's good business! Take a tip from this successful home building organization. Call us.

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*First with the features women want most*

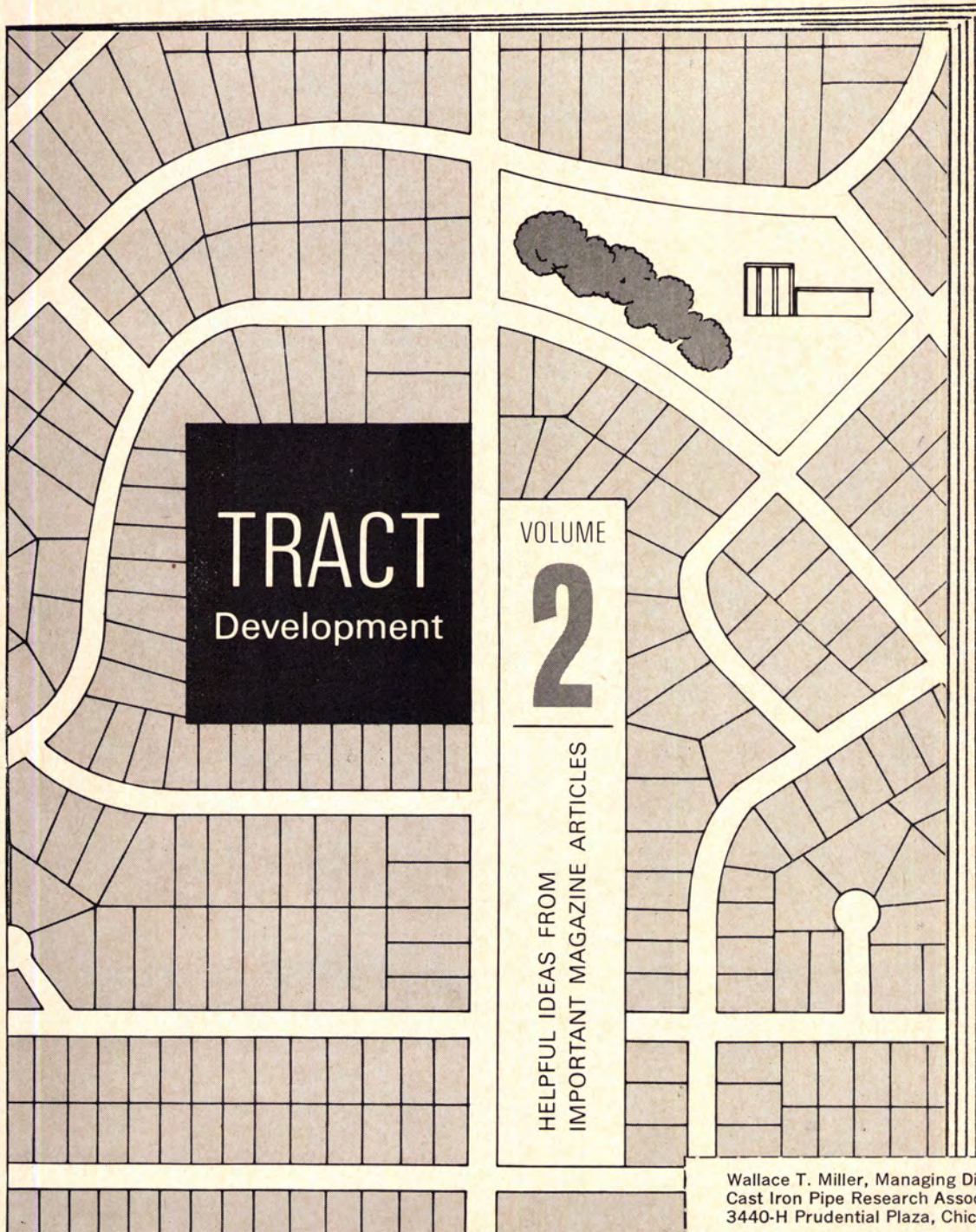
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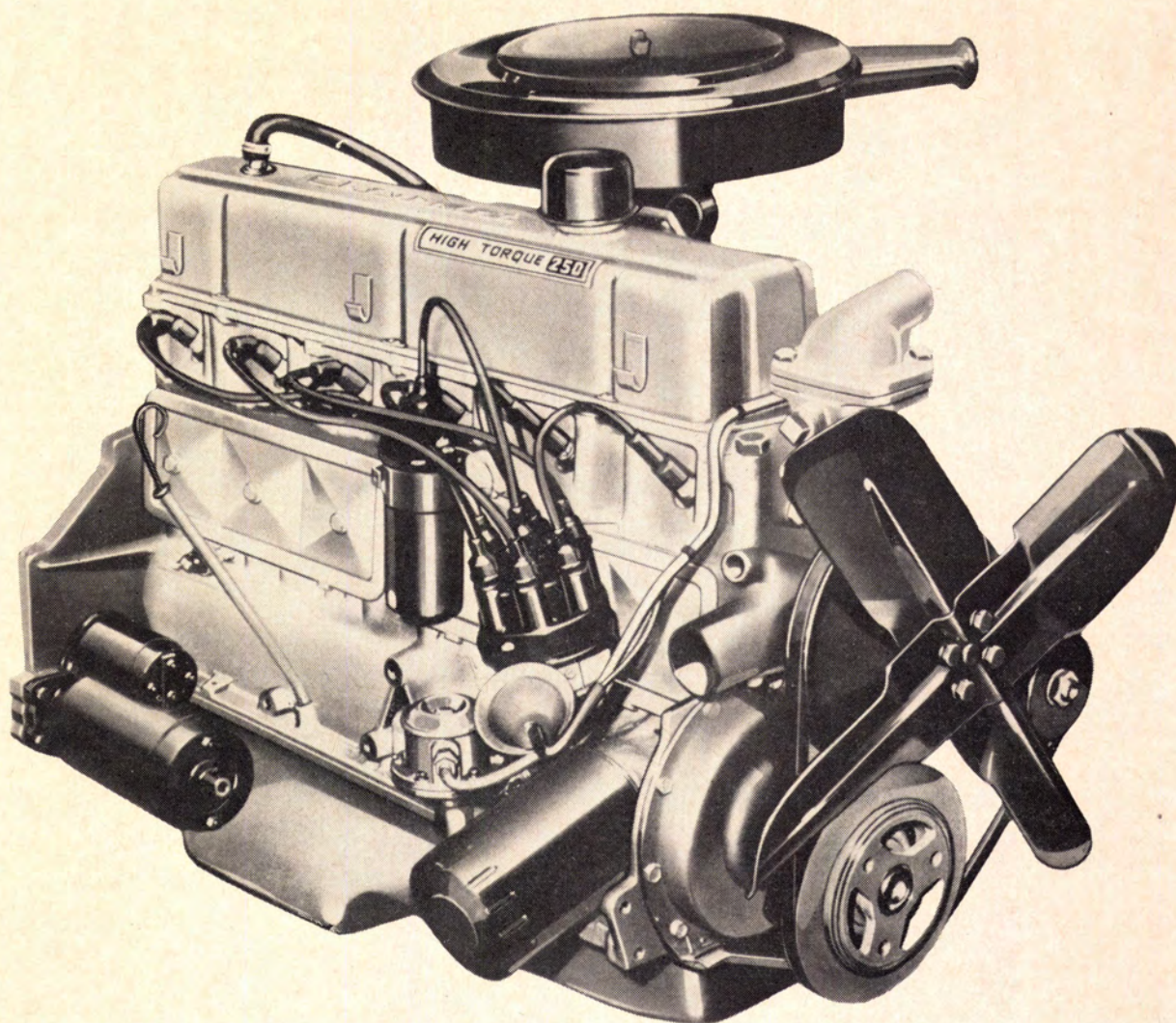
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**New Chevrolet 250 Six brings  
more power, more performance  
to light-duty trucks!**





Chevrolet pickups come with 6½-, 8- and 9-ft. bodies, and with GVW ratings as high as 7,800 pounds. Four-wheel-drive models also available.

New standard engine for most light-duty Chevrolet trucks is the High Torque 250 Six. With an output of 155 horsepower and a score of improved components, it's a big step forward in economical 6-cylinder power. It offers not only greater power and economical performance, but new 6-cylinder operating smoothness. A new 12-weight crankshaft greatly reduces engine vibrations to produce remarkable smoothness and lower sound levels at all speeds.

Also available for most light-duty models are the big 292 Six and the 283 V8. Also the high-performance 327 V8—now offered for the first time in ½-ton trucks as well as ¾- and 1-ton models! Whichever engine you select, you've got a mighty good reason for putting a Chevy truck to work on your job. See your Chevrolet dealer about it, soon. . . . Chevrolet Division of General Motors, Detroit, Michigan.



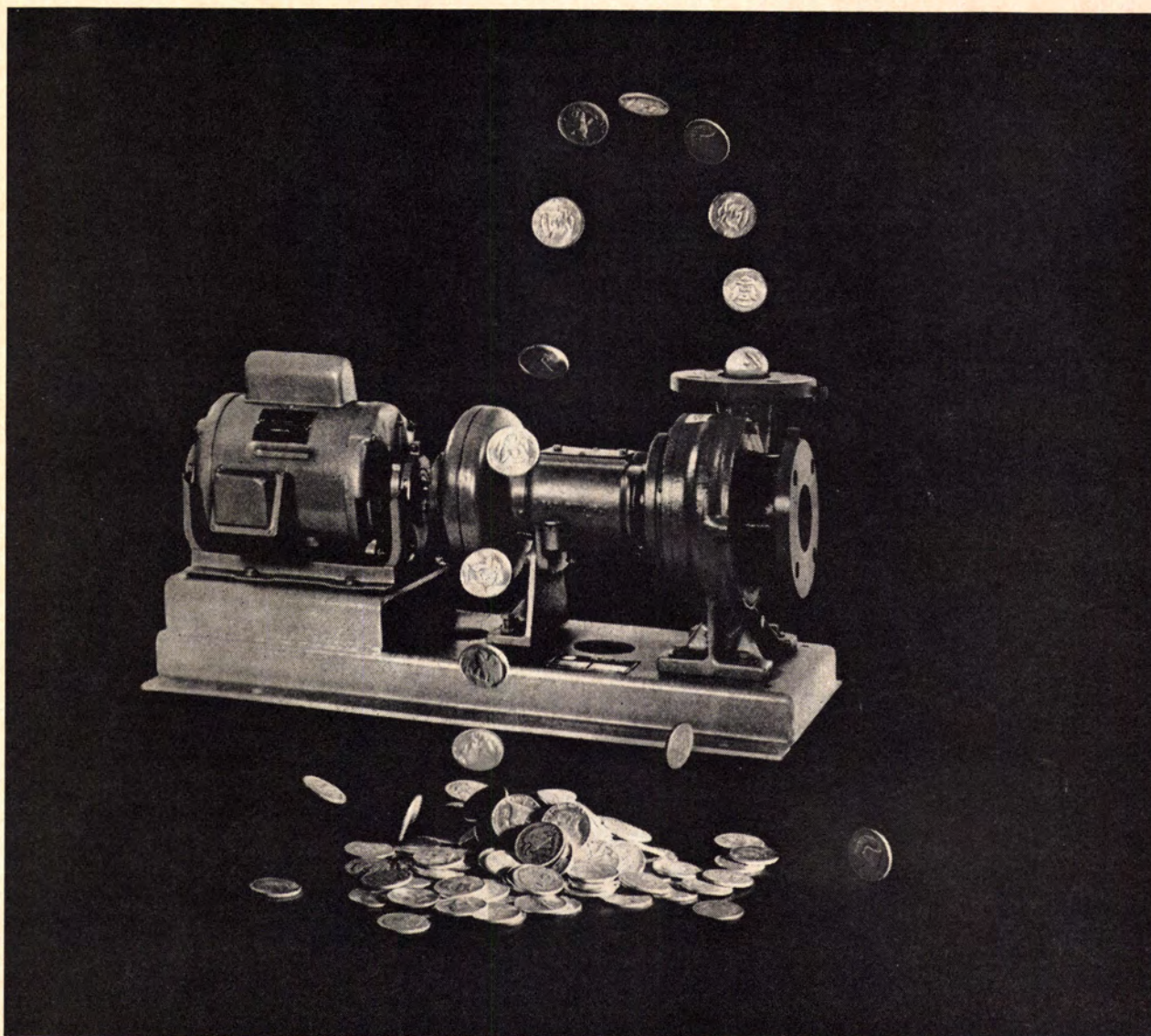
Forward-control Step-Vans offer walk-in convenience and spacious bodies up to 12½ feet long. GVW ratings go up to 10,000 lbs. on models with dual rear wheels.



Conventional panels are available with 7½- or 10½-ft. bodies and GVW ratings to 7,800 pounds. Four-wheel-drive model with 7½-ft. body is also offered.

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You could’ve reached him. General Electric two-way radio instantly reaches those people you can’t reach by phone. It gives you complete control of your business.

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With service like this, you keep customers. And make new ones. You also get more use out of your fleet. Waste fewer man-hours. Save on gas mileage. Save on tele-

phone charges. Save time and more time. And that’s money.

When a two-way radio is counted on for so much, it has to be good. That’s why companies going for two-way systems, go for General Electric.

G-E started the two-way radio business. It’s the world’s largest electronics manufacturer. The world’s largest manufacturer of electrical equipment. So who else could know more about it?

For big, busy companies or small, busy companies looking to get big, there’s a com-

plete line of appropriate General Electric high performance FM two-way radio equipment. Look into it.

Call your G-E communications consultant listed in the Yellow Pages under “Radio Communication.” Or write for complete descriptive information. General Electric Company, Communication Products Dept., Section 6226 Lynchburg, Virginia.

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## Slim, trim Chromalox electric baseboard heaters —save you space, time and money

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## LETTERS

### Technology report: pro

H&H: Congratulations on your honest and intelligent article about housing technology [Dec.]. We have read with interest many H&H articles that frequently praised and promoted most of these very same advances. It is refreshing to note this new, practical and realistic approach from the most influential trade magazine in our industry.

Those of us who are close to the market on a daily basis and have also had our share of sad experiences with new concepts of design and construction, have long been aware of the many built-in disadvantages associated with radical changes in the homebuilding industry.

Too often, individual companies of size and stature in their respective industries are blinded by their eagerness to promote their own product. Also too often the theorists behind these new concepts have had too little practical experience to fully understand the total intricacies of the homebuilding process. If this total effort and expense could be properly directed toward the actual needs of the industry, it should be possible to make some tangible progress in the future.

JOSEPH C. GRASSO, assistant to the president,  
Presidential Homes Inc.  
Pemberton, N.J.

H&H: Your housing technology articles were indeed a realistic appraisal. I want to congratulate you on the candor and comprehensive treatment of this subject with Builders Schmitt and Place.

It seems that all the articles I can remember on this subject are glowing statements of the great future potential of some new building system. Your realistic treatment was a real breath of fresh air. In my opinion, it is the only thing worth reading on this subject that I have ever seen.

DAVID H. PEASE JR., vice president  
Pease Woodwork Co.  
Hamilton, Ohio

### Technology report: con

H&H: It is our opinion that three statements made about the Key Kut method in your technology article [Dec.] are untrue.

Statement I: ". . . it doesn't save a nickel."

Although we have no control over whether or not the saving is passed on to the builder and consumer, the differential of 5¢ per lineal foot of wall panel directly attributable to the increased efficiency of the Key Kut wall panel manufacturing system by one manufacturer

certainly establishes a potential savings for both builder and consumer.

Statement II: ". . . FHA ruled that each joint must be end-nailed anyway, thus wiping out one advantage."

The elimination of artificial fasteners is merely a by-product and was not the prime purpose of Key Kut. Lab reports prove that nails or fasteners are not needed. The opinion you cite is that of one governing body. However, there is a saving, even in nails—one 8-common versus two 16-common—and they are machine driven.

Statement III: ". . . since most of a house's strength comes not from the framing but from the sheathing, the second advantage is of questionable significance."

In light of the most popular construction techniques now being used for homebuilding, the majority of the structures in the U.S. are brick veneer. In this type of construction, the sheathing is low-density fibre board which adds practically no strength to the wall.

W. I. SPITLER, president  
Key Kut Systems  
Fort Worth, Tex.

H&H: I was shocked to see your misinformed statements about Key Kut.

Our builders have informed us and even have gone on the radio stating they have saved as much as \$100 per house or from 40 to 60 man hours in labor per house. This is an average of two days per house saved in framing labor only.

As for your statement about the strength being in the sheathing of a house, this is partially true. Our walls have been tested by the South Western Testing Laboratories and were found to be an average of 288% stronger than man constructed walls in the rack alone.

In our area these walls have been approved by the building inspectors without any wind-proofing whatsoever.

B. EUGENE HODGES, president  
Michigan Key Kut  
East Lansing, Mich.

*Our congratulations on the acceptance being won by Key Kut framing. However, we must still rate this innovation as another way to prefabricate framing rather than a technological breakthrough. The cost-savings to the builder—compared with those offered by other methods of prefabrication—are negligible. And whether the joint requires nails or not, the extra strength it may add to a house is entirely unnecessary—our conventionally nailed stud-and-sheathing walls are over-engineered already.*  
—Ed.

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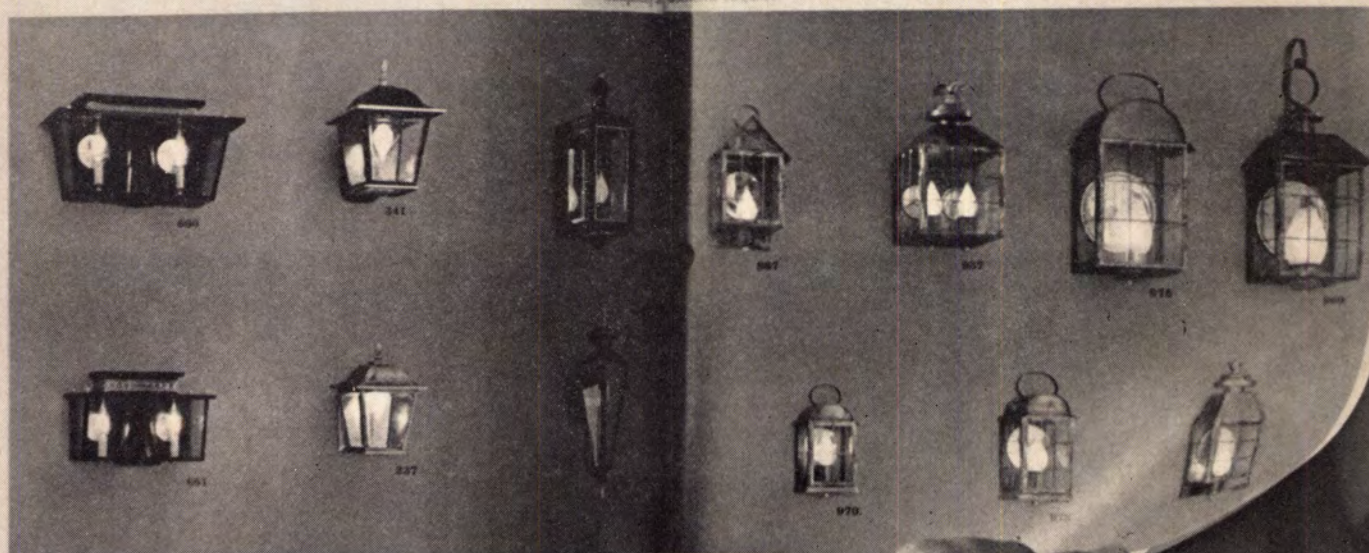
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881	Black	Black	9"	10 1/2"	Yes
882	Black	Black	14"	14"	Yes
883	Black	Black	12 1/2"	12 1/2"	Yes
884	Black	Black	14"	14"	Yes
885	Black	Black	9"	10 1/2"	Yes

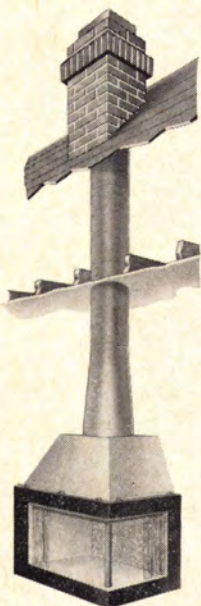
Fixture No.	Finish	Color	Width	Height	Exterior
886	Black	Black	9"	10 1/2"	Yes
887	Black	Black	9"	10 1/2"	Yes
888	Black	Black	14"	14"	Yes
889	Black	Black	12 1/2"	12 1/2"	Yes
890	Black	Black	14"	14"	Yes
891	Black	Black	9"	10 1/2"	Yes



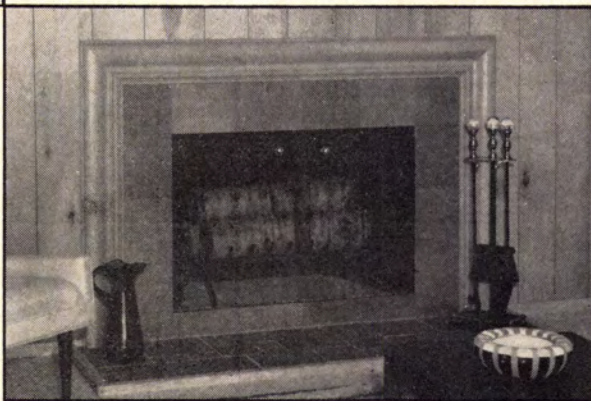
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# YORK AIR CONDITIONING DOES MORE FOR BUILDERS LOTS MORE



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connect couplings that speed installation. And the vertical air discharge of the York heat exhaust section protects outside paint, won't damage shrubbery or lawn. Get the facts on York's builder programs for 1966! Contact your nearby York Dealer; or write York Corporation, subsidiary of Borg-Warner Corporation, York, Pennsylvania. In Canada, contact National-Shipley Ltd., Rexdale Boulevard, Rexdale, Ontario.

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# Are you low-pricing yourself out of your best market?

There is only one way to stay ahead in business — your business, our business, any business. It is to spot changes, then act on them.

Let's look at these changes since 1955:

- 29,000,000 more Americans
- 11,000,000 more family homeowners
- Per capita income up 37%
- Dollar volume on new home construction and remodeling way up

For you, and for us, these changes add up to one fact: *there's now a quality market that wasn't around in 1955.*

## The market that wasn't there ten years ago

Ten years ago you and your competitors — with good reason — thought mostly in terms of price. The watchword was, "Keep it low." And today, some builders still sell that way. They haven't spotted the changes in their market.

Result? They're low-pricing themselves out of their best market — their most profitable market. Because right in their marketing area — within a fifty-mile radius — lives a new breed of homeowner and home buyer.

He earns from \$10,000 to \$25,000 a year. There are mil-

lions like him. And he's multiplying fast!

He doesn't buy price. He buys quality. Because he can afford it. And because he's had a bellyful of cheap, short-life products. Also, he knows that quality will cost him less in the long run. Less maintenance, fewer repairs, better re-sale.

Which brings us — and him — to Bird building materials.

## Bird building products — for the new market

Nine years ago, you'll recall, Bird introduced its now-famous wind-resistant Wind Seal® shingle. It was higher priced, too. In fact, many builders wouldn't touch it — at first.

Today, Bird Wind Seals have been upgraded to 235 pounds and they are the best sellers in the business. Because Bird — and the smarter builders — saw the market-readiness for this quality product. And acted.

After Bird Wind Seal Roof Shingles came —

- Bird Architect® Mark 25 Shingles. Wind-resistant. No cut-outs. 290 pounds. Now selling in important volume.
- Bird Firescreen® Shingles. Class A. Wind-resistant. No cut-outs. 325 pounds. The ultimate in fine roofing.

- And a whole new line of Bird Solid Vinyl building products. Bird Solid Vinyl Siding, Shutters, Gutter Systems, Roof Edging. A dramatic exterior-materials breakthrough! Never need painting. Can't dent or rust (like metal). Can't peel or rot (like wood). Beautiful to look at — and they stay that way. They're maintenance-free.

## Not low-priced — but plenty of orders

None of these Bird materials is low-priced. Some, you might even call high priced. Yet these products are selling in volume.

Who says there's no market for quality products in home building?

From one hard-headed business organization to another, may we suggest this to you? If you've been conducting your business pretty much the same way these past five or ten years, take another look around.

Write to us today and we'll send you the complete Bird & Son story. It costs you nothing. But it can mean a more profitable home building business for you in 1966.

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# Build your homes with Goodyear vinyl flooring. Raise the sales appeal.

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When the home comes equipped with Carina 72" sheet vinyl by Goodyear—it's easy to set up a sale. Like all sculptured vinyls by Goodyear, it has a look of luxury... the flair of decorator styling... yet it costs far less than other quality sheet vinyls. Retails for about \$3.95 a square yard. Keeps costs down as it upgrades your home.

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lucent patterns available in a wide selection of both tile and 72" sheet vinyl.

Install on, above and below grade. See your Goodyear distributor. Or write Goodyear, Flooring Dept. N-27, Akron, Ohio 44316.

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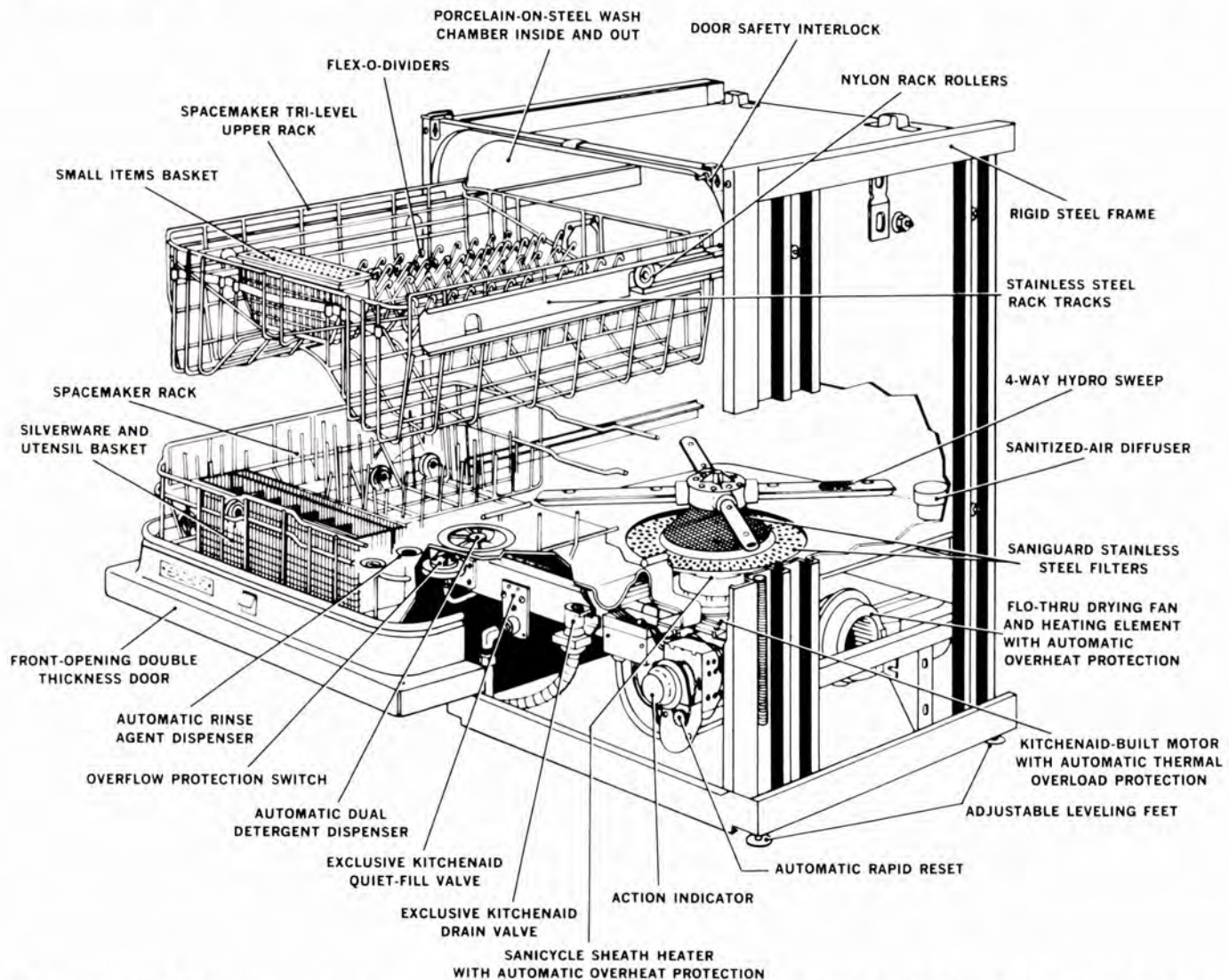


# GO AHEAD. PAY LESS.

Sure, you could pay less for a bargain dishwasher than you do for a KitchenAid. But you may not get one that's easy to install. That has such a proven history of service freedom. That makes your kitchens distinc-

tive. That adds to your reputation as a quality builder.

You can pay less, but you won't be giving yourself these performance, convenience and durability sales-making KitchenAid features. Count 'em.



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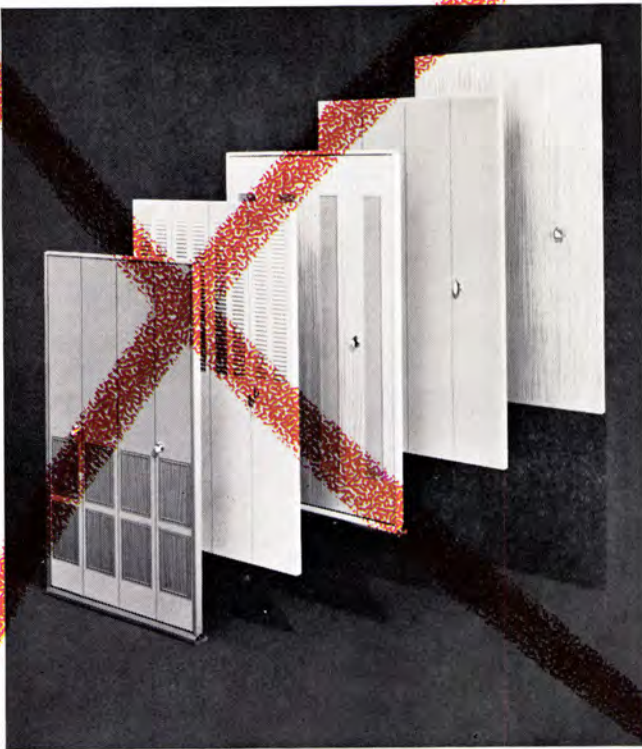
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But don't blame us if  
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## **Say Yes to Float-Away. They make money!**

Sure, you remember when bifold doors used to be big headaches. Even ours. Many still are. Hang them and you have callbacks, repairs, replacements that cost you money. *But not with Float-Away.*

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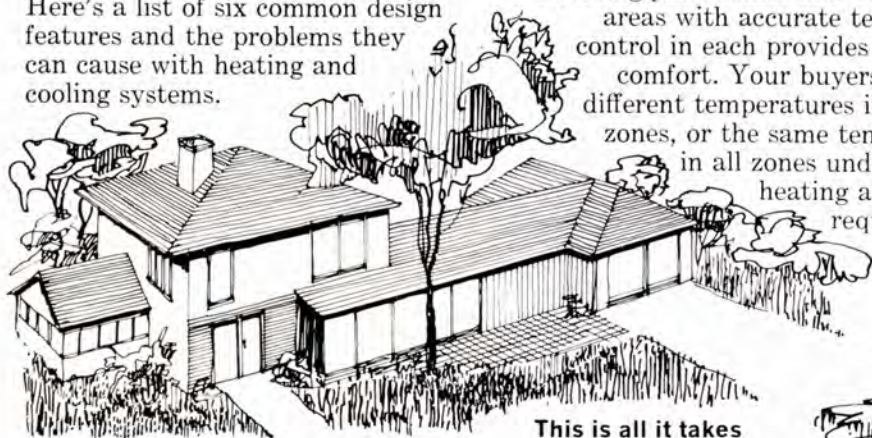


## Here's how zone control can solve your heating and cooling problems with little additional cost

Successful builders are finding that a slightly unusual feature or floor plan makes their homes stand out from the competitive homes. It can capture the prospect's imagination and often is just enough to clinch the sale. But these same features can create heating and cooling problems, too. And of course, no matter how exciting the feature, if the home is uncomfortable, you'll have a dissatisfied customer.

Chances are, you have some of these features in the homes you are building now.

Here's a list of six common design features and the problems they can cause with heating and cooling systems.



1. **In any two or three level home**, warm air tends to rise, leaving cooler air in the rooms on the lower level.
2. **Special activity rooms.** It is obvious that bedrooms call for cooler temperatures than living areas for real comfort, but game rooms and family rooms can create comfort problems, too.

3. **Large glass areas** provide a great view, but they cause inside temperatures to vary with the outside weather changes . . . even with double-pane windows.

4. **With a spread-out floor plan**, sun, shade and wind in different areas cause widely differing heating and cooling needs.

5. **Rooms over unheated areas**, such as garages, often have cold floors and walls.

6. **A finished basement**, because it is below ground level, places unusual demands on heating and cooling systems.

Lots of potential problems, but zone control solves 'em all

Dividing your homes into two or more areas with accurate temperature control in each provides maximum comfort. Your buyers can have different temperatures in different zones, or the same temperatures in all zones under varying heating and cooling requirements.

This is all it takes

With a forced air system, all it takes is a Honeywell thermostat, damper and damper motor to control air distribution to each zone. With a hydronic system, zone valves control the water flow.

You will be pleasantly surprised at the cost of zone control

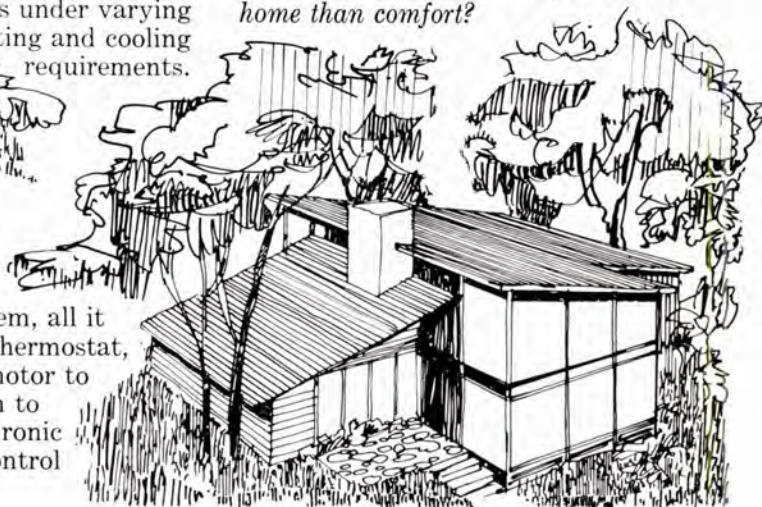
As you can see, zone control makes a lot of sense, and it isn't very complicated. The cost of additional equipment is nominal.

Compare the cost with the problem it solves, such as cold floors or uncomfortable bedrooms, and zone control becomes a necessity.

Speaking of unusual features . . . you've just added another one

Honeywell zone control not only solves problems connected with unusual features—it is one all by itself. It's an interesting talking point and attracts attention.

After all, what's more important in a home than comfort?



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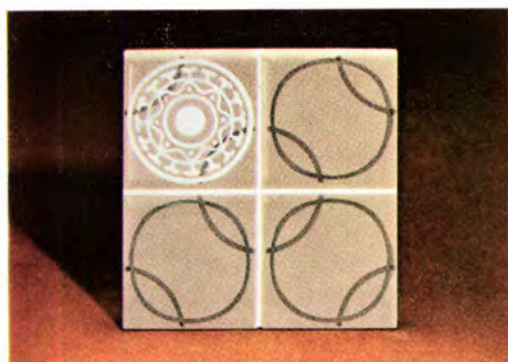
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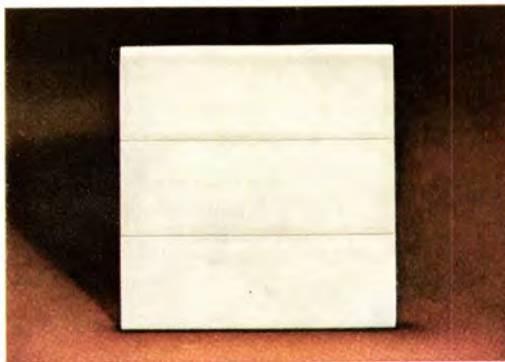


Plate 160

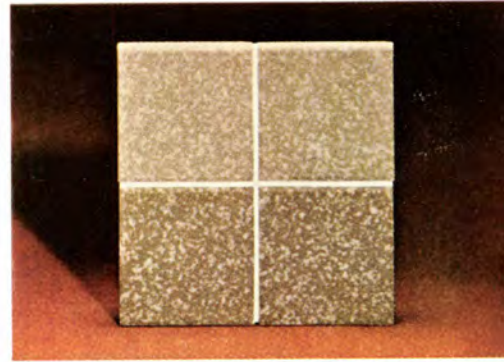
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**New Ceramic Mosaics!** Note the warm natural textured look. Wide variety of designs to tempt the most discriminating buyer. Smart floor stripes here are in Driftwood and Reef Brown Texline.

