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and Building Age

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BETTER BUSINESS

BETTER HOMES MEAN BETTER BUSINESS. THE AMERICAN BUILDER ENDORSES A VIGOROUS HOME BUILDING AND REPAIR DRIVE IN EVERY COMMUNITY TO CREATE THE DESIRE FOR BETTER HOMES. BUILDERS, DEALERS, ARCHITECTS, REAL ESTATE MEN AND THE LOCAL DEPARTMENT STORES AND NEWSPAPERS SHOULD CO-OPERATE TO POPULARIZE BETTER HOMES.

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A Depression Market Is a BUYERS' Market

IT IS never safe to try to dictate to a dictator.

Prosperity creates a *seller's* market in which prices and wages can be safely raised because demand for most products and labor exceeds supply.

Depression creates a *buyer's* market in which prices and wages cannot be safely raised or maintained because the actual and potential supply of products and labor exceeds demand. *The buyer is dictator in a buyer's market.*

This depression has been made years longer than necessary by the failure of government, business and labor to recognize these elementary economic facts and principles. It began, as all depressions do, because of a general buyers' strike. They struck against paying what business and labor asked. Nevertheless, ever since the depression began five years ago government, business and labor have been trying to dictate what buyers shall pay.

THE Hoover administration asked industry to maintain wages. Industry and labor responded by trying to maintain prices and wages. Just when this policy had failed enough to start a general increase of buying the Roosevelt administration, industry and labor joined in NRA to raise hourly wages, production costs and prices. Buyers struck again. Hence the recent recession of general business and employment.

The only solution of the problem presented is for business and labor to offer potential buyers terms that they will accept. No business was ever done yet on terms that buyers would not accept.

The buyers' strike in the home-building field has been the longest and most severe of the depression. It began early in 1929 and reduced home-building more than any other industry.

BUSINESS and labor in the home-building industry welcome the National Housing Act because it reduces the sales resistance of buyers by making financing easier and cheaper. This is a tacit recognition of the fact that the market is a buyers' market, and that terms satisfactory to the buyers must be made to increase business and employment.

But terms include not only those offered for financing, but also those offered by contractors, material and equipment manufacturers and dealers, and labor. They, as well as terms of financing, must be made satisfactory to the buyers—or the buyers won't buy.

Will *labor as well as business* recognize this? Will both recognize that no business, including building, ever is done at wages or prices that buyers will not pay?

Pay rolls will be rapidly substituted for relief rolls in the building and other industries only as business and labor join in offering terms and sales arguments convincing to buyers that it has become to their selfish interest to buy.

Samuel O. Drun,

CHAIRMAN,

AMERICAN BUILDER PUBLISHING CORPORATION
SIMMONS-BOARDMAN PUBLISHING CORPORATION

AMERICAN BUILDER AND BUILDING AGE

"Only \$7.00 Per Month"

WITH every passing day new helps and benefits from the National Housing Act are being brought home to the men of the building industry.

One enthusiastic builder says, "Where else can you buy up to \$2,000 worth of materials and labor without a down payment?"

For the first time in the building industry the operations of the contractor and material dealer are put on a strictly cash basis.

Still more important, for the first time the purchase of home improvements is put on a so-many-dollars-per-month basis. This is the most important development of all. The contractor can tell his customer in talking about a \$250 improvement, "This will cost you only \$7.00 per month."

Three Points on Selling

We were privileged the other day to listen to a thoughtful analysis of selling methods by a man who has directed the merchandising of millions of dollars' worth of products both inside and outside the building industry. The history of successful merchandising campaigns of all kinds of products shows, this expert pointed out, three important features. These are:

1. Selling must be done in the home, and the interest of the housewife must be secured first.
2. Payments must be on a monthly basis in line with the monthly income or budget of the family.
3. The product must be presented in an attractive, quickly understandable form with ideas that the client can easily grasp.

Merchandising experts point out that the building industry, for the first time in history, can NOW sell its services on the basis of the above tested methods. In fact, under the FHA Modernizing Credit Plan, it goes all other systems one better, for *no down payment is required.*

Builder and Dealer a Salesteam

The building industry has one of the most successful selling organizations in the world if its members will just direct their efforts and make use of the enormously potent weapons FHA has placed in their hands. Local contractors working with their local lumber dealers are today, and always have been, the salesmen of the building industry. They must now learn to apply the technique of the so-many-dollars-per-month plan. They

must be prepared to present their home improvement proposition in a way the home owner can quickly grasp, and must be able to quote a price on short notice that is reasonably accurate. The principles of good selling stated should be thoughtfully analyzed. For example:

Interesting the housewife.—Experience in every field has shown that when the salesman gets the housewife on his side, his biggest job is done. Builders should appeal to the housewife's love of beauty, her desire for utility, convenience and comfort. She can be sold during the day; then housewife and husband may be jointly contacted in the evening, and another basic appeal stressed—return on the investment in the home. Home improvement increases the value of the house, it saves future losses due to continued disrepair, it reduces upkeep cost.

Monthly payments.—The builder should talk in terms of "so many dollars per month." He should memorize the FHA tables so that he can readily translate his costs into monthly payments over a period of three or five years. And he should stress the fact that no down payment is required.

Make proposition understandable.—This third point is very important, and in some respects is new to many building men. A suggested improvement should be sketched, described or illustrated with a photograph from another job or a picture from a magazine in such a way as to give the client a clear-cut idea. The builder must equip himself with photographs, sales literature from manufacturers or drawings that will help him in selling.

Must Know His Costs

Still more important, the builder must be prepared to make a definite proposition in a short space of time. Without committing himself to too explicit a price, he should be able to quote an approximate price almost at once. The report of hundreds of investigators checking up on home improvement sales shows that, "How much will it cost?" is one of the first questions asked by the housewife. The builder must be able to gauge quickly and accurately the extent of the work required and the capacity of the owner to pay so that he can say, "This won't cost much—probably about \$7.00 a month."

This brings home the fact that selling of building improvements must be done by men qualified by long experience and training to make estimates both of people and of construction problems that are reasonably safe. It means that the builder must know his costs, and it puts the man so qualified in the key position in the industry.

Many men of long experience will balk at the suggestion that a price should be quoted on the first visit. Undoubtedly there are times when this would be unwise. But in by far the majority of cases a rough estimate properly qualified and explained as such is highly important. The experience of countless salesmen under the direction of expert merchandisers has proved this.

If the salesman unduly hesitates or fumbles his chance, the sale is frequently lost. If he can quote a price at so much per month, easily, without unduly emphasizing it, he can then pass on to the more important matter of selling quality, appearance, utility and economic returns. If he refuses or is unable to give an answer to the cost question, his whole selling opportunity is blocked.

Since no down payment is required, all that the builder needs to get is the home owner's signature on the approved FHA or contract forms. Thousands of modernizing jobs have already been closed in this way.

"None are so blind as those who will not see." Many men in the building industry do not see the benefits of the FHA Modernizing Credit Plan. It is their loss. They will in time. But in the meantime, the men who are able to grasp the significance of this new development, and to apply the sound and thoroughly tested principles of selling just stated, will get the business.

HOME BUILDERS GETTING ORGANIZED

"We have formed a home builders organization in our town to promote a better understanding and good fellowship among home builders. We have been organized about six months and have about thirty members. A committee of five has been appointed to draft a code of ethics and high standards for our members to follow. If you have any available information on this subject, I would be grateful for your service."

THE above was written by a home builder in a mid-western city, a man who has been a subscriber to the AMERICAN BUILDER for more than fifteen years. He describes a movement that is of the greatest significance to residential contractors and home builders *Home builders are getting organized!*

AMERICAN BUILDER has frequently urged its readers to take part in organizing residential contractors in their towns. Get some sort of an organization started—get acquainted with your competitor—set up some standards as a protection to your profession. The building of homes is one of the noblest and oldest of professions. The master builder has been respected and looked up to since the dawn of civilization. By organization, setting up standards and living up to them, home builders of today can merit the respect due this profession.

The writer of the above letter states that his organization is planning to publish advertisements in the local newspapers, giving the names of the members in good standing, and selling the public on the importance of employing the services of a builder who has signified his intention of living up to a high standard by joining this

organization. Other groups of residential contractors in other towns are publishing co-operative advertisements in connection with the National Housing Act.

National Association Needed

The AMERICAN BUILDER is anxious to build up a list of associations of residential contractors or home builders. When it has built such a list, it will attempt to get the various groups in touch with each other so that a national association of residential builders can be formed. As every home builder knows, such an organization is sorely needed to speak for the industry on code problems, legislation, business practices and the adoption of standards for home building. A list of a few such associations is given below. If such a group exists in your town and it is not included in this list, write the AMERICAN BUILDER at once, giving the title of your association and its address, and name of secretary or president.

San Diego Builders Assn., San Diego, Calif.

Joliet Contractors Assn., Joliet, Ill.

Texas General Contractors Assn., Houston, Tex.

Builders' Guild of St. Louis, St. Louis, Mo.

Lakeland General Contractors Assn., Lakeland, Fla.

Wilmette Builders Assn., Wilmette, Ill.

Home Builders Assn. of Greater Cincinnati.

Cleveland Residential Builders' League.

The home building industry, we fully believe, is on the verge of one of the greatest developments in its history. The new financing which will be made available under Title II of the Housing Act will revolutionize this industry. Higher standards of workmanship and of quality materials are called for. The industry must not repeat the mistakes of the past. A strong and vigorous organization of residential contractors can do much to set up standards and maintain them, and, what is more important, keep out the host of fly-by-nights and incompetents that will surely try to flock into this field as soon as it begins to revive. The responsible contractors are unanimously in favor of high standards. The only way they can protect themselves is by organization.

Builders Must Get Together

The architect, the lumber dealer, the plumber, the electrician, the real estate man, and so on down the line, are all organized for their mutual benefit and protection. In some of these branches, notably successful work has been done to keep out incompetent operators and to raise the standards of the profession. Yet the residential contractor—the most important man in the building industry—remains at the mercy of the unscrupulous, incompetent, fly-by-night competitor who is here today and gone tomorrow, leaving a cloud of broken promises, unpaid bills, liens and faulty construction. He ruins not only himself but men of standing, and brings disrepute on the entire industry.

The only way for the home building industry to forge ahead is for its most important group, the residential contractors, to organize.

FEDERAL HOUSING ADMINISTRATION
MORTGAGORS' APPLICATION FOR LOAN
 (To Be Executed in Triplicate)

FILE NO. _____, 193

Owner's Name _____

NEW CONSTRUCTION FORM

DEAR SIR:

The undersigned hereby apply for a loan of _____ dollars (\$ _____), to be repaid with a period of _____ years, with interest at the rate of _____ percent (_____ %) per annum on the principal amount thereof outstanding at any time; such loan to be secured by a first lien on the property described in Exhibit C hereof, to be insured under the provisions of Title II of the National Housing Act, and to be made upon the following terms and conditions:

(1) The principal amount of the loan shall be completely amortized, and interest shall be paid, by payments by the undersigned during the life of such loan of equal monthly installments of _____ \$ (Estimated) _____ \$

(2) There shall be added to each such monthly installment, _____ \$ (Estimated) _____ \$

(a) one-twelfth (1/12) of the amount of the annual premium charge for insurance under such Title II _____ \$

(b) one-twelfth (1/12) of the aggregate amount of all premiums accruing annually with respect to such policies of fire and other hazard insurance as may be required for the proper protection of such property _____ \$ (Estimated) _____ \$

(c) one-twelfth (1/12) of the estimated amount of all charges payable and/or accruing annually, against the property securing the loan, for taxes and for special assessments, if any: _____ \$ (Estimated) _____ \$

ESTIMATED TOTAL MONTHLY PAYMENT... \$ _____

(3) The instrument or instruments evidencing the obligation of the loan herein applied for and/or creating the lien upon the property offered as security, shall expressly provide that such portion of each such monthly installment as may be allocable to the taxes, special assessments, and insurance premiums, referred to in subsections (b) and (c) above, together with such additional sums as may be payable annually in adjustment thereof, shall be set aside and held by you in trust to pay such taxes, special assessments, and insurance premiums, when due and payable for and on behalf of the undersigned.

Upon the issuance to you by the Federal Housing Administrator of a commitment to insure the loan hereby applied for and upon your request within fifteen (15) days thereafter, the undersigned will promptly—

(1) Execute and deliver to you, upon the standard forms of the Federal Housing Administration approved for the State in which the property offered as security is located, such instrument or instruments as may be required for the creation of a first lien upon such property, together with the credit instrument to be secured thereby, and

(2) Pay to you the following:

(a) The amount of the first annual premium charge for such insurance; _____ \$

(b) Such portion of the amount of all charges payable and/or accruing, during the year next succeeding the date on which the loan is made, against the property securing the loan, for taxes and for special assessments, if any, as would have already been paid had such charges been amortized in equal monthly payments beginning at a date thirteen (13) months in advance of their fiscal due date; _____ \$ (Estimated) _____ \$

(c) Such portion of the amount of all fire and other hazard insurance premiums accruing annually with respect to the property securing the loan as would already have been paid had such premiums been amortized in equal monthly installments beginning at a date thirty-seven (37) months in advance of the expiration date of any such insurance policies presently in force; or the full amount of any such insurance policies not presently in force, plus one monthly installment thereof; _____ \$ (Estimated Amount) _____ \$

(4) The amount of actual charges incurred by you in making this loan, not to exceed the following:

(i) Title search, abstract, attorneys' opinion, certificate of, and/or policy of title insurance (cross out items not needed) _____ \$

(ii) Appraisal fees _____ \$

(iii) Legal costs of preparing papers _____ \$

(iv) Recording or filing fees or charges _____ \$

(v) An initial service charge of _____ \$

(5) Charge of the Federal Housing Administration for appraisal, etc. _____ \$

The amounts referred to in subsections (b) and (c) above shall be held by you in trust to apply against payment of taxes, special assessments, and insurance premiums, respectively, when due and payable for and on behalf of the undersigned.

The undersigned further agree that in the event this application be rejected by you prior to submission of it to the Federal Housing Administration, or in the event the loan applied for be rejected as uninsurable by the Federal Housing Administration, the undersigned will reimburse you for all costs and expenses necessarily incurred by you in your examination of the same and your appraisal and inspection of the property offered as security for the loan.

In support of this application the undersigned submit the following Exhibits:

EXHIBIT A: PERSONAL HISTORY STATEMENT
 EXHIBIT B: PERSONAL FINANCIAL STATEMENTS
 EXHIBIT C: DESCRIPTION OF REAL ESTATE

all of which are hereby incorporated in and made a part of this application. The undersigned represent that to the best of their knowledge and belief, the statements, information, and descriptions given in such Exhibits are in all respects true, correct, and complete.

Signed: _____
 (Mortgagor) _____

(1)

EXTRA



OFFICIAL FHA application forms for insured mortgage loans now available. Page 1 is shown at left; 2 and 3 are on following pages.

Latest Details
 on New
 Construction
 Loans

THE FOLLOWING last minute report on FHA insured loans was written by Bernard L. Johnson, editor of the American Builder, in Washington, D.C., following interviews with FHA officials.

WASHINGTON, D.C., Nov. 22—The Federal Housing Administration's official forms for application for insured FHA loans for new home construction are now available to anyone desiring to build. What is more, Deputy Administrator J. Howard Ardrey in charge of Title II of the Housing Act, has a well organized, efficient set-up that promises speedy action for the builders of new houses.

In a personal interview with Administrator Ardrey this afternoon, I was shown a big stack of O.K.'d applications from banks, trust companies and other financial institutions for approval as mortgagees to issue insured FHA loans. He stated that the list would be made public shortly, and that every state would be represented by a strong local institution.

With the banks and other financial institutions showing such aggressiveness and interest in loans for new construction, it is certain that results will be achieved early.

In certain states it is pointed out, however, that legislation exists limiting mortgage loans to 60, 50 and, in some cases, 40 per cent of appraised value of property. Most of these states are expected to take action to amend these laws at the coming January terms of their legislatures. In other states, 80 per cent loans will be made under the FHA plan as soon as possible.

EXHIBIT A.—PERSONAL HISTORY

A. MORTGAGORS—
 1. (a) Name of husband (First) (Middle) (Last) (b) Place of birth (c) Age _____ years
 2. (a) Name of wife (First) (Middle) (Last) (b) Place of birth (c) Age _____ years
 3. (a) Address of mortgagors (Street) (City) (State) Telephone No. of mortgagors.

B. IF EMPLOYED—
 1. Name of employer (Street) (City) (State) 2. Telephone No. of employer
 3. Address of employer (Street) (City) (State) 4. Position occupied with employer
 5. Employer's business 6. Number of years with present employer
 7. Name and title of superior

C. IF IN BUSINESS FOR SELF—
 1. Under what firm or trade name (Street) (City) (State) 2. Telephone No. (business)
 3. Address (Street) (City) (State) 4. Kind of business 5. How long in business under present name or firm _____ years
 6. Sole owner, partner, or title as officer of corporation 7. Mortgagor's net w() (or investment) in the business as of this date \$ _____
 8. Trade references (a) (Name and address of reference) (b) (Name and address of reference) (c) (Name and address of reference)
 9. Bank references (Name and address of reference)

PAGE 2—OFFICIAL FHA APPLICATION FORM FOR INSURED MORTGAGE LOANS FOR NEW HOME CONSTRUCTION.

EXHIBIT B.—PERSONAL FINANCIAL STATEMENTS
 (Combined statements of both mortgagors, including contributions by other members of the family)

I. PROPERTY
A. PROPERTY OWNED—
 1. Checking accounts (Average balance) \$ _____
 2. Savings accounts (Name of bank) \$ _____
 3. Life insurance policies:
 Name of Insurance Company Amount of Policy Cash Surrender Value
 (a) \$ _____ \$ _____
 (b) \$ _____ \$ _____
 (c) \$ _____ \$ _____
 Total \$ _____
 (i) Less loans on policies \$ _____
 (ii) Net value of policies \$ _____
 4. Investments:
 (a) Net worth in mortgagors' business \$ _____
 (b) Investments: Marketable securities \$ _____
 5. Real estate:
 (a) Property on which this loan is applied for \$ _____
 (i) Less amount now owed \$ _____
 (ii) Net equity \$ _____
 (b) Other real property \$ _____
 (i) Less amount now owed \$ _____
 (ii) Net equity \$ _____
 6. Other property:
 (a) Household furniture and fixtures \$ _____
 (b) Automobiles \$ _____
 Make _____ Model and Year _____
 7. Total value of all property \$ _____
B. AMOUNTS OWED—
 1. Amounts due and unpaid on personal notes for money borrowed \$ _____
 2. Personal bills \$ _____
 3. Amount due and unpaid on purchase notes for—
 (a) Automobiles \$ _____
 (b) Household goods \$ _____
 (c) Other purposes \$ _____
 4. Total amounts of personal debts \$ _____
C. NET WORTH \$ _____

II. INCOME
A. ANNUAL INCOME—
 1. Salary, pay, or compensation \$ _____ For the year... \$ _____
 (Per day) (Per month)
 2. Income from business or profession for year \$ _____
 3. Income from investments for the year:
 (a) Dividends \$ _____
 (b) Interest \$ _____
 (c) Rents \$ _____
 4. Income from other sources, name source:
 (a) \$ _____
 (b) \$ _____
 (c) \$ _____
 5. Total gross income and earnings for the year \$ _____
B. ANNUAL CHARGES AGAINST INCOME—
 1. Interest on mortgages on real property \$ _____
 2. Interest on other loans, including interest on life insurance loans \$ _____
 3. Taxes on real estate \$ _____
 4. Taxes on personal property \$ _____
 5. Taxes on intangibles \$ _____
 6. Income taxes \$ _____
 7. Annual premium on life insurance \$ _____
 8. Amount of annual payments for—
 (a) Rent \$ _____
 (b) Automobiles \$ _____
 (c) Household goods \$ _____
 (d) Other purposes \$ _____
 (e) Dependents and for alimony \$ _____
 9. Total charges against income \$ _____
 10. Net Amount of Earnings Available for Living and Other Necessary Expenses \$ _____

Check owner's ability to pay

THIS FORM requires that prospective home owner carefully analyze his financial condition to determine whether he can fully afford to undertake the building of a home. His credit rating, income and personal financial status are required in full.

REQUIRING prospective home owner to state his income and expenses fully is a protection against "overselling." It will tend to discourage a home owner from undertaking a debt that is greater than his ability to pay from his income.

The official form for a mortgagor's application for an insured FHA loan (illustrated above) is a carefully drawn, complete document. Do not be scared by its size and detail. The information requested is necessary and desired for sound reasons. Every builder should study these forms with great care as they indicate the whole trend of the FHA new home construction program.

For example, the thoroughness and care with which the applicant for a loan is required to show his financial status and credit rating indicates the attitude of the FHA that the *earning ability of the borrower* is a most important security back of its insured loan.

These forms are so drawn that it forces the person contemplating borrowing money for a home to set down in cold figures *all* of the costs involved. It forces him to put down in black and white his own personal financial condition and credit standing. In studying these forms, therefore, read page 2, "Income," with care. Here the prospective home owner states all the facts available concerning his ability to pay. On page 3 under "D. Anticipated Income" the prospective home owner is forced to put down all of the estimated yearly expenses in connection with the house he proposes to build. He thus

sees clearly what these expenses are and can judge whether he should be able to pay them.

The emphasis placed on such figures as these indicates that under FHA, we will have *sound buying*, not overselling. This is something that some builders and most real estate men will have to accustom themselves to. They must help their clients get the kind of a house they can afford.

Turning to page 3, "Exhibit C.—Description of Real Estate," another point in the new home policy of FHA is indicated. This is that proper emphasis will be placed on location. Many of the evils of the past have been the unwise or short-sighted construction of houses where they should never have been allowed to be built. In filling out this portion, the applicant has clearly brought to mind such important considerations as location of schools, transportation and shopping centers. The subject of paving, water and other utilities is clearly brought up, and must be answered.

Another important point is brought out on page 3, under "B. Improvements." Note that after item (4) it states, "Attach hereto complete plans and specifications as required by the Federal Housing Administration, properly signed and identified as exhibits and made

PAGE 3—OFFICIAL FHA APPLICATION FORM FOR INSURED MORTGAGE LOAN FOR NEW HOME CONSTRUCTION.

EXHIBIT C at right calls for a clear description of neighborhood, school facilities, etc., and calls attention to paving and utilities. Item B.—Improvements, requires filing of complete plans and specifications with the application for a construction loan.

THIS FORM shows under C —Valuation, that contractor's actual bid proposal must accompany application for loan. The job must be fully planned in advance and plans, specifications and the contract attached to application for loan.

3

EXHIBIT C.—DESCRIPTION OF REAL ESTATE

A. LAND—

(1) The property offered as security is located at: Insurance proper location

(2) The land has a frontage of _____ feet, on the _____ side of the street, and extends back _____ feet.

(3) The lot is located between _____ (Street) and _____ (Street), and is classified as— _____

(4) Lot No. _____, Block No. _____, in _____ (Street), and is classified as— _____

(5) Distance—

(a) to nearest school _____ (Name of addition or subdivision)

(b) to street car or bus line _____

(c) to public park _____

(d) to neighborhood shopping center _____

(6) Width of street _____ (7) Is street graded _____

(8) Street paved with _____ (9) Water _____

(10) Sanitary sewer _____ (11) Storm sewer _____

(12) Electricity _____ (13) Gas _____

(14) Telephone _____

B. IMPROVEMENTS—

(1) The proposed building is designed for _____ families. (2) Number or rooms per family unit _____

(3) Number of stories _____; percentage of space to be occupied for residential use _____

(4) Attach hereto complete plans and specifications as required by the Federal Housing Administration, properly signed and identified as exhibit _____ *complete plans required*

C. VALUATIONS—

(1) Date land was acquired _____ (2) Price paid \$ _____ (3) Assessed value of land \$ _____

(4) Owner's estimate of value of land \$ _____ (5) Estimated cost of improvements \$ _____

(6) Building to be sold _____ (7) Building to be rented _____

(8) Building to be erected, installed, and complete the contemplated improvements and shall include cost of architectural services, if any.

D. ANTICIPATED INCOME—

(1) Proposed sales price (if house is to be built for sale) _____

(2) Proposed yearly gross rental (if house is to be rented or owner occupied) _____

(3) Estimated yearly expenses:

(a) Taxes \$ _____ (b) Insurance \$ _____ (c) Heat \$ _____ (d) Light \$ _____ (e) Ground rental, if lease held _____

(f) Repairs \$ _____ (g) Miscellaneous \$ _____ (h) Total yearly expenses \$ _____

(4) Estimated yearly net income _____

E. TITLE—

(1) In whose name is title of record _____

(2) Is property held in fee-simple by mortgagor _____

(3) Date of expiration of ground lease _____

(4) Multiple-family dwellings _____ (5) Is block zoned _____ (6) Commercial _____ (7) Industrial _____

(8) Dead restrictions, road easements, etc. _____ (9) Semicommercial _____ (10) for (a) single-family houses _____

F. TAXES—

Kind of Tax	Taxing Authority	Tax Amount	Amount Assessed Not Due	Date Due	Amount Due and Unpaid	Date of Default
(1) Real Estate Taxes						
(2) Special Assessments						

can be built for sale or rent

a part thereof." This means that complete plans must be produced in advance of construction. The owner or builder who in the past has been in the habit of planning and changing specifications as he progresses with the job will have to change his ways. Complete plans and complete specifications will have to be fully and carefully prepared in advance of the commitment.

It has further been brought out in my discussions with members of the FHA staff that any changes made in plans or specifications after loan commitment has been made would jeopardize the agreement, and might lead to rejection of the loan.

Every application for a loan must be accompanied by a definite contract proposal. This is indicated under "C. Valuations." In the lines of italic type under items (3) and (4), the statement is made: "This shall be the actual proposal, or proposals, of the contractor, or contractors, who are to erect, install, and complete the contemplated improvements and shall include cost of architectural services, if any."

Some questions have been asked as to whether insured loans may be made for houses to be built for sale or rent. Under "D. Anticipated Income," item (1) asks for the proposed sales price if house is to be built for sale.

Item (2) asks for the proposed rental, if house is to be rented. Under this section also is stated the estimated yearly expenses in connection with ownership of the property previously referred to. Experience has clearly shown that it is important that the home owner carefully figure the complete cost of home ownership, including taxes, insurance, repairs, heat, light, upkeep and other items in addition to the amortization payments. An Appraisers' and Inspectors' School is being held here now.

One other important news item—what about Title I of the Act—modernizing and repair loans? This phase of the work is going to be vigorously pushed all through 1935. The men in charge of Title I believe that they can produce a bigger volume than will develop under Title II. They are talking in terms of three or four billion dollars of modernizing work for next year, saying the surface has not been scratched. FHA records show that \$6.00 is being spent for every dollar borrowed.

I am confidently expecting both repairs and new construction to make a good showing in 1935, both because of FHA financing and because building and loan financing and other mortgage funds are now coming out and looking to needed home building for investment. The prospects next year are bright.—BERNARD L. JOHNSON.

INDEX TO 1934 HOUSE DESIGNS AND PLANS

ALL HOUSE DESIGNS AND FLOOR PLANS published in the AMERICAN BUILDER during the year 1934, including December, are listed and classified in this index. Date and page number on which each house appears are given opposite name of type, such as Colonial, English, Spanish, etc.

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- 4 ROOM— { COLONIAL—Feb., pages 59, 61; Mar., page 47; Apr., page 59; Aug., page 29;
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FRENCH & NORMAN—July, page 28.
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A Small Home With Inexpensive Charm

CHRISTMAS
PORTFOLIO
OF HOMES

Full Details on Following Pages

WHAT BETTER CHRISTMAS GIFT could a family ask than this homey little cottage in Green Bay, Wis., owned by J. A. Sargent and built by Gustave Warwick. The exterior design is simple and inexpensive, the cost under \$4,000. The housewife is proud of the kitchen, which is designed from a famous model plan.



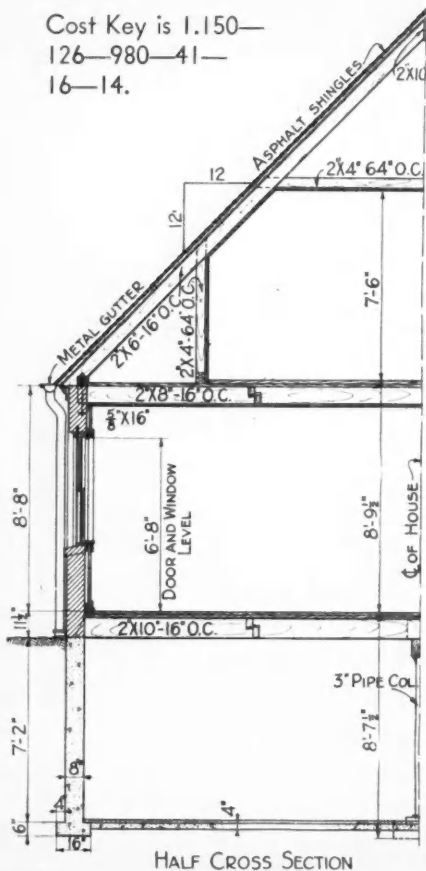
Living Room looking toward kitchen.



"It's a perfect kitchen," says Mrs. Sargent.



Cost Key is 1.150—
126—980—41—
16—14.



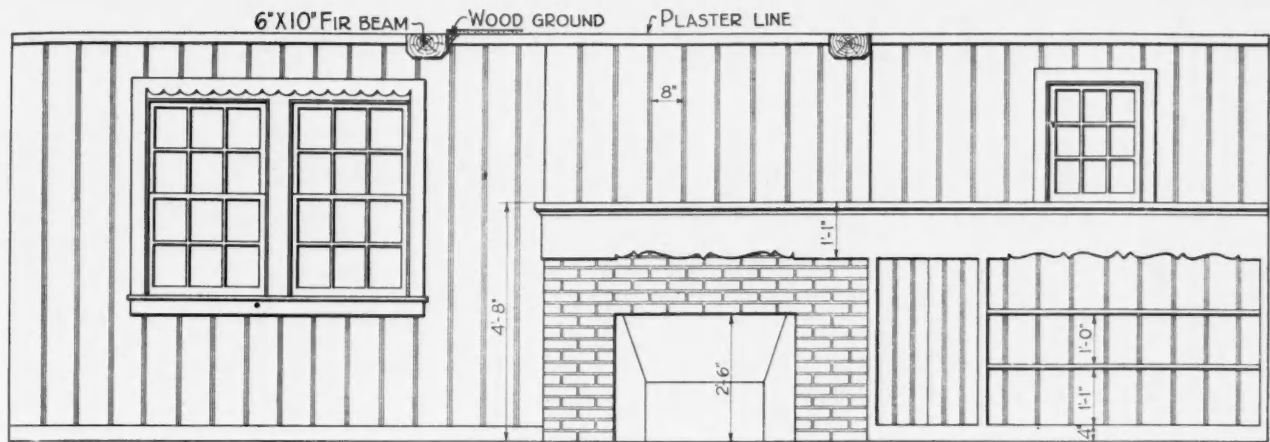
CHRISTMAS
PORTFOLIO
OF HOMES

Nicely Detailed Wall

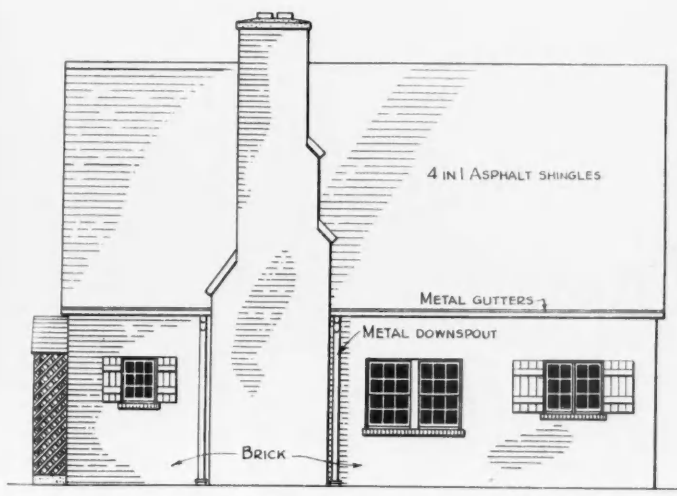
THE OUTSTANDING FEATURE of the Sargent home is the paneled living room wall illustrated above and detailed on opposite page. The fireplace, mantel and built-in book-cases give this 25x12 foot living room an appeal equal to many much more expensive homes. The floor plan is practical; designed for a modern young couple.

View of
Sargent
home from
rear.



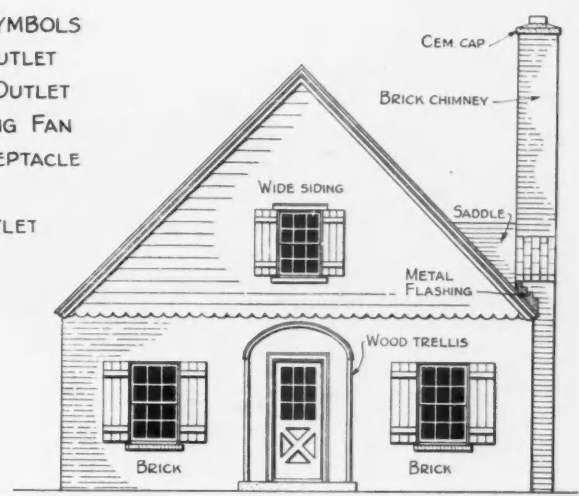


ELEVATION SOUTH SIDE OF LIVING ROOM

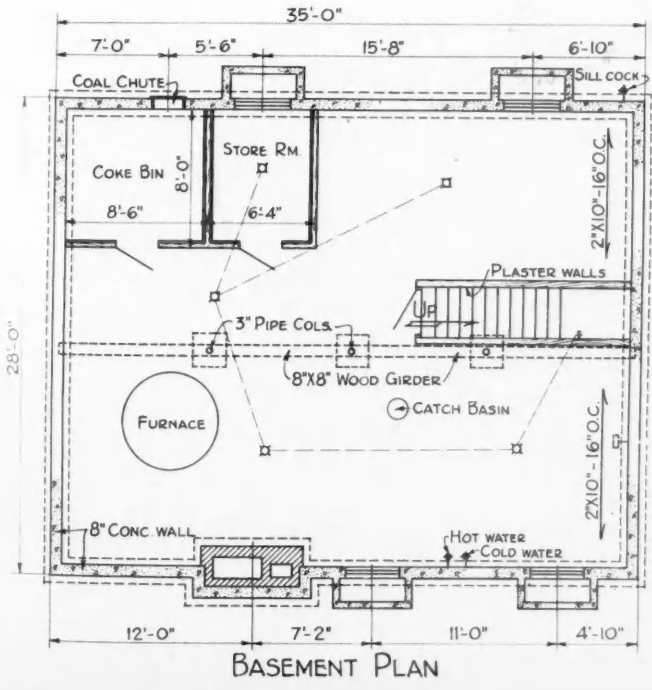
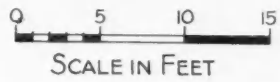


SIDE ELEVATION

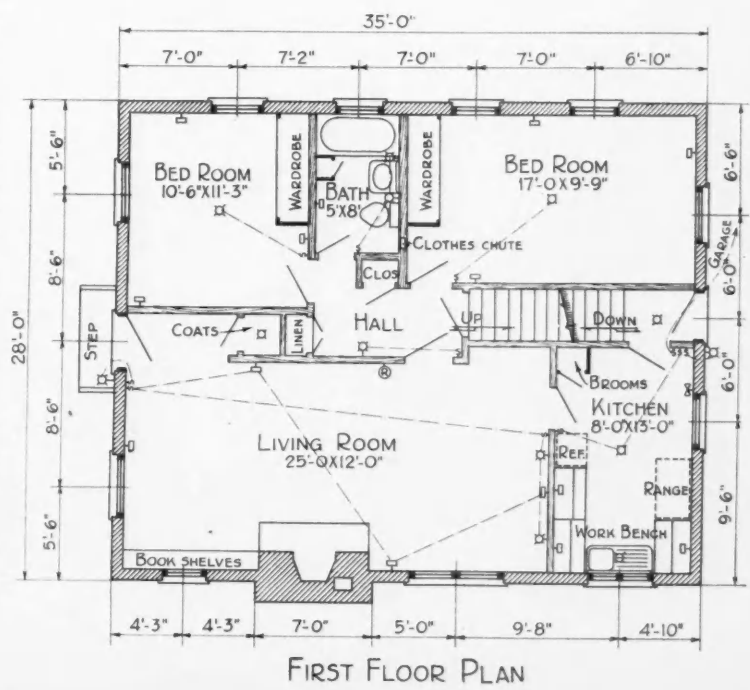
- ELECTRIC SYMBOLS
- CEILING OUTLET
 - ⊠ BRACKET OUTLET
 - ⊗ VENTILATING FAN
 - ⊞ BASE RECEPTACLE
 - ⊞ SWITCH
 - ⊞ RADIO OUTLET



FRONT ELEVATION



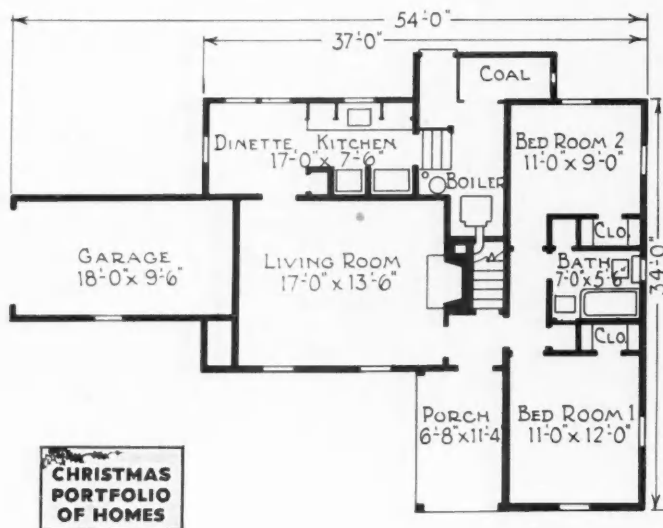
BASEMENT PLAN



FIRST FLOOR PLAN

Sets a Higher Standard

RANDOLPH EVANS, New York architect, has set a new standard in good architectural design in inexpensive small homes. The plan below, illustrated at right, is kept simple, and yet by splendid proportioning and careful attention to details, the house has been made unusually charming. The floor plan is practical and modern. The attached garage gives length and size to the house at low cost.



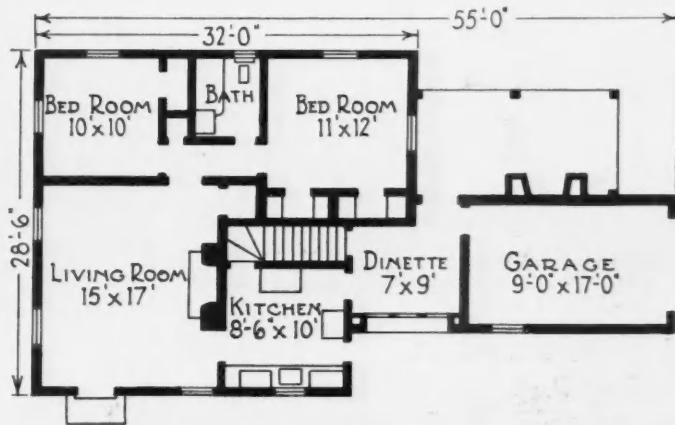
Cost Key is 1.357—184—(965)—(43)—19—17.

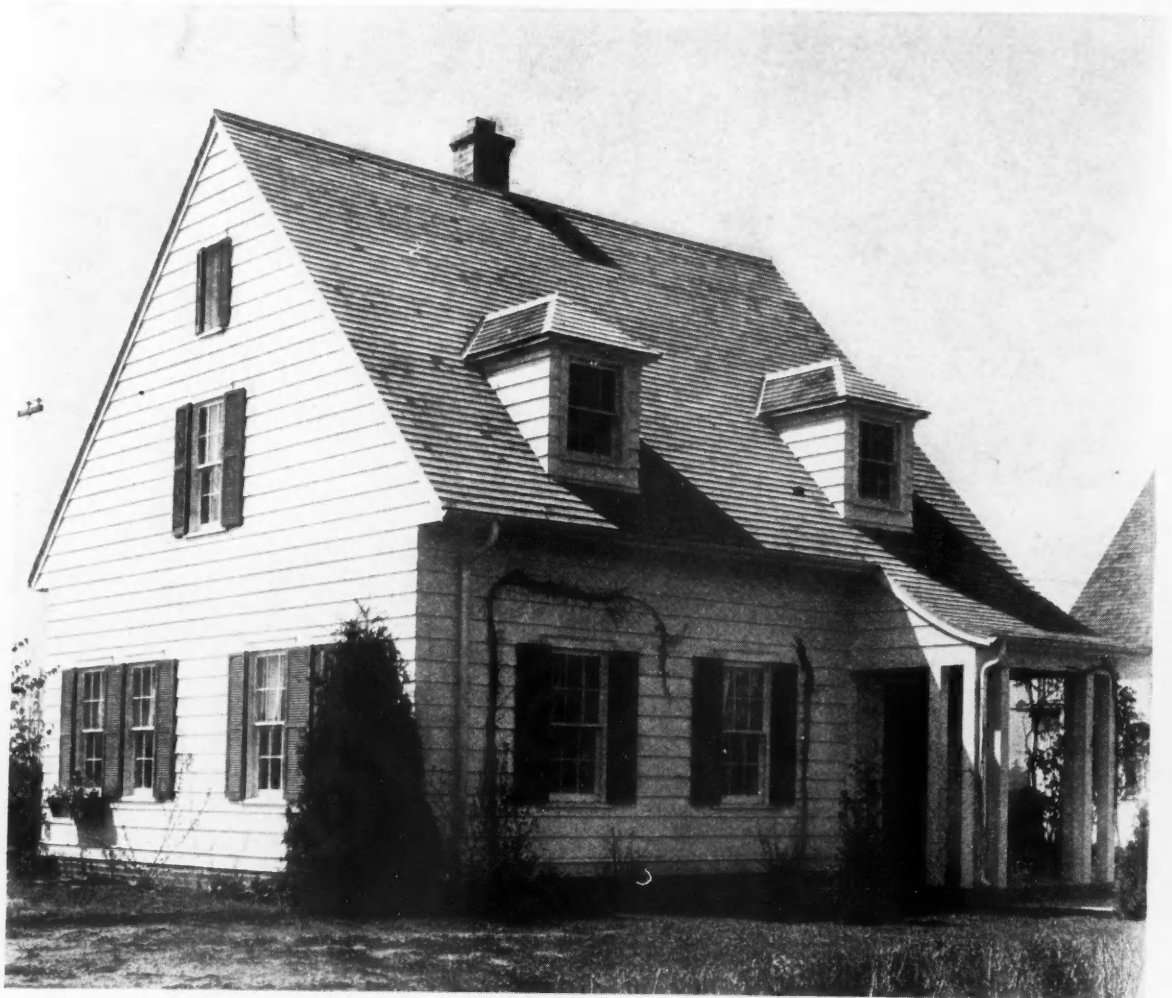




Low in Cost—High in Architectural Charm

THE CONSTRUCTION COST of this house was unbelievably low—in contrast to the appearance of size and beauty of the house. By extending the dinette and garage in a wing at the right, architect Evans has given this tiny house an impressive appearance. The plan itself is compact and practical. The extra wide, narrow mulioned Colonial windows with shutters contribute to the appearance. Cost Key is 1.392—167—912—40—18—17.

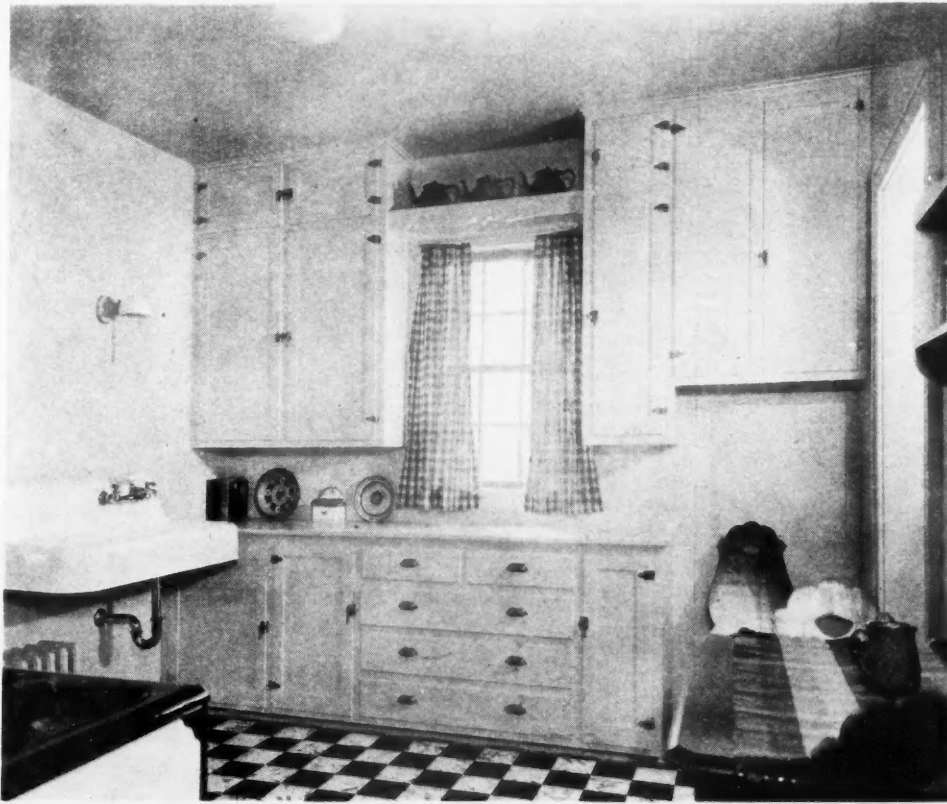




A Better Home Leader

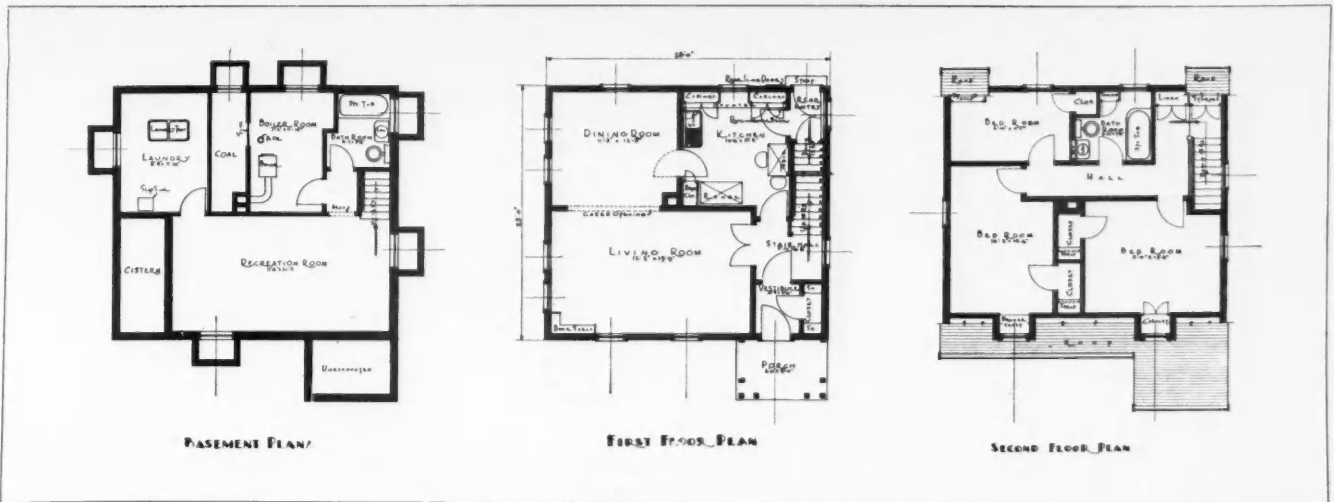
**CHRISTMAS
PORTFOLIO
OF HOMES**

THIS PRACTICAL COLONIAL COTTAGE was selected by the Better Homes Committee of Kohler, Wis., for a Demonstration House. It is a design that is increasingly popular and should be in demand during the 1935 home building season. Basement recreation room is shown above. At left is a corner of one of the bedrooms showing clever built-in bookcase under roof slope.



THE KITCHEN IS 10'6" x 11'2" in size with inexpensive built-in cupboards and work area, and a convenient arrangement. The kitchen door leads to an enclosed rear entry, a useful feature.

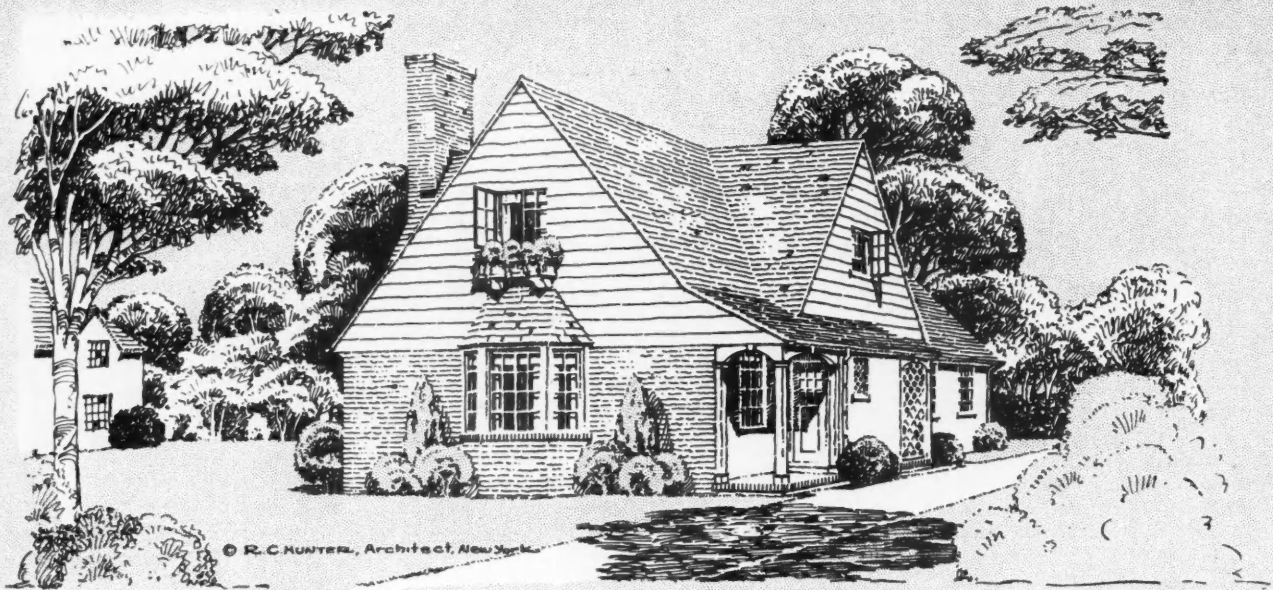
THE BASEMENT arrangement of the Kohler house is unusually good. A large, well finished recreation room, pictured on the opposite page, is provided, as well as a laundry and complete bathroom located at foot of stairs.



THE FLOOR PLANS of this Demonstration Home show an unusually skillful arrangement. The over-all dimensions of the house are only 28'x25'. Yet a good sized kitchen and dining room are included, and a 12'x20' living room.