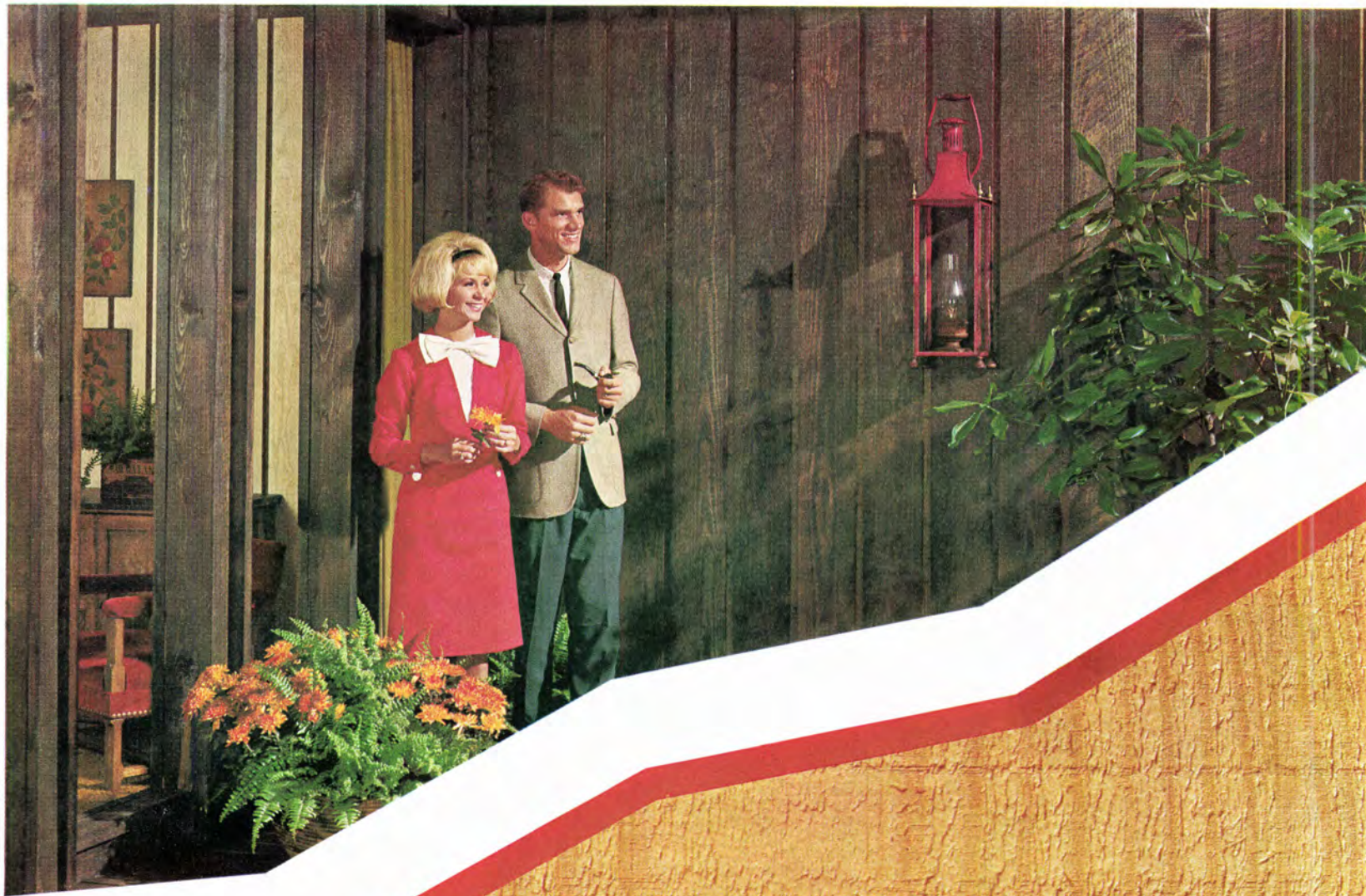
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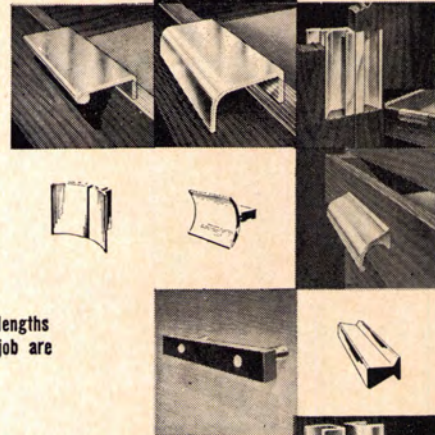


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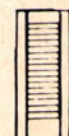
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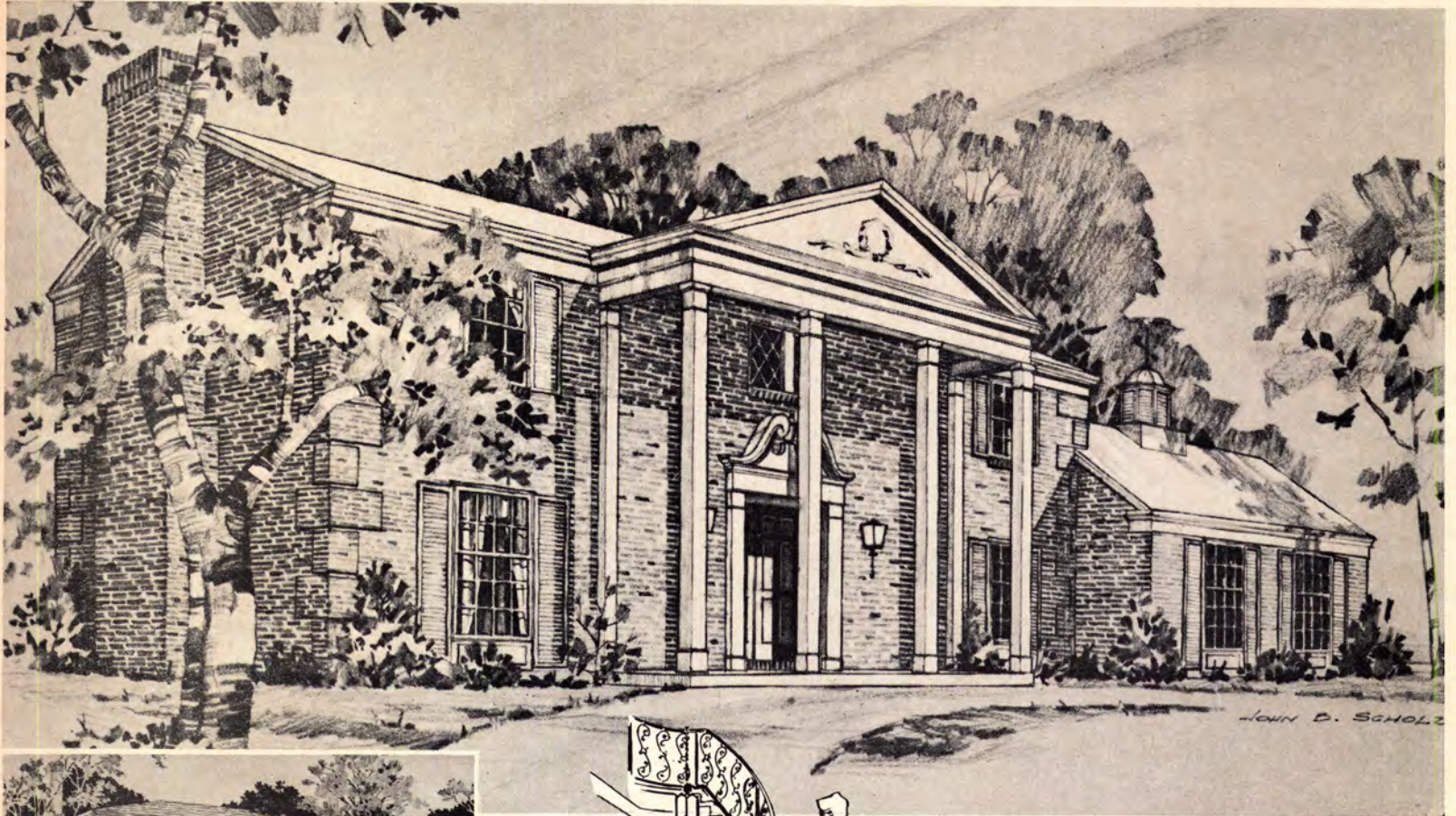
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# 19 REASONS WHY SCHOLZ HOMES HAVE BECOME THE



*The Classic*

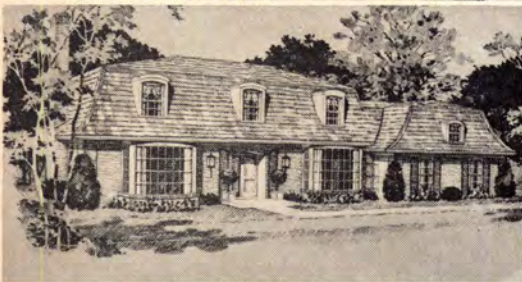
## THIS IS

Scholz Homes builders accounted for over 50 million dollars in completed homes last year . . . at the highest profit margins in the home building industry! . . . setting unprecedented records for the sale of Scholz Homes now for three consecutive years!

They have done this by appealing to the now dominant quality market with an absolutely vital ingredient . . . houses that are different! . . . houses that intrigue! . . . houses with the kind of appeal that transcend every other consideration in the mind of the custom buyer.

The Early American shown here is a good ex-

*Send for Your Copy of the "Famed*



*The Mansard Roof • French Provincial*



*The Plantation Colonial*



*The French Regency*



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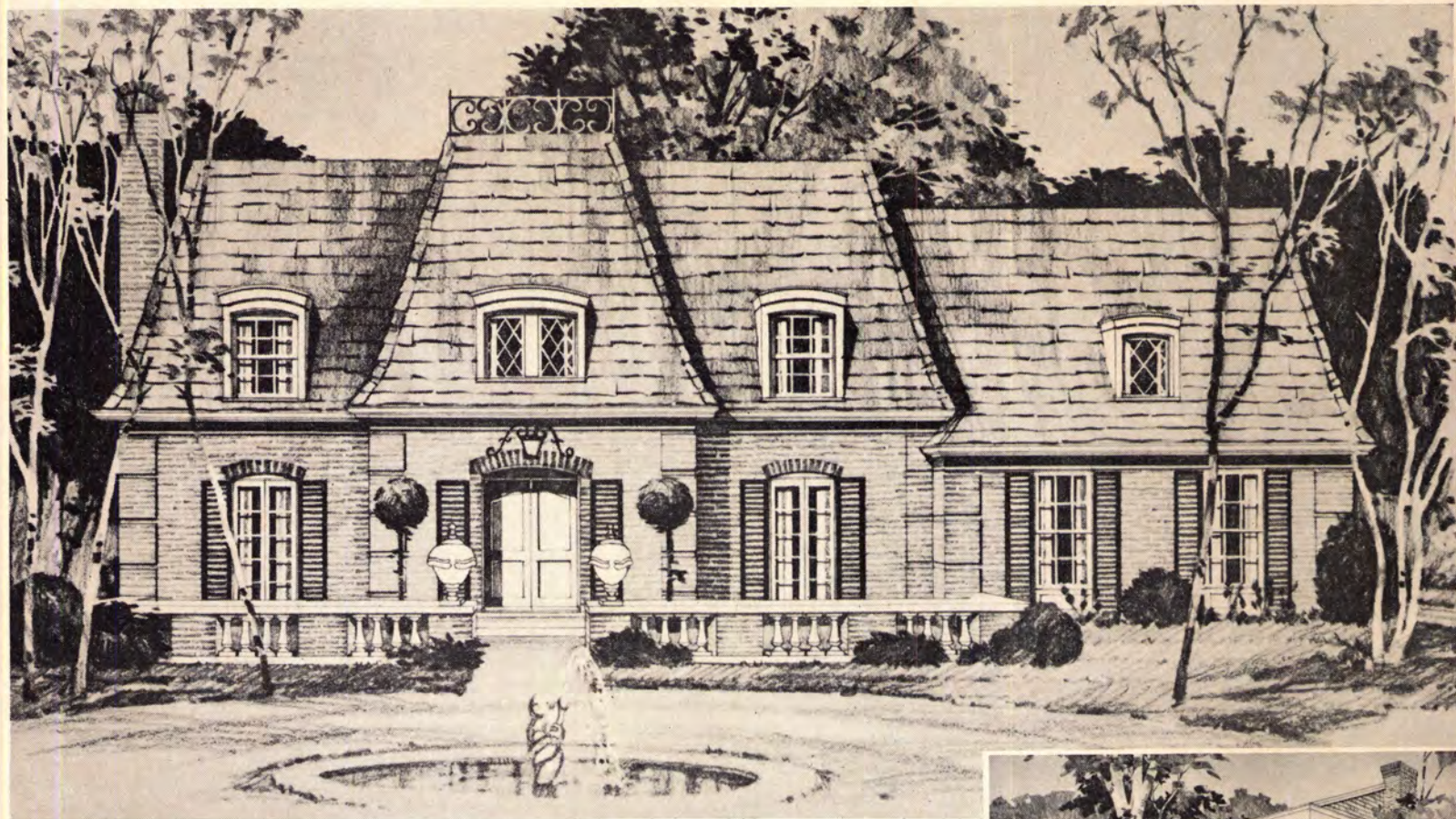
*The New England Colonial No. 6*



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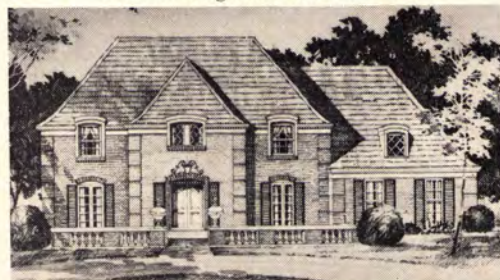
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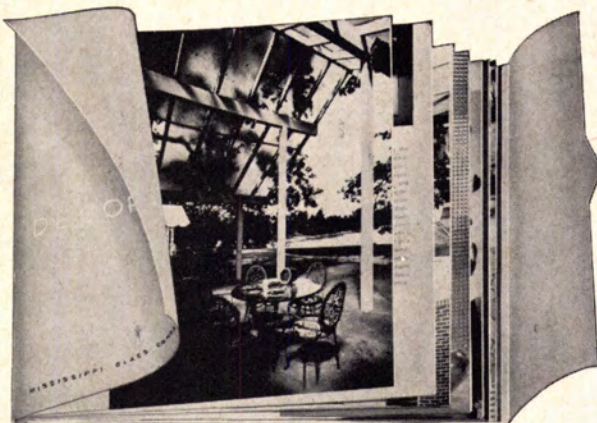
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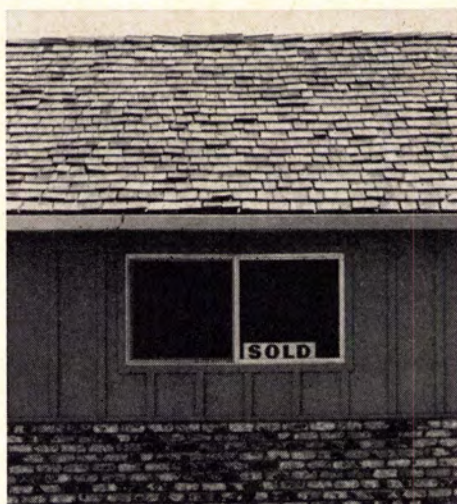


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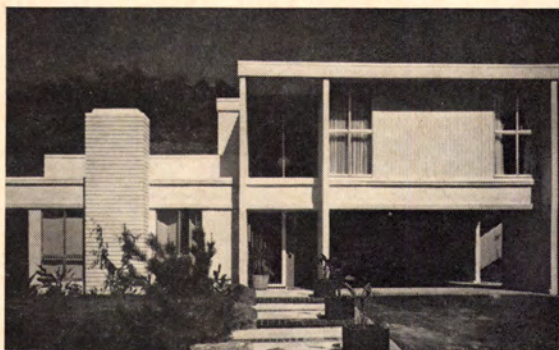
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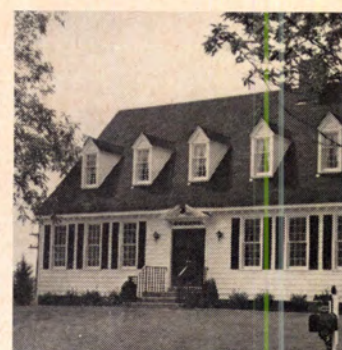




Encino, Calif.; 3-Bedrooms; \$42,000



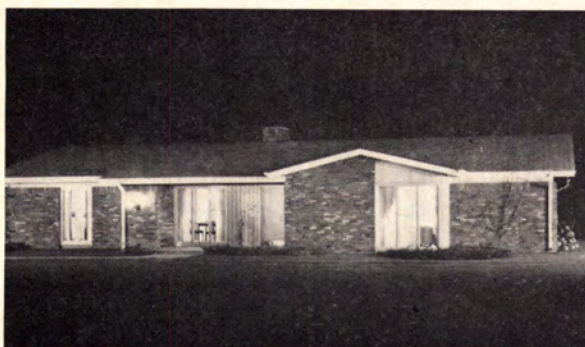
Haddonfield, N. J.; 4-Bedrooms; \$49,000



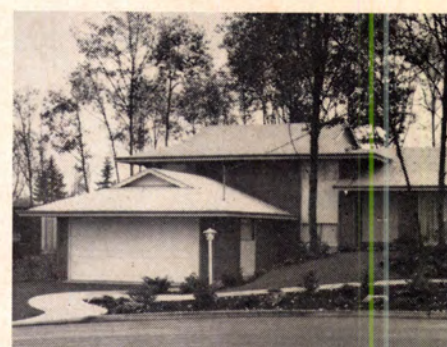
Memphis, Tenn.; 4-Bedrooms; \$26,700



San Antonio, Tex.; 4-Bedrooms; \$30,500



St. Louis, Mo.; 5-Bedrooms; \$28,870



Federal Way, Wash.; 3-Bedrooms; \$22,700

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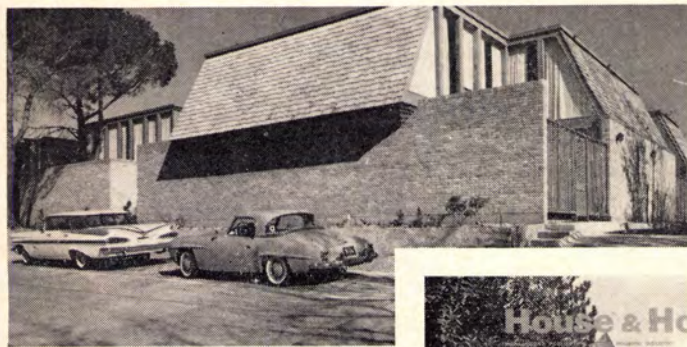




Puerto Rico; 4-Bedrooms; \$16,500



Foster City, Calif.; 4-Bedrooms; \$24,850



Dallas, Tex.; 2-Bedroom Rentals; \$225 per month



Ramapo, N. Y.; 5-Bedrooms; \$44,450.

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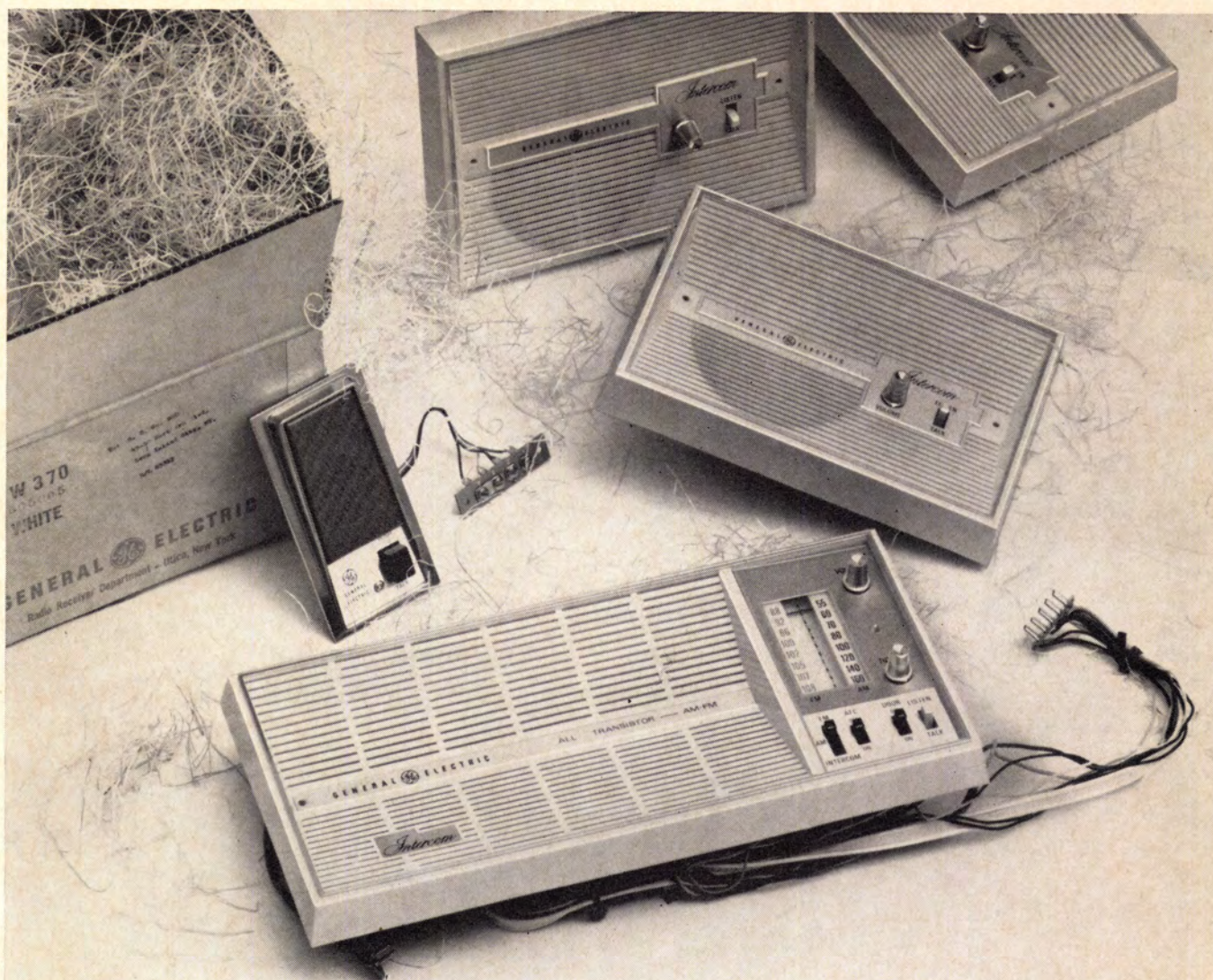
\*Complete information available on request on any or all these 15 studies sponsored by: In-Sink-Erator / Waste King Corp. / O'Keefe & Merritt / Amerock Corp. / Malta Mfg. Co. / Miratile Panel Products / Float-Away Door Co. / American Zinc / Schlegel Mfg. Co. / Dicks-Armstrong-Pontius Co. / Evans Products Co. / Mengel Wood Industries / Youngstown Kitchens / Formica Corp. / Rangaire Corp.

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## EDITORIAL

### *Labor legislation:*

## Why, the way those poor unions are getting shoved around today is enough to make a body spit

New York City's transit strike last month prompted President Johnson to ask for legislation that "will enable us effectively to deal with strikes which threaten irreparable harm to the national interest."

We wish that the trampled rights of individuals aroused the same sort of indignation in the Presidential breast. The Administration might then ask for legislation that would 1) assure a man's right to choose his own trade and follow it; 2) protect the right of an independent subcontractor simply to earn a living; and 3) lift labor's effective immunity to legal sanctions against criminal and civil acts in restraint of trade. (*For an example of this immunity, see p. 8.*)

Unfortunately, that's not going to happen. Quite the reverse. The Administration will attempt to pull the unions' chestnuts out of the fire for them in three ways. 1) It will seek the repeal of Taft-Hartley's section 14b, which would nullify state bans on union shops. Such a move would effectively support a rapid growth of closed shops which, in the building trades, have all too often been used to keep aspiring craftsmen out of the trade. 2) It will ask for passage of the site picketing bill (H.R. 10027), an act that could simply put subcontractors out of business, unless they organize immediately. 3) Finally, the Administration will apparently uphold labor's effective immunity to criminal and civil actions, in restraint of trade, that would send businessmen to jail.

Two big political factors lie behind the Administration's willingness to do these things for organized labor. The first, of course, is that labor is still a big voting block, and the building trades are trying to use the legislative process to get organizational muscle that they no longer have on their own. Union attempts to organize nonunion building tradesmen in recent years have not been very successful, and hardly any independent self-employed subcontractor wants to be a pawn of a local that couldn't care less about profits.

The second political factor is historic and romantic. Old and bloody strikes with names like Haymarket, Pullman and Homestead evoke times when unions fought to get humane rights for working men—rights that had been soundly trampled by industry up until a generation ago. The unions fought then not only for their very existence, but also for the right just to represent their members (some unions outside of construction are still fighting for this right).

But building trades labor isn't fighting for a decent living anymore. Anyone who is employed today in building construction can live fairly decently. Most of labor's objectives have been won in construction. Now the building trades are fighting pretty much for the pure hell of it. And in this fight the housing industry is

unhappily one of the patsies.

In the building trades, union arguments for the union shop are specious at best. For instance, the New York City Commission on Human Rights in December 1963 found that closed shops, hiring halls and union discrimination effectively barred Negroes from construction jobs in the city. The NAACP has already filed complaints against several AFL-CIO affiliates in the construction trades. Closed shops in the building trades have always been used to limit the number of journeymen simply to reach the high wage scales most skilled union journeymen enjoy.

The fact is that today journeymen no longer need union shops to get high wages. With unemployment now running at the incredibly low rate of 4.1% (less than 1.8% of married men are unemployed) and a prospect of the rate dropping to 3.5% by next summer, labor will have the leverage of the tightest labor market since the Korean War. The unemployed will be essentially unemployable.

Labor already has shortages in skilled trades in various locations all over the country going for it, and it is using these shortages to hike already high wages. But a recent nationwide count showed there are no widespread shortages of skilled labor (*see p. 10*).

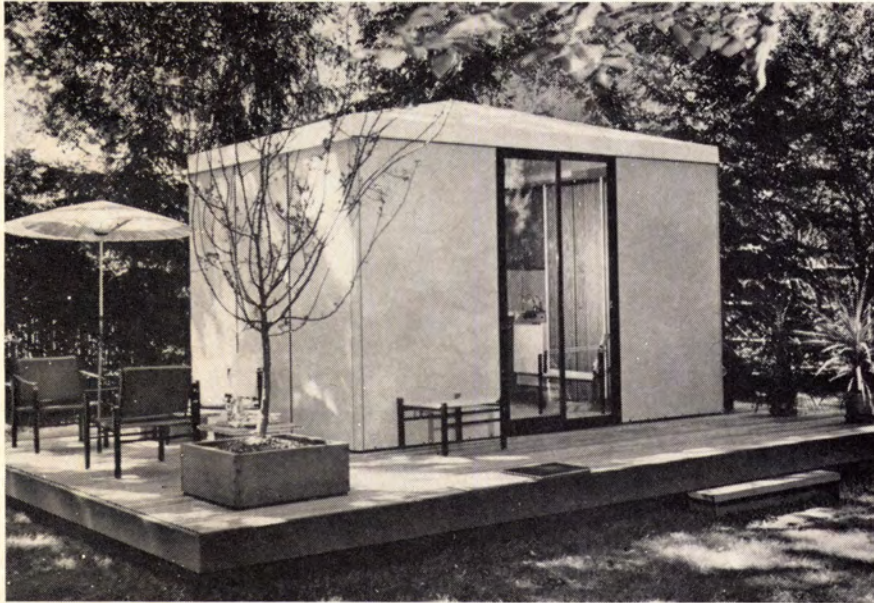
National figures on salary levels also help the building trades boost wage levels. The AFL-CIO can prove statistically that the average number of hours worked per year by building trades journeymen is about 1,400 and at an average wage rate of \$4.20 they earn \$5,880 a year.

The truth is that wages in the building trades have increased 50% in the last decade, 20% in just the last five years. The cost of living in the U.S. has increased 18.5% in the last decade, 7.3% in the last five years. But the building trades will argue that their productivity has increased as much as 5% each year in the past ten. That may be true of productivity in heavy construction where a lot of new heavy machinery has come into play in the last decade, but it is certainly not true in the housing industry. Not many builders have been able to boost productivity 5% a year by deploying their tradesmen and subcontractors more effectively.

At the moment, prospects for the repeal of 14b are not too good, but the site picketing bill will almost certainly be passed if it can get to the floor of Congress. The housing industry should use every political pressure it can to see that H.R. 10027 does not get to the floor, because what labor can't do with 14b, they can do with site picketing anyway. But even if we lose that one, don't give up. You can operate a union shop profitably if you follow certain guidelines given on pages 88-91.

—RICHARD W. O'NEILL





**This is a second house . . .**

Portable cabin: Outboard Marine Corp., Waukegan, Ill.

Lubitch & Bungarz



**. . . and so is this. . .**

Beachside model: Bruce Campbell Graham, AIA. See p. 84.

## A growing second-house market promises more

This year, according to the best available estimates, somewhere between 75,000 and 125,000 American families will buy second houses at prices ranging from \$5,000 to \$50,000. For these families, a second house means vacation living, a possible source of rental income and perhaps an eventual retirement home. And for the homebuilding industry, these second houses represent market opportunity for builders and developers of all sizes.

*The key to the second-house market is, of course, land.* Second houses are primarily vacation houses, so they must be close to recreation facilities. Water for swimming and boating is the most important of these facilities, and indeed, a good beach is often the only asset a second-house community needs. But golf, tennis, horseback riding and similar activities are also important, and the more of them a second-house community can offer, the wider will be its market appeal.

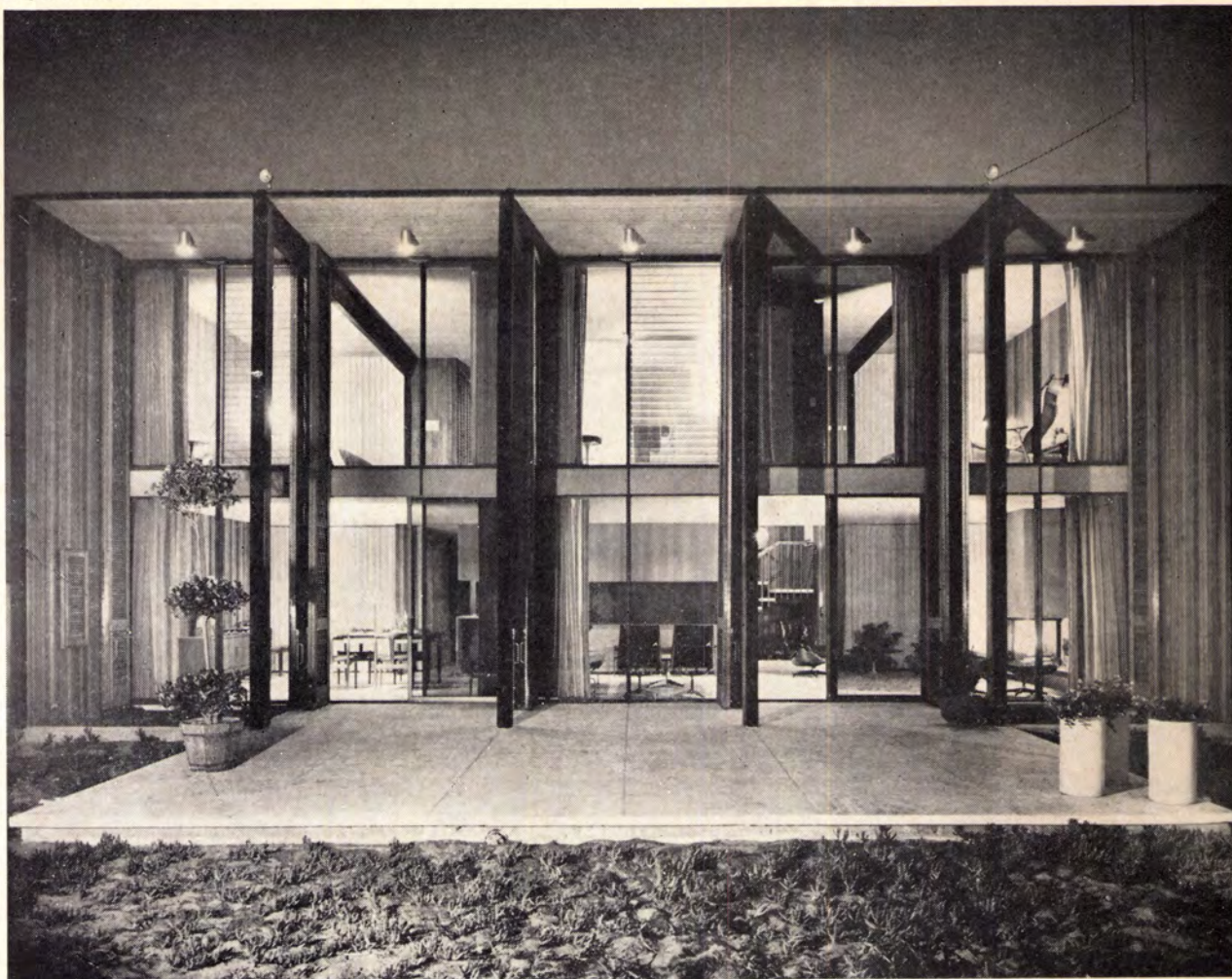
Travel time is also important. Most families want to use a second house for weekends as well as long vacations, so a vacation area that is much more than a two-hour drive from at least one major urban area suffers a serious handicap.

*There is a surprisingly large quantity of land available that meets these requirements,* despite the increasing rate of both vacation area development and government preemption for parks. Some examples:

More and more vacation projects are being opened by developers who look to lot sales as their prime source of profit. These developers are eager to find builders who can move in and put up good houses quickly, thus speeding lot sales and increasing the value of the project. And hundreds of families now own lots in these projects but have not yet gotten around to building second houses on them.

Many small and medium-sized parcels of land in prime resort areas are held by





... and even this

California custom house: Architects, Hester-Hones & Assoc.

## opportunities than ever before

private owners who want to make money on their investment, but lack the know-how—and the capital—to subdivide them and build.

There are still many big tracts of raw land available in good vacation areas. For the big builder or developer with the organization and the capital to build recreation facilities, these tracts offer the possibility of many years of profitable land and house sales.

It could be argued that good vacation land has always been available; why, then, has the second-house market suddenly blossomed, and why does it give promise of future stability? There are two reasons:

*Money is the chief prop for the second-house market.* For one thing, steadily rising incomes have put more discretionary dollars into American pockets; for another, mortgage lenders have had an all-important change of attitude toward the second house. As recently as two years ago, most

lenders viewed second houses as poor risks, and potential buyers were offered, say, 50% loans on appraised values well below actual values. The only other available source of money was the credit company, which offered short term loans at rates of 15% or even higher.

Today, thanks largely to increasing pressure from builders and developers, second-house buyers can find terms almost as attractive as for first houses: 10- to 20-year mortgages at rates of from 5½% to 7%.

*The second most important prop for the second-house market is the turn-key package.* In the past, the family that wanted a second home usually had to search out a lot, buy a plan and find a builder. Furthermore, builders in outlying areas often tended to be inefficient, and the unhappy buyer often found himself waiting as long as a year for his house, and then paying an exorbitant price.

Today that same buyer can usually buy

a second home as painlessly as a first home. He selects his design not from a plan, but from a furnished model. If he buys in a recreation community, he has his choice of lots. And thanks to the wide use of prefabrication for second houses, he may be able to move in within three to four weeks after he signs the contract.

*But while the second-house buyer appreciates the ease of conventional buying and lending practices, he has very unconventional ideas about second-house design.* No matter how conservative he may be regarding his first house, he wants unusual, imaginative and generally contemporary design in his second house. And he wants floor plans that match his vacation mood: informal, open and with heavy emphasis on outdoor living.

*To see how all the requirements of the second-house market—land, construction costs, financing and design—are being met by three companies, turn the page.*

*continued*



## There's opportunity in developed vacation areas—if you can build fast

"Speed is our biggest selling point," says Florida Prefabber Herbert Frank. Building in a developer's 5,000-acre vacation project in Virginia's Shenandoah Valley, 50 miles from Washington, D.C., Frank guarantees delivery of his second houses, three of which are shown at right, within 30 days after the buyer places his order. Frank started building last year and sold 15 houses; this year he expects his volume to reach 100 in a price range of \$6,000 to \$15,000.

According to Frank, his success comes from literally depriving buyers of reasons not to buy. Some of them already owned lots in the project, but had put off building on them; others had visited the area, but delayed buying a lot because of the apparent difficulties of building. Here's how Frank sells these procrastinators:

1. He offers them a choice of prime lots (last year he bought 200 lots in the project).

2. He shows his houses in a model area. And thanks to the publicity given to the entire project, he gets plenty of traffic.

"We ourselves didn't advertise at all last summer," says Frank, "yet we had to have a salesman in each of our four models every weekend."

3. He serves up attractive financing—15-year mortgages at 6% provided by two local banks. What's more, Frank himself guarantees the notes. "The buyer puts down 20%," he says, "so if we have to take over the house we get a bargain. Besides, my \$15,000 model was appraised at \$19,000."

Prefabrication (*see box, opposite page*) is the chief reason for both Frank's attractive prices and rapid building. He operates a component plant in Clearwater, Fla. (where he built houseboats until two years ago) and finds it quite feasible to ship his houses all the way up to Virginia.

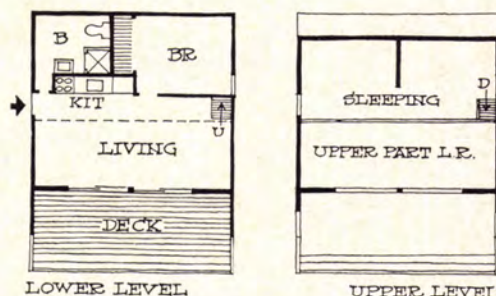
Most of Frank's buyers—about 95%—come from the Washington area. The majority of them are families with incomes of \$8,000 and over, and in some instances two or more families have pooled their assets to buy a bigger house than they could have afforded individually.

Frank is convinced that there is a real volume potential in his type of second-house operation. He points out that since 1963, more than 2,000 vacation homes have been built and sold in his area—most of them by prefabbers. And this June he plans to expand his own work into other areas. He will move into a luxurious North Carolina vacation project and offer models priced to \$20,000.