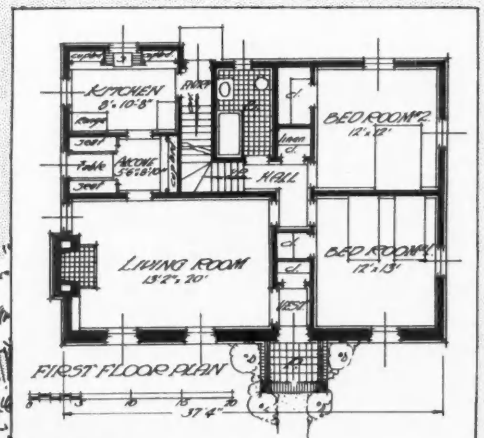
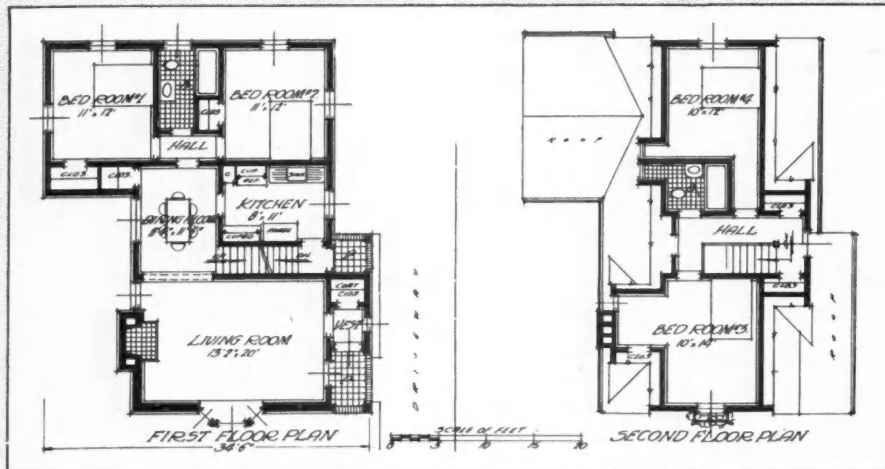
THE UPSTAIRS PLAN shows three good bedrooms, all with cross ventilation, and a well placed bath. The built-in chest under the dormer window at right is good. Cost Key is 1.431-106-700-30-18-13.





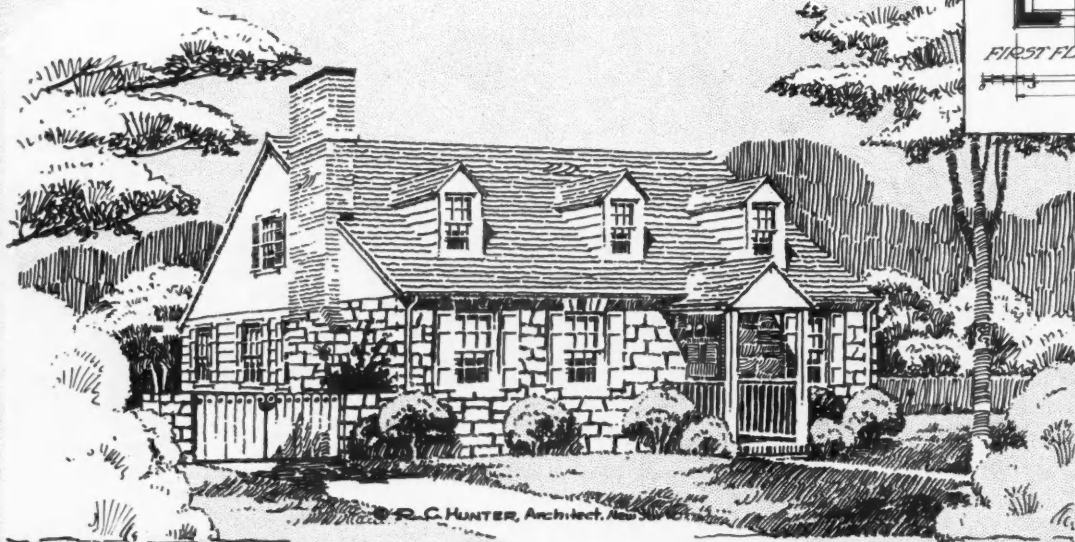
4 Small Homes by R. C. Hunter

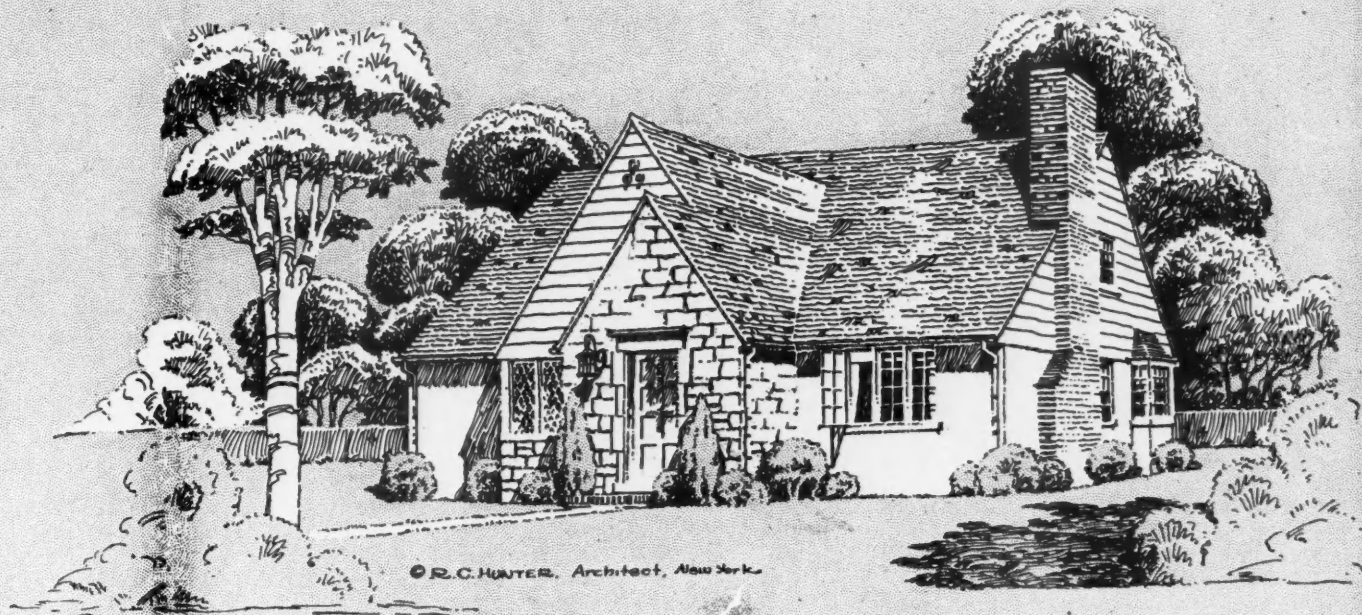
R. C. HUNTER, New York architect, has brought excellent design to these low cost houses. The English home above, with four bedrooms, is especially good. Cost Key is 1.588—145—1025—43—19—17.



Compact

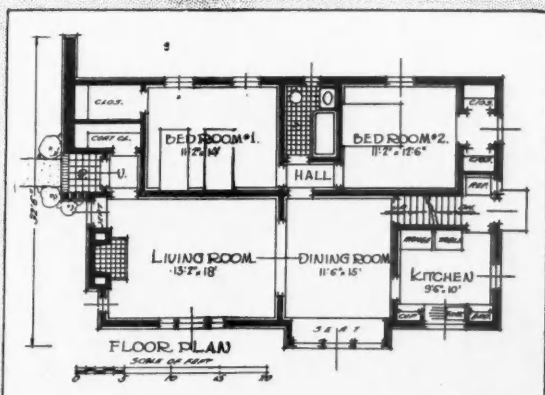
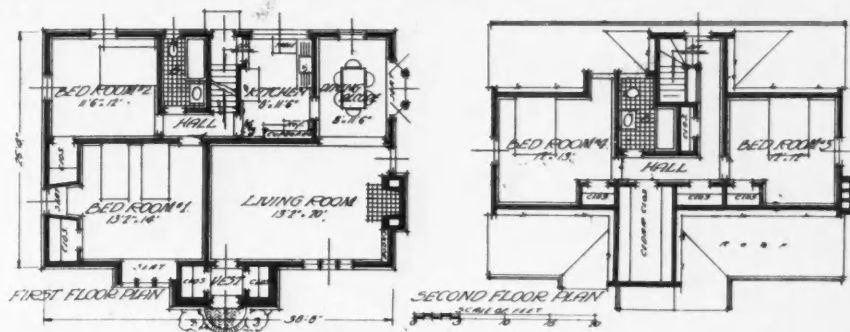
NATURAL STONE and wide siding are used to give the very charming exterior to this little house. It is compactly arranged and skillfully planned for building at low cost. Cost Key is 1.228—132—1033—43—17—15.





Four Bedrooms in Small Home

IN THE ABOVE HOME Architect Hunter has placed four good bedrooms without cramping, while keeping exterior dimensions at only 38'8" by 26'4". Exterior is of popular English style. Cost key is 1.689—129—1064—44—19—17.



Good Plan

COMBINED with the attractive exterior, R. C. Hunter has here produced a floor plan that is unusually good in a small home. Living room-dining room combination gives a sense of size. Cost Key is 1.353—156—1256—52—17—20.

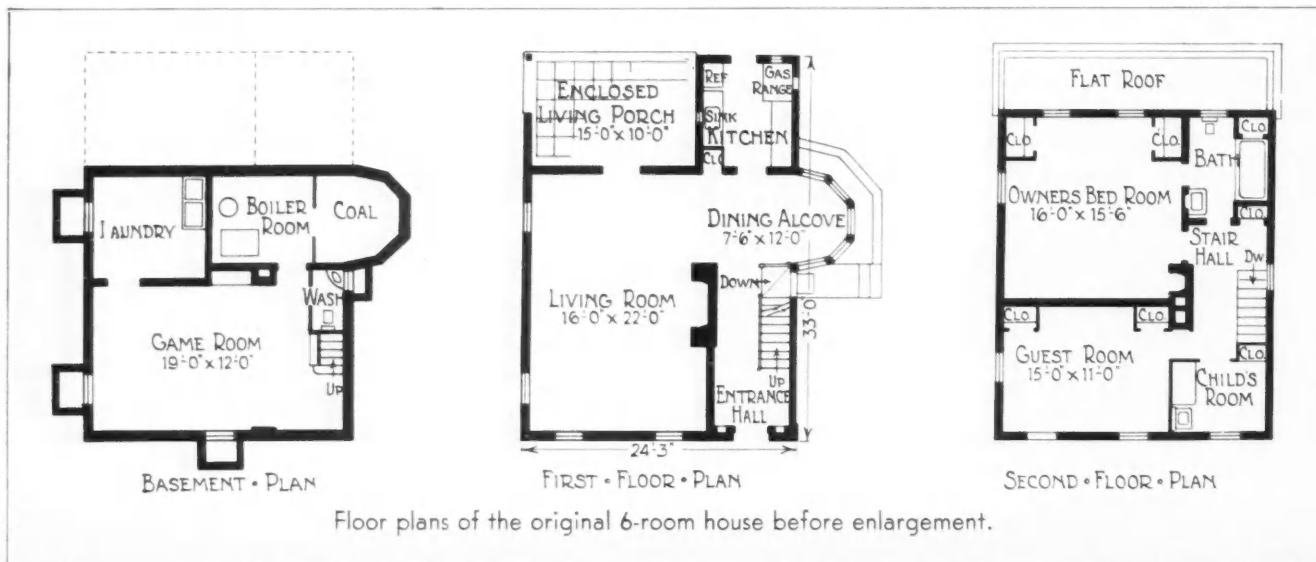




A Plan That Can Be Enlarged As Needed



THIS HOUSE WAS PLANNED by Architect John Matthews Hatton of New York City to be built as a small 6-room house which can be easily expanded to 8 rooms, or even to 9 rooms. Shown below are the original plans for a 6-room house which produced a compact, attractive home suitable for the average newly married couple. Later on as the family increases the house can be easily and inexpensively enlarged according to the plan for the 8-room house shown on the opposite page, which is the state in which it is pictured above.

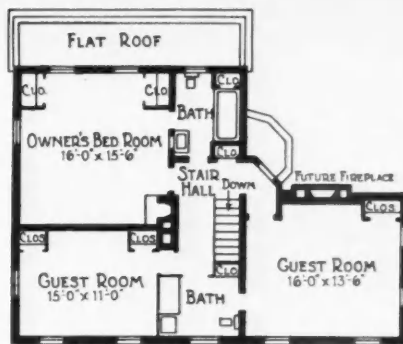




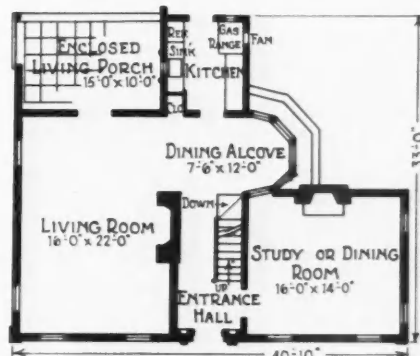
THE LIVING ROOM ABOVE is unusually fine with the 4"x8" beams with sheets of Insulite set between. The large fireplace is of common brick painted white. Floors are oak planks, 4", 6" and 8" wide. All usual trim is eliminated; there is no base-board except a 1" quarter round; window and door trim are 3/4"x1 3/4" stock moulding.

EXTERIOR IS OF tight-butted clapboards with white lead in joints. Gutters and leaders are of cypress with copper goosenecks. Spaces between studs in exterior and interior partitions filled with Rock Wool insulation. Roof is also insulated. Roof is of asbestos shingles with antique finish. Copper flashing is used over all windows and around chimney.

FIXTURES AND EQUIPMENT include overhead garage doors, copper water lines, GE oil burner with one pipe vapor system, Monel metal kitchen counters; basement ceiling is paneled with Insulite. Cost Key if built as six room: 1.464-102-584-25-18-10. Cost Key if built as eight room: 1.831-135-832-34-24-14.



SECOND FLOOR PLAN

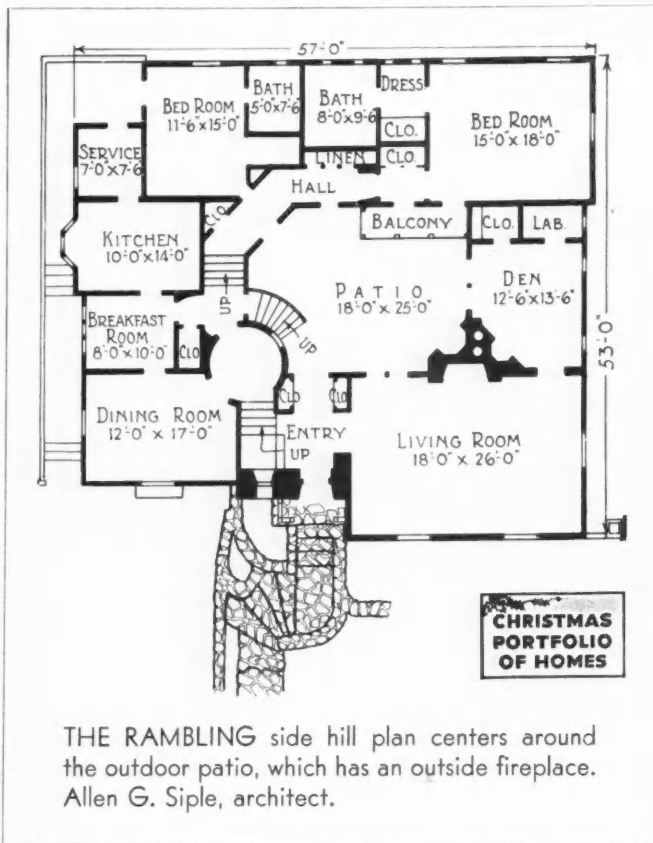


FIRST FLOOR PLAN

Floor plans of 8-room house as pictured on opposite page.

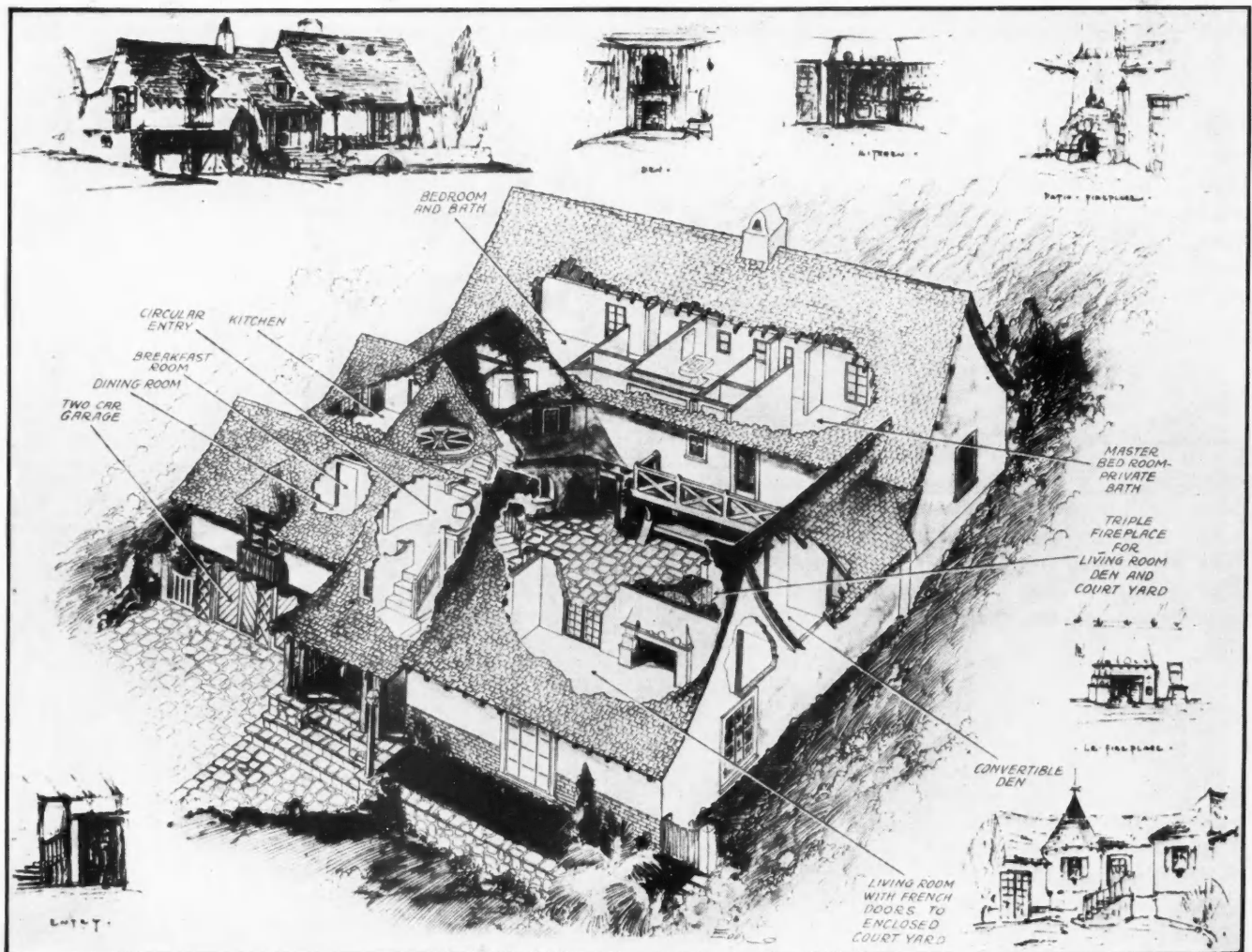
French Norman Style In California Home

THIS EXCITING French Norman style home was built by the Janss Investment Corp., Los Angeles, as a demonstration home last year and sold before completion. The outstanding feature of the design is the fashion in which it is built entirely around the interior court or patio as shown in the plan and in the interesting drawing below. All rooms open on the patio.



THE RAMBLING side hill plan centers around the outdoor patio, which has an outside fireplace. Allen G. Siple, architect.

ON OCTOBER 20 the Janss Corp. had 14 houses under construction. This is one of two model homes built by them which they dramatized to the public with pictures such as shown here. Their houses feature "outdoor living" made possible by the California climate. The French Norman design is increasingly popular in California architecture today. Cost Key is 3.024—220—0—0—26—39.





Front elevation of the French Norman model home built in Los Angeles by the Janss Investment Corp.



An outside fireplace in the enclosed patio.



Bedroom balcony overlooks the patio.



Practical Low Cost Designs for TVA

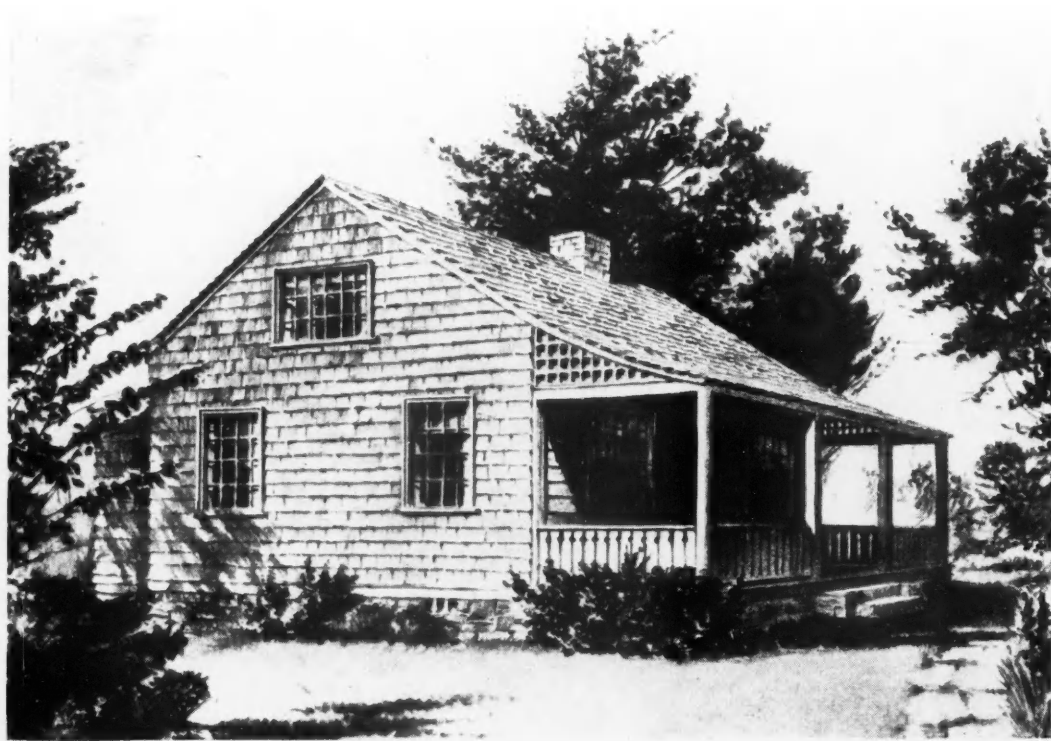
U. S. ARCHITECTS have planned the houses on these pages in a practical, low cost way for construction at Norris, Tenn., as part of the Tennessee Valley project.

AT RIGHT IS TVA design No. D-1, called a "Breezeway" house because of way air moves through windows and doors at both ends of living room. It is built of common brick with woodwork painted white.



PLAN at right shows large kitchen with well lighted dining space. Cost Key is 1.054—119—(759) —(33)—12—13.

PLAN No. 41-A, at left has four large rooms, all cross ventilated. Cost Key is 1.141—112—(742) —(32)—12—15.



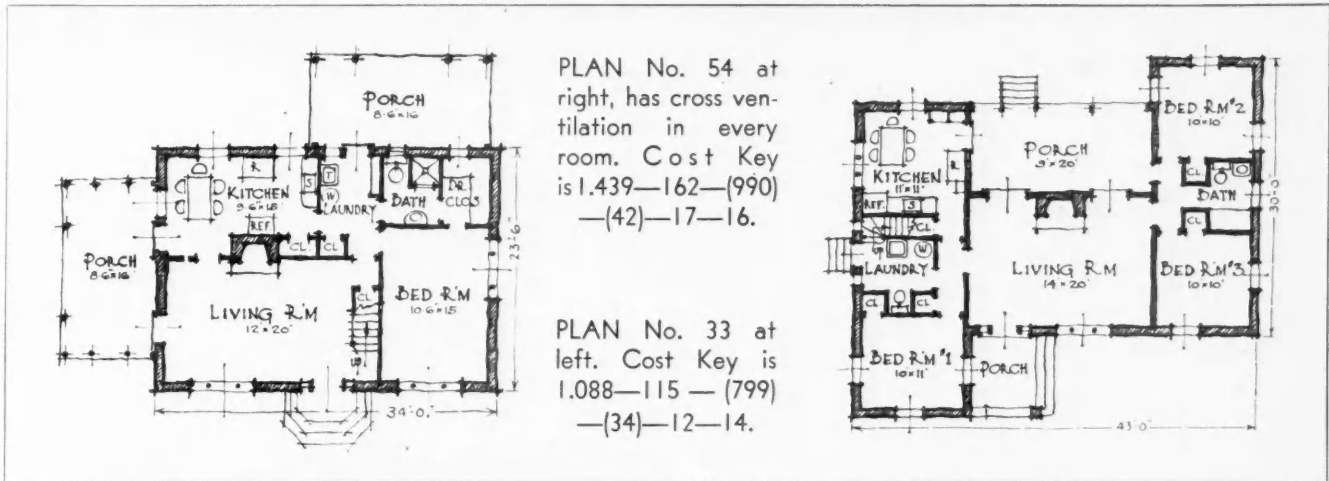
PLAN No. D-1, above has ample closets, conveniently located bath with shower. Attic has large gable windows for light and air. Roof is double insulated so attic can be used for playroom, storage or sleeping.

TVA DESIGN No. 41 at left, is based upon old houses of the region, except that it is built with lumber instead of logs. Narrow stairs lead to attic, which is well lighted.



TVA DESIGN No. 54 shown at left, has many unusual features. Exterior is of red common brick with roof of hand-split shakes.

LIVING ROOM has cross ventilation and opens on convenient porch at rear. A side entrance opens into laundry next to kitchen, which is well lighted and skillfully arranged.



THE HOODED entrance, hand-split shingles, wide, rough, stained boards of porch are typical Southern features of TVA design No. 33 shown at right.

KITCHEN is planned for convenience and labor saving. Dining table is placed in light, airy corner and meals may also be served on side porch. Stairs lead from living room to attic which is lighted, ventilated and insulated.

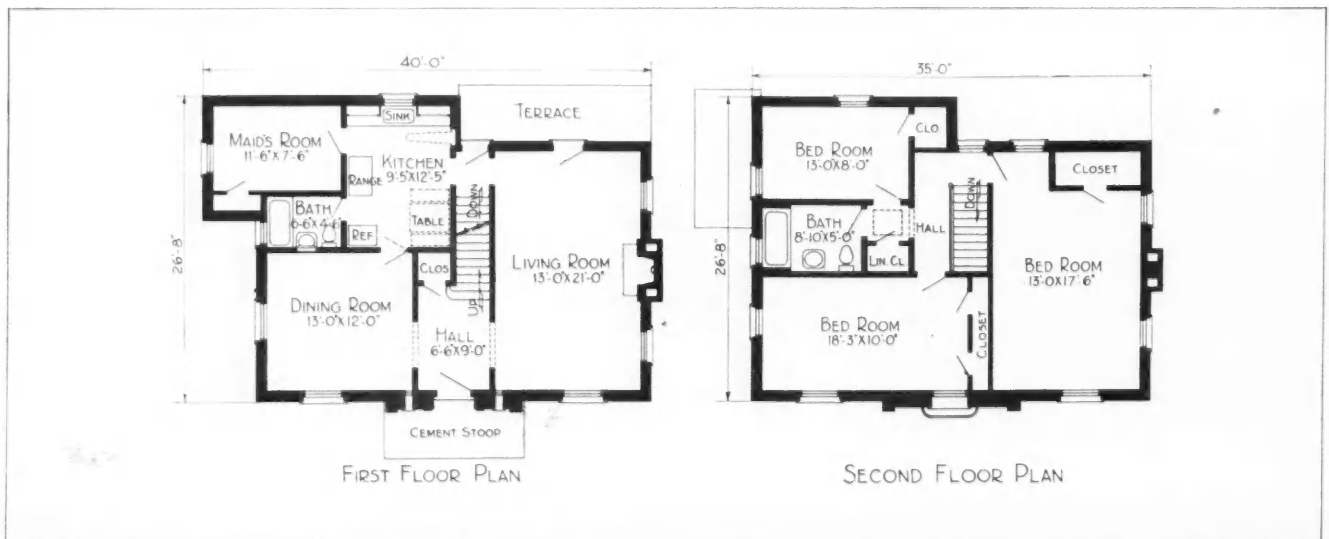


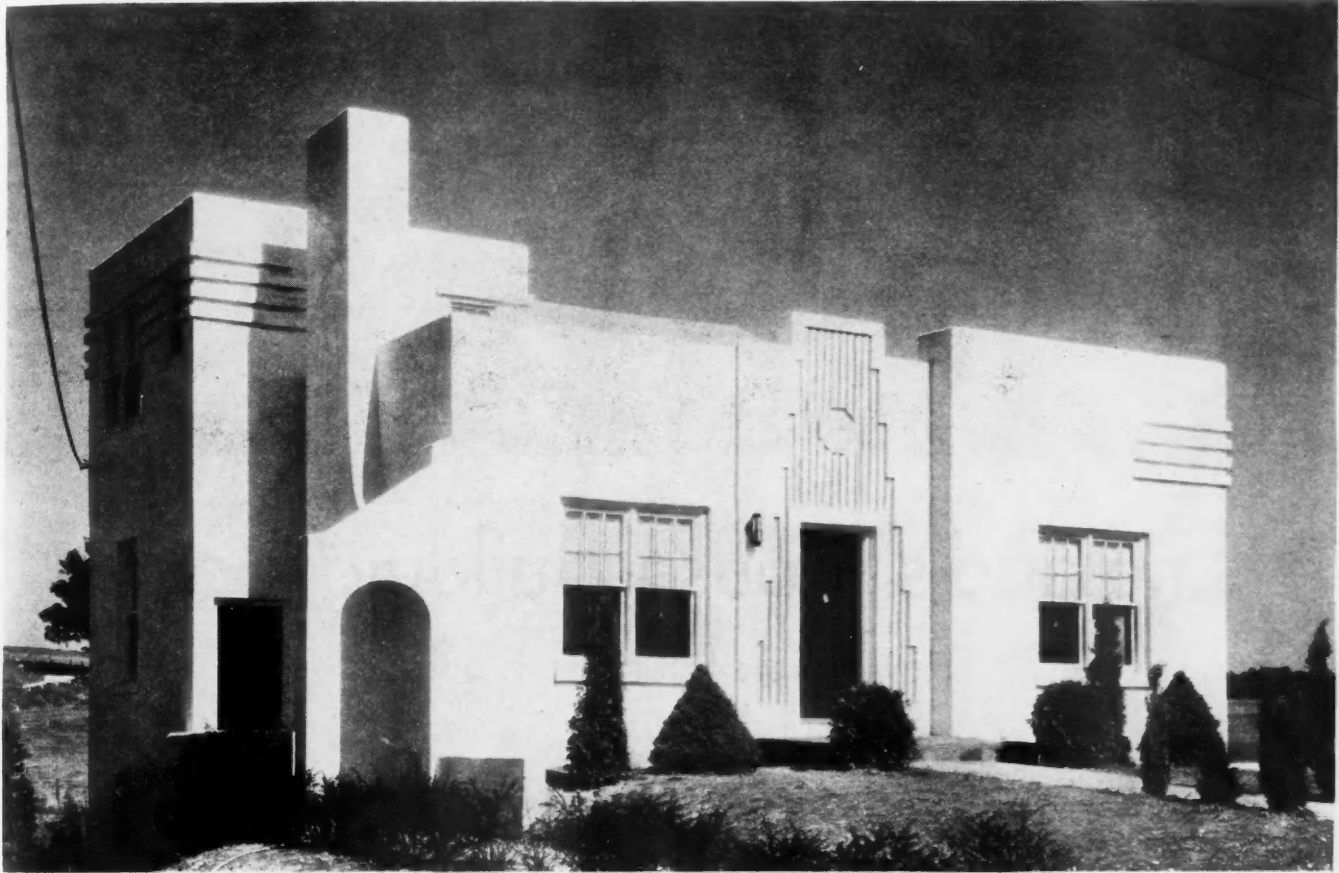


Four-Square Design Using Brick Veneer

**CHRISTMAS
PORTFOLIO
OF HOMES**

SOLID AND SUBSTANTIAL LOOKING, this four-square house built by Contractor Harry A. Hurni of Kalamazoo, Mich., provides a maximum amount of convenience and comfort in a medium priced house. It sold last year for \$11,500 with lot. A good feature of the floor plan is the maid's room off the kitchen, with bath placed so that it is convenient for first floor use. Rooms are well lighted and have cross ventilation. Cost Key is 1.726—133—926—39—26—13.

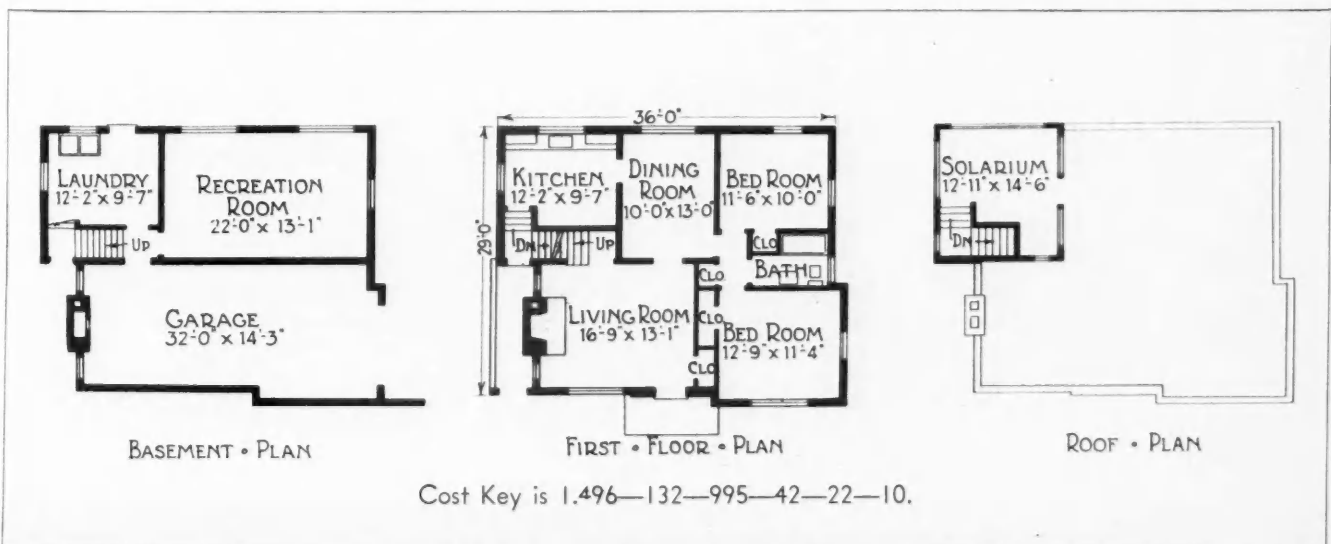


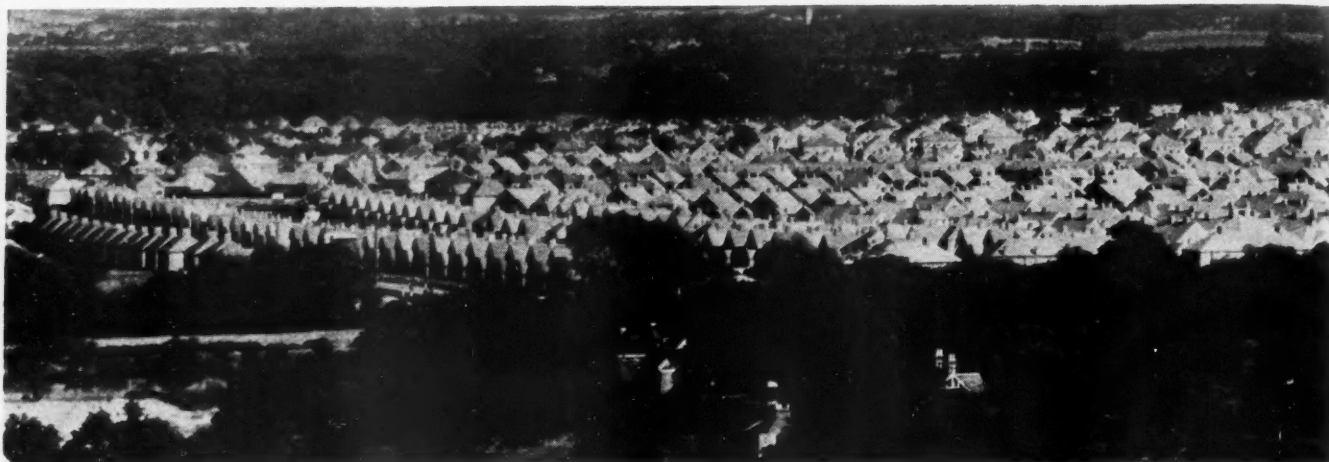


Practical Modern Home

THIS PRACTICAL MODERN HOME was completed in August this year by Simmons & Simmons, builders of Poughkeepsie, N.Y., and opened as a demonstration home. Its many up to date features, such as the fine recreation room in the basement, roof solarium, air conditioner, and practical plan, attracted much attention and favorable

comment. Construction is of concrete blocks given stucco coat with white cement paint. Other specifications include Curtis trim and Silentite windows, Rock Wool insulation, metal lath, tile kitchen and bath, Myers automatic water system from deep well, Hotpoint electric range and water heater. The cost without lot was \$7,700. Features which pleased the public were convenient layout, completeness of kitchen and bath, laundry at ground level, large recreation room, solarium, roof awnings, simple exterior which means low maintenance cost.





England's House Building Boom

How Private Enterprise is Solving the British Housing Problem

NUMEROUS public references have been made of late to the volume of home building now going on in England, where this year 350,000 homes are being built for a population of 40 million, as contrasted with only 50,000 dwelling units built in the United States in 1934 for a population three times as large. Wonderment as to what sort of a "new deal" the Britishers are using to accomplish this astonishing upturn in home building activity leads to the discovery that natural economic causes plus wise government measures have developed this surge of home building.

These causes are three: (1) a real shortage of decent habitations; (2) the British building industry's ability to produce good, solid houses at a low cost, and (3) the strong financial position of the Building Societies (the English building and loan associations) and their willingness to make long time loans at low interest rates.

The spark that touched off the present boom was the Housing Act of 1933 which took the government out of the home building business and left the private initiative of builders free to function without subsidized competition.

In December, 1932, the British Minister of Health propounded his policy for further house building and introduced the Housing (Financial Provisions) Bill, which became law in May, 1933. The position at the time was that since the war an immense housing effort had been made. Nearly 2,000,000 new houses had been built, of which more than 1,000,000 had been provided with the aid of subsidies from public funds. The Minister showed that the cost of building and the rates of interest had fallen so low that houses could now be built to let without subsidy at the same rent, within a few pence, for which the subsidy was needed and granted in 1924; that building by private enterprise was extending at a remarkable rate, and that the Building Societies, anxious to use their vast funds more freely, were willing to employ them for the erection of houses to let. He had been assured by the National Federation of House Builders, he said, that with the removal of subsidized competition they could build small houses for letting in large numbers. His Act therefore put an end to all

subsidies for new building, except under the Slum Clearance and Improvement Act, 1930.

The Minister also showed that despite the large amount of subsidized building little had been done to deal with the slums, and he announced the determination of the Government (1) to concentrate public effort and money on the clearance of the slums and the improvement of decaying property, and (2) to rely, in the main, on competitive private enterprise to provide new working-class houses other than those to be built for slum replacement.

Under the new proposals the investor (who may or may not be the same person as the builder) puts down 10 per cent. The Building Society advances its usual 70 per cent. In addition it advances the extra 20 per cent on condition that two-thirds of it is guaranteed by the Local Authority; the Local Authority in turn is guaranteed by the Government as to one-half of the two-thirds—one-third of the 20 per cent—and the Building Society is left with the risk of the remaining third.

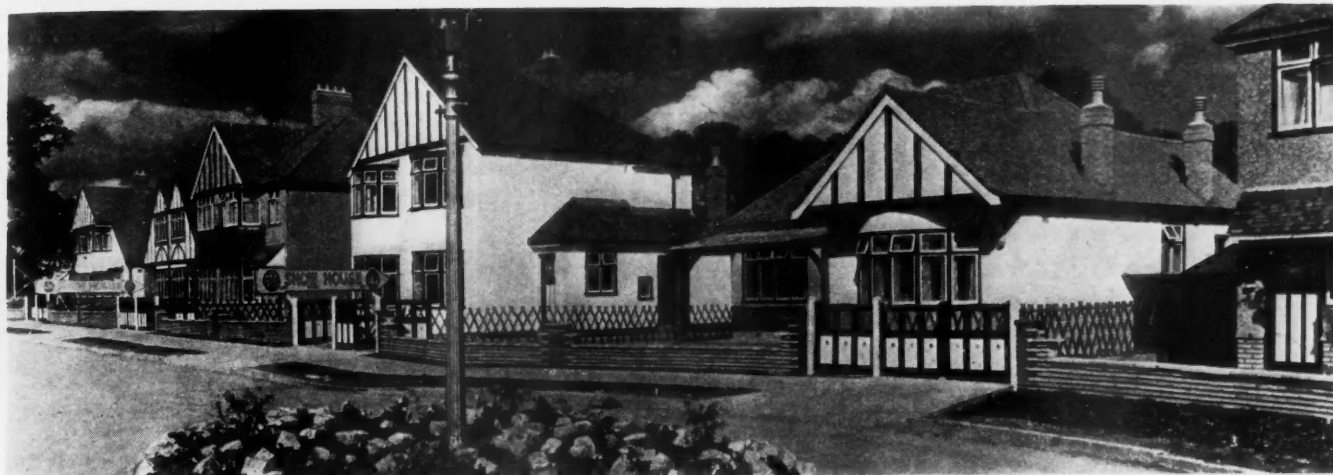
The actual procedure is for the Local Authority, after being approached by the investor and the Building Society, to submit proposals to the Minister of Health, who gives his share of the guarantee, subject to certain conditions.

The conditions are that the houses shall be intended to be let to members of the working classes, and that, except in exceptional circumstances, the proposals concerned shall safeguard a proper standard of housing in the interests both of public health and of convenience.

Besides raising the proportion of their advance, the Building Societies also expressed their readiness to lend the whole of the 90 per cent for 30 years at 1 per cent below standard rate, i.e., the new rates are 4½ per cent in the London area and 4 per cent outside.

Another factor that has helped is the system of taxation on homes in England which is favorable to home building and home ownership. As explained by Sir Raymond Unwin, British housing authority, on his American visit last summer:

"We not only think of property in terms of income, we also tax it in terms of ratable income. We rate property



OPPOSITE PAGE—distant view and above, street scene, of one of the 20 estates built by the New Ideal Homesteads Ltd., near London, England. This company has already built 12,000 homes and will complete more than 5,000 this year. They are using over 2,000,000 brick each week, and 5,000 men are constantly employed. This company sells 200 houses per week, averaging \$3,000 each, with a down payment of only 5%. Ninety per cent of the cost is loaned by the Building Societies, with interest at 5% per annum.

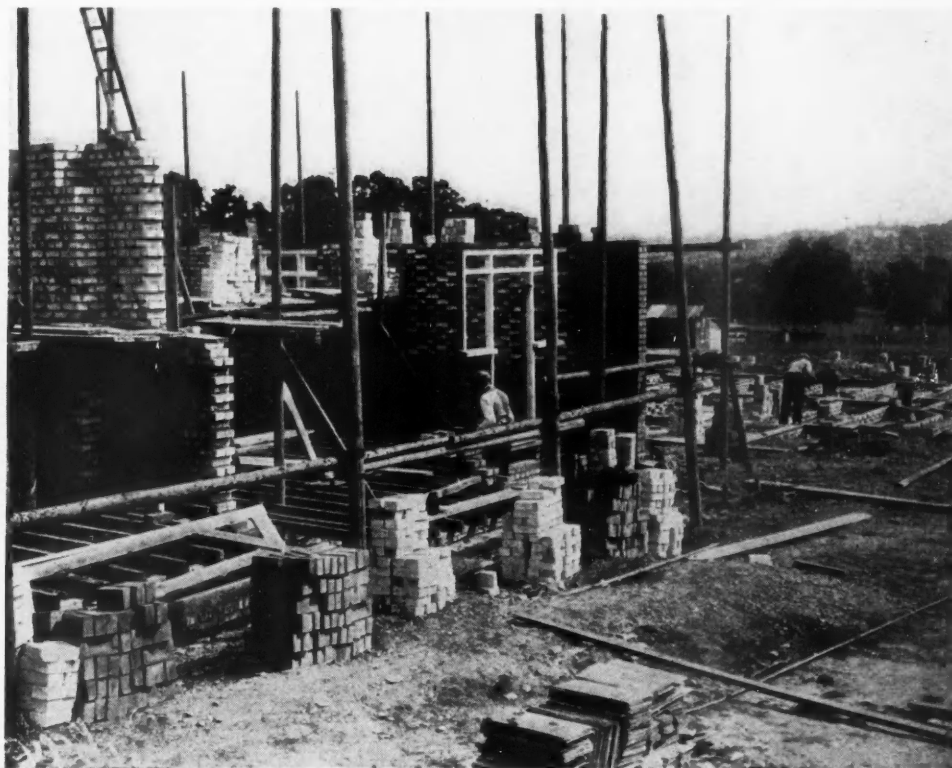
(levy general taxes) only on the income that is being derived from it." This is in sharp contrast to our American way of assessing taxes against invested value regardless of income yield.

Herbert N. Casson, editor of "Efficiency Magazine," London, describes thus the houses being built. "They are good houses," he says. "Practically all of them are built of brick. The British brickyards are working overtime. They cannot supply the demand. Bricks are being imported from Belgium. Wooden houses are not permitted by law in British towns. The average price of a house at present, to be bought on the installment system, is about \$3,000. The purchaser would probably pay \$300 down and \$3.60 a week. His payments would include all legal or mortgage costs, road charges and survey fees. The gross profit of the builder on such a house would be about \$500. A \$5,000 house can be bought for \$375 down and \$7.00 a week. A pretty bungalow, built of asbestos-cement sheets, with tiled roof, can be bought for \$825. It comes to this, that any man in Britain who earns \$2.00 a day can now have a well built and comfortable home which will be paid for in about 15 years. And the wages of good gardeners or chauffeurs in London average \$12 a week."

In a special report to AMERICAN BUILDER from London, W. E. Dunn, president of the W. E. Dunn Mfg. Co., Holland, Mich., states, "The industry over here hums with stories of materials and labor being short; of employers asking for overtime to be worked; of contractors gladly paying in one guise or another in-

creases on standard prices in order to secure delivery.

"Building activity is divided into three categories, each showing great advances upon what has been done before. First, there is building by private enterprise, including commissions for individual buildings, residences or factories, and also the development of residential estates by large contractors or companies formed for the purpose; these last are frequently concerned with the erection of a large number of houses in the grounds of what was formerly a private mansion. Next comes the work done by Local Authorities, in planning and constructing houses in great numbers, and the development of new townships and residential districts, for the relief of overcrowding, and to prepare the way for the third, and increasingly important category of operations—the gigantic task of slum clearance, and substitution of modern homes. All these factors operate to produce a boom of unprecedented dimensions."



TYPICAL English Construction, all walls of solid brick and pole scaffolding, lashed together in good sea-faring style.

Los Angeles Attempts Line-Production Houses

Believe Delivery on Wheels to Building Site Will Open Way to Lower Costs

A COMPLETELY factory built and portable house has been finished and is now on display at the corner of Wilshire Boulevard and Lucerne in Los Angeles.

Built entirely in a Los Angeles factory under the personal supervision of Mr. Wallace Neff and associates, it was upon its completion, placed on a truck, and delivered to its location. In a few hours it was anchored to its site.

The factory method used in the building of this house consists of half machine and half hand work. Experimentation is being carried forward in an endeavor to increase the amount of machine work, in order to obtain the additional economy benefits of machine and mass production.

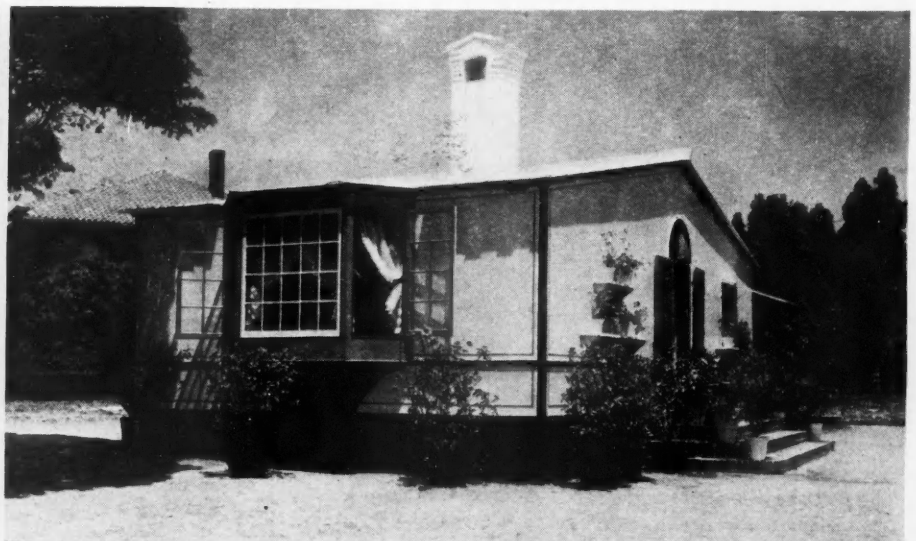
The house is built upon 6"x8" girders, which serve as its base, while it is being transported from the factory to its site. The method of transportation is to mount the house upon dollies, which are metal wheel carriages, serving as trailers to a truck. Three of these dollies are used, arranged in a triangular position, with one in front and two in the rear.

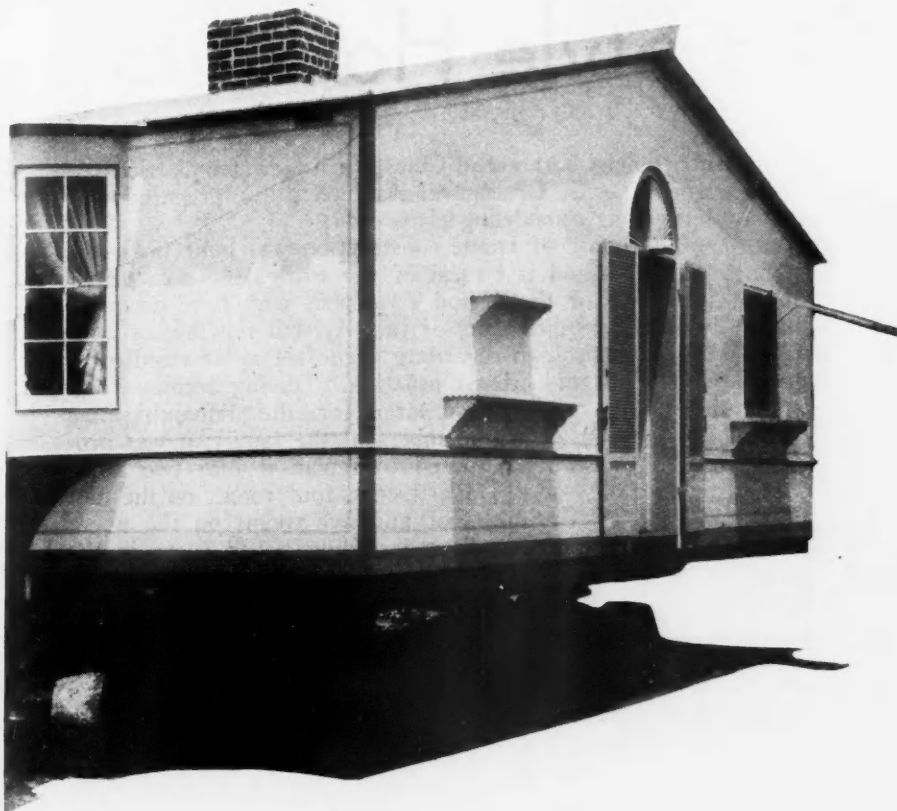
The largest unit which can be transported at one time is the three bed room model with a width of about 23 feet and a length of 45 feet. Transportation is limited to the metropolitan area, because of the state highway restrictions. Where out of town people want any of these houses, plans and specifications are sent them, and the home is constructed by the present building methods.

The size of the house on display is 18 feet wide and 33 feet long, with an 8 foot wall, and a height at the center of the roof of 13 feet. It consists of a living-dining room, bed room, kitchen and bath. A



HOUSE being moved through city streets on dollies—motor truck hauled. Maximum width of factory built house practical for such moving is 23 feet. Below are glimpse of kitchen and view of house as placed on buyer's lot.





smaller unit, 20 feet wide and 20 feet long, represents the smallest unit in which these homes are built. The largest unit is built with five bed rooms.