Warren Ballard

**TWO-STORY MODEL** has 748 sq. ft. Price, including lot: \$8,500.

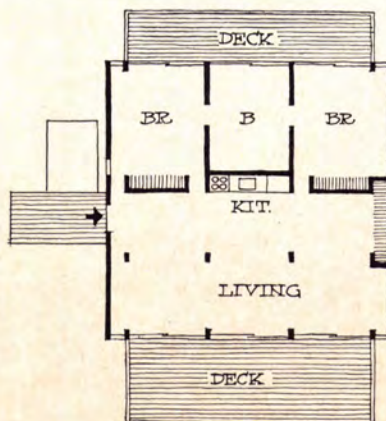


**FLOOR PLAN** shows open layout. Ten people can sleep upstairs.



Warren Ballard

**TWO-BEDROOM MODEL** has 784 sq. ft. area. Price including lot: \$8,500.

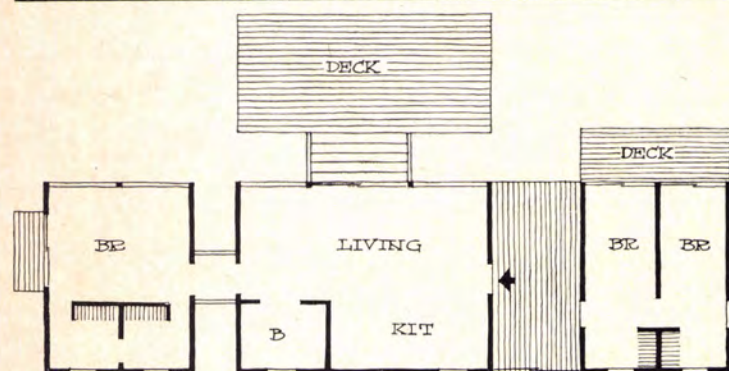


**FLOOR PLAN** shows simple, open design that is easy and economical to build.





**THREE-BEDROOM MODEL** has pile foundation for easy hillside siting. Space: 1,120 sq. ft. Price including lot: \$11,150.



**FLOOR PLAN** shows how decks separate bedrooms from living area. The plan is flexible, and other wings could be added.

G. Wade Swicord



G. Wade Swicord



### This efficient prefabbing plant allows Builder Frank to deliver his models in three weeks

Most standardized components for a house are produced in a day (photo, left) and then packaged (photo, right) for a 1,000 mile truck ride from Herb Frank's Clearwater, Fla., factory to a Virginia site. The rigidity of stressed-skin panels allows standard walls

to be shipped with windows installed. Box-like floor plans and simple tongue-and-groove construction keep costs low. Even after transportation costs (about \$500) are added, the models are competitively priced with others in the area.

continued



## There's opportunity in small, prime tracts— if you can find them

And DFD Inc., a Delaware builder and prefabber, has found that it pays to spend a lot of time and money to find good parcels. DFD officials regularly charter airplanes to fly up and down the Delaware-Virginia coast and spot unbuilt-on pieces of shore front. Then they land, find the owner and try to persuade him that he can realize a steady income on his land by letting DFD develop it for second houses.

In this way, DFD has found enough sites to build 272 houses priced up to \$22,000 in the last four years.

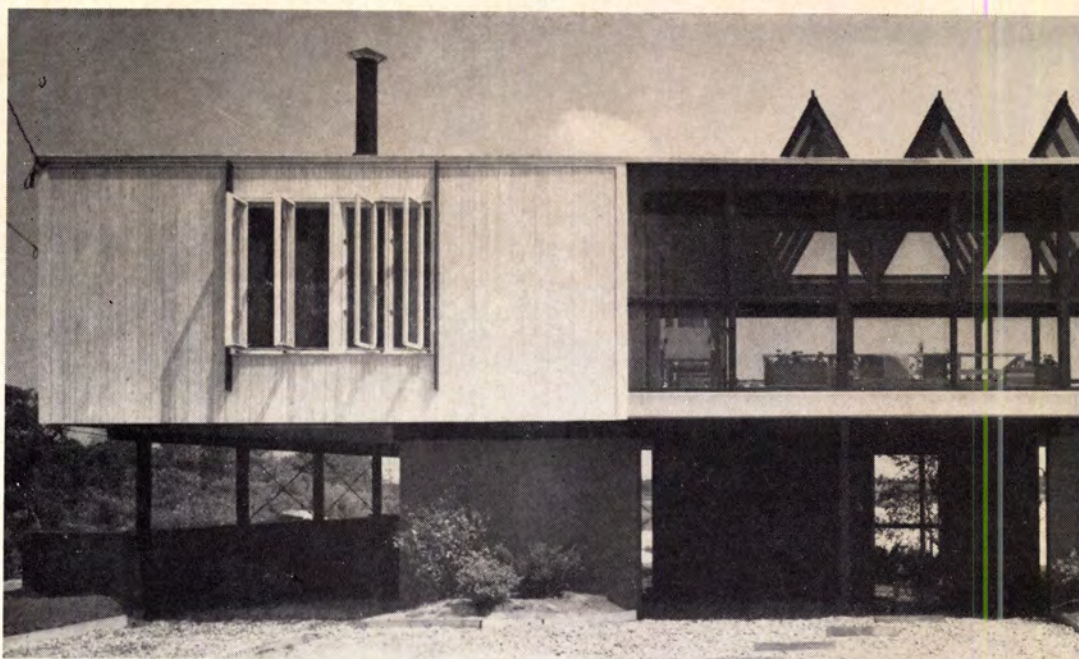
DFD's unique developing program began when the company found 23 acres of privately owned beach front in Rehoboth, Del., one of the most popular resort areas on the East Coast. The owner of the land was persuaded to subdivide the tract and lease the lots at \$200 a year—giving him an annual income of \$28,000, giving DFD a site for 140 beach houses like the ones shown at right and giving buyers a house package with a relatively low down payment.

Since that time, DFD has convinced other land owners, including two realty companies, that a lease program is the best way to move their land and still realize appreciation on it. One project was so successful that the owner asked DFD to stop building after 50 houses had been sold because he was moving into too high a tax bracket. And another owner who had land-purchase contracts with buyers (\$200 a year, plus an option to buy at \$5,000 after four years) found his land appreciating so fast that he dropped the leasing program and sold his lots at \$8,500 each.

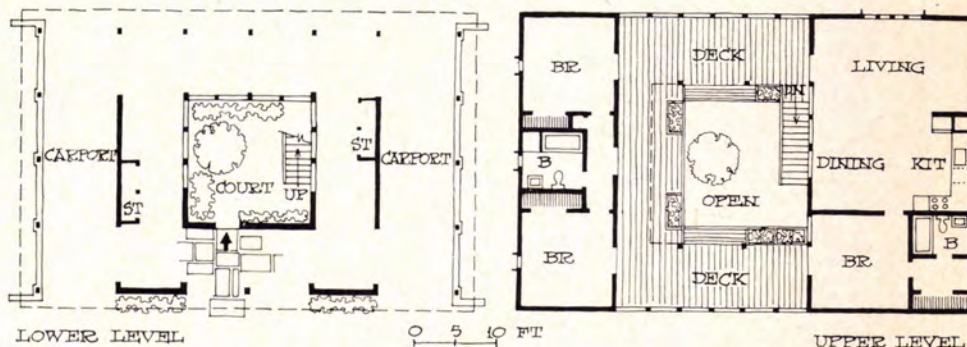
In one respect, DFD's land operation has worked too well: competitors have copied it, and now land is more scarce than ever. In order to keep volume up, DFD is trying some new ideas. The company is building townhouses on small parcels in the very best locations (*box, opposite page*) so a maximum number of units can be sold per acre. Also, DFD is building in a developed site owned by a Virginia real-estate company, where they will try to meet an increasing demand for second houses that are winterized for year-round use.

A future possibility, says DFD executives, is to gamble for larger profits by developing tracts itself.

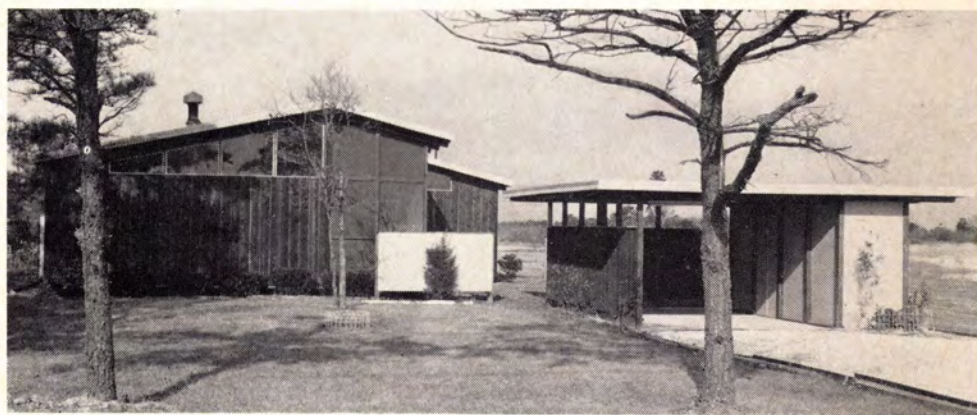
The bulk of DFD's buyers are from the Washington, D.C., area, and a surprisingly large number of them are young families who have found that by renting their second houses for part of the summer, they can make enough money to carry their annual costs.



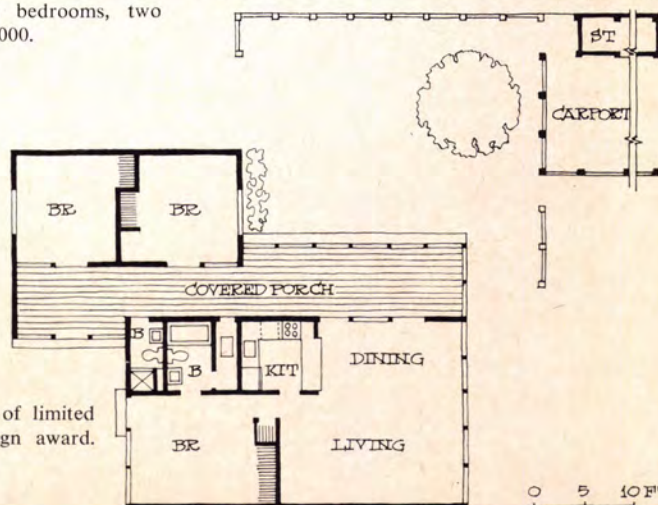
**ELEVATED BEACH-HOUSE** gives clear view of ocean. Space: 1,716 sq. ft. Price: \$24,000.



**FLOOR PLAN** shows children's wing isolated from living area by open deck (*photo, right.*)



**ONE-STORY UNIT** has three bedrooms, two baths in 1,104 sq. ft. Price: \$17,000.

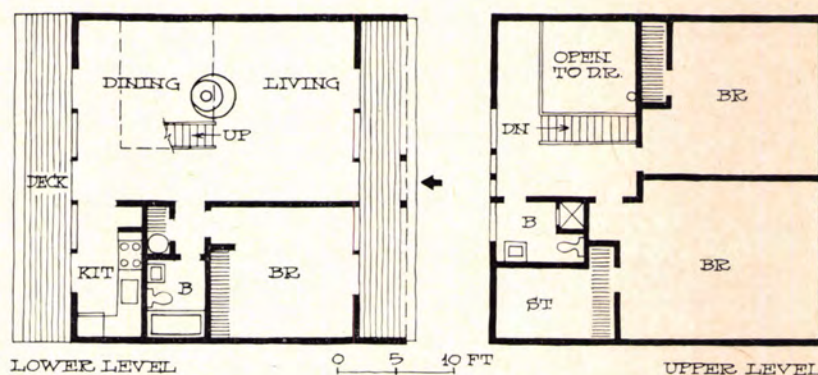
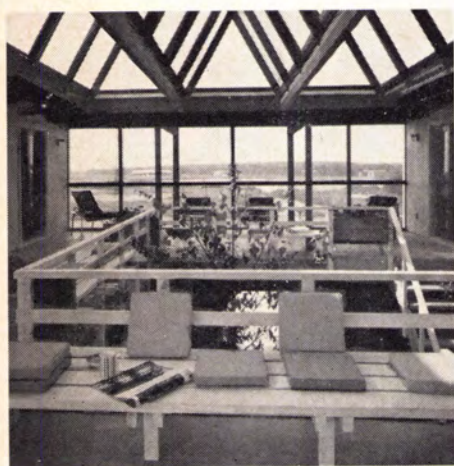


**FLOOR PLAN** makes the most of limited space. House won an AIA design award.

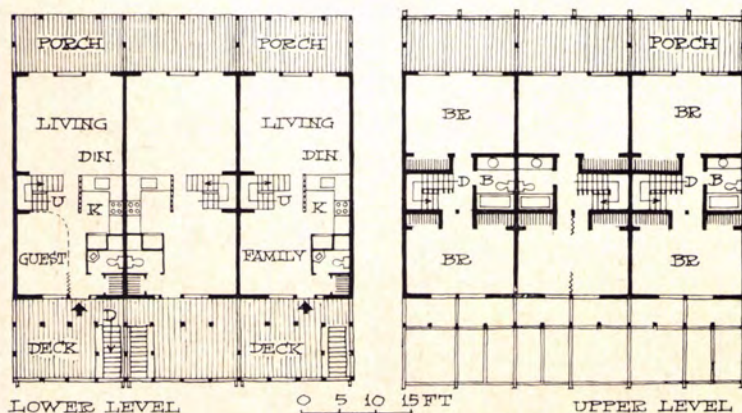
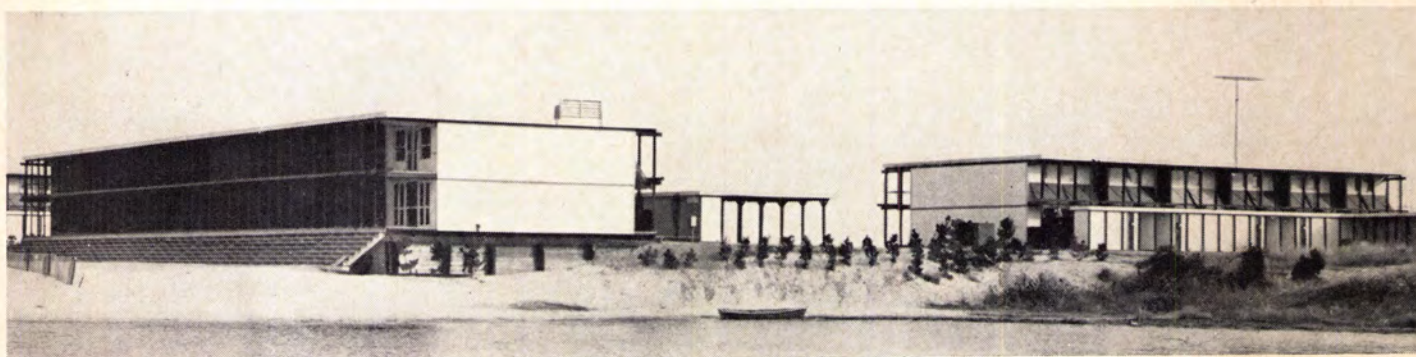




**TWO-STORY UNIT** can have three or five bedrooms. Prices range from \$16,500 to \$20,500.



**FLOOR PLAN** shows two-story ceiling that opens up dining area. Space: 1,274 sq. ft.



### These second-townhouses were an instant success

Buyers bought all 36 ocean-front units in Rehoboth, Del., last summer because they looked like good investments. The \$20,500 units (plan, left) sublet for \$250 a week, against \$170 for detached houses. For DFD, the project made optimum use of a 4½-acre site that was too small—and too valuable—for cottages. DFD has started another townhouse project nearby, (18 units are already sold), and this spring will open a 54-unit condominium on a half-acre site.

*continued*



## There's opportunity in big tracts—if you build in lots of recreation

Case in point is Developer Emil Hanslin, who has turned 3,000 acres of swampy, relatively isolated land on Cape Cod into New Seabury, the country's most exciting—and best known—second-house community.

Hanslin didn't just graft recreation areas onto his project; he made them the keystones of New Seabury. He divided the tract into 14 distinct and separate villages (*land plan, right*), and oriented each village to a specific type of recreational activity: sailing, horseback riding, golf, etc. The result: no matter what a buyer prefers to do in his leisure time, there is an ideal spot for him at New Seabury.

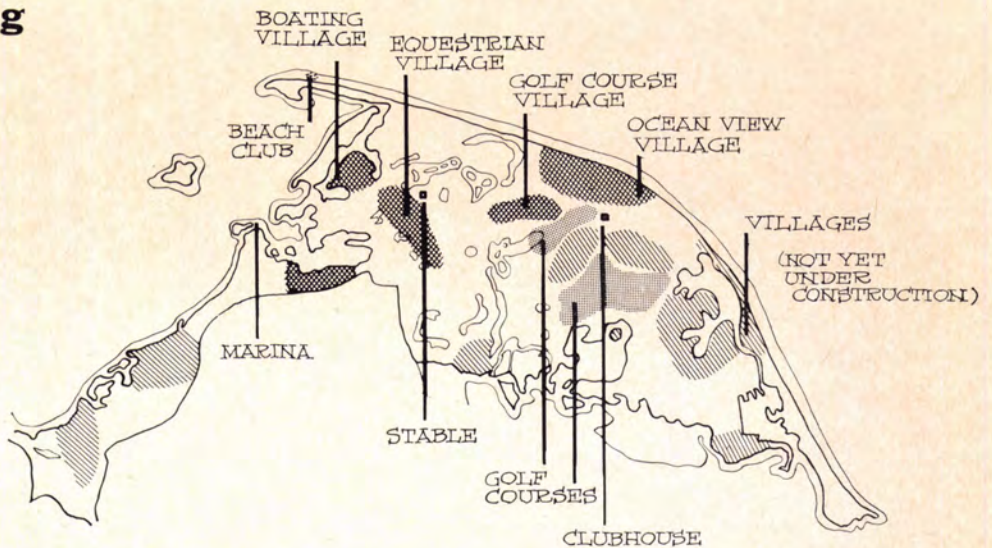
"If a buyer doesn't have a strong preference for one of our villages and dislike the rest," says Hanslin, "we've failed."

Hanslin certainly has not failed, although in 1962, when New Seabury opened, the project looked very much like a gamble. Not only was much of the land marginal, but it was not near any established recreation facilities and the nearby houses were mostly beach cabins. The problem: to develop this unprepossessing area to the point where lots could be sold at prices of from \$4,000 to \$40,000.

Hanslin made the best of his land by putting building sites on the good ground, turning the swamps into parks with ponds and leaving 59% of the land as open green area. He went to top architects for his model houses and wound up with designs ranging from pure New England colonial to space-frame contemporary (H&H, Apr. '62; Sept. '63). And such advertising as he did (his ad budget this year will be only \$13,000) was status-oriented: small ads, for example, in the *New Yorker* magazine. Beyond that, he depended on publicity in newspapers and shelter magazines; and thanks to his imaginative handling of New Seabury, it was the best-covered project in housing history.

Results have justified Hanslin's approach. To date, he has sold 200 houses at prices from \$15,000 to \$87,000. And this year, with new models like those shown at right, he expects to sell another 130 units. Lot sales alone will gross about \$1.7 million.

While 50% of Hanslin's buyers come from the Boston area, the other 50% come from New York, Philadelphia and other more distant areas. About 25% live in New Seabury year round—some of them retirees, some who commute 80 miles to Boston. Incomes range from \$6,000 (retirees) to as high as \$150,000.



**LAND PLAN** shows variety of recreation in five already developed villages (darkest areas).

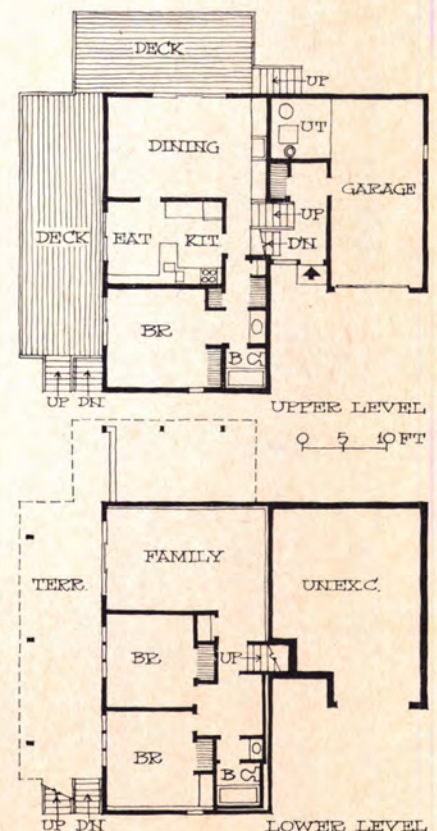
Photos: Joseph W. Molitor



**SALT-BOX MODEL** by Architect Claude Miquelle includes 1,413 sq. ft. Basic price: \$22,500.



**REAR ELEVATION** has huge wrap-around deck that shades lower-level patio off family-room.



**SPLIT-ENTRY PLAN** puts living area and master bedroom upstairs to take advantage of view.





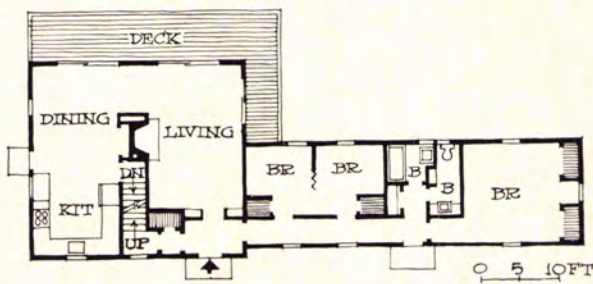
**LIVING ROOM** opens onto deck and view of nearby dunes. Beamed ceiling is left exposed.



**COLONIAL MODEL** by Royal Barry Wills Assoc. has 1,413 sq. ft. Basic price: \$22,500.



**THREE SLIDING DOORS** open onto 268 sq. ft. deck from dining and living rooms.



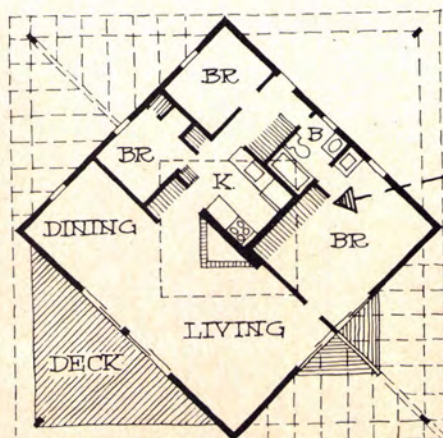
**FLOOR PLAN** shows open layout of living area. That wing is well isolated from bedrooms.



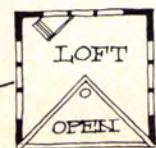
**REAR ELEVATION** shows lower level opening to grade on downhill side of lot.



**CONTEMPORARY MODEL**, also by Architect Claude Miquelle, has 920 sq. ft. Price: \$15,950.



0 5 10 FT



**LOFT PLAN**



**LIVING ROOM** is 15'x12', but looks larger. Brick fireplace is under stairs to loft.

**FLOOR PLAN** shows how angling of deck and roof adds design interest to square house.

*continued*



# HOW TO OPERATE PROFITABLY WITH A UNION SHOP

Experts estimate that something like 25% of tradesmen in residential construction work today are union members. But that figure can be expected to increase for two reasons:

1. Higher minimum wages likely to be passed by Congress this year would buoy up the trend toward increased unionization. Reason: skilled journeymen have always tried to maintain the gap between their scales and the minimum wage. When minimums rise, the need to maintain the gap through collective bargaining by a strong local becomes almost a fact of life for all journeymen.

2. The bill to let unions picket only one contractor working at a common job site—the “site picketing” bill—is almost certain of passage if it can get to the floor of Congress for a vote. Labor has enough votes. The measure could be used by the unions simply to put nonunion subcontractors out of business.

So in ten years most building tradesmen across the U.S. could be union men. But that should not be cause to consider the situation hopeless.

There are any number of successful builders around the country who operate union shops right now at a fair profit and stay within the market in their house prices. HOUSE & HOME interviewed one of them, located in a major metropolitan area, to learn how he operated a union shop profitably. The basic interview, plus comments made by labor experts, appears here. The builder's name is withheld.

## **Q. Why do you have a total union shop in both payroll trades and among almost all your subcontractors in a town where most builders operate nonunion shops?**

A. If I were not union, I couldn't do all the commercial work that I do in shopping centers and industrial parks. Commercial work is becoming more important to me all the time, but even if it weren't, I would probably be all-union because my construction costs are cheaper than the construction costs of any of my competition. Fact is, it didn't really occur to me to be other than an all-union builder when I started in this business.

I think that a union journeyman is, in most places, more skilled than a nonunion man.

*COMMENT: This builder's comments about union construction costs have a close parallel in a now-famous case study of costs in Ann Arbor (all-union) and Bay City, Mich. (nonunion). That study (published in the Labor and Industrial Relations Review of Cornell University, July 1965) showed that housing costs, for the same house, were almost exactly the same in each city, although wages were considerably higher in Ann Arbor than in Bay City. By taking bids from subcontractors in both cities, the author found that union journeymen in Ann Arbor would take 1,126 hours to build the sample house while nonunion journeymen in Bay City would take 1,367 hours. The higher union wage rate encouraged a selective process that weeded out less efficient workers in the union city. Subcontractor efficiency in Ann Arbor was higher because they had to improve efficiency in a high cost area in the face of highly efficient competitors.*

*Some builders have found the same thing: one who operates in both Wilmington and Philadelphia (100% nonunion and 100% union, respectively) found that the difference in cost for identical houses was within \$100 on a \$9,000 package (H&H, Jan. p. 97). However, high productivity among union journeymen is only found where the labor market has had strong trade unions for quite some years. There is no magic in getting a union button—it doesn't make a wood butcher a skilled journeyman. To go all-union in a nonunion area would do nothing but drive up building costs for the first few years.*

## **Q. How many unions do you work with, and what are your usual relationships with them?**

A. I subcontract ten different types of work that embrace nine different unions, and I keep on my own payroll 13 different trades from eight unions (see table right.) I negotiate only with the unions that have men on my own payrolls, although I make it my business to know the local presidents and business agents of most of the unions.

I handle all my negotiations myself. A local's negotiating committee is usually made up of the business agents and members of the joint council (local presidents) of the building trades in the area. Most of the negotiating committees have seven or eight men on them, and only rarely is a field man or a foreman on one of these.

Most of our big shutdowns, when we do have them, are due to delays in contract negotiations.



**Q. What is the strongest argument unions use in contract negotiations? What fringe benefits on top of the basic hourly wage do locals ask for?**

A. At the end of 1964, the carpenters asked for \$4.25 and they were at \$3.85 an hour. The local said that they wanted to reach the average carpenter wage across the U.S. I asked whether the cost of living here justified that. They wanted jumps of 20¢ each year, and I showed them that our cost of living was increasing only 6¢ a year. So I offered a 30¢ package for three years and we ended up with a 35¢ package spread over the next three years. They do not use the argument that the average carpenter only works so many weeks a year, because we have enjoyed a very high rate of employment here among carpenters—they are in short supply in a great many areas today.

The basic wage is about the only thing we have in most trades. However, the sheet-metal workers do have vacation, welfare, and industry funds and a pension plan which will start in 1967. This is the only trade on my payroll that now has these other additions.

But it's another story for some of my subcontractors. My plumbing contractor's top man makes about \$10,000 a year. His base pay is \$4.51, plus 14¢ insurance fund, 12¢ vacation, 10¢ pension, 5¢ advertising, 2¢ apprenticeship fund, plus 10¢ to 20¢ overscale because these good mechanics are worth it; their productivity is worth it. They will lose two weeks a year due to weather and have to take two weeks vacation, so a good plumber rounds out at about \$10,000 a year in this area.

*COMMENT: His plumbing subcontractor is lucky. In northern California, wage rates for plumbers and electricians are nearly \$7 an hour plus fringe benefits ranging to \$1.53 an hour, giving them higher salaries than most teachers, engineers and public officials. Builders there pay for pensions, hospitalization, medical expenses, apprentice and journeyman training, vacations, birthdays and holidays. One contract provides for a convalescent fund and also a "supplementary fund" which no one seems to understand fully. Dental and optical care, aid to dependent children and paid sick leave will follow.*

*These few trades reach this special state of affluence by limiting their numbers, much in the same way as the medical profession limits the number of doctors by holding down the number of admissions to medical school.*

**Q. Can you use the realities of the marketplace in your negotiations with the union?**

A. Telling the union that they may price themselves out of the market is one of the best negotiating tools I have. For instance, I have been able to negotiate a lower rate for housing than the rate for commercial work with both carpenters and laborers. Their commercial rate applied to my market could have disqualified—at the end of the line—too many buyers and would have left a lot of those carpenters either unemployed or employed elsewhere, where the work would not be so steady.

**This builder uses 23 trades  
drawn from 14 different unions**

**SUBCONTRACTORS'  
MECHANICS**

**UNION**

Painters	Brotherhood of Painters, Decorators & Paperhangers of America
Drywall	United Brotherhood of Carpenters & Joiners of America
Tapers	Brotherhood of Painters, Decorators & Paperhangers of America
Plumbing	United Association of Journeymen & Apprentices of the Plumbing & Pipe Fitting Industry of the U.S. & Canada
Electricians	International Brotherhood of Electrical Workers
Roofing	Roofers, Damp & Waterproof Workers Assn.; United Slate, Tile & Composition
Blown Insulation	United Brotherhood of Carpenters & Joiners of America
Ceramic Tile	International Association of Marble, Slate & Stone Polishers, Rubbers & Sawyers, Tile & Marble Setters' Helpers and Marble Mosaic & Terrazzo Workers' Helpers
Flooring other than hardwood	The United Rubber, Cork, Linoleum & Plastic Workers of America
Asphalt paving	International Union of Operating Engineers; International Hod Carriers', Building & Common Laborers' Union of America

**PAYROLL  
MECHANICS**

**UNION**

Roof carpentry	United Brotherhood of Carpenters & Joiners of America
Finished carpentry	United Brotherhood of Carpenters & Joiners of America
Foundations	United Brotherhood of Carpenters & Joiners of America; International Hod Carriers, Building & Common Laborers' Union of America
Curb & gutter	United Cement, Lime & Gypsum Workers International Union
Earthmoving	International Union of Operating Engineers
Brickwork	Bricklayers, Masons & Plasterers' International Union of America; United Brick & Clay Workers of America
Heating & air conditioning	Sheet Metal Workers' International Assn.
Batt installation	United Brotherhood of Carpenters & Joiners of America
Hardwood flooring	United Brotherhood of Carpenters & Joiners of America
Cement finishing	Operative Plasterers' & Cement Masons' International Association of the United States and Canada
Labor	International Hod Carriers', Building & Common Laborers' Union of America
Operating engineers	International Union of Operating Engineers
Teamsters	International Brotherhood of Teamsters, Chauffeurs, Warehousemen and Helpers of America



*COMMENT: Homebuilders have worked out lower rates for residential carpenters in Buffalo, Denver, Evansville, Omaha, Pittsburgh, St. Louis, South Bend and Tulsa. Grand Rapids and Philadelphia have lower rates for residential bricklayers and in general all these cities have lower rates for laborers and hod carriers in residential work. In most union areas prefabricators enjoy a lower rate for carpenters working inside a plant. Even the New York City Building Trades Council a few years ago made an offer to various homebuilders in the area to drop wage rates for most trades up to \$1 an hour for any builder who could guarantee a 48-week year. They had no takers.*

AFL-CIO officials say it is an unwritten policy that building trades negotiate a lower rate for residential work, if they can get a full year's guarantee of work. However, AFL-CIO's international headquarters has very little actual influence over the negotiations and practices of most locals.

**Q. Can you negotiate by threatening to change a construction system?**

A. Not really. The men know that you could not change a system overnight and save any money. For instance, take precast concrete. If I went to that instead of frame construction, I would still have the same carpenters handling all the precast concrete—it's their work assignment—and I probably would wind up with just as many man-hours of carpenter work using precast concrete as I do in frame. In fact they would make sure that I would wind up with just as many man-hours and there wouldn't be much I could do about it. Structural systems will change, but they will change slowly and the unions will keep up with them just as they have very easily kept up with them in the past 30 years.

**Q. Can you talk productivity in contract negotiations?**

A. Not really. There are no quotas in any of the locals and federal and our state law forbids quotas. The cement finishers may want a quota in the future, but they can't get one legally.

However, I did negotiate a deal with one union to come on the job a half hour earlier than the regular work crews so they could stay out of the way of the regular work crews on form work and stripping. This simply lets me keep my production schedules tighter. It wasn't a matter of productivity. In fact, I have a production schedule of 52 days for a house, and keeping that schedule is a matter of programming productivity, using known work averages and not trying to set any quotas for anybody.

*COMMENT: Last year the National Labor Relations Board approved a carpenter's union quota for installing shingles, a quota established unilaterally by the*

*union. The case was appealed by the Associated Home Builders of Greater Eastbay, on grounds of failure to bargain in good faith. The U.S. Court of Appeals\* ruled that such restrictions must be negotiated with an employer, and they are unlawful where adopted unilaterally by the union.*

The ruling establishes a healthy precedent. New machines, tools and techniques to increase productivity will provide homebuilders with about the only hedge they have against effects of the wage spiral. All you, as an individual builder, can do about a \$7-an-hour carpenter is to increase his productivity with new and better tools and machines. You cannot halt the wage spiral; you can only slow it by tougher negotiation.

**Q. Have you had any trouble using new tools or techniques?**

A. No. If you handle the problem carefully and negotiate using arguments about being priced out of the market, you can get new tools easily into your operation. For instance, we use a power nailer on the job and today it takes one man-day to do four decks and four roofs where it used to take four man-days for the same job. Counting the expense of the mechanical equipment, we save \$20 a day with that tool. Actually, the carpenters can't really say anything because our state law forbids them to block the use of new production tools and labor-saving devices.

The bricklayers allow the use of all "labor saving devices" if they get the right to use them exclusively. My bricklayers now use corner poles for their line-and-level and they lay 1,200 bricks a day perfectly. Nationwide, bricklayers probably only average 800 bricks a day.

But the painters have tried harder than anyone to limit production equipment and their contract says that no brush over 5" wide shall be used except on floors or roofs or in water color, and no mechanical brushes or rollers shall be used. Their contract allows spray equipment only on special industrial-type applications. I could not get away with spraying the side of one of my houses.

**Q. Have you had any problems with secondary boycotts?**

A. Not yet, but things could still get rough. In my carpenter contract I have a clause that lets me use a nonunion garage-door subcontractor. The carpenters might try to throw a secondary boycott on the job simply to put this man out of business. This would be illegal because any action intended as a boycott is illegal today. But they can legally indulge in "publicity picketing" and it is only in this area that the test of a work stoppage comes into play. They could say that as long

\*Associated Home Builders of the Greater East Bay Inc. v. National Labor Relations Board, Ninth Circuit Court of Appeals.



as their boycott does not induce tradesmen of other subcontractors to stay off the site, it would be legal. But to date my negotiations have been fairly successful, and I am pretty sure I can prevent this.

*COMMENT: This builder may not be able to stall off crippling secondary boycotts for long. Current reports have it that labor has enough votes to pass the "Common Site Picketing" bill (H. R. 10027) if it gets to the floor in Congress.*

*This bill would amend Taft-Hartley's current ban against secondary boycotts by exempting such strikes on construction sites where there is more than one subcontractor. The NLRB has given construction unions greater leeway in the use of the secondary boycott than it has to unions from other industries, say the experts, but if H.R. 10027 fails in this session of Congress, it is quite likely that the courts will re-examine NLRB's conditions for secondary boycotts on construction sites with a jaundiced eye. In effect H.R. 10027 would simply allow unions to put non-union subcontractors, even self-employed one-man operations, out of business, and it would allow the AFL-CIO unions to prevent any union contractor from using members of any independent union.*

#### **Q. Have any of the trades tried to restrict the use of prefabricated components?**

A. I have heard of no cases of unions here using NLRB's "work protection clause" to keep out things like prehung doors. I don't use prehung doors, but I do buy trusses from a lumber yard and there has never been any discussion about them.

*COMMENT: The NLRB had ruled that unions can lawfully refuse to handle or use specific materials or equipment at on-site jobs. Under that rule, last year union carpenters struck four Philadelphia jobs where prehung doors were being installed. Three of the jobs were government projects, so the strikes failed. And last month a Federal District Court in Chicago† (see p. 10) ruled that the strike to enforce a union ban on prefinished and manufactured doors was an illegal secondary boycott.*

*The ruling came in the nick of time. The Building and Construction Trades Department of AFL-CIO authorized, at their San Francisco Convention in December, an action program to limit prefabrication which, in the words of one union man, is "writing the obituary of the American carpenter." In effect AFL-CIO members would like to stop the use of components and prefabs wherever possible. But the Chicago court order in effect stipulated that if prefabricated parts are written into a specification and/or required by the owner, the unions must accept them. However, if a subcontractor uses prefabricated parts of his own volition, the NLRB "work protection" clause permits the unions to stop him.*

† Metropolitan District Council of Philadelphia and Carpenters Union v. Mahin, Seventh Circuit Court of Appeals.

#### **Q. Do you feel that you are failing on apprentice training?**

A. Not really and I rather doubt that we are going to feel an acute shortage of skilled mechanics—they are not very skilled now—by 1970. We put up a penny a man-hour for administration of local apprentice training of carpenters. We have a fair number of carpenter apprentices on the job at various levels in the four-year program.

But this is one of our big problems. An apprentice can be a drain on the job—initially he is just not worth the money—[a graduated percentage of a full journeyman's rate]. On the other hand, if we wanted more apprentices, we probably couldn't attract them. Most young men today would rather work in service industries than take jobs in construction, where they might have to get dirty and be out in the weather, even though they know they might make much better money in this work than they ever will in a service industry.