After the house reaches its location, the girders upon which it is mounted, are placed upon prepared concrete footings. The house is then bolted to its foundation, and because it has been built as a very strong and compact unit, is quake and storm proof.

These houses are built entirely of wood, inside and out, using redwood or pine. Redwood is naturally termite proof, and the pine when used, is treated under pressure with creosote, so that it also attains this attribute.

The walls are six inches thick and are finished natural or painted. The roof is of 65 pound role roofing or may be shingled, tiled, or finished with a novel wood planking.

All living rooms are designed with a fireplace, and the chimney is re-inforced with steel. The top of the chimney is put on after the house reaches its site.

All plumbing, heating and kitchen fixtures follow the same specifications as those in the conventionally built house. The walls of the bathroom are finished with compressed fibre board treated with water proof lacquer.

The primary aim of the factory built home is economy. At the outset, it is obvious that a great savings is possible in the designing cost. It is furthermore believed that mass production can reduce prices and improve quality in homes.

The cost of the little cottage now on display, without the lot is about \$2300.

With a payment of about \$400 down, it is figured on the basis of present financing that payments of \$15 to \$20 per month should be sufficient for its purchase. This is getting costs down to the point where everyone should be able to own a home of his own.

Mr. Wallace Neff, the creator of this innovation in home production, is a graduate of the Massachusetts Institute of Technology, and a Los Angeles architect.



The living room is wood paneled, both ceiling and side walls.

Changing an Old Style House to a

WITHIN the path of the growth of our towns and cities there exist numerous large residences which once were part of prosperous suburban communities. These houses, naturally outmoded and obsolete, are usually well constructed and in sound condition. Where they are located in neighborhoods still well preserved, extensive modernization is economically justified. This is true in the case of the home herewith illustrated, located within an apartment

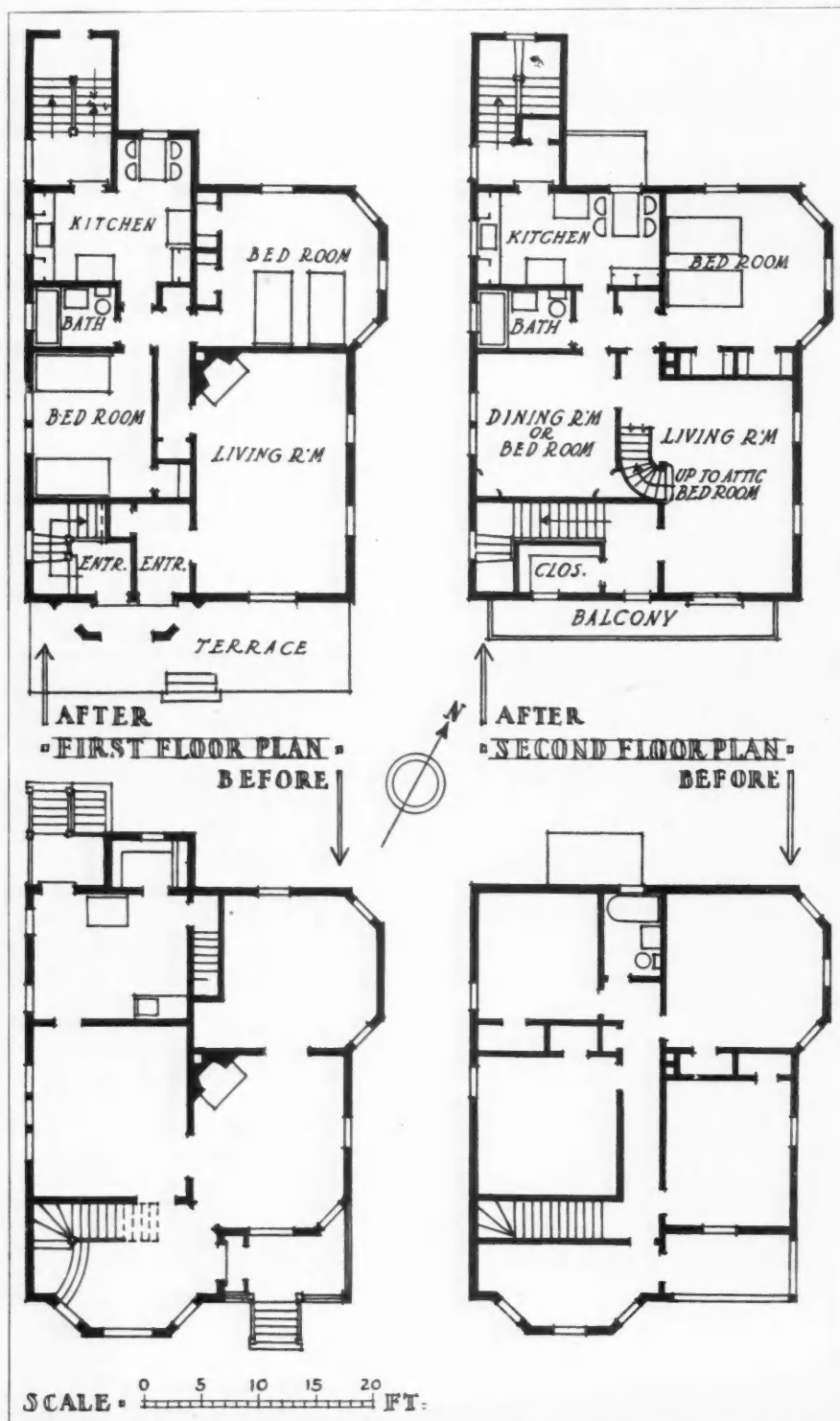
house neighborhood in Chicago's Edgewater district, for which B. C. Greengard, Architect, has prepared this interesting remodeling plan.

The house of frame construction was built forty-five years ago and is typical of the work of the carpenter architects of the period. Its plan may have accorded with the requirements of the day, but now seems curiously illogical, disregarding such factors as circulation, good light and cross-ventilation. Having become much

too large for the remaining two members of the family, it was proposed to replan it into two small apartments, four rooms on the first floor and five rooms on the upper floor including a bed room in the attic space.

Care has been taken to avoid marked structural changes. Bearing partitions are maintained and chimney and fireplace are left undisturbed. The stairway, excepting for removal of inconvenient winders, also remains in place. Each apartment is provided with a separate entrance, the lower portion of the existing bay being transformed into an entrance porch, affording protection from the elements. The present entrance porch and screened porch on the second floor have been incorporated in the living rooms, giving direct south light and ample size to these rooms. At the rear an enclosed stairway gives direct access to kitchen and basement. A nook in each kitchen provides dining space, though one of the bed rooms is so located as to be adaptable as a dining room where desired. A feature of the second floor living room is an ornamental stairway leading to a bed room and bath in the attic space. The kitchens are laid out along modern lines, kept small, with a well lighted sink, stove, refrigerator and ample cabinets grouped closely together for efficient and step-saving operation.

Though the exterior is radically changed to conform with the taste of the present day, actually the general form of the building remains intact. The gabled excrescences



9-ROOM House becomes attractive double apartment. Bearing partitions are unchanged from Old to New; the front bay becomes the entrance shelter and the old front porch is squared out to extend the living room.

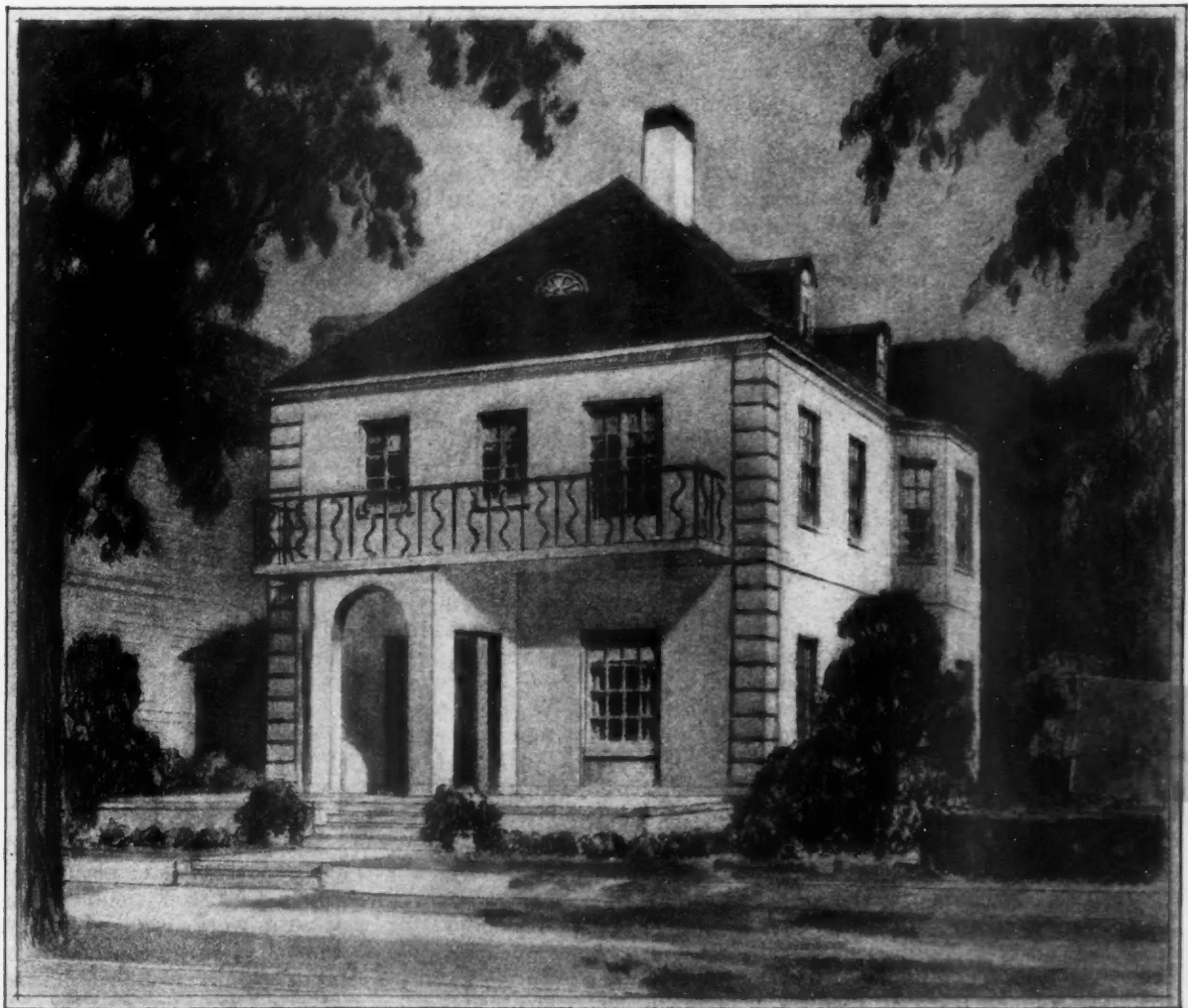
Modern 2-Flat

over the bays are to be removed and some dormers added to light the attic space. The present siding and shingles of the walls are to be covered with metal lath and stuccoed with portland cement stucco. The present wood shingle roof is to be replaced with cement asbestos shingles, resulting in a fireproof covering for the entire exterior. A terrace at the front provides a place to sit out on and also serves to lessen the apparent height, much improving the proportion. At the second floor a balcony with ornamental iron rail is a feature. The design is of a modern French feeling.

The present heating plant is to remain and the roof is to be thoroughly insulated. The total cost of this proposed alteration is estimated at a figure which will show a handsome return in view of the expected rental for the two four-room apartments of about \$45 per month each.

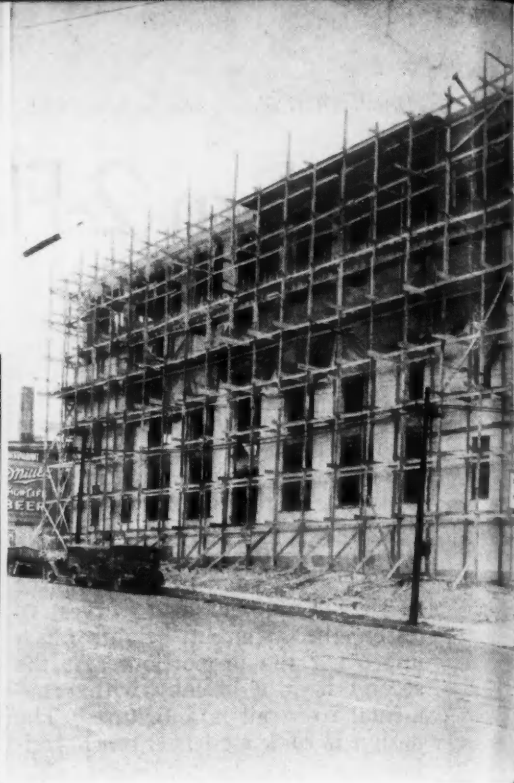


OLD FRAME house built in 1890 (of which thousands similar are still standing) is easily changed into smart income producing apartment shown below; B. C. Greengard, architect.





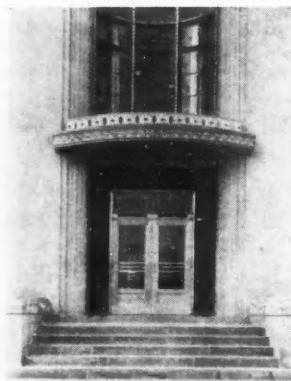
Original building purchased by Ohio National Life Insurance Co.



Modernization of the old

From Loft to Office Building

Ohio National Life Modernizes



Detail view of the entrance as it looks today

TWO years ago the Ohio National Life Insurance Company purchased a property on Reading Road, Cincinnati, anticipating that at some time they might use it for a Home Office building. Feeling that the time had arrived to purchase modernization work at less than the usual costs, complete modernization of this property was undertaken late in 1933 from plans by Frederick W.

Garber, Architect, and completed this year.

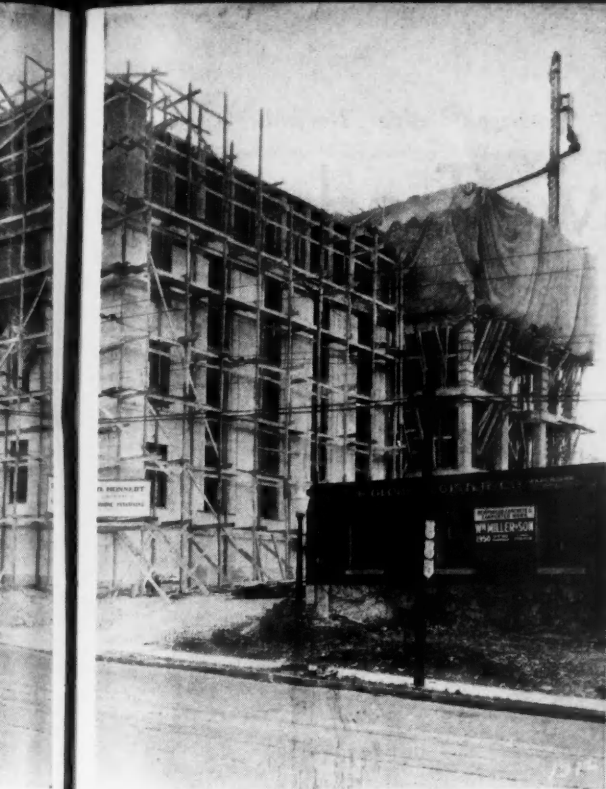
The original structure was a 4-story re-inforced concrete building of loft type and it needed much changing to make it suitable for use as headquarters for a large life insurance company. At the start a number of small buildings on the property were razed and the old structure wrecked sufficiently to allow for installation of additional facilities and the adding of a tower section to serve as entrance and reception hall and other special purposes. The change in appearance, as revealed by the photographs herewith, has been so remarkable that the new building is not easily identified with the old. "We feel very much pleased with this modernization," says Stuart J. Blashill, Secretary, "and we know that one result has been an appreciable increase in value for a number of other properties in the vicinity."

Of particular interest is the fact that practically all the work was done by local concerns or the Cincinnati offices

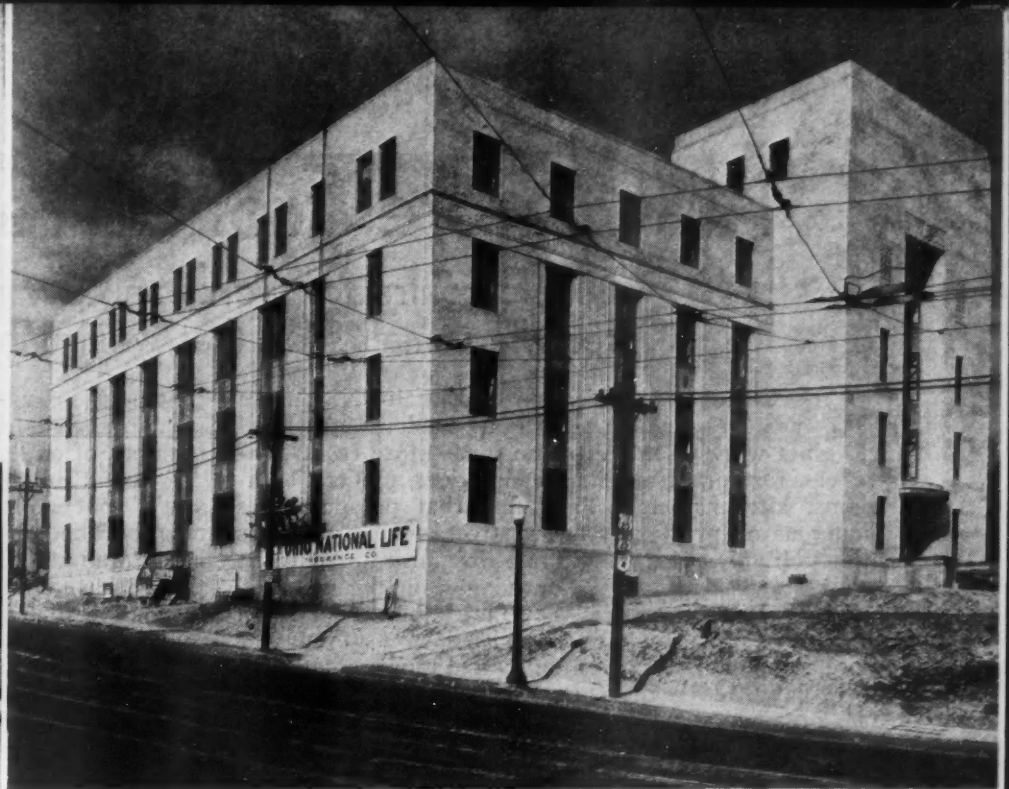
of out-of-town manufacturers, thereby furnishing further proof of the statement often made in *AMERICAN BUILDER* to the effect that building is a local business and is done by the local building industry group.

In the heating and temperature control work T. J. Connor, Inc. installed Bryant boilers, American Radiators, National radiators, Bishop & Babcock heating specialty items, an Ames vacuum pump, Johnson temperature control and Keasbey & Mattison pipe covering. A Frigidaire water cooling system was put in by the Commercial Refrigeration Co. of Cincinnati. All hollow metal work (and the Michaels Art Bronze door and trim) was done by Durbrow & Otte. Wm. Miller & Son, Inc. handled some of the wrecking, the excavating, concrete and carpenter work, using Goldsmith metal domes, Superior ready mixed concrete, Lewin Company millwork and Schroeder hardware. The ornamental metal work (aluminum) was installed by the L. Schreiber & Sons Co. Georgia marble was placed by the Standard Marble Works Co. and Breese Bros. took care of the roofing (Carey) and sheet metal work. The B. A. Waltherman Co. got the plumbing contract, which included Douglas fixtures, Sloan flush valves, Byers genuine wrought iron pipe and Carey aircell insulation.

The electric work (Beltzhoover Electric Co.) included Westinghouse panel board, National wire and conduit, Ault annunciators, fixtures by J. C. Verden Co. and Curtis Lighting, G-E lamps, Bryant and Pass & Seymour switches. Terrazzo floors were installed by the Cassini Mosaic & Tile Co., while Ed Honnert did the cut stone, brickwork and plastering, using Indiana limestone, Magnolia cement, B. B. Brand plaster and Universal hardwall plaster. Truscon double-hung, casements and side wall sash were used. Johns-Manville sanacoustic tile was installed to give proper acoustics. The Warner Elevator Company installed the passenger elevator.



the old building gets well under way



The new building begins to emerge from a forest of scaffolding

Among the other concerns working on this job (many of them local) were: The Higgin Mfg. Co. (window shades and venetian blinds); Robert Mitchell Mfg. Co. (movable birch screens and mahogany office partitions and railings); United General Flooring Co. (J-M type sanacoustic tile was installed to give proper acoustics. "A" asphalt tile); Chas. V. Maescher & Co. (sidewalks, yard walks, steps and curbs, flagpole); O'Connell & Sweeney (grading, etc.); Wyoming Nurseries (landscaping) and Scientific Irrigation, Inc. (irrigation and sprinklers).

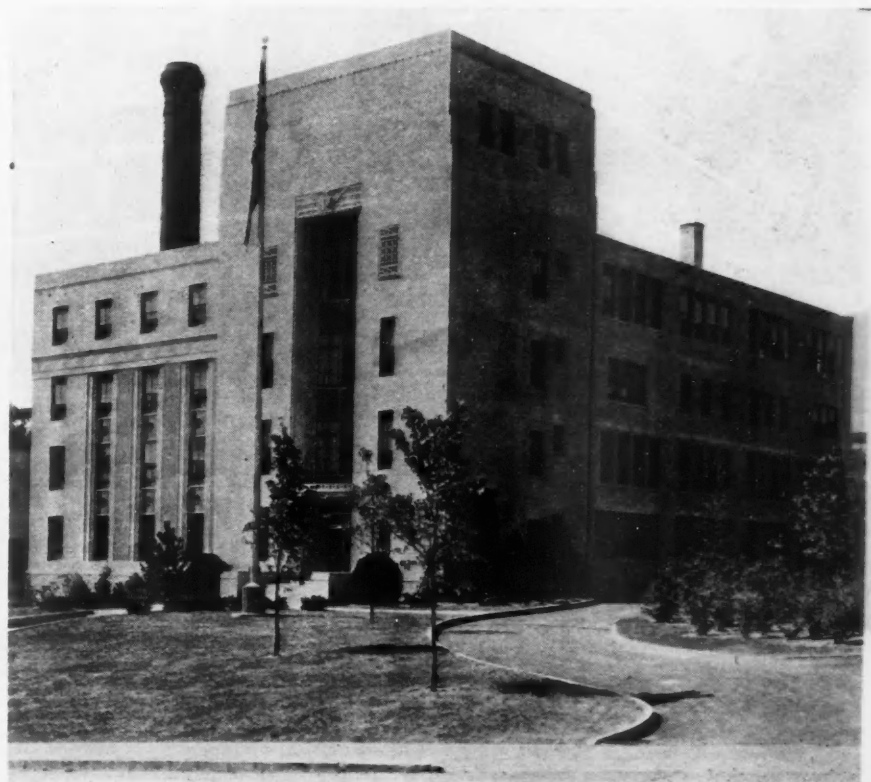
The analysis of costs, given below, is particularly interesting because this modernization job totaled more than \$190,000.

Item	Cost	% of Total
Wrecking, concrete and carpenter work	\$22,450.74	11.8
Cutstone, brickwork and plastering.....	42,738.20	22.5
Electric work.....	10,124.83	5.3
Roofing and sheet metal	4,235.00	2.2
Flooring	4,596.46	2.4
Plumbing	5,256.39	2.7
Marble work.....	7,563.00	3.9
Metal work.....	12,984.36	6.8
Heating	13,501.00	7.0
Sanacoustic tile.....	17,440.00	9.2
Water cooling system	923.00	.5
Metal windows.....	7,431.00	3.8
Terrazo work	1,696.00	.8
Elevator work.....	8,846.14	4.7
Partitions	7,030.45	3.7
Painting	3,841.00	2.0
Glazing	2,608.40	1.4
Window shades.....	1,701.00	.9
Grading	6,731.00	3.5

As the building looks now, after spending more than \$190,000 to modernize it properly

Landscaping	2,755.50	1.4
Irrigation	2,684.00	1.4
Sidewalks, etc.....	2,957.90	1.5

The Ohio National Life Insurance Company's modernization job illustrates very clearly that stimulation of interest on the part of owners of large properties can result in contracts running to large figures; no one is better qualified to promote such interest than the local contractor, builder and dealer, and to these key men will come the major share of the profits from such work. Building is a home town business and promotion of all types of jobs of modernization is sound. Have you a home town factory which needs attention?



New Store Front Draws Trade

Buffalo contractor works an easy miracle of restyling small shop that was running down

THE Ettliger organization of Buffalo, N. Y., are contractors who specialize in modern structural glass work of the Vitrolite type—store fronts, entrances, restaurant and market interiors, modern bathrooms, kitchens, etc. They find that prospects are numerous on practically every street, not only of this metropolitan center of Buffalo but also out in the suburbs and especially the outlying shopping districts. On these business streets they find hundreds of retail stores that were built or remodeled twenty years or more ago and are today so dingy and mussy in appearance that trade is driven away rather than attracted. The ornamental work that looked so classy just before the War doesn't have that old sales appeal any more; and the result is that these properties are no longer able to hold tenants or trade.

Under the Housing Act modernization program up to \$2,000 can be borrowed, with from three to five years to repay, solely on the note of the merchant without mortgage or other lien being required. Two thousand dollars is a whole lot more than is required to fix up the typical old style store, both display front and interiors. The work is done by the contractor who gets cash on completion, and the merchant has the increased attractiveness and earning power of the improvements to help him take care of the monthly payments to clean up the loan.

This is the way the Ettliger Company operates in

contacting prospects in and around Buffalo. A definite idea in sketch form is presented and the rejuvenated building often "sells itself."

A recent job that is very typical is illustrated. "Sullivan's" out Abbott Road was the ordinary frowzy neighborhood drug store. A complete new front of black, walnut and golden Vitrolite and plate glass gave this little building new prominence and a new recommendation to trade.

Practically every community has its old shops that need similar treatment from other local contractors of similar enterprise.

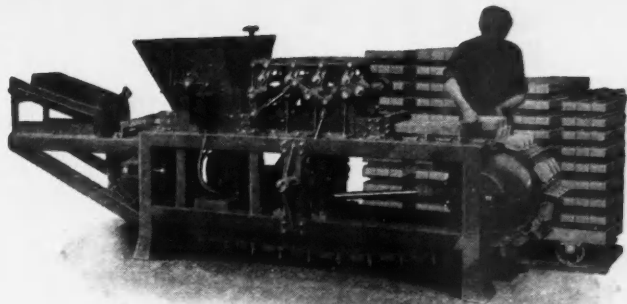
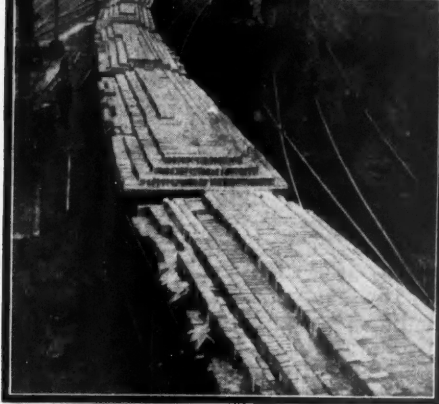


BUFFALO contributes this convincing example of commercial rescue work by an enterprising contractor, the Vitrolite-Ettliger Co., Inc.

450 000 DUNBRIK DAILY

FOR LONDON'S HOME BUILDERS

6 Plants in operation
30 more open soon



London's New Dunbrik Plant Installing Thirty More of These Machines

When Arthur F. Echberg and Associates of London, England, started, DUNBRIK was a new product in a new territory. Yet before the first plants were completed his company had orders for more than Ninety Million DUNBRIK and they were shipping by train load. Now in less than three months they are installing thirty more DUNBRIK Machines with an output of more than 450,000 DUNBRIK daily.

Dunbrik Important Factor in England's Building Boom Meets Immediate Favor English Builders

Mr. Echberg is an international figure in construction business, his associates men prominent in English building and financial circles. Before their first order was placed, they had investigated DUNBRIK'S remarkable success in the United States and Canada even during the depression, and were convinced that the possibilities for growth and expansion would be almost unlimited, once DUNBRIK was made available in England's great, new building market. The immediate favor with which DUNBRIK was met by England's leading Architects, Builders and Municipal Authorities and the tremendous expansion which has taken place has far exceeded their expectations.

The National Housing Act Has Opened the Doors to Equal Opportunity for You

What Mr. Echberg and associates have accomplished in England with DUNBRIK can and will be more than duplicated by DUNBRIK manufacturers in the United States during the next few years.

Our own National Housing Act is bringing about just such concerted action as was responsible for ENGLAND'S GREAT BUILDING BOOM. Finances for building will be available everywhere under this "New Deal" for the Home Builder, and with our far greater potential market DUNBRIK offers you one of today's greatest manufacturing opportunities.

Investigate Today

Now is the time to get set on this outstanding opportunity. The FHA is opening a market in 1935 for over 620,000 new buildings. The qualifications favored for a Twenty Year Insured Mortgage Loan are Beauty, Permanence, Fire Safety and Low Cost. No other unit combines them in so great a degree as DUNBRIK. With it you can offer the home builder all of these essentials at a substantial profit to yourself.

Send for "4 Keys to Success"

Learn how DUNBRIK'S superior qualities, plus Automatic Line Production, will enable you to dominate the brick market in your community. Do it now while your territory is still open. Mail coupon today.

- 20% LIGHTER WEIGHT. BIG SAVINGS IN CONSTRUCTION
- WATER REPELLANT FACES
- FULL MORTAR BED KEYS BOND
- CRUSHING STRENGTH 82,000 LBS. 2,725 SQ. IN. OPERATING PLANT TEST.
- 25% MORE TO A TRUCK LOAD
- 8% CEMENT 25% MORE DUNBRIK
- TURNING COARSE INTO FINE BRICK

W. E. DUNN MFG. CO.,
450 W. 23rd St., Holland, Mich.

Without obligation please send me your booklet "4 Keys to Success." I want to investigate the possibilities of this business in my territory and get full detail covering operation, manufacturing costs, earning capacity and cost of establishing industry in this territory.

Name Street

City State

RETURN COUPON

5% FHA Money for New Homes

PRESIDENT Establishes Uniform Low Rate for Entire Nation

REGULATIONS Favor 20-Year Quality for 20-Year Loans

REGIONAL OFFICES Opened in Every State to Speed Home Construction under FHA Insured First Mortgages

FOR the whole country—a basic maximum of 5 per cent interest—was the specification of President Roosevelt to Federal Housing Administrator Moffett on Nov. 1, when the rules and regulations to control loans for new home building under Titles II and III of the National Housing Act were put into operation.

"One of the major purposes of the National Housing Act," the President added, "was to encourage a greater uniformity in mortgage interest rates throughout the country and especially to eliminate as far as possible exorbitant and usurious rates charged in many places. The mortgage system embodied in Titles II and III of the National Housing Act ought to make for a greater uniformity, especially in insured mortgages.

"I am aware that a uniform rate may in the beginning cause less response to your program on the part of lenders and investors in some sections of the country than in others. Nevertheless, the National Housing Act should not foster the continuation of high interest rates on insured mortgages in any part of the country.

"Your special task in putting Title II into operation is to call the attention of lenders and borrowers in the home mortgage field first to the Government's policy of keeping home mortgage interest rates as low as possible and, secondly, to the excellence and security of this type of investment."

Regulations for Title II of the National Housing Act, as issued on Nov. 1 by Administrator Moffett, constitute a charter for future home ownership on a basis notably more stable than has ever before been known in this country. Also they will cause some very radical shifts in the business practice of real estate men and mortgage lenders. Provision is required in the case of all insured mortgages for the *ultimate complete wiping out of the mortgage debt* within the term of the mortgage. This has never been the ordinary mortgage practice. In fact the pre-depression trend had been away from it, rather

than toward it, as the home owner was encouraged to carry a mortgage as a supposed help at time of sale.

Home owners and prospective home owners, in familiarizing themselves with what is offered by FHA insured mortgages, must learn to make their judgments therefore on a radically new basis. The requirement for amortization monthly, which is, in the new regulations, an absolute requirement, means a somewhat stiffer annual expenditure than would appear from the 5 per cent rate. Monthly payments would cover both interest rate and required amortization plus, of course, the cost of the insurance premium. For new home building this would be 5 per cent for interest per annum plus, in the case of a 20-year mortgage, approximately 3 per cent for amortization, plus $\frac{1}{2}$ per cent for insurance premium, plus $\frac{1}{2}$ per cent service fee. For such a mortgage this is a total of 9 per cent. But a good part of this would be piling up the home buyer's equity in his home, something which ordinary home mortgages have not effected. In other words a good part of what must be paid each month is compulsory savings toward the full ownership of the home.

The salient points of the FHA long range program of home financing are:

An opportunity for owners of dwellings to refinance their mortgages on more favorable terms, and for prospective owners to obtain financing on terms comparable to the payment of rent.

Mutual insurance of mortgages on existing or new dwellings for 1 to 4 families in amounts up to 80 per cent of appraised value, for as much as \$16,000, for periods up to twenty years, and with the privilege of repayment by regular periodic installments.

Loans on such insured mortgages to be made by lending institutions, such as banks, building and loan associations, insurance companies, and loan and trust companies, which are able to qualify as mortgagees approved by the Federal Housing Administration. They must be located in cities of at least 6,000 population and have paid in capital of at least \$100,000.

It is provided in the National Housing Act that: "No mortgage shall be accepted for insurance . . . unless the Administrator finds that the project with respect to which the mortgage is executed is economically sound." The Administrator has ruled that to comply with this, the dwellings on which mortgages are insured must be *well located in urban communities*.

Junior liens or other obligations are absolutely ruled out for real estate upon which mortgage insurance is asked. This provision, it is pointed out by real estate interests, if not liberalized will penalize all mortgage financing plans not built around an actual minimum 20 per cent equity of the home owner, and, likewise, penalize all selling plans or development plans involving less than this 20 per cent equity. This may considerably narrow the movement of home buying and home building. It will, however, greatly stabilize home ownership.

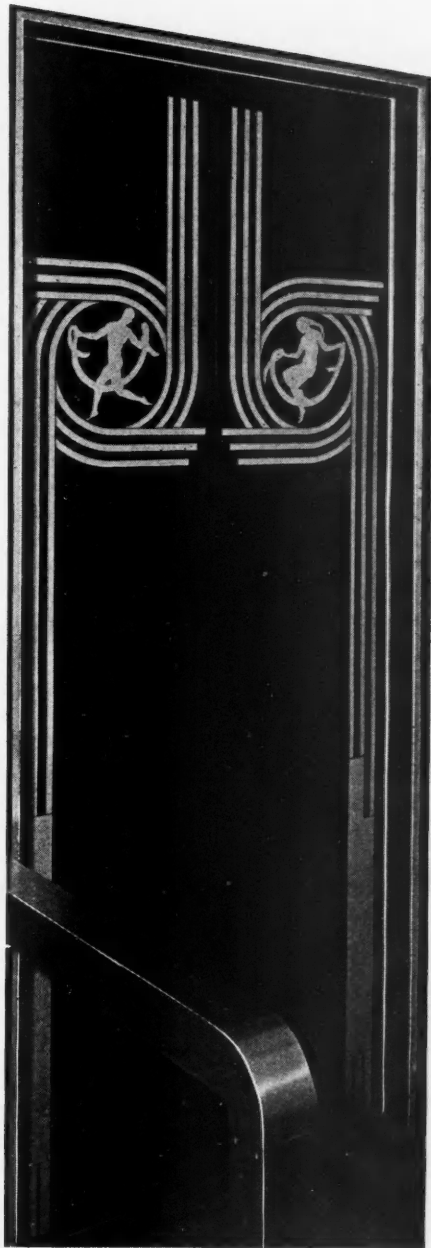
One unprecedented requirement, a provision which will, conceivably, have a considerable repercussion in fields outside mortgage finance, is the requirement under which the mortgagee in effect becomes collector for tax payments, for fire and casualty insurance, and for special assessments where such exist.

Any borrower who wishes to check the advantages of this plan over mortgage money obtainable under other conditions, need only consider a few salient points of

(Continued to page 44)

FIRST HOUSING ACT LOAN

Mrs. William J. Sheehan, 13906 Larchmere Boulevard, Shaker Heights (Cleveland) got the first loan to build a new home under the National Housing Act. It was approved on Nov. 3 by James G. Caffrey, aid to Benedict Crowell, regional housing director for Ohio. The new house is in the \$22,000 class, of English type, 68 feet across the front. Construction will be of brick and stone, and the house will contain ten rooms and three baths. It will feature brass pipe, copper in gutters and downspouts, and full insulation. The Keyes-Treuhaft Co. are the builders, and Fox & Duthie, architects.



FORMICA DOORS

for

THEATERS • STORES AND HOMES

• **A** HANDSOMER door than has ever been available before, and one that will stand up to severe usage and never require refinishing, is available in Formica.

A wide range of color is available, and decorative inlays in metal or in Formica of contrasting colors makes it possible to adapt this door to any decorative color scheme.

It is made by veneering Formica on a wood core. The material will retain its color; it can be washed with any sort of solvents or cleaners. The door is thoroughly rugged.

It has been used lately in the Pennsylvania Railroad stations at New York and Newark, N. J.; the Society for Savings Building Philadelphia; on houses in Florida, and in many other places.

Get the facts.

**THE FORMICA
INSULATION CO.**

**4618 SPRING GROVE AVE.
CINCINNATI, OHIO**

FORMICA

FOR BUILDING PURPOSES

difference. Under previously existing conditions, he would probably be unable to borrow more than 50 per cent of the appraised value of the property on a first mortgage at say 6 per cent or 7 per cent per annum. If obliged to borrow altogether as much as 75 or 80 per cent, he would have to give a second mortgage, on which he would be likely to pay very high charges, in the form of discounts, commission, etc., in addition to interest. Moreover, both the first and second mortgages would probably be for a short term, so that when the time came to renew, the borrower would certainly be obliged to pay quite heavy fees, even if he escaped the danger of being refused a renewal and seeing his mortgages foreclosed and his home lost. Compare all this with an insured 5 per cent twenty-year mortgage for the full amount of the home owner's indebtedness, with regular payments on the principal and for insurance sufficient to pay off the debt at least by the time it falls due and probably before.

The conditions favorable to a nation-wide mortgage market may be expected to follow automatically from the fact that all insured mortgages will conform to standard specifications. An investor in New York City or Chicago will be able to advance money on a home in Texas or California, or in any other state, with a sense of security quite as great as would be the case if the property were in the next block. With the national mortgage associations in operation, prepared to buy insured mortgages for cash at any time, a nation-wide market will be facili-

tated. The debentures of these associations will probably be listed on the principal securities exchanges of the country, and consequently the cheap money of our great financial centers should become available to owners or prospective owners of homes everywhere.

The Federal Housing Administration on Nov. 11 announced the personnel and field offices under which Title II of the National Housing Act will function. The list, including regional, state and district directors, is practically the same as that already functioning on the modernization campaigns under Title I.

To these officials should be addressed all requests for information. To them also should be addressed all inquiries from borrowers and all applications for insurance of mortgages.

Only applications of lending institutions to be approved as mortgagees are to be addressed to the office of the Federal Housing Administration at Washington, D. C.

Deputy Administrator J. Howard Ardrey, in charge of operations under Title II, has announced that distribution of approved forms for application by lending institution to become mortgagees; application by mortgagors for loans; and application and appraisal certificate of mortgagees for insurance began Nov. 12.

Other forms covering later steps in the process of insuring mortgages, and pamphlets explanatory of the whole process have been approved and are coming from the press for general distribution.

700,000 Men Already Back to Work Through FHA Better Housing Drive

THE past month has seen the Better Housing Program of the Federal Housing Administration continue to gain momentum in all directions.

Over 70,000 jobs, employing almost twice as many men have been created by the loans alone, which on November 16 numbered 41,275 and totaled \$17,587,850.

Counting the amount of cash work and work on other financing terms stimulated by the Better Housing Program, which is about five times as great as that financed under the Modernization Credit Plan, there are probably more than 700,000 men who owe their present employment directly to the Better Housing Program.

More than half the states are progressing faster in the amount of modernization and repair being done than was expected. Six states are proceeding twice as fast.

On November 16 there were 3,904 community campaigns either already organized or in the process of organization. Canvassers in many of these communities have produced more modernization and repair work than can be taken care of by local contractors and dealers.

Busy contractors are complaining that they cannot get enough skilled workers in their communities. Hundreds of institutions have declared that their current business has increased by leaps and bounds, and several manufacturers have been compelled to make a 300 per cent increase in the number of employees.

The Ohio State University Bureau of Business Research credits Federal Housing work with a 13.3 per cent rise in October building construction employment in Ohio, compared with a 2.2 per cent usual decrease for that month.

In southern California alone over 400,000 man-days of work have been created and more than 1,200 men have gone from relief rolls to pay rolls.

Latest reports from Indiana indicate that as a result of the Better Housing Campaign 9,002 men have been put back to work.

South Carolina reports an increase of 200 per cent in employment in the building and construction of houses. The increase is attributed to the Better Housing Program.

The State Director for Maine reports that an estimated 3,150 men have been put to work and 525 removed from relief rolls as a result of the Better Housing Program.

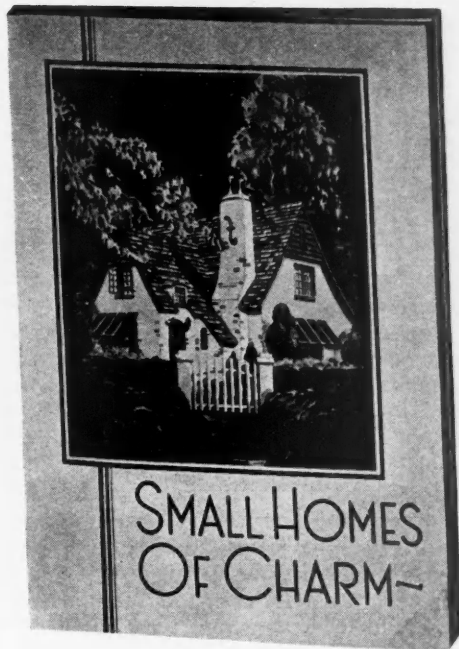
The Emergency Relief Association for Louisiana reports that an estimated 3,000 men have been put to work as a result of Federal Housing activities.

As a result of Oklahoma City's expenditure of \$146,000 for modernization and repairs, 2,300 have been employed since the beginning of the drive.

2,000 have been employed in Minneapolis as a result of \$250,000 worth of work created there.

In West Virginia, 1,485 workers in the building trades who were idle until recently are now at work as a result of the Better Housing Campaign. 610 of these men were removed from relief rolls.

Lincoln, Nebraska, is short of bricklayers, painters and carpenters because of the amount of work being done on repairs through the Housing Administration. Similar reports come from various sections of the State.



GET ONE OF THESE TWO BOOKS with an American Builder subscription

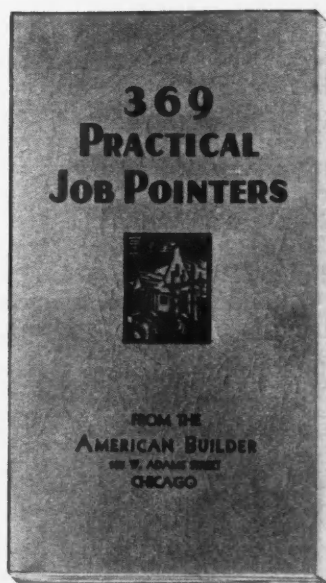
Either one of these two books will be sent to you *free and postpaid* with a paid-up subscription to the American Builder . . . *Small Homes Of Charm* is a useful planning book containing 75 examples of domestic architecture. It is equally useful for furnishing ideas for new homes or for modernization detail . . . *369 Job Pointers* is a collection of novel ideas assembled from the experiences of practical building men in every region, and from every line of building activity. As a "trouble-shooter" this book is in a class by itself.

SMALL HOMES OF CHARM

138 pages; size 8½x11½, attractive paper cover. Has 75 examples of modern low-cost homes in a wide variety of styles; *six complete working plans*; 8 pages of colored art inserts. There are more than 20 pages devoted to detail, good construction practise, layouts, and arrangements of modern kitchens, bath rooms and basements . . . Just the book to show to home owners for modernizing detail or for prospects planning to build new homes.

369 JOB POINTERS

192 pages; handy pocket size 4½x8½. More than one hundred practical construction-minded men have furnished ideas for this book including clever ways and means for handling lumber, brick, steel, stone, etc. Waste products and materials are brought to life and put to work: obstinate doors, windows, walls, roofs and many such subjects are handled in some novel manner. Each and every "kink", or "pointer" clearly described and illustrated by the individual contributor.



All you have to do to get one of these books sent to you *free and postpaid* is to clip the coupon below, fill it in with your instructions and mail it to us. . . . If you wish to have *your book* sent to a friend as a useful and practical gift—see special note on the coupon for instructions.

<p>American Builder, 30 Church St., New York.</p> <p>Enclosed find \$..... for which enter my subscription to the AMERICAN BUILDER on the terms checked below:</p> <p style="text-align: center;">1 year \$2.00</p> <p style="text-align: center;">2 years \$3.00</p> <p style="text-align: center;">3 years \$4.00</p>	<p>This is a NEW SUBSCRIPTION RENEWAL SUBSCRIPTION</p>	<p>Date.....</p> <div style="border: 1px solid black; padding: 5px; font-size: small;"> <p>Special note If you wish to remember a friend, or customer, you may have your copy of either of these two books (as selected) mailed direct. You will get the magazine as ordered by you but the book will be sent postpaid to any other address indicated by you. THIS WILL MAKE A REAL XMAS GIFT, AND AN INEXPENSIVE ONE. Use last line of the coupon for the other address.</p> </div>
<p>FOR</p> <p>and send me a postpaid copy of SMALL HOMES OF CHARM</p>	<p>OR</p>	<p>and send me a postpaid copy of 369 JOB POINTERS</p>
<p>NAME.....</p>		<p>OCCUPATION.....</p>
<p>ADDRESS.....</p>		<p>CITY & STATE.....</p>
<p>AB 12-34 This offer good in United States and possessions only ** But one book with one subscription</p>		

American Cement Brick Welcomed in London Market

WITH the clay brick plants of England working to capacity and unable to keep ahead of the bricklayers on Britain's present building program of 300,000 new homes annually, and with 237 million bricks and 830 million clay roofing tiles being imported this year into the London area from Belgium, an enterprising American manufacturer of cement brick and tile production machinery has stepped into the English market and already has six plants in operation in the Greater London district, turning out daily 300,000 cement brick and roofing tile.

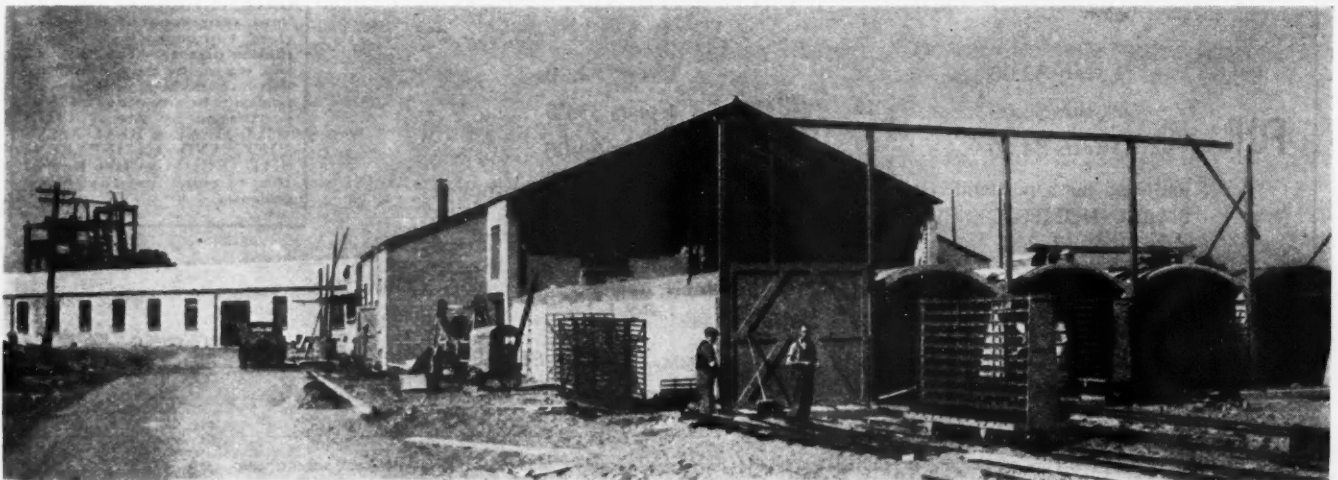
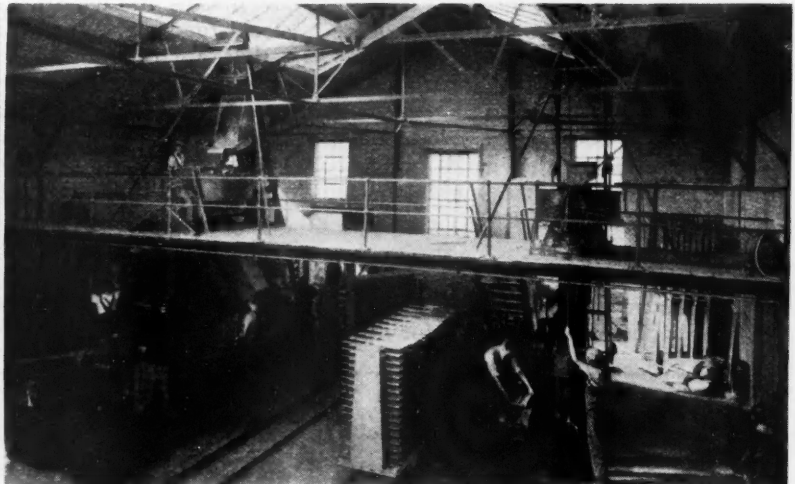
W. E. Dunn of Holland, Michigan, a pioneer in the American cement machinery and cement products industries, is the emissary of American line-production cement building units back to the "Old Country." Early last summer he went to England with a complete set of patterns from his Michigan factory and set up works at Thorpe, Surrey, in the Greater London region, for the manufacture of cement brick and tile plant equipment. Associated with Mr. Dunn in this enterprise are William Prince, formerly managing director in England for the Texas Oil Company, Thomas J. Russell and John R. Roberts, well known local concrete products men, and Arthur F. Echberg, a native of Australia and an international figure in the construction field.

Already equipment has been completed for six standardized plants erected exclusively for the manufacture of Dunbrik and Duntex to supply the London territory. The illustration herewith shows one of these plants. It consists of two Junior Dunbrik production machines and auxiliary equipment with an output of 24,000 bricks per day. It is also equipped with a Duntex roof tile machine with a capacity of over 3,000 roof tiles a day. Due to the simple process of having the raw material elevated overhead, where it is thoroughly mixed and then dropped by gravity into the production machines, and with the brick steam cured, the finished product can be quickly delivered to the job. These six plants, together with those contemplated, will be strategically located, where building is actively under way or contemplated.

The method adopted in establishing these plants is to set up machines, put them to work, and build the factory around them out of their own product.

To produce standard quality, raw materials are carefully selected, graded, properly proportioned, thoroughly mixed, fully tamped and steam cured.

LEFT: Arthur F. Echberg and William Prince; **Right, Interior and Below,** exterior of Standardized Dunbrik Duntex Plant, London, England. The low building at rear is W. E. Dunn's equipment plant.