*COMMENT: Attracting more apprentices is a problem on a number of other counts also. Various trades restrict apprentices—in a fixed ratio to active journeymen—to prevent a glut of new journeymen on the market and to prevent the union wage rate from being undermined by contractors who would use apprentices as cheap labor. But a good many observers believe that the biggest limiting factor in apprentice training is the employer's unwillingness to render that training. It is not only costly, but also apprentices often leave as soon as their training is completed.*

*However, the NAHB is attempting to solve the problem of apprentices in two areas.*

1. It has urged legislation that would give builders tax credits for amounts spent in training programs for employees (S2509, "Human Investment Act," and a comparable bill, H.R. 10934). Both bills call for a 7% tax credit for the builders for training expenses up to \$25,000 and 25% credit for expenses between \$25,000 and \$50,000. Sponsors of the bills, Senator Winston Prouty (R., Vt.) and Rep. Thomas Curtis (R., Mo.), point out that present tax rules provide tax credits for replacement of equipment and machinery and therefore similar credit should be given for investment in training.

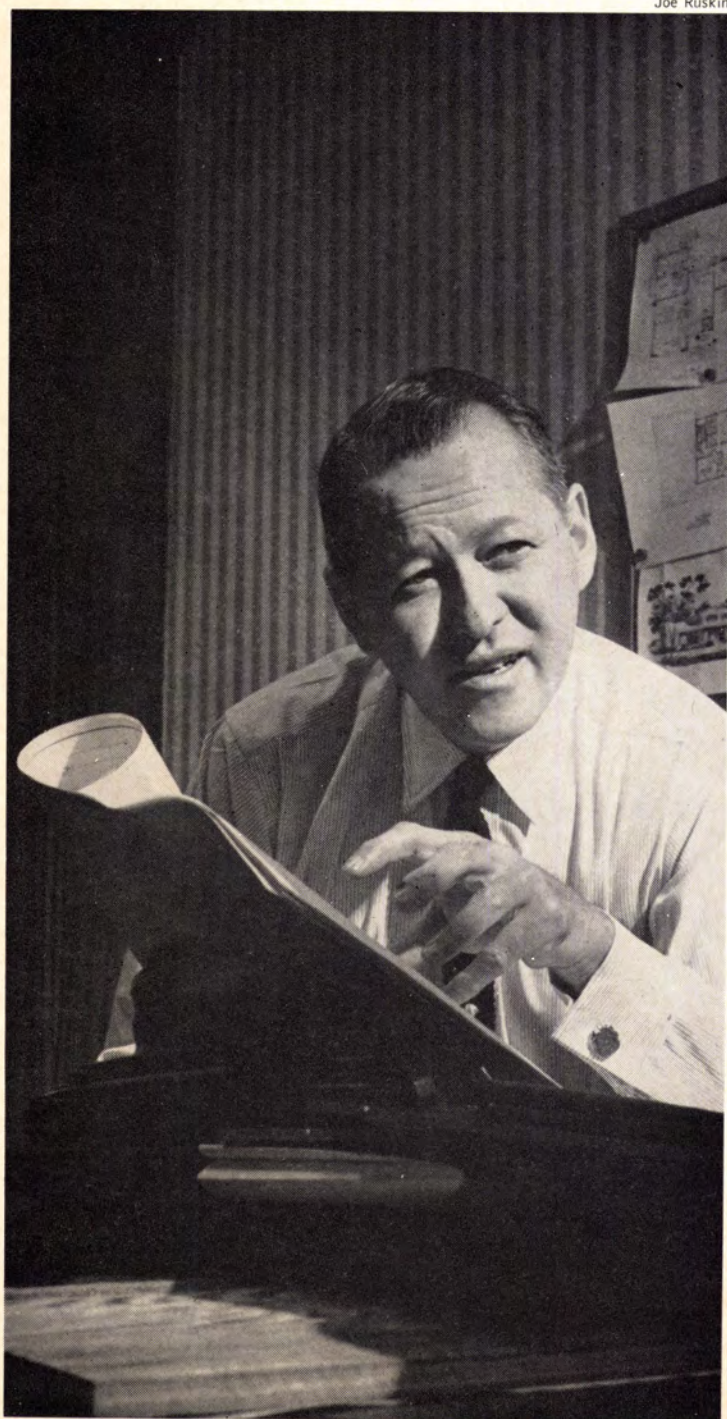
2. NAHB is also urging national programs to improve the image of the builder and to attract young people to the building trades and the pay levels they can reach therein, and has endorsed accelerated construction training courses under existing federal laws including the Economic Opportunity Act (1964), the Manpower Development and Training Act (1962) and the Vocational Education Act (1963).

One union has already taken up the challenge. The Bricklayers, Masons and Plasterers' International Union has urged its locals to expand its apprentice programs and to support the use of bricklaying courses in vocational high schools. Their purpose: simply to maintain their share of the market and perhaps make inroads on wood siding in areas where carpenters are not in short supply.



## Ten plans by a top production-house architect show how tastes have changed in a decade

Joe Ruskin



The plans at right and on the following pages are the work of Architect Herman H. York of Jamaica, N.Y. (left), the most prolific designer of merchant-built houses (2,500 units for 55 builders last year). And in York's opinion, they are an accurate indication of what the homebuying public has wanted during each of the past ten years. Here's why:

York also contributes to a national syndicated newspaper feature on house design. Readers who want more detailed information on a house may send in inquiries. Twenty years of experience have convinced York that the number of inquiries for any one house is a barometer of how well it would actually sell were it on the market. And he has verified this opinion by successfully incorporating the key elements of his best-received designs into the houses he does for his builder clients.

The plans shown here are taken from the most popular houses York has published each year since 1956. Surprisingly, they show no clear preference trend towards a single house type—split-level, one-story or two-story. But they do show increasing demand for a number of specific design features:

*More closet space.* York has always provided more than the FHA minimums demanded, and he has found that really generous closets invariably produce a good response.

*More kitchen eating space.* In York's earlier houses, this area was merely a corner of the kitchen; it has grown over the years into a clearly defined part of the kitchen, often with a bow window to make it more attractive.

*More bedrooms.* The first three plans include only three; after that, except in the smallest houses, four is the standard. And for the past two years, York's most popular plans have had five bedrooms.

*A well-planned mud-room complex.* This feature is now so important that York designs it into virtually all his houses. It includes a laundry and a half bath placed so that they are convenient to the back door, the kitchen and the garage.

York's published houses include elevation renderings, but he says: "Exterior design is largely a matter of regional preference—and easily changed. A floor plan is something much more concrete. It's surprising how many people can look at a plan and judge how well it will work."

**ARCHITECT HERMAN H. YORK** has specialized in the design of merchant-built houses for 23 years, is also a director of NAHB's Research Foundation.

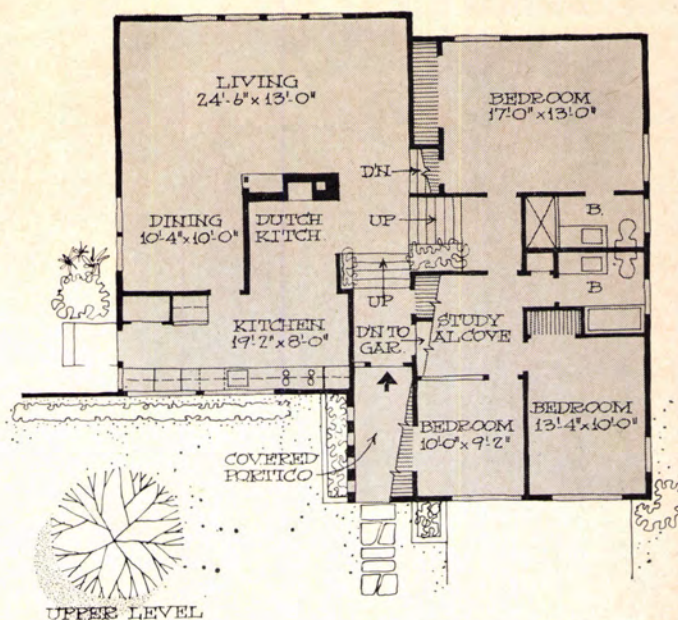


## 1956

Designed at the height of the split-level era, this house reflects York's insistence on a good traffic pattern radiating from a front foyer. The kitchen has been moved from its normal rear location to the front of the house, permitting all major areas to be reached from the front hall with no cross traffic. The entrance itself is at the lowest level, giving the foyer better separation from the living area and permitting direct access from the garage to the foyer.

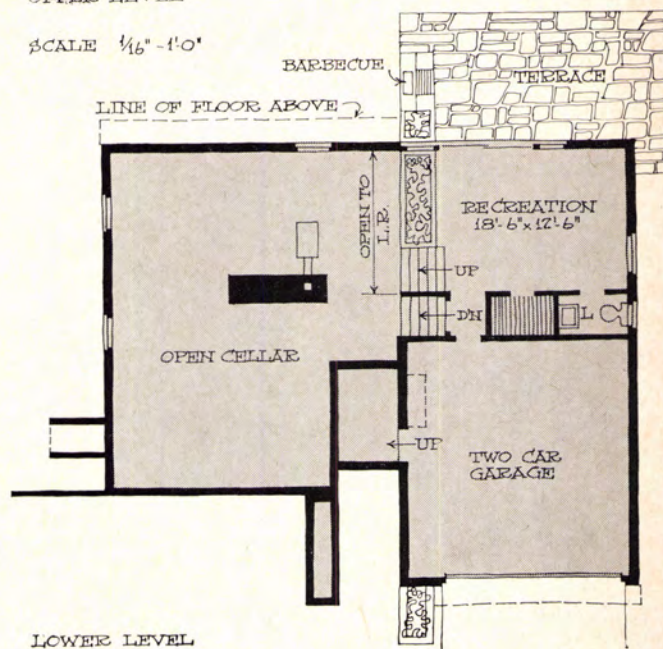
The bedroom wing includes another York trademark: the bath off the bedroom hall is positioned so that it cannot be seen from the front hall.

The laundry is in the kitchen. But York found this laundry location was unpopular and didn't repeat it.



UPPER LEVEL

SCALE 1/16" = 1'-0"



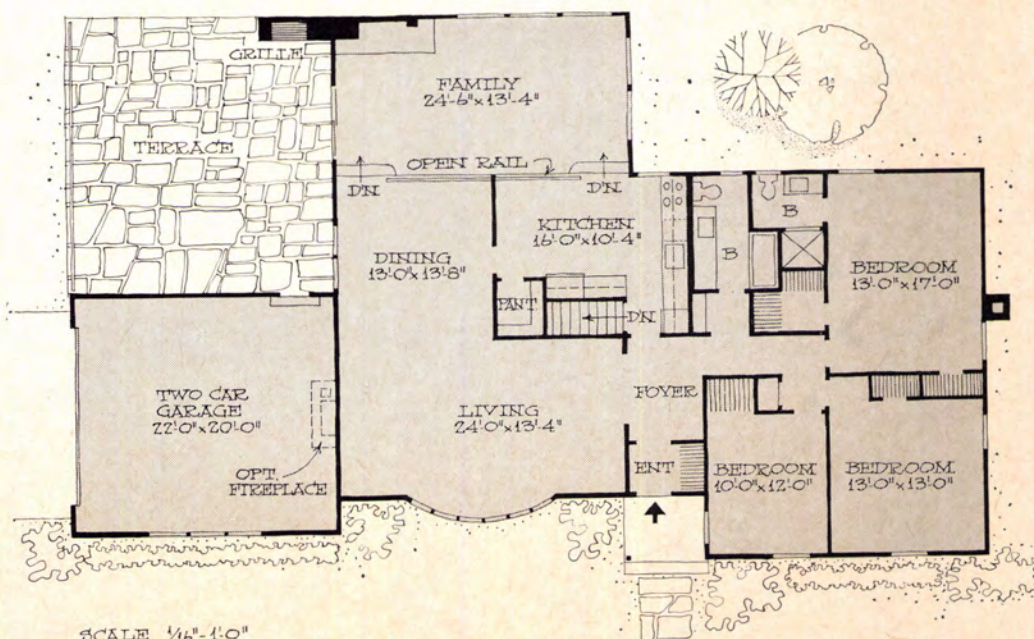
LOWER LEVEL

## 1957

This is a more or less conventional ranch plan, and York thinks its popularity was due largely to the big recreation room, which can be included when the house is built or added later.

While an optional fireplace is indicated off the living room, the preferred location is in the recreation room. "We found out early in the game that this was the most popular spot," says York, "so we now put it there in most of our houses."

Two other strong features of this plan are a vestibule with coat closet separate from the foyer, and a big pantry off the kitchen (the laundry is in the basement). One weakness: York considers the closet space to be minimal.



SCALE 1/16" = 1'-0"

continued

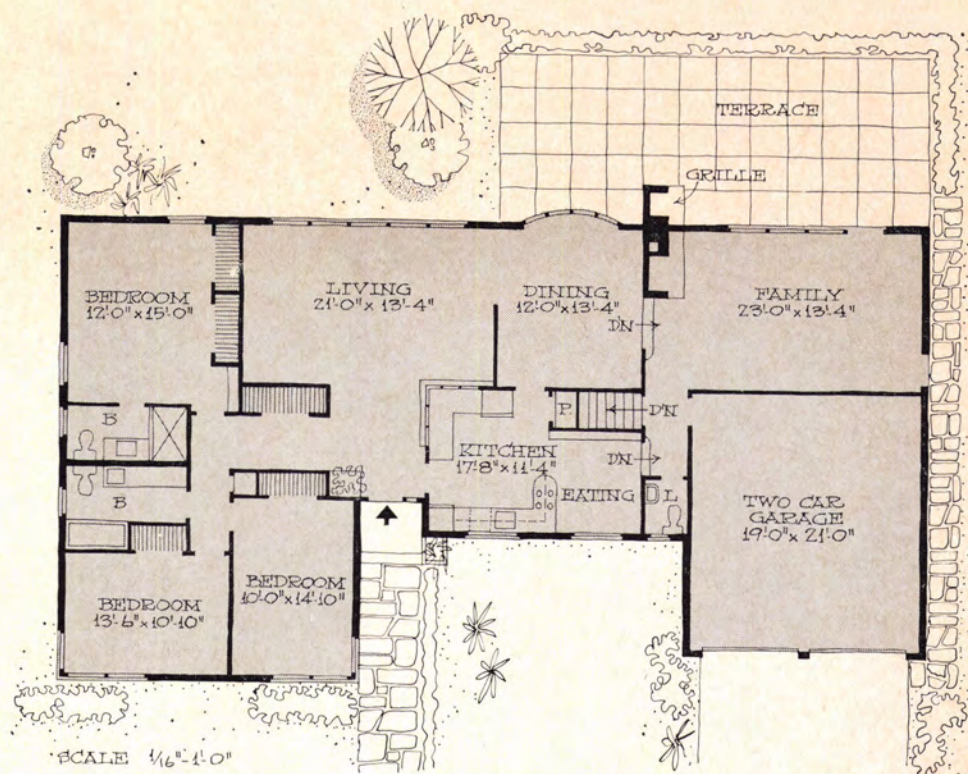


## 1958

This ranch plan contains some innovations, particularly in the living area. The recreation room has been moved behind the garage for better separation from the formal living area. The living room is now at the rear of the house facing the outdoor living area. And in the kitchen, a clearly defined eating area has made its appearance.

The beginnings of the mud room complex appear in this plan. The powder room is not in its traditional spot near the front hall, but back by the garage. The laundry is still in the basement, but for the last time.

Two other noteworthy points: both full baths are larger than minimum size and there is far more closet space than in 1957.



## 1959

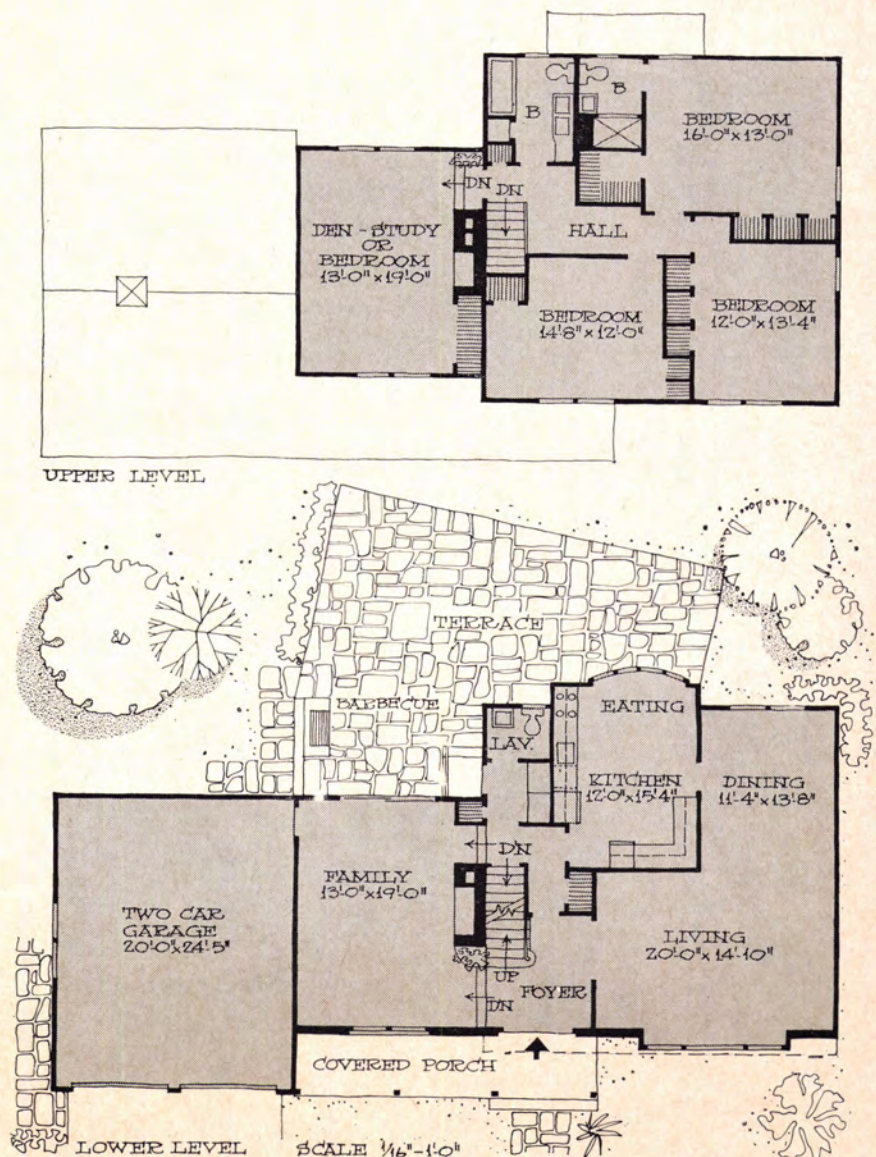
York's most popular plan this year was a two-story, and it incorporates a number of new features.

On the first floor, the recreation room has been moved nearer to the front door and is now as important as the living room. The laundry has come up from the basement to the mud room; the only future change will be to place it nearer the garage. The garage itself is bigger. And the eating area of the kitchen has been enlarged and enhanced with a bow window.

Upstairs, there are now four bedrooms—all considerably larger than before. And twin lavatories have appeared in the family bathroom.

Although there is ample closet space, York is not happy with the way it was handled.

"I broke it up into lots of small closets," he says. "Fewer big ones would have been better."



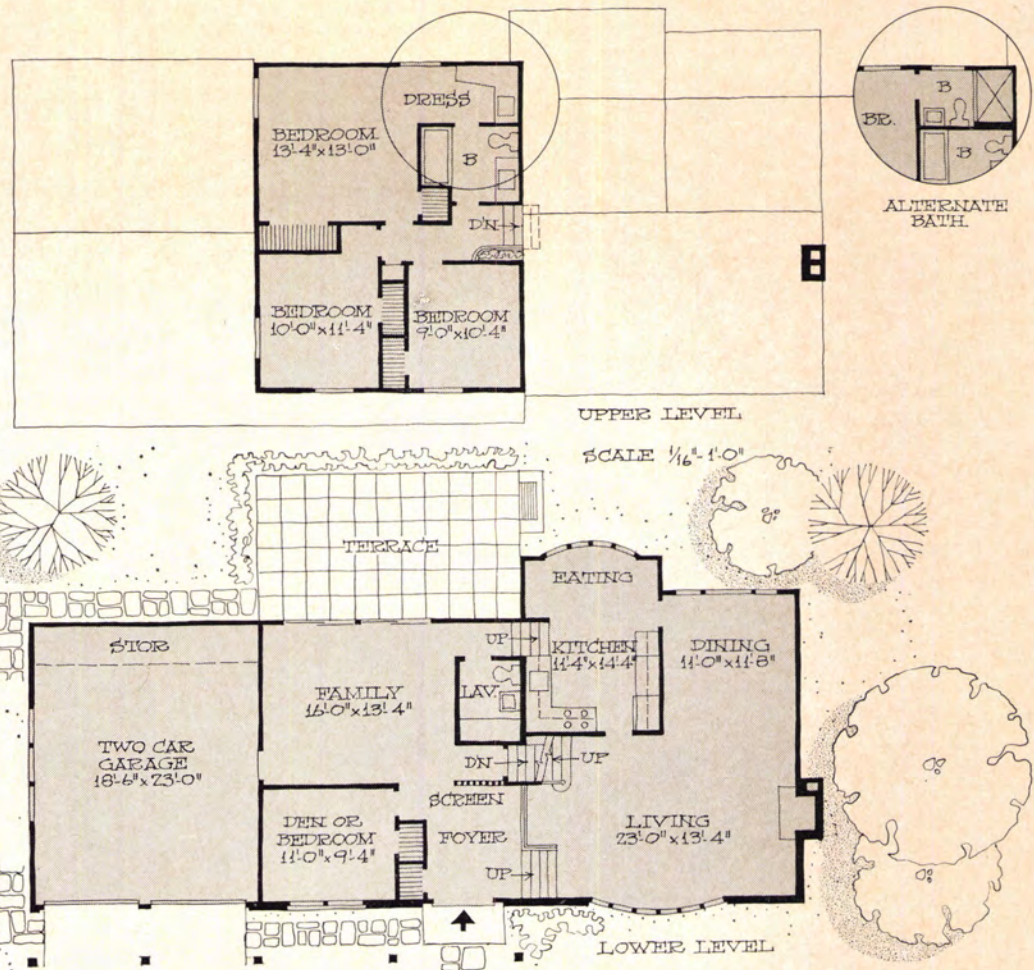


## 1960

The popularity of this split-level probably arose from two features: a good traffic pattern for a small house, particularly a small split, and a good relationship between the kitchen, recreation room and rear terrace.

But despite its success, York feels the plan has a number of shortcomings. He says the stairs from foyer to living room are too near the front door; he does not particularly like the laundry in the powder room; and he feels that the whole mud room area should be nearer the garage or a main rear entrance.

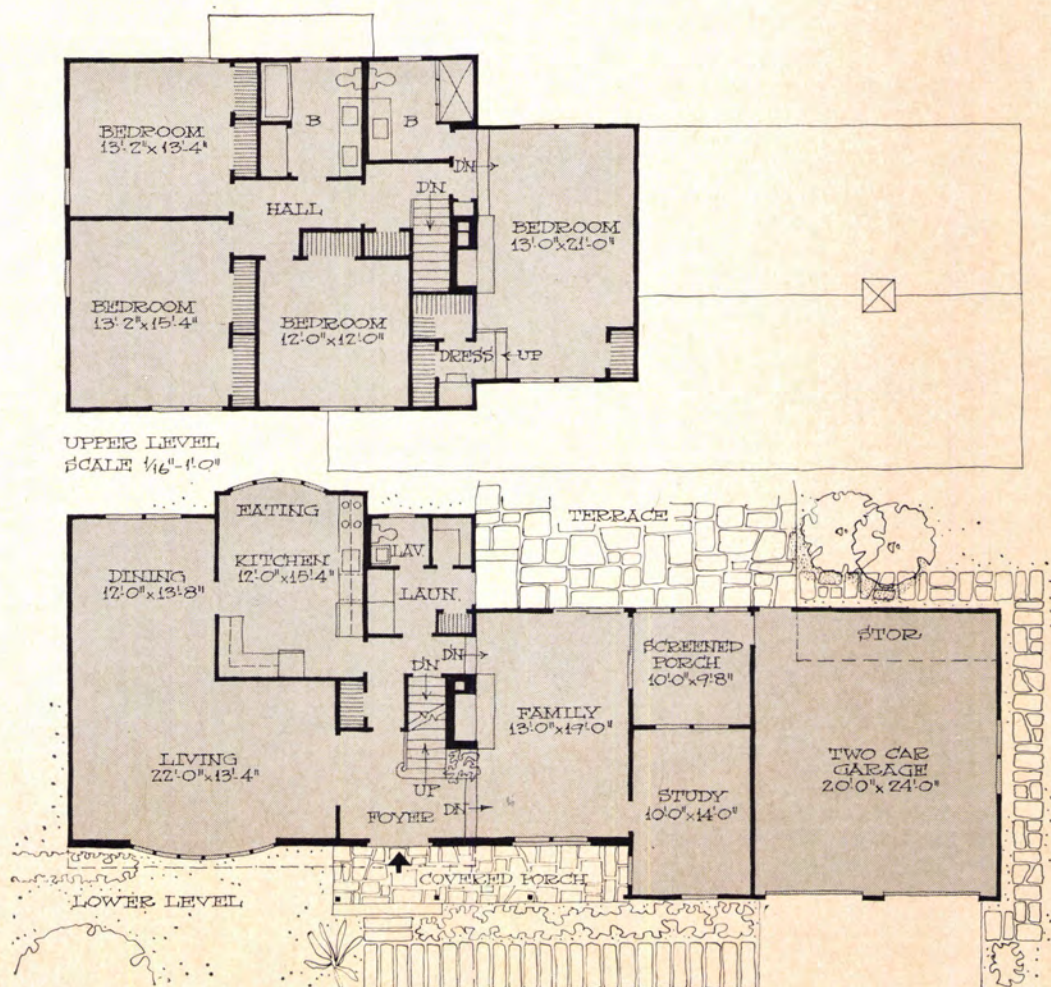
A master bath was an optional feature. If it is omitted, a master dressing area appears for the first time.



## 1961

Basically, this is an enlarged version of the 1959 house with a number of added features. The mud-room area is bigger, making room for a big food-storage closet. And a 10'-wide area has been added between the garage and the family room with enough space for a screened porch next to the terrace and a study. (York has adapted this plan to professional use by turning the study into a separate office and giving it its own front entrance.)

Upstairs, the master bedroom has been made bigger than ever, and given two new features: a fireplace (directly over the one in the family room below) and a big dressing room with a vanity and two large closets.



continued

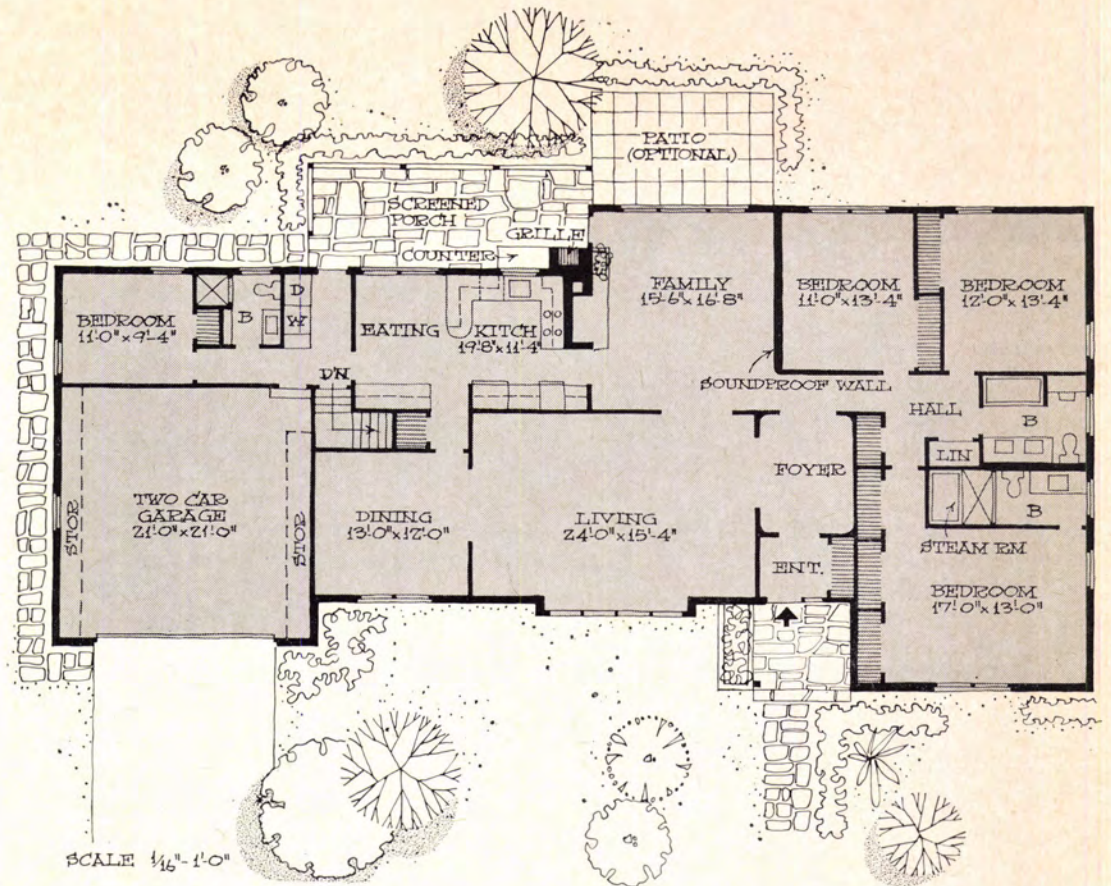


## 1962

Basically, this is nothing more than a three-bedroom ranch; but York put into it most of his best-received plan ideas from previous years, and so turned it into the year's most popular model.

The mud-room-laundry complex has been moved to a spot adjacent to the garage, and the powder room has been enlarged to a full bath to serve the fourth bedroom (which could be used by a maid) back of the garage. A screened porch opens off the family room; a separate foyer adds a note of graciousness; and two full walls of closets provide plenty of storage space.

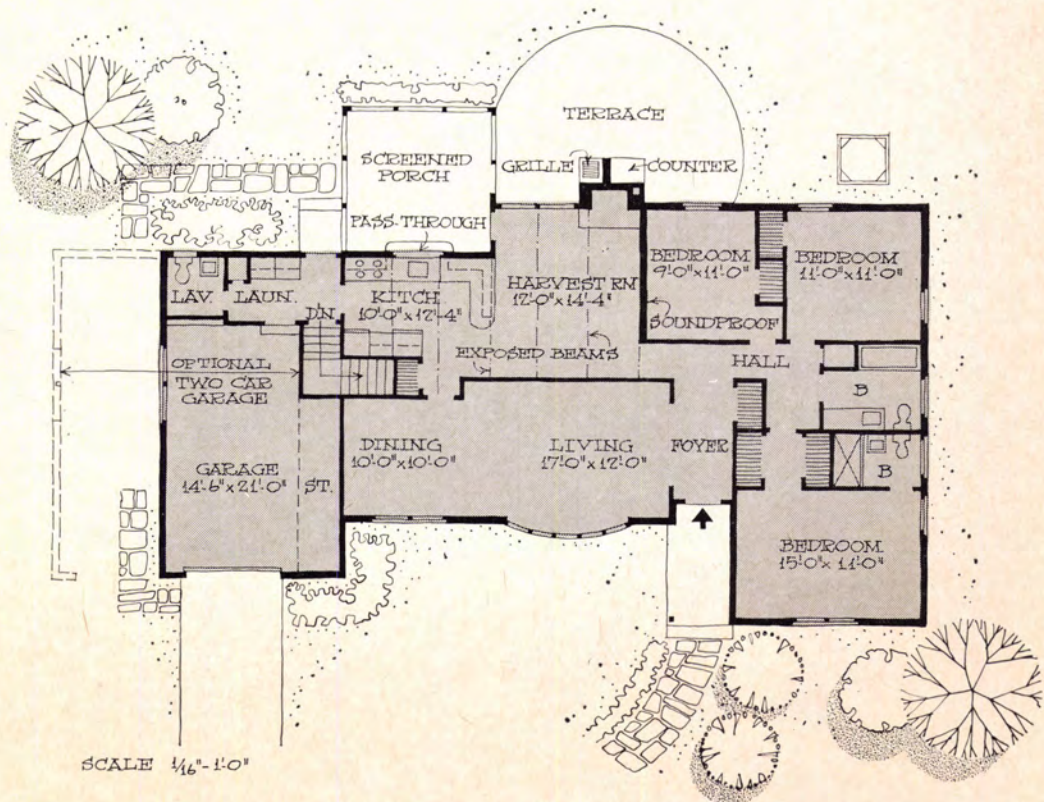
Two luxury features were included this year: a steam room in the master bath, and a sound-conditioned wall between the family room and third bedroom.



## 1963

This year's most popular plan proved that good planning is not dependent on size. York took the ranch plan shown above and scaled it down to little more than half its original size—and still managed to retain most of the best features of the bigger house.

The fourth bedroom has been dropped and the mud-room-laundry area moved into its place. The eating area has been squeezed out of the kitchen, and the family room (dressed up as a "harvest room") now handles informal dining. But the screened porch remains, as does the combined fireplace and barbecue. And the smaller formal living area is made to seem larger by combining living and dining rooms into one big open area.

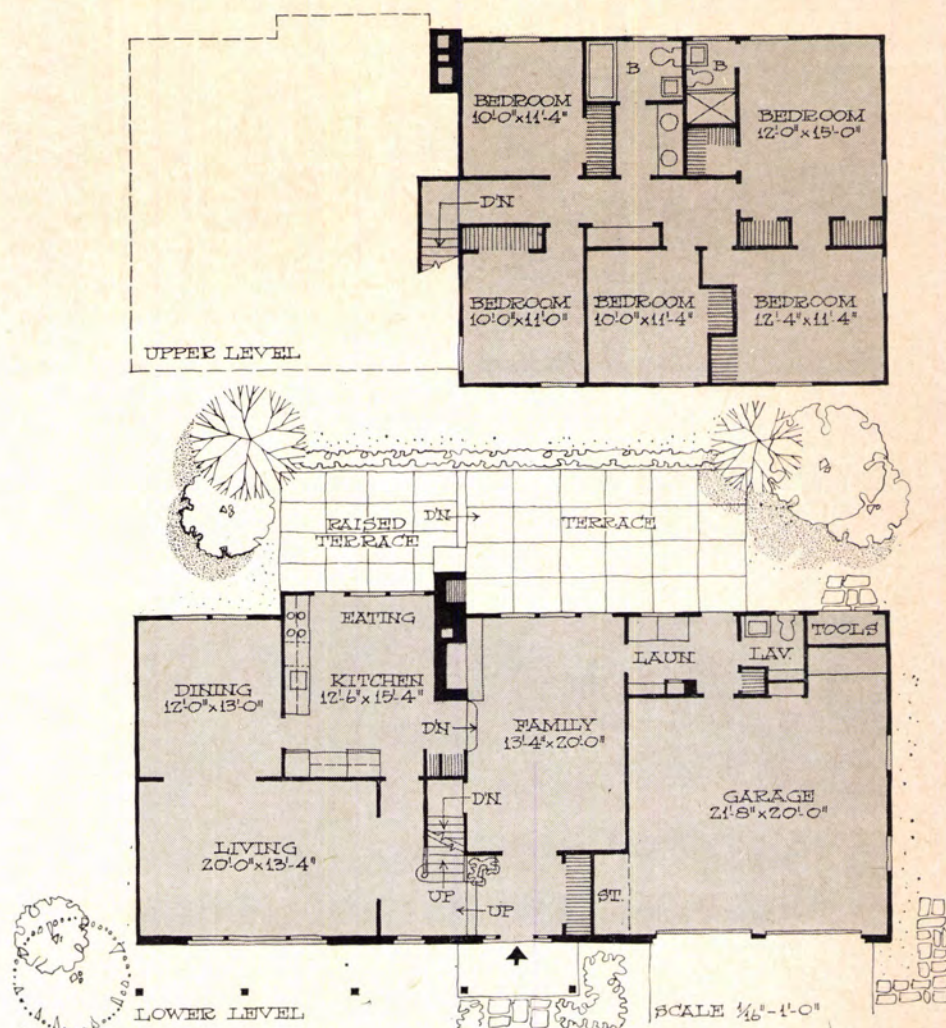




## 1964

Except for the mud-room location, the first floor of this plan is much like those of the 1959 and 1961 houses. The second floor is a different story: it is much bigger, and its five bedrooms are laid out so they can either accommodate a large family or provide a master bedroom suite with its own separate sitting room.