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P E E R L E S S



DOME DAMPERS

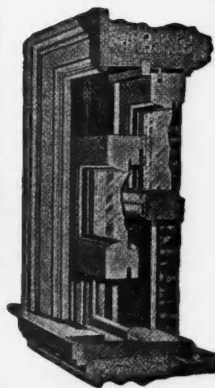
OTHER PEERLESS PRODUCTS
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Doors—Garbage
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Hearth Fire Gas
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When modernizing or building a new home, include a fireplace in your plans. Be sure of perfect operation by installing the Peerless Dome Dampers. Built of heavy stove plate cast iron they will last a lifetime. Three models to choose from. Rotary control—Poker control—Chain control. All standard sizes. **WRITE TODAY FOR PRICES AND DESCRIPTIVE LITERATURE.**

PEERLESS MANUFACTURING CORP.
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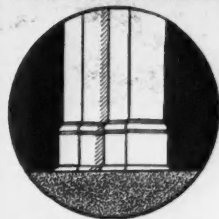
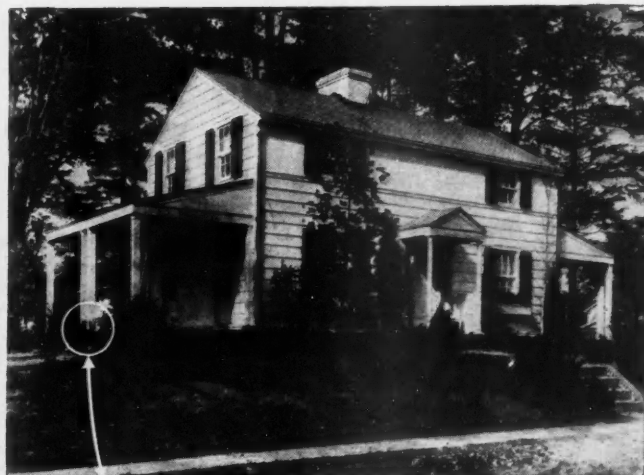


"ACCURATE" strips have recognized reputation and value. When you install "ACCURATE" strips you know you are backed by thirty years of progress and continuous improvements.

"ACCURATE" strips can be guaranteed for the life of windows and doors; are non-rustable and cost no more than you would pay for cheaper grades. "ACCURATE" strip is supplied in the highest quality only for every opening. Customer's satisfaction cannot be gained by using inferior materials.

Write today for new improvements and details.

Accurate Metal Weather Strip Co.
Box 110, 216 East 26th Street, New York



Decay in vital parts can be prevented by a

PROVEN PRESERVATIVE

EVERYONE knows that untreated wood may decay, even when properly installed in a building. Home owners are becoming increasingly anxious to protect their investment against this hazard.

It can be done with assurance. There is no lack of positive information on the subject of wood preservation. The science has developed to a high degree of exactness in the past one hundred years.

Certain simple facts stand out clearly as a result of all this accumulated experience. One is that only two out of all the substances tried for protecting wood against decay and termites have met the test of time in service under all conditions and have been accepted as commercially standard by authorities. Another is that pressure treatment is essential to good results—even with these proven preservatives.

AmCreCo lumber is treated in accordance with the established facts of wood preservation. There is no gamble in selling or using such lumber.

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Insist upon AMERICAN Black Sheets, Keystone Rust Resisting Copper Steel Sheets, Apollo Best Bloom Galvanized Sheets, Galvanized Sheets, Heavy-Coated Galvanized Sheets, Formed Roofing and Siding Products, Terne Plates, etc. Write for information.

This Company also manufactures U.S.S. STAINLESS and Heat Resisting Steel Sheets and Light Plates for all uses to which these products are adapted.

AMERICAN SHEET AND TIN PLATE COMPANY, Pittsburgh, Pa.

SUBSIDIARY of UNITED STATES STEEL CORPORATION

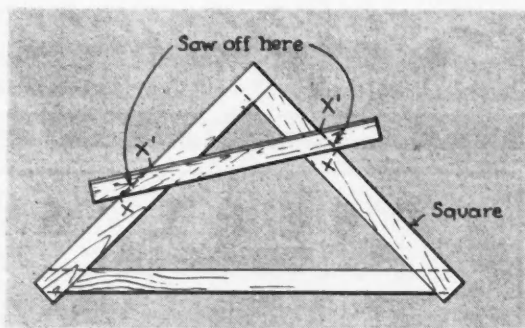
PRACTICAL JOB POINTERS

A READERS' EXCHANGE of tested ideas and methods, taken from their own building experience. Two dollars or a year's subscription to American Builder is paid for each item published. State business connection or trade.

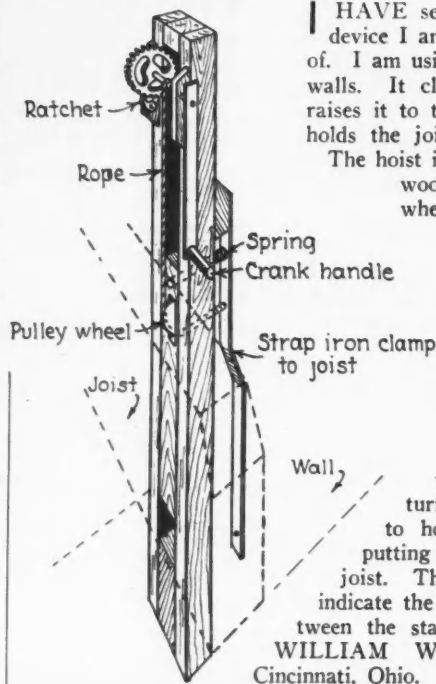
Marking Flooring in Corners

BELOW I have described a scheme which I find is convenient in floor laying jobs where it is necessary to lay flooring diagonally into corners which are small.

I have found it convenient to construct a square, say about three feet or so, from two pieces of flooring and brace it with a third piece so that the square has a ninety-degree angle, or has the same angle as the corner in which the flooring is to be laid. Now the square is placed so that the vertex is in the corner and each leg of the square extending outwards. To determine the length and the angles on both ends of the pieces of flooring (if floor is being laid towards corner) make a mark on both legs of square where the intersection is made with the head of the last piece of flooring. Place square on flooring to be cut so that marks just made are both immediately over the groove side, and mark off the lines xx' as shown.—M. TISCHLER, Carpenter, Albany, N.Y.



Hoist for Joists



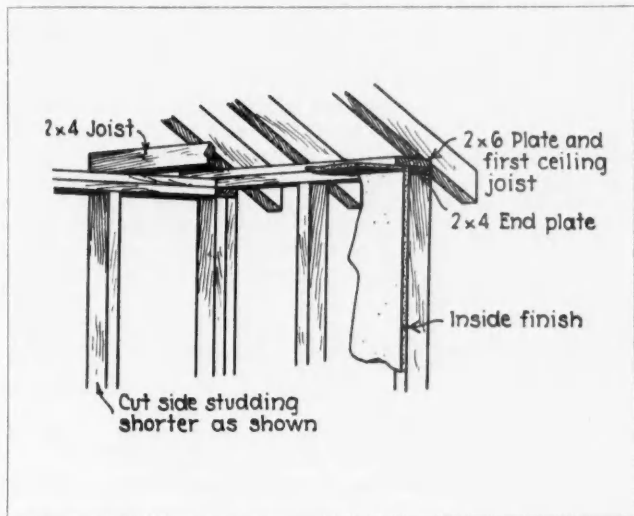
I HAVE seen nothing like this device I am sending a drawing of. I am using it to set joist on walls. It clamps the joist and raises it to the right height and holds the joist for blocking up.

The hoist is 28" high, made of wood. The middle piece where the rope goes through slides up as the handle is turned and at the same time the iron arm clamps the joist and raises it as high as needed.

The little catch under the cog wheel should be turned the other way to hold the load while putting a block under the joist. The dotted lines that indicate the joist should be between the stand and the iron.—WILLIAM WIEHE, Carpenter, Cincinnati, Ohio.

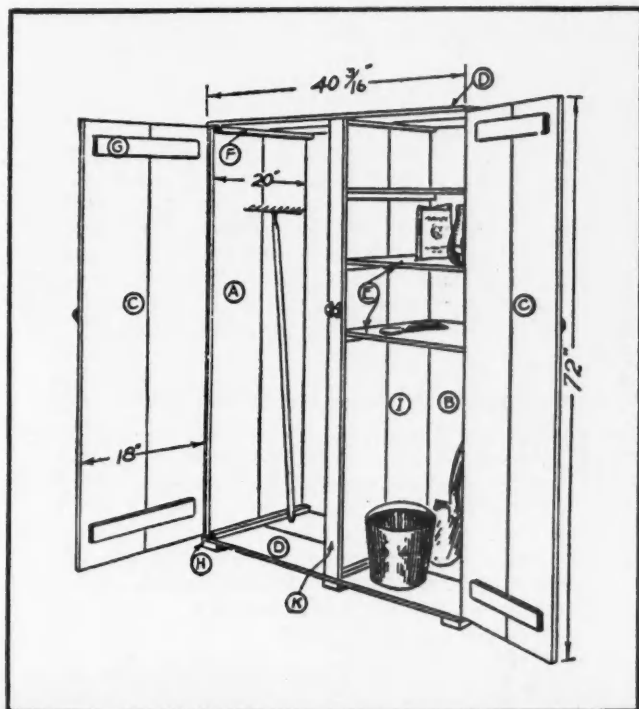
Tight Gable Ends

I AM enclosing a sketch of a gable end I use. I cut the end studs the thickness of the plate longer than the side studs, and use a 2x6 over the plate, as shown in the sketch. This makes a tight corner. The top of the double side plate is the height of the bottom of the 2x6, and if a hip roof is used, the end or starting joist is not in the way of the rafters.—
JOHN F. HURST, Builder, Blanding, Utah.



Garden-Tool Cabinet

MANY uses will be found for the garden-tool cabinet shown below. Material required—Sufficient 25/32-inch material for 2 pieces, A, 20 by 72 inches. Sufficient 25/32-inch material for back, B, 40-3/16 by 73-9/16 inches. Sufficient 25/32-inch material for 2 doors, C, 18 by 72 inches. Sufficient 25/32-inch material for top and bottom, D, 20 by 40-3/16 inches. Sufficient 25/32-inch material for 3 shelves, E, 18-15/16 by 19-7/32 inches. Twelve pieces 1-5/16 by 1-5/16 by 19-7/32 inches, cleats F. Four pieces 25/32 by 2-5/8 by 16 inches, door cleats G. Three pieces 1-5/16 by 2-5/8 by 20 inches, blocks H. Sufficient 25/32-inch material for partition, I, 19-7/32 by 72 inches. One piece 25/32 by 2-5/8 by 72 inches, K. Two pairs butts (hinges).



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for you!

Genasco SLAM-TEST Sealbac Shingles give enduring protection from changeable weather, year after year. To prove this, we made this test for you. We picked a regular stock sample of Genasco Slam-Test Shingles, with the other shingles that were offered as "just as good."



We slammed them all against hard surfaces . . . "giving them the works" to loosen the granules . . . the first sign of roof trouble. When through, Genasco SLAM-TEST Shingles were good as new . . . granules and coating unimpaired. But the ordinary shingles "couldn't take it"—they showed flying granules—a marred surface—cracked coating—exposed felts.

Here is proof for everyone that for a better, stronger roof . . . one that will bring you more customers . . . you should use



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In old homes or new, whether for renting or selling, "PERFECTION" BRAND Oak Floors give service and satisfaction. The greatest value for the money.

Take advantage of the new Housing Administration Act and sell good Oak Floors on your modernizing jobs.

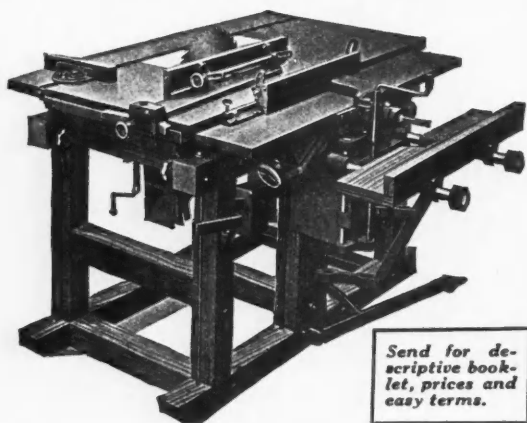
"PERFECTION" BRAND Oak Flooring as furnished by your local dealer is carefully manufactured from selected timber, scientifically seasoned and kiln dried, easily finished. Ask your dealer today to show you the "PERFECTION" BRAND.

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Send for descriptive booklet, prices and easy terms.

Modernize your equipment with Monarch machines on our present low price, easy term plan, an opportunity that may never come again.

Install a Monarch Variety Woodworker and enjoy the efficiency of this four-in-one machine—cut off and rip saw with boring attachment, mortiser and jointer.

Other big time and money-saving machines include jointers, band saws, lathes, and the marvelous 20th Century Woodworker.

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NEWS OF THE MONTH

Building Activities and Meetings

October Contracts Make Gain

THE October contract total for all classes of construction was larger than for any month since March, according to F. W. Dodge Corporation. The October total of \$135,524,800 for the 37 Eastern states compares with only \$110,151,200 for September and \$145,367,200 for October, 1933. Gains in construction contracts as contrasted with the totals for September were shown for each of 13 districts, except Upstate New York, where a relatively unimportant decline was reported.

By far the most significant development in the October contract record is to be found in the residential figures. The residential total of \$26,299,800 reported for October was almost 50 per cent greater than the September volume and exceeded the residential total reported for October, 1933, by more than 20 per cent.

Housing Next Big U. S. Drive?

FREQUENT statements of New Deal officials and by political forecasters indicate that Better Housing will be the big feature of the Administration drive for improved business and re-employment this coming year.

Either private enterprise or further expansion of governmental activities must be utilized at once to provide re-employment for from 4,000,000 to 5,000,000 workers, Donald R. Richberg, President Roosevelt's recovery chieftain, stated Nov. 20.

The recovery leader, addressing industrial and business leaders of the Southwest, cited the need of better housing as an important way of advancing recovery.

Foundations have been laid in the last twenty months, Richberg said, for a political economic system in which private enterprise can compete for individual profit and at the same time co-operate to maintain a proper balance between the interests of agriculture, trade industry, management, labor and consumer.

"If the private managers of our financial and business institutions are ready and willing to build a new industrial structure upon these foundations, now is their opportunity," he declared.

The recovery leader said there is an abundance of credit which could be used to finance better housing and millions of workers who are now able or would be able to lease or buy these homes. "There can be no question that rebuilding of the homes of America would make for a far greater advance of our civilization than any other one development," the leader said.

It is believed that the Administration will push better housing all along the line. The first step will be vigorous support of Title II of the Housing Act to revive private home building. Other steps will include greatly increased Federal slum clearance and city building projects, to provide better homes for millions who are not now able to buy individual homes of their own. Further activity is also predicted in subsistence homestead and rural home building, and in home building such as is being done at Norris, Tenn. Such projects will stimulate private building by raising the standards of home ownership and creating widespread desire for better homes.

Green Backs FHA—Urges Winter Work

IN A nation-wide appeal to "the men and women of labor," William Green, president of the American Federation of Labor, sounded a call to organized labor on Nov. 20 "to break down the unreasonable prejudices against construction in the colder months." He urged labor to throw its "unequivocal support" behind the Government's home building program.

"The Federal Housing Administration has now made effective those provisions under which loans for new construction and the purchase of existing homes may be insured, thereby making possible the freeing of billions of dollars, so long withheld from the building industry, on terms fair to the borrower and safe to the lender, and opening the door of em-

ployment to millions long idle.

"I now urge all our people to get behind this plan to revive building."

New J-M Estimating Manual

TO ENABLE contractors and dealers to figure modernizing jobs quickly so that they can quote a price without delay, the Johns-Manville Corporation has produced a new 150-page leather-bound volume entitled, "Home Improvement Estimating Guide."

Estimating material in the manual is handled in a practical way by the application of simple formulas which take into consideration prices of local material and labor, and allow for overhead and profit. The manufacturers hope that through use of this estimating method, the contractor will not have to make repeated calls on home modernizing work but will be able to close a job, quoting a price of a certain amount per month, on the first call.

The guide is divided up into eight sections which cover: general information; insulating board and decorative insulating board; hard, panel and flex board; miscellaneous; doors, base and wood trimming; home insulation; asbestos wainscoting; and asbestos and asphalt shingles and siding. Under each of these general divisions there are tables showing the installed selling price for any amount of the materials used on any size job. The tables show, in addition to the selling price, the complete bill of materials required with size and quantities.

Westinghouse 3 Vice Presidents

FOLLOWING a recent meeting of the Board of Directors of the Westinghouse Electric & Manufacturing Company, President F. A. Merrick announced the election of three vice presidents: Roscoe Seybold, formerly comptroller; William G. Marshall, formerly assistant to vice president; and Ralph Kelly, formerly director of budgets. They will make their headquarters in East Pittsburgh.

Bird & Son Finance Plan

CO-OPERATING with the Federal Housing Administration, Bird & Son, Inc., East Walpole, Mass., have announced a new easy to use, finance plan for repairs and improvements. It is a community plan, depending for its success on the co-operation of the local banker, lumber and building material dealer and contractor.

The Bird plan complies with the requirements of the Federal Housing Administration and every home owner eligible for FHA financing is eligible. Rates are as specified by the Na-

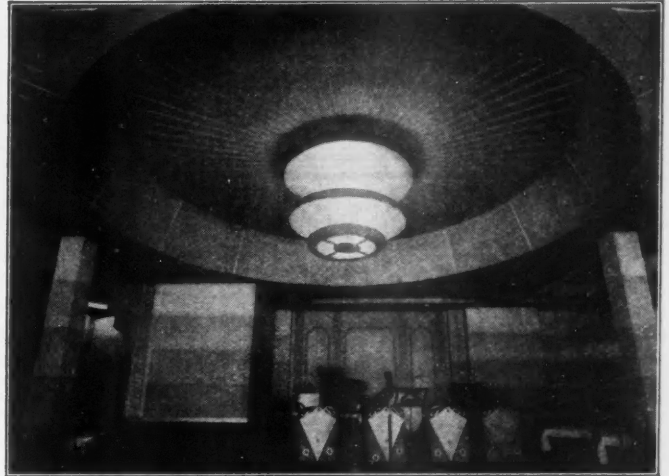


THOUSANDS OF NEW YORKERS passing the busy corner of Park Avenue and 39th Street are seeing a demonstration of home building sponsored by the New York Committee of Better Homes in America. It is called "America's Little House," but at least 98 per cent of the population would consider it a BIG house. It was nearing completion Oct. 22 when the above photograph was taken.

Moderns Dine and Dance

in

CELOTEX Interiors



Golden Glow Night Club, Cleveland, Ohio—Dome from dance floor, natural Celotex, rough texture, V-grooves striped in gold; central fixture of natural Celotex striped in gold.

Lumber dealers have broadened the market for Celotex. They are selling Celotex as an Interior Finish for taverns, restaurants, dine and dance places, cocktail rooms and night clubs. They are developing this new outlet with marked success.

Public places have definitely turned to the modern trend in decoration. Celotex is an ideal material to express this vital spirit. While its natural tan color makes a pleasing interior without extra decorative aids, Celotex may be painted or stenciled; and is easily paneled, grooved or beveled to design.

Striking effects are thus obtained with Celotex. It builds walls, old or new,

and insulates against outdoor temperatures.

New selling outlets, providing profitable volume, are worth cultivating. Ask your Celotex representative. He will cooperate with you. No other product gives your customers all the advantages Celotex assures.

CELOTEX DEALERS: Write for sample copies of consumer magazines; Home Improvement News and Farm Improvement News and subscription rates with your imprint. Also send for our new localized newspaper service. This includes (1) news articles (2) advertisements (3) mats with illustrations; free to Celotex dealers.

A Point To Emphasize—All Celotex Cane Fibre Products are manufactured under the Ferox Process (patented) and therefore effectively resist damage by Fungus Growth, Dry Rot and Termites (White Ants).

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919 No. Michigan Ave. Chicago, Ill.

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BRAND
INSULATING CANE BOARD

(Reg. U. S. Pat. Off.)

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AMERICAN FLOOR SANDERS

MAKE BIG PROFITS



Be ready for your share of work from the big Government Housing program. Get your AMERICAN SPINNER now. It will save you lots of time and money on all your jobs. Many times faster than hand work on floor edges, butt ends, stairs, and closets.



American Spinner
Disc Edging Machine

Use AMERICAN Sanders for perfect floors—light weight, great capacity, low cost. Write today for full particulars.

THE AMERICAN FLOOR SURFACING MACHINE COMPANY

511 South St. Clair Street Toledo, Ohio

Barrett

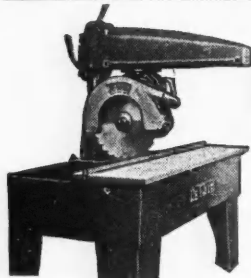
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For Cutting

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Our All Purpose Machine—Newly Designed
MORE RUGGED—MORE RIGID—MORE ACCURATE

We have the solution for your cutting problem

DE WALT PRODUCTS CORP.

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This marvelous machine completely solves the problem for renovating masonry buildings, walls, etc. It fuses a plastic mixture to any masonry surface. This plastic material water-proofs and fills all cracks. It can be applied in varying thicknesses desired and in 30 colors and shades. Process proven by over six years of actual use under all conditions and in practically every climate.

OFFERS BIG EARNINGS

Many operators report costs of only 8c to 10c with sales at 20c to 25c per sq. yd. The profit on one order often pays for machine. Now the big government renovating campaign and the increasing demand for color offers large profits in your territory. Machine furnished on free trial and easy payments. Territory protected. Learn about this wonderful machine and what it has accomplished for others. Send for complete data. Write today.

COLORCRETE INDUSTRIES, Inc.
500 Ottawa Ave., Holland, Mich.



tional Housing Act—\$5 discount per \$100. The NHA finance plan guarantees the banker against loss up to 20 per cent of the total loaned. The Bird plan carries on from where the Government program leaves off, guaranteeing the bank against loss on the portion of the loan above the 20 per cent insured by the Government. This guarantee applies to FHA loans where 25 per cent or more of the total represents Bird materials. In other words, the bank or the financing agency is fully protected against loss on FHA loans made to a property owner to the extent of 25 per cent or more of the total loan.

Any amount of money, from \$100 to \$2,000, may be borrowed. The loan is paid off by monthly installments to the bank over a period of one to five years depending on the amount.

Salary Increases for Ruberoid

ANNOUNCEMENT of salary increases up to 15 per cent for over 400 employees, to offset reductions in 1932, has been made by The Ruberoid Company, well known manufacturer of roofings and building products, through its executive committee.

"We are happy to make this contribution to better times," states President Herbert Abraham. "It is based on improved business conditions which now prevail in our industry, as well as the progress we are making as a company."

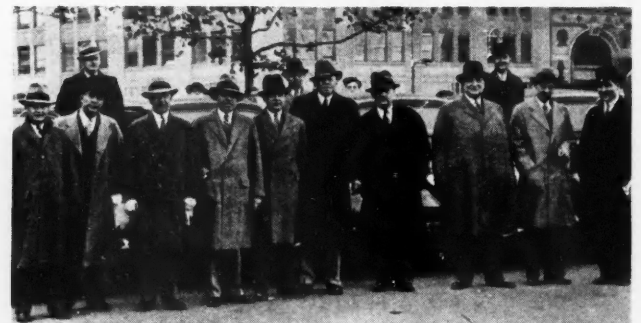
"Although 1934 building contract awards in the United States are considerably under a year ago, the Ruberoid Company has taken full advantage of the repair and modernizing market with many new and improved products. As a result, sales have materially increased in spite of the present dearth of new construction."

Sees Spring Home Increase

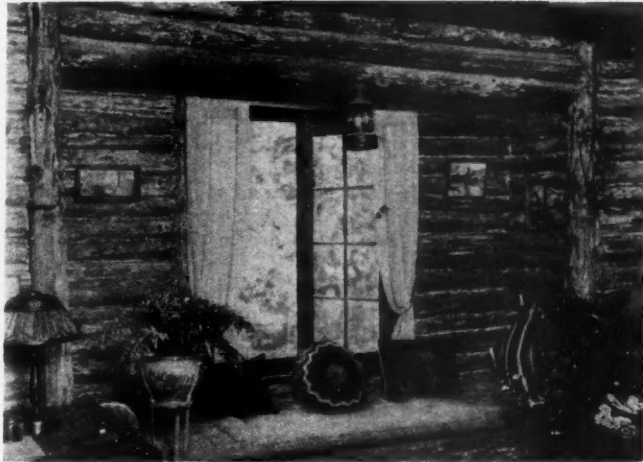
THERE should be a substantial increase in home building in the spring of 1935 and it should hold up pretty well throughout the year," states I. Friedlander, president of the United States Building and Loan League. He says that half a billion dollars are now ready in the associations for home lending purposes and that machinery is in force through the Federal Home Loan Bank System to see that this available money flows from areas which are still overbuilt to places where it is needed.

"The initiative in this building program will undoubtedly be taken by the professional builder, or 'speculative builder' who always has an important part in any home construction program."

"In England today the builders with the aid of building society credit for the buyers of their houses are making possible a sustained construction program which is keeping material dealers busy, maintaining jobs for building artisans, putting



CERTAIN-TEED PRODUCTS CORPORATION OFFICIALS cooperating with Federal Housing officials—the group is shown just before leaving on a tour through the Southern states. In the group reading from left to right are: J. A. Peters, district sales manager of St. Louis; Charles Pastor, member of the Rainbow fleet; C. R. Rahr, vice president of Certain-teed Products Corp.; C. O. Brown, vice president in charge of sales; Fisher Brown, assistant to the president; Walter G. Cowan, district sales manager of Chicago; E. G. Roos, district sales manager of New York City; B. W. McCausland, district sales manager of Buffalo; Wm. A. Phelps, advertising manager; F. H. Rahr, sales promotion manager.



ATTRACTIVE LOG CABIN INTERIOR in Upper New York State.

up several hundred thousand homes a year, and providing a higher level of housing, entirely by private enterprise. This experience can be repeated in our own country, where the building and loan associations are the counterpart of the English building societies.

"The salesmanship will have to come from the builders themselves. There are great groups of families which will not take the initiative themselves to build a home, any more than they would decide to have an automobile built to order, but they will be attracted by a newly built home that somebody else planned, if it is up to their standards in architecture, building materials and planning. That is a major reason why we must look to the man who builds several houses as a business for the initiative in this program."

Investors are more anxious to place their money where it will finance real estate loans than they are to invest it in real estate direct at the present juncture, reports from managers of state leagues of building and loan associations made in a recent survey show, Friedlander reported. At least two-thirds of the states see a definite improvement in new money coming into the building and loan associations.

Brief extracts from the reports of the state secretaries follow:

CALIFORNIA—Everything considered building and loan conditions in California are better today than at any time for several past years.

CONNECTICUT—The sale of installment shares is progressing and good reports come in that some associations are doing exceptionally well along this line. Series that mature, and they do every six months, bring back many of the old subscribers.

DISTRICT OF COLUMBIA—Conditions in the District of Columbia are still favorable. During the six months' period (ended July 1) 657 new accounts were opened by our associations.