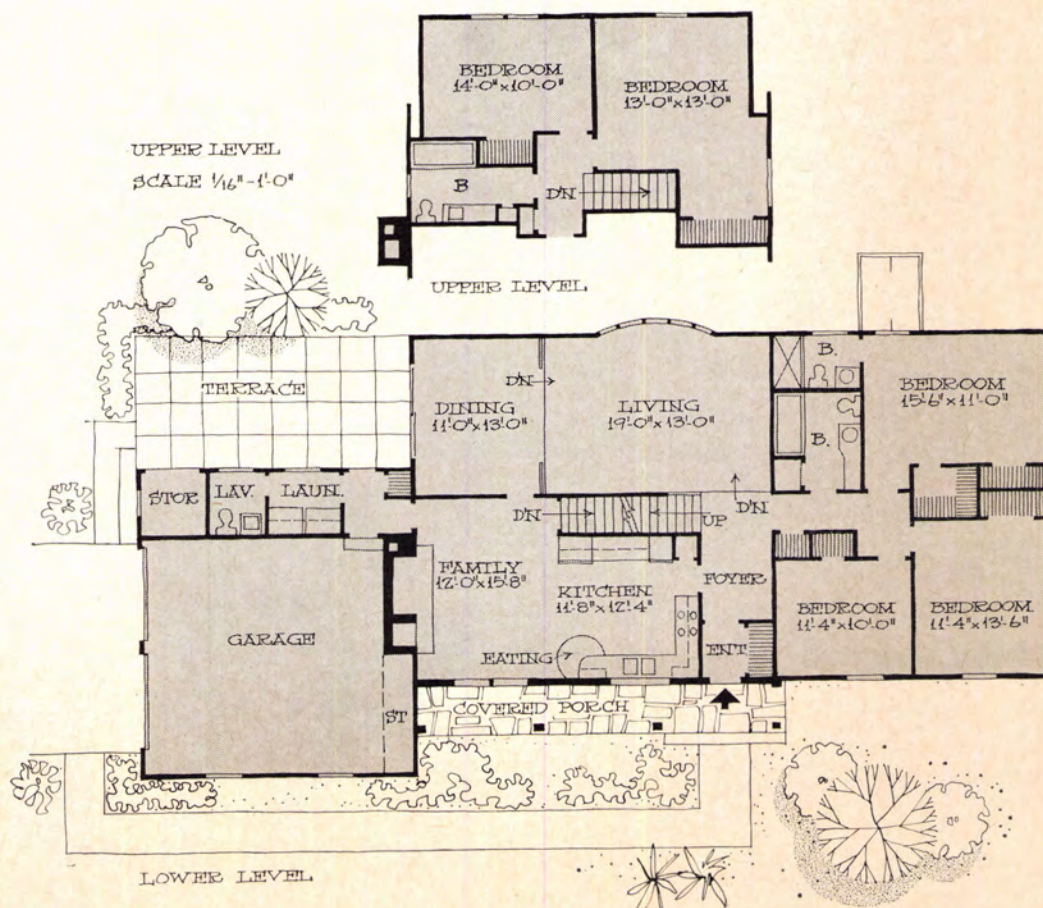
Two new features were added this year: the separate vestibule and foyer are positioned so that one leads into the informal area of the house, the other into the formal area; and a corner of the garage is divided into a workbench alcove and an outdoor storage closet for garden tools.



## 1965

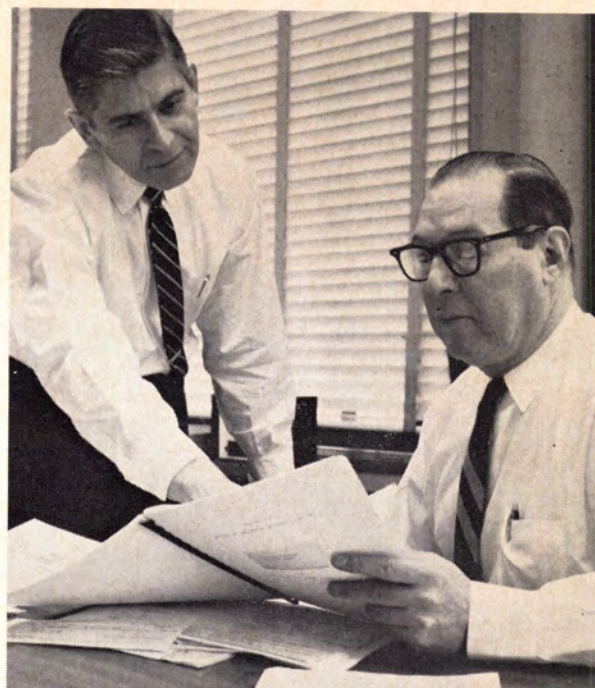
Last year's best-liked plan was also a five-bedroom model, but York added a new twist: the first floor is essentially a three-bedroom ranch; the smaller second floor, with its two bedrooms and bath, could be left unfinished in the original construction and completed later as the family grows.

This is not an especially big house, and to save space York combined the kitchen and family room into the old-fashioned farm kitchen. As a result the living and dining rooms will see more service, so they have been moved to the rear close to the outdoor living area. The mud-room area remains in what York now considers its optimum location, and there is still a separate foyer.





*Trade-in programs are not worth the effort, say most builders who have tried them. Ted and Bill Bell (right) disagree. They've found that . . . . .*



Chicago Photographers

## **Trade-ins can boost your volume—and your profits— if you don't load all the costs on your buyers**

Ever since the seller's market ended more than a decade ago, builders and real estate brokers have tried to fashion trade-in programs that would persuade homeowners to use their locked-in equities to buy the better housing they could afford. Few were consistent successes.

But a program developed by Chicago's First Trade-In Homes Corp.—headed by Theodore Bell (left, above) and his uncle, William (right) has engineered more than 700 trades in five years. And these trades create roughly 150 extra sales a year for a group of Chicago builders.

Central Construction Corp., a First Trade-In client since 1960, now finds trades accounting for 17% of its annual sales (80 to 100 houses priced from \$25,000 to \$31,000).

In one year and in one development, another client, Gilbert & Wolf Inc., made 53 trade-in sales of houses priced from \$21,000 to \$23,900. Says Vice President Arnold Gilbert: "A legitimate trade-in program will build sales for any builder."

Most builders of houses priced over \$25,000 agree that more than 90% of their serious prospects already own a house. Many of these prospects have built up sizable equities through both amortization and inflation. But few of them are willing, or able, to sacrifice 15% to 20% of the market value of their old house to trade up to a new one. And that's the licking most trade-in programs expect buyers to take.

Ted Bell is impatient with this approach.

"If you don't sell to families who already own houses, who are you going to sell to?" he says. "New family formations can never support the volume of new houses that our industry needs to keep healthy. Our greatest opportunity lies in the upgraded needs and incomes of homeowners families. But how easy are we making it for them to buy?"

First Trade-In's program makes it very easy indeed. Neither the new-home buyer nor the builder takes a licking. And, in fact, the builder can boost his over-all profit. Here, says Ted Bell, is why:

### *Trade-ins can boost profits if they're true trades—not contingent sales*

A builder using First Trade-In's system can tell any potential buyer: "If you contract to buy one of my houses, don't worry about selling your old house. Our trade-in firm will buy it at its fair market value. If you don't agree that the offer is fair, and turn it down, your contract to buy the new house will be canceled, and your deposit returned with no further obligation."

On his first visit to the old-house owner, Ted or Bill Bell of First Trade-In arrives check in hand and prepared to take title because he has already es-

tablished that the family can qualify for the new house. Title gives him the necessary protection against any new liens on the property. But he does not take over the mortgage until the new-house closing. The homeowner now has his equity (held in escrow until the new-house sale is consummated) without running the risk of having two houses on his hands. And the builder has an assured sale, with no chance that resale problems might leave him with a cancellation after he has completed construction.



## Trade-ins can boost profits if buyers are convinced the trades are fair

"The customer's biggest fear is that he is going to be cheated," says Builder Arnold Gilbert. "And our biggest problem is to convince him that trading works for him. The First Trade-In approach is aboveboard and persuades our customers that the trade is a good one."

Adds Bill Bell: "You should be trying to remove all obstacles that keep the prospect from buying your house. Think of his problems, not your own."

What are his problems? First, to get as much money as possible to put on the new house; second, to feel confident that he made a good deal and wasn't taken; and finally, to be guaranteed possession of his old house until his new one is ready. If he feels confident on all three counts, he'll trade.

The trade-in offer is transparently fair: full market value, less a 6% sales commission to a real estate broker and a 1% fee to First Trade-In. "Full market value" is set by First Trade-In after three separate appraisals (*see below*), and may be slightly more or less than these estimates. But if the resale brings more than the estimated price, the original owner gets the extra amount (it has run up to \$1,200), less 7% and costs of holding the house.

"Our agreement, spelled out in writing, to pass along the extra amount to the homeowner convinces him we are not trying to steal his house," says Ted Bell. "What's more, it helps us get his cooperation in cleaning, painting and repairing—all of which will probably result in a higher resale price. In fact, we figure that every dollar spent on reconditioning will add three to the resale price and speed the resale as well."

The Bells are not interested in speculative profits. For them, the ideal transaction is one in which the house sells for exactly what they said it was worth. Since they earn the bulk of their fees on the sale of the new house (*see below*), they have a strong incentive to make their offer as attractive as possible to the old-house owner.

Each old-house owner, his lawyer, and the new-house builder receive an accounting of what the old house was resold for and what the transaction cost First Trade-In. If the Bells took a loss, that is shown too.

"This open accounting impresses the customers, the builders, and especially the lawyers," says Ted Bell.

## Trade-ins can boost profits if builders grasp the mathematics of trading

Too many builders budget the cost of trading on a house by house basis. And that, says Ted Bell, is where they make a mistake.

What they forget, he says, is that 1) trades increase the builder's volume by bringing him sales that otherwise would have eluded him, and 2) trading costs, like any other sales costs, should be spread over all the houses the builder sells.

The table at right—Bell's analysis of a hypothetical builder's cost and profit picture—illustrates these two points. The figures were put together with the advice of an accountant who handles many homebuilders' books. And the breakdown of percentages and dollars is based on many representative examples.

"Keep your eye on the bottom line (net profit)," says Bell. "That's the one that's yours to keep."

The original figures (*left columns*) assume that the builder already had a sound advertising and merchandising program and that he could make 100 sales with no trade-in program. The extra 25 sales (*right columns*) are sales he could not have made because the potential buyers had their equities tied up in older houses.

Although trading costs are included as a full 1% of all sales, they have been offset by the decrease in marketing and overhead costs, which are now spread over the additional \$625,000 in sales. A dollar increase in projected for both marketing and overhead costs, but their percentage of the larger gross actually goes down. On this basis, the net profit is up \$53,125. And the figures do not include any possible reductions in construction or land costs that might result from the 25 additional sales.

"Some builders argue about one figure or another," says Ted Bell, "but they are merely nit-picking. Almost always, they wind up admitting that we are remarkably close to the mark."

### What trade-in volume can mean to profits for a 100-house builder

	Projected Sales		Projected Sales Plus 25 Trade-In Sales	
NUMBER OF SALES	100		125	
AVERAGE SALES PRICE	\$25,000		\$25,000	
GROSS SALES	\$2,500,000	100%	\$3,125,000	100%
LAND COST	\$500,000	20%	\$625,000	20%
CONSTRUCTION COSTS	\$1,575,000	63%	\$1,968,750	63%
FINANCING COSTS	\$25,000	1%	\$31,250	1%
MARKETING EXPENSES				
Advertising, Salaries, Commissions, Model Homes & Sales Office	\$100,000	4%	\$109,375	3½%
GENERAL AND ADMINISTRATIVE EXPENSES	\$150,000	6%	\$156,250	5%
COST OF TRADING			\$31,250	1%
NET PROFIT	\$150,000	6%	\$203,125	6½%

Bell's hardest problem in selling his trade-in program to builders is to get them to approach the idea on a businesslike basis—to make a forward projection of costs and income and to determine what net profits can be expected on different sales volumes.

"The necessary charges for a trade-in program look large if they are assigned only to the trade-in sales," he says, "but assume their proper proportion in the over-all balance sheet. Like advertising, model-house upkeep and commissions, trading costs must be budgeted as part of all sales costs—not applied just to the houses involved in trades."

Bell's builder clients agree. "The economics are sound," says Arnold Gilbert. "I need sales, and trading brings sales. Ted has made more than 100

*continued*



trades for us over the past few years, and most of them produced sales that would have been doubtful without trading."

Says Jim Nathenson, Central Construction president: "The expense of making trades is completely

justified by the closing of sales that we could not make otherwise. We budget trades as part of our total merchandising cost, and, as a matter of fact, we find we have to spend less on advertising to bring traffic because of customer interest in trade-ins."

## *Trade-ins can boost profits if builders are realistic about old-house appraisals*

"Show me a man who has never lost money on a trade and I'll show you a man who has made few trades."

With this half-facetious remark, Ted Bell reminds would-be traders that appraising is still more art than science, and that market value and selling price can rarely be pinpointed to the dollar. He finds that half the houses he takes in sell above the purchase price (an average of \$800, which goes to the seller) while 37% sell for an average of \$777 under their listing price. Specific losses cannot be predicted, but the certainty of losses can. The fees charged by First Trade-In are intended to cover these losses.

Bell uses three appraisers to determine the true market value of the older house: 1) an independent fee appraiser, 2) a mortgage lender's appraiser, and 3) the real estate broker who will be given the listing.

"I give most weight to the broker's appraisal," says Bell, "because he knows the area. Next is the fee appraiser, who is most likely to be aware of city-wide trends. And last is the lender appraiser, who might be influenced by the scarcity or availability of funds."

Each appraiser must answer 11 questions intended to reveal any undue optimism or pessimism that might influence his decision and to make him think

about his appraisal. Examples: "Disregarding your appraisal, what is the most this house could bring?" or, "At what price would *you* buy this house?" The answers help First Trade-In formulate its buying offer to the owner.

"All I'm trying to find out is the highest price this house will sell for today," says Bell.

Bell constantly tries to refine the appraisal process, and he bases his offer to buy not only on the three appraisals but also on their relationship in the light of market conditions. Since the leveling off of much real estate inflation, Bell feels that the lender's figure will usually be high, the fee appraiser's low and the broker's in the middle. During the rising market years, the fee appraiser was high, the broker low and the lender in the middle.

"And don't forget the new-house salesman," warns Bell. "His handling of the prospect, and the information he elicits, can be invaluable in fixing the proper price."

The three appraisals, the generous 93%-of-value cash offer and the careful screening and handling of prospects by the new-house salesmen have brought First Trade-In an enviable record of 70% of offers accepted. If the buyer turns down Bell's price, he is free to cancel the new-house purchase with no obligation but the \$35 appraisal fee.

## *Trade-ins can boost profits if the older house is turned over rapidly*

Since no trade is a success until the older house is resold, Ted Bell emphasizes top performance by real estate brokers who sell all the houses his company takes in.

Instead of simply assigning houses to a multi-listing service, he tries to put each house in the hands not only of the best broker in a given area but also of the best salesmen in that broker's office.

A broker has four strong incentives to give the attention and performance demanded by First Trade-In: 1) exclusive listings of every house bought by First Trade-In in the broker's area; 2) a full 6% commission on every house; 3) realistic sales prices based on First Trade-In's three-man appraisals; and

4) the need to justify his appraisal, which helped set the sales price.

First Trade-In limits its brokers' listings to the areas they know best because, Ted Bell says, "We have found that many real estate offices are extremely effective in a certain neighborhood but perform poorly outside it. Even in a single suburban town, there may be two very dissimilar neighborhoods, so we may have a different broker in each."

Price ranges make a difference, too, says Bell. "Brokers who do most of their business in expensive houses invariably under-appraise more modest houses. They can't believe the cheaper houses will bring what they are really worth on the market."

## *Can small builders, too, boost their profits with trade-ins?*

Yes, say most of First Trade-In's clients. The mathematics and reasoning that make trade-ins so profitable for the volume builder are just as valid for the small builder. The reason: regardless of a builder's size, marketing and overhead expenses do not rise proportionately with an increase in sales—but profit does.

Furthermore, these successful traders think the very nature of the small builder's operation gives him two other reasons for trading:

1. His houses are often semi-custom, so his pricing

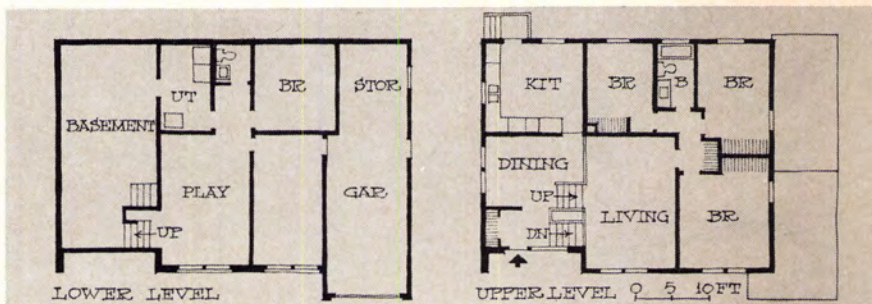
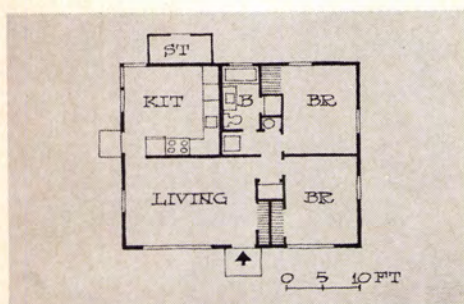
is more flexible. When he knows a trade will be involved, he is better able to put part of the trading fees into the sales price, while the tract builder is bound to his model-house prices for all comers.

2. His advertising and merchandising budgets are limited and can't be easily expanded to draw more traffic. A trade-in program helps him close every potential buyer, even one who is saddled with an existing house. His smaller sales base makes every possible sale a critical one.



## Here are picture records of two typical—and successful—trades

Photos: Declan Haun

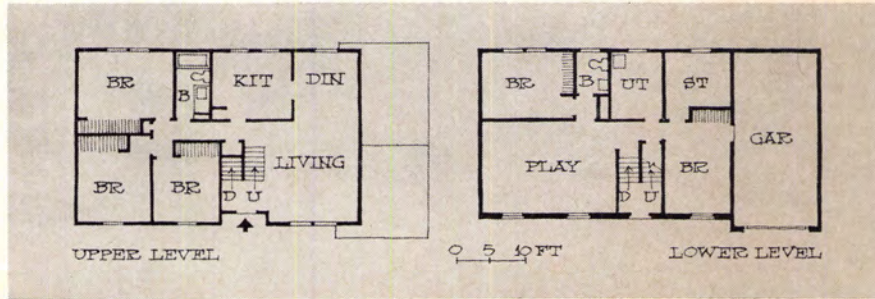
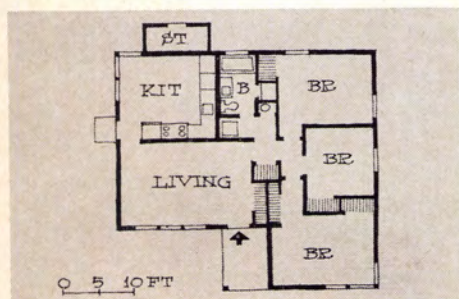


**This outdated two-bedroom, one-bath ranch . . . provided \$14,900 toward the purchase of a new, bigger split**

The ranch is typical of hundreds of thousands of post-war tract houses which have been outgrown by owners with bigger families. It cost

\$11,890 in 1955 and was traded in 1965 for \$14,900 on a \$25,790 split-level, right. In every area—living, dining, sleeping, storage and recreation—the new house gives the family more,

and more usable, space. The attached garage replaces a rear-of-the-lot detached one.



**This ranch was too cramped . . . so for an extra \$8,000, the owners bought a split-entry with twice the space**

With three bedrooms and one bath, it was bought for \$12,900 in 1955, and by 1964, First Trade-In was willing to pay \$15,900 for it. The

family applied their equity toward a \$23,890 split-entry house, right, that gave them a dining room, an extra half bath, two floors of living

space—more than double what they had in the older house—and much more storage and closet space in both the bedrooms and the lower level.



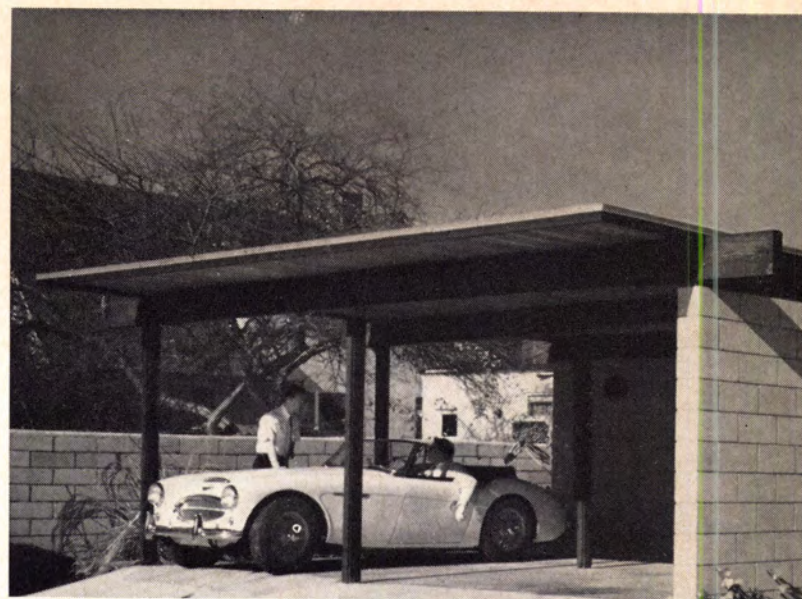
# THREE HOUSES FOR NARROW LOTS

The houses, shown at right and on the following four pages, represent three architects' solutions to an increasingly important problem: how to provide good living—outdoors as well as indoors—on the odd-shaped, usually narrow, urban lots that are growing more valuable every day.

The first house, pictured at right, is sited on an unusual lot: it is indeed narrow, but its length is parallel to the street rather than at right angles to it. But since the street facade affords complete privacy, it would also fit on a deep lot.

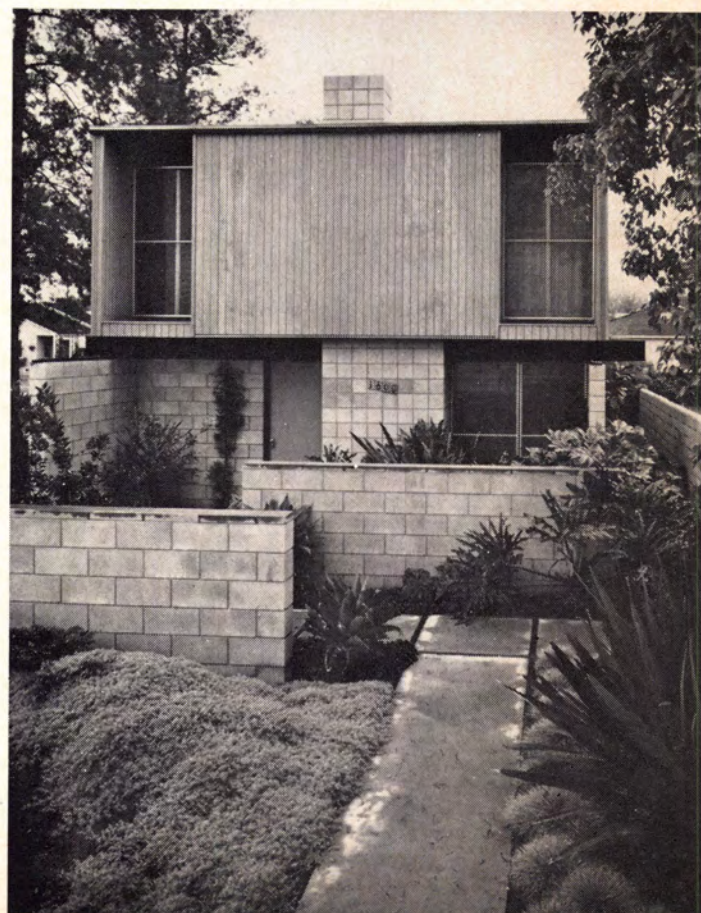
The second house, on p. 104, solves a dual problem: it is hemmed in on two sides by two buildings, so it has an inner court for outdoor living; but its rear elevation faces a superb view, so key rooms are located to take advantage of this asset.

The third house, p. 106, incorporates the key elements of narrow-lot design into a wider lot. It shows how to provide outdoor living that is both generous and private despite the proximity of adjoining houses.



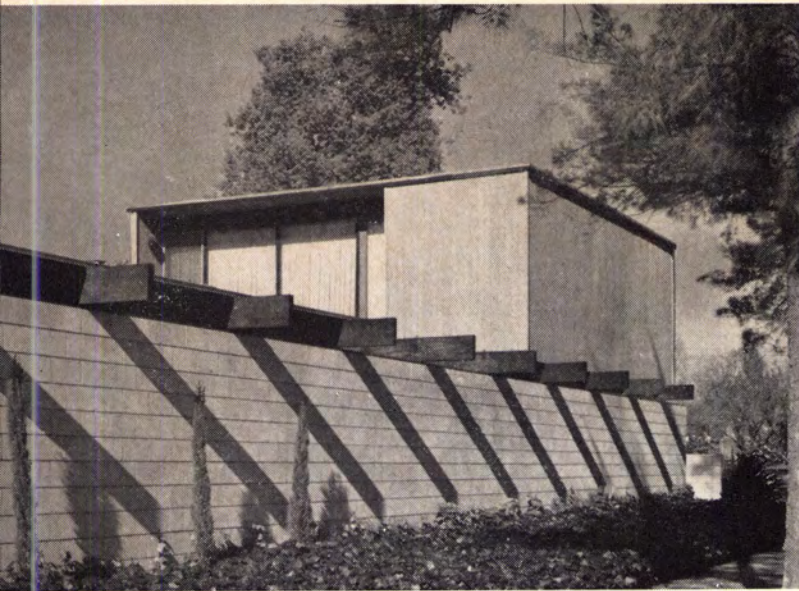
## A two-story contemporary for

ARCHITECTS: *Robbin & Railla*  
BUILDER: *William Morgan*  
LOCATION: *Burbank, Calif.*

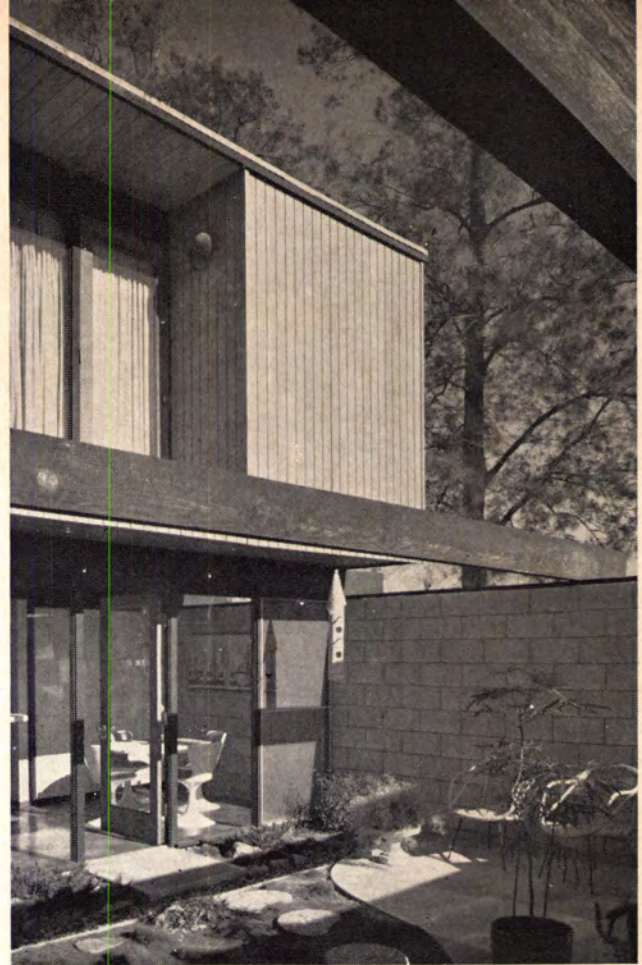


Staggered garden walls and an S-shaped walkway decrease the apparent depth of a 24' front setback (*view B in plan*). The walls also add privacy to the front entrance and living room courtyard. A 3' upper-level overhang shelters both the entrance and the court.

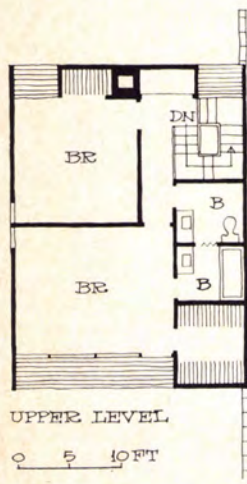




## a long, shallow corner lot

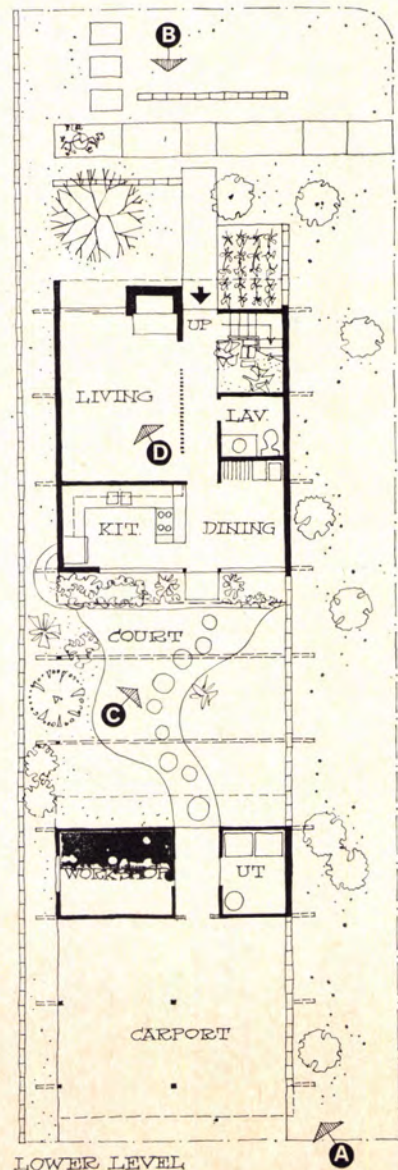


A glass wall opens the entire rear of the lower-level living area to the inner courtyard (*view C*). The upper level also has a glass wall which is recessed 3' behind the master bedroom balcony. Solid section houses a closet.



UPPER LEVEL

0 5 10 FT



LOWER LEVEL

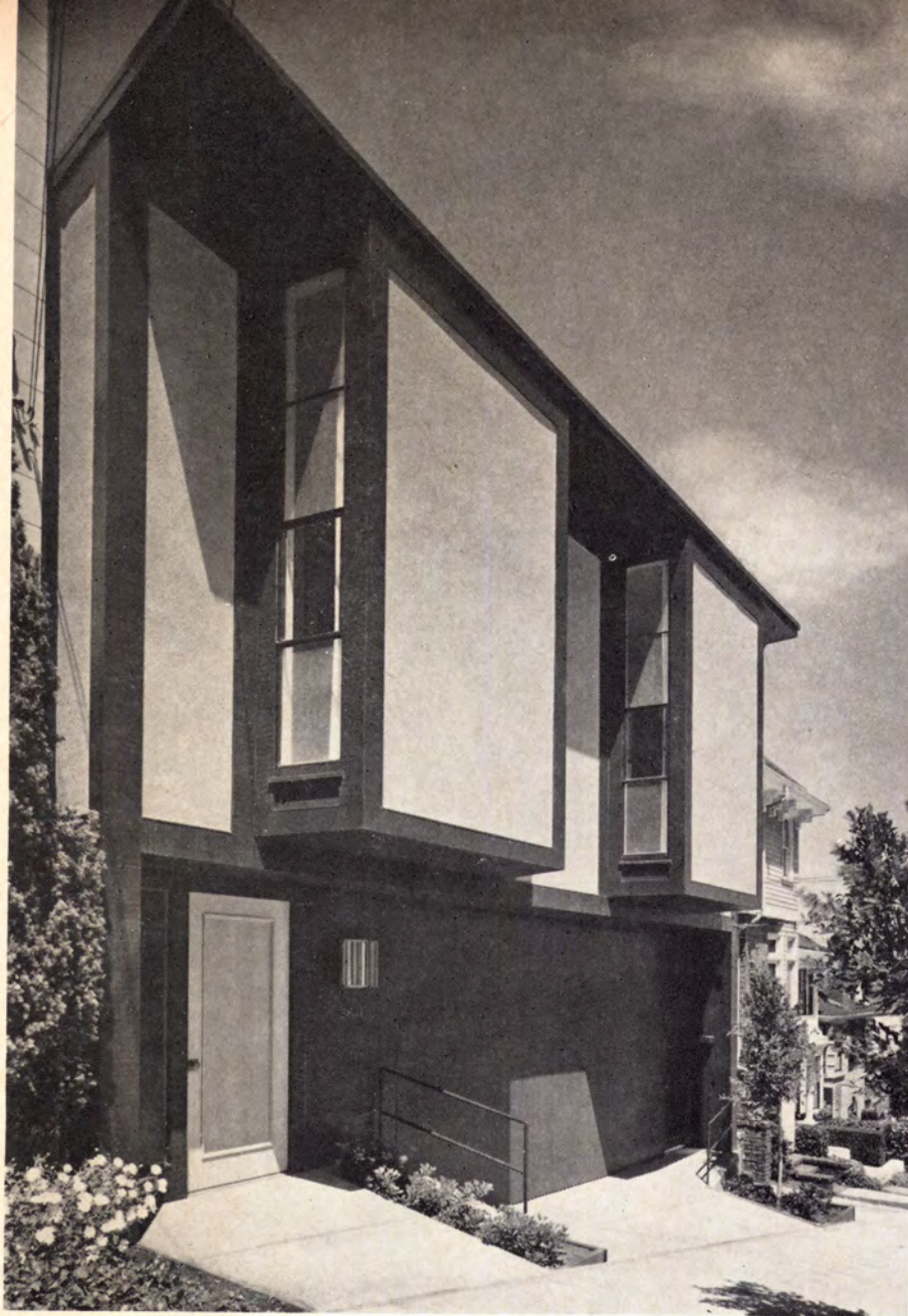
The plan shows how the house was sited on the 35'x105' lot to conform to a required 9' setback along the street at right (*not shown*) and a 4' side setback from the adjoining lot. The 22'x24' main house provides 1,098 sq. ft. of living space on two levels. There are also 468 sq. ft. of private outdoor living area, plus a large carport-utility building. Concrete block walls form visual and sound screens.



Exposed concrete block walls are continued inside the house. The 8' clerestory windows between the beams admit daylight but preserve indoor privacy. This picture (*view D*) shows a living room corner open to the entrance court.

*continued*





Photos: Roger Sturtevant



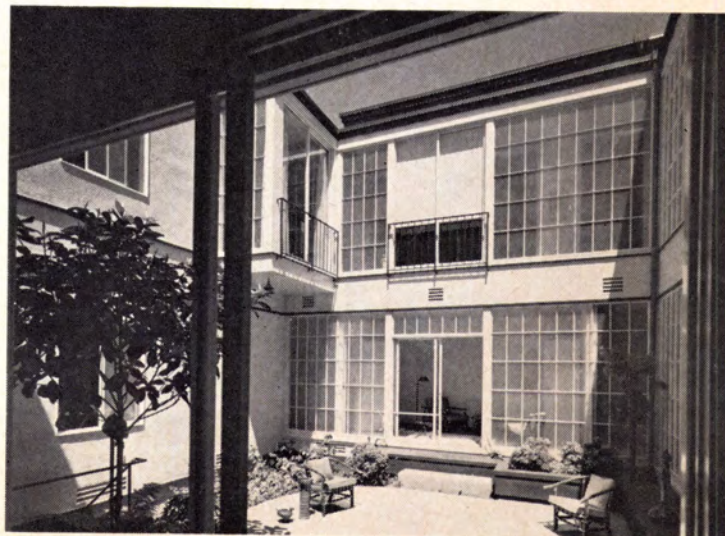
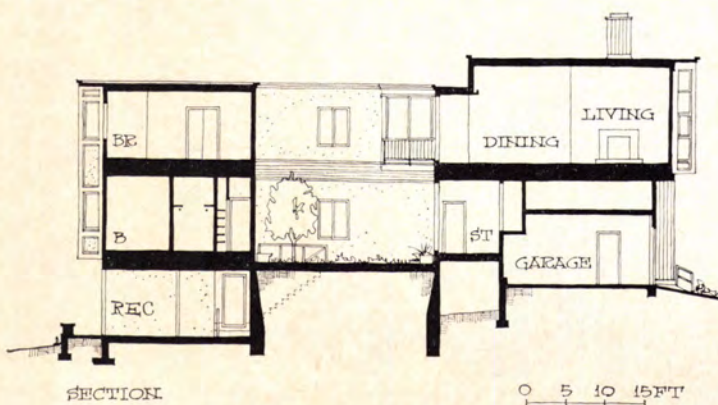
A large outdoor game porch (*view E in plan*), set beneath the living levels at the rear of the downhill lot, is reached by a stair from the courtyard.

## A two-story atrium house for a narrow hillside lot

ARCHITECTS: Wurster, Bernardi & Emmons

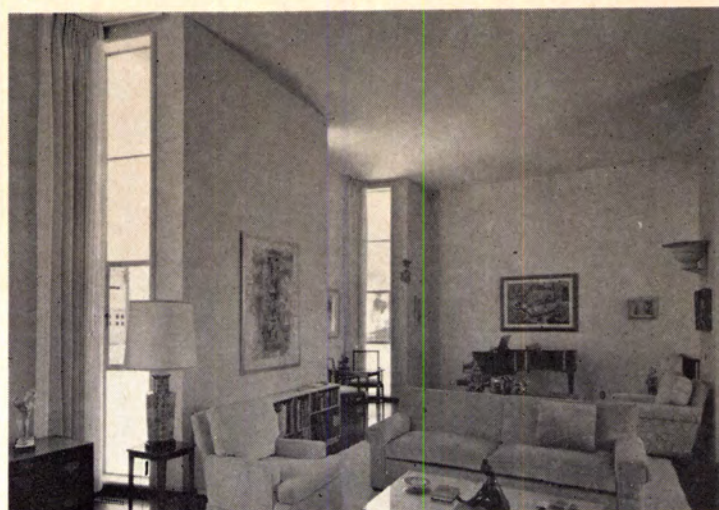
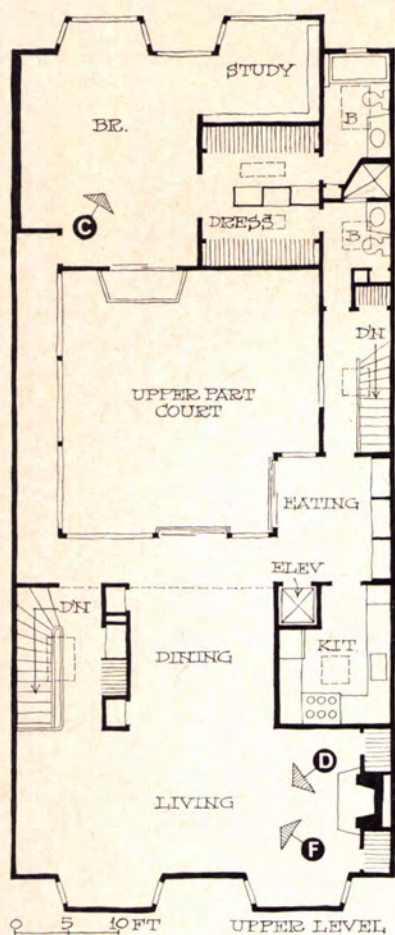
BUILDER: McKinnon & McGee

LOCATION: San Francisco

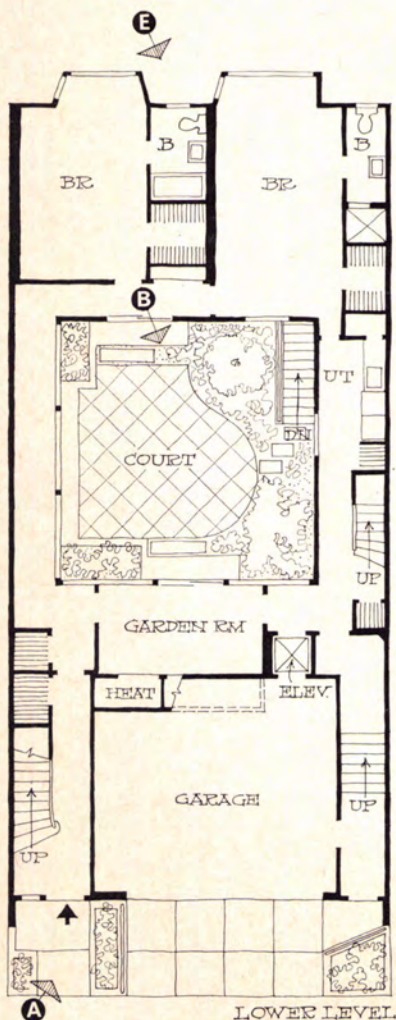


The two-story central court (*view B*) has multi-paned window walls along two sides. Stairway, visible at left, leads to game porch (*see section, left*).

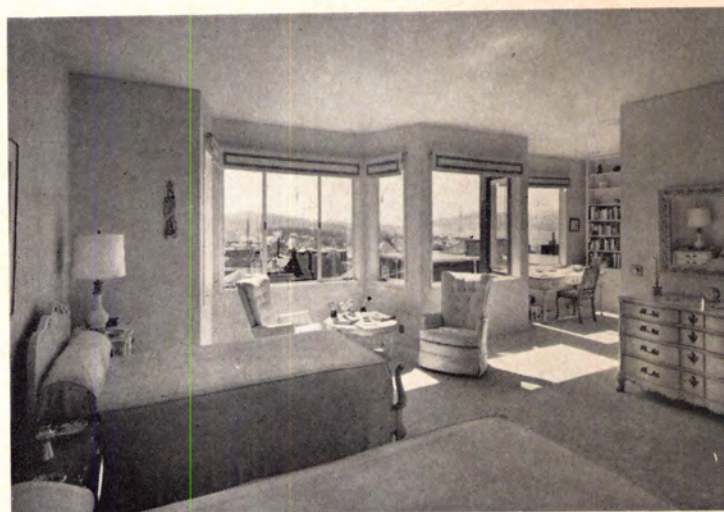




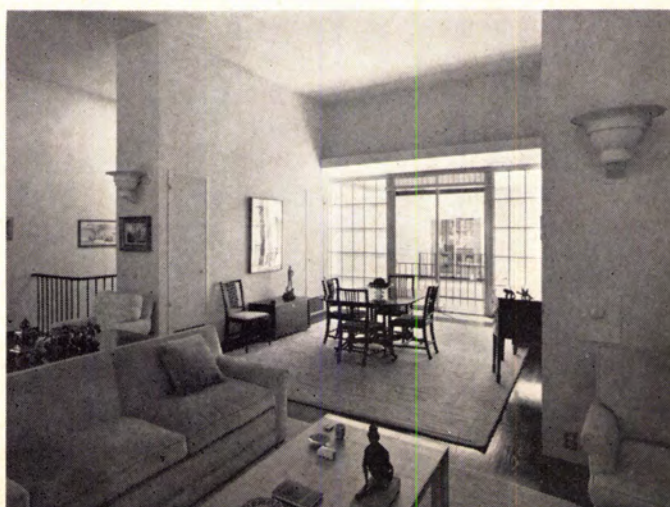
Although the upper-level living room is on the street side (view D), it remains private because the vertical windows are set into the sides of the two projecting alcoves. Only this room runs the full 35' width of the house.



The atrium plan, 35' wide and 73' long, provides approximately 3,500 sq. ft. of living area. Lot size: 35'x110'.



The large master bedroom is also on the upper level, but at the rear of the house (view C). It has a downhill view of the city. The windows around three sides of the projecting alcoves also provide two sunny reading nooks.

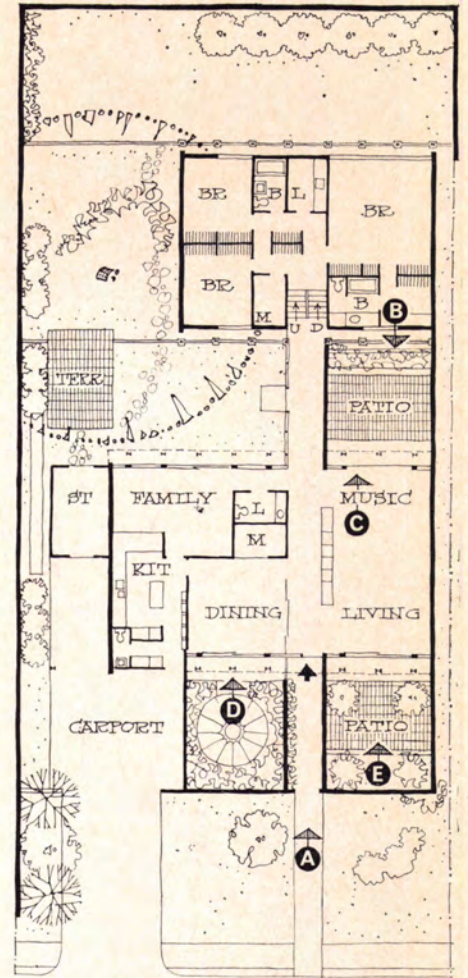


As seen from the living room (view F), the dining room is lighted during the day by a wall of windows that face the central courtyard. The formal entrance stairway can be seen at left behind a closet wall.

*continued*



Photos: Frank Lotz Miller



LOWER LEVEL

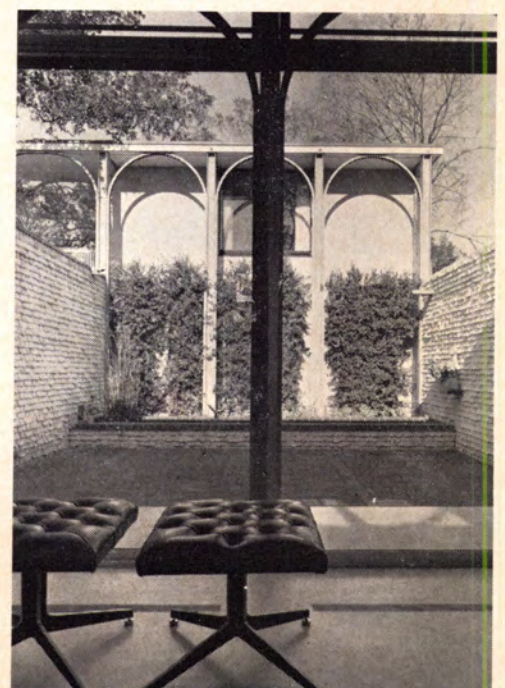
0 5 10 15 FT

Within the brick walls around most of the 70' x 150' lot, the plan is divided into a front and a rear section. A central roofed walkway, 102' long, connects the

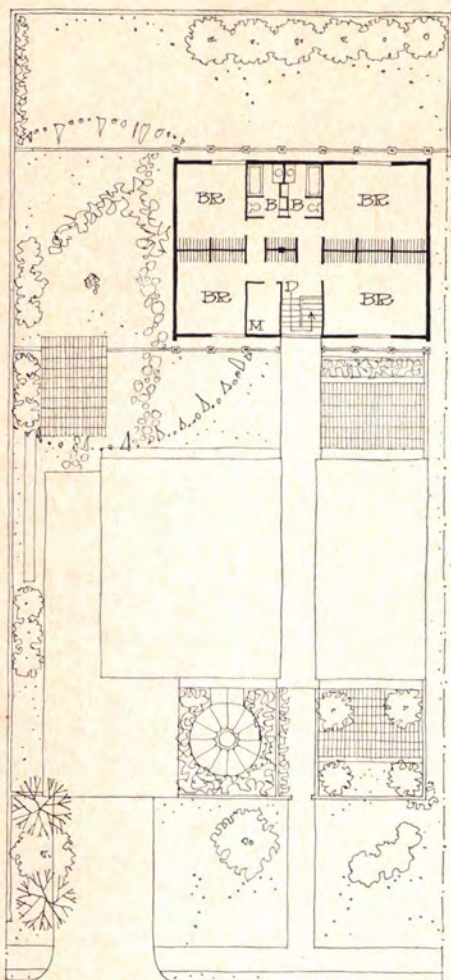
## A two-part steel house surrounded by five garden courts

ARCHITECTS: *Curtis & Davis*  
BUILDER (owner): *N. C. Curtis Jr.*  
LOCATION: *New Orleans*

The music room's glass wall (*view C*) opens to one of the small inner courts which separate the living areas from the two-level sleeping section, shown at the far end of this courtyard.



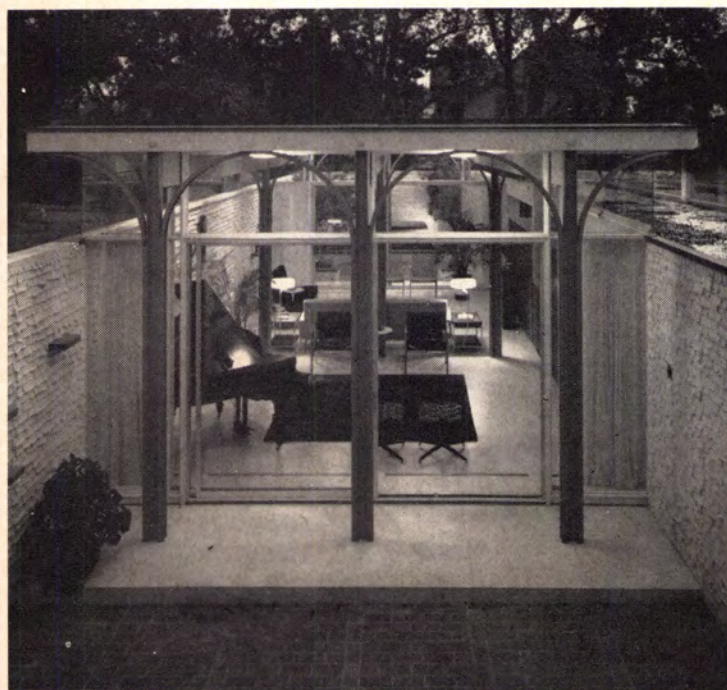




UPPER LEVEL

two sections. At the bedroom wing a split stairway leads to the two sleeping levels. The house has 3,967 sq. ft. of living area and 3,999 sq. ft. of courts.

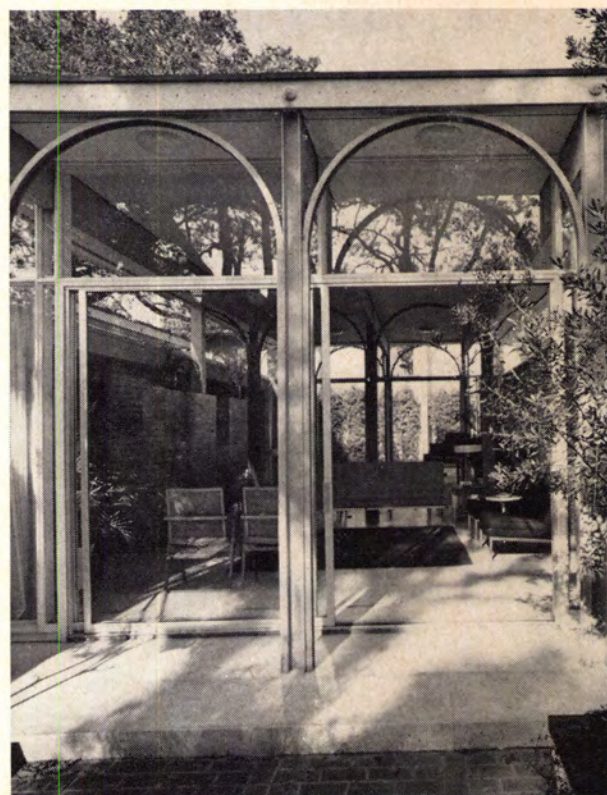
## for indoor-outdoor living



This view from an upper-level bedroom window (*view B*) shows the music room's court and the covered walkway to its right. The roof is raised for clerestory windows on four sides.



The dining room court (*view D*)—bounded by the front wall of the house, a fence along the entrance walk (*photo, top left*) and the garage wall—provides an outdoor extension of the formal dining area close to the kitchen.



Decorative arches set within the 6' module of the steel frame appear at either end of the 30' living-music room (*view E*). I-beams form the columns and bent channels the arches.





Photos: Del Ankers

## 'You can't overdo quality on a drywall job'

*So says a drywall sub who strives for perfection at every step. Competitors call his methods fussy. He calls them profitable—and has the business to prove it*



**ESTIMATING**—a job Homer Henry, above, won't delegate—guards profits by preventing errors.

In six years, Drywall Contractor Homer E. Henry, of Fairfax, Va. (*photo, left*) has pushed his volume from \$250,000 to \$1.6 million. Today he is one of the three largest of some 100 drywall contractors in his booming market of Washington, D.C., and Maryland and Virginia suburbs.

Henry has capitalized on the fact that a less-than-perfect drywall job is the home-builder's biggest potential source of call-backs. He has found that it pays to be a perfectionist because:

1. Perfectionism builds a following. All of Henry's business comes through referrals. Last year he worked for ten builders on eleven single-family projects and two apartment jobs, a total of some 1,600 housing units. Half of these were steady customers who, 90% of the time, give Henry their new work before even bother-

ing to ask him for an estimated price.

2. Perfectionism costs less in the long run. Says Henry: "I'd rather do \$1 million worth of work without complaints than \$2 million worth of work with complaints."

But perfectionism isn't cheap. Henry's price is almost always among the higher bids, if not the highest. But his builder-customers aren't looking for low price; they're looking for a headache-free dry-wall job.

Nor is headache-free drywall work just a luxury for higher-price houses. While much of Henry's work is in the \$35,000 to \$65,000 range, some of his biggest customers build houses priced from \$20,000 to \$35,000.

How Henry produces top-quality work and still makes a profit is a story of strong management. It starts on the next page.



### Quality rule No. 1: good men with incentive to do the job right

A drywall mechanic, like any other kind of mechanic, gets his strongest incentive from a familiar source: money. So to get mechanics to work to his exacting standards, Homer Henry pays \$40 to \$60 a day, \$200 to \$300 a week.

But Henry doesn't want his mechanics to concentrate on perfection to the exclusion of volume and scheduling, so the pay is by piecework—i.e., a set rate for each sheet of drywall a man hangs, tapes or finishes. Thus, if a mechanic can work to high standards and still move fast, he can earn substantially more money from Henry than from any of Henry's dozens of competitors who pay by the hour.

It takes more than money, however, to keep good mechanics from being pirated. Drywall competitors in the labor-scarce Washington area often woo men away from each other with package deals combining money and promises of easier work or better working conditions.

To keep his men happy in between paychecks, Henry does all he can to make the job more tolerable. Instead of using space heaters for winter work, he usually requires the builder to hook up a house's central heating equipment before drywall application, both for working comfort and

quality control (*see below*). He reminds builders, as well as his own men, to keep houses free from clutter. And he sees that men are never kept waiting for materials—both the mechanic and Henry lose money on delays.

Eventually Henry may try an extra fringe benefit—a retirement fund—to hold down labor turnover. Most drywall contractors already offer hospitalization and life insurance.

But even high pay and fringe benefits don't guarantee a steady supply of good labor. For Henry the problem is particularly acute because the kind of painstaking mechanics he wants are almost nonexistent. His answer: find promising men and cultivate them. Says Henry, optimistically, "90% of drywall men can do good work but you have to get it out of them." Occasionally he gambles on an apprentice, but only if the young man convinces Henry he is sincere; not many do. The deterrent is obvious: a man on piecework doesn't want an apprentice slowing him down.

A new man has many things to learn when he goes to work for Henry. First, comes a carefully detailed installation system.

### Quality rule No. 2: a step-by-step job breakdown to avoid errors

On his time and work cards, Henry subdivides the job of applying drywall into eight jobs: hang, tape, block, finish, sand, point up, spot sand, check out. Each job pays a separate piecework rate and has its own carefully defined duties and techniques.

This breakdown protects Henry from job oversights because it eliminates overlapping responsibilities—i.e., buckpassing. For example, he wants at least three coats of cement over nailheads and four if necessary, so he has set up a separate work category for each coat: 1) block (rough coat); 2) finish (skim coat); 3) point-up (post-sanding coat); 4) check out (point-up after the prime coat of paint is applied).

The breakdown also makes it easy to distribute the work load evenly and in the

most logical sequence. A case in point is how Henry's tape men do critical repair work that would normally be left to point-up men:

A point-up man's job is to follow the sanders to patch overlooked nail holes, gouges and rough corner beads and also to retrowel bad joints. But he can also find himself burdened with large cracks caused during the hanging stage and then carefully ignored by the tape, block and finish men. Instead of leaving it to the point-up men to mask these cracks with one coat of cement (and then hope that shrinkage won't open them up later), Henry simply specifies that a tape man's job is to tape cracks as well as seams.

Besides spelling out who does what part of the job and when, Henry tells his men exactly how to do the job.

### Quality rule No. 3: tools and techniques that protect the job

Some of Henry's high-quality techniques are close to foolproof. For instance, his board is hung with mastic plus annular-ring nails (24" o.c. on walls, 16" on ceilings); he stocks only 1¼"-wide corner bead (instead of standard 1" widths) because it provides more nailing area and thus produces a stronger corner less likely to pull away; and wherever corner bead must be spliced, he requires the joint be backed up with a short piece of bead.

Some of Henry's techniques make the job easier. A prime example: extra-long drywall sheets. The standard sheet used today by most drywall contractors is 4'x12'. Henry stocks 14'-long sheets and uses them wherever possible. They reduce the number of butt joints and thus make for a stronger, better looking wall and simplify all work steps that follow.

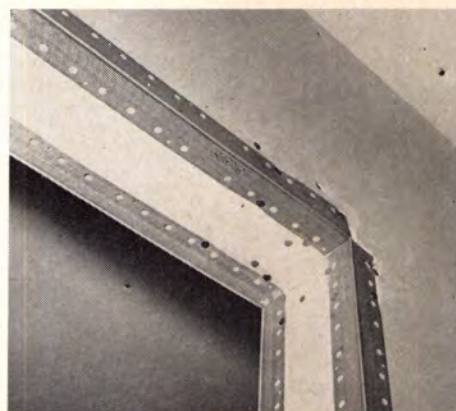
Some of his techniques speed up the job. Quick-setting tape cement that dries in



**MASTIC-PLUS-NAILS** is Henry's double-safe method for hanging drywall. It minimizes cracks and nail pops, giving him a low callback rate.



**LONG SHEETS** minimize drywall cracks by minimizing seams. Henry stocks the longest sheets he can buy (14'), uses them wherever possible.



**WIDE CORNER BEAD**—1¼" instead of 1"—makes nails more likely to hit wood door framing, producing a stronger, callback-free job.



**TWO POINT-UPS**—one after sanding (*above*) and one after paint-priming—help insure that even smallest defects won't be overlooked.

*continued*



four hours not only eliminates the winter dangers of nail shrinkage and seam raising but also cuts the next man's waiting time.

But many of Henry's techniques offer neither time nor work savings, because he insists that every operation be done by

hand. He permits no taping machines, no jumbo-size finishing heads—even though these are standard for many drywall subs.

Close attention to mechanical details means nothing, however, without close supervision of the mechanics.

#### **Quality rule No. 4: supers who spot-check every man every day**

One of the beauties of piecework is that the men keep moving without constant supervision. So, with one exception, Henry needs only three roving superintendents in radio-equipped panel trucks to manage up to 120 men spread over his 500-sq.-mi. territory. One super is responsible for jobs in Virginia, one for Maryland jobs and one for the District of Columbia as well as for over-all supervision of the entire territory. The exception: large apartment jobs to which additional supers are permanently assigned.

Daily spot-checks of all the mechanics' work are the backbone of Henry's quality-control system. The supers look behind newly installed drywall to see how much mastic is hanging over the edge of the 2x4s—an indication of whether enough mastic is being used. They test freshly

mixed cement to make sure it is neither too thin nor too thick (too-thick cement causes too much shrinkage; too-thin cement won't hold). They look into closets to make sure the sanders aren't neglecting them. And they check the point-up man's work for small defects like those caused by loose sand blown out by a painter's spray gun during priming.

Occasionally Henry calls all his men into a general meeting to talk about work standards. These sessions clear up confusion about what he expects. But the burden of communicating and upholding the standards is basically the supers', and it is done on the job, day to day.

This burden would be a lot heavier if Henry did not head off many potential problems before they reach the supervisory level.

#### **Quality rule No. 5: meticulous cost estimating on two levels**

Before bidding on a job, Henry studies all the costs—not only those that meet the eye but also those that don't. He does this personally because he considers estimating the one job that's too important to delegate.

He goes over each new plan with colored pencils, using a different color wherever a special type of wall or ceiling is called for. Fire-code board in the garage is one price, sound-deadening board in the recreation room is another. Henry identifies them clearly so the extra cost won't be overlooked.

He pores over the specifications looking for unusual construction details that could slow down work and waste materials.

But the plan and specs don't tell the whole cost story. Henry also wants answers to questions like these:

How far will his men have to go to

get water for cement? When will the heating systems be hooked up? Will materials have to be stockpiled inside the building before it is closed in because of too-narrow stairways? And who's going to get rid of scrap? (Henry's trucks have Virginia license plates, so they aren't allowed to use Washington dumps. But they also aren't permitted to cart Washington refuse back to Virginia dumps. Thus he must hire local trucks to dump Washington waste.)

Henry is so confident of his own estimates that he never alters bids on the basis of a competitor's price. If a builder tells him he is way over a competitor's bid, Henry knows his rival is either shaving profits drastically or has failed to anticipate some of the job's costs.

But meticulous estimating would be no guarantee of profits without effective, day-to-day cost control.

#### **Quality rule No. 6: cost control that doubles as job supervision**

A single work order form gives Henry simultaneous control over scheduling, billing and costs. It shows the date work was ordered, the date for which it was promised, a description of the work, the materials and type of labor required and all prices. (On the reverse side is a detailed form for figuring profit and loss.)

Henry's controller—the only other man in his office besides himself—uses the individual work orders to follow over-all job progress and to schedule new jobs.

But more important, the work orders give the controller an iron grip on labor

costs. Reason: every item of work, no matter how small, must be ordered through his office and thus be entered on the order form. Before Henry started this procedure, builders or their superintendents often gave minor work orders directly to mechanics working regularly in their tracts.

When work on an order slip is completed, a super turns in his copy of the order and writes on it the name of the mechanic who did the work and when. So a mechanic cannot bill Henry twice for the same job, and he can be called to task if his work proves defective.

#### **'We could offer even more quality on drywall jobs, but builders wouldn't buy it'**

Although Homer Henry's customers want the best, there is a limit to how far they will go.

"Sure they want high quality," says Henry, "but they also want to pay less for drywall work than they are paying now." So, he points out, homebuilders ignore some products and systems that could make their drywall work still better.

Henry feels he would be wasting his time merchandising higher-quality products or systems. "I would recommend soundproofing to a homebuilder if he asked me about it. But none of my homebuilders have ever asked." (His soundproofing work is limited to apartment jobs.)

But he does test the merits of new systems. In his own house, he installed laminated drywall (two layers—the first one nailed, the second one glued) which, combined with his own insulation methods, cut the house's heating costs by 50%. Now he would like to use the laminated system on all his jobs because it takes less finishing work and completely eliminates nail pops.

He adapts drywall improvements that don't noticeably change the cost of the basic system—mastic, annular-ring nails, wider corner bead and longer board, for instance.

Henry also rejects some new methods. One recent example is nail-less adhesive.

"There's no such thing as nail-less adhesive," he says. "Crooked lumber requires nails—unless you can afford paying a man to hold the drywall against warped wood until the adhesive dries." Other innovations—like the taping machine—do the job, but not well enough for Henry.

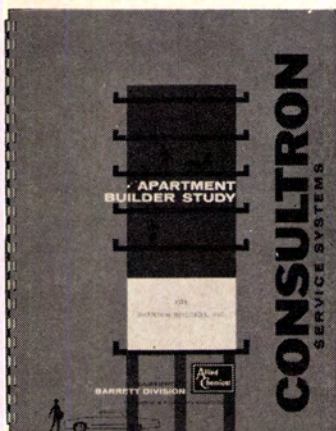
This spring, Henry plans to make an exception to his policy of not merchandising new products. He will install and help promote a laminated ceiling system that incorporates resistance heating—Thermolux, made by U.S. Gypsum Co. (H&H, Feb. '65). Henry will push the new system because it could put drywall contractors into the heating business, thus offering two profits on one job. And, he says, the price will be right for volume builders.

But he will still be facing an old problem: "The only time to sell a builder on a new system is when his house is in the planning stage. When I get called into a job, the planning and specifying are already finished."



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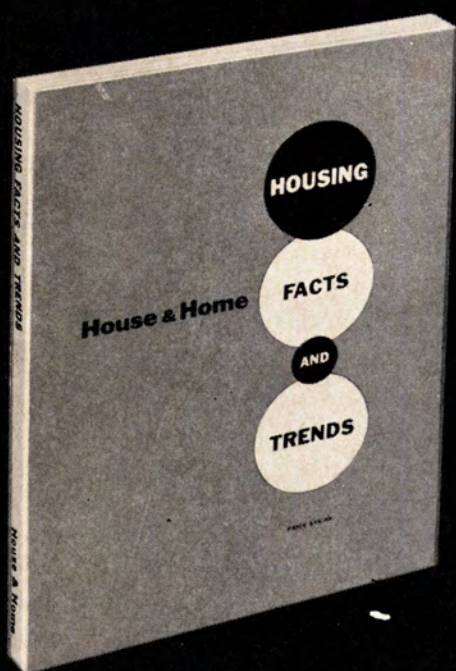
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All these are good causes. But too many dollars are going abroad compared to the amount coming

back. The President has called on the Congress, bankers and businessmen to do what they can to reduce our balance-of-payments deficit by repatriating earnings, deferring overseas projects or financing them abroad, and, most of all, by expanding exports.

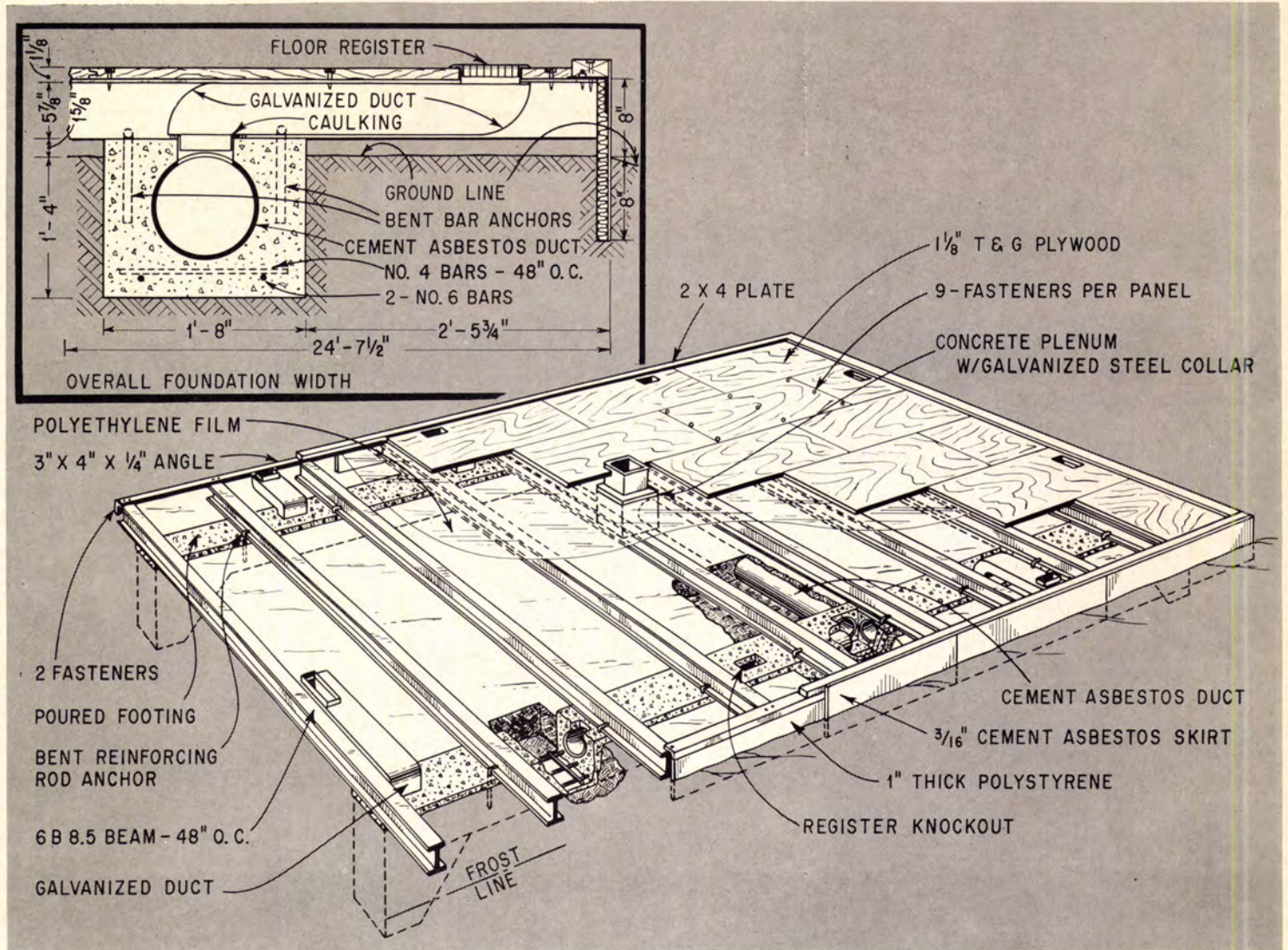
Here's your chance to get into the act. The Department of Commerce will be happy to help you get started as an exporter. For further information, call your local office of the U.S. Department of Commerce. You'll be doing yourself and your country a big favor.



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**FOUNDATION-FLOOR SYSTEM** with heat ducts in footings demonstrates how steel I-beams available at local steel-supply warehouses could be used

by a homebuilder without need for welding (*photos, opposite*). Possible next step: precast the footings with a duct strong enough to provide reinforcing.

## Here's another new try at a steel foundation—in a



**STEEL RESEARCH HOUSE** contains dozens of prototype U. S. Steel components under daily study.

Builders who have been following the evolution of U. S. Steel Corp.'s experimental foundations will recognize two departures in this latest model. It incorporates a central heating system. And it makes heavy use of one of steel's competitors—reinforced concrete.

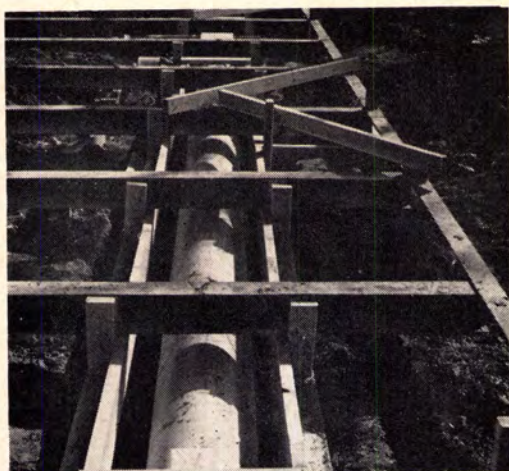
This is not the first time steel and reinforced concrete have been combined to build a house foundation. Builder Andy Place of South Bend, Ind., has been doing that successfully for some time (H&H, Dec.).

And it is not the first time a central heating system has been incorporated in a foundation. Slab-house builders have been putting warm-air ducts inside concrete floors for years.

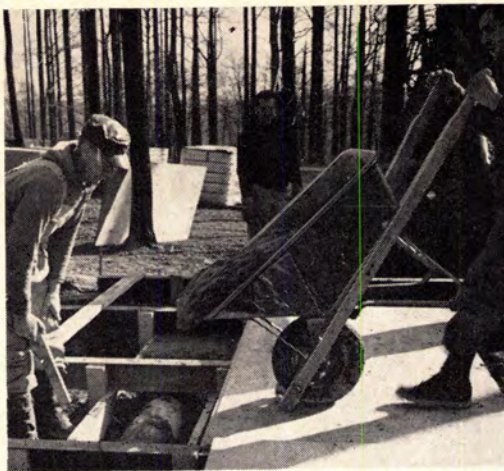
What's new in this system is that only half the ducts are buried, and they are inside two concrete footings—one toward the front of the house and one toward the



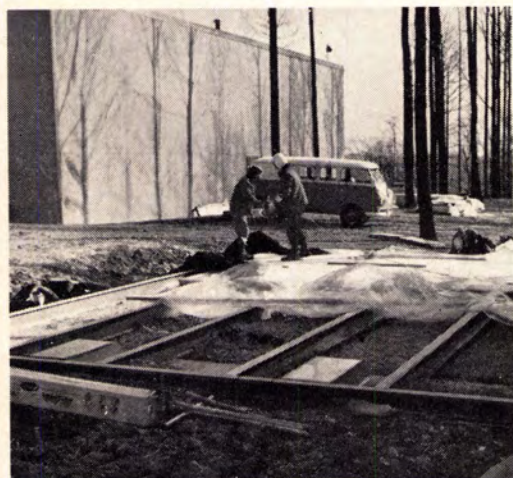
## Formwork and leveling are this foundation's hardest jobs



**HEAT DUCT** is placed in footing forms, I-beams leveled and steel angle fastened before pouring concrete.



**FOOTING POUR** ties pre-leveled steel joists into footings. Reinforcing rods are hooked to beam flanges.

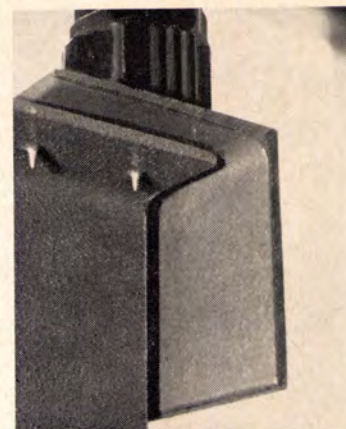


**REGISTER DUCTS** are hooked to main duct through footing knockouts before subfloor is fastened down.



**PLYWOOD SUBFLOOR** is fastened directly to I-beams. A heavier floor panel may permit 5' joist spacing.

## Powder-assisted tool, plus hammer, drives fasteners into steel



**STEEL-TO-STEEL** fastening ties  $\frac{1}{4}$ "-thick perimeter angle to joist end.



**WOOD-TO-STEEL** fastening ties  $1\frac{1}{8}$ " plywood subfloor to joists.

## house that's a test tube for steel components

rear. Standard steel I-beams bear directly on the footings, so the steel is a scant  $1\frac{5}{8}$ " above grade.

The result is a low-profile foundation with a wood floor. The under surface of the subfloor is just 8" above grade, yet the entire central heating system (except furnace) is beneath it.

But don't ask for a price, and don't try to build one like it, because U. S. Steel is not yet sure how well it will work.

*The new foundation is one of several experimental steel components used to build a unique test house (left) at the manufacturer's research park in Monroeville, Pa. The house was opened late last summer as a showplace for the uses of steel in homebuilding and as office headquarters for the engineers who think up those uses. In the walls and floors of the house are thermal gauges, strain gauges and other*

kinds of testing equipment to let the engineers study the performance of each component in the house.

*This house demonstrates a big change in U. S. Steel's approach to the housing market. The company first entered the market in earnest when it bought into Gunnison Homes Co. in 1944 and began making direct substitutions of steel for wood in prefabricated houses. Gunnison later became U. S. Steel Homes.*

But the all-steel house never really caught on, so U. S. Steel gradually changed its tack. It began thinking in terms of components rather than whole-house packages. And instead of trying to substitute steel directly for wood in wood construction systems, it began designing whole new systems of house construction—systems that would make the most efficient use of steel. In the late 1950s the company set up a special research group, now staffed

with a hundred people, to do this work.

Now the company has made a complete turn-around in its approach to homebuilding. The systems it designs are aimed at solving specific homebuilding problems instead of just offering alternative construction methods. U. S. Steel, being a basic steel producer, is two steps removed from the housing market. It doesn't manufacture or sell the component systems it thinks up, and thus must persuade someone else to manufacture them. By developing housing systems for which there is a definite need, the company hopes to have persuasive marketing stories for prospective component manufacturers.