FLORIDA—Eighty-five per cent of the associations are confident that conditions in the building and loan field are improving considerably and rapidly. About fifty-five per cent of those reporting have no waiting list of repurchase applications.

ILLINOIS—The repurchase demand is lessened remarkably and a number of associations have eliminated their waiting lists entirely. The amount of new money coming in depends on the section of the state, some issuing shares at an agreeable pace.

IOWA—About fifty per cent of the state reports more new money coming in than can be put out in good loans. The balance of the state reports some new investments in share credits, but not voluminous.

KANSAS—Each and every member of the board of directors of our leading associations is actively trying to find good loans for the use of the institutions' funds.

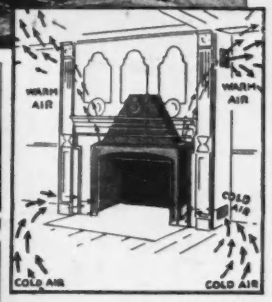
MASSACHUSETTS—The demand for repurchase is practically non-existent other than the usual normal withdrawals. There has been a distinct revival in the sale of serial shares during the last three months.

MICHIGAN—Nearly every association in the state is to-

How to Build a FIREPLACE that will not Smoke



that will actually
**Circulate
Heat**



Arrows indicate the passage of air through the Heatilator, where it is heated and then circulated to every corner of the room.

BUILD your next fireplace around a Heatilator. This improved method of construction is easier, insures correct operation, provides new comfort in home or camp.

The Heatilator serves as a double-walled metal form for the masonry. Complete from floor to flue, it replaces firebrick, damper and other materials usually required. It does not limit mantel design or the type of masonry you use.

Owners are enthusiastic about the Heatilator. They like its trouble-free operation—the fact that it does not smoke. They like the way it circulates heat to every corner of the room and adjoining rooms—cutting heating costs during cool spring and fall weather. In mild climates and for summer camps it provides the only warmth required.

Get complete Heatilator details now—facts that will prove valuable to you on every job, new or remodeling, that includes a fireplace.

HEATILATOR COMPANY
919 E. Brighton Avenue
Syracuse, New York

Heatilator Fireplace

Make HOME OWNERS Comfortable with **Gimco** ROCK WOOL HOME INSULATION and Increase Your Profits



Going to bed is one way of being comfortable, but the best way is to insulate with Gimco. Save 30% to 40% of home owners fuel bills and add to their winter comfort with the insulation designed to give greater customer satisfaction and greater dealer profits.

Send for Complete Details on this Profitable Insulation

GENERAL INSULATING & MFG. CO. Alexandria, Ind.
WORLD'S LARGEST EXCLUSIVE MANUFACTURERS OF ROCK WOOL PRODUCTS

STARLINE INC.

HARVARD, ILL. ALBANY, N.Y.

Get All Your Barn Equipment From One Company



For over 50 years we have equipped America's finest barns. Complete hardware and equipment for farm buildings—Stalls, Stanchions, Pens, Water Bowls, Ventilators, Carriers, Door Hangers, Poultry Equipment. We supply complete plans for building or remodeling. Write Dept. AB-13.

50 YEARS SERVING BARN BUILDERS

THE NEW

FORD V-8 TRUCK

Gives you all these features

- Full-floating Rear Axle
- Special 80-horsepower V-8 Engine
- Heavy-duty Clutch
- Trouble-free 4-speed Transmission

NO COMPROMISE WITH PASSENGER CAR DESIGN . . .
 A REAL TRUCK . . . MADE OF GENUINE TRUCK PARTS

with **build** **CONCRETE** for

*Permanence
 Safety
 and
 Economy*

Name

Address

R. R. No. P. O. State

Floors Permanent Repairs

Foundations Milk House

Basement Walls Milk Cooling Tanks

Paved Yards Feeding Floors

Tanks Poultry House

Troughs Septic Tanks

Sidewalks Making Concrete

Check the coupon, clip it—Mail to

PORTLAND CEMENT ASSOCIATION
 Room 1512, 33 W. Grand Ave., Chicago, Ill.

day advertising for mortgage loans, and most of them report difficulty in finding enough good loans to take up the sums of money being paid in both through new investments and payments on existing loans.

MINNESOTA—The repurchase situation is very much improved and some associations are reporting "new money."

NEW YORK—An increasing number of associations report plentiful supply of mortgage funds.

SOUTH DAKOTA—The number of repurchase applications is at the lowest point since the depression began to be felt.

TEXAS—Most all associations are in the market for good conservative home loans.

WASHINGTON—Applications for repurchase have been reduced thirty-nine per cent in eleven months.

WEST VIRGINIA—The associations that are members of the Federal Home Loan Banks and able to get advances from the banks have started making new loans.

WISCONSIN—About a third of the associations issuing a sizable volume of new shares.

B & L Savings Insured

PROTECTION is now available to the public on long-term savings held in 111 Federal Savings and Loan Associations and state-chartered thrift institutions, located in 27 states, the Federal Home Loan Bank Board announced Nov. 5. Certificates of insurance have been issued to these institutions by the Federal Savings and Loan Insurance Corporation.

Among the larger centers in which insured institutions are already located are New York City, Chicago, Philadelphia, Detroit, Cleveland and Milwaukee.

By law, all Federal Savings and Loan Associations must apply for insurance. The safety of every individual's holdings in an insured institution is fully insured up to \$5,000. Nearly 600 new or converted Federal associations are now in operation, one or more being located in each of the six largest American cities, and in 500 other towns and cities in 40 states.

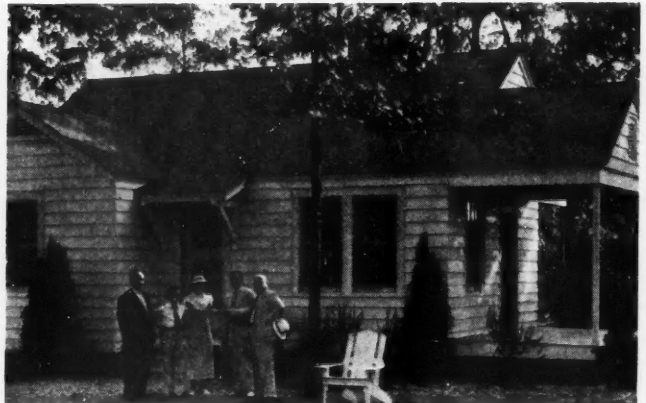
Insurance is wholly optional for state-chartered building and loan associations, co-operative banks, homestead associations and similar thrift institutions. Applications have been received from many concerns of the optionally insurable class. Many others, which doubtless are eligible for insurance, may not apply for it until their own shareholders express a definite desire for such added protection for their savings.

Some 7,000 such institutions in the United States are eligible for insurance.

Code Meeting at Knoxville

ANNOUNCEMENT has been made by the Construction League that it will sponsor a meeting of code authority and trade association officials on Dec. 5, in connection with the meeting of the Construction Code Authority at Knoxville, Tenn., Dec. 6 and 7.

To this meeting will be invited not only construction interests but the important allied groups of construction manufacturers.



THE FIRST SUBSISTENCE HOMESTEAD dwelling to be erected in Mississippi, cost \$1,200, was dedicated recently and the manager of the project, J. O. Emmerich of McComb, is seen presenting the key to the future occupants. Wide extension of this type of home building is predicted in 1935 as part of the Government's housing program to put unemployed back to work.

LETTERS from readers on all subjects

Facts, opinions and advice welcomed here

"—As Obsolete as Red Underwear"

Oak Park, Ill.

To the Editor:

Your editorial in November "Scaring Prospects Away" has hit the real sore spot of building construction. Much to the contractors' and interested home buyers' regret, we still twiddle around idling our time away with such monstrosities as paint brushes, worm eaten, back breaking saw-horses, and chewed up mitre boxes whose inaccuracy is pathetic.

The old school predominates in every phase of home building, needlessly delaying progress and discouraging the potential buyer because we insist on using time wasting methods and implements.

It is my firm belief that in the very near future the steel trusts will monopolize the building game and will reduce waste to an absolute minimum, and when the time comes, the sawdust boys and their rule of the thumb methods will become as obsolete as red underwear.

THEODORE NIELSEN, JR.,
General Contractor and Builder.

Costs Up—Rents Down

El Paso, Tex.

To the Editor:

Thanks to the AMERICAN BUILDER for the splendid fight it is waging for building recovery. NRA is boosting building costs for this locality above anything for the past ten years. Rents and rental property are still in a distressed state, hence new methods for cheaper sound building must be developed to persuade customers to invest in new building here and now.

GEORGE BEAUDETT,
General Building Contractor.

Business Picking Up

To the Editor:

As yet, there has been no special campaign made in Santa Maria here on a house to house solicitation basis, as has been done in many larger cities, but our two local banks are soliciting business under the provisions of the Housing Act; and the lumber and building material firms are doing some newspaper advertising and co-operating in other ways to further the success of this movement.

Aside from public or semi-public projects, building construction in Santa Maria has been at a very low point for some three years, but within the last few weeks we (and other dealers and contractors report the same) have had many inquiries regarding small private operations on new and remodeling work.

We wish you success in the work you have undertaken toward putting over the National Housing Act.

THE DOANE BUILDING COMPANY
by H. R. MEYER.

Pipe Rack Design Wanted

An eastern building concern writes AMERICAN BUILDER as follows:

Kindly advise if you have any sketches, or designs as to how to build a pipe rack for storing pipe, so that the pipe may be taken off from the sides of the rack rather than the type where the pipe must be taken out from the end. This rack should be large enough to hold 10 sizes of pipe from 1/2" to 5" inclusive, and strong enough to support 1500 feet, each size up to 2" pipe, balance sizes 500 ft.

If anyone has had experience building or using such a pipe rack, please send in description and sketch.—EDITORS.

It's a **JAEGER**



Recognized biggest value.
Fast 3 1/2 Trailers.
Power Load Tilters 3 1/2, 7, 10S. Non-Tilts 7S to 56S sizes.



FAST 10S NON-TILT

GET OUR LOW PRICES

THE JAEGER MACHINE COMPANY
521 Dublin Avenue, Columbus, Ohio

Real Value



FOUR IN ONE \$260

Parks woodworkers are notable for their durability, accuracy, low operating expense, and moderate price. It will pay you to write for complete catalog.

THE PARKS WOODWORKING MACHINE CO.
Dept. BL-12 1524 Knowlton St., Cincinnati, Ohio

Good Woodworking Machines since 1887

PARKS WOODWORKING MACHINES

BALL BEARING
Includes 22" band saw, 12" jointer, circular rip and crosscut saw and boring machine.

ATTENTION CARPENTERS!

Increase your profits by selling and installing **TILE-TEX Resilient Floor Tile.**

TILE-TEX is a high quality floor covering made in many colors and sizes, suitable for use in homes, public buildings, stores, etc. The only type of resilient floor guaranteed to give satisfaction in basements. Easily installed, no special training required.

Write today for our free illustrated catalogue, installation manual, and details of Contractor's franchise.

THE TILE-TEX COMPANY
1229 McKinley Avenue Chicago Heights, Illinois

Ceco

WEATHERSTRIPS AND METAL FRAME SCREENS

Increase your sales by using Ceco products that are nationally known and endorsed by architects, builders and home owners. Superior in quality yet cost no more. The National Housing Act makes every home a prospect for the best weatherstrips and screens.

Write for complete information on our dealer proposition.

CECO WEATHERSTRIP & SCREEN PRODUCTS
1926 So. 52nd Avenue Chicago, Illinois
Division of Concrete Engineering Company

Selected List of Manufacturers' Literature

For the Service of Builders, Contractors, Architects and Dealers

THE publications listed on these pages may be obtained without charge either by using the coupon, listing the numbers of the catalogs desired and mailing to AMERICAN BUILDER, 105 West Adams Street, Chicago, or by applying on your business stationery to the manufacturers direct, in which case kindly mention this publication. Either the titles or the numbers may be used in ordering. This list is an editorial feature for convenience of our readers.

HELPS TO MODERNIZING

CREO-DIPT Co., Inc., North Tonawanda, N.Y.

1066—Stained Shingles—"To Home Lovers who want beauty without EXTRA cost" is a 16-page portfolio in full color, illustrating several beautiful home designs, roofed and sided with stained shingles. Directions are given for restyling old homes by applying shingles directly over old siding. This book will create business.

WEYERHAEUSER SALES Co., First National Bank Bldg., St. Paul, Minn.

1067—Home Owning—"What Are the Extra Dividends of Home-Owning?" is a consumer leaflet for dealer's imprint setting forth very readably reasons for owning a home. 4-Square lumber is mentioned as assurance of long life and satisfaction.

MASTIC ASPHALT CORP., Sherland Bldg., South Bend, Ind.

1068—Brick Siding—"Inselbric, the Modern Insulated Exterior Home Finish" is illustrated and described in a 4-page circular featuring this material for home and business building modernization. Looks like a material of many uses.

THE STANDARD LIME AND STONE Co., 2004 First National Bank Bldg., Baltimore, Md.

1069—Rock Wool Insulation—"What's All This about Home Insulation?" and "Here's the Absolute Cure for Chilly, Uncomfortable Rooms" are two small consumer folders of much practical appeal for those wanting summer and winter comfort.

THE COMPOUND & PYRONO DOOR Co., St. Joseph, Mich.

1070—Veneered Doors—"Door Value" is a descriptive circular featuring Compound Key veneered doors. Other information pertains to Pyrono fire resisting doors and trim, and Trimount sound-insulating doors.

BUILDERS HARDWARE

DUDLEY LOCK CORP., 235 W. Randolph St., Chicago, Ill.

1071—Burglar-Proof Locks—Information regarding the Dudley Pick-Proof 4 in 1 lock is presented in a 4-page circular fully illustrated and detailed. These locks are said to be pick-proof, jimmy-proof, grip-proof, drill-proof, file-proof, and the key is copy-proof.

DICKSON WEATHERPROOF NAIL Co., Evanston, Ill.

1072—Lead Head Roofing Nails—Information regarding the Dickson nail, head capped with soft lead which seals nail hole in galvanized metal roofing, protecting both nail head and roofing sheet against moisture.

PROTEX WEATHER STRIP MFG. Co., 2308 W. 69th St., Chicago, Ill.

1073—Wood Window and Door Weather Strips—"Reference Manual" gives test charts, 25 pages of various equipments, 30 pages of strips, thresholds, kick plates, screen hardware, tools, stair nosings, linoleum bindings, etc.

PYRAMID METALS Co., 455 N. Oakley Blvd., Chicago, Ill.

1074—Metal Weatherstrips—"General Catalog for Architects and Builders" a 37-page portfolio of detail drawings and explanatory copy of Pyramid weatherstrips for wood windows and doors.

1075—Ornamental Metal Mouldings—Information regarding "Snap-On" metal mouldings of stainless steel, nickel silver or other metals suitable for trim on modernistic interiors, display work, furniture, etc.

THE PAYSON MANUFACTURING Co., 2920 W. Jackson Blvd., Chicago, Ill.

1076—Casement Hardware—"Catalog No. 206" presents information regarding the builders hardware for casements, transoms, cabinets, doors, etc., in the Payson line.

THE TOPPING MANUFACTURING Co., Ashland, Ohio

1077—Barn and Garage Door Hardware—"Topping Products," a catalog of 64 pages describing barn door hangers, track and brackets; also garage door hardware sets.

LAWRENCE BROTHERS, Sterling, Ill.

1078—Builders Hardware—Information concerning the Lawrence Brothers line of general builders hardware and garage door sets.

EQUIPMENT FOR BUILDINGS

KIRSCH Co., Sturgis, Mich.

1079—Drapery Hardware—"Kirsch General Catalog No. 38" is a big encyclopedia of information for any dealer, decorator, architect or builder concerned with window design and window draperies. It is a hard cover binder containing in loose leaf form the several divisions or classifications

of window drapery equipment.

PITTSBURGH REFLECTOR Co., Oliver Bldg., Pittsburgh, Pa.

1080—Commercial Lighting Fixtures—"Permalector Luminaires" are presented in a 16-page manual with many suggestions for making modernization sales through the appeal of better light and modern style.

AMERICAN STOVE Co., Cleveland, Ohio.

1081—Kitchen Ranges—"Mrs. Modern Goes to Market" is a big page sales portfolio featuring the national advertising of Magic Chef ranges and showing sales possibilities of this equipment.

THE STANDARD ELECTRIC STOVE Co., Toledo, Ohio

1082—Electric Ranges—"General Catalog No. 34" is a 32-page presentation giving facts regarding the Standard line of electric ranges, cookers, water heaters and ovens.

FORT WAYNE ENGINEERING & MFG. Co., Fort Wayne, Ind.

1083—Water Systems—"Running Water" is a 24-page booklet featuring the Paul cushion stroke deep well pumps and the Paul self priming, no-stuffing box shallow well pumps and systems.

THE PARSONS Co., Detroit, Mich.

1084—Kitchen Ventilation—Information regarding the Parsons "Pureaire" kitchen and electric ventilated range hood.

AMERICAN ENAMELED PRODUCTS Co., Mt. Pleasant, Mich.

1085—Bathroom Accessories—"Catalog No. 100" gives complete information regarding the enameled medicine cabinets and bathroom accessories included in the American line.

HOFFMAN GAS & ELECTRIC HEATER Co., 1701 Dixie Highway, Louisville, Ky.

1086—Gas and Electric Water Heaters—An illustrated price list of the water heaters comprising the Hoffman line.

AIR CONDITIONING EQUIPMENT

TRUSCON STEEL Co., Youngstown, Ohio

1087—Window Ventilator—"The New Silentaire" is a new 4-page circular making clear the properties and installation details of this improved equipment for homes and offices.

MINNEAPOLIS-HONEYWELL REGULATORY Co., Minneapolis, Minn.

1088—Temperature Control—"Heat Acceleration, What It Is and How It Differs from Heat Anticipation" is a new treatise of 20 pages in diagram and question-and-answer form relative to temperature control.

PROPELLAIR, INC., Springfield, Ohio
1089—Ventilating Equipment—"To Keep Production Moving, Keep Air Moving" is an interesting pictorial broadside featuring the services of Propellair ventilating equipment for many industrial uses.

JOLIET HEATING CORP., Joliet, Ill.
1090—Warm Air Air Conditioner—"Step into the Health and Comfort Zone" is a new 4-page technical circular describing the Comfortmaker air conditioning unit.

AIRTHERM MFG. CO., 1474 S. Vandeventer Ave., St. Louis, Mo.

1091—Unit Heaters for Industrial Use—Information regarding Airtherm type unit heaters for shops, factories and commercial buildings; also for winter building operations.

THE TIMKEN SILENT AUTOMATIC CO., 100 Clark Ave., Detroit, Mich.

1092—Oil Burners—"Modern Heat" is a 16-page book describing oil heating illustrating complete line of burners, water heaters and accessories.

HART OIL BURNER CORP., 2200 N. Adams St., Peoria, Ill.

1093—Oil Burners—"Modern Warmth" is a pamphlet briefly describing Hart oil burners, both high and low pressure type.

DOWAGIAC STEEL FURNACE CO., Dowagiac, Mich.

1094—Steel Furnaces—"Dowagiac Seamless Steel Furnaces," a 24-page specification manual showing 11 sizes for all kinds of fuel. Furnace is dust and gas tight by double electric weld.

PAINTS AND WALL FINISHES

THE REARDON CO., 2200 N. Second St., St. Louis, Mo.

1095—Washable Kalsomine—Folders and color cards featuring the newest Reardon product, Washable Kalsomine, a one coat, self-sizing material. After it has been on the wall 30 days the surface may be repeatedly washed with soap and water without damaging the film.

BAKELITE CORP., Bound Brook, N.J.

1096—Integrity—"Integrity of Finishes Based on Bakelite Synthetic Resins" is an important treatise on house and technical paints.

CONTRACTORS' EQUIPMENT

CHAIN BELT CO., Milwaukee, Wis.

1097—Concrete Mixers—"A Gang of Good Mixers!" is the title of an illustrated broadside featuring Rex mixers ranging from the small 3½ cubic foot tilting mixer to the large 10 cubic foot capacity charging mixer, and other interesting features of the Chain Belt line.

HESTON & ANDERSON, Fairfield, Iowa

1098—Power Woodworkers—"Woodworking Machinery Catalog No. 11" is a new catalog of 30 pages illustrating many interesting items of the H & A line of power woodworkers, and showing how they are used to cut costs.

THE LUFKIN RULE CO., Saginaw, Mich.

1099—Tapes and Rules—"General Catalog No. 11" is a complete presentation of the tapes, measuring, steel and woven, and folding rules in boxwood and aluminum, comprising the Lufkin line.

NOVO ENGINE CO., Lansing, Mich.

1100—Centrifugal Pumps—A new catalog presenting the self-priming centrifugal pump for contractors, with de-watering jobs.

THE CLEVELAND TRACTOR CO., Cleveland, Ohio

1101—Crawler Tractors with Power Operated Saw—"Cletrac Facts" for November features a power-operated saw that is portable, practical for selling and bucking trees. Other grading and construction uses for crawler type tractor equipment are illustrated.

REPUBLIC STEEL CORP., Massillon, Ohio

1102—Rustless Iron—"Thumbs Down on Rust" is an interesting little folder descriptive of Toncan Iron and its uses.

NORTON CO., Worcester, Mass.

1103—Abrasives—"Norbide, the Hardest Material Ever Produced by Man for Commercial Use" is a 14-page illustrated treatise on Norton Boron Carbide and its uses as an industrial abrasive.

HOUSE ORGANS

Readers interested in having their names placed on the mailing lists for any of the following house organs which are issued from time to time

should write direct to these manufacturers, requesting such service and mentioning this department.

E. L. BRUCE CO., Memphis, Tenn.
"Bruce Every Month," a bright little magazine of 24 pages, pocket size, illustrating new ideas in wood floors, termite treatment, etc

TRUSCON STEEL CO., Youngtown, Ohio

"Truscon—A Periodical Devoted to Construction, Maintenance and Building Products," a 4-page newspaper size data sheet. The November issue devoted to new developments in bridge floors, new rust preventative penetrating primer for metal surfaces, modernistic style metal buildings, and other features.

CELOTEX CO., 919 N. Michigan Ave., Chicago, Ill.

"The Celotex News," a monthly newspaper illustrating many current uses for Celotex materials, and outlining new profit opportunities for dealers and contractors.

PORTLAND CEMENT ASSN., 33 W. Grand Ave., Chicago, Ill.

"Concrete Builder" is a well illustrated monthly magazine, the November issue being especially devoted to the Better Housing program and featuring opportunities for concrete jobs this winter.

THE READING IRON CO., Philadelphia, Pa.

"The Reading Puddle Ball" is a pocket size publication featuring many interesting uses of wrought iron, both old and new. The November issue carries a thrilling story regarding iron in old Russia.

JOHNS-MANVILLE, New York City

"The Power Specialist" is a pocket size magazine featuring the industrial and power plant uses of Johns-Manville materials. The October issue carries a notable story, "Research at Johns-Manville."

American Builder,
105 W. Adams St.,
Chicago, Ill.

(December, 1934)

Please have the following Catalogs listed in this issue sent me—

Numbers.....

I also desire further information about the following products advertised in this issue.....

Name.....

Street.....

City..... State.....

Occupation.....



This PORTER-CABLE Speedmatic Floor Sander does 20% more work

Speed combined with light weight. Patented design puts entire weight on sanding drum. Additional drum pressure at finger tip. Cuts edging time and paper costs. One man can carry. Guards protect operator, furniture and baseboards. No wonder users do more work at less cost.

Porter-Cable Disc EDGER
Eliminates 95% of expensive hand scraping the edges. Matches edges with center. Pays for itself quickly, too, in time saved sanding stair treads, alcoves, etc.

Ask for details
PORTER-CABLE MACHINE CO.
1702-11 No. Salina St., Syracuse, N. Y.

Also makers of Elec. Hand Saws, Saw Tables, Band Saws, Jointers, Shapers, Disc, Spindle, Belt Sanders.

Clean
Speedy
Powerful
Vibrationless

Building Age Book Guide

A 48-page, 6 x 9 inch catalog of books on Houses and Gardens; Plan Reading and Estimating; Steel, Timber and Concrete Construction; Excavation and Masonry; Carpentry and Joinery; Interior decoration; Real Estate, etc. A supplement showing price changes, new editions and books out of print since the catalog was issued is enclosed. This catalog will be sent free upon request.

Simmons-Boardman Publishing Company
30 Church St. New York, N. Y.

ALLMETAL CONSISTENTLY WEATHERSTRIP GOOD

With Housing Funds Now Available That Modernizing Job Can Be Done!

No modernizing job will be complete however unless the house is properly weatherstripped. Do the job right by installing ALLMETAL WEATHERSTRIP—product of over 20 years experience. Write today for price list and free display charts.

ALLMETAL WEATHERSTRIP CO. — 231 WEST ILLINOIS STREET — CHICAGO, ILLINOIS

A Check-list of Up-to-date Books for Builders

Small Homes of Architectural Distinction. Jones. \$5.00.	The Colonial and Federal House. Newcomb. \$3.50.	Remodeling and Adapting the Small House. Eberlein and Tarpley. \$5.50.	Home Architecture. Newcomb and Foster. \$3.25.	American Apartment Houses, Hotels and
Apartment Hotels of Today. Sexton. \$18.00.	Concrete Design and Construction. Webb and Gibson. \$2.50.	Materials and Methods of Architectural Construction. By Gay and Parker. \$6.00.	Architects and Builders Handbook. Kidder and Nolan. \$8.00.	Applied Architectural Drawing. Abercrombie. \$2.00.
Structural Engineering. Kirkham. \$5.00.	Architectural Graphic Standards. Ramsey and Sleeper. \$6.00.	Modern Practical Stairbuilding and Hand-railing. Ellis. \$7.50.	Timber Design and Construction. Jacoby. \$4.50.	Lumber and Its Uses. Kellogg. \$4.00.
				Air Conditioning. Moyer and Pitts. \$4.00.

Money Back if Not Satisfied

AMERICAN BUILDER AND BUILDING AGE 30 Church Street, New York, N.Y.

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NOTICE TO ADVERTISERS

Forms for the January Number of the American Builder and Building Age will close promptly on December 15. New copy changes, order for omissions of advertisements must reach our business office 105 W. Adams St., Chicago, not later than the above date. If new copy is not received by the 15th of the month preceding date of publication the publishers reserve the right to repeat last advertisement on all unexpired contracts.

AMERICAN BUILDER AND BUILDING AGE.

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