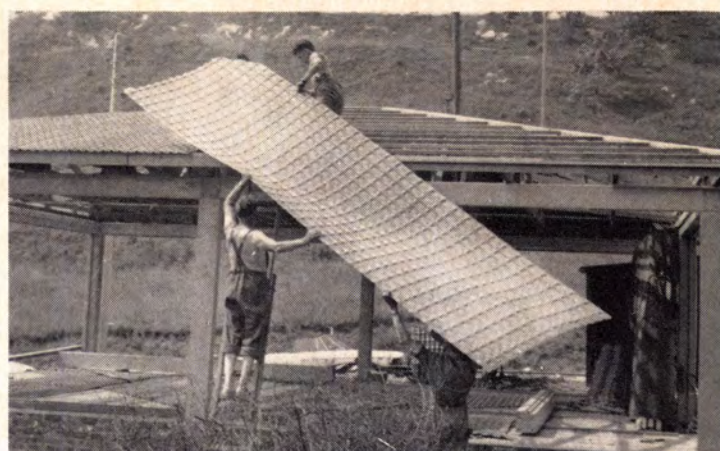
The steel foundation systems exemplify U. S. Steel's problem-solving approach. Its earlier models are all-weather foundations to ease the problem of digging in frozen ground. The one above is an attempt to solve a design problem.

*Technology continued on p. 120*





**FRAMING** for panels is concrete columns and beams poured in plastic forms.

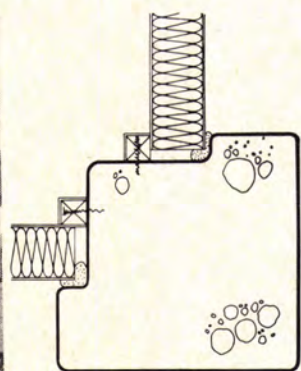


**ROOFING** of grid-stiffened polyvinyl sheets is applied to roof framing.

Photo Studio 9



**PANELS** are fastened against column flanges by plastic-covered wood trim.



**PLASTIC HOUSE** of 890 sq. ft. costs Belgians \$10,000 with utilities.

## Extruded plastic panels enclose a low-cost, conventional-looking house

Unlike most plastic-panel systems made in the United States, this European version—manufactured in Ghent, Belgium, by S. A. Sodibat—is truly all plastic.

Instead of bonding faces of wood, metal or minerals to a core of plastic as U.S. manufacturers have been doing, the Belgian prefabricator produces a panel consisting of: 1) a core of 1½"-thick rigid foam (the precise composition is a trade secret); 2) a ¼"-thick layer of glass-reinforced polyester laminated to each face of the

core; 3) a 1/32" outer veneer of polyvinyl chloride laminated to the polyester.

Being all plastic, the panels are unusually lightweight. They are shipped in room-size lengths to minimize seams (panels are cut from a continuous 8'-wide extrusion) and can be moved by hand.

While the panels are non-loadbearing—used as curtain walls in a plastic-covered concrete frame (*photos, above*) and as interior partitions—they do have considerable strength. Window openings, for ex-

ample, require no framing; window hinges and locks are screwed directly into the plastic wall.

The house the panels were designed for has a plastic-covered roof, plastic door hardware and kitchen fixtures, and many other plastic accessories. It has the same fire rating as a conventional Belgian house but sells for 30% less.

The manufacturer is exhibiting a model in London and expects to put one on display in Paris.



**FOAM BOARDS** are laid up to construct dome.



**HEAT WELD** by machine bonds boards together.



**SCALE MODELS** show domes for medical center.

## Site-welded plastic boards form futuristic-looking beehive buildings

Whether the new system—called "spiral generation"—will ever make it in the homebuilding market remains to be seen. Dow Chemical Co., which introduced it a year and a half ago, has now used it to produce several types of buildings but only one house (in Midland, Mich.).

The heart of Dow's plastic system is a

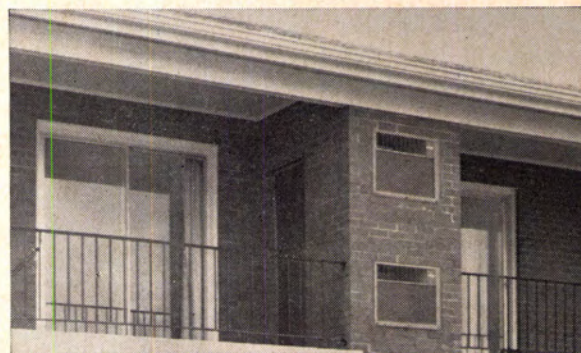
featherweight board made of extruded polystyrene foam. Boards are bonded together, course upon course and end to end, by a thermal welding machine (*photos, above*) at a rate of 30' per minute. The boards, serving as both insulation and structural core, require a protective exterior finish like latex paint, epoxy coating,

plastic membrane or concrete. Interior sides are painted or spray-plastered.

But the structural nature of the material apparently limits the system to dome-shaped buildings. Each 10' of dome diameter takes 1" of foam. Excluding finishes and foundation, the cost is \$3 a sq. ft. of floor area.

New products start on p. 123





## Flush inside ...or flush outside!

Each of these Carrier condensing units powers a central ducted heating and cooling system—a system that is ideal for garden-type apartments.

Why? It gives the tenant or owner control of heating and cooling—with quiet movement of clean, conditioned air—to each room all year long.

It offers low first cost, takes up no land space and no floor space, either. It teams with a gas- or oil-fired furnace, or with an all-electric fan-coil unit indoors.

And it offers two other design options:

(1) Like the upper pictures, where it can't

be seen from the inside at all. (It slides into a wall sleeve from the inside—a panel hides it from view.)

(2) Flush against the outside wall, where it projects only a few inches into a closet or utility room.

Other parts of this Carrier system?

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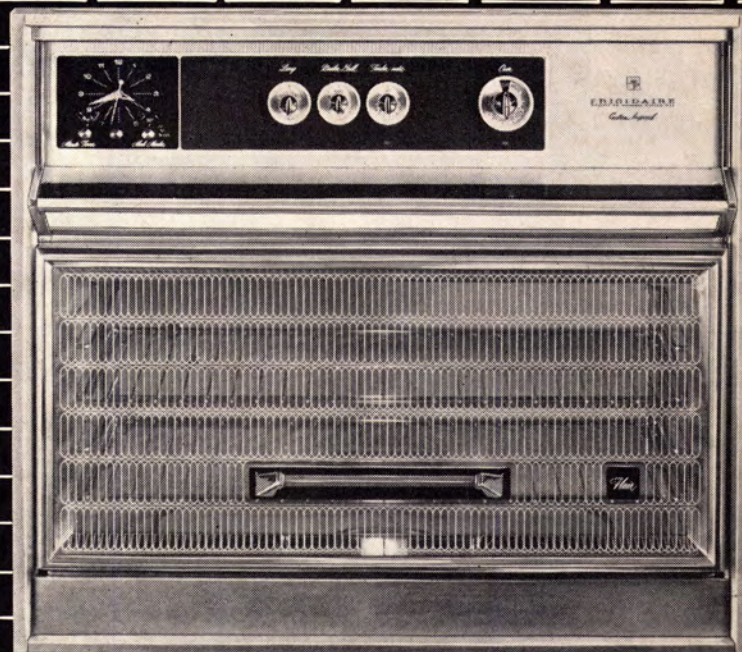


TODAY'S AFFLUENT HOME BUYERS WON'T SETTLE FOR JUST ANY APPLIANCE

# THEY WANT GOURMET PERFORMANCE



**Tender-matic Control**  
tenderizes, flavorizes *every*  
roast, regardless of price.



Frigidaire Flair Wall Oven, Custom Imperial Model RBG-335K, also features Meal Minder Control, plus GM Styling for smartest kitchen decor.

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A Frigidaire Flair Wall Oven lets you satisfy these wants with incomparable GM Styling and incomparable performance provided by Tender-matic and Meal Minder Controls.

Tender-matic Control offers low, slow heat to deliver prime rib tenderness even if a homemaker buys a low-cost chuck roast. The Meal Minder Control does gourmet cooking for her all day, even if she's not home.

The look of a Frigidaire Flair Wall Oven is keyed to the tastes of today's buyers, too. GM Stylists design the fastest-selling automobiles in history. They know what a woman likes and wants in appliance decor: a look as up-to-the-minute as her wardrobe. Frigidaire appliances have it. *This* is added value with a meaning.

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P.S. We know builders, too. Frigidaire Flair Wall Ovens are fast and easy to install.

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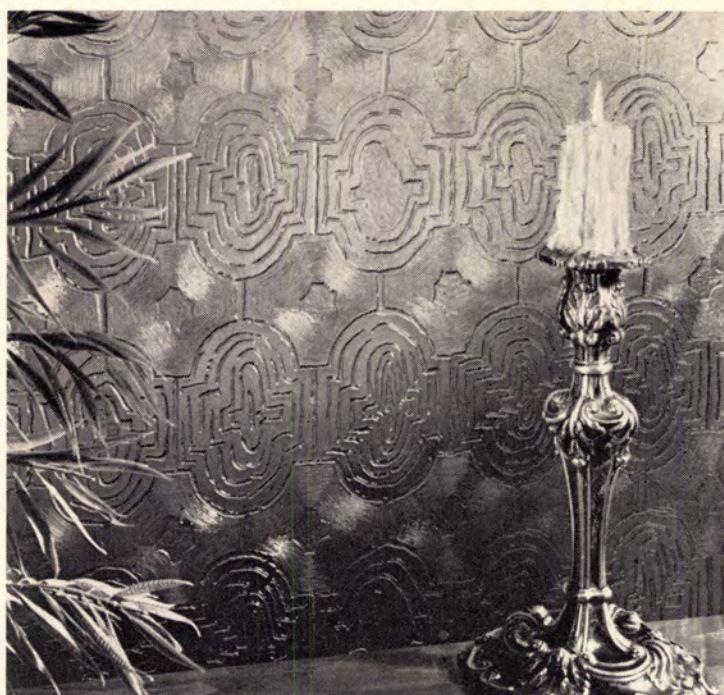
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## NEW PRODUCTS

For more information, circle indicated number on Reader Service card p. 115.

### Interior materials



**Plastic paneling**, called Seville, comes in amber, red, blue and olive green. The panels, in 24"x48" and 48"x96" sizes, are said to be impact and heat resistant. Other patterns and colors are available. K-S-H Plastics, St. Louis. (Circle 201 on Reader Service card)



**Wall panels** of Fiberglas combine thermal and acoustical insulation with a washable, wood-grain vinyl surface. Available in 4'x8' size, the panels can be applied either over existing walls or over open framing. Owens-Corning Fiberglas, Toledo. (Circle 202 on Reader Service card)



**Wood-grain ceiling** is composed of 4' boards in three widths: 5 3/16", 6 3/8" and 8 3/16". Alternating rows of each width plus staggered end joints create a random effect. Finish is a white topcoat over a beige primer. Armstrong, Lancaster, Pa. (Circle 203 on Reader Service card)



**Metal wall tiles** are made of thick gauge aluminum with a vulcanized polyester film surface said to resist scratches. The tiles are installed by peeling paper off adhesive and pressing tile in place. W. J. Ruscoe Co., Akron, Ohio. (Circle 204 on Reader Service card)



**Vinyl wall covering** has surface of DuPont Tedlar film. According to the manufacturer, Vyndura is completely soil resistant and is estimated to have a 25-year life. It may be cleaned with abrasive cleansers. Durawall, New York City. (Circle 205 on Reader Service card)



**Prefinished oak paneling** in a deep charcoal tone has a durable finish said to resist dirt, grease and household chemicals. The Forestglo line includes six other hardwoods in 14 finishes. All paneling is random grooved. Weyerhaeuser, Tacoma, Wash. (Circle 206 on Reader Service card)



**Hardwood wall panels**, called Java Teak, have a deep-fissured texture. Panels can be cleaned with a damp cloth. They come in 8' to 10' lengths and can be cut or sawed without splitting. Walnut and cherry finishes are also available. Celotex, Tampa. (Circle 207 on Reader Service card)



**Ceiling tiles** have a floral pattern and a washable, flame-resistant finish. The white-on-white embossed pattern is flecked with gold and silver to create an iridescent effect. Tiles have flanged joints. Simpson Timber Co., Seattle. (Circle 208 on Reader Service card)



**Wood paneling**, called Blackthorn, has a burnished, tawny-gold finish. The panels are designed for formal or informal interiors. This and a deep-umber fruitwood are offered at reduced prices until March 15. U. S. Plywood, New York City. (Circle 209 on Reader Service card)

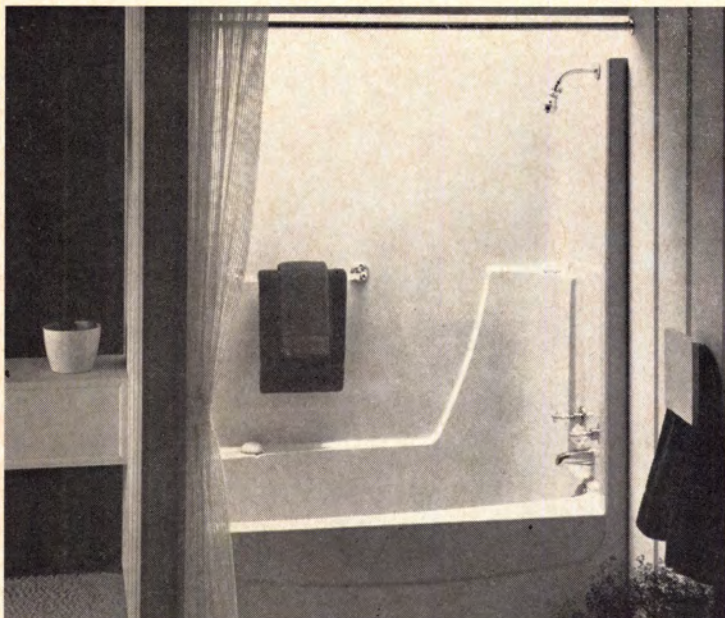
New products continued on p. 124



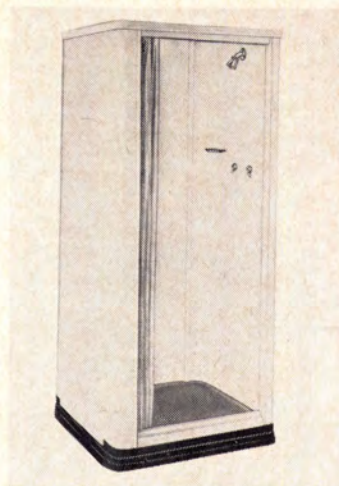
## NEW PRODUCTS

start on p. 123

### Baths



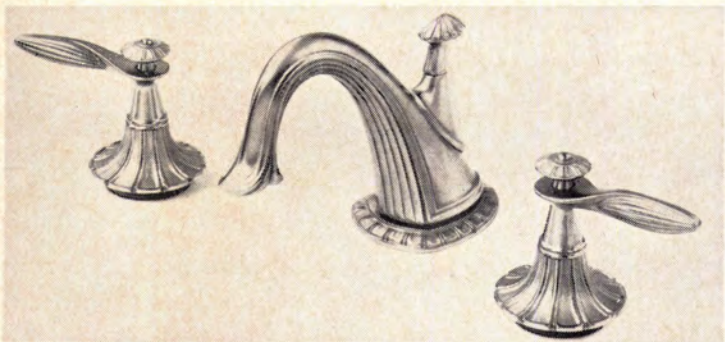
**One-piece tub-shower unit**, of Fiberglas-reinforced plastic, is available in white and five pastel colors. A bottle shelf, high- and low-level soap dishes and a seat near the faucet are included. Owens-Corning Fiberglas, Toledo. (Circle 210 on Reader Service card)



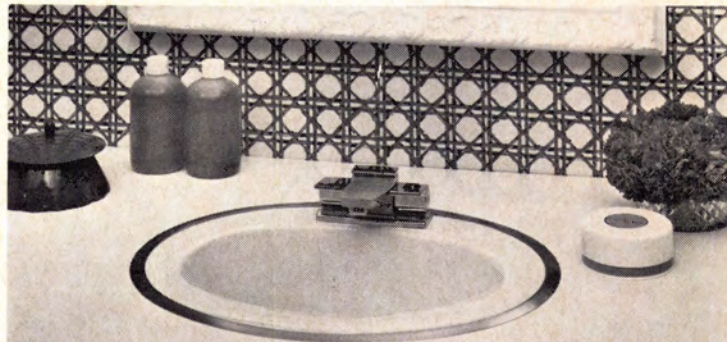
**Shower cabinet** has a molded-stone base. The Stonelite base weighs 15½ lbs. and is non-porous, crack and slip resistant and impervious to corrosion. Interlocking corners that do not require bolts or screws allow one-man assembly. Gerber, Chicago. Circle 211 on Reader Service card



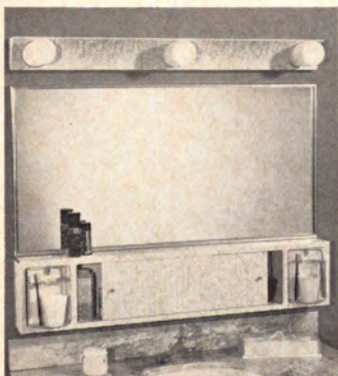
**Single-handle mixing valves** for shower and tub have clear lucite handles. Flow-Matic's mixing valve has an off position to reduce possibility of scalding. A single moving part eliminates need for lubricants. Price Pfister, Pacoima, Calif. Circle 212 on Reader Service card



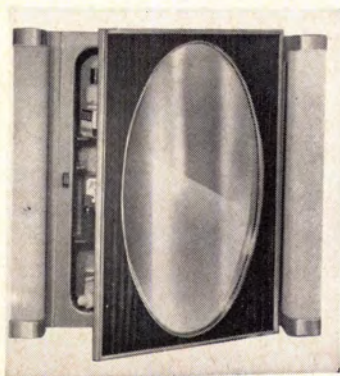
**Designer faucet set**, called Contempora, is available in silver plate, brass plate and gold plate finishes. Matching accessories—including towel bars, rings and soap dishes—are also available. Sherle Wagner, New York City. (Circle 213 on Reader Service card)



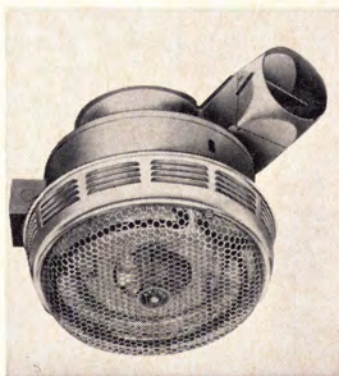
**Colored lavatories** are available in Apricot, Avacado, Butterscotch, Larkspur, Cocoa, Tomato and Fern, to match manufacturer's other fixtures. Round and oval cast-iron enameled units are offered. Universal-Rundle, New Castle, Pa. (Circle 214 on Reader Service card)



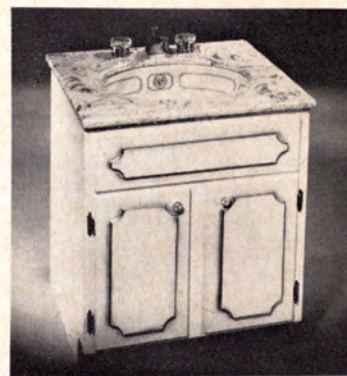
**Vanity** with framed mirror and three lights is made of colored vinyl bonded to aluminum. The unit includes two revolving toothbrush-cup holders and a center storage cabinet. Four colors are available. United Metal Products, Los Angeles. Circle 215 on Reader Service card



**Medicine cabinet** is available in walnut with gold trim, silver with chrome, or white and gold flecked with gold trim. Hardwood Ovals are offered with incandescent or fluorescent side lights. General Bathroom Products, Elk Grove Village, Ill. Circle 216 on Reader Service card



**Heater and ventilator** for bathrooms has mirror-finished aluminum grille and reflector. Infra-red wide-angle heated air is distributed by a permanently lubricated motor. Heating element is 1250 watts. Leigh Products, Coopersville, Mich. Circle 217 on Reader Service card



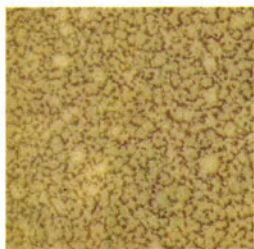
**Lavatory-vanity** has a heavy wood cabinet with a cultured marble countertop. Designed for the manufacturer's Tiara lavatories, the unit is available in 192 color and style combinations—with choices of cabinet, bowl, top and fittings. Crane, Chicago. Circle 218 on Reader Service card

New products continued on p. 126

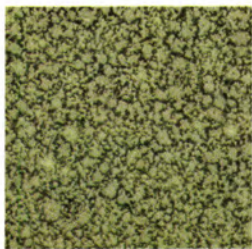


for entry ways...dining areas...enclosed patios

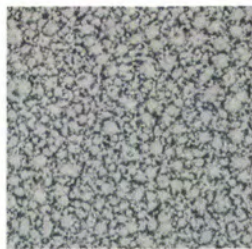
# ETRUSCAN ceramic tile



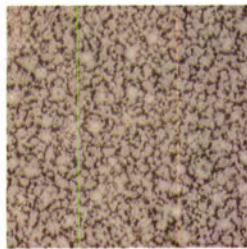
680 Etruscan Gold



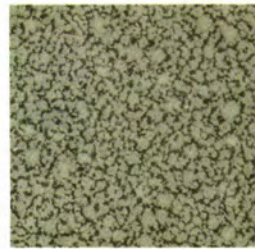
610 Etruscan Sage



650 Etruscan Blue



640 Etruscan Rose



630 Etruscan Silver

Your first impression of an entry area with Etruscan tile is one of carefree elegance. Floors gleam softly with any of the 5 rich, beautiful colors—Etruscan Sage, Silver, Rose, Blue and Gold. (680 Etruscan Gold shown in photo above) □ Available in large 6" x 6" flat tiles, Etruscan can be used effectively in entrance areas, breakfast or dining areas, enclosed patios and many other areas. Glazed surface will not scratch or scuff, never needs waxing. Combines lasting beauty with easiest, no-expense maintenance. Etruscan also can be used effectively for accent walls. Sample kits available to architects, decorators and builders who write on their business letterhead. Address Dept. — E6.



**The Cambridge Tile** Mfg. Co., Cincinnati, Ohio 45215







This million gallon "Oxigest" installation in North Glen Ellyn, Ill., currently serves over 5,000 persons; has a design capacity of 10,000 persons to meet future needs.



(5379)

## MODERN SEWAGE TREATMENT FOR GROWING SUBDIVISION

In just six years, the Glendale Heights subdivision in North Glen Ellyn, Illinois, has grown to 1,350 homes—a figure expected to nearly double in the next few years. Unable to keep pace with such rapid growth, the development's original one-half million GPD concrete sewage treatment plant became inadequate.



To answer both present and future needs, the developers installed a one-million GPD field-erected Smith & Loveless "Oxigest" sewage treatment plant. The plant provides dependable, odor-free, nuisance-free

sewage treatment . . . requires minimum maintenance . . . needs little land for plant site . . . locates close to the facility it serves. Such plants are proven in hundreds of installations throughout the world.

The "Oxigest" sewage treatment plant is flexible enough to meet a wide range of sewage treatment needs. Capacities from 2,000 to one million GPD. Parallel installations for even greater capacities.

See color-sound movies on the "Oxigest" in your own office on this automatic projector console. No obligation. Just let us know . . . we'll arrange the show.



ONE OF THE UNION TANK CAR COMPANIES 

**Smith & Loveless** MAIN PLANT: LENEXA, KANSAS 66215 • DEPT. 70  
(Near Kansas City, Missouri)

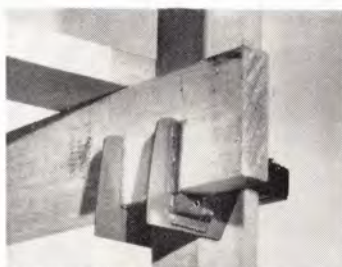
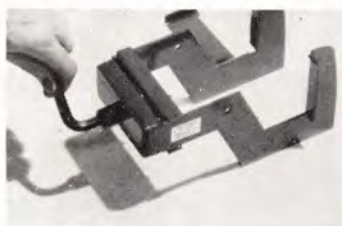
Manufactured by Smith & Loveless or its Licensees at  
Oakville, Ontario • Osaka, Japan • Denbighshire, England • Brussels, Belgium • Helsinki, Finland

Circle 78 on Reader Service Card

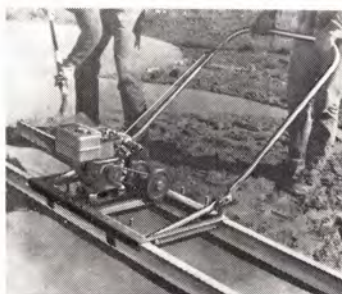
## Tools and equipment



**Electric glue gun** operates on the hot-melt principle. The maker says the gun is ready to operate in four minutes and produces a waterproof bond in 60 seconds. It can be used for caulking. United Shoe Machinery, Cambridge, Mass. *Circle 219 on Reader Service card.*

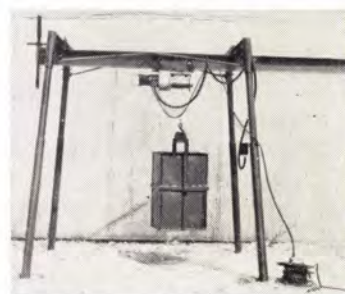


**Scaffolding clamp** locks vertical members to horizontal ones where the two intersect. Members can be 4x4s, 2x4s or 2x6s. The Mohr Support was designed for use in erecting decking as well as scaffolds. Jerden Manufacturing, Indianapolis. *Circle 220 on Reader Service card.*



**Portable concrete screed** has a 3 hp engine. Unit has cross members of high-strength square steel tubing, said to increase resistance to twisting. Rubber shock absorbers are acid and hot oil resistant. Kelly Industrial Co., Beresford, S.D.

*Circle 221 on Reader Service card*



**Materials lift** consists of a double A frame to carry beam, adjustable legs and electric winch and trolley. Units have a lift capacity of from 600 lbs. to 900 lbs., and material can be hoisted for a distance of over 500 ft. Cordem Corp., Minneapolis.

*Circle 222 on Reader Service card*

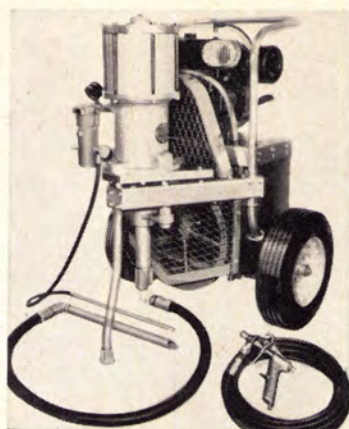


## NEW PRODUCTS

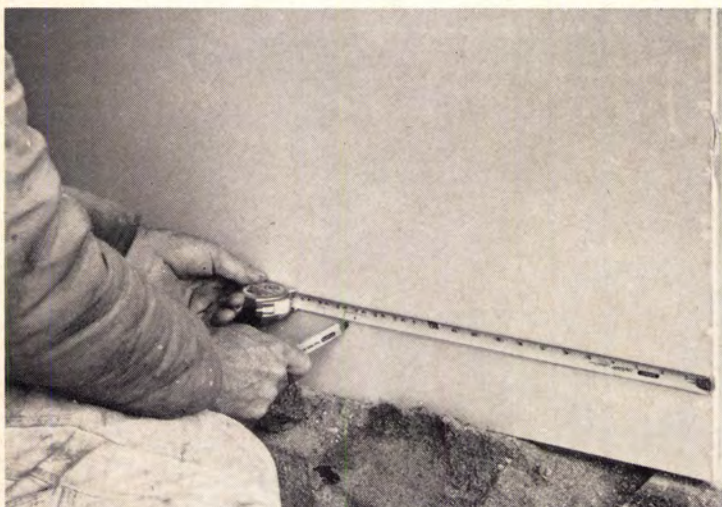
start on p. 123



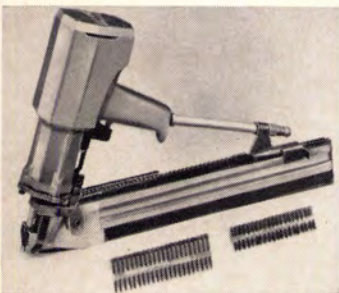
**Trailer** allows low angle loading with fold-up ramps and a low-profile ground clearance of 12". Trailer is 8' wide, 15'3" long and has a 10'2" oak deck. The model weighs 2½ tons. Brakes are electric. General Engines Co., Thorofare, N.J.  
Circle 223 on Reader Service card



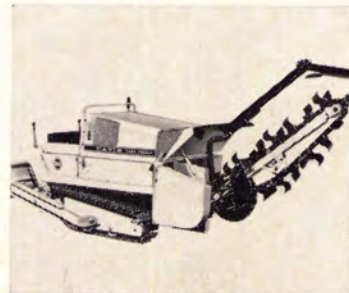
**Airless spray rig** combines a 1½ gal. per minute pump with a heated air PowrPak, which provides air up to 300°F. A siphon unit, said to pick up material from any size container, is included. PowrSpray is mounted on wheels. Spee-Flo, Houston.  
Circle 224 on Reader Service card



**Steel tape rule** is clad in polyester film so marks can be made directly on it. Foot and inch markings are indicated on one edge. Unit has a control knob with a blade lock to prevent creeping. Stanley works, New Britain, Conn. Circle 225 on Reader Service card.



**Pneumatic nail driver** has a magazine capacity of up to 100 round head nails in 4d to 8d sizes. According to the maker, experienced operators can work at a rate of three magazine loads a minute. Berry California Corp., Visalia, Calif.  
Circle 226 on Reader Service card



**Utility trencher** has wide tracks designed to permit trenching in mucky areas. Task Force 200 trenches from 4" wide, 66" deep to 12" wide, 30" deep and has trenching speeds up to 600 fph. Dozer and sweep blade are optional. Davis, Wichita, Kan.  
Circle 227 on Reader Service card

New products continued on p. 130

Now, from **Grote**  
million-\$ bathrooms for only \$5 more

Yes, for about two days' interest on a building loan, builders can get a Grote "Decorator" Bathroom Cabinet. Just \$5 for magnificence that sells homes or rents apartments faster — *weeks* faster!

Besides saving many times its cost in interest, this \$5 helps you hold your price, or even ask a higher price. After all, a "deal" often hinges on the bath, the one room that, along with the kitchen, comes completely furnished. And the difference between an ordinary-looking bath and a "Decorator" bath is as little as \$5 when you use Grote cabinets.

Matter of fact, Grote even offers one of its "million-\$" accents for *nothing* more. You can buy a fancy new Grote "Florentine" Mirror-Vanity — a one-piece wall mirror and exquisite cosmetic cabinet vinyl-clad in rich, realistic marble-tone — for no more than the cost of a plain enameled box.

Join the parade of smart builders who are choosing Grote for faster sales and rentals. Send coupon for new full color Catalog-Supplement.

Also in popular swing-door model. Reversible — switch door swing left or right simply by inverting cabinet. Both models available with either white or wood-tone frame, both with elegant gold-brushed detailing.



**Grote**

world's largest supplier of bathroom cabinets to the building industry

### THE GROTE MANUFACTURING CO.

P.O. Box EA-766, Madison, Ind. 47250

Why should we miss out on Grote Decorator styling when we can get it for little or nothing? Send new Catalog-Supplement C-366 of Decorator Bathroom Cabinets.



Firm Name \_\_\_\_\_

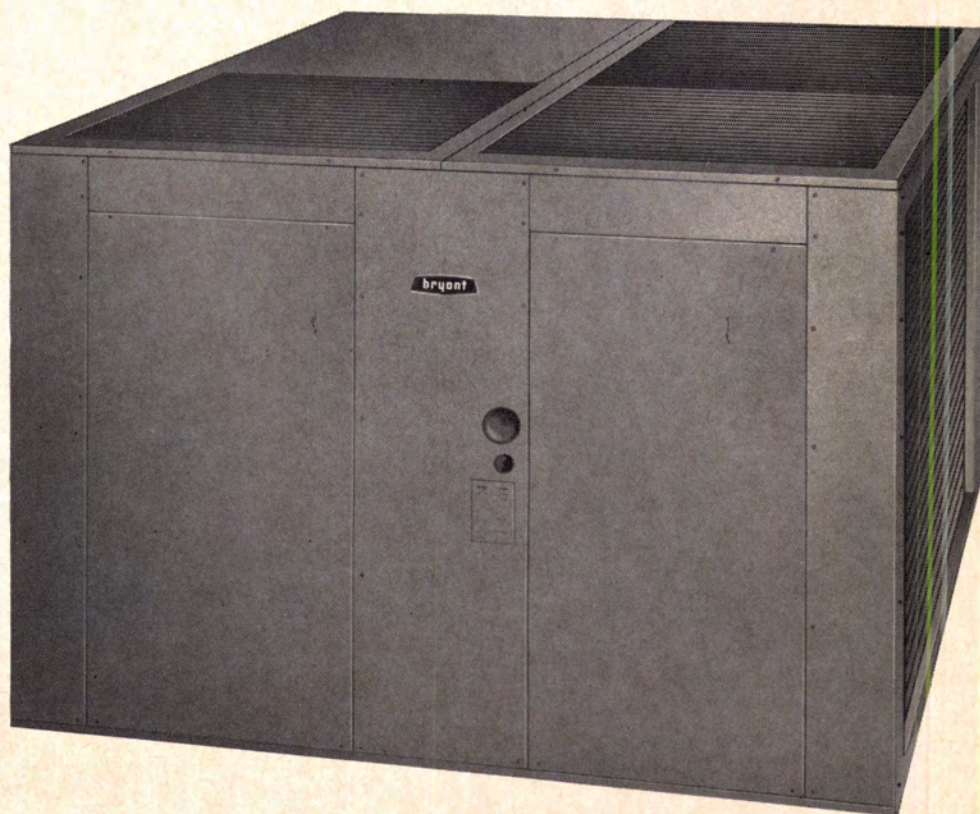
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# New From Bryant





## 15- and 20-ton condensing units with matching fan coils.

Both new units incorporate provisions for capacity unloading as standard equipment.

The 15-ton unit uses one compressor. And will operate at  $\frac{2}{3}$  capacity.

The 20-ton unit uses two compressors. And can be operated at  $\frac{1}{2}$  capacity.

Every unit comes equipped with Bryant's Weather Probe. This device permits unit operation during low outside temperature conditions.

Both new units are 66 $\frac{1}{8}$ " long, 66 $\frac{1}{8}$ " wide and 44" high.

And for servicing, easy access is provided to the com-

pressor compartment and to all controls.

Moreover the units are thoroughly weatherproofed.

In addition to our 15-ton and 20-ton units, we have 10-ton, 7 $\frac{1}{2}$ -ton, 5-ton, 4-ton, 3-ton, 2 $\frac{1}{2}$ -ton, 2-ton, and 1 $\frac{1}{2}$ -ton condensing units for every kind of commercial or industrial application.

Call your Bryant dealer, distributor or factory branch for additional information.

It's a new way to play it cool.

Bryant Manufacturing Co.,  
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Quietline Air Conditioning



**Save**  
**\$750 to \$1500**  
**per**  
**year**  
**per truck!**



"File" your tools and equipment in the job-planned compartments of a Reading utility body, keep everything easy to find in seconds. Contractors using Reading bodies report savings of one to two hours a day formerly wasted in looking for items haphazardly piled in pickup and panel trucks. At \$3 per hour per man, that means a saving up to \$750 to \$1500 a year per truck—far more than enough to pay for your Reading Body in a single year!

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Made by master mechanics for master mechanics. See your local truck dealer... or for name of local distributor send this advertisement with your name and address.

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Circle 81 on Reader Service Card

**IRRESISTIBLE...**



**BATHROOM CABINET** *the Visionaire*  
*Styling...Quality...Economy*

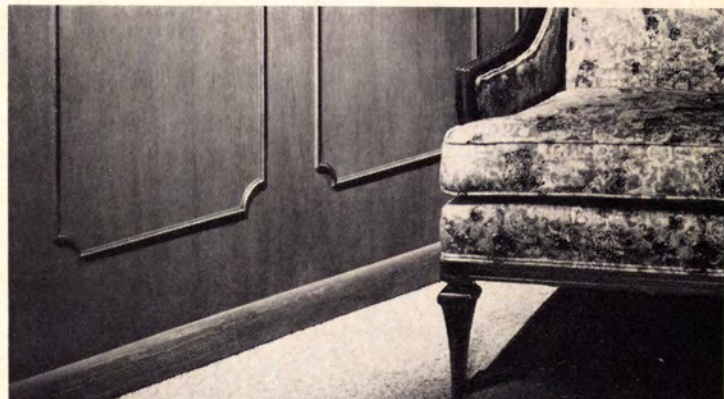
A Triangle original... corner cabinets and large center mirror provide "wrap around" viewing and greater storage. Modular design makes possible countless attractive bathroom layouts. This is only one of Triangle's outstanding collection of economy-conscious, easy to install surface mount cabinets.

Request **FREE** Catalog  
**TRIANGLE**  **PRODUCTS, INC.**  
 945 E. 93rd St., Chicago, Ill. 60619

Circle 82 on Reader Service Card



**Plastic roofing** is said to prevent wind lifting damage to composition shingles and loss of granules and weathering of asphalt shingles. Permalume Titanium can be applied with rollers, brushes or sprays. Permalume Plastics, Vancouver, Wash. *Circle 238 on Reader Service card.*



**Decorative trim** simulates finished wood moulding. Styltrim can be applied to cabinets, interior doors and wall panels. A corner locking device is said to eliminate mitering and to form a permanent dove-tailed lock joint. Amerock, Rockford, Ill. *Circle 239 on Reader Service card.*



**Free-standing fireplace** has a 24"x36" rectangular base and slopes to an 8" round flue opening 48" above floor level. The unit has an ash drawer with a steel cover to prevent spillage of ashes while drawer is being emptied. Majestic, Huntington, Ind. *Circle 240 on Reader Service card*



**Roof coating** can be applied in freezing temperatures or in rain or snow. Wet-Jet, a gilsonite liquid, is rolled on at the rate of 1½ gals. per 100 sq. ft. for composition and metal; 3 gals. per 100 sq. ft. for gravel. Pace, Kansas City, Mo. *Circle 241 on Reader Service card*



## NEW PRODUCTS

start on p. 123



**Cabinets and bars** are completely finished modular units assembled at site. Units are made of ceramic tiles, plastic laminates and hand-finished hard woods. Three bar-top options are offered with 39 unit designs. Stylewood Products Co., Detroit.  
Circle 242 on Reader Service card



**Water refiner** softens and filters water and minimizes its acid content, says the manufacturer. Unit is said to provide the equivalent of bottled water from every tap. A warning light for malfunctioning is included. Water Refining Co., Middletown, Ohio.  
Circle 244 on Reader Service card



**Trash container**, made of heavy-gauge galvanized steel, has a roll-up front. Tee-M will enclose up to five 30-gal. cans. Air vents and drainage provisions are included. J. G. Wilson Corp., Norfolk, Va.  
Circle 243 on Reader Service card.



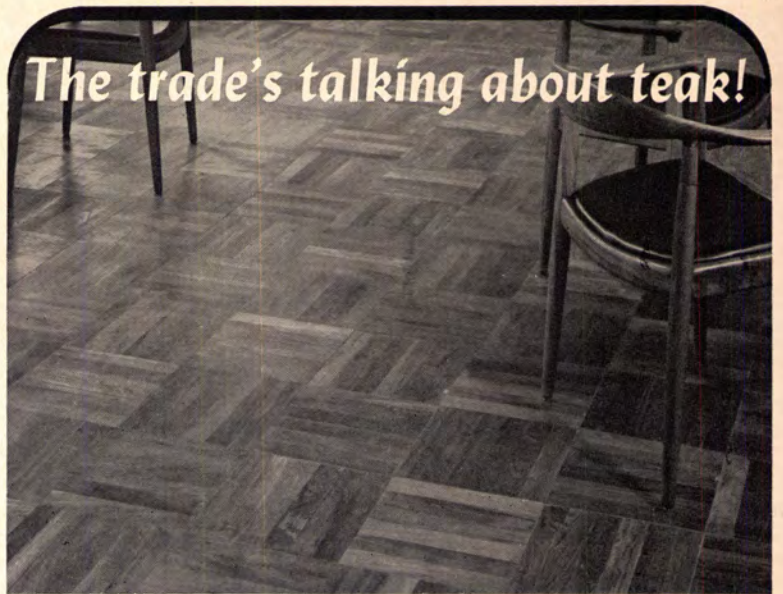
**Built-in vacuum cleaner**, called Vacu-Flo, has a plug-in hose connected to tubing in the walls. Tubing funnels dirt and dust to large receptacle that can be located in the garage, basement or utility room. H-P Products, Louisville, Ohio.  
Circle 245 on Reader Service card



**Home incinerator** can accommodate four to six bushels of packed waste in two separate loads a few minutes apart. Estate Model incinerator is said to be inexpensive to install and easy to operate. Brulé Incinerators, Blue Island, Ill.  
Circle 246 on Reader Service card

New literature starts on p. 136

## The trade's talking about teak!



"Straitline Floor Pattern", Member's Room at the Art Institute of Chicago. Architect: Brenner of Danforth & Rockwell.

- **Thai-Teak** (authentic Tectona Grandis, imported from Thailand) is **genuine teakwood** . . . lustrous, warm-grained . . . supremely beautiful.
- **Thai-teak** is trouble-free, easy to maintain . . . needs only an occasional waxing.
- **Thai-teak** is "lifetime" flooring . . . withstands the hardest wear . . . resists termites, rot and decay.
- **Thai-teak** costs now compare to medium priced carpet and vinyl.
- **Thai-teak** comes in 85 different patterns, available for delivery . . . send for our Trade Bulletin 200 today.



**BANGKOK INDUSTRIES, INC.**  
1545 W. Passyunk Ave., Phila., Pa. 19145

Circle 83 on Reader Service Card

# 89% of all overnight trips are taken by car.

Why not open a Quality Courts Motel and enjoy the profits. We're opening 100 new motels in 1966, and franchises are now available to qualified investors. We offer complete professional assistance in setting up your organization: personnel training, plus an experienced "break-in" staff to help you get under way. Call or write: Joe Mobley, Quality Courts Motels, Dept. HH-2, Daytona Beach, Florida. Area Code 904, 677-8711

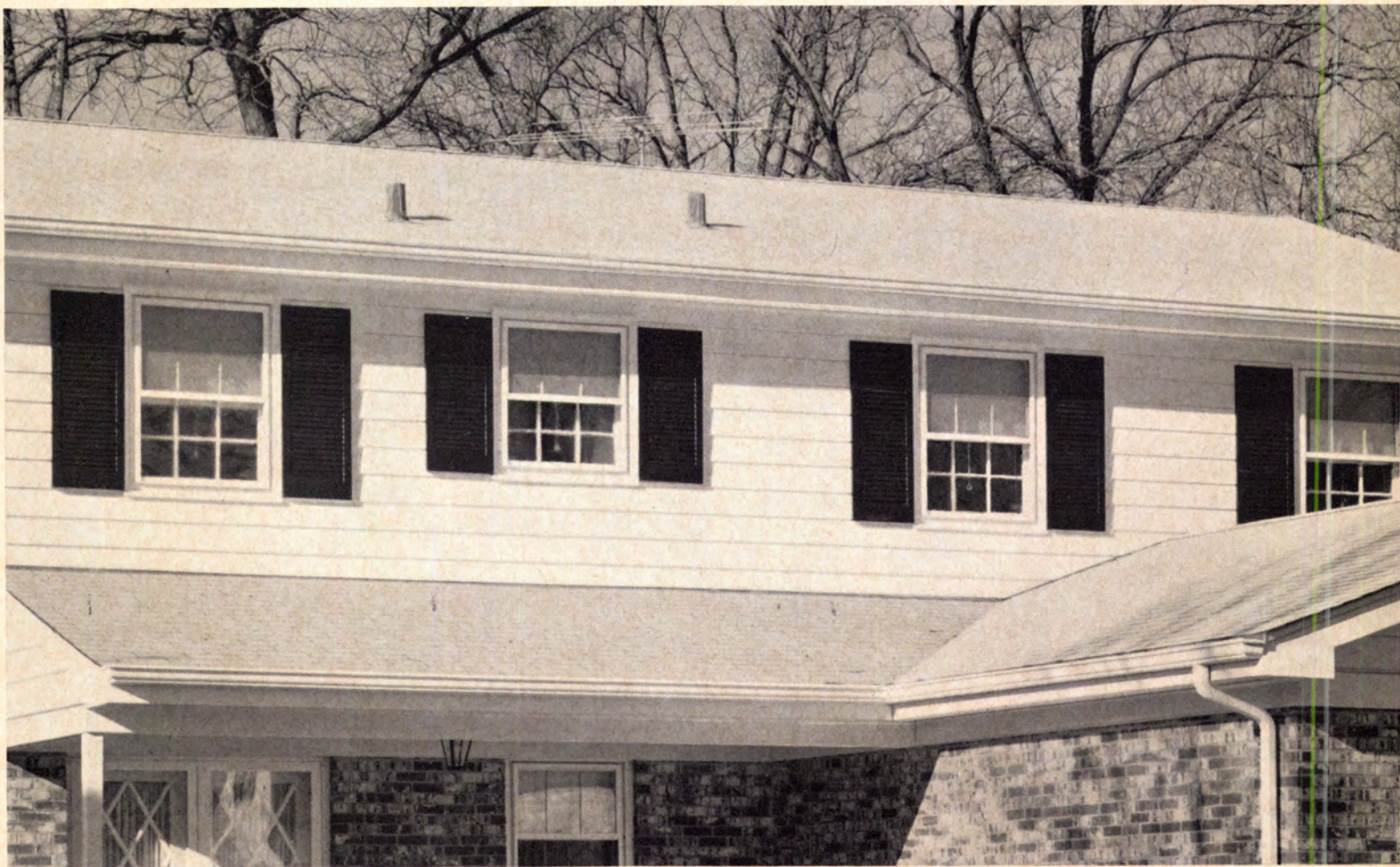
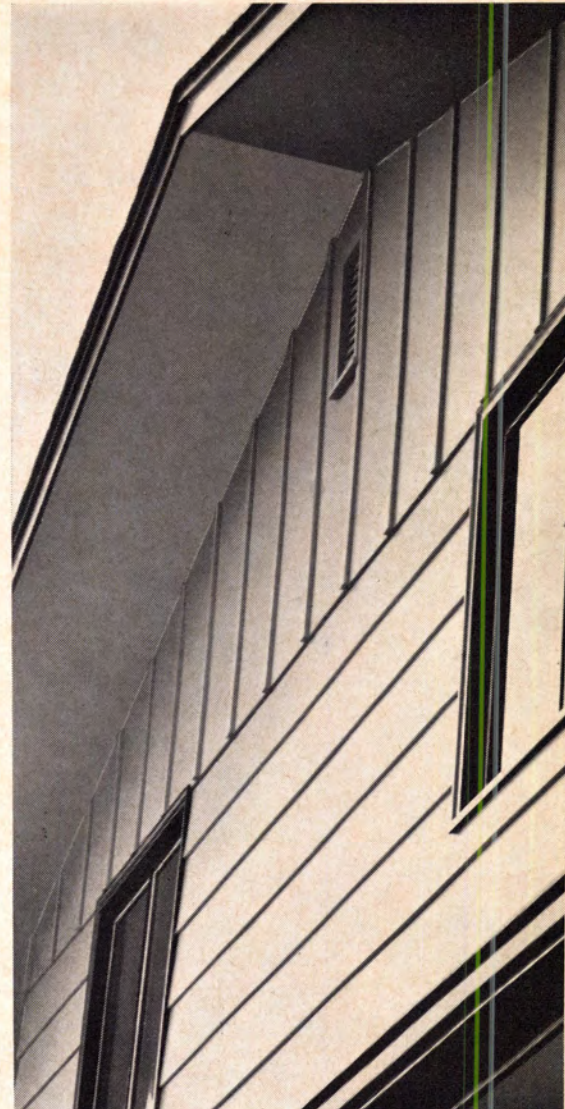


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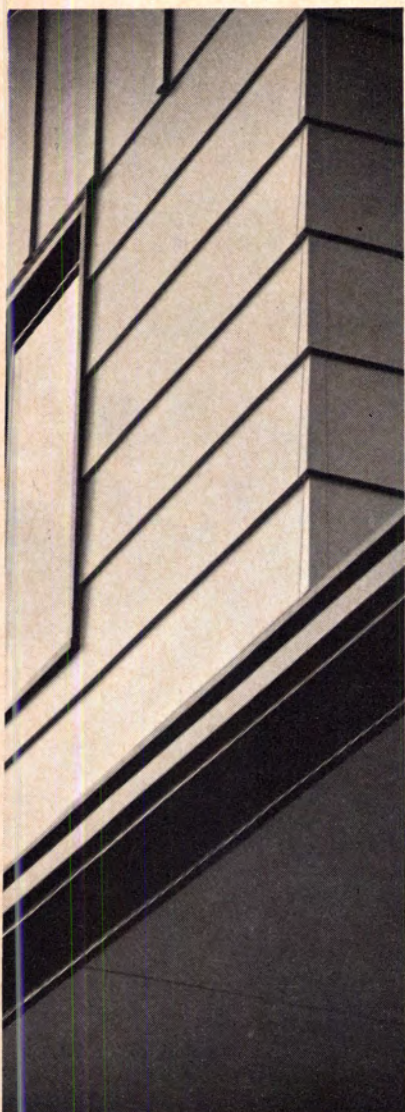


**NEW 8-INCH INSULITE VINYL-BOND**  
pre-finished siding.  
Gives more design flexibility.

**For Narrow-Minded  
Builders** ↓

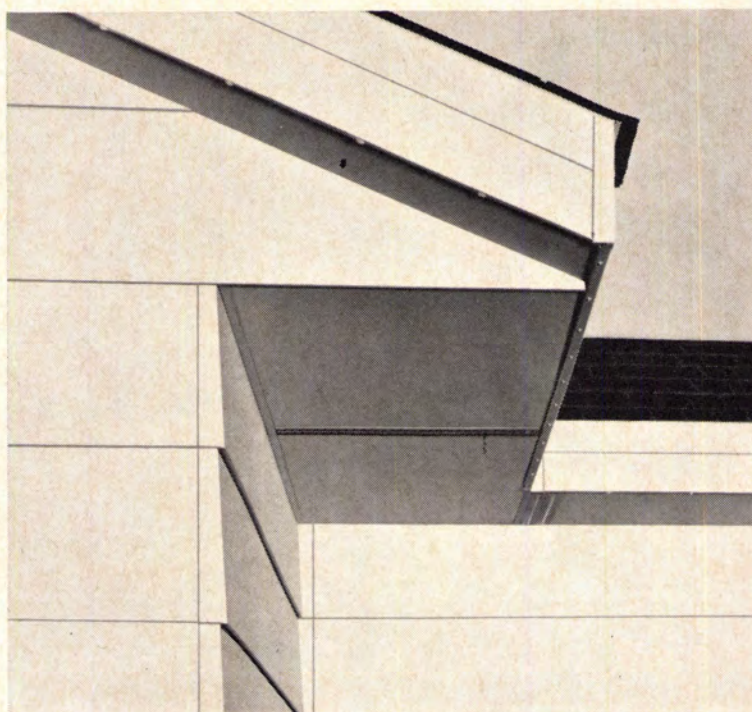






still-new 12-inch Insulite  
Vinyl-Bond pre-finished siding and board and batten  
(4 colors to choose from).

## For Broad-Minded Builders



new Insulite Vinyl-Bond  
pre-finished  
Soffit System

## For Both



THIS IS THE PRE-FINISHED EXTERIOR SYSTEM.

## For Sales-Minded Builders

It brings them a big step closer to the maintenance-free home . . . and to the reality of a home that requires no on-site exterior painting.

**Insulite Vinyl-Bond Siding** and Soffit Panels have a factory finish guaranteed for 10 years not to blister, peel, crack or check.

### 10-YEAR GUARANTEE

"If, upon receipt of a claim from a registered property owner, Insulite finds that its Vinyl-Bond Siding or Soffit Panels failed under normal conditions within the guarantee period, Insulite will make an adjustment limited to the cost of refinishing the exterior involved. The guarantee is available only to property owners who file the Owner's Guarantee Certificate with Insulite within thirty days after installation or occupancy."

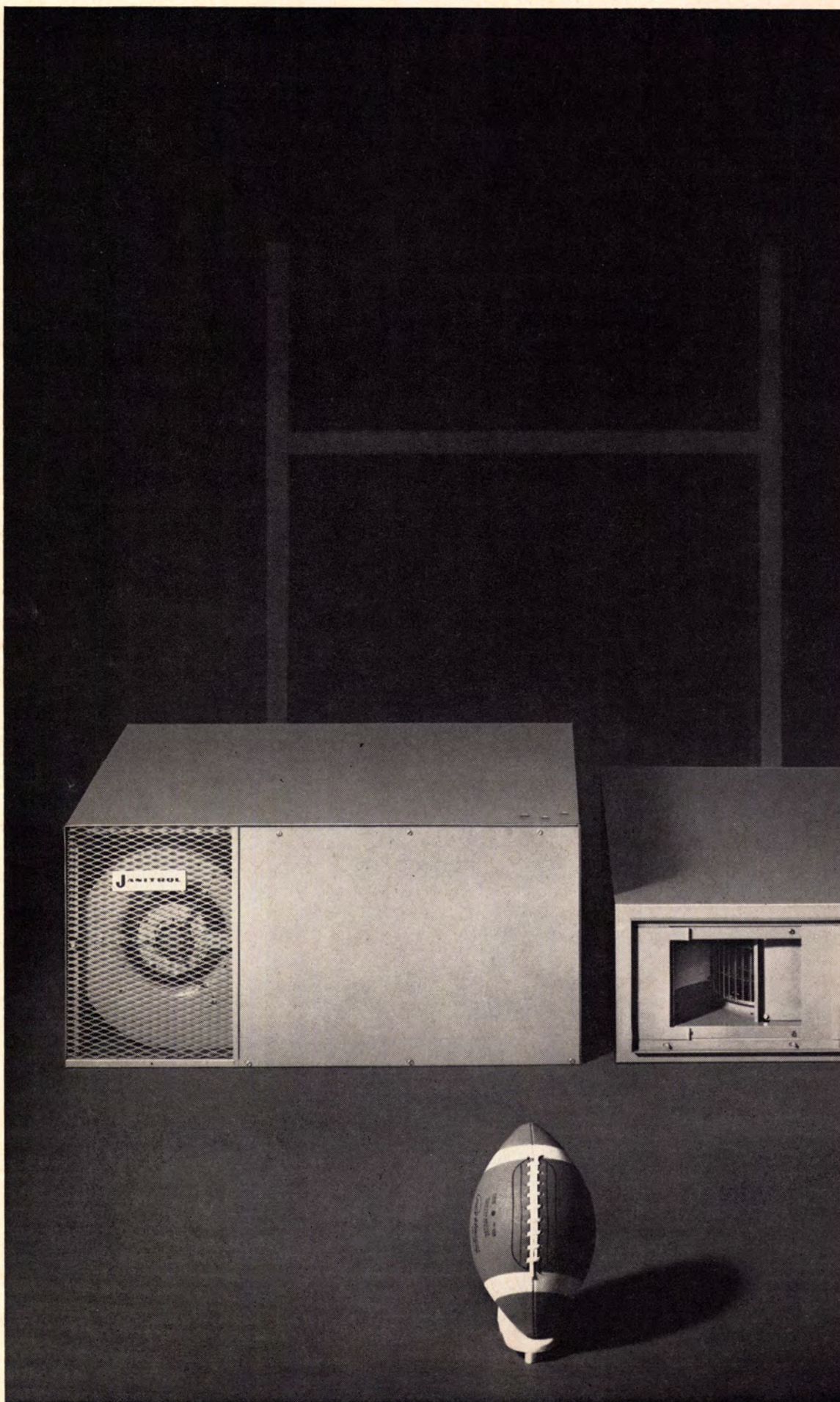
Vinyl-Bond is a T.M.

**INSULITE®**  
VINYL-BOND SIDING SYSTEM

BOISE CASCADE INSULITE DIVISION  
NORTHSTAR CENTER • MINNEAPOLIS, MINNESOTA 55402









**Janitrol's new Residential-Apartment Series Heat Pump team uses a "split formation" to leave the noise outside and bring the heating and cooling in.**

Now . . . with Janitrol's new split-system heat pump for homes and apartments, you get flexibility and ease of installation . . . quiet, efficient operation, far beyond anything possible in a single package heat pump.

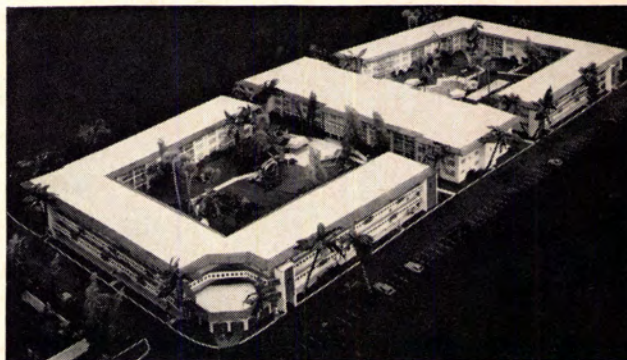
Here's why: first, the compressor unit is installed outside—on a slab or on the roof. No through-the-wall installation needed. This means quiet, remote operation . . . no valuable inside space wasted.

Next, the compact-blower-coil unit can be installed in a central location inside. Lets you cut down on the amount of ductwork needed . . . gives customers more efficient heating and cooling. Slim profile permits installation in an area only 12" high. Lightweight unit can be lifted easily into place and mounted either **vertically or horizontally** without special fittings or field alteration.

Blower-coil and compressor units are connected by pre-charged sealed tubing with quick-connect fittings. Janitrol's remote heat

pump comes in 1½-ton cooling—17,000 Btu heating, 2-ton cooling—25,000 Btu heating and 3-ton—37,000 Btu heating capacities.

Check Janitrol Heat Pumps for your next job. Contact your Janitrol representative. The name's in the Yellow Pages. Janitrol gives you more to work with.



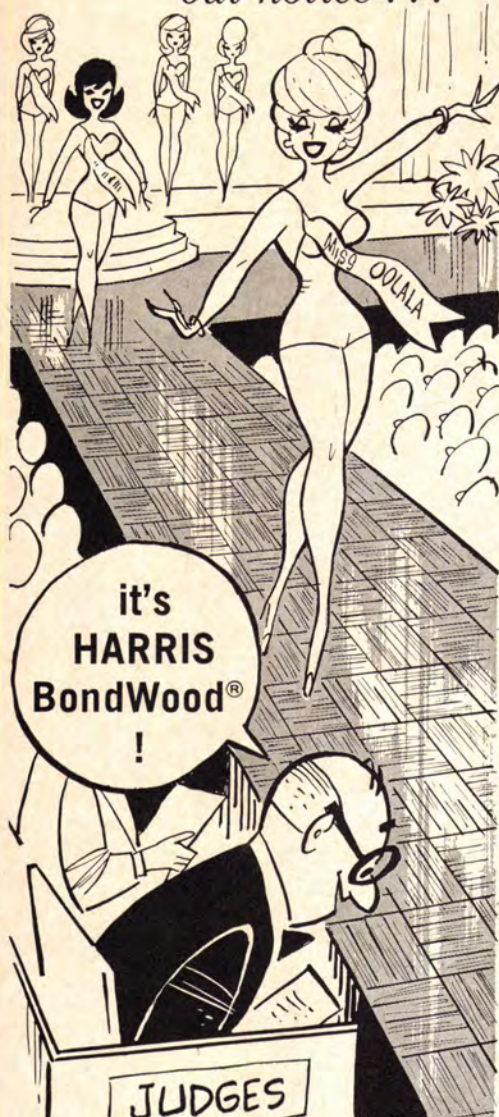
**Apartment builder saves \$6,000 with Janitrol Split-System Heat Pumps.** Irwin Adler, builder of Kings' Garden Apartments, Ft. Lauderdale, Fla., used Janitrol Split-System Heat Pumps to give apartment owners the advantages of full, individual control and quiet, remote operation. Low silhouette of blower-coil unit enabled him to eliminate a course of building block—for a saving of \$6,000. Installed by Bel-Air Conditioning Co., Inc., Hialeah, Fla.

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## NEW LITERATURE

For copies of free literature, circle the indicated number on the Reader Service card, page 115.

**VIBRATORY CONCRETE SCREED.** 8-page product bulletin shows and describes various uses of machine. A specification chart is included. Kelly Industrial Co., Beresford, S.D. (Circle 301 on Reader Service card)

**CONTROLS FOR SUBMERSIBLE PUMPS.** 4-page brochure describes and pictures seven controls including low-pressure cut-off switches and level control systems. The American Granby Co., Milford, Conn. (Circle 302 on Reader Service card)

**WOOD VANITARY CABINETS.** Brochure shows cabinets designed for modular bathroom planning. Youngstown Kitchens, Salem, Ohio (Circle 303 on Reader Service card)

**CERAMIC TILES.** 16-page catalog shows over 150 ceramic tiles in 65 patterns. Matching trim and bath-aid accessories are also included. United States Ceramic Tile Co., Canton, Ohio. (Circle 304 on Reader Service card)

**LIGHT DIMMERS.** 8-page catalog lists complete specifications of solid-state incandescent and fluorescent dimmers. Technical and installation details are given. Lutron Electronics, Emmaus, Pa. (Circle 305 on Reader Service card)

**BI-FOLD CLOSET DOORS.** 8-page bulletin shows and describes vinyl Full-Vu and steel Full-Vu doors. Specifications and installation instructions are given. Leigh Products, Coopersville, Mich. (Circle 306 on Reader Service card)

**ELECTRICAL PRODUCTS.** 28-page catalog lists full line of builder products. Included are: outdoor and indoor lighting systems, electric heating, ventilating units and systems, door chimes and communications systems. Emerson Electric, St. Louis. (Circle 307 on Reader Service card)

**NOISE CONTROL.** Two sheets give recommendations for wood-frame wall and floor construction using Fiberglas insulation. Owens-Corning Fiberglas, Toledo, Ohio. (Circle 308 on Reader Service card)

**SHOWER RECEPTORS.** 4-page brochure describes Marblemold and lists advantages and types of receptors available. Specifications and dimensions are listed. Kinkead Industries, Chicago. (Circle 309 on Reader Service card)

**MOULDINGS.** 4-page product bulletin has silhouettes of available moulding patterns. Western Wood Products, Portland, Ore. (Circle 310 on Reader Service card)

**DISHWASHER.** 4-page product bulletin gives information on machine with reverse washing action. Features, installation and specifications are discussed. Tappan, Mansfield, Ohio. (Circle 311 on Reader Service card)

**FLOOR FRAMING.** Folder describes use of TECO Line-A-Joists. Use of smaller joist members for cantilevered floors is discussed. Timber Engineering Co., Washington, D.C. (Circle 312 on Reader Service card)

**WASTE DISPOSERS.** 4-page catalog pictures four models available and lists features and extras. Thermador, Los Angeles. (Circle 313 on Reader Service card)

**RANGE HOODS.** 6-page product bulletin shows custom-made hoods available in a variety of shapes, sizes and finishes. Suggested installations are included. Broan, Hartford, Wis. (Circle 314 on Reader Service card)

**BUILT-IN VACUUM CLEANING.** 8-page booklet tells how to plan and install systems. Diagrams and illustrations are included. H-P Products, Louisville, Ohio. (Circle 315 on Reader Service card)

**KITCHEN APPLIANCES.** 16-page bulletin has four-color pictures of manufacturer's Original line. Typical designer fronts are French pro-

vincial, Pennsylvania Dutch, Dutch and a One-Eyed Jack playing card. Kelvinator, Detroit. (Circle 316 on Reader Service card)

**CERAMIC TILE.** 16-page booklet shows designs and colors of tiles available. Random and flint pavers of unglazed block are also shown. Amsterdam Corp., New York City. (Circle 317 on Reader Service card)

**KITCHEN CABINETS.** 6-page folder shows cabinets and discusses assembly. Drawings of available styles are included. Zell Bros., McKeesport, Pa. (Circle 318 on Reader Service card)

**INSULATION.** 12-page booklet discusses vermiculite masonry fill insulation, Dyfoam polystyrene insulating board, vermiculite attic insulation and glass-fiber batts and blankets. Zonolite, Chicago. (Circle 319 on Reader Service card)

**FLASHING.** 16-page product bulletin describes two-piece cap flashing, interlocking thru-wall flashing and reglet system. Revere Copper & Brass, New York City. (Circle 320 on Reader Service card)

**JOINT SEALANT.** Catalog sheet discusses uses and application methods for Weld-On 1823. Industrial Polychemical Service, Gardena, Calif. (Circle 321 on Reader Service card)

**TIMBER CONSTRUCTION STANDARDS.** 200-page book gives recommended standards, specifications and codes for timber construction. For copy: send \$1.50 to American Institute of Timber Construction, 1757 K Street, N.W., Washington, D.C. 20006.

**MURALS.** 16-page brochure shows and describes murals with opera and ballet scenes. Information about height, length and color is included. James Seeman Studios, Garden City Park, N.Y. (Circle 322 on Reader Service card)

**FIBERGLAS SIDING PANELS.** 4-page brochure describes application and design advantages of Amerox panels that look like stone. Bolen International, Chicago. (Circle 324 on Reader Service card)

**TRACK-TYPE LOADER.** 20-page catalog discusses features of manufacturer's 933G loader, also lists choice of buckets and other attachments. Caterpillar, Peoria, Ill. (Circle 325 on Reader Service card)

**SUBMERSIBLE PUMPS.** Catalog gives complete engineering specifications and performance curves for domestic and industrial pumps. A check chart of typical applications is included. Kenco Pump, Lorain, Ohio. (Circle 326 on Reader Service card)

**TOILETS.** Specification sheet includes drawings and other information about space-saving unit and wall-hung unit. Mansfield Sanitary, Perrysville Ohio. (Circle 327 on Reader Service card)

**PAINT ROLLERS.** 8-page brochure has illustrations and descriptions of rollers and accessories. Thomas Industries, Louisville, Ky. (Circle 328 on Reader Service card)

**STORAGE IDEAS.** 8-page booklet has four-color illustrations of use of waste space. Western Wood Products Assn., Portland, Ore. (Circle 329 on Reader Service card)

**CHURCH DESIGN.** 8-page, four-color brochure shows use of wood in designs. Weyerhaeuser, Tacoma, Wash. (Circle 330 on Reader Service card)

**HARDBOARD DOOR FACING.** 4-page brochure gives applications, specifications and qualities of Super Dorlux. Masonite Corp., Chicago. (Circle 331 on Reader Service card)

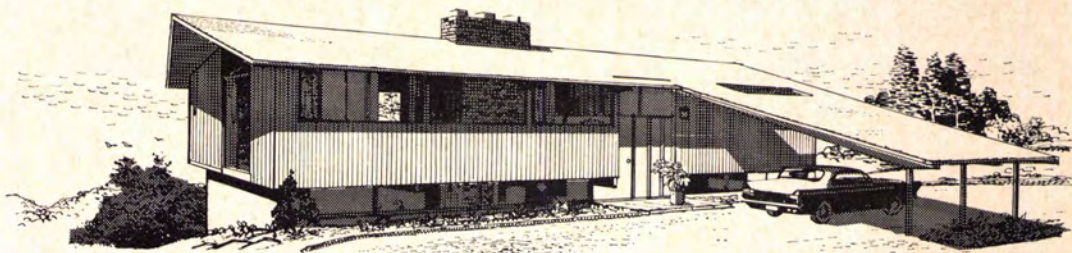
**ADHESIVE.** 4-page booklet discusses features of Permagile for permanent joining, setting and repair of masonry and other materials. Application methods explained. Physical properties are summarized. Permagile Corp., Plainview, N. Y. (Circle 335 on Reader Service card)

New literature continued on p. 138





Photo by Deck House, Inc.—Manufacturers and Builders of the Deck House structural package.



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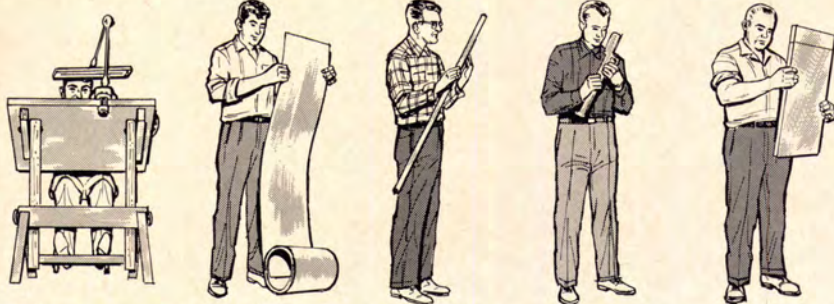
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to build one closet shelf . . .  
just to save you the cost of  
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## NEW LITERATURE

starts on p. 136

**HIGH-LIFT LOADERS.** 4-page booklet describes features of manufacturer's 7C1 line, including dimensions and capacities. Lull Engineering, St. Paul. (Circle 332 on Reader Service card)

**FIREPLACE COMPONENTS.** 16-page catalog includes fireplaces, barbecues, refuse burners and fireplace dampers. Majestic, Huntington, Ind. (Circle 333 on Reader Service card)

**CONCRETE.** 6-page publication analyzes nine important factors governing high-quality concrete production. Master Builders, Cleveland, Ohio. (Circle 334 on Reader Service card)

**REFRIGERATOR-FREEZERS.** 4-page folder shows several decorator-designed refrigerators. Units' features are listed. Defiance, Jamaica N. Y. (Circle 336 on Reader Service card)

**SEWER PIPE.** 4-page publication shows typical connections possible with Flintite asbestos-cement pipe and Weld-Tite couplings. Flintkote Co., New York City. (Circle 337 on Reader Service card)

**MASONRY WALL REINFORCEMENT.** 16-page booklet has application photographs and diagrams on reinforcement and other masonry wall accessories. Dur-O-Wal National, Cedar Rapids, Iowa. (Circle 338 on Reader Service card)

**LIFT TRUCKS.** Bulletin describes design and operating features and solid-state electronic drive control of K-70 trucks with capacities from 6,000 to 10,000 lbs. Yale Materials Handling, Philadelphia. (Circle 339 on Reader Service Card)

**DIESEL WHEEL TRACTOR.** 2-page catalog describes 127-hp unit, shows available accessories and lists specifications. Allis-Chalmers, Milwaukee. (Circle 340 on Reader Service card)

**MASONRY WALL INSULATION.** 4-page booklet discusses insulating with water-repellent vermiculite. Technical data and tables included. W. R. Grace & Co., Chicago. (Circle 342 on Reader Service card)

**STEEL FORMS.** 40-page catalog describes EFCO steel forms for concrete construction. Economy Forms Corp., Des Moines, Iowa. (Circle 343 on Reader Service card)

**CONCRETE AGGREGATE.** 4-page catalog includes uses, specifications, typical details and physical properties of perlite concrete. Perlite Institute, New York City. (Circle 344 on Reader Service card)

**MOBILE ELECTRIC PLANTS.** 4-page bulletin pictures gas- and diesel-powered models for use at construction sites. Technical information given. Onan, Minneapolis, Minn. (Circle 345 on Reader Service card)

**FUEL METER.** 4-page brochure shows and describes the Servis Fuelometer designed to meter individual heating fuel consumption in housing developments, mobile-home parks and shopping centers. Technical data and a cut-away flow diagram are included. The Service Recorder Co., Cleveland, Ohio. (Circle 346 on Reader Service card)

**INDUSTRIAL TRUCKS.** 46-page catalog has specifications on more than 160 gas and electric lift trucks, hand trucks and handling devices. Clark Equipment, Buchanan, Mich. (Circle 347 on Reader Service card)

**FOLDED-PLATE ROOFS.** 24-page booklet contains span tables for glued plates. Charts and installation photographs are included. American Plywood Assn., Tacoma, Wash. (Circle 348 on Reader Service card)

**LAMINATES.** 16-page booklet gives step-by-step installation instructions for Pionite Lifetime Laminates. Pioneer Plastics, Auburn, Me. (Circle 349 on Reader Service card)

**FLUORESCENT DIMMING.** 8-page brochure discusses dimmers and shows wiring diagrams. Superior Electric Co., Bristol, Conn. (Circle 350 on Reader Service card)



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When you go with Fedders—as builder Alfred Mayer does—you could wind up in romantic Vienna for 8 fun-filled days—absolutely free! Here, Mr. and Mrs. Mayer are getting an official sendoff from Austrian trade delegate Dr. Kurt Von Schuschnigg.

# Mr. and Mrs. Alfred Mayer are going to Vienna as guests of Fedders. So can you.

## Install only 45 Fedders Central Air Conditioning and Heating Systems and away you go!

It may even take fewer units to earn a free trip to Vienna for you and the missus. Your Fedders dealer will let you know how many. The number will depend on the sizes of the units and the area in which you are located. Mr. and Mrs. Mayer are going and only 45 Central Air Conditioning and Heating installations earned them the invitation.

For Mr. Mayer, the Vienna trip was just an extra added attraction. He chooses Fedders for more important reasons than that. He knows, as you do, that a central air conditioned home is a far more attractive home in terms of features and value. And one great way to equip your homes with this unique benefit, without pricing yourself out of today's rough 'n tough buyers market, is with Fedders.

And Mr. Mayer boasts about how fast those "SOLD" signs went up on his 2000 Fedders-equipped tract homes in the Florissant area of St. Louis County!

Fedders systems represent a breakthrough in air conditioning technology. Pre-assembled to save man hours and money when installed. Pre-wired, pre-charged and pre-tested at the factory. Designed to cut installation time, service problems.

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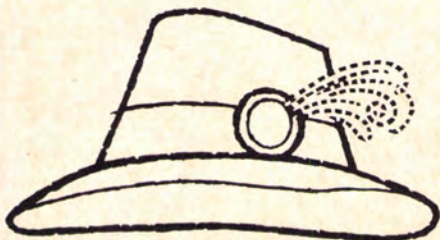
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# New slate design in Armstrong Vinyl Corlon

**Comes in rolls 6 feet wide.  
Looks like real slate. Textured like real slate.  
But doesn't cost like real slate.**

## **Made only by Armstrong—the best known name in building materials.**

Here's a new floor that offers your homes the luxury look, texture, and sales appeal of slate. But it doesn't cost like real slate. It's sheet vinyl. Comfortable, quiet, resilient, easy-to-care-for sheet vinyl. Called Coronelle Vinyl Corlon, it's designed for the *active rooms* of a home—the entryway, family room, kitchen, playroom—rooms where vinyl has special appeal.

**SEAMS DISAPPEAR.** Coronelle is installed in 6'-wide sheets. Its few seams, hidden in grout lines, are virtually invisible.

## **NEEDS NO SPECIAL TRADE.**

The same contractor responsible for all your other Armstrong floors installs Coronelle. No need for a different trade. Or for special tools, techniques, or hand-grouting.



*New Bricktone design in Coronelle Vinyl Corlon*

## **NEEDS NO SPECIAL SUB-FLOORS.**

Coronelle goes over standard subfloors suitable for other Armstrong floors. The Coronelle Slatetone design comes in Natural (shown opposite), Terra Cotta, and Sandstone colors. And it has a twin: new Bricktone Series in Coronelle Vinyl Corlon. The brick pattern does everything the slate pattern does... except that it looks like brick.

**FOR ALL GRADE LEVELS.** Both brick and slate Coronelle have Armstrong Hydrocord Back. So they can be safely installed above, on, or below grade—except where excessive alkali or hydrostatic pressure makes using any resilient floor unwise.

## **SHOW THIS EMBLEM.**

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